

### Me

#### Louisiana Orthopaedic Association Membership

Eligibility for the below outlined benefits require that a LAMMICO policyholder first be a member of the Louisiana Orthopaedic Association (LOA). Once membership is established, the LAMMICO insured will become eligible for the following additional credits: Risk Management (RM) Credit and Scheduled Credit. It should be noted that each of the two credits are independent of each other and can be earned separately.

### Ri

An extra 5% Risk Management Premium Discount (RM) credit can be earned in addition to the traditional 10% RM credit for a total of 15% RM credit to your basic limit premium

- The insured must be a member of the LOA
- The insured must complete a minimum of two (2) LAMMICO Risk Management educational offerings, at least one of which will have been obtained while attending the LOA's Annual Meeting
- *The insured must earn one additional RM credit (in addition to the live LAMMICO lecture at the annual LOA meeting) either online or via live lecture*

### Sc

Up to an additional 15%, subject to a maximum of 25% credit

- The insured must be a member of the LOA
- If the insured's loss ratio is less than 25%, they will receive an additional 15% scheduled credit, subject to a policy maximum of 25%
- If the insured's loss ratio is between 25%-40%, he/she will receive an additional 10% scheduled credit subject to a policy maximum of 25%