



## **BUSINESS FLYING – ONE OF THE SAFEST TYPES OF GENERAL AVIATION FLYING**

### **2006 NALL REPORT CONFIRMS RELATIVE SAFETY OF BUSINESS FLIGHTS**

Every year the Aircraft Owners and Pilot Association (AOPA) commissions a study to analyze the safety of general aviation operations for aircraft with a gross take-off weight of less than 12,500 pounds. This includes selected small jet aircraft, as well as substantially all turboprops and piston aircraft. In 2005 the entire fleet incurred 1,436 accidents, 292 of which were fatal, in over 23 million hours. This resulted in an overall accident rate of 7.2 per 100,000 hours, and a fatal accident rate of 1.4 per 100,000 hours. Although these 2005 rates represent a slight increase over 2004, they continue to reflect a long-term downward trend of accidents. Personal flying, (visiting family, vacationing, and the like), account for less than half of total flying, but over 70% of total accidents and over 80% of fatal accidents. Due to this disproportionate accident record it is important to isolate the nature of the flying to evaluate actual accident experience.

### **HOW SAFE IS BUSINESS FLYING - VERY**

Business flying is defined in the report to include flights made in the furtherance of the pilots own livelihood or in support of business endeavors. This flying is one of the safest types of general aviation flying; surpassed only by executive or corporate flying, defined as piloted by professional pilots. Business flying last year represented nearly 3,500,000 hours and resulted in 30 total accidents, 7 of which were fatal. The accident rate was therefore less than 1 per 116,000 hours. The fatal accident rate is nearly 1 in every 500,000 hours. The pilot who flies 200 hours a year for business over a 20-year flying career has less than 5% chance of being involved in an accident and less than 1% chance in a fatal accident. The professional pilot has less than 1% chance of a fatal accident in a career spanning 4,000 flight hours.

### **THE PUBLIC ON THE GROUND IS SAFE FROM GENERAL AVIATION INJURY**

Aircraft landing on expressways, or heaven forbid, into apartment buildings, make sensational news but rarely occur. Off-airport ground injuries are virtually non-existent. There were only 7 accidents in 2005 that resulted in off-airport ground injuries. Non-pilots often misunderstand that injuries to persons or property in the vicinity of an airport are a statistical myth, and not grounds for political maneuvering for airport restrictions or closure.

### **THE INSURANCE DILEMMA**

Although the accident rate of business aviation is quite low, the insurance companies generally make little or no concession to this distinction. Because the industry operates within a very limited market, unrealistically low liability coverage is the norm. Fortunately, substantially all liability exposure is restricted to the passengers in the cabin.

## **SUGGESTED PLAN OF ACTION**

Spread the good word - business flying is safe. Your partners, business associates, family and friends have little to fear. The public on the ground is even safer. Off-airport accidents make great sound bites but little else. Consider life insurance to supplement aircraft insurance. You are far more likely to die of natural causes, or an automobile accident, than a business aviation accident. The life insurance will be both less expensive and far more likely to result in payment.

## **USE WAIVER/HOLD HARMLESS AGREEMENTS FOR PASSENGERS**

Although the risk is slight, passengers need to understand liability coverage for pilots from traditional sources is virtually non-existent. The pilot's desire to protect his family from the claims from passengers of a gratuitous flight is a reasonable request; a waiver/hold harmless agreement limited to insurance proceeds should be considered.

Pilots also need to incorporate this risk in financial and estate planning. How assets are titled often determines their exposure to creditors.

I would encourage all pilots to review the NALL report which can be downloaded at [www.aopa.org](http://www.aopa.org). Accident awareness is important to all of us; increased safety is a lifetime commitment.

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