

Crop Hail Adjuster Manual History

The Hail Council is one of three insurance Councils in the province of Saskatchewan. The other two insurance Councils are the General Insurance Council and the Life Insurance Council.

The Hail Council has the specific mandate to licence and regulate the hail insurance agents and adjusters who operate in our province.

Crop Hail Adjuster Manual

A principle function of Council is to ensure that industry rules and practices set out in the Insurance Act, the Regulations and the Council Bylaws are followed so that consumers can rely on fair and consistent treatment from industry practitioners.

As such, the adjuster manual has become an important part of the crop adjustment process and plays an important role in the education and qualification of crop hail adjusters in Saskatchewan.

National Crop Insurance Services (NCIS)

The Council adopted the Crop Hail Adjuster Manual in consultation with the crop hail industry. The manual, including the crop loss instructions obtained through NCIS, has been used as a guide to consistent adjustment practices.

The NCIS crop loss instructions are science-based and accepted by the industry as a reliable standard.

In Canada, NCIS currently coordinates research at the University of Saskatchewan.

Changes to the Crop Hail Adjuster Manual

NCIS and the Canadian Crop Hail Association "CCHA" annually review policy, procedural and research issues.

The CCHA Loss Adjustment Committee in conjunction with NCIS, review the Crop Hail Adjuster Manual annually to determine if amendments are required.

The committee submits their recommendation for amendments to the manual to the Hail Insurance Council of Saskatchewan "Council".

Council reviews the CCHA Loss Adjustment Committee recommendations and supplemental report that provides clarification if changes to the manual will impact the consumer.

If the recommendations are approved, Council notifies NCIS accordingly so manuals can be updated and distributed to the industry.