



PM-25-045: Fire Insurance Protection - Smoke Index Endorsement Effective for the 2026 and Succeeding Crop Years

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Date

July 14, 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

Fire Insurance Protection - Smoke Index Endorsement (FIP-SI) Effective for the 2026 and Succeeding Crop Years

BACKGROUND:

On March 3, 2025, the Federal Crop Insurance Corporation (FCIC) Board of Directors approved expansion of the Fire Insurance Protection - Smoke Index Endorsement (FIP-SI) to Idaho, Oregon, and Washington beginning with the 2026 crop year.

ACTION:

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

- 2026 Fire Insurance Protection - Smoke Index Endorsement (26-FIP-SI)
- 2026 Fire Insurance Protection - Smoke Index Endorsement FAQs
- 2026 Fire Insurance Protection - Smoke Index Endorsement Fact Sheet

The sales closing date for FIP-SI is November 20, 2025, for Idaho, Oregon, and Washington and January 31, 2026, for California.

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, 2025