



## THE VALUE OF CLUB MANAGEMENT

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For The Soaring Safety Foundation

Whether they are properly or poorly managed, clubs are going to have accidents. Insurance companies believe properly managed clubs will have fewer losses than their counterparts. In addition, they feel the poorly managed clubs will have larger losses.

So how do insurance companies identify a poorly managed club? Initially, the club is asked a series of questions about their equipment, location, loss history, key pilots, flight instructors, and their management. If insured, they are typically asked to complete a renewal application and furnish information on their key pilots every three years. Should a loss occur the company develops a file of information about the club from the initial and subsequent reports about the claim. These reports, in addition to the loss itself, can be indicators of the level of club management.

Here are two initial reports of a loss. Compare the levels of club management.

**ABC flying club calls their broker to report a loss with a Grob 103.  
The claims department receives something like this from the broker:**

Date of loss?	7-8-09
Pilot?	Joe Blow
Club member?	Yes.
Age?	Don't know.
Grade of Pilot Certificate?	Club officer thinks Private but not sure.
Total glider pilot time?	Don't know.
Total time in Grob 103?	Don't know, but he thinks it's "a lot."
Type of flight?	Don't know.
Passenger on board?	Don't know.
Injuries?	Don't know.
What happened?	Off airport landing.
Where is the glider now?	Don't know.

**XYZ Flying Club's Grob 103 Initial Claim Report:**

Date of loss?	7-8-09
Pilot?	Joe Blow
Club member?	Yes.
Age?	56
Grade of Pilot Certificate?	Commercial Glider

Total glider pilot time?	357 hours.
Total time in Grob 103?	59 hours.
Type of flight?	Sightseeing flight for hire.
Passenger on board?	Yes.
Injuries?	All appear fine but sent to hospital for checkup.
Passenger's name?	Mary Paxe.
What happened?	Off airport landing, hit hidden rocks on rollout.
Where is the glider now?	At airport.

Which loss report would give you the impression of a poorly managed club? If you were an insurance underwriter receiving this report from your claims department, wouldn't you assume ABC Flying Club is poorly managed thus representing an increased potential for more losses?

A club's image is important to its membership, guests, airport management, and the club's insurance company. The benefit of being a well-managed club is a good reputation, fewer losses, reduced down time for the fleet from accidents, continued insurability, and if insured through the Soaring Society of America Group plan---claims free rate credits, and most importantly, the safety of pilots and passengers.

What constitutes good club management? Here are some observations which may be of value. They were derived from 47 Soaring Safety Foundation site surveys of clubs across the USA.

**Confirm that every pilot has a FAA Pilot Certificate.** Look at it. Make a clear photocopy of the front and back. Don't assume that every glider pilot has a Student, Private or Commercial certificate. A "transition pilot" may have received a "lifetime" logbook endorsement per FAR 61.31(d) to solo a glider in the course of training for a Private or Commercial but never took the Practical Test to "add on" the glider category to their pilot certificate. Foreign licensed pilots must hold a FAA pilot certificate to fly "N" registered aircraft as pilot in command. Towpilots should provide club management a copy of their pilot and most recent FAA medical certificate.

**Flight Reviews.** Insurance companies can exclude coverage if the pilot operating the aircraft at the time of a loss did not have an in-force flight review. Further, a flight review is required per FAR 61.56. It is considered good management to have the flight reviews done in the club's aircraft whenever possible.

**Do you want the "hands off" management approach?** Representatives from the Soaring Safety Foundation have heard some club personnel say pilot certification and flight reviews are "between the FAA and the pilot". In short, they are abdicating their management responsibilities to the FAA. Insurance carriers seldom offer coverage to clubs without some form of self policing.

**Currency vs. Proficiency.** For carrying passengers, a minimum of three landings is required in the glider category within the preceding 90 days per FAR 61.57. Many clubs insist on more recent currency in the club gliders along with periodic re-checks to maintain proficiency. During these re-checks such items as a review of airport operations, area airspace and local weather phenomenon should be included.

**Standardization.** Develop a “Checkout Syllabus” that is custom made for your club environment with checkout standards that may exceed the FAA minimums. Are high-time or racing pilots held to the same standards? Are your CFG’s teaching in a consistent manner from a club-specific syllabus?

**Towpilot Currency.** Read FAR 61.69. All towpilots must meet the 12 month tow currency requirements.

**Record Keeping.** Assign a club manager to continuously update the Pilot Information Logs. Include new cell phone numbers and emergency contacts. As club management changes each year, do not let the record keeping lapse. Stale information is useless.

The Soaring Safety Foundation “Safety Officer’s Training Guide” offers a template for Pilot Information Logs, an index of glider FAR’s, and suggestions for good club management. It can be downloaded from the SSF’s website: [www.soaringsafety.org](http://www.soaringsafety.org)

Good club management can translate into a safe operation which will protect club equipment, maintain insurability, enhance the club’s public image, and protect club members and their quests. Good club management equals a safe, fun time for all!

