

Hail Insurance Council of Saskatchewan

2011 List of Appraisers

Council facilitates the payment of the appraisal costs that have been agreed to by the appraiser and the insured. See Payment Pre-Authorization Form at the end of this document.

Appraiser's Name	Locale	Contact #	The appraiser does the majority of their hail adjusting for the insurer shown
Bell, Jerome	Saskatoon	Res 306.653.4719 Cell 306.229.6279	Palliser Insurance Company Limited
Brhelle, Len	Regina	Res 306.543.3643 Cell 306.530.8085	Palliser Insurance Company Limited
Clark, Brian	Saskatoon	Res 306.955.5992 Cell 306.371.8681	Palliser Insurance Company Limited
Cousins, Don	Saskatoon	Res 306.373.0668 Cell 306.222.4239	Palliser Insurance Company Limited
Dyer, Lloyd	Regina	Res 306.352.3812 Cell 306.570.6064	Rain and Hail Insurance Corporation Ace Ina Insurance
Friesen, Gene	Saskatoon	Res 306.373.5439 Cell 306.222.8587	Co-operative Hail Insurance Company Limited
Hamilton, Hugh	Martensville	Res 306.651.1950 Cell 306.270.4560	Palliser Insurance Company Limited
Ionel, Alex	Moose Jaw	Res 306.693.8578	Additional Municipal Hail Limited
Lees, Bob	Estevan	Res 306.634.8403 Cell 306.421.1545	Rain and Hail Insurance Corporation Ace Ina Insurance
Mudge, Walter	Saskatoon	Res 306.652.1490 Cell 306.229.3524	Palliser Insurance Company Limited
Muldoon, Gerald	Crane Valley	Res 306.475.2877 Cell 306.640.7414	Additional Municipal Hail Limited

Appraiser's Name	Locale	Contact #	The appraiser does the majority of their hail adjusting for the insurer shown
Nordick, David	Humboldt	Res 306.682.3802 Cell 306.231.7194	Additional Municipal Hail Limited
Ozirney, Fred	Saskatoon	Res 306.683.0407 Cell 306.229.8428	Palliser Insurance Company Limited
Pedersen, Boyd	Estevan	Res 306.634.5787 Cell 306.421.3949	Co-operative Hail Insurance Company Limited
Rask, Harvey	Shellbrook	Res 306.747.1113	Palliser Insurance Company Limited
Schwartz, Garry	Regina	Res 306.924.4331	Palliser Insurance Company Limited
Shaw, Jim	White City	Res 306.771.2695 Bus 306.949.2254 Cell 306.526.8239	Lombard General Insurance Company of Canada
Shepherd, Garth	Alameda	Res 306.489.4504 Cell 306.483.8630	Rain and Hail Insurance Corporation Ace Ina Insurance
Tomchuk, Ken	Regina	Res 306.545.4860 Cell 306.591.6399	Palliser Insurance Company Limited
Tondevold, Jerry	Ogema	Res 306.459.2242	Palliser Insurance Company Limited
Urban, Ken	Fillmore	Res 306.722.3383 Cell 306.861.4392	Co-operative Hail Insurance Company Limited
Wright, Brian	Prince Albert	Res 306.922.1376 Cell 306.961.6159	Lombard General Insurance Company of Canada

NOTIFICATION OF IMPORTANT INFORMATION

This list of Hail Appraisers is maintained by the Hail Insurance Council of Saskatchewan (Council) and is intended to be a resource for persons who may need the services of an appraiser to assist them in the settlement of a hail loss dispute.

The appraisers on the list are persons that Council believes have the training and experience necessary to assess hail losses. A listed appraiser may be one of the following:

1. A licensed Hail Adjuster (act as an independent contractor);
2. A licensed Hail Adjuster Representative representing one hail insurance company;
3. An employee of a hail insurance company; or
4. A person who, in the opinion of the hail insurance industry, has the knowledge and skill to act as an appraiser.

The list of appraisers identifies the following:

1. The name, contact information and location of the appraiser; and
2. The name of hail insurance companies for whom the adjuster does the majority of hail loss adjusting and, therefore, may be precluded from acting as an appraiser if the hail loss dispute involves that insurance company.

If you choose to employ the services of a listed appraiser be advised that you understand and agree to all of the following conditions:

- Council is not liable for any act or omission of the appraiser you hire;
- Council does not guarantee a favourable outcome of the hail loss dispute and is not a party to any agreement between you and a listed appraiser that you contract to represent you in a hail loss dispute;
- A listed appraiser has agreed to act as an appraiser on the strict understanding that you will hold the appraiser and their employer, if applicable, harmless and will not subject the appraiser or their employer to any legal action as long as the appraiser is acting in good faith on your behalf;
- The fees charged by an appraiser are not regulated by Council, and you should determine in advance what the total fees will be; and
- Any written or oral agreement for the services for the services of the appraiser between you and the appraiser is not regulated by Council.

Frequently Asked Questions

Q Why was a list of appraisers created?

A. The time frame in which a farmer needs to find an appraiser when there is a disagreement as to the percentage of damage by hail to any insured crops is only three days and Council has been asked on a number of occasions if Council could recommend an appraiser.

Q. How did Council determine who should be on the list of appraisers?

A. The hail insurance industry was asked to recommend licensed adjusters or other persons that, in the opinion of the industry, are sufficiently skilled to act as an appraiser for a farmer or a hail insurance company.

- Q.** Do I have to use one of the listed appraisers?
- A.** No, *The Saskatchewan Insurance Act* (The Act) says that you can choose any one who is a tax payer in Saskatchewan to act as your appraiser.
- Q.** I have contacted an appraiser from the Council list and have been told that I should contact Council to make arrangements to pre-pay the appraiser's costs. Why has this process been put in place?
- A.** The pre-payment process is similar to the Umpire pre-payment process that is required for hail loss disputes.

Council believes it is in both the farmer's and the insurance company's interests that individuals trained to adjust hail losses are involved as a farmer's appraiser. The appraisers on Council's list have voluntarily allowed their names to be placed on the list to assist farmer's in this process.

Council has established this payment process to facilitate the payment of the appraiser's fees and expenses and allow the farmer and the appraiser the opportunity to focus on the appraisal of the disputed hail loss.

- Q.** What will it cost me if I decide to use a listed appraiser?
- A.** The costs will depend on the circumstances of the hail dispute and the time it will take. Expect to pay a daily rate for the appraiser, plus mileage and meal expenses. It is strongly recommended that you and the appraiser agree on the costs up front so that there are no surprises.
- Q.** Does Council set the fees that an appraiser may charge?
- A.** No, Council does not regulate the fees that an appraiser can charge.
- Q.** Is there any guarantee that by using an appraiser I will get a better settlement?
- A.** No, neither Council nor the appraiser can guarantee the outcome of the dispute.
- Q.** Will Council take a complaint in the event of a dispute between myself and an appraiser if I believe the appraiser has not done a proper job of representing my hail claim?
- A.** No, Council will not mediate any dispute as Council does not regulate an appraiser even though the appraiser may be a licensed hail adjuster.
- Q.** I have been asked to sign an agreement that protects the appraiser. What is this?
- A.** An appraiser may ask you to sign an agreement that contains a general disclaimer that if you choose to use the appraiser you will absolve the appraiser from legal action providing the appraiser acts on your behalf in good faith.
- Q.** Why should I consider using one of the appraisers?
- A.** Council recommends the use of one of the listed appraiser as they have the training and access to hail loss information that simply is not available anywhere else and they know the process that needs to be followed.
- Q.** Why not get my neighbour or someone else to act for me as my appraiser and it won't cost me anything?
- A.** As long as that person has the skill to do proper plant counts, recognizes the difference between insect damage, plant disease, other weather related damage and hail damage, you may be well served.

- Q.** I have just had another insurance company adjust the same field for a hail loss, so why not ask my neighbour to act as my appraiser and just have him ask for the same loss adjustment?
- A.** That might work as long as the insurance company's appraiser and your appraiser agree.

However, this may not be the norm and has frequently put the neighbour in a difficult spot. The reason for this is if the two appraisers do not agree, the dispute must then go to the umpire stage.

The umpire will choose the damage assessment that is closest to the umpire's estimate of the loss.

Council has seen in some umpire cases where only two loss counts were done, that of the insurance company's appraiser and the umpire. The reason for only two counts being done was the neighbour did not have the skill or knowledge to do proper counts.

When that happens the umpire must follow the adjustment procedures set out in The Act and he must choose the only hail loss estimate that the umpire has that is closest to that of the umpire .

- Q.** How do I know an appraiser is qualified?
- A.** Each appraiser on the appraisal list has been involved in the settlement of hail loss claims for a number of years and has the knowledge and experience expected of an appraiser.
- Q.** How do I know if an appraiser will be unbiased?
- A.** On the list of appraisers each appraiser has disclosed the insurer for which they adjust the most hail losses for and, therefore, should not be your first choice for an appraiser if your hail dispute involves that named insurer. You should ask your appraiser whether they adjust claims for the insurer with which you have a dispute.
- Q.** What is the best way to choose an appraiser?
- A.** Unless you know one of the listed appraisers, start by eliminating those that have disclosed they represent the insurer you are having the dispute with.

Then look for an appraiser in your area as it will save you the travel costs that an appraiser is entitled to charge.

Costs

Costs may include per diem, mileage, meal expenses, reasonable accommodations as required and other expenses. These costs need to be agreed upon between the insured and appraiser.

Attestation:

I have reviewed this form, including the list of all other insurers on the risk, and declare the information to be accurate.

I understand that failure to list all other insurers on the risk may result in disqualifying the appraiser and further being assessed any expenses the disqualified appraiser may have incurred.

The completed form must be returned to Council in a timely fashion to ensure that the selected appraiser is available.

Signature of insured

Date

Insured Credit Card Information

Name on credit card

MasterCard or Visa #

Expiry Date

Authorized Signature

An invoice will be provided to the insured identifying the actual expenses submitted by the appraiser. The credit card of the insured will be charged for the expenses.

Please fax the completed form to Council at 306.347.0525