

COM-24-007: Revised RY 2025 SRA Appendix IV Review Matrix for Fire Insurance Protection - Smoke Index (FIP-SI) Endorsement Review Requirements

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Date

December 10, 2024

To

All Approved Insurance Providers

All Risk Management Agency Field Offices

All Other Interested Parties

From

Francie Tolle, Deputy Administrator for Compliance /s/ Francie Tolle

Subject

Revised RY 2025 SRA Appendix IV Review Matrix for Fire Insurance Protection -
Smoke Index (FIP-SI) Endorsement Review Requirements

BACKGROUND:

The FIP-SI endorsement is available for grapes grown in California starting with the 2025 crop year. The sales closing date is January 31, 2025, for the 2025 crop year.

This endorsement is offered for grapes insured under the Grape Crop Provisions grown in the California counties listed in the actuarial documents and provides protection against widespread loss in a county. Individual vineyard yields and revenues are not considered under FIP-SI. It is possible that a producer with the FIP-SI endorsement may experience reduced yield and not receive an indemnity under the FIP-SI coverage. Likewise, producers may receive an indemnity under FIP-SI but not their grape policy. Producers may also receive indemnities under both their underlying grape policy and FIP-SI.

FIP-SI covers a portion of the deductible of the Grape Crop Provisions when the insured county experiences a minimum number of Smoke Events identified in the actuarial documents. A Smoke Event is a day with heavy smoke density as determined by the National Oceanic and Atmospheric Administration (NOAA) Hazard Mapping System Smoke Product. Qualifying counties will be determined after the end of the insurance period.

ACTION:

This serves to inform our industry partners of revisions to the SRA Appendix IV Review Matrix effective for RY 2025 and subsequent years due to new FIP-SI review requirements. The review requirements for a Grape Crop policy with the FIP-SI endorsement are shown in the review matrix under the category for Individual Yield / Endorsement with an Insurance Plan Code.

AIPs are expected to review both the underlying Grape Crop Policy and FIP-SI for the applicable reviews and Inspection Elements listed in the matrix. An APH review is required for FIP-SI since APH forms the basis for all or part of the guarantee.

Attachment: [Revised RY 2025 SRA Appendix IV Review Matrix](#)

DISPOSAL DATE:

Until modified or rescinded