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Raleigh RO: USDA Expands Hurricane Insurance Protection to Crops Insured by Written Agreement

News Release |
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(RALEIGH, N.C., April 30, 2026) – The U.S. Department of Agriculture's (USDA) Risk Management Agency (RMA) announced a significant expansion of the Hurricane Insurance Protection-Wind Index (HIP-WI) endorsement and the Tropical Storm Option (TS), making them available to producers whose crops are insured through the Written Agreement process. This change is effective for the 2027 and succeeding crop years.

Written Agreements are a critical tool that allow producers to obtain Federal crop insurance for crops or practices not yet covered in a given county. By enabling HIP-WI access on Written Agreement policies, RMA is ensuring that these producers, who often grow the nation's most diverse and economically significant specialty crops, can access the same level of catastrophic weather protection as their neighbors.

"This is a revolutionary step forward for producers who depend on Written Agreements to protect their crops," said RMA Administrator Pat Swanson. "We heard directly from farmers and agents, and we moved rapidly to close this gap. Producers should have access to the full range of risk management tools available to their area, regardless of how their underlying policy is established."

This change also reinforces RMA's commitment to expand coverage options for specialty crop producers. Most recently, the need was highlighted by agents during specialty crop roundtable meetings convened by RMA Administrator Pat Swanson. RMA listened and acted with urgency to deliver this enhanced protection.

Prior to this change, producers in counties where a crop, type or practice was only insurable by Written Agreement could not attach HIP-WI to their policies. Under the updated policy language, producers with a Written Agreement can add HIP-WI coverage, providing them with the same hurricane and tropical storm deductible protection available to other producers in the area.

About HIP-WI

HIP-WI covers a portion of the deductible of the underlying crop insurance policy when a county, or adjacent county, is within the area of sustained hurricane-force winds. The coverage provided by HIP-WI can be combined with the Supplemental Coverage Option (SCO) and the Stacked Income Protection Plan (STAX) when acreage is also insured by a companion policy. TS is an option to the HIP-WI endorsement that provides coverage for tropical storm weather events as defined by the Hurricane Data Provisions (HDP).

The HIP-WI endorsement is available for more than 70 different crops in select counties of Alabama, Arkansas, Connecticut, Delaware, Florida, Georgia, Hawaii, Louisiana, Maine, Maryland, Massachusetts, Mississippi, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, South Carolina, Texas, Vermont, Virginia, and West Virginia.

HIP-WI coverage must be purchased by the sales closing date (SCD) of a producer's underlying policy. Sales closing dates vary by crop and location. Therefore, producers should contact an agent to verify the SCD for a crop and county. More information about HIP-WI, including available counties and crops, can be found on RMA's website.

More Information

RMA secures the future of agriculture by providing world class risk management tools to rural America through Federal crop insurance and risk management education programs. RMA provides policies for more than 130 crops and is constantly working to adjust and create new policies based on producer needs and feedback.

Contact a crop insurance agent to see how Federal crop insurance can meet the specific needs of your operation. 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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