

**Recent Accident and Incident Reports** *provided courtesy of Avsure*

**Type:** Cessna 152 NPN  
**Location:** Hawera **POB:** 2  
**Operation:** Private Other **Injuries:** Nil  
**Date:** 6 November 2009  
**Report:** On their third run in the aero club bombing competition, NPN flew off target and dropped its "bomb" onto C172 EOS, which was waiting at a holding point. EOS suffered damage to the skin, rib and stringer on its right wing.

**Type:** Yakovlev Yak-52 LIZ  
**Location:** Waiheke **POB:** 2  
**Operation:** Private Other **Injuries:** Nil  
**Date:** 30 December 2009  
**Report:** Gusting cross wind affected the aircraft's performance on approach resulting in heavy landing.

**Type:** Tecnam P96 Golf EHG  
**Location:** Thames **POB:** 2  
**Operation:** Private Other **Injuries:** Nil  
**Date:** 15 January 2010  
**Report:** Aircraft was taking off when it was seen to climb for a brief period before landing heavily on its wheels left of the runway. The aircraft continued into a drain where it incurred substantial damage to the nose landing gear and nose section.

**Type:** Bill Sharpe Special NUN  
**Location:** Greymouth **POB:** 1  
**Operation:** Private Other **Injuries:** Nil  
**Date:** 15 January 2010  
**Report:** The gyrocopter crashed into a field near Greymouth.

**Type:** Robinson R22 Alpha HUF  
**Location:** Motiti Island **POB:** 4  
**Operation:** Trans Pax A-B **Injuries:** Nil  
**Date:** 21 January 2009  
**Report:** Landing over run at Motiti Island.

**Type:** Cessna 172K WGE  
**Location:** Hope River Mouth **POB:** 1  
**Operation:** Not declared **Injuries:** Nil  
**Date:** 24 January 2009  
**Report:** Helicopter ditched in the surf line.

**Type:** Airborne XTS-912 XTS  
**Location:** Waiheke Island **POB:** 1  
**Operation:** Private Other **Injuries:** Nil  
**Date:** 17 December 2009  
**Report:** Aircraft suffered an engine failure and a forced landing was initiated. The aircraft landed short of the intended aerodrome and crashed into the side of a house.

**Type:** Pacific Aerospace Cresco LTA  
**Location:** Te Araroa **POB:** 1  
**Operation:** Agricultural **Injuries:** Minor  
**Date:** 17 December 2009  
**Report:** Aircraft was spreading lime and reportedly struck an object shortly after takeoff. Aircraft crashed upside down next to a road. Pilot was trapped in wreckage and sustained minor injuries.

**Type:** Arion Lightning TDT  
**Location:** Hamilton **POB:** 1  
**Operation:** Private Other **Injuries:** Nil  
**Date:** 18 December 2009  
**Report:** Aircraft climbed to approx 10ft before veering to the right, descended and impacted the ground on the edge of the runway.

**Type:** Sigma-4 JRC  
**Location:** Okarito **POB:** 2  
**Operation:** Training Dual **Injuries:** Nil  
**Date:** 21 December 2009  
**Report:** Student pilot attempted to get airborne with insufficient airspeed. The aircraft left the ground but had insufficient airspeed to climb and landed hard.

**Type:** Enstrom F-28C IPJ  
**Location:** Takaka **POB:** 1  
**Operation:** Private Other **Injuries:** Nil  
**Date:** 31 December 2009  
**Report:** Heavy landing in a paddock resulting from autorotation following a possible clutch failure.

Note: Accidents and Incidents are selected from the CAA website and are provided for information only. Accuracy is not guaranteed. Please refer to CAA website for full briefs.

# Insurance Premium Trends

Contributed by Bill Beard

**AVIATION** Consumer recently reported that aircraft owners and operators that had been in the business for a while must agree, that for most of us insurance premiums have never been lower. Ironically, the Twin Tower attacks had more than a little to do with this situation. Immediately following 9/11 and the early mid 2000's, insurance rates increased quite dramatically. This resulted in significant underwriting profit increases which in turn attracted new underwriters into the market hungry for a piece of the action. As new entrants came on board, the existing "long term" insurers were forced to lower prices or lose business.

Over subsequent years the trend has continued and in addition to price decreases, underwriters also relaxed some of the previous "hard-line" underwriting conditions.

Furthermore, in times of high interest rates, insurers earn income by investing premiums before they have to pay it on to the reinsurers so, irrespective of underwriting losses, sometimes insurers still return profits because of the interest income.

General aviation premium income is only a drop in the bucket compared to the premiums derived from airlines and aircraft manufacturers. Even with the global economic downturn and low interest rates, aviation premiums have remained fairly static but there are signs that airline premiums are showing evidence of increases and one or two general aviation underwriters are introducing moderate increases.

For the time being however, there is no need to panic. Compared to the volatile price of avgas, insurance premiums hopefully will remain constant, for the immediate / medium future.

For more information or to enquire about insurance for your aircraft, contact Bill Beard at Avsure on 09 298 8206.



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