

## AG Direct Hail Insurance Claims Handling Procedure

AG Direct Hail Insurance takes immense pride in our claims handling procedure. Every member of our team is keenly focused on closing claims with both professionalism and fairness. It's no wonder that in our most recent customer survey, over 90% of our customers were satisfied with our claims handling and 98% were pleased with the timeliness of their loss award payment. Our industry-leading claims-handling procedure is just one of the many reasons our customers choose AG Direct Hail for their crop insurance year after year. CEO Bruce Lowe oversees the implementation and compliance of our Claims Handling Procedure (in accordance with Clause 726(1)(c) of the Insurance Act).

1. All claims are required to be submitted online by the insured simply by logging into their personal account and navigating to the "File a Claim" page from the top menu bar. Once the claim details have been entered and submitted, the insured will immediately receive an email confirming AG Direct Hail has received the claim. We require that claims be submitted within 72 hours of a hail event.
2. The claim details are uploaded daily into our system and reviewed by the Prairie Claims Coordinator. Our claims office will contact the insured within three business days.
3. The Claims Coordinator assigns the claim to an Adjuster who receives the relevant details electronically. All AG Direct Hail Adjusters are licensed men and women who with unparalleled professionalism and integrity determine the extent of hail damage to our customers' crops.
4. The assigned Adjuster contacts the insured to align on a mutually agreeable date and time to attend the claim. AG Direct Hail has an internal company goal of two weeks from the time of filing a notice of loss to attending the claim.
5. The Adjuster arrives promptly at the agreed upon date and time to assess the damage. As per the Insurance Act, AG Direct Hail Insurance applies crop hail adjusting standards as established by National Crop Insurance Services (NCIS).
6. The Adjuster then generates a Proof of Loss form with the noted percentage(s) of crop damage and reviews this information with the Insured.
7. Assuming (as with the overwhelming majority of AG Direct Hail Insurance claims) the insured is in agreement with the percentage of loss as detailed by the Adjuster, a Proof of Loss is signed by both the Adjuster and the Insured. A copy of the completed inspection and signed Proof of Loss is generated and sent electronically (via email) to the Insured and the Claims Coordinator. In some circumstances a paper copy of the Proof of Loss may be used.
8. If, in the unlikely event that the percentage of loss is not agreed upon, the claim is referred to the Prairie Claims Manager for review. The Claims Manager will make the determination if a re-inspection is warranted. If a re-inspection is not warranted or if a re-inspection fails to generate alignment on the percentage of loss with the Insured then the claim moves to the appraisal or dispute resolution process as set by the Insurance Act (Statutory Condition #15 of the policy). In six years and after thousands of claims, AG Direct Hail Insurance is proud to have never had a customer choose to take their claim to the appraisal process.
9. When a Proof of Loss has been completed and signed by both parties and reviewed by the Claims Coordinator, a loss award payment is generated (cheque or direct deposit) within five business days (internal company goal).
10. The claim is considered closed, and customer claim details are securely stored electronically.  
Be advised that certain extraneous circumstances may compel AG Direct Hail Insurance to deviate slightly from our established procedure. For any additional information or clarification regarding our claims-handling procedure, please contact us at 1-855-686-5596 or email us at [info@agdirecthail.com](mailto:info@agdirecthail.com). Reviewed December 2019