

MEMBER SPOTLIGHT

» Getting to Know COPA Pilots



Jim previously owned this 2017 SR22T G6. He's also rented and flown others' Cirrus airplanes, amassing 2,000 hours flying Cirrus aircraft.



LAURIE EINSTEIN KOSZUTA has been a freelance writer for many years and along with her husband, John, now owns a Cirrus SR22. With John as the pilot-in-command and Laurie as the partner, they regularly travel to see family, visit friends and enjoy our beautiful country. You can read more of Laurie's work on her website: www.laurieeinsteinkoszuta.com.

Amazing Grace

New Board Member Jim Grace's Novel Approach Took Travel Insurance to New Heights

by Laurie Einstein Koszuta



In 1986, Jim Grace was a fresh-faced engineer just out of college when he began working at Grumman Aerospace Corporation in the Fatigue and Fracture research group. His team was responsible for testing the structural integrity of the experimental X-29 single-engine aircraft that featured a forward-swept composite wing.

“That was my first exposure to aviation,” explained Jim, now the treasurer and newest board member of COPA. “It was a job where we tried to break the aircraft’s wings by placing

them in big actuators and running through millions of cycles to simulate years of flying. As engineers and software guys, we were tasked with trying to do this more efficiently by using software and Cray computers.”

Jim also had the opportunity to hook the research lab to the DARPA network, the precursor to the internet. “It was painfully slow,” he said, “but we could send test results to the different government organizations with the press of a button. No more having to overnight reel-to-reel tapes.”

» **Jim in his Epic E1000** flying in formation with two Cirrus aircraft. One of the ways Jim stays involved with COPA besides serving on the board of directors is through the C2A formation group.



Although Jim loved his job, it didn't lead him to pursue personal aviation at the time. "I had the opportunity to work with various military aircraft, including the Grumman F-14, Boeing E-6, De Havilland C-7 and the X-29," he noted, "but general aviation was expensive and I couldn't afford it, so I just waited."

After four years, Jim left that job to work in his father's insurance business in Commack, New York. "We sold all kinds of insurance," Jim explained, "but I wasn't good at selling things one at a time. I would approach one friend to sell them an insurance product, then go to another friend, but eventually, I ran out of friends. That's the challenge with insurance. I thought, there must be a better way."

Jim was an avid sailboat racer at the time and met his wife, Deb, while sailing. They married, Deb went to dental school and several years later, their family grew to include two daughters. Knowing that he had liked airplanes when he worked at Grumman, Deb gave Jim a gift certificate for a discovery flight for his birthday, which he could use at any time. He held the

certificate for years, deciding to use it when their daughters were older.

Ever an entrepreneur, software programmer and internet guru, it was in 1995 that Jim devised the novel idea of selling insurance online. "People were skeptical and thought it was the dumbest idea they had ever heard," he said with a laugh, "but I persisted because I believed in the concept. I have always wanted to use my software and engineering skills and apply them to insurance. I did all the initial software programming in my basement and launched my company, InsureMyTrip, in 2000. Over time, it became the 'Expedia' of travel insurance, successfully functioning as a large comparison engine that simplified purchasing travel insurance plans and coverage options."

By 2012, Jim had lost his discovery flight gift certificate but began pursuing his aviation dreams at Horizon Aviation, a flight school near his office at the T.F. Green Airport (PVD) in Warwick, Rhode Island. "Once I took that initial flight," he



said, “I was hooked and immediately signed up to start flight training. I trained in a Cessna 172, and every time we landed and were taxiing, I wanted to know when my next lesson was because I wanted to take off again. I couldn’t seem to stay on the ground.”

Even though Jim wanted to be on a rapid path to earning his private certificate, he knew he had to fit his flight training around his fast-growing business. He persisted and earned his private certificate nine months after his training began, and flew VFR flights for the next six months in rented planes. However, he was eager to expand his skills and began instrument training in a Diamond DA40, earning that rating nine months later.

“After obtaining my instrument rating in 2014,” Jim noted, “I started looking for a plane to fly because I wanted to use it for work to meet clients. I saw a Cirrus on the ramp in Rhode Island and became curious about it. As soon as I had an opportunity, I went online and immediately joined COPA, absorbing any information I could find on the website and in

the forums. After that, I made a huge effort to find a Cirrus to rent since I didn’t own one.”

Jim found Cirrus SR22 and SR22T rentals available at Hanscom Field (BED), about 14 miles outside Boston in Bedford, Massachusetts. All he had to do was drive an hour from his home in Rhode Island to BED and rent the airplane, keep it for several days and then fly it back. “I did that over and over,” Jim said, “I became their favorite customer,” he noted, “because of how much I rented and flew. I was logging about 300 hours a year. When I’d arrive to rent the plane, they would say, ‘Jim, how can we help? Need us to check your oil? Need any water?’ They rolled out the red carpet for me. I was 10 renters rolled into one with the number of hours I logged in their planes.”

After about five years of renting, Jim decided he needed to “smart up” and ordered his own airplane, a brand-new Cirrus SR22T G6, which he took delivery of in 2017. He logged 500 hours a year for a few years, including business trips and personal flights that he and Deb enjoyed.

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After five years of renting a Cirrus, Jim purchased this new SR22T G6 in 2017. He has since sold it but still flies Cirrus aircraft and believes he'll own one again.

"I would also commute daily to work from Portsmouth, New Hampshire, and then Annapolis, Maryland, to PVD," he said. "We drew a ring around PVD to figure out where we could live and be able to commute to work daily. The Cirrus was a highly capable aircraft, even during winter. Commuting daily, I probably had to work from home once every two weeks because of the weather. The airplane performed exceptionally well and became one of my favorites."

In 2020, Jim decided to sell his Cirrus and get type-rated in a Embraer Phenom 100EV because he felt the need for a longer-range aircraft.

Three months before the onset of COVID-19, Jim decided to sell InsureMyTrip, a business that had grown to about 100 employees. "During COVID, we traveled to 40 states a year to look for a new place to live," he said. "We were in Rhode Island at the time but wanted more space and a warmer climate, so we settled on a home on a ranch in Blanco, Texas. We also bought a condo in Steamboat Springs, Colorado, to

go skiing and a house in Grand Cayman to go fishing, sailing and to enjoy the beautiful blue water."

After three years of flying the Phenom, the story behind selling it was unusual. According to Jim, he posted the aircraft for sale on the COPA forums and Controller.com. Shortly after, he got a call from a Kazakhstan pilot acting as an agent for a buyer interested in purchasing the plane. "We had him thoroughly checked out," Jim offered, "and made sure he wasn't on any terrorist watch list! I handled the entire sale without using a broker. Later, I heard that the buyer flew the plane in the United States for a while, but several months ago, I discovered the plane had made a trans-Atlantic journey to Kazakhstan."

Earlier this year, Jim purchased a new Epic E1000 because of its extended range and short-field capabilities. "We have a daughter who lives in California and another in New Jersey, so we wanted a plane that could fly those missions. That's why we decided to buy the Epic."



Jim's Phenom on the ramp upon arrival at Grand Cayman with (left to right): COPA member John Covino, Jim, daughter Anna, wife Deb and daughter Caroline.

Although he owns an Epic, his love for Cirrus remains strong, having amassed an impressive 2,000 flight hours in Cirrus aircraft. One of the ways he keeps Cirrus close to his heart is by being involved in the COPA to AirVenture (C2A) formation flying group. "I still fly Cirrus aircraft quite a bit," Jim emphasized. "I just don't own one at the moment, so I either rent or sit in the right seat and serve as a safety pilot, helping others learn how to fly in formation. During the most recent Oshkosh arrival, I flew in the left seat of a potential formation pilot's plane since he wasn't cleared to fly yet. This allowed the pilot and his son to share the experience. I am fascinated by formation flying and how it enhances one's stick and rudder skills."

Because of his interest in the C2A group, Jim spends time on the COPA forums, posting about formation flying and answering questions. "I will answer questions about anything, including the other planes I own or have owned," he said. "That's the nice thing about COPA. People haven't voted me off the island yet."

One of Jim's goals is to take formation flying to the next level. "I think having a Cirrus formation flying demonstration team would be cool."

Jim said some of the family's most exciting flights were their trips to out islands throughout the Bahamas in the Cirrus. "I know we'll have another Cirrus in our hangar again," he said. "Deb always loved the Cirrus because of the parachute. It made her initially comfortable getting involved in flying."

What does Jim love the most about aviation? "It is the sense of freedom I feel," he said. "We live in a 2D world, but being in a plane makes life 3D. And I believe it is up in the air where all sorts of magic happens. If there was an aerial refueling STC for any of the planes I fly, I may never land!" [+](#)