

**ITIC**

SPECIALIST  
PROFESSIONAL  
INDEMNITY  
INSURANCE



FACT SHEET SERIES: 07

# CAMO

Specialist professional indemnity insurance

ITIC  
IS MANAGED  
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## Expert view

A CAMO's role is to develop and oversee an aircraft maintenance programme that preserves airworthiness and ensures compliance with type-specific standards, minimum equipment lists, airworthiness directives (ADs) and service bulletins (SBs). At the same time, complete, auditable maintenance records must be maintained. Where granted airworthiness review privileges, a CAMO may also conduct reviews and issue (or recommend issuance of) an Airworthiness Review Certificate (ARC).

**ITIC has wide experience in helping CAMOs to minimise the financial impact arising from such mistakes as:**

- Failure to ensure that an AD was applied, which resulted in the grounding of a commercial aircraft
- Negligent advice regarding the recovery and restitution of aircraft records
- Erroneous validation of an existing ARC
- Failure to accurately record the number of flight cycles undertaken
- Unscheduled maintenance work to complete tasks that were missed out of previous scheduled maintenance activities

**You don't have to make a mistake to be sued.**

You could receive a claim even if you were not negligent in the provision of your services. ITIC insurance covers defence costs, which can be extremely expensive.

**The team understands these problems and is here to help.**

## FACT SHEET SERIES: 07 CAMO – CONTINUING AIRWORTHINESS MANAGEMENT ORGANISATION



**Professional Indemnity (PI) insurance covers professionals against claims by their customers for losses they allege they suffered as a result of the negligence, error or omission of the insured.**

## Worldwide insurance

**The activities of a CAMO could lead to an exposure which is different to that which arises from the more hands-on work undertaken by an AMO.**

ITIC, a specialist, not-for-profit provider of PI insurance, is the natural choice for all firms holding sub-part G & I approvals, or equivalent. ITIC provides worldwide insurance which covers liability, including costs, arising from your negligence in the provision of CAMO services including liability for the loss of or damage to aircraft records whilst in your custody, care and control.

## Policy highlights

- Worldwide professional indemnity (errors & omissions) cover
- Legal defence costs insurance
- Automatic cover for subcontractors
- Contractual risk management guidance
- Support from worldwide network of correspondents
- Discretionary insurance adjudicated upon by fellow transport industry professionals
- Quality loss prevention advice
- No external shareholders
- Mutual dividends paid at renewal
- Underwritten with industry knowledge

## FACT SHEET SERIES: 07 CAMO – CONTINUING AIRWORTHINESS MANAGEMENT ORGANISATION



## Claims handled by ITIC for CAMOs

**Unlike many insurance policies tailored to meet the needs of the aviation industry, PI (professional indemnity) insurance responds to pure financial loss claims. It does not need to be triggered by an event involving death, bodily injury and/or property damage.**

Examples of the numerous claims handled by ITIC for CAMOs, include:

- Claims for loss of revenue following the grounding of a commercial aircraft due to a CAMO's failure to ensure that an AD was applied.
- Defence of the CAMO when they were alleged to have breached their duty of care to their client by not checking the work of the operator's appointed AMO.
- Advice regarding the recovery and restitution of aircraft records, taken as a preventative measure to mitigate a larger claim for loss of use as a result of a grounding of the aircraft.
- Defending negligence arising from a physical airworthiness review. The aircraft's existing ARC was erroneously validated and the aircraft consequently later suffered an AOG incident, leading to loss of charter hire. The claimant sued for this loss of revenue. They argued that had the airworthiness reviewer noticed the issue, the problem would have been rectified prior to the validation of the ARC, and before the aircraft went on charter.
- Failure to accurately record the number of flight cycles undertaken by the aircraft leading to an inaccurate valuation upon sale.

# Facts & figures at a glance

All figures US\$  
All facts and figures correct as of 31st May 2025

## Gross premium

**\$76m**

for the year

## Claims paid

**\$520m**

since 1992

## Members

**3,741**

## Security rating

Backed by at least "A-" rated reinsurance programme

## Worldwide insurance cover

ITIC is able to provide professional indemnity insurance, without restrictions, worldwide. An ITIC account executive is responsible for each country and will be your first point of contact. The ITIC team speaks French, Greek, Italian, Japanese, Mandarin, Russian and Spanish.

## Credits paid

**\$223m**

surplus funds have been paid out to the members in the form of continuity credit since 1994

## Disbursements & commissions

**\$272m**

of disbursements and commissions collected for members since 1992

## Free reserves

**\$289m**

for ITIC and TIMIA combined

## Annual premium

from **\$1,300**  **\$2.1m**

ITIC is committed to consistently providing competitively priced professional indemnity insurance (and related insurance covers) with valuable and high quality loss prevention advice to businesses servicing the marine, aviation and general transport industry. The ITIC team have a wealth of experience and knowledge.

**36**

Staff

A full time team to provide you with the best service possible.

**16**

Years

Average staff member's experience in the insurance/transport industry.

**11**

Years

Average staff member's time with ITIC. Several staff have over 25 years of service.

**7**

Lawyers

7 lawyers and a dedicated claims team.



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