



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

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	1.3%	0.0%	0.0%	0.0%	0.0%	0.3%	2.6%	1.4%
Blue Mountain	0.0%	n/a	n/a	0.0%	0.0%	0.0%	6.5%	4.0%
Montpelier Roxbury SD	0.0%	0.0%	0.0%	8.5%	0.0%	2.4%	20.2%	12.9%
Hartford SD	0.0%	10.5%	197.6%	0.0%	4.4%	3.4%	21.0%	14.4%
Lamoille South	0.0%	374.5%	0.0%	49.2%	23.7%	26.8%	12.8%	18.8%
Orleans Southwest	23.0%	0.0%	1041.7%	1.4%	6.9%	9.4%	31.6%	23.2%
Mount Abraham	56.4%	0.0%	0.0%	2.3%	86.8%	53.1%	8.7%	23.4%/23.8%
Addison Northwest	0.6%	60.4%	629.4%	0.9%	31.6%	18.5%	28.2%	23.8%/27.3%
Windham Central	13.1%	64.9%	4.5%	18.8%	27.9%	23.7%	24.6%	24.2%/25.8%
Orange East	0.0%	4.5%	97.7%	0.0%	5.1%	3.4%	41.0%	24.6%/25.0%
Orleans Central	0.0%	193.7%	1107.4%	22.0%	42.4%	30.6%	22.3%	25.3%
Rutland Northeast	18.3%	60.9%	88.6%	2.6%	26.8%	22.4%	28.2%	25.4%/25.7%
Windham Southwest	0.0%	24.8%	70.7%	21.8%	7.2%	12.3%	33.5%	26.2%/26.7%
Franklin Northeast	0.0%	0.0%	1588.3%	3.4%	8.3%	9.5%	39.1%	27.3%/28.1%
Central Vermont SD	0.0%	0.0%	0.0%	0.0%	1.9%	1.0%	41.2%	27.6%
Colchester SD	0.0%	65.2%	0.0%	0.0%	0.0%	2.1%	38.3%	27.8%
Bennington Rutland	12.2%	41.2%	53.3%	0.0%	0.0%	7.0%	43.8%	28.6%
Barre Unified Union	19.0%	109.8%	202.1%	2.9%	3.9%	10.1%	43.0%	29.7%
Windham Northeast	2.3%	37.5%	0.0%	9.0%	0.7%	5.0%	46.4%	31.3%
White River Valley	46.2%	0.0%	0.0%	3.4%	22.9%	21.6%	36.9%	31.4%/31.8%
Franklin West	0.0%	14.9%	99.9%	30.3%	0.0%	8.7%	45.7%	31.8%
Mt Mansfield	1.6%	17.8%	31.3%	36.5%	12.1%	17.2%	41.5%	32.1%/32.2%
Windsor Central	9.6%	0.0%	692.1%	73.7%	0.0%	20.3%	45.0%	34.3%
Harwood Unified Union SD	6.5%	31.2%	0.0%	19.1%	74.2%	42.2%	32.1%	37.0%/45.9%
South Burlington SD	0.6%	36.4%	277.2%	5.1%	2.6%	9.6%	49.6%	37.3%
Mill River	116.4%	32.7%	2.1%	9.9%	2.9%	25.0%	46.5%	38.0%
Battenkill Valley	0.0%	0.0%	79.6%	0.0%	161.0%	80.8%	4.3%	38.1%/58.5%
Springfield SD	31.7%	71.2%	455.3%	0.0%	10.9%	12.2%	59.2%	39.2%
SW Vermont Regional	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	79.3%	39.5%
Greater Rutland SU	0.0%	0.0%	232.7%	8.3%	45.8%	27.2%	49.8%	39.8%/44.4%
Orange Southwest	17.2%	13.3%	83.1%	166.0%	37.2%	56.8%	26.5%	40.5%/42.7%
Lamoille North	8.8%	7.4%	42.9%	0.0%	69.3%	38.2%	42.4%	40.5%/43.8%
Multi-Line Program*	17.6%	30.4%	123.7%	30.0%	27.3%	27.0%	50.6%	41.2%/42.9%
Caledonia Central	0.0%	0.0%	0.0%	28.5%	8.1%	12.0%	69.7%	45.8%
North Country SU	2.5%	27.2%	108.9%	0.0%	3.8%	6.1%	75.3%	46.6%
Maple Run Unified SD	0.0%	0.0%	745.3%	50.3%	0.0%	16.2%	70.9%	48.5%
Missisquoi Valley SD	138.2%	0.0%	0.0%	2.2%	30.4%	49.3%	52.4%	51.2%/51.3%
Essex Westford Educational	4.6%	22.1%	509.0%	30.9%	1.3%	13.6%	78.8%	54.2%/57.7%
Winooski SD	0.0%	29.9%	0.0%	0.0%	9.6%	4.5%	78.8%	54.3%
St. Johnsbury	0.0%	0.0%	0.0%	5.1%	0.0%	1.3%	84.9%	56.5%
Addison Central	0.0%	8.6%	16.6%	0.0%	17.6%	9.4%	107.8%	66.1%/67.2%
Windsor Southeast	73.1%	0.0%	0.0%	358.1%	0.0%	112.3%	34.9%	67.0%/85.3%
Kingdom East	11.1%	0.0%	0.0%	7.9%	7.5%	8.4%	111.3%	73.0%
Slate Valley	144.7%	5.0%	0.0%	91.5%	2.9%	53.2%	93.9%	75.6%
Rutland City	6.3%	47.4%	72.5%	5.2%	203.7%	93.8%	66.1%	76.5%/80.3%
Two Rivers SU	0.3%	14.5%	64.7%	334.7%	101.1%	137.9%	26.9%	79.0%/94.0%
Grand Isle SU	0.0%	0.0%	0.0%	86.8%	26.9%	35.8%	125.5%	92.6%
Essex North	192.0%	1475.9%	725.5%	138.6%	631.0%	378.0%	33.0%	173.2%

*Prior 5 year total was %

40.3%/42.1%

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)