

Advanced Ratings

by Mike Mikolay

Do you have a game plan to add advanced ratings yet? Whether you are a new private pilot or a seasoned commercial pilot, now is the time to start adding the requisite credentials if you are going to be ready to tackle and master that light jet or turbine aircraft you aspire to own and operate.

While it is obvious that advanced ratings are not earned overnight, what should be even more apparent is your desire toward establishing a mindset of continued training and flight skill improvement.

Why Do I Need Advanced Ratings?

Hypothetically, let us fast-forward to the day you pick up the phone and speak with your insurance agent about a policy to cover your first turbine aircraft. He or she will most likely ask you to complete a pilot history questionnaire and ask you some general questions to understand how you intend to use the aircraft. In turn, they will then submit this documentation and information to the various underwriting companies, effectively shopping your risk-versus-experience in hopes of securing you insurance at a palatable price.

If you already own an aircraft or have considered ownership, you know that this is a typical process in which you are forced to be reactive to the stipulations and restrictions imposed by the insurer. Therefore, before you pick up the phone and speak with your agent, ask yourself the following: With your present time, experience and ratings, are you happy with the package you already have and does it speak to the commitment you have toward operating your aircraft safely?

As stressed in previous articles of *Training Talk*, unless you fly for a living or have a logbook brimming



Let your actions speak louder than words when it comes time to insure your new aircraft.

with experience, you should not simply allow your current credentials to speak for themselves when it comes time to address your turbine aircraft insurance needs. I recommend to our clients that they simply not ask their agent or underwriter what they want to see but rather tell them what you are going to do to get ready to tackle the issues of operating your turbine aircraft head on. This way they can be proactive rather than reactive when it comes to the requirements they will be required to fulfill before they can operate their aircraft single pilot or any other way they desire.

Remember the old adage that actions speak louder than words? Perhaps the first and easiest items you can accomplish now to start to build the insurance package comes from the addition of ratings and certificates. Simply put, back up the information you submit in your package with the action of starting and continually adding those additional ratings you need today!

How Do I Get Started?

You can start this process by taking the next few moments to create a well-developed plan that outlines the steps you plan to take toward mitigating your risk – while at the same time adding experience. Since adding ratings can be a time- and cost-consuming process, you should start with the end game in mind and work backward.

The easiest way to do this is by creating a timeline. Is the goal a 2006 delivery date on that brand new light jet you have on order? Is it the desire to own a kerosene-burning aircraft within the next six to 12 months? Go ahead and diagram how much time you have from now until the time you desire to own and



Photo by Tom Page

operate that aircraft.

Next, compare the certificates and ratings that you currently hold to the minimum certification and ratings requirements as set forth by regulation for the turbine aircraft you desire to fly. For example, if you are currently a new private pilot with a Cessna Mustang on order for delivery in April of 2007, you know that you are going to need to add an instrument and multi-engine ratings to your certificate within the next three years.

How To Get the Job Done

Take the ratings you will need and start to plug them into your timeline. Since the time and financial commitment will vary depending on how you set out to complete each rating, this step may take some in-depth research and homework. When looking at your options, keep in mind that these numbers vary by the means in which you accomplish them, the location you are training in, and the continuity of time you can devote to each rating.

As you go about this step, a review of your timeline should clearly delineate just how quickly or urgently you will start to move. In turn, it should point you in the direction of either using your local flight instructor or investigating a condensed course such as those found in the larger Part 141 flight schools or Part 142 training centers. Instead of dedicating an entire article and discussion about the pros and cons of each option, keep in mind that the entire purpose of

adding these ratings is to add experience, develop a mindset toward continued training and honing the skills to be a safe, proficient pilot.

Be realistic about the time each rating will take since the best laid plans often can be lead astray by outside factors you are not currently considering. Spending the few extra moments on this step will help dictate and guide you toward the training solution you will need to arrange in order to get these advanced ratings completed on-time as depicted on your timeline.

Extra Credit: Going Above and Beyond

Got extra space on that timeline before you reach your goal? Simply achieving the minimum advanced rating you are going to need to have on your ticket prior to operating the turbine aircraft of your dreams should be considered average. To really make your insurance package shine when it comes time to submit it to your insurer, why not take the plunge and add something above and beyond such as upgrading from a private pilot certificate to a commercial certificate?

Taking the time to complete these additional ratings will certainly solidify the meaning behind your commitment to training and the safe operation of your aircraft while adding value to your insurance package. Not to mention the skills required to obtain these ratings or certificates will hone your pilot skills even further and also prepare you for the Holy Grail of certificates,

the Airline Transport Pilot (ATP). By the way, this certificate should already be plotted on your timeline to coincide with your taking of the type-rating check ride!

It Is All About Being Proactive

There is no time like the present to start down the path of a commitment to on-going training and flight skill improvement. Each rating you obtain and each level of certificate you accomplish become important “tools” added to your total “experience toolbox.” In the end, the ideas presented here will allow you to simply present a full toolbox to your insurance underwriter rather than present him or her a partially filled box and asking them what tools you are going to need.

Let your actions speak louder than words and make it your goal to be proactive rather than reactive in obtaining insurance. You will encounter a smoother road toward obtaining insurance coverage. Plus at the same time you will be adding the necessary skills and experience to be a safe, proficient pilot.



Mike Mikolay is the director of operations at Guardian Jet, a consulting and brokerage firm that offers maintenance oversight and pilot services along

with an umbrella of services for light jet operators. Mike has held positions at Raytheon, Cessna Citation and Piedmont Hawthorne Aviation. He is an ATP with 1,600 hours and is type-rated in the Raytheon Premier I. For more information on how Guardian Jet can help your organization, visit www.guardianjet.com or call them at (203) 458-2500.