

## Reminders

### Telebanking

If you wish to telebank, enrol with your bank or credit union and add Saskatchewan Crop Insurance Corporation to your list of creditors.

### Direct Deposit

Your claim payment can be deposited directly to your bank account through direct deposit. Ask for an authorization form at your nearest SCIC customer service office or from the adjuster while they are completing your assessment.

### 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 *Your Complete Guide to Understanding Crop Insurance*, visit [www.saskcropinsurance.com](http://www.saskcropinsurance.com) or contact your local Crop Insurance office.



 CANADIAN  
AGRICULTURAL  
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 CropInsurance

# The Audit Process

**1-888-935-0000**  
**customer.service@scic.ca**  
**www.scic.ca**

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

**SCIC**  
SASKATCHEWAN CROP  
INSURANCE CORPORATION 

**Canada** 

## Overview

An audit is a formal examination of your farming records, land base and storage facilities. Audits are also conducted to review Saskatchewan Crop Insurance Corporation's (SCIC) policy and procedures and to ensure the fairness and accuracy of employees work.

## Description

Contract information is collected and compared to the information on file. Comparisons may include claim and declaration information as well as demographic information relating to the contracts land base and organization.

Completed year-round, there are many reasons you might be selected for an audit. These include random computer generated selections, high indemnity to premium ratios, red flag concerns, referrals from internal or external sources, employee audits and anonymous tips through Saskatchewan Crime Stoppers.

## Process

1. During an audit, the auditor will gather data and compare it to the file information.
2. The auditor should explain the process, the audit results, and any possible implications to your claims and individual coverage. If the audit results exceed SCIC's tolerances, the audit may be processed and the claim or declaration will be amended accordingly.
3. If the audit results in a change to a claim, a revised Statement of Indemnity will be generated showing the change in indemnity. For audits on yield declarations, the revised production will be used to calculate production guarantees.
4. Further discussion may be required if major changes in the contract's demographics, eligibility or structure are recommended as a result of an audit.

## Questions & Answers

### Do I have to complete the audit?

Yes - Section 14 (1) of the Crop Insurance "Contract of insurance" discusses providing farming records and access. Basically it states the insured is required to produce records and access to the farm for the purposes of verifying any matters arising out of the contract.

### What are my responsibilities?

You may be asked for the following:

- Provide all sales receipts, delivery tickets of grain delivered but not sold, and a copy of your General Ledger.
- Provide receipts for seed and other grain purchases.
- Allow access to bin sites and accompany the auditor during measurements.
- Sign a "release of information" to be used to verify sales information.
- Make sure the audit accounts for all the production
- Review the audit information and confirm it is correct

### Why am I being audited when I didn't have a claim?

Random computer generated selections may include contracts that didn't have claims. In cases where there were no claims, the audit will review the contracts demographics, land base, production declarations, as well as other internal aspects of the contract. The accuracy of this information is important to SCIC and its customers regardless if there were claims.

### What if I sold my production for a better grade than was assessed by SCIC when the claim was adjusted?

The grades of production that was in bins when the claim was adjusted will not be changed as a result of an audit. However, the grade on production already sold when the claim was adjusted will be changed if an error is identified.

### What is the tolerance level for audits?

- All audits that identify a credit to the customer may be processed.
- Audits identifying combined debits greater than \$1,000 may be processed.
- Yield declaration audits with a difference greater than 5 per cent may be processed.

## Appeals

Should a dispute arise, you are entitled to a review by another auditor.

On rare occasions, issues cannot be resolved at the local level. The compliance manager is then responsible to review the situation and make sure the terms of the contract were followed. Disagreements the compliance manager cannot resolve may be referred to the Provincial Appeal Panel.