MIDCONTINENT Aircraft Corporation

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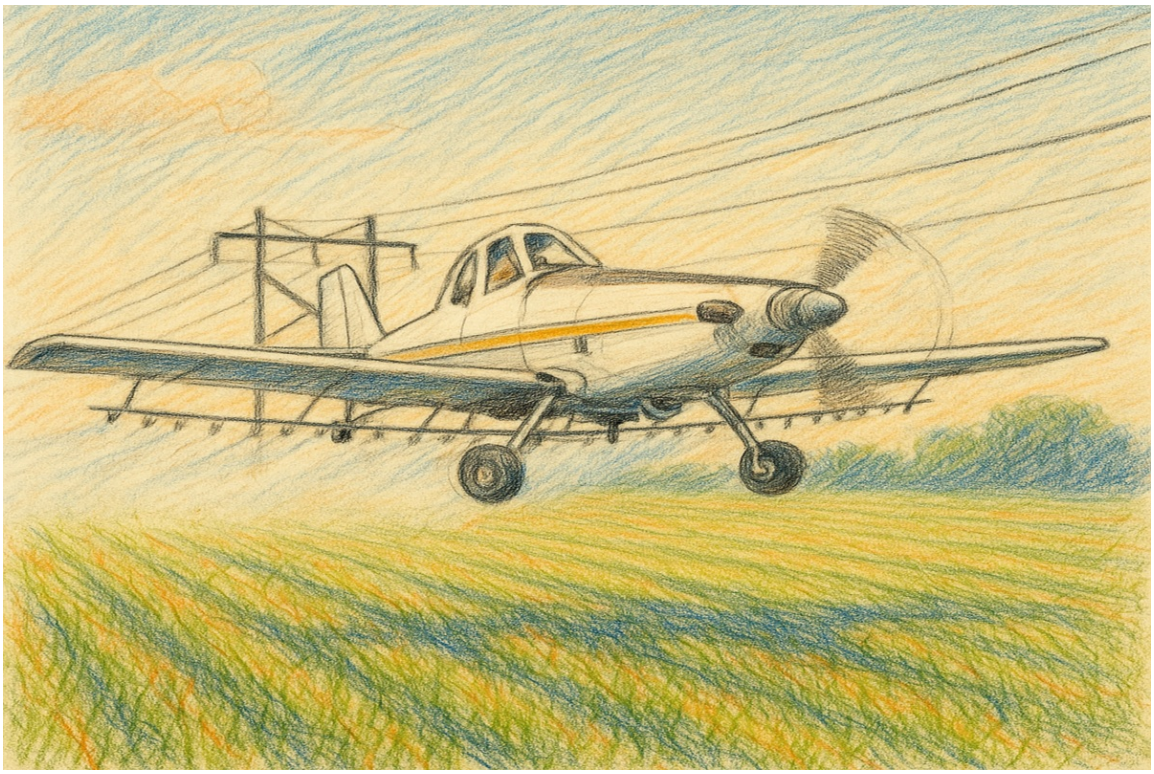
Existential & Financial Costs of Wire Strikes

from 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% 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% 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.

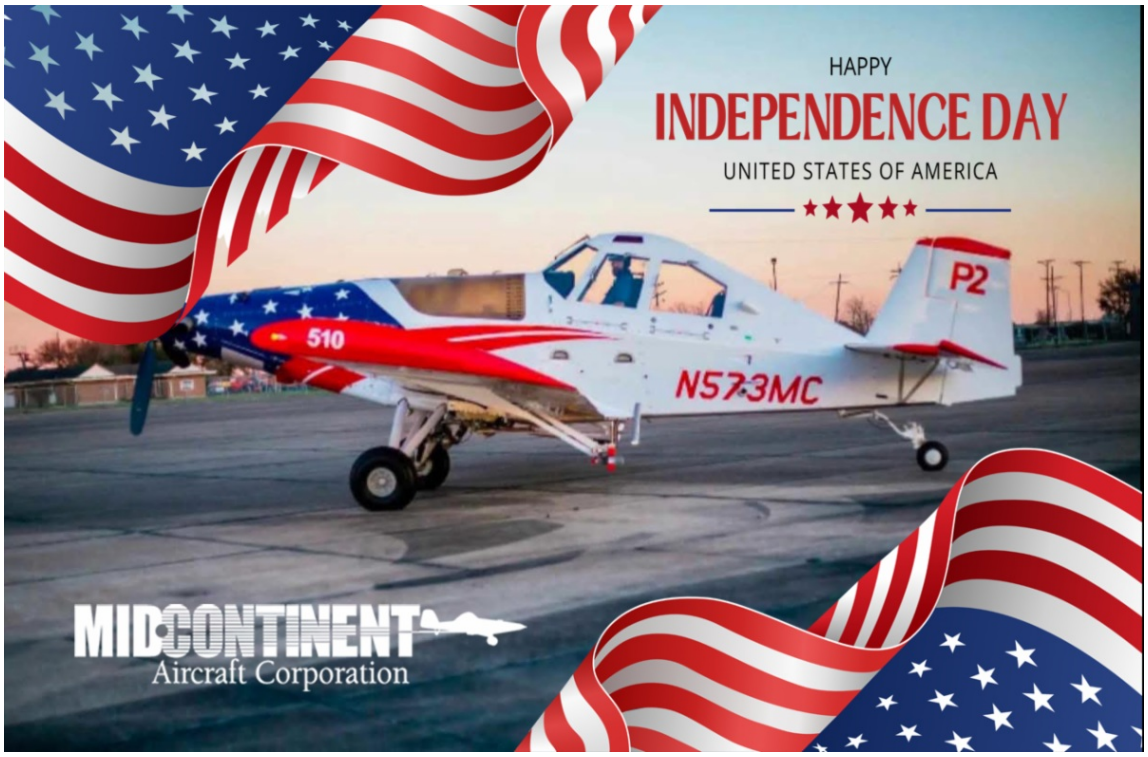
Five to ten years ago, a wire strike to a turbine aircraft might have cost $30,000-$50,000 in repairs. These days, however, $100,000-$250,000 is a more accurate estimate due to the soaring cost of parts and labor.

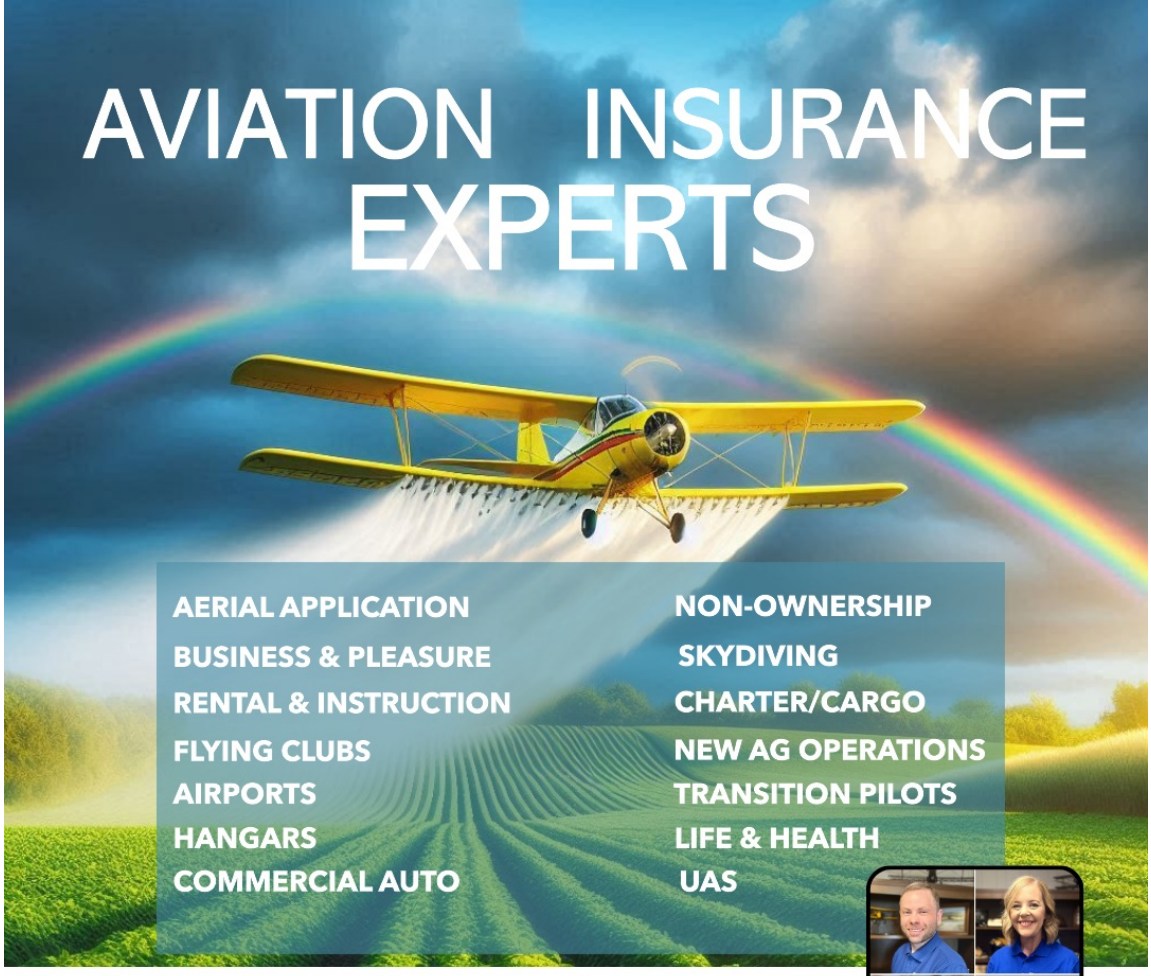
"Complacency got me," Swanson laments. "Before the wire strike, I wasn't eager to sit

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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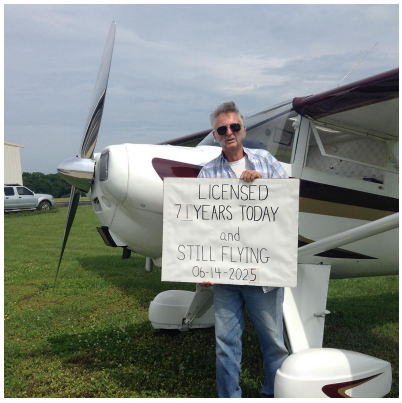
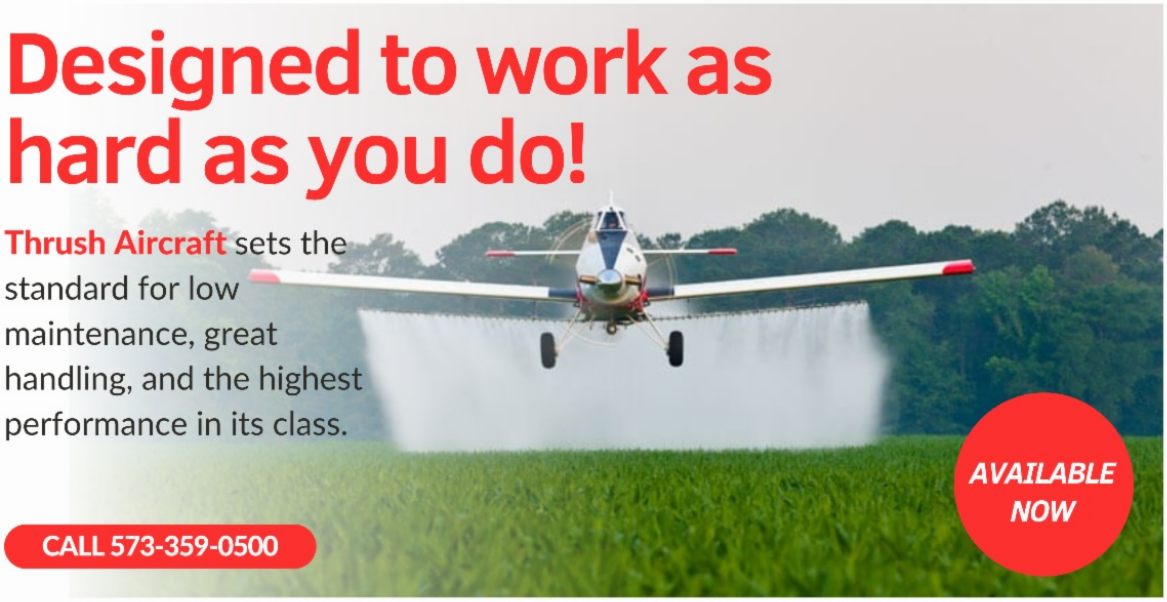
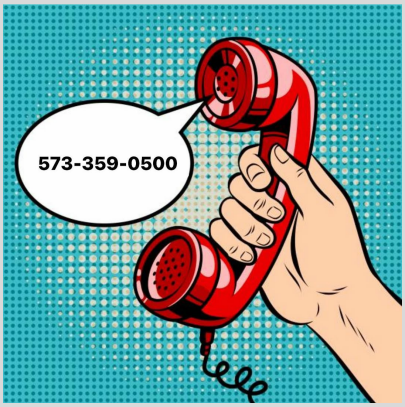


CONGRATULATIONS!

Congratulations to long-time insurance client Allan Koebel of High Ridge, Missouri, who recently celebrated 71 years as a licensed pilot! Allan is the owner of a 1946 Luscombe 8A which he purchased in 1963. At 87 years young, Allan attributes his longevity to flying his Luscombe around 30 hours a year which allows him to remain a proficient pilot.

If you are a seasoned pilot who is having trouble getting insured, please reach out to our insurance team for their expertise.





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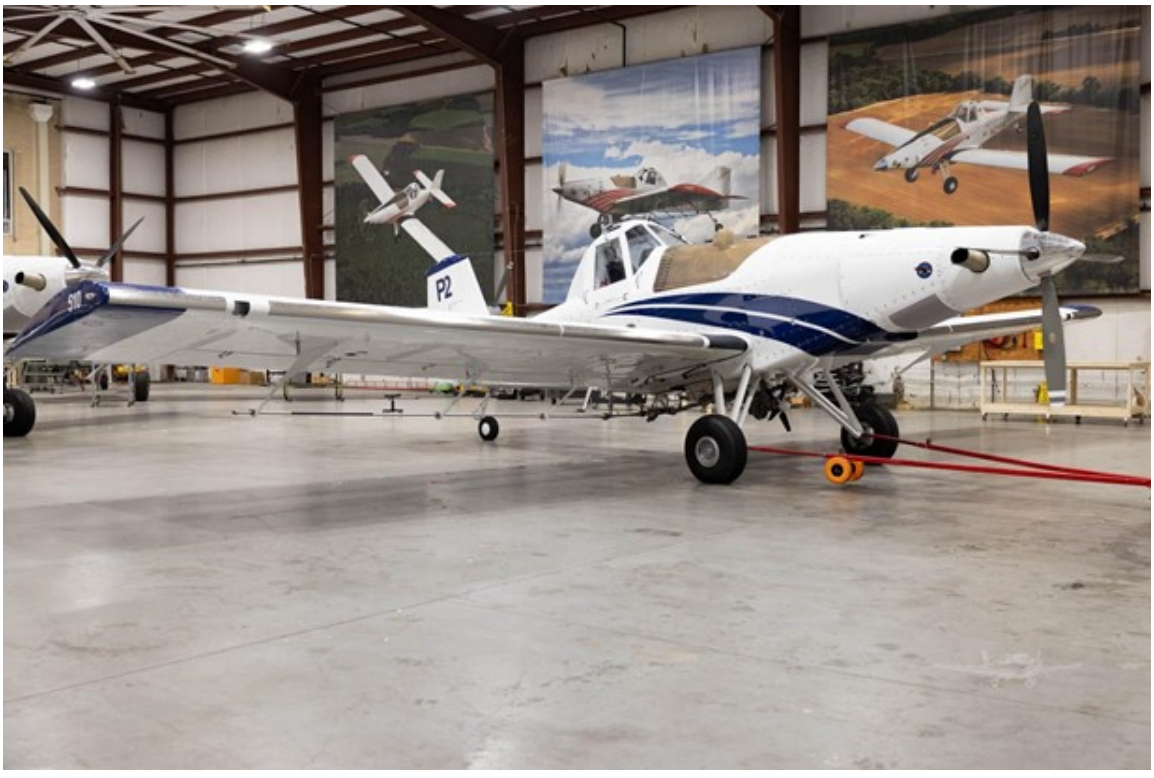
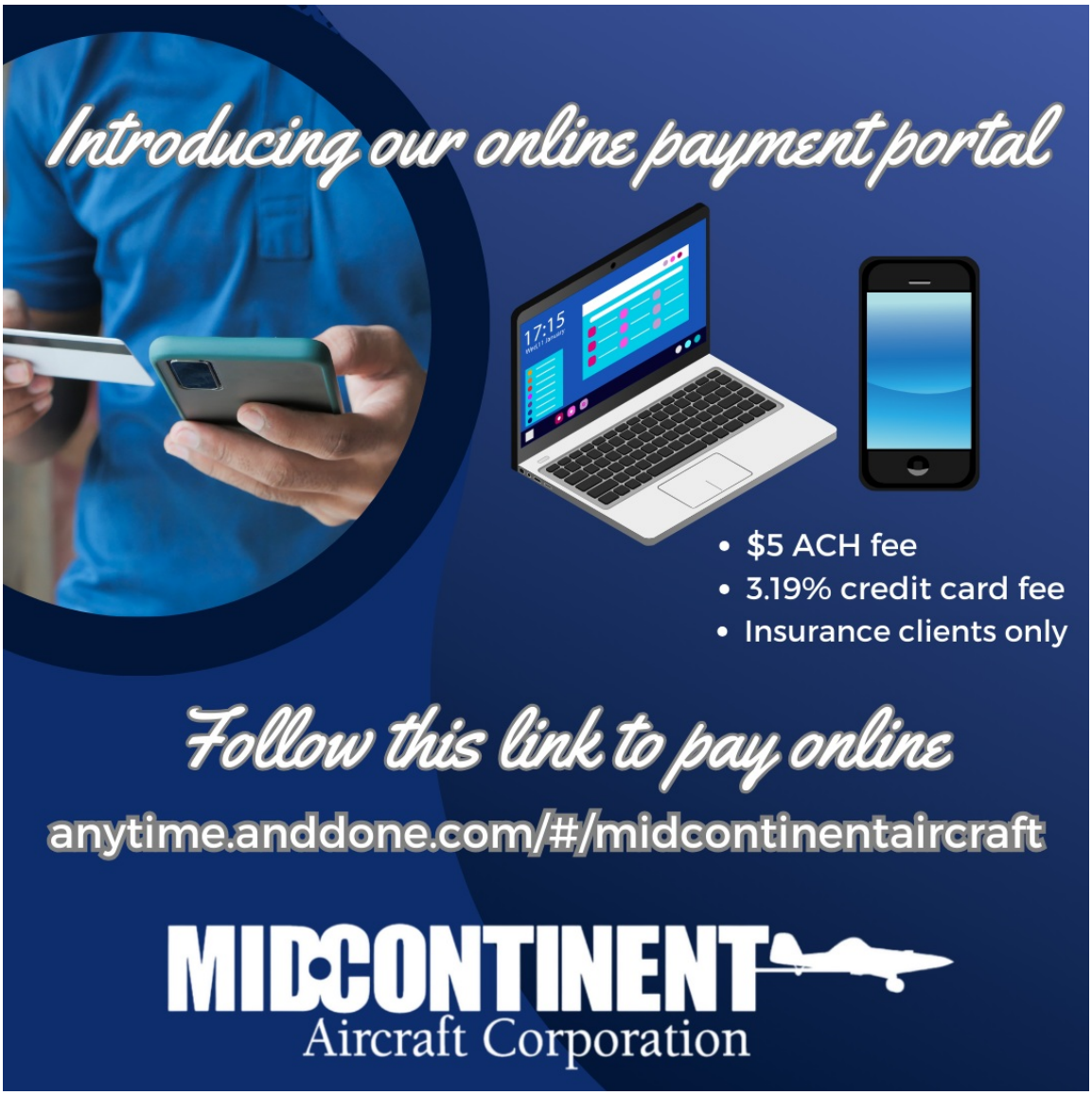
Turbine Thrush 510P2

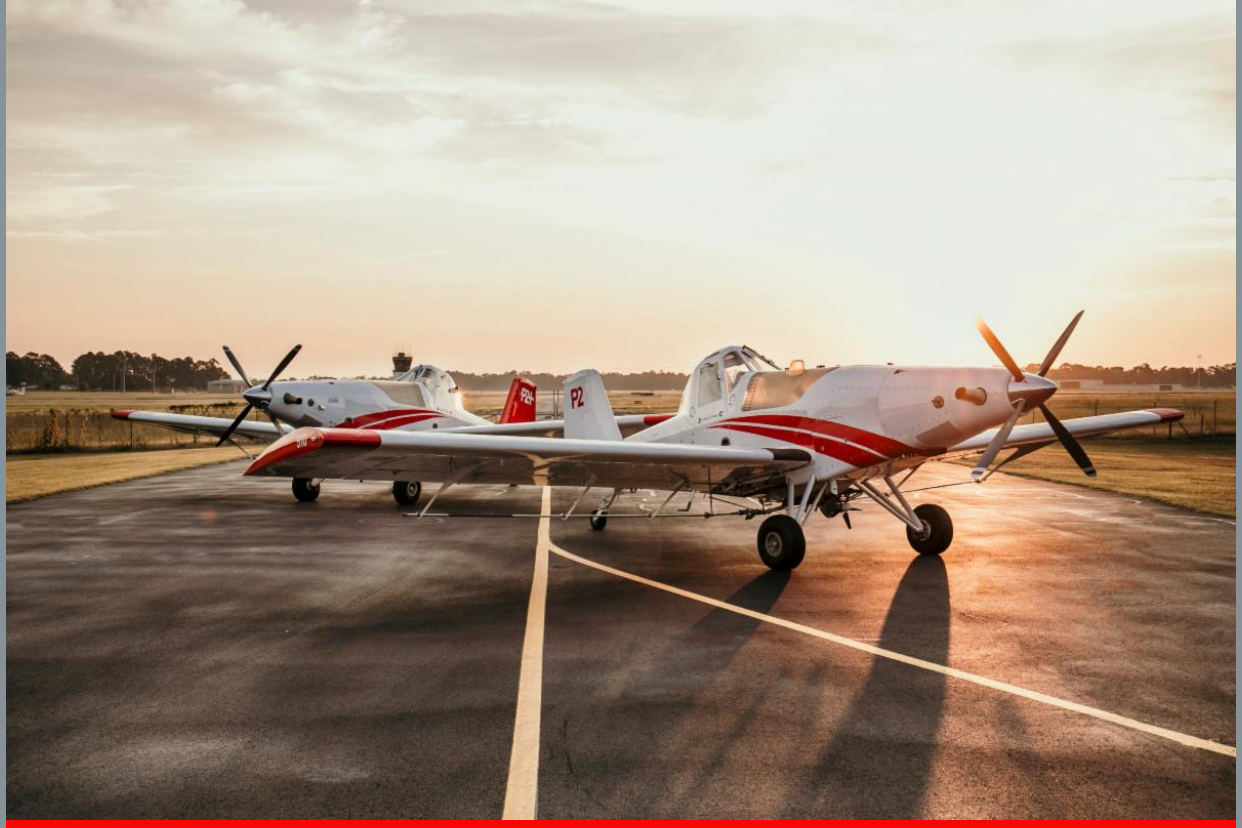


Do you want a chance to test fly the all-new Turbine Thrush 510P2? If you live in the Mid-South area, contact us to arrange a stop on the 2025 Thrush Tour. Or if you find yourself in the Missouri Bootheel, you can drop by our home office in Hayti, Missouri or our spray headquarters in Earle, Arkansas and take this exceptional piece of machinery for a flight before you add it to your operation.

The 510P2 is equipped with the new Satloc Falcon GPS, IF3 flow control, Reabe Electric Hopper Packer, Reabe Electric Smart Gate, and Reabe Hopper Quantity Gauge.

Don’t miss this chance to fly the new 510P2!





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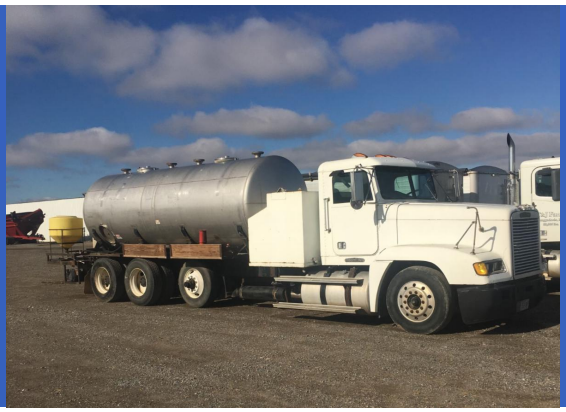
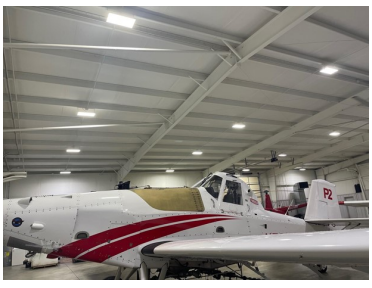


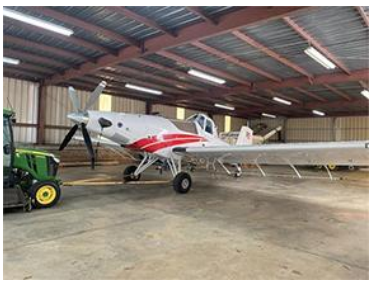
1994 Freightliner

3,800 Gallon Stainless Steel Water Tank and 1000-1250 Fuel Tank. Runs and Shifts Great.

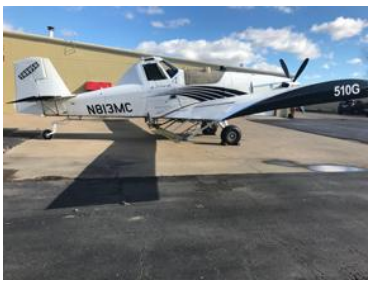
AIRCRAFT INVENTORY



2021 THRUSH S2R-510P
N534PW
875 Engine TT, 750 HP, Left Wing Landing Light, Tall Stick, Hatfield Bottom Load Fuel, Load



2023 THRUSH S2R-510P2
N702MC
120.0 TTSNEW, 3 Bladed Hartzell Prop, Smoker, Leading Edge Lights, Micro VGs, Falcon



2017 THRUSH CASCADE-140 CONVERSTION
N813MC
4,500 A/F TT, 1,654.2 TSMOH, 4 blade Hartzell Prop 561.07

Hawk, Standard Booms with CP-11 Nozzles, Reabe Hopper Quantity Gauge, Hopper Rinse, Smoker, Storm Shield Windshield, Ag Pilot X, Garmin G5, Garmin GTR-22f Comm Radio with ADS-B Out, Flow Control

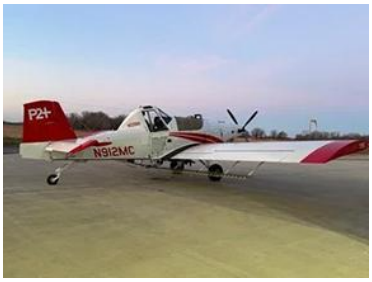
More Info

GPS, Intelliflow, Side Load Fuel, Garmin GTX 327, Garmin GMA 340, Garmin GTR 225

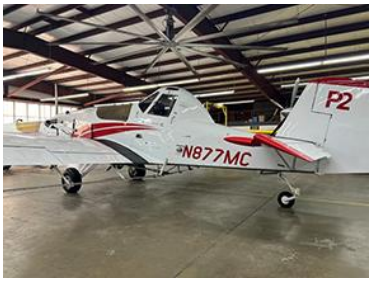
More Info

SNEW, Converted 2022, Cascade 140 Conversion with Lights, Hydraulic Gate, VGs, Smoker, Electric Brake, Leading Edge Lights, Load Hawk, Hopper Risne, SS Booms, CP Nozzles, G4 & FC, MVP50, Fast Start, Side Load Fuel

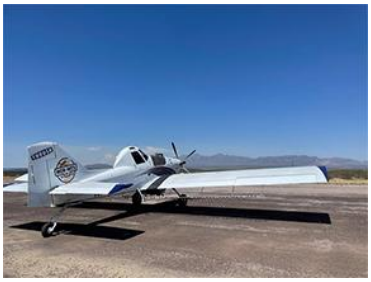
More Info



2021 THRUSH 510P2+
N912MC
1,670 A/F TT, 867 HP, MVP50, G4 & FC, Reabe Gate (Electric), Load Hawk, VGs, Hopper Rinse, Smoker, Electric Brake, Leading Edge Lights, Reabe Hopper Gauge, SS Booms, CPII Nozzles, Side Load Fuel

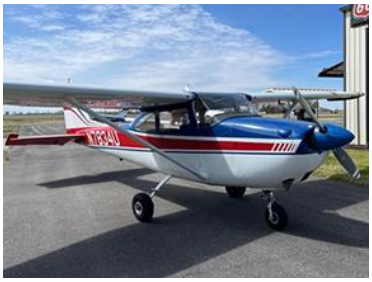


2025 THRUSH 510P2
N877MC
NEW, Smoker, Leading Edge Armor



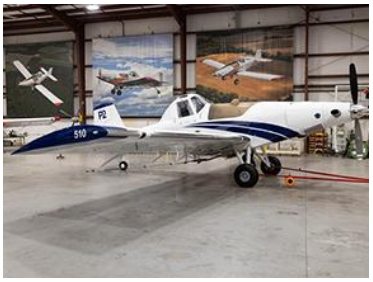
2021 THRUSH S2R-T660
N701NW
1,439 A/F TT, AG Pilot X GPS, AG Laser Altimeter, CP11 Nozzles, Lane Brake and Fan, Stainless Steps, AFS CHeck Valves, Fast Start, Garmin Comm Radio, AFS Booms, Reabe Hopper Gauge, Garmin Transponder, ADS-B Out, Swathmaster Spreader

More Info

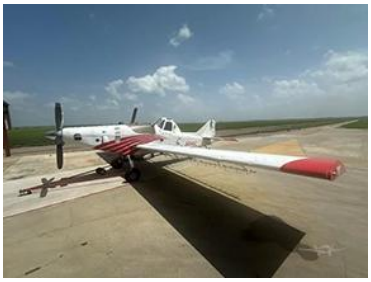


1964 CESSNA 172/180 CONVERSION
N7834U
5499.15 A/F TT, 624 SMOH, Bush Stol Kit, Flap gap seals, AVCOM Lycoming 180 HP Engine Conversion, Grime Strobe, Flasing Tail Beacon, Vertical Card Compass, Landing & Taxi Lights, Pilot and Co-Pilot Articulating Seats, Narco MK 12 D Nav/Com, Narco AT-150 Transponder and Encoder, Two-Place Intercom, Garmin 560 GPS

More Info

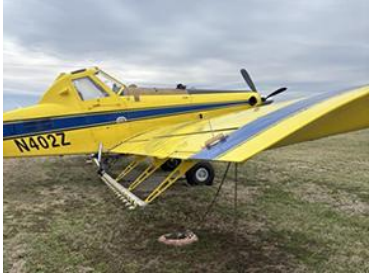


2025 THRUSH 510P2
N626MC
NEW, Leading Edge Lights, Smoker, Leading Edge Armor

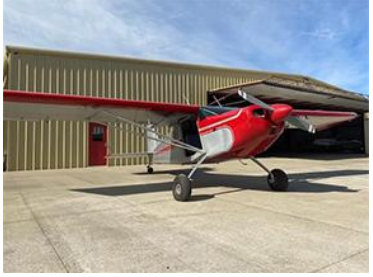


2019 THRUSH S2R-T660
N5119C
1771.59 A/F TT, 1,350 HP, Falcon GPS/Flow Control, Reabe Hopper Quantity Spray Boom Pressure, Aire Repair Fast Start, Transland 7.5 Reabe Electric Gate, Kawak Throttle Quadrant, New Battery Plate Assembly, Load Hawg, Garmin G5 Flight Instrument, Garmin GTR-225 Comm, Garmin GTX345 TXP

More Info

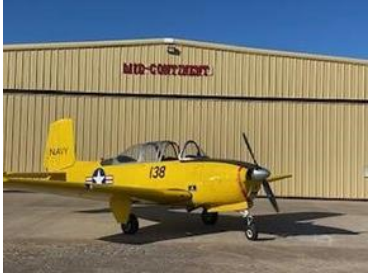


2012 AIR TRACTOR AT-402B
N402Z
4,602.3 A/F TT, 4,602.3 TT Engine, 750 HP, Smoker, Bottom Load Fuel, Bantam w/ Intelliflow, Nav Lights & Strobe, Garmin Comm, Garmin TXP, Garmin Audio Panel, Nose Lights, AC & Heat, 4 Bladed Pump, Windshield Wiper & Washer



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

More Info

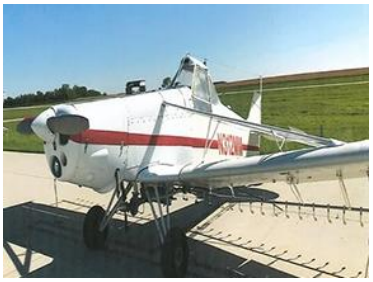


1953 BEECHCRAFT T34 MENTOR
N234TU
7890 A/F TT, 996 TSMOH, King KMA 24 Audio Panel w/ Markers, Garmin GNC 250XL GPS/COM, King 155 Nav Com, Glid Slope, Garmin G-5, Garmin GTX335 Transponder, Garmin GTX335 ADSB-Out, Garmin 660 Panel Mounted GPS, Typical Military Tandum Seating w/ Shoulder Harness and Lap Belts

More Info

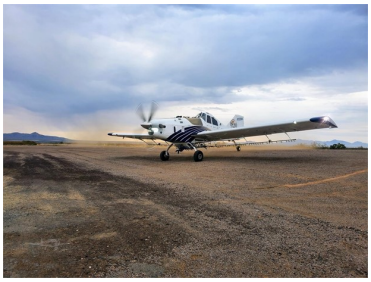
2025 THRUSH 510P2+
N359MC
NEW, Dual Cockpit

More Info



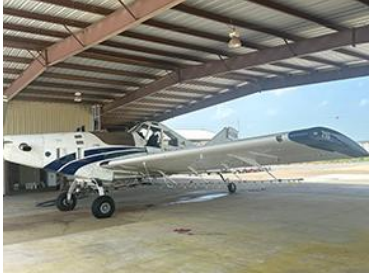
1976 PIPER PAWNEE
N312MM
6,067 A/F TT, Lycoming 0-540-132C5, 9,335.48 TTE, 540.0 TSMOS, Salto Lite Star 3 Boom, CP-3 Nozzle

More Info

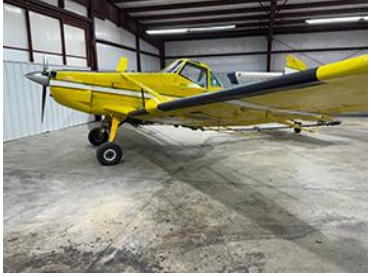


2022 THRUSH S2R-T660
N710NW
Duel Cockpit/Single Control, Single Point Fuel, MVP-50T, A/C & Heat, Garmin G5, 3-inch Side Load System, 2-inch Spray System, Streamlined Aluminum Booms, Hopper Rinse System, HSBO Half Boom Shut Off/RBSO, GTX-327 w/ GDL82 (ADS-B Out), GTR 225, Large Lane Brake, 6 Blade Fans, CP-11 TT Nozzles, K10-65P1 AFS Check Valves, CP-06 Swivel Night Working Lights & Taxi, Leading Edge Lights, Smoker, Reabe Hopper Gauge, Aglaser Altimeter, Transland Spreader, LAD Valve Dry Brake, SS Steps, Fast Start, Tinted Windows, USB Charge Point, Move Hopper Rinse Fill, Cascade Pressure Cowl

More Info

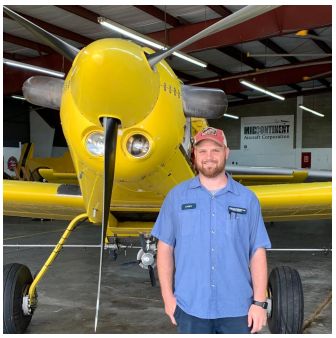


2023 THRUSH S2R-T660
N2427C
696 A/F TT, Duel Cockpit w/Seat, Hopper Rinse, Leading Edge Lights, 7.5" Electrical Gate, Reabe Hopper Packer, Level Indicator, Smoker, Lane Electrical Brake, Kayak Throttle Quadrant, Falcon Satlock, Radio-Parr-200 Com, Garmin G-5 Attitude Indicator, Smoker, CP-11 Nozzles, Intelliflow, Bottom Load Fuel, Spreader, Garmin-3325, Transponder with ADS-B Out

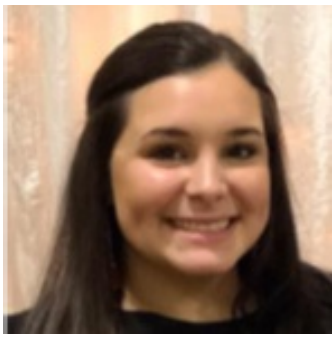


1972 CESSNA A188B
N21673
5648.8 A/F TT, 285 HP Continental, 3825.3 TT, 1003.6 TT STOH, 1226.3 SMOH, 1069.4 SNEW Hartzell 3-Blade Prop, Garmin Comm, Garmin TXP, Boom Pump 3 Blade, Airframes Bolt-On Anti-Shimmy Dampener, Monarch Fuel Caps, AD 2009-19-07 & SB-MSB09-1A, C/W 8-24-2009, Replaced All 6 Cylinder Assemblies With New Parts Installed 8-24-2009.

July 5
LAURIE CURTIS
Accounting



July 25
CASEY HAYWOOD
Parts



July 28
KOREN YOUNG
Insurance (LA)

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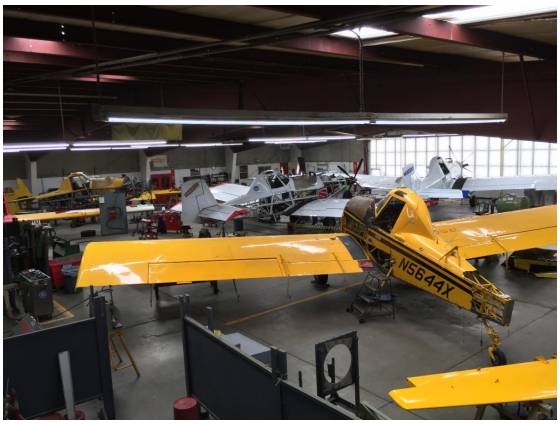

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DANNY HELMS, Aircraft Sales

CHRIS PATTERSON, GPS Sales/Service

TOM RUSSELL, Dir. of Maintenance

REGINA RHODES, Parts Manager

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As we move into each day, we will continue to grow with your business and provide the tools you need to be a success.

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