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Two-Pilot Requirement for Single-Pilot Certified Aircraft

by *Stuart C. Hope, CPCU and Eric W. Barfield, Hope Aviation Insurance, Inc.*

You have just been handed the proposal for your aviation insurance renewal. After you've gotten over the initial shock of the increased premium, you notice a little statement that says, "a two-pilot crew will be required at all times." What does this mean? You have been operating your turbine aircraft professionally for years single-pilot. You've exercised good judgment and taken along a co-pilot when you felt it was necessary. Now the insurance company is requiring it?

Why two-pilot operations?

This change in insurance company philosophy is a direct result of the trend toward more conservative underwriting which is another byproduct of the hard aviation insurance market. New reinsurance arrangements that require your insurance company to retain more of your risk themselves, along with a mandate from management to improve underwriting, are resulting in this requirement on certain turbine-powered aircraft. Underwriters believe two pilots up front are a better risk than one pilot. And the current market is allowing them their first opportunity to make this a warranty item in the insurance policy.

What does this mean for single-pilot aircraft owners?

Of course this is problematic for many operators who for years have never thought twice about operating single pilot whether it be with a King Air or Citation. Does this now mean another salary and higher crew expense for the flight department? More money allocated for training? What if the airplane just needs to get from point A to point B with no passengers onboard? The answers to these questions depend on several variables and consistency is a problem given the subjective nature of aviation insurance underwriting.

When are two-pilot operations specifically required?

In general, underwriters scrutinize (read, make it difficult) if limits of liability are in excess of \$10,000,000 or if the hull value of the aircraft approaches \$5,000,000 or more. Approval for single-pilot trips without passengers is readily available. Approval for unrestricted single-pilot operations is based upon an individual underwriting review of each account. Assuming an account meets that company's criteria making it an

an account meets that company's criteria making it an acceptable single-pilot risk, an additional premium of approximately 35% may be charged and the pilot is often required to maintain a "Pro-Card" in the make and model from the appropriate training facility (e.g., FlightSafety, SimuFlite, or Simcom).

How long will this last?

Insurance companies have kept a wary eye on single-pilot turbine operations for years. They are now attempting to maintain underwriting discipline in order to avoid another long, soft market that ultimately led to the demise of other aviation insurers. Part of this discipline is to say "no" to some single-pilot operations when, in their estimation, there is simply too much on the line to risk offering the coverage. Whether or not this requirement "sticks" depends on the length of the current hard market and the resolve of the aviation insurance community to maintain this underwriting restriction.

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