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Jackson RO: USDA Extends Rainfall Collection Period for Hurricane Insurance Protection

News Release |
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JACKSON, Miss., May 15, 2025 – The U.S. Department of Agriculture (USDA) is extending the rainfall collection period for the [Hurricane Insurance Protection – Wind Index \(HIP-WI\) and the Tropical Storm Option \(TS\)](#) to include unique circumstances when a storm lingers over a county or re-enters a county.

Beginning with the 2026 crop year, USDA's [Risk Management Agency](#) (RMA) will add one day to the rainfall collection period for each 24 hours that the tropical storm force winds are present within a county. RMA will also add an additional four-day collection period for each instance a storm exits and re-enters a county.

“In recent years, producers have been significantly impacted by hurricanes and tropical storms. To ensure our program aligns with the needs of producers, we held a series of meetings, facilitated webinars and engaged with producers. We listened to their feedback, and we are adjusting to meet their needs,” said Roddrick Bell, Director of the RMA Regional Office in Jackson. “These modifications will help in rare instances where hurricanes and tropical cyclones move offshore only to re-form over the ocean and make landfall again and will also cover situations where a storm lingers over an area for an extended time, dropping large amounts of rain.”

About the Program

HIP-WI and TS are crop insurance tools that help deliver prompt assistance to farmers in hurricane prone areas. These innovative policies build off a farmer's underlying policy with no additional paperwork or loss adjustment needed. HIP-WI and TS generally pay within weeks following a hurricane or tropical storm – the fastest payments from USDA following a disaster.

HIP-WI provides an indemnity if the county experiences sustained winds of 64 knots during the insurance period. The optional TS can be added to provide 50% of HIP-WI indemnity if the county experiences sustained winds of at least 34 knots and at least six inches of gridded precipitation within the rainfall collection period. The collection period is generally four days – the day the tropical storm enters the county, the day before, and two days after. All windspeed and precipitation data are provided from the National Oceanographic and Atmospheric Administration.

HIP-WI coverage must be purchased by the sales closing date (SCD) of a producer's underlying policy. Sales closing dates vary by crop. Therefore, producers should check with a crop insurance agent to verify the sales closing date for a crop and county.

Since the implementation of HIP-WI in crop year 2020 and TS in crop year 2023, these programs have paid over \$1.6 billion within a few weeks after each tropical cyclone. In 2024, five hurricanes triggered \$960 million in payments across nine states (hurricanes Beryl, Debby, Francine, Helene, and Milton).

More Information

To find additional information about the policy, including frequently asked questions, videos, and a fact sheet, please visit the [HIP-WI website](#).

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available online at the [RMA Agent Locator](#). Producers can learn more about crop insurance and the modern farm safety net at rma.usda.gov or by contacting their [RMA Regional Office](#). RMA's [Basics for Beginners](#) provides information for those new to crop insurance.

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