



**VSBIT Multi-Line Intermunicipal School Program
Workers' Comp. Loss Ratios by Member
5 Year Trend (Ending FY21)**

Member	FY17	FY18	FY19	FY20	FY21	5 Year Total
River Valley	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hannaford Career Ctr	0.0%	0.1%	7.1%	0.8%	4.6%	2.6%
Battenkill Valley	2.0%	4.0%	12.3%	0.0%	2.7%	4.3%
Blue Mountain	14.4%	10.5%	1.5%	3.1%	4.0%	6.5%
Mount Abraham	2.8%	22.6%	2.6%	8.4%	6.4%	8.7%
Lamoille South	15.0%	19.1%	9.4%	1.6%	19.3%	12.8%
Montpelier Roxbury SD	21.6%	2.0%	15.1%	2.6%	60.2%	20.2%
Hartford SD	16.4%	18.6%	13.6%	2.1%	50.2%	21.0%
Orleans Central	34.0%	9.1%	52.1%	7.1%	6.8%	22.3%
Windham Central	84.2%	3.7%	1.0%	22.9%	20.8%	24.6%
Orange Southwest	9.9%	2.3%	100.0%	12.3%	7.6%	26.5%
Two Rivers SU	20.4%	49.9%	37.0%	1.1%	26.7%	26.9%
Addison Northwest	39.0%	4.2%	47.5%	29.4%	19.8%	28.2%
Rutland Northeast	7.9%	7.9%	34.4%	3.6%	92.0%	28.2%
Orleans Southwest	43.9%	60.3%	25.6%	11.0%	10.8%	31.6%
Harwood Unified Union SD	1.8%	19.6%	62.8%	58.9%	13.7%	32.1%
Essex North	103.3%	0.0%	27.0%	0.0%	51.8%	33.0%
Windham Southwest	3.5%	153.3%	2.5%	16.1%	0.0%	33.5%
Windsor Southeast	3.8%	2.8%	2.8%	147.1%	10.9%	34.9%
White River Valley	78.8%	5.6%	7.3%	69.4%	30.2%	36.9%
Colchester SD	67.2%	7.4%	71.5%	44.5%	0.5%	38.3%
Franklin Northeast	113.9%	2.7%	3.2%	3.5%	80.0%	39.1%
Orange East	56.1%	85.5%	43.9%	2.1%	13.7%	41.0%
Central Vermont SD	8.2%	79.2%	95.8%	5.1%	7.6%	41.2%
Mt Mansfield	30.3%	25.8%	76.9%	49.1%	22.6%	41.5%
Lamoille North	13.8%	39.0%	96.8%	4.5%	51.5%	42.4%
Barre Unified Union	30.4%	69.7%	46.1%	50.7%	21.0%	43.0%
Bennington Rutland	58.2%	41.8%	16.0%	85.8%	19.7%	43.8%
Windsor Central	3.3%	17.3%	67.1%	11.1%	135.7%	45.0%
Franklin West	11.1%	21.4%	16.8%	113.7%	56.5%	45.7%
Windham Northeast	61.1%	25.3%	21.1%	114.4%	5.4%	46.4%
Mill River	11.6%	19.1%	47.4%	134.4%	29.9%	46.5%
South Burlington SD	26.0%	115.2%	77.3%	20.4%	9.5%	49.6%
Greater Rutland SU	5.7%	71.3%	112.9%	16.5%	37.2%	49.8%
Multi-Line Program*	49.7%	42.9%	68.5%	53.9%	37.1%	50.6%
Missisquoi Valley SD	48.9%	60.2%	59.5%	63.9%	29.6%	52.4%
Springfield SD	199.8%	3.7%	43.4%	3.9%	32.7%	59.2%
Rutland City	47.8%	133.6%	31.9%	32.3%	85.5%	66.1%
Caledonia Central	13.1%	4.9%	16.0%	237.7%	61.7%	69.7%
Maple Run Unified SD	61.2%	34.6%	117.3%	74.6%	64.6%	70.9%
North Country SU	68.5%	15.2%	29.3%	169.5%	82.5%	75.3%
Essex Westford Educational	37.4%	35.7%	236.7%	44.1%	37.0%	78.8%
Winooski SD	50.3%	11.3%	4.7%	290.1%	20.5%	78.8%
SW Vermont Regional	431.8%	3.1%	0.0%	0.0%	0.0%	79.3%
St. Johnsbury	175.5%	128.9%	90.4%	2.1%	15.0%	84.9%
Slate Valley	225.9%	103.4%	115.3%	50.6%	13.8%	93.9%
Addison Central	85.3%	49.7%	324.2%	66.6%	17.0%	107.8%
Kingdom East	114.6%	81.9%	129.9%	97.7%	136.0%	111.3%
Grand Isle SU	74.7%	136.4%	294.5%	45.9%	81.7%	125.5%

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

*Prior 5 year total was 48.9%