

## **PM-25-023: Hurricane Insurance Protection-Wind Index Changes Effective for the 2026 and Succeeding Crop Years**

[View PDF](#)

Date

April 11, 2025

To

All Approved Insurance Providers

All Risk Management Agency Field Offices

All Other Interested Parties

From

Richard H. Flournoy, Deputy Administrator /s/ Richard H. Flournoy

Subject

Hurricane Insurance Protection-Wind Index (HIP-WI) Changes Effective for the 2026 and Succeeding Crop Years

### **BACKGROUND**

The Federal Crop Insurance Corporation (FCIC) amended the HIP-WI Endorsement for the 2026 and succeeding crop years in all counties with an April 30, 2025, contract change date, or later, with the following changes:

- Clarified the definition of “Underlying Policy” to reflect that this Endorsement is attached to and made part of the Common Crop Insurance Policy, Basic Provisions.
- Clarified in the definition of “Weather Event” that the criteria necessary to meet the County Loss Trigger for a tropical storm includes Weather Events that occur before the insurance attachment date if such events extend into the Insurance Period.

- Added within the definition of “Weather Event” that a Final Rainfall Amount for a tropical storm includes all days during which the tropical storm is present within the county.
- Removed references to the Nursery Field Grown and Container program including the Plant Inventory Value Report and Peak Inventory Report.
- Made non-substantive editorial revisions throughout the policy.

## **ACTION**

The following documents will be available by close of business today on the [Risk Management Agency](#) (RMA) website:

- 2026 Hurricane Insurance Protection-Wind Index Endorsement (26-HIP-WI)
- 2026 Hurricane Insurance Protection-Wind Index Insurance Standards Handbook (FCIC-24360)
- 2026 Hurricane Data Provisions (25-HDP)
- 2026 Hurricane Insurance Protection-Wind Index Endorsement FAQs
- 2026 Hurricane Insurance Protection-Wind Index Endorsement Fact Sheet

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 [Agent Locator](#).

### **DISPOSAL DATE:**

December 31, 2025