



2025-2026 Pricing Sheet

Minnesota Insurance Scholastic Trust (MIST)
Edina Public Schools
 Member Cost Comparison

Coverage Description	Additional Description	2024-2025 Costs	2025-2026 Costs	% Change
Fixed Costs:				
Package Policy	Includes Property, General Liability, Auto Liability & Physical Damage, Crime, Excess Liability, EBL, Law, Abuse (2)	\$233,426.78	\$302,800.44	
Package Premium Debit/Credit	(1)	14%	15%	
Excess Property		\$343,345.98	\$372,462.93	
Boiler & Machinery		\$17,939.00	\$18,285.00	
Pollution Liability		\$13,822.33	\$14,709.14	
Risk Management Services Fee		\$34,240.28	\$35,609.88	
Claims Administration Fee		\$9,230.00	\$8,352.00	
Loss Control Services		\$1,200.00	\$1,200.00	
Operating Expense Fee		\$6,913.56	\$7,077.40	
Cyber Liability	(2)	\$51,648.80	\$49,078.98	
Total Fixed Cost		\$711,766.73	\$809,575.77	13.7%

Variable Costs:				
Loss Fund		\$330,730.00	\$436,787.00	
Loss Fund Debit/Credit	(1)	14%	15%	
Loss Fund Corridor		\$28,204.00	\$27,804.00	
Total Program Contribution on a Maximum Cost Basis		\$1,070,700.73	\$1,274,166.77	19.0%

Statistical Information				
Total Insured Values		\$701,368,189	\$714,819,233	1.9%
Total Student Count		8,755	8,895	1.6%
Total Vehicles		93	93	0.0%

Total Costs: **\$1,070,700.73** **\$1,274,166.77** **19.0%**

(1) Please note the actuarial debit/credit system for the 2025-2026 renewal is based upon your districts exposures as well as the previous 5 years of loss history (excluding the current year).

(2) 2025 Member Specific Deductibles:
 Property: \$50,000
 School Board Legal Liability: \$30,000
 Cyber Liability: \$25,000