

## **PM-24-025**

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Date

April 23, 2024

To

All Approved Insurance Providers

All Risk Management Agency Field Offices

All Other Interested Parties

From

Richard H. Flournoy, Deputy Administrator

Subject

Hurricane Insurance Protection-Wind Index (HIP-WI) Changes Effective for the 2025 and Succeeding Crop Years

## **Background**

The Federal Crop Insurance Corporation (FCIC) amended the HIP-WI Endorsement for the 2025 and succeeding crop years in all counties with an April 30, 2024, contract change date, or later, with the following changes:

- Updated the definition of “Adjacent County” to indicate that counties identified as adjacent to an insured’s county will be published in the actuarial documents.
- Clarified in the definition of “Weather Event” that the criteria necessary to meet the County Loss Trigger for a tropical storm must occur within the bounds of a county or adjacent county.
- Added the definition of “Wind Extent.”
- Added within the definition of “Weather Event” that a Final Rainfall Amount of 5.900 inches and above will be rounded to 6 inches.
- Added that Wind Extent data is a matter of general applicability, are presumed to be accurate, and will not be changed once published unless the criteria set forth in section 8(e) are met.

# Action

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

- 2025 Hurricane Insurance Protection-Wind Index Endorsement (25-HIP-WI)
- 2025 Hurricane Insurance Protection-Wind Index Insurance Standards Handbook (FCIC-24360)
- 2025 Hurricane Data Provisions (25-HDP)

Approved insurance providers (AIPs) 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 website at [www.rma.usda.gov/Information-Tools/Agent-Locator](http://www.rma.usda.gov/Information-Tools/Agent-Locator).

**DISPOSAL DATE:**

December 31, 2024