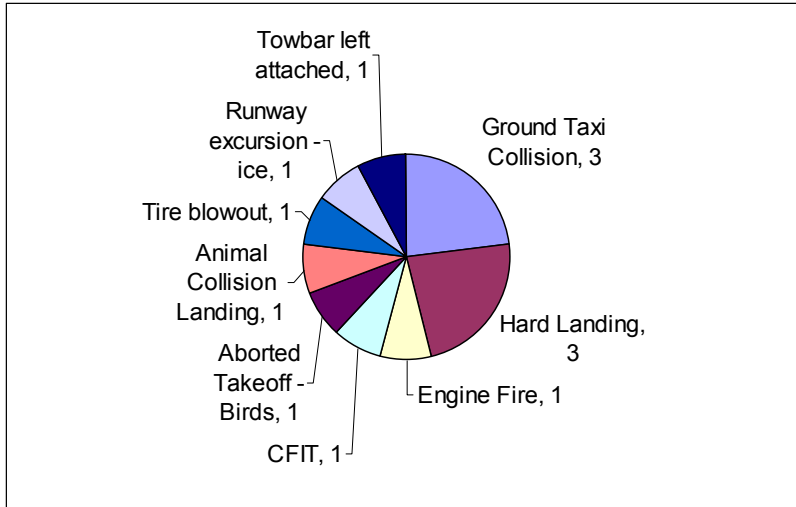


Consider that there are currently 264 PC12 aircraft now operating in the US, of these 150 are truly owner flown, the remainder of flying units is comprised of Industrial Aid Aircraft (pro flown transporting executives) and commercially operated Air taxi operations. A sampling of losses now clearly indicates that the owner flown segment of all operations has a near nil loss experience whereas the pro flown population leads the way in overall losses to both physical damage to aircraft hulls and bodily injury to crews and passengers. There have been no losses to third party persons on the ground to date as a result of a PC12 operation.

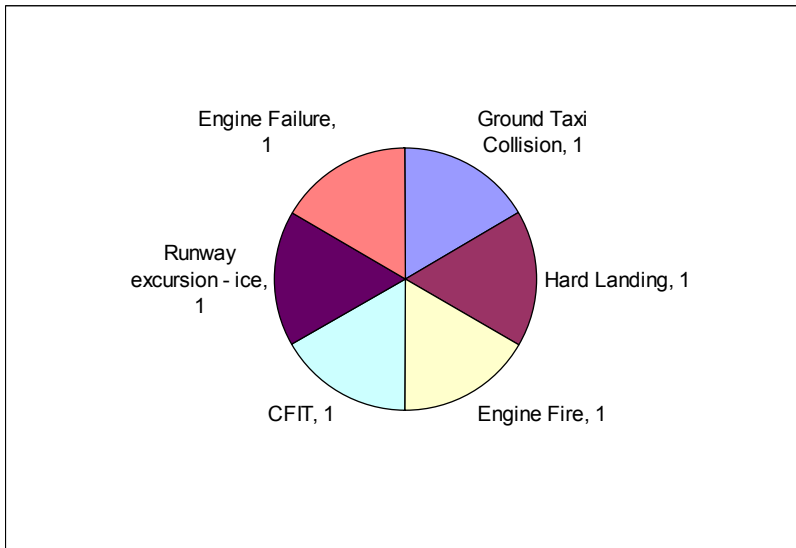
A study of all accidents and incident involving the PC-12 reveals no trends, similarities, or operational modes in common. Most events occurred with commercial or ATP rated pilot with greater than 5000 hours. The following table summarizes the varied nature of the events:

Event	Description	PIC Total Time	Time in Type	Certificate
NTSB – CHI02FA284	CFIT/Stall	1645	58	Commercial/CFII
NTSB – DEN02LA006	Ground Collision	13700		ATP
NTSB – MIA03LA014	Hard Landing	1592	211	Private
NTBS – NYC03FA008	Engine Fire	25000	600	ATP
NTSB – SEA01WA125	Engine Failure	Unknown/3000+		Unknown /Commercial+
NTSB – SEA02LA029	Runway excursion - icy	4936		ATP
AID – 20020709018999G	Deer Strike	5000		ATP
AID – 20010417006089G	Hard Landing	6500		Commercial
AID – 20001215040249A	Landed Short - IFR	Unknown	Unknown	Private
AID – 20010517008369G	Poor Preflight	10150		ATP
AID – 20021114032069G	Ground Collision	5000		ATP
AID – 20020620033369G	Tire Blown	3600		ATP
AID – 20001010039649G	Ground Collision	4500		ATP
AID – 20020819027919G	Bird Strike	2500		Private

The distribution of accident and incidents (of a lower damage or injury threshold than the NTSB requirements), shows a fairly random spectrum of events, with hard landings and ground taxi collisions as the leading causes.



Focusing only on NTSB qualifying accidents, the causes are apparently unrelated to systems, operations, or pilot experience.



The median total experience for the PIC's involved exceeded 5000 hours. This is considered an experienced, seasoned pilot. The majority of pilots involved were ATP rated. From this data, experience and ratings do not appear to be a factor in PC-12 incidents. Therefore it is only reasonable for underwriters to factor owner flown exposures at the same or lower end of the risk scale based on these statistics.

This information in greater detail will be posted on my website www.lancetoland.com, including the complete detailed loss reports on each incident. Additionally a sample PC12 owner operations manual will be posted alongside my incident response manual for downloading. Hopefully my efforts for the POPA membership will continue to yield affordability in the insurance market place.

Lance Toland