

Midwest States Catastrophic Insurance Summary

Spring 2025

State	Carrier	Deductible	Maximum	Duration	Additional Postseason Ins	Pays Premium
Minnesota	Mutual of Omaha	\$50,000	\$3,000,000	Lifetime	Postseason for first \$50,000	State Association
Illinois	Mutual of Omaha	\$25,000	\$2,000,000	10 Years	Postseason for first \$25,000	School Purchased
Indiana	Gerber Life Ins	\$25,000	\$1,000,000 + \$500kParalysis	10 Years	N/A	State Association
Iowa Girls	QBE Insurance Corp.	\$25,000	\$1,000,000			State Association
Iowa Boys	Member Schools Select Carrier	N/A	N/A	N/A	N/A	Schools Have Option
Kansas	Mutual of Omaha	\$25,000	\$5,000,000	Lifetime	N/A	Schools Reimburse Association
Michigan	First Agency	\$25,000	\$1,000,000	10 Years	N/A	State Association
Missouri	Mutual of Omaha	\$50,000	\$3,000,000	Lifetime	Postseason for first \$50,000	State Association
Nebraska	Mutual of Omaha	\$50,000	\$2,000,000	Lifetime	N/A	State Association
North Dakota	Mutual of Omaha	\$25,000	\$500,000	5 years	N/A	State Association
Ohio	Philadelphia Insurance	\$25,000	\$1,000,000	5 Years	\$25,000 w/ \$100 deductible coverage	State Association
South Dakota	Mutual of Omaha	\$25,000	\$3,000,000	Lifetime	N/A	State Association
Wisconsin	Hartford Fire	\$25,000	\$1,000,000	10 Years	N/A	State Association
Minnesota Hockey	K&K Insurance Group	\$50,000	\$2,000,000	Lifetime	Accident Excess Insurance up to \$50,000	USA Hockey