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Existential & Financial Costs of Wire Strikes

**By Josh Rittenberry
for NAAA Magazine**



Being in business as an aerial applicator involves high costs, such as maintenance, fuel, and chemical/fertilizer. Some operators now report that insurance costs have replaced those other necessary costs as their leading business expense. While many variables are attributed to the rising cost of insurance, which the consumer cannot control, there is a major cause of insurance rate hikes that an operator can exercise control and one that should be avoided at all costs: wire strikes.

We all know the human cost of a wire strike. Far too often, when pilots hit a wire, serious injury—or worse—is the result. Wire strikes continue to be the

leading cause of ag aviation accidents and fatalities. Part 137 accidents from 2013-2022 reveal that 113 accidents were collisions with powerlines/wires, and 23 were fatal during that same time period.

When the headlines tell of a wire strike, the human cost tends to be the lasting impression. But what about the other rippling costs?

“It was definitely nerve-wracking,” recalls operator Tim Swanson of SLF Air in Bannister, MI, after he experienced his first wire strike in 2021. Luckily, Swanson was not injured in the accident. He said the claims process was much smoother and quicker than he anticipated, but he soon realized the expense of the downtime cost as his only aircraft sat for several weeks waiting for replacement parts during the busiest part of his season. When an operator, or any business owner for that matter, cannot work for an extended period, the downtime can be incalculable.



Not long after Swanson’s airplane was up and running, his insurance renewal quote arrived. While there was an expected rate increase, Swanson, a major proponent of safety, is still disappointed about the accident because he would have otherwise had a clean pilot record. In addition to the increase in premium, the claim has also limited the number of quote

options available to him. Swanson’s case is like others, wherein a claim remains on your record for the next five years and can impact other insurance companies from offering competitive quotes for the duration of those five years.

“There is also the added pressure of the out-of-pocket expense when the operator has to cover a high in-motion deductible,” Swanson says. Insurance guidelines for deductibles vary from company to company. Based on a healthy overall claims experience and pilot experience, some insurance companies will agree to waive the first covered in-motion deductible. Other companies strictly enforce the deductible, which can cost 5 percent of the insured value or \$50,000 on a \$1,000,000 turbine aircraft. Companies that offer the deductible waiver will likely remove that clause for one or two years after it is used for an in-motion claim.

An Arkansas operator, who did not want to be identified, stated that after a wire strike incident, although his insurance rates did not increase, he lost the zero deductible benefit on his insurance policy and the policy went to a 5 percent deductible. It took five years for the insurance company to provide him with a zero-deductible policy again.

Unfortunately, many insureds don’t take the time to read their insurance policies.

It isn’t until they need to file a claim that they are forced to sift

through the minutia of a policy to understand what is and is not covered.

“If you have a major accident, it will wake you up to what’s in your policy,” says operator Glenn Holloway of Holloway Air Service in Merigold, MS. “That’s why it’s important to have a good relationship with your agent, who you should trust to cover you properly and explain the complexities of your insurance policy when you have a question.” It is recommended that you review the policy with your agent before purchasing it to understand the coverage in advance and you’re not trying to learn about the policy after the stress of hitting a wire or another accident.



“The stress that comes after a wire strike is what stands out to me,” says Holloway. “When you’re making time-critical applications, that adds to the stress. The insurance process can go well, but then you’ve got to deal with the repair shop, machine shop, your employees, and even your spouse.”



After the claim is submitted, an insured works with an insurance adjuster on estimates to determine if the aircraft is in a state of repair or total loss. Once proof of loss is issued, the insured will see line items deducted from the amount claimed, such as the physical damage deductible and items subject to betterment. Operators generally understand how the deductible works, but more often than not, they are not aware of what betterment is and how it can affect the final claim settlement amount they expect to receive.

Betterment prevents the insurance company from paying for an aircraft part that is better than the part installed at the time of a claim. Parts that are subject

to betterment are life-limited parts or parts with a mandatory replacement limit, like the propeller and certain engine components. Betterment is figured as the value of the time used on a part versus the amount of time left. The value of the difference is what is ultimately paid.

Five to ten years ago, a wire strike to a turbine aircraft might have cost \$30,000-\$50,000 in repairs. These days, however, \$100,000-\$250,000 is a more accurate estimate due to the soaring cost of parts and labor.

“Complacency got me,” Swanson laments. “Before the wire strike, I wasn’t eager to sit through a wire strike course because I’ve always been safety-minded, but now I realize that course is so important to pilots of every experience level.”

Avoiding a wire strike can be easier said than done. Be aware that there are measures a pilot can take each time they set foot into the cockpit to ensure they are operating around wires as safely as possible, such as taking a wire strike course at the NAAA Ag Aviation Expo or state/regional association conventions, scouting the field location multiple times and in two different directions to gain a different perspective, and dodging complacency, which gives pilots a false sense of security and safety. No matter your experience level or how busy you are, you must stay vigilant and avoid complacency.

When there is a wire strike, be prepared to understand all of the costs, from the initiation of the claim to the final resolution, which could be months. No matter how prepared an ag pilot can be for a day of treating fields, sometimes the unavoidable happens. Do everything in your power to stay alert and fly safe.

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KMA 24 Audio Panel w/ Markers,
Garmin GNC 250XL GPS/COM,
King 155 Nav Com, Glid Slope,



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



2010 Dream Tundra, N523MM

90.0 A/F TT, Aerosport IO375
210 HP, PMA-8000B Switching
Panel with 4 Place Intercom and
Three Light Markers, Garmin SL-
40 Com, Garmin 430 GPS,

Garmin G-5, Garmin GTX335 Transponder, Garmin GTX335 ADSB-Out, Garmin 660 Panel Mounted GPS, Typical Military Tandem Seating w/ Shoulder Harness and Lap Belts

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N312MM**

6,067 A/F TT, Lycoming O-540-132C5, 9,335.48 TTE, 540.0 TSMOS, Salto Lite Star 3 Boom, CP-3 Nozzle

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Filter Smoker, Speed Ring, 46 Gal Fuel, Redline Brakes, Garmin GDL 82 ADSB-Out

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Garmin GTX-330 Transponder, Garmin 496 GPS (Panel Mounted), Digiflight II Autopilot w/ Altitude Hold, PFD/MFD

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**1992 AYRES S2R-G6
N53105U**

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