



Minnesota Insurance Scholastic Trust (MIST)

2026-2027 Member COST COMPARISON

Estimates Only – Invoice with Final Premiums to Follow

Edina Public Schools ISD #273

Coverage Description	2025 Expiring Costs	2026 Renewal Costs	% Change
Fixed Costs:			
Package Premium (includes surplus lines tax)	\$302,800.44	\$285,593.05	
actuarial debit/credit in []	[15.00%]	[-13.11%]	
Excess Property (includes surplus lines tax)	\$372,462.93	\$251,433.46	
Boiler & Machinery	\$18,285.00	included	
Cyber (includes surplus lines tax)	\$49,078.98	\$49,078.98	
Excess Cyber Liability	N/A	N/A	
Pollution Liability (includes surplus lines tax)	\$14,709.14	\$15,173.67	
Claims Administration Fee	\$8,352.00	\$6,042.00	
Loss Control Fee	\$1,200.00	\$1,218.00	
Operating Expense	\$7,077.40	\$14,515.00	
Gallagher/RPA Administration Fee	\$35,609.88	\$36,678.00	
Total Fixed Costs	\$809,575.77	\$659,732.16	
Variable Costs:			
Corridor	\$27,804.00	\$32,947.00	
Loss Fund - Package	\$436,787.00	\$406,351.00	
actuarial debit/credit in []	[15%]	[-10.85%]	
Total Program Contribution on a Maximum Cost Basis	\$1,274,166.77	\$1,099,030.16	-13.75%

Statistical Information	2025 Expiring	2026 Renewal	% Change
Total Insurable Values	\$714,819,233	\$725,109,280	1.44%
Students	8,895	9,000	1.18%
Vehicles	93	93	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.