

## **New Aircraft: New Insurance Programs**

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Light sport aircraft open new and exciting doors for pilots at all levels because of low costs, reliable equipment and solid performance. The new FAA sport pilot regulations have given the aviation community unprecedented freedom in pilot training, technology and operational costs. Insurance is now available, and only safe, responsible operation will keep it that way.

Today it falls to LSA pilots and related businesses to maintain a good safety record to keep insurance costs down and prevent additional restriction from the FAA. Insurance will continue to be a major factor in the success of light sport aviation, and the long-term availability and affordability of that insurance relies on a positive safety record. Premiums for factory-built light-sport aircraft are now consistent with standard category aircraft of similar hull value, and coverage for flight schools is now available. As more insurance markets add LSA's to their list of insurable aircraft, the competition between markets continues to create savings for the consumer.

There are many things about Light Sport aviation that makes it attractive to underwriters. Fixed seating and performance criteria mean that the underwriters know exactly what to expect from a Light Sport aircraft and a Light Sport pilot. The medical standards for LSA's were designed to open recreational flight to a broader audience, but will discourage the traditional insurance if there are losses that could have been prevented by stricter medical standards. Airspace must be safe for you and others, so be careful not to compromise safety in the name of fun. It is the pilot's responsibility to know if he or she is fit to act as Pilot-in-Command.

Flight training for this class of aircraft should be taken very seriously as well. Light Sport Aircraft have excellent handling and performance for their size, however these features can create a false sense of security for pilots transitioning from heavier aircraft. Cross-wind and head-wind components affect these aircraft differently, so pilots must pay close attention to wind conditions and remember their limitations. It is also very important that sport pilots understand and obey all of the limitations assigned to their classification. Flight schools and instructors should emphasize these and other LSA-specific issues to ensure the safety of their students.

Light sport aviation was in a "wait and see" period for the traditional insurance carriers for quite some time. Now that the markets are aggressively targeting this class of business, it is the responsibility of the sport aviation community to keep their interest by proving consistency, safety and accountability.

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