

THE TRANSITIONING PILOT

Experience in your make and model aircraft is one of the most attractive attributes an operator can have. Obviously, a clean flying record, total time, ratings, and formal training including annual schools are important, but experience in the particular aircraft being flown is at the top of the list.

To that end, the transitioning pilot, having little make and model experience must approach the underwriter with a strong plan. You can't help lack of experience when you first move into a new aircraft but you can offset the inexperience with a strong transition training plan. It is up to you and your aviation insurance specialist to develop a plan that would make sense to the underwriting community. I believe it is better for you to suggest a plan to the underwriter than to have him dictate to you what you must do before you are insurable in the aircraft. If left to the traditional underwriting requirement, you would be required to attend and successfully complete an initial school (simulator based training is usually required). Then a multitude of hours flying dual before you are good to go. Now, isn't that the dumbest approach you ever heard?

Some pilots learn faster than others. So the "X" number of hours is a bit presumptuous on the part of the underwriter. And, what about the quality of the dual flown? I can get in the aircraft in Nashville, Tennessee and fly to L.A. and back and satisfy most dual requirements (depending on the aircraft). A cross country flight, like that, only burns fuel and contributes little to your experience. Worthwhile dual instruction should be flown in a variety of situations and into a variety of airports and weather. It should be flown with an instructor level pilot that can discuss aircraft operations and situational issues as the flight progresses. This is my idea of experience building. If we develop a strong transition plan for presentation to the underwriter, we can shift our focus on training to a level of competency and not just how many dual hours you have logged.

And don't forget the school. All good transition plans will require a good initial school. But all instructors were not created equal. It is your life that you are trying to protect. Spend a little time to interview your proposed instructor. I am not talking just the flight instructor. I am also suggesting the ground school and simulator instructors as well. Remember, the underwriter paints all major sim-based schools with the same brush.

After all, the idea is to create a safe operation for the benefit of the operator/pilot/owner and the underwriter. The insurance company has dollars at stake and will benefit from a well thought out transition plan, as well.