

PM-25-067: 2025 Crop Year Fire Insurance Protection - Smoke Index Heavy Smoke Days and Payment Factors

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Date

November 18, 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

2025 Crop Year Fire Insurance Protection - Smoke Index (FIP-SI) Heavy Smoke Days and Payment Factors

In accordance with Section 8 of the FIP-SI Endorsement and Smoke Index Data Provisions, heavy smoke days and payment factors will be available by the close of business today in the following formats:

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

Attachment A provides a map and table of the 2025 heavy smoke days for each county with a FIP-SI offer.

Additional information on the policy, including frequently asked questions, videos, and a fact sheet, is available at [Fire Insurance Protection - Smoke Index \(FIP-SI\)](#).

DISPOSAL DATE:

December 31, 2026

[Attachment A](#)