



**VSBIT Multi-Line Intermunicipal School Program
Loss Ratios by Member
5 Year Trend (Ending FY20)**

Member	GL	AL	APD	SBL	Prop	PC Combined	WC	All Lines (1-5,7)
River Valley	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hannaford Career Ctr	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.9%	1.3%
Montpelier Roxbury SD	0.0%	0.0%	0.0%	16.9%	0.0%	4.8%	10.3%	7.9%
Windsor Southeast	55.7%	0.0%	0.0%	0.0%	0.0%	11.5%	5.8%	8.2%
Blue Mountain	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	14.2%	8.9%
Winooski SD	12.9%	29.5%	0.0%	0.0%	14.9%	9.6%	20.2%	16.7%
Mount Abraham	57.2%	0.0%	0.0%	0.0%	17.1%	20.0%	15.8%	17.2%/17.5%
Rutland Northeast	21.7%	63.6%	124.5%	2.6%	42.7%	30.6%	11.0%	20.3%/20.6%
Orleans Southwest	2.1%	0.0%	0.0%	1.4%	6.5%	4.5%	35.6%	23.5%
Windsor Central	9.6%	0.0%	670.8%	22.3%	2.3%	9.1%	36.2%	24.2%
Mill River	89.6%	32.9%	2.4%	4.9%	2.9%	19.1%	28.4%	24.8%
Windham Central	14.5%	74.9%	6.0%	10.3%	13.3%	14.3%	33.1%	26.1%/27.6%
Orleans Central	0.0%	192.6%	1036.9%	7.1%	42.8%	26.9%	27.2%	27.1%
Orange East	0.0%	14.9%	86.0%	2.4%	9.0%	6.4%	43.4%	27.2%/27.6%
Franklin Northeast	8.3%	0.0%	1596.1%	71.6%	7.6%	29.4%	28.0%	28.6%/29.5%
Colchester SD	0.0%	43.4%	0.0%	0.0%	0.0%	1.4%	40.8%	29.1%
Addison Northwest	3.4%	150.5%	2993.0%	0.9%	40.9%	30.3%	32.4%	31.5%/35.1%
Windham Northeast	2.1%	37.5%	0.0%	8.7%	0.0%	4.4%	50.7%	33.0%
Mt. Mansfield/CESU	1.7%	20.0%	0.0%	39.5%	12.3%	17.8%	44.1%	33.8%
White River Valley	21.3%	35.0%	0.0%	8.3%	34.2%	23.2%	40.2%	33.8%/34.2%
Franklin West	0.0%	14.1%	102.9%	9.5%	0.0%	3.8%	53.1%	34.0%
North Country SU	2.8%	43.4%	141.7%	0.9%	4.4%	8.3%	52.1%	34.0%
Hartford SD	0.0%	10.6%	194.6%	2.7%	2.9%	3.4%	52.8%	34.2%
Springfield SD	0.6%	10.5%	34.2%	0.0%	9.4%	6.3%	57.7%	35.7%
Bennington Rutland	6.5%	51.0%	96.0%	1.5%	7.3%	11.0%	54.8%	36.3%
Caledonia Central	0.0%	76.2%	0.0%	22.7%	8.5%	14.3%	52.0%	36.3%
Barre SU	19.3%	86.1%	160.6%	3.8%	3.8%	10.3%	54.8%	36.4%
South Burlington SD	19.2%	38.1%	215.8%	5.6%	0.9%	12.0%	48.0%	36.8%/36.9%
Orange Southwest	2.3%	13.1%	86.3%	180.1%	18.6%	47.3%	30.3%	38.1%/40.2%
Battenkill Valley	0.0%	0.0%	94.1%	0.0%	169.6%	85.6%	3.9%	39.2%/60.0%
SW Vermont Regional	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	81.9%	39.8%
Multi-Line Program*	16.0%	32.3%	138.9%	32.4%	27.3%	27.5%	48.9%	40.3%/42.1%
Addison Central	0.0%	8.3%	38.3%	0.0%	15.8%	8.6%	68.6%	41.8%/42.9%
Central Vermont SD	0.0%	0.0%	0.0%	0.0%	3.2%	1.7%	65.4%	43.4%
Lamoille South	0.0%	383.8%	0.0%	272.3%	24.8%	91.1%	10.4%	43.5%
Missisquoi/Franklin Northwest	42.2%	0.0%	0.0%	2.1%	30.7%	23.2%	57.9%	44.3%/44.4%
Windham Southwest	0.0%	25.2%	65.9%	7.0%	5.1%	6.5%	67.6%	44.7%/45.2%
Lamoille North	9.6%	5.6%	49.5%	17.9%	79.1%	47.2%	42.8%	44.7%/48.2%
Greater Rutland SU	0.0%	0.0%	213.1%	0.0%	52.1%	28.8%	59.5%	45.5%/50.5%
Kingdom East	11.2%	0.0%	0.0%	3.3%	8.5%	7.6%	74.4%	48.5%
Harwood Unified Union SD	0.0%	35.1%	0.0%	18.8%	109.1%	56.9%	42.8%	49.5%/58.8%
Maple Run Unified SD	6.5%	18.4%	688.2%	54.9%	17.3%	27.9%	66.4%	50.6%
Two Rivers SU	0.3%	16.3%	77.8%	245.9%	88.5%	109.7%	24.5%	63.9%/67.3%
St. Johnsbury	0.0%	0.0%	0.0%	0.0%	0.5%	0.3%	105.7%	70.0%
Essex Westford Educational	3.6%	39.3%	654.5%	134.7%	0.0%	43.8%	85.9%	70.1%/84.9%
Rutland City	51.7%	29.4%	68.4%	6.9%	261.1%	125.6%	59.5%	83.7%/88.7%
Grand Isle SU	0.0%	0.0%	0.0%	32.5%	28.3%	21.1%	124.1%	85.8%
Slate Valley/Addison Rutland	171.2%	4.8%	0.0%	89.6%	0.3%	56.3%	121.4%	90.7%
Essex North	239.2%	0.0%	0.0%	141.1%	362.5%	261.3%	24.2%	118.4%

*Prior 5 year total was % 40.4%/41.4%

Positive 0% to 44.99%
Flag/Alert 45% to 50%
Caution 50.01% to 65%
Negative 65.01%

Key to Terms Used	
General Liability (GL)	
Auto Liability (AL)	
Auto -Physical Damage (APD)	
School Board Legal Liability (SBL)	
Property (Prop)	
Workers' Compensation (WC)	