

PM-26-023: Hurricane Insurance Protection-Wind Index (HIP-WI) Changes Effective for the 2027 and Succeeding Crop Years

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Date

April 30, 2026

To

All Approved Insurance Providers

All Risk Management Agency Field Offices

All Other Interested Parties

From

Richard H. Flourney, Deputy Administrator /s/ Richard H. Flourney

Subject

Hurricane Insurance Protection-Wind Index (HIP-WI) Changes Effective for the 2027 and Succeeding Crop Years

BACKGROUND:

The Federal Crop Insurance Corporation (FCIC) amended the HIP-WI Endorsement for the 2027 and succeeding crop years in all counties with an April 30, 2026, contract change date, or later, with the following changes:

- To ensure consistent application of the Endorsement, where relevant, removed references to Supplemental Coverage Option (SCO) and the Stacked Income Protection Plan, to allow HIP-WI to be combined with any FCIC reinsured endorsements, policies, or policy options that provide additional coverage for a portion of the underlying policy deductible, when such coverage does not duplicate the coverage of HIP-WI.
- Added the definition of "National Centers for Environmental Information (NOAA NCEI)" and removed the definition of "National Oceanic and Atmospheric

Administration Climate Prediction Center (NOAA CPC)” to reflect the FCIC Board of Director’s approval to change the rainfall data source from the NOAA CPC to NOAA NCEI.

- Changed references from “NOAA CPC” to “NOAA NCEI” throughout the policy.
- Removed the reference to the SCO due to changes in the One Big Beautiful Bill Act of 2025 allowing SCO and Agriculture Risk Coverage on the same acreage.
- Allowed written agreements in counties where the Endorsement is available for any crop, as identified in the actuarial documents.
- Made non-substantive editorial revisions.

ACTION:

The following documents will be available on April 30, 2026, on the [Risk Management Agency](#) (RMA) website:

- 2027 Hurricane Insurance Protection-Wind Index Endorsement (27-HIP-WI)
- 2027 Hurricane Insurance Protection-Wind Index Insurance Standards Handbook (FCIC-24360)
- 2027 Hurricane Data Provisions (27-HDP)
- 2027 Hurricane Insurance Protection-Wind Index Endorsement FAQs
- 2027 Hurricane Insurance Protection-Wind Index Endorsement Fact Sheet

Approved insurance providers must notify producers of these changes at least 30 days prior to the cancellation date, as required by the policy.

Interested producers should contact a crop insurance agent for further information. A list of agents can be found on the [RMA Agent Locator](#).

DISPOSAL DATE:

December 31, 2026