

Transition Pilot

By Christopher Turnbull

One of the most common questions we are asked by pilots who would like to move up into a larger, faster, and/or more sophisticated aircraft is “How much training and dual time will a low-time pilot like me need to receive to get insured in a “...” aircraft? We recently received a call from a private pilot who had logged 400 hours and is looking to complete his instrument rating before he buys a single-engine turbine aircraft. The same answer would apply to someone looking at moving into a turbine aircraft as well as a multiengine aircraft. Let’s examine this closer...

There are a number of things beyond a pilot’s flight time to consider when trying to determine how much dual training a pilot may need during the transition process into a larger, more complex aircraft. Those items include how many hours a year he is currently flying, the type(s) and complexity of aircraft he’s been flying, the quality of instrument training he’s receiving, and the type of environment in which he has been flying (i.e., is it VFR in a low-density flight environment?). As you can imagine, a military pilot with 400 hours would be viewed differently than a 400-hour pilot who has been flying a Cessna 172.

This is only the beginning. There are other items that we need to consider when trying to establish the “minimum” requirements. For example, the pilot’s age; is he 18 or 80? The pilot’s ability to learn new and complex procedures and systems. The pilot’s decision-making skills. Is he conservative? A cowboy? The pilot’s attitude and willingness to do training, the amount of time he’s willing and able to devote to studying/training, and the pilot’s understanding of his own limitations.

Although we sometimes find underwriters willing to agree to minimal transition training requirements (25-50 hours of dual instruction), the industry must be careful to avoid situations that could jeopardize insurability going forward. Most pilots without any instrument experience, no high-altitude experience, and no turbine experience realistically are going to need more training than that to become proficient with the systems, the flying environment, and the necessary emergency procedures.

In a perfect world, we would first like to see the pilot get an evaluation flight from a quality “mentor” pilot or training facility that has experience in the type of aircraft the pilot is moving to. The goal is to establish a baseline and to evaluate the pilot’s current skill level. From there, the instructor can help develop a customized training program to get the new pilot ready not only for the formal ground and flight training program required by the insurance company, but for the real world. If you’ve never been to a

formal ground and flight training program like Simcom or Flight Safety, you're probably in for a surprise. There's a reason why they call it a "sweatbox" or say it's like "drinking from a fire hose." Several of our underwriters are willing to accept approved mentor programs combined with the formal ground and flight program, under the condition the pilot flies until the instructor/mentor pilot has determined the pilot is proficient and safe. There may be no minimum hour requirement. For some pilots, it may be 25 to 50 hours; for others, it may be more than 100 hours. Other underwriters will make it a condition of the policy that you must fly for some specified number of hours. There is no black and white answer that fits every pilot.

Discuss your ideas for a transition with your aviation insurance broker. He should be able to help you develop a program that keeps you safe and meets the underwriter's training requirements. By the way, don't be like the pilot who called and said he didn't need training. He suggested we call the underwriter and just tell him, "He's a good pilot." Needless to say, it was a short conversation. Arrogant pilots (at all levels) who think they don't need training need not call! →