



MUNICIPAL HAIL INSURANCE

2021 Rate Guide

municipalhail.ca

2021 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 (ref. table 1), Soybeans (ref. table 2), Lentils (ref. table 3), Mustard (ref. table 4).

If the basic rate is 3.0% and full cover is chosen, the charged rate for Wheat will be 3.0%, Soybeans 3.9%, Lentils 4.5% and Mustard 6.0%.

COVERAGE acres x indemnity

*less deductible chosen

Example: 100 x 100 = \$10,000

PREMIUM acres x indemnity x charged rate

Example: 100 acres of Lentils, \$100 indemnity, basic rate 2.4%, 10 straight deductible coverage.

Premium is 100 x 100 x 2.5% = \$250.00

PER ACRE COST premium/number of acres

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

TABLE 1 - BASIC NON-SURCHARGED CROPS

Barley, canary seed, canola, 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), and fodder crops grown for feed.

BR/FC*	10S*	25S*	10D*	20D*
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

TABLE 2 - CROPS SURCHARGED AT 1.3 TIMES BASIC RATE

Soybeans 1.3x

BR*	FC*	10S*	25S*	10D*	20D*
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

TABLE 3 - CROPS SURCHARGED AT 1.5 TIMES BASIC RATE

Lentils 1.5x

BR*	FC*	10S*	25S*	10D*	20D*
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

TABLE 4 - CROPS SURCHARGED AT 2 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.

BR*	FC*	10S*	25S*	10D*	20D*
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

*N/W=Not Written *BR=Basic Rate *FC=Full Cover *S=Straight Deductible *D=Disappearing Deductible

Deductible Options

Full Coverage (FC)

The chargeable rate is 100% of the charged rate. Losses are payable when the adjusted loss is 5% or over. Losses equal to or exceeding 85 will be paid at 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.

20 Disappearing Deductible (20D)

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

10 DISAPPEARING DEDUCTIBLE

AL %*	DED.*	PL %*
5	10	0
10	10	0
15	10	5
20	10	10
21	9	12
22	8	14
23	7	16
24	6	18
25	5	20
26	4	22
27	3	24
28	2	26
29	1	28
30	0	30
60	0	60
85	0	100

20 DISAPPEARING DEDUCTIBLE

AL %*	DED.*	PL %*
10	20	0
20	20	0
40	20	20
41	19	22
42	18	24
43	17	26
44	16	28
45	15	30
46	14	32
47	13	34
48	12	36
49	11	38
50	10	40
51	9	42
52	8	44
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

*AL % = Adjusted Loss %

*DED. = Deductible

*PL % = Payable Loss %

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