

LMCIT Property/Casualty Renewal

Here is a chart of premium credits for the different deductible options:



Deductible	Auto	Property/Liability
\$500	0.0%	0.0%
\$1,000	6.2%	1.0%
\$2,500	16.0%	6.0%
\$5,000	23.0%	11.0%
\$10,000	30.0%	19.0%
\$15,000	35.0%	25.0%
\$20,000	39.0%	29.0%
\$25,000	42.0%	33.0%
\$50,000	52.0%	44.0%
\$75,000	58.0%	50.0%
\$100,000	61.0%	53.0%
\$150,000	64.0%	57.0%
\$200,000	68.0%	61.0%
\$300,000	71.0%	65.0%

Vergas's current large deductibles:

Property - \$5,000 = 11% savings

Equipment Breakdown - \$2,500 = 6% savings

All other lines - \$1,000 = 1% savings, 6.2% savings for Auto