

PM-24-067 Hurricane Insurance Protection - Wind Index (HIP-WI) Payment Indicator and Trigger Event Date for Helene 2024

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Date

October 11, 2024

To

All Approved Insurance Providers

All Risk Management Agency Field Offices

All Other Interested Parties

From

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

Subject

Hurricane Insurance Protection - Wind Index (HIP-WI) Payment Indicator and Trigger Event Date for Helene 2024

In accordance with Section 8 of the HIP-WI Endorsement and the Hurricane Data Provisions, approved counties will have an updated payment flag and triggering event date available by close of business today in the following formats:

- Actuarial Information Browser (AIB) online reporting application:

<https://aibpf-rma.fpac.usda.gov/apps/ActuarialInformationBrowser/CropCriteria.aspx>

- Actuarial Data Master (ADM) bulk data file download:

The following counties were triggered for Reinsurance Year 2024 on September 26, 2024, to September 27, 2024, for payment under the HIP-WI Endorsement.

Cyclone	State	County		
Helene, 2024 Florida		Alachua*	Baker*	Calhoun*
		Citrus*	Columbia*	Dixie
		Franklin	Gadsden	Gilchrist*
		Gulf*	Hamilton	Jackson*
		Jefferson	Lafayette	Leon
		Levy	Liberty	Madison
		Marion*	Suwannee	Taylor

Cyclone	State	County	
Wakulla			
	Appling*	Atkinson	Bacon*
	Baker*	Baldwin	Ben Hill
	Berrien	Bibb	Bleckley
	Brooks	Clinch	Coffee
Georgia	Colquitt	Cook	Crawford*
	Crisp	Decatur*	Dodge
	Dooly	Dougherty*	Echols
	Emanuel*	Glascocock*	Grady

Cyclone	State	County
Hancock*	Houston	Irwin
Jasper*	Jeff Davis	Jefferson*
Johnson	Jones	Lanier
Laurens	Lee*	Lowndes
Macon*	Mitchell	Monroe*
Montgomery*	Peach*	Pulaski
Putnam*	Seminole*	Sumter*
Telfair	Thomas	Tift
Toombs*	Treutlen*	Turner

Cyclone	State	County
Twiggs	Ware*	Washington
Wheeler	Wilcox	Wilkinson
Worth		

*Adjacent County

The following counties were triggered for Reinsurance Year 2024 on September 26, 2024, to September 27, 2024, for payment under the Tropical Storm Option.

Cyclone	State	County		
Helene, 2024 Alabama		Barbour*	Chambers*	Cherokee*
		Cleburne*	Dale*	DeKalb*
		Geneva*	Henry	Houston*
		Lee*	Randolph*	

Cyclone**State****County**

Florida

Bay	Holmes*	Walton*
Washington*		
Banks	Barrow	Bartow
Bulloch*	Burke*	Butts
Calhoun	Candler*	Carroll*
Catoosa*	Chattahoochee*	Chattooga*
Cherokee	Clarke*	Clay
Clayton	Cobb	Columbia
Coweta	Dade*	Dawson

Georgia

Cyclone	State	County
DeKalb	Douglas	Early*
Elbert	Fannin	Fayette
Floyd*	Forsyth	Franklin*
Fulton	Gilmer	Gordon
Greene	Gwinnett	Habersham
Hall	Haralson*	Harris
Hart	Heard*	Henry
Jackson	Jenkins*	Lamar
Lincoln	Lumpkin	Madison*

Cyclone	State	County
Marion*	McDuffie	Meriwether
Miller*	Morgan	Murray
Muscogee*	Newton	Oconee*
Oglethorpe*	Paulding	Pickens
Pike	Polk	Quitman
Rabun	Randolph	Richmond
Rockdale	Schley*	Spalding
Stephens	Stewart*	Talbot
Taliaferro	Tattnall*	Taylor

Cyclone	State	County	
Terrell*	Towns	Troup	
Union	Upson	Walker	
Walton	Warren	Webster*	
White	Whitfield	Wilkes	
North Carolina	Alexander	Alleghany	Ashe
	Avery	Buncombe	Burke
	Caldwell	Catawba	Cherokee
	Clay	Cleveland*	Graham
	Haywood	Henderson	Iredell*

Cyclone	State	County	
Jackson	Lincoln*	Macon	
Madison	McDowell	Mitchell	
Polk	Rutherford	Surry*	
Swain	Transylvania	Watauga	
Wilkes	Yadkin*	Yancey	
South Carolina	Abbeville	Aiken*	Anderson
	Cherokee*	Edgefield	Fairfield*
	Greenville	Greenwood	Laurens
	Lexington*	McCormick	Newberry

Cyclone	State	County
Ocone	Pickens	Richland*
Saluda	Spartanburg*	Union*
Virginia	Patrick*	Floyd*

*Adjacent County

The Reinsurance Year 2025 HIP-WI Tropical Storm Option uses a threshold of 5.9 inches to determine the county triggers. The following additional counties were triggered for Reinsurance Year 2025 on September 26, 2024, to September 27, 2024, for payment under the Tropical Storm Option.

Cyclone	State	County	
Helene, 2024	Alabama	Russell*	
	Georgia	Burke	Screven* Stewart
	North Carolina	Cleveland	Gaston*
	South Carolina	Allendale*	Barnwell* York*

*Adjacent County

[Attachment A](#) provides a map of the Reinsurance Year 2024 county triggers.

[Attachment B \(Text\)](#) provides a map of the four-day rainfall totals by county.

Additional information on the policy, including frequently asked questions, videos, and a fact sheet, is available at <https://rma.usda.gov/Topics/Hurricane-Insurance-Protection-Wind-Index>.

DISPOSAL DATE

12/31/2025