



2024-2025 Pricing Sheet

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

Coverage Description	Additional Description	2023-2024 Costs	2024-2025 Costs	% Change
<b>Fixed Costs:</b>				
Package Policy	Includes Property, General Liability, Auto Liability & Physical Damage, Crime, Excess Liability, EBL, Law, Abuse (3)	\$208,590.57	\$233,426.78	
Package Premium Debit/Credit	(1)	0%	14%	
Excess Property		\$354,342.92	\$343,345.98	
Boiler & Machinery		\$17,160.00	\$17,939.00	
Pollution Liability		\$13,298.28	\$13,822.33	
Risk Management Services Fee		\$32,609.80	\$34,240.28	
Claims Administration Fee		\$8,684.00	\$9,230.00	
Loss Control Services		\$1,120.00	\$1,200.00	
Operating Expense Fee		\$11,860.36	\$9,487.80	
Cyber Liability	(2)	\$54,353.60	\$51,648.80	
<b>Total Fixed Cost</b>		<b>\$702,019.53</b>	<b>\$714,340.97</b>	<b>1.8%</b>

<b>Variable Costs:</b>				
Loss Fund		\$216,768.00	\$330,730.00	
Loss Fund Debit/Credit	(1)	15%	14%	
Loss Fund Corridor		N/A	\$28,204.00	
<b>Total Program Contribution on a Maximum Cost Basis</b>		<b>\$918,787.53</b>	<b>\$1,073,274.97</b>	<b>16.8%</b>

<b>Statistical Information</b>				
Total Insured Values		\$687,777,381	\$701,368,189	2.0%
Total Student Count		8,765	8,755	-0.1%
Total Vehicles		93	93	0.0%

**Total Costs:** **\$918,787.53**      **\$1,073,274.97**      **16.8%**

(1) Please note the actuarial debit/credit system for the 2024-2025 renewal is based upon your districts exposures as well as the previous 5 years of loss history (excluding the current year).

(2) 2024 Member Specific Deductibles:  
 Property: \$50,000  
 Student Board Legal Liability: \$30,000  
 Cyber Liability: \$25,000