

Press

Aviation accidents: Top causes of damages at Germany's airports

- An analysis of 523 loss events at 14 German airports last year by AGCS shows that damage to vehicles on the tarmac is the leading cause of insured events.
- At an average cost of EUR 46,000, damage to aircraft is particularly expensive, with new materials increasing repair costs.
- In one in ten loss events people are affected. Falls on moving walkways, in buses and on jet bridges are especially common.
- Collisions of aircraft with wild boar, inadvertently triggered escape chutes and broken benches are rather unusual loss events.

Munich, July 3, 2018: The holiday season means Germany's airports are becoming much busier. Consequently accidents on the tarmac, in the airport building or in the parking garages are not uncommon, as an analysis by Allianz Global Corporate & Specialty (AGCS) reveals. As one of the largest airport insurers in Germany, AGCS surveyed loss events at the country's airports in 2017. The result – it is vehicles like baggage trolleys, not aircraft, which are at particular risk on the tarmac. However, passengers should also be wary.

Allianz evaluated figures from 523 claims across 14 German airports which were filed under the airport operator's general liability insurance in the year 2017. This insurance covers all liability claims for which the airport, as operator, is responsible. In 2017 over 90 million air passengers traveled to the airports investigated. Overall, German airports hosted 234 million air passengers in 2017.

According to the analysis, the majority of loss events were caused by **vehicles** on the tarmac. At 31%, they account for almost one in three losses. More than half of these events are due to collisions with pushback tractors, baggage trolleys, aerial work platforms or washing systems (56%). "There is no difference between traffic on the tarmac and your standard daily road traffic. When it gets busy that is when the most mistakes crop up by employees. As ever, it is people which remain the greatest risk factor," says Till Kuerschner, Head of Claims Aviation at AGCS for Central & Eastern Europe (CEE).

Damage to the **aircraft** itself is significantly less common, but of course significantly more expensive. In 21% of all events the machines themselves were affected, with damage caused during loading and unloading among the leading causes (22%). In 7% of cases, accidents occurred while towing the aircraft. Collisions with stairs and buses are less common. Very often it is human error which contributes to collisions, as was the case when the wrong lever was inadvertently pulled in preparing an aircraft for departure. This led to the jet's emergency chute being deployed. In

another case the stairs attached to the aircraft's engine were left hanging, resulting in damages..

The average loss event involving an aircraft cost EUR 46,282 last year. "Damage to aircraft can, however, quickly result in seven-figure losses as well," explains Till Kuerschner. As a result of new composite materials, which are being employed for the airfoils and wing frames in the latest generation of aircraft, repairs are becoming ever more time-consuming and costly, demanding technical specialists. Owing to the growing complexity of aircraft, many components also have to be made to order with the consequence that manufacturers and maintenance companies have fewer replacement parts in stock. In addition, a growing number of manufacturers are carrying out repairs themselves, a trend which is only set to increase as aircraft technology becomes ever more sophisticated.

In 11% of cases, **people** are affected by loss events at the airport. Particular care should be taken when using moving walkways, jet bridges and walking across the tarmac. Falling and bodily injuries account for 69% of all loss events involving people. Accidents occurring in transit, for example on the airport bus, occur significantly less often (11%). Indeed, accidents involving faulty elevators or other parts of buildings are infrequent, but do occur. "In one case, a bench in the terminal collapsed under a passenger who fell and injured himself," reports Holger Fellmann, Chief Underwriter at AGCS.

Damage to **passengers' cars** arises in 9% of cases and occur most often in the airport car park. In 28% of loss events involving cars, collisions with barriers were to blame. Even parked cars are not always safe; for example water leaking from a car park ceiling can result in damage to valuable bodywork Events of this kind are responsible for 16% of cases.

Loss events to and inside the airport building occur in 6% of cases, however this is predominantly accounted for by water damage, responsible in 22% of these events. Far more uncommon are **damages resulting from missed flights** (6%) and **damages to passenger belongings** (4%), such as to their luggage.

It is not uncommon for animals to be the source of damage in the airport. "Especially in smaller airports, there are always occasional Collisions of aircraft with deer or wild boar, as well as collisions with birds," explains Till Kürschner. Loss events involving dogs also occur. For example, if a sniffer dog scratches one of the airport's vehicles when left unsupervised.

The majority of policy losses are relatively small in value. In 46% of cases the loss amount was under EUR 1,000. 34% of loss events resulted in a four-figure payout. One in every five losses cost more than EUR 10,000. Fewer than 1% of cases cost more than EUR 100,000. Loss events occurred most frequently in April and June in 2017, with February and November seeing lower levels of loss activity.. "April and June are months in which airports return to peak season after quieter periods," explains Holger Fellmann. February and November, on the other hand, are quieter months for flying and as such are less prone to loss events.

In order to restrict loss events at airports, operators and insurers are engaged in a constant risk dialogue. "Today, investigating accident causes and reviewing

operational safety at airports is far more effective than it once was. This has led to a decrease in loss events," explains Axel von Frowein, Head of Aviation Underwriting at AGCS in CEE. "At the same time, further technical developments in aircraft production and more stringent quality controls have made a significant contribution to increasing safety standards. Airports and aviation firms have always been focused on safety. Tools aimed at effectively controlling risks and promptly identifying problems have taken considerable steps forward."

The results of the investigation into German airports forms part of the global claims analysis which AGCS undertakes each year. According to AGCS' global claims data, ground handling incidents at airports account for almost a fifth (18%) of aviation claims by frequency and 15% in terms of value worldwide. The current edition of the "AGCS Global Claims Review" can be viewed [here](#).

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Press contact:

Daniel Aschoff,	+49 89 3800 18900	daniel.aschoff@allianz.com
Heidi Polke-Markmann	+49 89 3800 14303	heidi.polke@allianz.com

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Worldwide, AGCS operates in 32 countries with own units and in over 210 countries and territories through the Allianz Group network and partners. In 2016, it employed more than 5,000 people and provided insurance solutions to more than half of the Fortune Global 500 companies, writing a total of €7.6 billion gross premium worldwide.

AGCS SE is rated AA by Standard & Poor's and A+ by A.M. Best (2017).

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