



COVERAGE OPTIONS

FULL COVERAGE (FC)

The chargeable rate is 100% of the charged rate. Losses are payable when the adjusted loss is 5% or over. For losses 85% or over, settlement is made as 100%.

10 STRAIGHT DEDUCTIBLE (10S)

The chargeable rate is 70% of the full cover rate and losses are paid as adjusted less the deductible of 10. Losses equal to or exceeding 85% will be paid as 90%.

25 STRAIGHT DEDUCTIBLE (25S)

The chargeable rate is 50% of the full cover rate and losses are paid as adjusted less the deductible of 25. Losses equal to or exceeding 85% will be paid as 75%.

10 DISAPPEARING DEDUCTIBLE (10D)

The chargeable rate is 90% of the full cover rate. For losses paid, see chart below.

20 DISAPPEARING DEDUCTIBLE (20D)

The chargeable rate is 75% of the full cover rate. For losses paid, see chart below.

<u>10 DISAPPEARING DEDUCTIBLE</u>			<u>20 DISAPPEARING DEDUCTIBLE</u>		
Adjusted Loss %	Deductible	Payable Loss %	Adjusted Loss %	Deductible	Payable Loss %
5	10	0	10	20	0
10	10	0	20	20	0
15	10	5	40	20	20
20	10	10	41	19	22
21	9	12	42	18	24
22	8	14	43	17	26
23	7	16	44	16	28
24	6	18	45	15	30
25	5	20	46	14	32
26	4	22	47	13	34
27	3	24	48	12	36
28	2	26	49	11	38
29	1	28	50	10	40
30	0	30	51	9	42
60	0	60	52	8	44
85	0	100	53	7	46
			54	6	48
			55	5	50
			56	4	52
			57	3	54
			58	2	56
			59	1	58
			60	0	60
			70	0	70
			85	0	100

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Proud Supporter of STARS!



2018 Rate Guide

The current basic hail rate can be found next to each land location on the Crop Report form or on the Rate Letter.

Example: If the crop to be insured is Wheat, reference table 1, Canola table 2, Soybeans table 3, Lentils table 4, Mustard table 5. If the basic rate is 3.0% and full cover is chosen, the charged rate for Wheat will be 3.0%, Canola 3.6%, Lentils 4.5% and Mustard 6.0%.

Coverage = Acres x Indemnity (less the deductible chosen).

Example: 100 x 100 = \$10,000

Premium = acres x indemnity x charged rate.

Example: 100 acres of Canola, \$100.00 indemnity, basic rate 3.0%, 10 straight deductible coverage.

Premium would be 100 x 100 x 2.5% = \$250.00

Per Acre Cost = Premium/number of acres.

Example: \$250/100 = \$2.50 per acre

N/W = Not Written

TABLE 1 - Basic Non-Surcharged Crops

Barley, Canary Seed, Caraway Seed, Corn (field), Coriander, Fall Rye, Flax, Kamut, Linola, Millet, Oats, Potatoes, Safflower, Sorghum, Speltz, Spring Rye, Sunflowers, Sunola, Sun Wheat, Teff, Triticale, **Wheat (all types)**, Fodder crops grown for feed.

BASIC RATE (Full Cover)	10 STRAIGHT DEDUCTIBLE	25 STRAIGHT DEDUCTIBLE	10 DISAPPEARING DEDUCTIBLE	20 DISAPPEARING DEDUCTIBLE
2.0	N/W	N/W	N/W	N/W
2.2	N/W	N/W	2.0	N/W
2.4	N/W	N/W	2.2	N/W
2.5	N/W	N/W	2.3	N/W
2.6	N/W	N/W	2.3	2.0
2.8	2.0	N/W	2.5	2.1
3.0	2.1	N/W	2.7	2.3
3.2	2.2	N/W	2.9	2.4
3.4	2.4	N/W	3.1	2.6
3.5	2.5	N/W	3.2	2.6
3.6	2.5	N/W	3.2	2.7
3.8	2.7	N/W	3.4	2.9
4.0	2.8	2.0	3.6	3.0
4.2	2.9	2.1	3.8	3.2
4.4	3.1	2.2	4.0	3.3
4.5	3.2	2.3	4.1	3.4
4.6	3.2	2.3	4.1	3.5
4.8	3.4	2.4	4.3	3.6
5.0	3.5	2.5	4.5	3.8
5.2	3.6	2.6	4.7	3.9
5.4	3.8	2.7	4.9	4.1
5.5	3.9	2.8	5.0	4.1
5.6	3.9	2.8	5.0	4.2
5.8	4.1	2.9	5.2	4.4
6.0	4.2	3.0	5.4	4.5
6.2	4.3	3.1	5.6	4.7
6.4	4.5	3.2	5.8	4.8
6.5	4.6	3.3	5.9	4.9
6.6	4.6	3.3	5.9	5.0
6.8	4.8	3.4	6.1	5.1
7.0	4.9	3.5	6.3	5.3
7.2	5.0	3.6	6.5	5.4
7.4	5.2	3.7	6.7	5.6
7.5	5.3	3.8	6.8	5.6

TABLE 2 - Crops Surcharged at 1.20 Times Basic Rate

Canola 1.2x

BASIC RATE	FULL COVER	10 STRAIGHT DEDUCTIBLE	25 STRAIGHT DEDUCTIBLE	10 DISAPPEARING DEDUCTIBLE	20 DISAPPEARING DEDUCTIBLE
2.0	2.4	N/W	N/W	2.2	N/W
2.2	2.6	N/W	N/W	2.3	2.0
2.4	2.9	2.0	N/W	2.6	2.2
2.5	3.0	2.1	N/W	2.7	2.3
2.6	3.1	2.2	N/W	2.8	2.3
2.8	3.4	2.4	N/W	3.1	2.6
3.0	3.6	2.5	N/W	3.2	2.7
3.2	3.8	2.7	N/W	3.4	2.9
3.4	4.1	2.9	2.1	3.7	3.1
3.5	4.2	2.9	2.1	3.8	3.2
3.6	4.3	3.0	2.2	3.9	3.2
3.8	4.6	3.2	2.3	4.1	3.5
4.0	4.8	3.4	2.4	4.3	3.6
4.2	5.0	3.5	2.5	4.5	3.8
4.4	5.3	3.7	2.7	4.8	4.0
4.5	5.4	3.8	2.7	4.9	4.1
4.6	5.5	3.9	2.8	5.0	4.1
4.8	5.8	4.1	2.9	5.2	4.4
5.0	6.0	4.2	3.0	5.4	4.5
5.2	6.2	4.3	3.1	5.6	4.7
5.4	6.5	4.6	3.3	5.9	4.9
5.5	6.6	4.6	3.3	5.9	5.0
5.6	6.7	4.7	3.4	6.0	5.0
5.8	7.0	4.9	3.5	6.3	5.3
6.0	7.2	5.0	3.6	6.5	5.4
6.2	7.4	5.2	3.7	6.7	5.6
6.4	7.7	5.4	3.9	6.9	5.8
6.5	7.8	5.5	3.9	7.0	5.9
6.6	7.9	5.5	4.0	7.1	5.9
6.8	8.2	5.7	4.1	7.4	6.2
7.0	8.4	5.9	4.2	7.6	6.3
7.2	8.6	6.0	4.3	7.7	6.5
7.4	8.9	6.2	4.5	8.0	6.7
7.5	9.0	6.3	4.5	8.1	6.8

TABLE 3 - Crops Surcharged at 1.30 Times Basic Rate

Soybeans 1.3x

BASIC RATE	FULL COVER	10 STRAIGHT DEDUCTIBLE	25 STRAIGHT DEDUCTIBLE	10 DISAPPEARING DEDUCTIBLE	20 DISAPPEARING DEDUCTIBLE
2.0	2.6	N/W	N/W	2.3	2.0
2.2	2.9	2.0	N/W	2.6	2.2
2.4	3.1	2.2	N/W	2.8	2.3
2.5	3.3	2.3	N/W	3.0	2.5
2.6	3.4	2.4	N/W	3.1	2.6
2.8	3.6	2.5	N/W	3.2	2.7
3.0	3.9	2.7	2.0	3.5	2.9
3.2	4.2	2.9	2.1	3.8	3.2
3.4	4.4	3.1	2.2	4.0	3.3
3.5	4.6	3.2	2.3	4.1	3.5
3.6	4.7	3.3	2.4	4.2	3.5
3.8	4.9	3.4	2.5	4.4	3.7
4.0	5.2	3.6	2.6	4.7	3.9
4.2	5.5	3.9	2.8	5.0	4.1
4.4	5.7	4.0	2.9	5.1	4.3
4.5	5.9	4.1	3.0	5.3	4.4
4.6	6.0	4.2	3.0	5.4	4.5
4.8	6.2	4.3	3.1	5.6	4.7
5.0	6.5	4.6	3.3	5.9	4.9
5.2	6.8	4.8	3.4	6.1	5.1
5.4	7.0	4.9	3.5	6.3	5.3
5.5	7.2	5.0	3.6	6.5	5.4
5.6	7.3	5.1	3.7	6.6	5.5
5.8	7.5	5.3	3.8	6.8	5.6
6.0	7.8	5.5	3.9	7.0	5.9
6.2	8.1	5.7	4.1	7.3	6.1
6.4	8.3	5.8	4.2	7.5	6.2
6.5	8.5	6.0	4.3	7.7	6.4
6.6	8.6	6.0	4.3	7.7	6.5
6.8	8.8	6.2	4.4	7.9	6.6
7.0	9.1	6.4	4.6	8.2	6.8
7.2	9.4	6.6	4.7	8.5	7.1
7.4	9.6	6.7	4.8	8.6	7.2
7.5	9.8	6.9	4.9	8.8	7.4

TABLE 4 - Crops Surcharged at 1.50 Times Basic Rate

Lentils 1.5x

BASIC RATE	FULL COVER	10 STRAIGHT DEDUCTIBLE	25 STRAIGHT DEDUCTIBLE	10 DISAPPEARING DEDUCTIBLE	20 DISAPPEARING DEDUCTIBLE
2.0	3.0	2.1	N/W	2.7	2.3
2.2	3.3	2.3	N/W	3.0	2.5
2.4	3.6	2.5	N/W	3.2	2.7
2.5	3.8	2.7	N/W	3.4	2.9
2.6	3.9	2.7	2.0	3.5	2.9
2.8	4.2	2.9	2.1	3.8	3.2
3.0	4.5	3.2	2.3	4.1	3.4
3.2	4.8	3.4	2.4	4.3	3.6
3.4	5.1	3.6	2.6	4.6	3.8
3.5	5.3	3.7	2.7	4.8	4.0
3.6	5.4	3.8	2.7	4.9	4.1
3.8	5.7	4.0	2.9	5.1	4.3
4.0	6.0	4.2	3.0	5.4	4.5
4.2	6.3	4.4	3.2	5.7	4.7
4.4	6.6	4.6	3.3	5.9	5.0
4.5	6.8	4.8	3.4	6.1	5.1
4.6	6.9	4.8	3.5	6.2	5.2
4.8	7.2	5.0	3.6	6.5	5.4
5.0	7.5	5.3	3.8	6.8	5.6
5.2	7.8	5.5	3.9	7.0	5.9
5.4	8.1	5.7	4.1	7.3	6.1
5.5	8.3	5.8	4.2	7.5	6.2
5.6	8.4	5.9	4.2	7.6	6.3
5.8	8.7	6.1	4.4	7.8	6.5
6.0	9.0	6.3	4.5	8.1	6.8
6.2	9.3	6.5	4.7	8.4	7.0
6.4	9.6	6.7	4.8	8.6	7.2
6.5	9.8	6.9	4.9	8.8	7.4
6.6	9.9	6.9	5.0	8.9	7.4
6.8	10.2	7.1	5.1	9.2	7.7
7.0	10.5	7.4	5.3	9.5	7.9
7.2	10.8	7.6	5.4	9.7	8.1
7.4	11.1	7.8	5.6	10.0	8.3
7.5	11.3	7.9	5.7	10.2	8.5

TABLE 5 - Crops Surcharged at 2.00 Times Basic Rate

Anise, Borage, Buckwheat, Camelina, Catnip, Chick Peas, Chickling Vetch, Cicer Milkvetch, Dill, Dry Beans, Echinacea, Faba Beans, Fenugreek, Hemp, Lupins, Mint, **Mustard**, Field Peas, Peaola, Quinoa, Radish seed, Russian Wild Rye, Fodder crops grown for seed.

BASIC RATE	FULL COVER	10 STRAIGHT DEDUCTIBLE	25 STRAIGHT DEDUCTIBLE	10 DISAPPEARING DEDUCTIBLE	20 DISAPPEARING DEDUCTIBLE
2.0	4.0	2.8	2.0	3.6	3.0
2.2	4.4	3.1	2.2	4.0	3.3
2.4	4.8	3.4	2.4	4.3	3.6
2.5	5.0	3.5	2.5	4.5	3.8
2.6	5.2	3.6	2.6	4.7	3.9
2.8	5.6	3.9	2.8	5.0	4.2
3.0	6.0	4.2	3.0	5.4	4.5
3.2	6.4	4.5	3.2	5.8	4.8
3.4	6.8	4.8	3.4	6.1	5.1
3.5	7.0	4.9	3.5	6.3	5.3
3.6	7.2	5.0	3.6	6.5	5.4
3.8	7.6	5.3	3.8	6.8	5.7
4.0	8.0	5.6	4.0	7.2	6.0
4.2	8.4	5.9	4.2	7.6	6.3
4.4	8.8	6.2	4.4	7.9	6.6
4.5	9.0	6.3	4.5	8.1	6.8
4.6	9.2	6.4	4.6	8.3	6.9
4.8	9.6	6.7	4.8	8.6	7.2
5.0	10.0	7.0	5.0	9.0	7.5
5.2	10.4	7.3	5.2	9.4	7.8
5.4	10.8	7.6	5.4	9.7	8.1
5.5	11.0	7.7	5.5	9.9	8.3
5.6	11.2	7.8	5.6	10.1	8.4
5.8	11.6	8.1	5.8	10.4	8.7
6.0	12.0	8.4	6.0	10.8	9.0
6.2	12.4	8.7	6.2	11.2	9.3
6.4	12.8	9.0	6.4	11.5	9.6
6.5	13.0	9.1	6.5	11.7	9.8
6.6	13.2	9.2	6.6	11.9	9.9
6.8	13.6	9.5	6.8	12.2	10.2
7.0	14.0	9.8	7.0	12.6	10.5
7.2	14.4	10.1	7.2	13.0	10.8
7.4	14.8	10.4	7.4	13.3	11.1
7.5	15.0	10.5	7.5	13.5	11.3