

AVIATION INSURANCE INDUSTRY FOCUSES ON SAFETY AT ATLANTA EVENT

In January, aviation professionals from around the US met at Aero Center Atlanta for a series of roundtable discussions focused on safety. Organized by the AIA Safety Committee in partnership with the National Business Aviation Association (NBAA), the event offered a unique opportunity for insurance experts, operators, and others in the industry to focus on specific topics, share challenges and ideas for solutions, and expand their networks.



This was the third offering of the Joint AIA/NBAA Safety Roundtable Event, with the first event taking place at the same location in Atlanta in 2024 and at Million Air Dallas in 2025.

Limiting the discourse to three topics allowed ample time for discussion followed by reports on each issue to the entire group. The topics and key observations from event attendees are noted as follows.

TOPIC 1: CHANGE MANAGEMENT

In business aviation, the transition to a new aircraft, a change in maintenance providers, or even a shift in hangar locations can introduce silent risks. When careful change management is bypassed, these risks often manifest as safety incidents or financial liabilities.

POINTS MADE DURING THIS DISCUSSION

- A Safety Management System (SMS) is now considered a baseline for operators. From an underwriter's perspective, receiving a submission with an SMS that hasn't been updated for five years is a red flag; it may indicate the operator has a "paper" SMS rather than one that is reviewed, adapts, and integrates changes. An SMS should be a living document used throughout an organization.
- Groups noted the importance of including primary stakeholders in discussions early when a change is being considered, and certainly before being implemented. Insurance brokers and attorney partners can share best practices early and throughout the process, easing disruptions and risk.
- Change management is often viewed as a bureaucratic exercise, so don't change for change's sake. Be intentional when making changes. Change fatigue will creep in if changes disrupt processes without resulting in improvements.
- Ensure training is appropriate so employees know how to incorporate the SMS in everything they do.

TOPIC 2: ARTIFICIAL INTELLIGENCE SAFETY IN BUSINESS AVIATION

Across all industries, many organizations are embracing AI for internal purposes, such as helping overcome writer's block or summarizing data.



OBSERVATIONS OF NOTE

- There are many simple and easy uses for AI that will save time, but all were cautioned to thoroughly review items before pushing out any AI-generated products or communications externally.
- Always be mindful of and address any errors that result from inadequate or inaccurate information being fed into AI. How much trust should we put in AI-generated content, and who is ultimately responsible for what AI provides? These questions remain unanswered.
- One group discussion focused on the “handoff” to AI. The transition from current practices to future processes may lead to struggles comparable to those experienced with the onset of automation.
- In reference to training, AI is a tool to reinforce human decisions, but should not be the device that makes the decision.

TOPIC 3: THE IMPACT OF ECONOMIC UNCERTAINTY ON AVIATION INSURANCE AND SAFETY

Discussions touched on everything from social inflation to economic strain on employees.

KEY COMMENTS

- Little can be done to directly combat social inflation as it pertains to aviation. Ultimately, legislation is needed to set parameters. However, we can educate people on the ripple effect these multi-million-dollar jury awards have on raising rates for everyone.
- Cost-cutting can have a significant impact on safety in many ways. One example is deferred maintenance that leads to the need for replacement aircraft, increased repair costs, and lost revenue. Deferred maintenance can see short-term savings but lead to higher long-term costs.



SAFETY ROUNDTABLE

- When companies downsize, one of the first places they cut is their safety program. An operator should speak to its insurance team before making any such decision to be fully aware of the implications.
- Economic stressors are not just felt at the company level. External economic stress can significantly impact individual employees, increasing the likelihood of quality “escapes” and safety risks. Consider the human aspect of stress; foster a culture of trust in which a hurting employee can share that they need extra support for a short period of time to do their job well. Don’t penalize employees for doing the right thing.



CONCLUSION

The Joint AIA/NBAA Safety Roundtable once again demonstrated the value of open, collaborative dialogue across the aviation insurance community. By bringing diverse perspectives together, events like this help translate shared challenges into practical insights, strengthening not only individual operations but the industry as a whole.

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