

PM-25-026: Hurricane Insurance Protection - Wind Index Updated National Oceanic and Atmospheric Administration International Best Track Archive for Climate Stewardship for the 2024 Season

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Date

April 25, 2025

To

All Approved Insurance Providers

All Risk Management Agency Field Offices

All Other Interested Parties

From

Richard H. Flournoy, Deputy Administrator /s/ John W. Underwood for

Subject

Hurricane Insurance Protection - Wind Index (HIP-WI) Updated National Oceanic and Atmospheric Administration (NOAA) International Best Track Archive for Climate Stewardship (IBTrACS) for the 2024 Season

On April 21, 2025, the International Best Track Archive for Climate Stewardship (IBTrACS) updated the dataset for the 2024 hurricane season in the north Atlantic basin. In accordance with Section 8(d) of the HIP-WI Endorsement and the Hurricane Data Provisions, the Risk Management Agency (RMA) reviewed the NOAA IBTrACS dataset for all cyclones in the 2024 season and performed a re-analysis. By close of business today, the approved counties will have an updated payment flag and triggering event date available in the Actuarial Information Browser (AIB) and Actuarial Data Master (ADM) in the following formats:

- [Actuarial Information Browser](#)
- [Actuarial Data Master](#)

The following counties triggered for payment under the Tropical Storm Option.

Cyclone	State	County
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Debby, 2024	Georgia	Richmond*
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Francine, 2024	Mississippi	Jackson*
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*Adjacent County

The following counties triggered for payment under the HIP-WI Endorsement.

Cyclone	State	County / Parish
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Beryl, 2024	Texas	Bee* Nueces* San Patricio*
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Francine, 2024	Louisiana	Livingston* St Tammany* Tangipahoa*
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Milton, 2024	Florida	Martin* Palm Beach*
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*Adjacent County / Parish

Helene was previously updated, and the re-analysis documented in [PM-25-021](#).

Attachment A provides a map of the Reinsurance Year (RY) 2024 county triggers for Beryl. Attachment B provides a map of the RY 2024 county triggers for Debby.

Attachment C provides a map of the RY 2024 county triggers for Francine.

Attachment D provides a map of the RY 2024 county triggers for Milton. Additional information on the policy, including frequently asked questions, videos, and a fact sheet, is available at [Hurricane Insurance Protection - Wind Index \(HIP-WI\)](#).

DISPOSAL DATE:

December 31, 2025

[Attachment A](#) | [Attachment B](#) | [Attachment C](#) | [Attachment D](#) | [Text](#)