

Umpire Responsibilities Upon Appointment

The Superintendent of Insurance is required to appoint an umpire upon the request of an appraiser.

An umpire appointed by the Superintendent must have sufficient knowledge of hail adjusting, act in a fair and impartial manner and employ consistent procedures when making an assessment of loss and an award.

Umpire responsibilities prior to conducting an assessment

The umpire will contact both appraisers to inform them about the appointment made by the Superintendent.

The umpire will:

1. set a date and time for the assessment of the fields in dispute in a timely fashion; and
2. explain the process to be followed in order for an award to be made.

The umpire will consider the schedules of both appraisers and reasonably choose a date and time when both appraisers can be present.

Umpire responsibilities when conducting an assessment

1. The umpire will apply the adjustment procedures set out in the current version of the crop hail adjuster manual, as approved by the Hail Insurance Council of Saskatchewan, in assessing the damage with the appraisers.
2. The umpire will explain the process to be followed in order for an award to be made.
3. The umpire will only make a determination with respect to the field(s) in dispute.
4. The umpire will assess each insured item separately and make an award for each insured item separately.
5. The umpire will provide both parties with the opportunity to show how they determined their assessment of the loss.
6. The umpire will also do his own count of the damage and will make a written record of his assessment of the loss. The record will include the umpire count of the damage, the umpire assessment of the loss and the reasons for the assessment.
7. Once the parties have completed their counts, the umpire will request that each appraiser record their assessment of the loss on a separate piece of paper.

8. If the numbers are close to each other, the umpire will provide the appraisers with the opportunity to settle the dispute amongst themselves.
9. If the numbers are not close, or the appraisers have failed to come to an agreement as provided for in #8, the umpire will select the assessment that is closest to his own.
10. The exception to #9 above occurs when one of the appraisers has determined that the hail loss is less than 5%. When this happens that appraisers loss award must be adjusted to 0% by the umpire when determining which appraiser's award is closest to that of the umpire.

An umpire should not apply this rule to any claim that has a specified deductible. The rule is only for claims below the minimum amount of damage governed under Statutory Condition #4.

11. The umpire will explain to the appraisers how he came to his award. The umpire is limited to inspecting the hail loss and making an award based on the percentage determined by one of the two appraisers. The umpire does not become a third appraiser who provides a new estimate.
12. The umpire will oversee the signing of necessary documents.
13. The umpire will provide both appraisers and the Hail Insurance Council of Saskatchewan with a copy of the assessment and award.
14. The umpire will retain a copy of the assessment and award for one year.