Insurance Intelligence
COMMITTEE

MID-AMERICA INSURANCE CONFERENCE

2026

Have you ever heard of the Mid-America Insurance Conference (MAIC) – formerly known as the Mid-America Technical Conference (MATC)? Did you know MAIC drafts 30 or so potential coverage enhancement ideas for ISO, ACORD, and NCCI every year? ISO treats this group as a research source for changes that impact the ISO forms used countrywide.

MAIC is a group of insurance agents, insurance company representatives and ISO, NCCI and ACORD representatives from 21 states volunteering to plow through complex insurance policies and develop resolutions for "fuzzy" coverage areas adversely affecting the consumer.

WE NEED YOUR HELP!

- **Participation** – the Conference will be held November 4-6, 2026 at the Embassy Suites, KCI Airport. All agents and insurance company employees are invited.
- **Company Contributions** – if your company donates $500 or more, at least one complimentary registration will be extended.
- **Examples** of conflicts and/or problems arising from claims, audits, underwriting or other sources.

HERE'S WHAT'S IN IT FOR YOU!

- Early, "right off the street" concerns that exist with current policy forms and ISO's and NCCI's proposed responses.
- Voice your concerns and opinions about any perceived inequities in policy forms.
- Opportunity to network with our industry's top technical minds in formal and informal settings.

There will be multiple suggestions from agents on changes to be made to Homeowners, Personal Auto, Business Auto, Commercial Property, Commercial General Liability, Crime and Workers Compensation Insurance policies discussed this November. Additionally, emerging issues will be a topic of discussion: driverless cars; drones; etc.

Send registrations and/or contributions no later than **October 14, 2026** to:

Mid-America Insurance Conference
c/o KAIA
815 SW Topeka Blvd
Topeka, KS 66612

Send examples of concerns/conflicts (Agenda Items) no later than July 31, 2026 to:

Liz Luce
Rocky Mountain Capital
500 W 27th St
Cheyenne, WY 82001
liz@rmca.agency

Insurance Agents Contact: Karlyn Raleigh, Administrator
815 SW Topeka Blvd. Topeka, KS 66612

Sample Agenda Item
New or Rewrite (please specify)

DEBRIS REMOVAL BROADENING ENDORESEMENT

BACKGROUND:

Many times debris removal coverage is not adequate, especially on total losses. Also, different regions have higher debris removal costs than others. Currently debris removal is 25% of the amount of the loss but is not considered additional insurance. There is than $10,000 coverage that is additional but that is not adequate most of the time.

SUGGESTED SOLUTION:

We need a broadening endorsement that could be purchased for an additional premium to make the 15% debris removal as additional coverage. It would not have the 25% limitation to the amount of the loss but would be a full 25% of the property value for debris removal that could be used on any covered property loss. This endorsement would negate the policy provision that limits it to 25% of the loss and also the $10,000 additional coverage, replacing it with coverage for the full 25% if purchased. Also, this same endorsement would have the ability to increase the percentage from 25% to higher percentages. In this way, the requirements of geographical areas as well as certain types of property that might have higher debris removal exposures could be satisfy

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Mid-America Insurance Conference

Call for Agenda Items

We Need Your Help

Have you ever heard of MAIC?

Since 1934, the Mid-America Insurance Conference (formerly Mid-America Technical Conference) has been serving the American agency system as a forum for discussion on topics such as property-casualty coverage, rules, forms, and other technical aspects within the insurance industry. These discussions often lead to recommendations by agents for positive change. In essence, the Mid-America Insurance Conference serves as both a sounding board for agents bent on improving the technical side of the insurance industry and the catalyst for change.

Each year, local independent agents from "Mid-America" states get together with company representatives, ACORD, Insurance Service Offices, and the NCCI to review important agenda items that producers submit. Thousands of agenda items have been considered, resulting in meaningful improvements in the coverage we are able to offer today. Some of these agenda items require extensive consideration, resulting in years of research and hard work before the necessary changes are implemented.

Send examples of coverage or policy concerns/problems & solutions for Agenda items no later than July 31, 2026 to

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Check our website for more information

www.matcinsurance.com