

MAY | 2023

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A Lesson On How Air Works

by JOSH RITTENBERRY



In western Tennessee, you'll find the warm air thick with a fleet of aircraft operated by Air Works, LLC. The Halls, Tennessee-based flying service, established in 2012, is operated by the husband and wife team of Justin and Ashley Houston. If you want to know a thing or two about growing a successful flying

service, this is a lesson on how the Houston family has made Air Works work for them.

Like many operations, Air Works' beginnings stemmed from a general interest in aviation. Justin's father, Robert, farmed a tract of land in Murray, Kentucky, and therefore the two had plenty of practice space for flying. What they thought would only become a hobby turned out to be a decision that would change the course of their personal and professional lives forever.

After getting their bearings in a Quicksilver Ultralight, a Christen Eagle, and Super Decathlon, the father and son developed a deeper interest in other forms of aviation.



As a passing flock of ag operators stopped at a nearby airport, Justin picked their brains and admired their ag airplanes. After learning more about the ag aviation industry, Justin partnered with an old friend who had experience in the ag retail field. Together, the two bought a turbine and a radial Ag Cat in order to start their own aerial application business. But Justin realized there was much more to be learned from the industry than just knowing how to fly, so he wisely employed two experienced ag pilots to fly the pair of Cats.

That first season, Air Works started from the ground up. Justin and Ashley found themselves loading fertilizer and chemical into the aircraft, running an in-demand business, while learning from their pilots and other experienced operators as the season went on. As

if he wasn't busy enough, Justin also spent this formative season training in the operation's Ag Cats to get his Commercial License, then went on to graduate ag school from Flying Tigers in Bastrop, Louisiana.

Fast forward to the present day when Air Works operates a 510P Turbine Thrush, a 510 P2 Turbine Thrush, an AT802, and a sentimental Turbine Ag Cat, one of the original birds that helped start the business, which Robert converted to a -28 that handles all the business around his farm and in Murray.

Justin, Ashley, and Robert are the familiar trio who continue to guide the operation. The flying service also employs three additional pilots and two ground crew. The help from the ground crew allows Ashley time to take care of their customers and handle all of the office work, plus she still loads an airplane or two when necessary. When Ashley isn't busy with the operation, she advocates on behalf of the aerial application industry as the Tennessee representative to the NAAA Board and as the executive secretary of the Southeast Aero Cultural Fair (SEAF).



Growth and success continue for the Houston family as Justin recently set his sights on rotorcraft after purchasing a Robinson R44. But blessings and good fortunes are not confined to business alone; Justin and Ashley, who recently celebrated their 11th wedding anniversary, became grandparents to beautiful granddaughter Savannah Rose in November 2022. And that same year they became "pawrents" to a sweet miniature dachshund named Skye.



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Insurable Interest

by Josh Rittenberry



Do You Know Your Limit

“The sky’s the limit” as the old saying goes. Not so true of your insurance limits, however. When I first began my career in aviation insurance more than 20 years ago, the 100-300-100 chemical liability limit was standard. \$100,000 Bodily Injury Each Person / \$300,000 Bodily Injury Each Occurrence / \$100,000

Property Damage. The last \$100,000 was always the most important number to an ag operator because that was the limit for drift claims.

In an era of high commodity prices, it takes more to pay a drift claim. Therefore, the new standard has become \$300,000 Combined Single Limit, giving an insured up to \$300,000 for bodily injury and property damage combined. In fact, many agents have made it a practice to only quote this higher limit to new insureds and existing renewals.

You should first be aware of your liability limit then ask yourself if you only carry 100-300-100, is \$100,000 enough to protect you if you are treating fields near organic crops or if your loader grabs the wrong container of chemical? Chemical drift to organic vegetables or a load contamination/mix-up can easily exhaust the \$100,000 property damage limit, meaning the insurance company will pay nothing over \$100,000, leaving you on the hook for any amount beyond that. It is also important to note that if you exhaust the property damage limit on one drift claim, there is no limit for additional drift claims that arise afterward within the same policy period.

If you believe your 100-300-100 limit is enough, consider this: a \$100,000+ drift claim is uncommon, however, last summer two operators we insure were each involved in claims that easily surpassed their \$100,000 limit. One operator had the bad fortune of drifting to organic rice with four claimants attached to it, and he’s facing a lot of litigation on the horizon. But just think of the hassle he could have avoided if he had carried a higher limit to start with.

As the spray season is about to begin, if your liability limit is set at 100-300-100, consider asking your agent for a midterm quote to raise the limit or ask them to quote it as an alternate option at renewal.



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5,899 TT, 1,120 SMOH, 90 Gallon Fuel, Avionics Master, Garmin 530 GPS Nav/Com, King KX-155 with Glide Slope, Piper Auto Control Autopilot with S-TEC Altitude Hold and Vertical Speed on Climb and Descent, Stratus ADS-B Out, Four Place Intercom

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**1997 AYRES S2R-T15
N2281A**

8,051 TT On Engine, 2,700 Since Light OH, Hydraulic gate, Satloc & Flow Control, Smoker, Electric Brake, CP Nozzles, VGs

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**1938 BOEING STEARMAN
A75 N1**

N54284

6,080.7 A/F TT, 520.4 TSMOH, 450 HP, Garmin SL-40 Com, PS Engineering PM-1200, Oilomatic Preoiler, Airwold Remote Oil Filter Smoker, Speed Ring, 46 Gal Fuel, Redline Brakes, Garmin GDL 82 ADSB-Out

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**1974 CESSNA 150
N3011V**

5,470 A/F TT, 2,100 SMOH, Continental 0200A, Cessna MX300 Nav/Com, Narco AT-50 Transponder w/Encoder, Two-Place Intercom, Spin On Oil Filter, Brackett Air Filter, Auto Gas STC, Nice Pain

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**1966 PIPER PAWNEE
N4484Y**

3,513 A/F TT, 780 TSMOH, 235 HP, Bantam GPS, Intelliflow, SMMker, Spreader, Completely Recovered, Replaced All Cables, Pulleys, Shocks and Windows, Repaired All Metal Parts. Very Clean Western Airplane.

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**2013 THRUSH S2R-H80
N3046N**

3,600 A/F TT, 800 HP, Load Hawg, VGs, Bottom Fuel/Dual Load, Intelliflow with Smart Pump, Leading Edge Lights, Stainless Steel Booms, Hopper Rinse, Bantam, Smoker, Spreader with Kicker Plate, CPs, MVP 50T Glass Panel

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**1978 PIPER PAWNEE
BRAVE
N3787E**

4,559 A/F TT, Lycoming TIO-540, 1851.0 TT Engine, 446 Hrs on New Carbine, Cylinders Top OH, Spreader, Boom & Nozzles, 86 Gal Fuel, Satlock GPS, 3656 Hrs Left on Wing Spars

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**1981 CESSNA A185F
N61955**

7,300 A/F TT, 770 SFRM, Continental IO520, 285 HP, Audio Panel w/ 3 Light Markers, Garmin 430 WAAS, Garmin 255 Com, Garmin GTX 345 w/ ADSM In and Out, Glide Slope, Stormscope, S-TEC-50 Auto Pilot with Altitude Hold, Rosen Sun Visors, VG Kit, Horton STOL Kit,



**1996 AIR TRACTOR
AT-402B
N60998**

7,166 A/F TT, 10253 Engine TT, 680 HP, Load Hawg, Heat & A/C, Comm Radio Hand Held, 1034 Hrs Left Before Wing Spar Due, Light Star SatLoc, Bottom Load Fuel, Boom w/ CP03 Nozzles

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