

For Immediate Release:

Alberta Farmers Hope Crops Avoid Hail Damage This Year

Record Hail Last Year – Almost \$450 Million Paid on Hail Claims

As crops start to grow and another hail season begins, farmers across the province are hoping to be spared from the kind of record hail damage that battered crops in every part of Alberta last year.

“Last summer was the worst hail year we’ve ever seen. There were only 11 hail-free days all summer, from early June to mid-September,” says Brian Tainsh, Manager of On-Farm Inspections with Agriculture Financial Services Corporation (AFSC), the Crown corporation that administers crop and hail insurance in Alberta on behalf of the provincial government.

Hail pounded crops in every region of the province from Foremost to Fort Vermilion, triggering more than 11,000 claims and record payouts of almost \$450 million through AFSC’s Straight Hail Insurance program, and the Hail Endorsement rider that many farmers add to their crop insurance each spring.

“There wasn’t one AFSC office across the province that didn’t have hail claims reported,” says Tainsh, noting the previous record hail year in Alberta was 2008 when hail claims totalled more than \$265 million.

Moisture Increases Hail Risk

What this year’s hail season will bring is still anybody’s guess, says Tainsh. He points out hailstorms in late May and early June have already triggered claims in the Vulcan and Lethbridge areas of southern Alberta – although crops at such early stages of growth have great potential to recover from hail damage.

Environment Canada Meteorologist Dan Kulak says it’s too early to tell what the summer holds. “Alberta is a hail capital, so we know we’ll get hail. The question is how much. A lot depends on what happens through the rest of June and how much moisture we have going into July. The wetter it is, the greater likelihood of hail,” he says, noting high humidity last summer was a key factor that contributed to so many hailstorms.

Kulak points out there are three ingredients for hail – heat, surface moisture or humidity, and a trigger. “The sun is often the day-to-day trigger. It shines on the mountains, warming up the air, which then rises and often produces storms that move eastward from the foothills. If that warm air collides with cooler air



As the summer hail season begins, Brian Tainsh, with Agriculture Financial Services Corporation (AFSC), shows photos of the record hail that triggered close to \$450 million dollars in crop damage across Alberta last year through AFSC's Straight Hail Insurance program and the Hail Endorsement rider on crop insurance.

moving in from the mountains, the storms can be intense. Alberta is designed for hail production and the mountains play a key role,” he explains.

Early Hailstorm Protection

Tainsh says an increasing number of farmers are choosing to ‘Auto Elect’ Straight Hail coverage at the same time they purchase crop insurance in April. “It gives them a two per cent premium discount and protects their crops against hailstorms early in the season.”

That early protection is important, he says. “If farmers wait and their crops are struck by hail before they’re insured, any fields with more than 25 per cent damage become ineligible for Straight Hail Insurance for the rest of the season.”

Straight Hail Insurance is available any time during the growing season at AFSC offices, and takes effect at noon the day after it’s purchased. “Farmers also have the option of purchasing it online – giving them 24-hour access and a two per cent discount,” says Tainsh. “But first they need to contact AFSC for an activation code to enter the online site.”

75-Year Hail Mandate

It’s been 75 years since Alberta passed special legislation giving AFSC its mandate to provide hail insurance in every corner of the province – even the highest risk areas, says Tainsh. “Many farmers couldn’t get hail insurance back then because the risk was too high for private insurers to take on. That’s why the Alberta Hail Insurance Board, which later became AFSC, was initially created – to ensure every Alberta farmer has access to hail insurance,” he explains. “That’s still an important part of our mandate today.”

For more information about hail insurance, farmers can contact their nearest AFSC office or the Call Centre at 1-877-899-AFSC (2372).