

## Example

After producing hard red spring wheat for a number of years, you did not seed any acres in 2017. In 2018, you decide to seed and insure wheat again.

Your 2017 average yield = 825 kg/acre  
2017 long-term area average yield = 811 kg/acre

$825 \div 811 = 1.02 = 2017 \text{ individual yield index}$

If the 2018 long-term area average yield for wheat is determined to be 818 kg/acre:

$818 \times 1.02 = 834 \text{ kg/acre} = 2018 \text{ individual average yield}$

When calculating your 2018 production guarantee, your individual average yield for hard red spring wheat will be set to 834 kg/acre.

average). Your MET index is greater than 1.0 if your yields are better than the area average; it is less than 1.0 if your yields are lower than the area average. Your individual yield for the new crop is established by multiplying the index by the area average for that particular crop.

Once your yields for the insured crop are established, they are updated using your individual annual production information, creating individual coverage.

## Transfer of Earned Credit (TOEC)

If I retire, can I transfer my yield index?

Yield indexes and experience discounts may be transferred when a contract is split, amalgamated or inherited, or intergenerational.

It is now easier for young producers to transfer yields and experience discounts earned on the family farm to a new contract. This will offer improved coverage and reduced premiums, rather than starting at area averages. Producers on a contract together for at least three years, young or not, can start their own contract without any adjustments by SCIC.

## CropConnect

CropConnect helps producers conduct more of their business online. You can make your insurance selections, land changes, submit post-harvest claims, complete Seeded Acreage Reports and Production Declarations from your home computer or mobile device. Check out all the features by activating your account today!

For complete information, see *The Guide to Understanding Crop Insurance*, visit [www.saskcropinsurance.com](http://www.saskcropinsurance.com) or contact your local Crop Insurance office.

## Management Experience Transfer (MET)

What if I'm a new customer or I insure a crop I have no history with?

If you are a new contract holder or are insuring a crop you have never grown before, your individual average yield will either be:

- set equal to the long-term area average yield for that crop in that soil class and risk zone, or
- calculated by applying the Management Experience Transfer (MET) index.

The MET index is used to establish a starting yield for a crop where you have no individual yield established. It is calculated using a weighted average of the individual yield indexes (explained on previous page) for crops you have previously grown. This more accurately reflects your individual farm management abilities.

New customers with no previous yield history for any crop start with a MET index of 1.0 (or the area



CANADIAN  
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CropInsurance

# Individual Coverage

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Office Hours: 8 a.m. to 5 p.m.  
Closed weekends & statutory holidays

SCIC  
SASKATCHEWAN CROP  
INSURANCE CORPORATION

Canada

## Overview

Individual coverage is a way to personalize your insurance by providing your yield information to update your production guarantee on most crops. A Crop Insurance contract guarantees a minimum yield based on your long-term individual average yield and the coverage option you select by March 31.

## Description

Your individual average yield is recalculated every time you grow a crop using 90 percent of your previous individual average yield and 10 per cent of your most recent annual yield. There is a one-year lag in this calculation. For example, 2016 yields are included in the calculation for 2018. If you do not grow a crop for one or more years, your previously established individual experience will be compared to the area to establish your current yields.

## Eligibility

All crops where sufficient agronomic data is available use individual coverage. Remaining crops (camelina, soybeans, honey, wild rice, grain corn, hemp, dryland dry beans, timothy hay, and bee mortality) use provincial average yields.

## Process

There are a number of ways to establish individual yields for commercial, organic, pedigreed, forage and new crops. These include:

- using verifiable individual production records (eg. AgrilInvest information, sales invoices or receipts, income tax records, permit book records, etc.);
- using the long-term area yield;
- using an established Management Experience Transfer (MET) index; and/or
- Transfer of Earned Credits (TOEC)

For more information, speak with your local Crop Insurance office on the methods available for establishing individual yield.

## Questions & Answers

### How do you update my individual coverage?

Every time you grow an insured crop, your individual yield is recalculated using 90 percent of your previous individual average yield and 10 per cent of your most recent annual yield. There is a one-year lag in this calculation as the prior year's production may not all be finalized.

### Example

$$\begin{array}{r} 90\% \text{ (2017 individual yield)} \\ + \quad 10\% \text{ (2016 annual yield)} \\ \hline 2018 \text{ individual yield} \end{array}$$

### What if I don't report my yields?

If you do not report insured crop production by November 15, your annual yield will be set at zero, reducing your future coverage by 10 per cent. If you do not report your insured forage production before September 30, your annual yield will be set at coverage (equal to your production guarantee).

### Why should I report my yields on crops I've insured in the past but aren't insuring now?

If you report the annual yields of your uninsured crops to us, we will record the information but it will not be used to automatically update your individual average yield. When you choose to insure the crop again, it is up to you if you want to use that annual yield to update your individual yield.

### What if I don't insure or grow a crop?

If you choose not to grow a crop or don't report your annual yields for years the crop was uninsured, your individual yield will be calculated using your individual yield index applied to the area yield.

### I have some experience with this crop but never insured it. Now what?

If you are insuring a crop for the first time but you've grown the crop in the past, you can provide your own records to establish your individual yield.

Your individual yield for this crop is an average of the most recent 10 years, keeping in mind the one-year lag. If you do not have 10 consecutive years of production, SCIC will use your production information for the years when you grew the crop and the current year's long-term area average yield for the years when you did not grow the crop.

### I have some experience with this crop but not insuring it. Now what?

If you do not seed a crop for one or more years, your established individual yield will be compared to the area, which creates an individual yield index for that specific crop. This index is then applied to the current year's long-term area average yield to calculate your current individual yield.

1. Calculating your individual yield index

$$\begin{array}{r} 2017 \text{ individual average yield} \\ \div \quad 2017 \text{ long-term area average yield} \\ \hline 2017 \text{ individual yield index} \end{array}$$

2. Using the index to calculate your individual average yield

$$\begin{array}{r} 2018 \text{ long-term area average yield} \\ \times \quad 2017 \text{ individual yield index} \\ \hline 2018 \text{ individual average yield} \end{array}$$

This index remains constant for all the years you are not insuring the crop. This allows your individual average yield to trend, along with the area average, even if you are not growing the crop.