

CREW SABOTAGE: AN OVERLOOKED RISK?

Pilots deliberately crashing their planes is rare, but such incidents are responsible for over a quarter of aviation war losses since the turn of this century, our analysis suggests.

A recent incident, when an off-duty pilot in the cockpit of an Alaska Airlines plane tried to shut off its engines in mid-air, is a startling illustration of what can happen if a crew member tries to crash their plane.

This wasn't a one-off. Another pilot (and certified air marshal) was arrested and charged for pulling a gun on and threatening to shoot the captain of a Delta Airlines plane in August 2022, because he wanted to divert the flight so a sick passenger **could receive medical attention**.

Both planes landed safely, and incidents of this kind are rare, but when they do occur, they can be devastating. On 24 March 2015 a Germanwings Airbus A320 flying from Barcelona to Düsseldorf came down in the French Alps. All 144 passengers and six crew died in the crash. The French air accident bureau's (BEA) verdict was that the aircraft **was intentionally brought down by the co-pilot, Andreas Lubitz**.

In 2013, a Mozambique Airlines was brought down deliberately by one of its pilots, **the country's aviation safety body concluded**, killing everyone on board. The crash of EgyptAir flight 990 into the Atlantic off the coast of Massachusetts on 31 October 1999, in which all 217 aboard perished, was the result of the co-pilot taking the controls off autopilot and putting the plane into a nosedive while the pilot was out of the cockpit, said **US air accident officials**, although the Egyptian government disputed the findings.

INFREQUENT, BUT DEVASTATING

A FEDERAL AVIATION ADMINISTRATION REPORT IN 2014 FOUND THAT BETWEEN 2003 AND 2012:

8 out of **2,758**

fatal aviation accidents were due to crew members deliberately crashing the plane. In the decade prior to that, there were 16, it stated.

INIGO'S ANALYSIS OF CLAIMS DATA GOING BACK TO 1999 INDICATES THAT CREW SABOTAGE IS RESPONSIBLE FOR:



It's an issue that's been largely ignored. The industry rightly focuses on the fallout from wars such as that raging between Russia and Ukraine and Hamas and Israel in and around Gaza. But we don't think crew sabotage should be overlooked.

Many of you might wonder why crew sabotage is even covered under a Hull War policy. That's because the coverage evolved from only paying for losses resulting from conflicts to being a much broader policy that protects airlines against terrorism, sabotage, strikes, riots, civil commotion and confiscation, as the airline industry developed, and the geopolitical landscape became increasingly complex. So, damage or destruction to a plane caused by a crew member is insured in the same way as if it were inflicted by a hostile army or terrorist group.

“
Aircraft-assisted suicides are tragic, intentional events that are hard to predict and difficult to prevent,”

the FAA's report states.



BUT IT DID FIND SOME COMMON ELEMENTS TO THESE TRAGEDIES. OF ALL 2003-2012 "AIRCRAFT-ASSISTED SUICIDES", THE PILOT WAS THE SOLE COCKPIT OCCUPANT IN SEVEN OF THE EIGHT AIRCRAFT:



4 of the **8**
tested positive
for alcohol...



2
had taken anti-
depressants.

All pilots were men (reflecting the general pilot population) – who are statistically more prone to taking their own lives than women.

Aviation safety agencies have rigorous regular medical exams for pilots and co-pilots, but could more be done? Could their strict rules, like suspending a pilot's eligibility to fly if they are prescribed standard antidepressant medication, lead some pilots to not seek the help they need but instead cover up their mental health problems?

The man accused of trying to down the Alaska Airlines plane said in an **interview with the New York Times** that the FAA's policy has meant that many pilots aren't as forthcoming about their mental health struggles as in other professions. Alaska Airlines also told the paper that **"more can be done"** to support pilots suffering from mental health problems.

The FAA has responded, setting up a committee on pilot mental health to

“ identify and break down any remaining barriers that discourage pilots from reporting and seeking care for mental health issues.”

It will report back to the FAA by the end of March 2024.

The regulator is also working hard to dispel myths that pilots who take medication for mental health issues will find it hard to fly again. In a 2022 podcast, Dr Susan Northrup, The US Federal Air Surgeon said:

“ there's a whole lot of different ways we can intervene with somebody who's feeling anxious or depressed, and get them back in the air...we have several hundred individuals with a history of depression or anxiety, flying right now on SSRIs [anti-depressants].”

Aviation war insurers should think about how we can start a conversation on this complex issue. What lessons can we learn from these tragic instances, and how can we help our airline partners to establish best practice for managing this risk and recognise those operators that go above and beyond? We believe the first step is to help the airline industry understand the scale of the issue through sharing our data and offer our thoughts on the causes and correlations.

War remains the biggest driver of airliner losses, but highlighting the risk of deliberate acts by aircraft crew will help us to start to tackle this overlooked threat and help to make flying safer for everyone, and, over time, help to reduce airlines' insurance costs.