



Use of Loss Factors and Adjusting

Crops damaged by hail may be subject to a loss factor that is to be applied when calculating the payable loss. Factors will be applied in accordance with National Crop Insurance Services (NCIS) loss adjustment procedures.

Co-operative Hail Insurance Company Ltd. contracts approximately 100 crop hail adjusters. These adjusters come from varied backgrounds and bring to the job a breadth of life experience to the position of adjusting hail damage. They reside in various locations across the provinces of Manitoba and Saskatchewan, which enables the company to provide timely adjustment of damage incurred from a hail storm.

Co-operative Hail Insurance Company Ltd. prides itself in providing licensed, well trained, accurate, consistent, and timely adjustments, in order to fairly and accurately assess the damage sustained by our members crops.

We provide ongoing effective field training to our contractors. We do this in an effort to provide our hail adjusting contractors with the most current information on new and existing crops as well as the most up to date adjusting technics for those crops.