

Top 10 Ways to POWER UP Your Aviation Insurance Experience

Insurance isn't just about rates—it's about relationships, risk, and how well you tell your safety story. This list helps key insurance stakeholders build consensus and shared understanding. More importantly, it enables operators of all types and sizes to elevate their position with brokers and underwriters by focusing on what matters most.

- 1. Implement a Functional SMS**
Demonstrate active use of your Safety Management System—data in, decisions out.
- 2. Prioritize Relevant Training**
Train to your missions. Highlight check rides, IIMC prep, NVG, and maintenance too.
- 3. Build a Strong Company Profile**
Show your leadership, aircraft, missions, locations, and safety programs.
- 4. Demonstrate Leadership Buy-In**
Let your insurer know safety starts at the top and is lived throughout your organization.
- 5. Stick to What You Know Best**
Focused operations are less risky. Show preparation and structure when you diversify.
- 6. Maintain a Practiced ERP**
If you had an emergency today, could your team respond? Show drills and improvements.
- 7. Leverage Flight Data Monitoring**
Use FDM to identify risks and show underwriters you're taking action on what you find.
- 8. Meet Your Underwriter**
Invite them to your base or connect at a trade show. Relationships drive confidence.
- 9. Pass the Hangar Walk Test**
Would you be proud if an underwriter dropped by today? Tidy, professional, and safe.
- 10. Partner With a Broker Who Knows Helicopters**
The right broker advocates for you, prepares your story, and helps you find the right fit.

Want to go deeper?

Check out our comprehensive guide with relevant examples and insider tips on the next pages.

VAI Aviation Insurance IAC

Working to ease industry burdens and promote risk-informed collaboration between operators, brokers, and underwriters.

Our Vision: Reduce Claims.

This serves our higher purpose, to prevent the loss of lives, property, and businesses.

Top Ten Ways to POWER UP Your Insurance Experience

Insurance isn't just about rates. It's about relationships, risk, and how well you tell your safety story. This list helps key insurance stakeholders build consensus and shared understanding. More importantly, it enables operators of all types and sizes to elevate their position with brokers and underwriters by focusing on what matters most.

1. Operate Using a Safety Management System (SMS)

Why It Matters

A well-implemented SMS demonstrates a systematic, proactive approach to identifying and managing risk. Underwriters see SMS as an indicator of a mature safety culture.

Deep Dive

Don't just have an SMS—*show how you use it*. Provide examples of hazard reports, mitigation strategies, and lessons learned from safety events.

Example

One operator used its SMS to detect an uptick in overtorque events during mountain flights. After analysis, they added targeted scenario-based simulator training, reducing occurrences by 60%. That story made it into their renewal packet, and made a difference.

"An active SMS provides confidence to underwriters that safety isn't just on paper—it's operationalized."

2. Invest in Recurrent, Relevant Training

Why It Matters

Training aligned with real-world operations is a key risk reducer. Insurers want to see a culture of continuous learning—not just box-checking.

Deep Dive

Include flight training tailored to your missions (e.g., NVG, IIMC, confined-area ops), and don't forget maintenance training.

Example

A utility operator incorporated quarterly training modules tied to their flight data monitoring findings, improving decision-making during marginal weather operations.

3. Build and Present a Professional Company Profile

Why It Matters

Underwriters need to quickly understand who you are, what you do, and how you operate. A clear, well-packaged profile earns trust and credibility.

Deep Dive

Include key leadership bios, mission types, fleet details, safety programs, and operational areas.

Pro Tip

Include links to your SMS policy manual, ERP, or safety dashboards (as read-only PDFs). It shows transparency and organization.

4. Showcase Leadership Commitment to Safety

Why It Matters

Leadership buy-in is often a leading indicator of organizational safety performance. Underwriters want to know the tone at the top matches the actions in the field.

Deep Dive

List leadership involvement in safety briefings, industry safety groups (e.g., USHST, VAI Safety IAC, TOPS), and training initiatives.

Example

One VP of Ops gave a monthly safety podcast for internal crews—demonstrating authentic, sustained safety advocacy.

5. Focus on Core Competencies

Why It Matters

Operators who chase every mission profile dilute their expertise—and increase perceived risk. Underwriters prefer focused, specialized operations.

Deep Dive

Be able to explain what types of missions you *don't* do, or how you ramp up for new operations (e.g., external training, temporary procedures, crew pairing).

Example

A tour operator who transitioned into utility ops documented a 6-month transition plan, with external audits and new SOPs—earning insurer approval.

6. Maintain a Real Emergency Response Plan (ERP)

Why It Matters

Insurers want to know that if the worst happens, you're ready to respond professionally. A tested ERP can mean faster recovery, reduced liability, and lower exposure.

Deep Dive

Include drill dates, revisions, corrective actions, and staff debriefs. Be able to describe how your ERP integrates with SMS and your community response partners.

Example

An operator shared after-action notes from a simulated off-airport accident scenario, including a revised call tree and coordination plan with local responders.

7. Use Flight Data Monitoring (FDM) and HUMS and Act on It

Why It Matters

Flight data alone won't improve safety. It's the *analysis and action* that matter. Underwriters respect data-informed safety cultures.

Deep Dive

Show how you use FDM/FOQA and HUMS to find and fix operational risks and discover maintenance issues. Combine it with SMS reports and safety meetings.

Example

After discovering high descent rates on approach, one operator modified its SOPs and retrained pilots—reducing exceedances, VRS events, hard landings and impressing underwriters.

8. Get Face Time with Your Underwriter

Why It Matters

Relationships matter. When an underwriter sees your hangar, meets your team, and watches your operation, your story becomes more real and insurable.

Deep Dive

Invite them in person. If that's not possible, offer a virtual tour or meet at VERTICON. Don't be shy! Show, don't just tell. It's OK to share details about all of your ongoing safety and training efforts and successes.

Example

An operator shared a 5-minute walkthrough video of their safety program and hangar tour, narrated by their Director of Ops and Chief Pilot. It humanized their risk profile.

9. Prepare for Unannounced Visits

Why It Matters

Your operation should always look like it's ready for an audit. Underwriters may not show up unannounced—but your standards shouldn't change day-to-day.

Deep Dive

Look at your facilities through the eyes of a risk assessor. Are PPE, signage, maintenance logs, and SOPs visible and in-use?

Tip

Have your chief pilot or safety manager do monthly “underwriter walkarounds” and address anything that looks off.

10. Work With a Broker Who Knows Rotorcraft

Why It Matters

A strong broker is your translator, negotiator, and advocate. Choose one that understands your operations and knows how to position you with the right market.

Deep Dive

Good brokers will help you build your submission package, prep for renewal, and even coach you on how to tell your safety story.

Checklist

- Does your broker understand your missions?
- Do they represent other rotorcraft clients like you?
- Can they get you in front of the right underwriter?