

USE CASE 04

Insurance Carriers & Underwriters

How aviation liability carriers and underwriters use AirIndex to verify heliport compliance, screen portfolios, and build defensible underwriting baselines for AAM.

Aviation liability carriers are covering heliport assets they have never verified. They price risk based on self-reported operator documentation. Several carriers have exited the helicopter insurance market over the last 20 years because they couldn't manage unquantified exposure. AirIndex — in partnership with Rex Alexander of Five-Alpha LLC, whose risk analysis methodology was adopted by the FAA in 2013 — provides portfolio-level compliance screening that gives underwriters ground truth for the first time.

THE PROBLEM

An aviation liability carrier has a book of business covering heliports across multiple states. Their underwriting process relies on self-reported documentation from facility owners. No standardized compliance verification exists. Of the thousands of FAA-registered heliports in the US, the FAA has issued 3,868 conditional airspace determinations and 42 objectionable determinations — with no mechanism to verify those recommendations were ever implemented. The carrier doesn't know which sites in their portfolio are compliant, which are conditional, and which represent unquantified liability exposure. FAA Advisory Circulars are used as the 'standard of care' in civil lawsuits. Deviation equals negligence exposure.

WHAT AIRINDEX PROVIDES

<p>5,647</p> <p>Heliport sites in database FAA NASR registered</p>	<p>3,868</p> <p>Conditional determinations on record FAA OE/AAA system</p>	<p>42</p> <p>Objectionable determinations FAA OE/AAA system</p>	<p>3</p> <p>Compliance standards applied FAA Part 5, ICAO, ISO 31000</p>
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How the engagement works

Step	Who	What happens	Output
1	Rex Alexander / Five-Alpha	Opens the carrier relationship. Rex Alexander has 30 years of heliport infrastructure experience, chairs NFPA 418, and is a Fellow of the Royal Aeronautical Society. His risk analysis methodology was adopted by the FAA in 2013. He has standing in the aviation insurance world.	Introduction + framing
2	AirIndex + Rex	Discovery call. Rex walks through the compliance gap problem using real litigation cases. AirIndex demonstrates portfolio-level screening capability: 5,647 registered sites, three-tier output: compliant / conditional / objectionable.	Scope confirmed

3	AirIndex	Portfolio intake. Carrier provides site list. AirIndex cross-references against FAA NASR records, airspace determination database (OE/AAA), state enforcement posture per market, NFPA 418 jurisdiction adoption, and eVTOL dimensional viability flag.	Pre-screening of all sites
4	Rex Alexander	Physical verification on highest-risk sites flagged in pre-screening. Full SMS risk analysis: TLOF/FATO dimensions, obstruction survey, approach path analysis, documentation review. Standards applied: Title 14 CFR Part 5, ICAO annex, ISO 31000.	Site-level compliance determination
5	AirIndex	Delivers Portfolio Compliance Screening Report: executive summary, site-by-site compliance matrix, liability exposure quantification by tier, renewal recommendations per asset, remediation roadmap for conditional sites.	Portfolio Compliance Report
6	AirIndex	Proposes annual monitoring subscription. Compliance status updates as regulations change, sites are remediated, and the June 2026 unified FAA Advisory Circular takes effect. Carrier has a continuously current compliance picture.	Annual monitoring

COMPLIANCE TIERS — WHAT THE OUTPUT LOOKS LIKE

Status	Definition	Underwriting implication
COMPLIANT	Passes five-question compliance checklist from available public data and physical verification. No known compliance gaps.	Defensible coverage basis. Carrier can price with confidence. Standard renewal recommended.
CONDITIONAL	Fails one or more checklist questions but gaps are remediable. Physical verification completed. Specific remediation requirements identified.	Coverage conditional on remediation timeline. Carrier accepts known risk with documented basis or requires remediation before renewal.
OBJECTIONABLE	Fails multiple checklist questions or has a critical gap. Physical verification confirms significant compliance deficit.	Unquantified liability exposure. Coverage not recommended without remediation plan. Carrier has documented basis for policy adjustment.

HOW TO ENGAGE

Portfolio Compliance Screening	Full portfolio audit. AirIndex automated pre-screening + Rex Alexander physical verification on flagged sites. Deliverable: Portfolio Compliance Screening Report with site-by-site compliance matrix and remediation roadmap. Fee range: \$75,000–\$150,000 depending on portfolio size.*	Rex introduction required
Annual monitoring subscription	Ongoing compliance status updates as regulations change, sites are remediated, and the June 2026 unified FAA Advisory Circular takes effect. Fee range: \$25,000–\$50,000/year depending on portfolio size.*	Included with full screening

Broker intelligence package	For aviation insurance brokers: AirIndex market-level compliance rates, heliport site database, and regulatory status per market to support carrier risk assessment and policy structuring.	Direct engagement no introduction needed
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* All fees are indicative ranges. Final pricing confirmed after scope validation. Portfolio screening engagements are delivered in partnership with Rex Alexander / Five-Alpha LLC.

Contact sales@airindex.io to discuss a portfolio compliance engagement. Full methodology at airindex.io/methodology.