

## Overview of changes to National Crop Insurance Services Crop Hail Procedures that appear in the Canadian Crop Hail Manual.

There were changes made to three different Loss Adjustment Procedures for the US that also appear in the Canadian Crop Hail Manual. This is an overview of what those changes are.

The first change in 2015 is to the Dry Beans Adjusting procedures which involves a correction in the chart dealing with the 85% stand reduction for the V1-V3 stage of growth. The chart had a typographic error of 38% which was corrected to 18%. This will have minimal impact on the companies or producers in that this is a correction of a typographic error.

The second change that occurred is the addition of a statement/footnote to the Indeterminate (Vining) Stand Reduction Chart to remind the adjuster that the Type II (Upright Short Vine and Upright Vine) varieties will be adjusted using the Indeterminate Stand Reduction Chart. This is a clarification/reminder that will ensure that the adjuster is using the proper chart to adjust and determine the loss for these types of dry beans. This clarification will ensure that the producer/consumer is paid correctly for damage on these types of dry beans.

The second crop procedures that have changed in 2015 is corn. There was an addition of a paragraph that states that the current stand reduction charts would be used for corn plants damaged by “green snap”. This is a new endorsement that has been developed in the US for use by the US companies in certain states. Since this coverage is not available in Canada this will have no impact on Canadian Crop Hail Companies or Canadian producers/consumers.

The third crop procedures that have changed in 2015 is soybeans. There are two major changes that have occurred. The first is the updating of the delayed planting chart that deals with a loss that is applied when replanting soybeans in the upper Midwest region of the US. The chart was updated from information gathered from US Universities and is applicable only to those states that are mentioned in the chart. This change will have no impact on Canadian Hail Companies or Canadian producers/consumers in that this chart is not applicable in Canada.

The second change deals with the change of node removals. This change is the results of 19 site years' worth of research in the US and expands the range of the chart up to 100% of the nodes removed. The new chart and the graphical representation of the results/models used for the development of the charts are attached. As mentioned. The research was done across 5 states resulting in 19 site years' worth of data, providing a robust response curve that was used to develop the new chart. The chart splits what was only one set of loss estimates for all V stages into loss estimates for V1-V2, V3, V4, and V5 loss estimates which results in a slightly higher loss payouts at V3, V4 and V5 stages at moderate node cutoffs (approx. 0-50% node cutoffs). This change means that producers will be paid more for losses when damage occurs in V stages at moderate node cutoffs. The impact of the new chart will mean there will be less need for deferrals due to node cut-offs of soybeans which will mean that the claims of the producers/consumers can be settled earlier with the knowledge that these charts have been thoroughly researched by unbiased University professors.

**NEW CROP-HAIL SOYBEAN CUTOFF/BREAKOVER CHART**

Stage of Growth	PERCENTAGE OF NODES CUT OFF																								
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
V1-V2	0.2	0.4	0.6	0.8	1.0	1.2	1.4	1.6	1.8	2.0	2.2	2.4	2.6	2.8	2.9	3.1	3.3	3.4	3.6	3.7	3.9	4.0	4.1	4.3	4.4
V3	0.4	0.8	1.3	1.7	2.1	2.5	2.9	3.3	3.7	4.1	4.4	4.8	5.2	5.5	5.9	6.2	6.5	6.8	7.1	7.4	7.7	8.0	8.3	8.5	8.8
V4	0.4	0.8	1.3	1.7	2.1	2.5	2.9	3.3	3.7	4.1	4.4	4.8	5.2	5.5	5.9	6.2	6.5	6.8	7.1	7.4	7.7	8.0	8.3	8.5	8.8
V5	0.4	0.9	1.3	1.7	2.2	2.6	3.0	3.4	3.9	4.3	4.7	5.1	5.5	5.9	6.3	6.6	7.0	7.4	7.7	8.1	8.4	8.8	9.1	9.4	9.7
V6-R1	0.4	0.9	1.3	1.8	2.2	2.7	3.1	3.6	4.0	4.5	4.9	5.4	5.8	6.2	6.7	7.1	7.5	7.9	8.3	8.7	9.1	9.5	9.9	10.3	10.7
R2-R2.5	0.5	0.9	1.4	1.8	2.3	2.7	3.2	3.6	4.1	4.5	5.0	5.4	5.9	6.3	6.8	7.3	7.7	8.2	8.6	9.1	9.6	10.0	10.5	10.9	11.4
R3-R3.5	0.5	0.9	1.4	1.8	2.3	2.7	3.2	3.6	4.1	4.6	5.0	5.5	6.0	6.5	7.0	7.4	7.9	8.4	9.0	9.5	10.0	10.5	11.0	11.6	12.1

Stage of Growth	PERCENTAGE OF NODES CUT OFF																								
	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
V1-V2	4.5	4.6	4.7	4.8	4.9	5.0	5.1	5.2	5.3	5.4	5.5	5.6	5.7	5.7	5.8	5.9	6.0	6.1	6.2	6.3	6.4	6.5	6.6	6.7	6.8
V3	9.0	9.2	9.4	9.6	9.8	10.0	10.2	10.4	10.6	10.8	11.0	11.1	11.3	11.5	11.7	11.9	12.0	12.2	12.4	12.6	12.8	13.0	13.2	13.3	13.5
V4	9.0	9.2	9.4	9.6	9.8	10.0	10.2	10.4	10.6	10.8	11.0	11.1	11.3	11.5	11.7	11.9	12.0	12.2	12.4	12.6	12.8	13.0	13.2	13.3	13.5
V5	10.0	10.3	10.6	10.9	11.1	11.4	11.6	11.9	12.1	12.4	12.6	12.9	13.1	13.3	13.5	13.7	13.9	14.1	14.4	14.6	14.8	15.0	15.2	15.4	15.6
V6-R1	11.1	11.4	11.8	12.1	12.4	12.8	13.1	13.4	13.7	14.0	14.3	14.6	14.8	15.1	15.4	15.6	15.8	16.1	16.3	16.5	16.8	17.0	17.2	17.4	17.6
R2-R2.5	11.9	12.3	12.8	13.3	13.7	14.2	14.7	15.1	15.6	16.1	16.5	17.0	17.5	18.0	18.4	18.9	19.4	19.9	20.4	20.9	21.4	21.9	22.4	23.0	23.5
R3-R3.5	12.7	13.3	13.8	14.4	15.0	15.6	16.2	16.9	17.5	18.1	18.8	19.5	20.1	20.8	21.5	22.3	23.0	23.7	24.5	25.3	26.1	26.9	27.7	28.5	29.4

Stage of Growth	PERCENTAGE OF NODES CUT OFF																								
	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
V1-V2	6.9	7.0	7.1	7.2	7.3	7.4	7.5	7.7	7.8	7.9	8.1	8.2	8.4	8.5	8.7	8.8	9.0	9.2	9.3	9.5	9.7	9.9	10.1	10.3	10.6
V3	13.8	14.0	14.2	14.4	14.6	14.9	15.1	15.3	15.6	15.9	16.1	16.4	16.7	17.0	17.3	17.6	18.0	18.3	18.7	19.0	19.4	19.8	20.2	20.7	21.1
V4	13.8	14.0	14.2	14.4	14.6	14.9	15.1	15.3	15.6	15.9	16.1	16.4	16.7	17.0	17.3	17.6	18.0	18.3	18.7	19.3	19.9	20.6	21.3	22.0	22.9
V5	15.8	16.0	16.3	16.5	16.7	17.0	17.2	17.5	17.8	18.1	18.4	18.7	19.0	19.4	19.8	20.2	20.6	21.1	21.6	22.2	22.9	23.6	24.4	25.2	26.1
V6-R1	17.9	18.1	18.3	18.6	18.8	19.1	19.3	19.6	19.9	20.3	20.6	21.0	21.4	21.8	22.2	22.7	23.3	23.8	24.5	25.1	25.8	26.6	27.5	28.4	29.4
R2-R2.5	24.1	24.6	25.2	25.8	26.3	27.0	27.6	28.2	28.9	29.5	30.2	31.0	31.7	32.5	33.3	34.1	34.9	35.8	36.7	37.7	38.7	39.7	40.8	41.9	43.1
R3-R3.5	30.2	31.1	32.0	32.9	33.9	34.8	35.8	36.8	37.8	38.8	39.9	41.0	42.0	43.1	44.3	45.4	46.6	47.8	49.0	50.3	51.5	52.8	54.1	55.4	56.8

Stage of Growth	PERCENTAGE OF NODES CUT OFF																								
	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
V1-V2	10.8	11.0	11.3	11.5	11.8	12.0	12.3	12.6	12.9	13.2	13.5	13.9	14.2	14.5	14.9	15.3	15.6	16.0	16.4	16.8	17.3	17.7	18.2	18.6	19.1
V3	21.6	22.0	22.5	23.0	23.5	24.1	24.6	25.2	25.8	26.4	27.1	27.7	28.4	29.1	29.8	30.5	31.3	32.1	32.9	33.7	34.5	35.4	36.3	37.2	38.2
V4	23.7	24.7	25.6	26.7	27.8	28.9	30.2	31.5	32.8	34.3	35.8	37.4	39.1	40.9	42.8	44.7	46.8	48.9	51.2	53.6	56.0	58.6	61.3	64.1	67.0
V5	27.1	28.1	29.2	30.4	31.7	33.0	34.4	36.0	37.6	39.3	41.1	43.1	45.1	47.3	49.6	52.0	54.6	57.3	60.2	63.2	66.4	69.7	73.3	77.0	80.9
V6-R1	30.4	31.6	32.8	34.1	35.5	37.1	38.7	40.4	42.3	44.3	46.4	48.7	51.1	53.7	56.4	59.4	62.4	65.7	69.2	72.9	76.8	80.9	85.2	89.8	94.7
R2-R2.5	44.3	45.6	46.9	48.3	49.7	51.3	52.8	54.5	56.2	58.0	59.9	61.9	63.9	66.1	68.4	70.7	73.2	75.7	78.4	81.2	84.1	87.2	90.3	93.6	97.1
R3-R3.5	58.2	59.6	61.0	62.5	64.0	65.5	67.0	68.6	70.1	71.8	73.4	75.1	76.8	78.5	80.3	82.1	83.9	85.7	87.6	89.5	91.4	93.4	95.4	97.4	100.0

# Results

