



**Minnesota Insurance Scholastic Trust (MIST)**  
2026-2027 Member COST COMPARISON

**Estimates Only – Invoice with Final Premiums to Follow**

**Maple Lake Public Schools ISD #881**

Coverage Description	2025 Expiring Costs	2026 Renewal Costs	% Change
<b>Fixed Costs:</b>			
Package Premium (includes surplus lines tax)	\$23,730.24	\$29,629.91	
actuarial debit/credit in [ ]	[-15.00%]	[15.00%]	
Excess Property (includes surplus lines tax)	\$52,378.52	\$35,337.04	
Boiler & Machinery	\$2,587.00	included	
Cyber (includes surplus lines tax)	\$4,803.72	\$4,803.72	
Excess Cyber Liability	N/A	N/A	
Pollution Liability (includes surplus lines tax)	\$2,060.57	\$2,124.68	
Claims Administration Fee	\$1,354.00	\$980.00	
Loss Control Fee	\$1,200.00	\$1,218.00	
Operating Expense	\$1,061.78	\$2,178.00	
Gallagher/RPA Administration Fee	\$5,284.11	\$5,443.00	
<b>Total Fixed Costs</b>	<b>\$94,459.94</b>	<b>\$81,714.35</b>	
<b>Variable Costs:</b>			
Corridor	\$3,175.00	\$3,331.00	
Loss Fund - Package	\$34,229.00	\$41,077.00	
actuarial debit/credit in [ ]	[-15%]	[15.00%]	
<b>Total Program Contribution on a Maximum Cost Basis</b>	<b>\$131,863.94</b>	<b>\$126,122.35</b>	<b>-4.35%</b>

Statistical Information	2025 Expiring	2026 Renewal	% Change
Total Insurable Values	\$100,523,210	\$101,908,614	1.38%
Students	800	785	-1.88%
Vehicles	2	2	0.00%

**\* Invoices to follow. Please hold payment until invoices are received.**

**A new P.O. Box is being set up due to changes in treasury services. The invoice will have the new P.O Box listed.**