

PM-24-025: Hurricane Insurance Protection-Wind Index Changes Effective for the 2025 and Succeeding Crop Years

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Date

April 23, 2024

To

All Approved Insurance Providers

All Risk Management Agency Field Offices

All Other Interested Parties

From

Richard H. Flournoy, Deputy Administrator

Subject

Hurricane Insurance Protection-Wind Index (HIP-WI) Changes Effective for the 2025 and Succeeding Crop Years

Background

The Federal Crop Insurance Corporation (FCIC) amended the HIP-WI Endorsement for the 2025 and succeeding crop years in all counties with an April 30, 2024, contract change date, or later, with the following changes:

- Updated the definition of “Adjacent County” to indicate that counties identified as adjacent to an insured’s county will be published in the actuarial documents.
- Clarified in the definition of “Weather Event” that the criteria necessary to meet the County Loss Trigger for a tropical storm must occur within the bounds of a county or adjacent county.
- Added the definition of “Wind Extent.”
- Added within the definition of “Weather Event” that a Final Rainfall Amount of 5.900 inches and above will be rounded to 6 inches.

- Added that Wind Extent data is a matter of general applicability, are presumed to be accurate, and will not be changed once published unless the criteria set forth in section 8(e) are met.

Action

The following documents will be available by close of business today on the Risk Management Agency (RMA) website at www.rma.usda.gov:

- 2025 Hurricane Insurance Protection-Wind Index Endorsement (25-HIP-WI)
- 2025 Hurricane Insurance Protection-Wind Index Insurance Standards Handbook (FCIC-24360)
- 2025 Hurricane Data Provisions (25-HDP)

Approved insurance providers (AIPs) must notify producers of these changes at least 30 days prior to the cancellation date, as required by the policy.

Interested producers should contact a crop insurance agent for further information. A list of agents can be found on the RMA website at www.rma.usda.gov/tools-reports/agent-locator.

DISPOSAL DATE:

December 31, 2024