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MOSAIC Unlikely to Negatively Impact Insurance

(excerpts from AOPA)



In just over a month the FAA's new MOSAIC initiative will go into effect, allowing pilots flying under sport pilot privileges to fly a wider range of aircraft. According to Aircraft Owners and Pilots Association, MOSAIC rules are not likely to negatively affect aircraft insurance. While insurers will be the ultimate arbiters of coverage, the regulatory shift away from stricter FAA medical requirements in favor of a driver's license for sport pilot operations is expected to maintain insurance continuity.

The rule allows more aircraft, including popular Cessna, Piper and some Beechcraft models, to be considered light-sport-eligible, increasing the variety of aircraft available under the sport pilot category. Aircraft with flaps-down stall speeds up to 61 KCAS will be able to be certified as LSAs, and pilots will be able to operate aircraft with clean stall speeds of up to 59 KCAS under sport pilot privileges.

This expands options for pilots who want to fly a broader range of planes. Sport pilots can

now use a valid driver's license as their medical certificate, simplifying the process compared to older medical requirements. This change is unlikely to cause insurance issues.

The rule affects three major areas: pilots, aircraft, and maintenance. It will allow pilots to fly faster, four-seat airplanes under sport pilot privileges, removing the 1,320-pound maximum takeoff weight limit and raising the maximum level flight speed from 120 KCAS to 250 KCAS. Sport pilots will be able to fly aircraft with retractable landing gear or manual controllable pitch propellers with additional training and endorsements. Night operations will require additional training and endorsements, as well as BasicMed or a third class medical. The rule also opens up the light sport category to helicopters and electric vertical takeoff and landing aircraft.

While some pilots expressed concern that insurers might charge more for more complex aircraft flown under sport pilot rules, the overall consensus is that MOSAIC should maintain current insurance coverage levels. Insurance companies will still focus on matching pilot qualifications and aircraft complexity to their underwriting standards, but this won't necessarily be a negative change for most pilots.

"MOSAIC reflects the extraordinary vision and technological innovation of small aircraft manufacturers across the country," said AOPA President Darren Pleasance, whose Van's RV6 and Piper Meridian are insured through Mid-Continent Insurance. "By expanding the kinds of aircraft sport pilots can fly—including many popular four-seat legacy aircraft—and by simplifying certification pathways, we are opening the door for more people to experience the freedom and joy of aviation."



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2,414 A/F TT, 2,414 Engine TT,
750 HP, 4 Blade, Bantam, Flow
Control, MCAC Single Point
Fuel, Kayak Throttle, Leading
Edge Lights, Garmin G5, Load
Hawk, VGs, Smoker, SS Booms

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1977 CESSNA 172N SKYHAWK N734CJ

9,243 A/F TT, Lycoming O-320-
H2AD, 90 SMOH, 160HP, Fixed
Pitch Prop, 7"x8" Camera Hole-
FAA 337 Approved, 300 RT 359A
Transponder, King KY197 Com,
Garmin Aera 796 GPS, Rudder
Trim, K1-214 Nav Indicator (G5),
K1-201 C Nav Indicator

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2023 THRUSH S2R-T660 N2427C

696 A/F TT, Dual 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



2021 THRUSH S2R-510P N534PW

875 Engine TT, 750 HP, Left
Wing Landing Light, Tall Stick,
Hatfield Bottom Load Fuel, Load
Hawk, Standard Booms with CP-
11 Nozzles, Reabe Hopper
Quantity Gauge, Hopper Rinse,



2011 THRUSH S2R-T34 N986MM

7,269.65 A/F TT, 750 HP,
Leading Edge Lights, Cascade,
Micro Vortex Generators, SS
Booms, New Tailspring, Smoker,
Single Point Fuel, Bantam GPS
w Intelliflow, MVP-50T Glass



2017 THRUSH CASCADE- 140 CONVERSION N813MC

4,500 A/F TT, 1,654.2 TSMOH, 4
blade Hartzell Prop 561.07
SNEW, Converted 2022,
Cascade 140 Conversion with
Lights, Hydraulic Gate, VGs,

Smoker, Storm Shield
Windshield, Ag Pilot X, Garmin
G5, Garmin GTR-22f Comm
Radio with ADS-B Out, Flow
Control

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**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

Panel

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

Smoker, Electric Brake, Leading
Edge Lights, Load Hawk, Hopper
Rinse, SS Booms, CP Nozzles,
G4 & FC, MVP50, Fast Start,
Side Load Fuel

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**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 CCheck
Valves, Fast Start, Garmin
Comm Radio, AFS Booms,
Reabe Hopper Gauge, Garmin
Transponder, ADS-B Out,
Swathmaster Spreader

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**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

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**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 Hawk, 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



**1972 CESSNA A188B
N21673**

5648.8 A/F TT, 285 HP
Continental, 3825.3 TT, 1003.6
TT STO, 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



**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
Tandem Seating w/ Shoulder
Harness and Lap Belts

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**2025 THRUSH 510P2+
N359MC**

NEW, Dual Cockpit

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**1976 PIPER PAWNEE
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

[More Info](#)



**2022 THRUSH S2R-T660
N710NW**

Dual 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

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