

# Professional Liability Application for Allied and Miscellaneous Services



Instructions: Answer all questions; applicant's name must include the names of all businesses and locations for which coverage is desired. If the answer is none, state none. If the answer is not applicable, state not applicable (N/A). If the space provided is insufficient to fully answer the question, please attach a separate sheet.

**Note:** Application must be dated and signed by owner, partner, officer, or administrator.

**Please type or print in ink.**

## Part I. General Information

Tax ID/SSN: \_\_\_\_\_

1.1 Applicant Name (including DBAs): \_\_\_\_\_

1.2 Mailing Address: \_\_\_\_\_  
\_\_\_\_\_

1.3 Location Address(es): \_\_\_\_\_  
\_\_\_\_\_

1.4 County (parish) of Each Location: \_\_\_\_\_

1.5 Telephone Number: Office: \_\_\_\_\_ Fax: \_\_\_\_\_

1.6 Person to Contact for Survey: Name: \_\_\_\_\_ Title: \_\_\_\_\_

1.7 Year Entity Established: \_\_\_\_\_

1.8 Entity is:  Individual  Corporation  Partnership  Professional Association/Corporation  
 Other; Describe: \_\_\_\_\_

1.9 Entity is:  For Profit  Non-Profit  
Describe Source of Funds: \_\_\_\_\_

1.10 If an individual, what is your profession? \_\_\_\_\_ as  Employee  Student  
How many years have you been practicing? \_\_\_\_\_  
In which branch of profession do you specialize? \_\_\_\_\_

1.11 Name, address and type of operation of employer, or school, if student: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Is your employer/employment by or through a registry or temporary employment?  
Agency?  Yes  No  Yes  No

1.12 Proposed Effective Date: \_\_\_\_\_

1.13 Requested Limits of Liability (if available): \$ \_\_\_\_\_ /\$ \_\_\_\_\_  
Professional Liability \$ \_\_\_\_\_ Each Occurrence  
General Liability \$ \_\_\_\_\_ General Aggregate

1.14 Annual Gross Receipts: Estimated Next Twelve Months \$ \_\_\_\_\_  
Last Twelve Months \$ \_\_\_\_\_

1.15 Total premises square footage occupied by applicant: \_\_\_\_\_

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1.16 List applicant entity's memberships in professional organizations: \_\_\_\_\_

\_\_\_\_\_

1.17 Is the applicant eligible for certification or accreditation?  Yes  No  
If yes, is applicant certified and/or accredited?  Yes  No  
If no, explain the reason: \_\_\_\_\_

\_\_\_\_\_

**Part II. Exposures**

2.1 Service is licensed as: \_\_\_\_\_

2.2 Describe the nature of insured's operation including types of services rendered and activities conducted:

\_\_\_\_\_

2.3 What was your total number of patient/client visits last year? \_\_\_\_\_ Estimated next year? \_\_\_\_\_

2.4 Breakdown of patient services:

____ % AIDS	____ % Alcoholic	____ % Bariatric
____ % Communicable	____ % Dental	____ % Disability
____ % Drug Addiction	____ % Emergency Medical	____ % Family Planning
____ % General Exams	____ % Gynecological	____ % Hemodialysis
____ % Holistic Medicine	____ % Major Surgery	____ % Minor Surgery
____ % Nutritional (Diet)	____ % Obstetric	____ % Occupational Medical
____ % Optometry/Ophthalmology	____ % Orthopedic	____ % Pediatric
____ % Psychiatric	____ % Rehabilitative Therapy	____ % Research/Experimental
____ % Stress Testing	____ % Substance Abuse	____ % Other; Describe: _____

2.5 Are any of the following performed?

Administer anesthesia (general or local)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Surgery (major or minor including Face Peel, Dermabrasion, Silicone Injection, and Needle Biopsies)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Cardiac Catheterization	<input type="checkbox"/> Yes <input type="checkbox"/> No
Diagnostic tests	<input type="checkbox"/> Yes <input type="checkbox"/> No
Chemotherapy	<input type="checkbox"/> Yes <input type="checkbox"/> No
X-Rays	<input type="checkbox"/> Yes <input type="checkbox"/> No
Radiation Therapy	<input type="checkbox"/> Yes <input type="checkbox"/> No
Reduction of Fracture	<input type="checkbox"/> Yes <input type="checkbox"/> No
Shock Therapy	<input type="checkbox"/> Yes <input type="checkbox"/> No
Prescribe medication	<input type="checkbox"/> Yes <input type="checkbox"/> No
Obstetric procedures	<input type="checkbox"/> Yes <input type="checkbox"/> No

For all yes answers, give detailed description on separate page or back of application.

2.6 Total number of all staff: \_\_\_\_\_

Total payroll or remuneration paid last year (E&C): \$ \_\_\_\_\_

Estimated payroll or remuneration next year (E&C): \$ \_\_\_\_\_

If you contract for services of any outside health care staff, break down total estimated annual payments to contractors by professional category: \_\_\_\_\_

\_\_\_\_\_

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- 2.7 Do you desire coverage for independent contractor(s) (including them as additional insured(s) on your policy while working on your behalf)?  Yes  No  
 Do you require:
- a) contracted staff (if any) to carry their own Professional Liability Insurance and secure Certificates of Insurance as evidence of such coverage?  Yes  No  
 If yes, indicate minimum limits required: \_\_\_\_\_
- b) employed physicians, surgeons, nurse anesthetists, dentists, podiatrists or chiropractors to carry their own Professional Liability Insurance and secure Certificates of Insurance as evidence of such coverage?  Yes  No  
 If yes, indicate minimum limits required: \_\_\_\_\_

2.8 Number of Professional Staff: E = Employed; C = Contracted  
 Show total number of hours of client service provided by all categories of staff: \_\_\_\_\_

<u>E</u>	<u>C</u>	Annual Hours	<u>E</u>	<u>C</u>
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> EEG or EKG Operators
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> Electrologists
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> Hearing Aid Fitters
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> Inhalation/Respiratory Therapists
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> Laboratory Technicians
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> LPNs
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> Medical Technicians
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> Physio/Physical Therapists
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> Podiatrists
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> Prosthetic Device Fitters
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> Psychologists/Psychotherapists
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> RNs
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> Social Workers
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> Speech Therapists
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> X-Ray or Radiologist Techs
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> X-Ray or Radiologist Therapists
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> Other; Describe: _____

\*Attach list and indicate specialty.

2.9 Give name of Administrator/Supervisor and describe his/her training and experience: \_\_\_\_\_

2.10 Do you sell any products?  Yes  No  
 If yes, describe and indicate estimated annual sales for each: \_\_\_\_\_

2.11 Do you rent or otherwise provide any equipment or products to others?  Yes  No  
 If yes, describe and indicate estimated annual sales for each: \_\_\_\_\_

2.12 Describe any "fundraising" or other special events activities conducted: \_\_\_\_\_

2.13 Does the applicant maintain any beds for overnight occupancy?  Yes  No  
 If yes, indicate the number \_\_\_\_\_, type \_\_\_\_\_ and the number of patient days the last 12 months \_\_\_\_\_.

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- 2.14 Do you provide any of the following services:
- |  |                              |                             |
|--|------------------------------|-----------------------------|
| A) Blood Bank/Plasma Centers           | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| B) Cemeteries/Funeral Homes/Morticians | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| C) Medical Arts Schools and Colleges   | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| D) Pharmacies                          | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| E) Nursing Homes                       | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
- If yes, complete the appropriate supplement application.

**Part III. Risk Management**

- 3.1 Name, qualifications, and number or years of experience of the Medical Director:
- | Name  | Title | Experience/Training | Association Membership |
|-------|-------|---------------------|------------------------|
| <hr/> |       |                     |                        |
- 3.2 Does your agency have a written credentializing policy and procedure for all individuals associated with or practicing within the agency?  Yes  No
- 3.3 Do you conduct pre-employment screening and investigation?  Yes  No
- 3.4 Do you prepare job descriptions and instructional manuals for your staff?  
If so, enclose a copy of each.  Yes  No
- 3.5 Do you maintain a written clinical record showing the total number of visits by each category of staff for each patient or organization client?  Yes  No
- 3.6 Are patients accepted for health care services only upon a written plan of treatment established by an attending physician?  Yes  No  
Explain any exceptions: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- 3.7 Are you equipped with an emergency 24-hour telephone call line for all of staff and patients:  Yes  No
- 3.8 Do you enter into any contractual agreements (other than lease of premises agreements)?  
If yes, attach explanation.  Yes  No
- 3.9 Does the applicant advertise its services other than an ordinary local telephone directory listing? If yes, please attach a copy of each advertisement.  Yes  No
- 3.10 Do you require staff to report all incidents (accidents) which might result in a liability claim **and** are records of such reports kept on file by you?  Yes  No  
If not, are you agreeable to instituting this procedure?  Yes  No
- 3.11 Are the applicant and all professional employees licensed in accordance with applicable state and federal laws? If no, attach explanation of any exception.  Yes  No
- 3.12 Has the applicant or any of its employees:
- |  |                              |                             |
|--|------------------------------|-----------------------------|
| a) Ever been the subject of disciplinary or investigatory proceedings or reprimanded by an administrative or governmental agency, hospital, or professional association?                                     | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| b) Had any professional license refused, suspended, revoked, renewal refused, or accepted only with special terms or has applicant or any of its employees voluntarily surrendered any professional license? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| c) Been convicted for an act committed in violation of any law or ordinance other than traffic offenses?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
- If the answer to any of 3.12 is yes, please attach a detailed explanation.**
- 3.13 Please describe in detail any additional operations, business pursuits, joint ventures in which your facility is currently engaged which would fall outside the scope of typical home health care operations.  None  Description Attached

**Part IV. History**

4.1 List prior professional liability insurers for the past five years, starting with the most recent year. If none, state none.

	Insurer	Policy Number	Limits of Liability	Premium	Eff. Date	Claims-Made	
						Yes	No
1.	_____						
2.	_____						
3.	_____						
4.	_____						
5.	_____						

If claims-made, what is the most recent retroactive date? \_\_\_\_\_

4.2 List prior general liability insurers for the past five years, starting with the most recent year. If none, state none.

	Insurer	Policy Number	Limits of Liability	Premium	Eff. Date	Claims-Made	
						Yes	No
1.	_____						
2.	_____						
3.	_____						
4.	_____						
5.	_____						

If claims-made, what is the most recent retroactive date? \_\_\_\_\_

4.3 Have any claims been made or occurrences reported during the past six years against any of the proposed insureds or against any entity in which any proposed insured has or has had an interest?

Yes  No

If yes, please describe; indicate status of the claim or suit and any amount(s) paid or reserved (attach an additional sheet if necessary): \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

4.4 Does any proposed insured have any knowledge of an event, circumstance, or occurrence (other than any listed in 4.3 above) prior to the effective date of the proposed policy, or does any proposed insured foresee that a claim may be brought as a result of said event, circumstance, or occurrence?

Yes  No

If yes, describe the event and indicate the reason for anticipation of a claim:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

I understand and agree this Application and any and all supplements attached hereto may be made a part of any policy issued, and any such policy will be issued in reliance upon the representation made herein. I further understand and agree that failure to provide a true and accurate response to the foregoing questions may, at the option of the Company, result in the voiding of insurance issued in reliance on this Application and/or denial of claims under any policy issued.

I authorize and consent to investigations of information bearing upon moral character, professional reputation, and fitness to engage in the activities of my business including authorization to every person or entity, public or private, to release to the company providing insurance coverage and ProAssurance Mid-Continent Underwriters, Inc., any documents, records, or other information bearing upon the foregoing.

I understand and agree these investigations shall not be confined to information submitted in this application, but shall include any other sources of information deemed relevant by the Company as may be authorized by law.

Applicant and all owners, employees, and contractors are licensed or duly authorized in all states or jurisdictions where professional services are provided. Applicant warrants the truth of all answers to the above questions, and that applicant has not withheld any information which is calculated to influence the judgment of the insurance company in considering this application.

**Important: This application must be signed by the applicant. Signing this form does NOT bind the company to complete the insurance.**

\_\_\_\_\_

Date

\_\_\_\_\_

Applicant Signature/Title

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# Medical Laboratories Supplement



**Note:** Supplement must be dated and signed by owner, partner, officer, or administrator.

**Please type or print in ink.**

Tax ID/SSN: \_\_\_\_\_

1. Applicant Name (including DBAs): \_\_\_\_\_

2. Describe fully the operations, activities, services, and professional procedures administered:  
 \_\_\_\_\_  
 \_\_\_\_\_

3. Attach a list by major category of all tests performed in the last annual period. Indicate percentage breakdown of all tests by type.

4. Employees:

_____	Total Number of Full-time (including all employees)
_____	Total Number of Part-time (including all employees)
_____	Number/FTE Professional Type
_____ / _____	Physicians employed (other than Medical Director)*
_____ / _____	Physicians contracted (attach copy of contract)*
_____ / _____	Bioanalysts
_____ / _____	Cytotechnicians
_____ / _____	Technologist
_____ / _____	Technologist-trainee
_____ / _____	Other; Describe: _____

\*If any, please complete Physician's Exposure Supplement

5. Does the laboratory own or operate any mobile laboratories? \_\_\_\_\_ Yes \_\_\_\_\_ No  
 If yes, indicate manufacturer and the gross receipts from each unit: \_\_\_\_\_  
 \_\_\_\_\_

6. Is your facility owned by an M.D.? \_\_\_\_\_ Yes \_\_\_\_\_ No  
 If yes, owner name(s) \_\_\_\_\_  
 If yes, indicate annual number and % of facility total that represents the owner's patient's tests: \_\_\_\_\_ # \_\_\_\_\_ %

7. If the answer to any part of this question is yes, attach a separate sheet and provide the following details:  
 specific tests performed, number of tests performed per year, and percentage of gross annual receipts.

a) Are you involved in any blood banking or crossmatching?	_____ Yes _____ No
b) Are you involved in any intravenous transfusion or in the procurement of blood and/or its components?	_____ Yes _____ No
c) Are you involved in any medical, genetic, or drug research?	_____ Yes _____ No
d) Are you involved in the manufacturing, dispensing, or testing of pharmaceuticals?	_____ Yes _____ No
e) Do you manufacture and/or sell laboratory equipment or supplies?	_____ Yes _____ No
f) Do you perform any type of environmental analyses?	_____ Yes _____ No
g) Are you involved in any services open to the public (health fairs, shopping mall exhibits)?	_____ Yes _____ No
h) Do you send tests to reference labs?	_____ Yes _____ No

If yes, please state % of receipts: \_\_\_\_\_  
 Reference lab name: \_\_\_\_\_  
 Location: \_\_\_\_\_

8. Does your staff perform arterial sticks? \_\_\_\_\_ Yes \_\_\_\_\_ No  
 If yes, who performs? \_\_\_\_\_  
 \_\_\_\_\_  
 If yes, what restrictions and precautions are utilized? \_\_\_\_\_  
 \_\_\_\_\_
9. Does your staff perform Pap smears? \_\_\_\_\_ Yes \_\_\_\_\_ No  
 If yes, who performs the test? \_\_\_\_\_  
 If yes, who reads and interprets the results? \_\_\_\_\_
10. Does the applicant provide drug screening for any entity? \_\_\_\_\_ Yes \_\_\_\_\_ No  
 If yes, please attach copies of all applicable contract types and a copy of the applicant's policy on confidentiality.
11. Does the applicant perform HIV testing? \_\_\_\_\_ Yes \_\_\_\_\_ No  
 If yes, please attach consent/disclosure form, copies of any contracts, and the applicant's policy on confidentiality.
12. Are biopsies performed by the applicant? \_\_\_\_\_ Yes \_\_\_\_\_ No  
 If yes, specify type and number: \_\_\_\_\_
13. Does applicant prepare any immunological, pharmaceutical, or similar agents? \_\_\_\_\_ Yes \_\_\_\_\_ No  
 If yes, describe: \_\_\_\_\_
14. Does your facility manufacture or distribute any "test kits" used by others, including any "home test kits"? \_\_\_\_\_ Yes \_\_\_\_\_ No  
 If yes, describe in detail each type of kit, indicate gross receipts for each type of kit, and specify which kits your facility manufactures: \_\_\_\_\_  
 \_\_\_\_\_
15. Are test results interpreted or diagnosed by applicant? \_\_\_\_\_ Yes \_\_\_\_\_ No  
 If yes, who diagnoses/interprets? \_\_\_\_\_
16. Are diagnoses made by any non-physician members of your staff? \_\_\_\_\_ Yes \_\_\_\_\_ No  
 If yes, please provide, on a separate sheet, their qualifications and who else reviews the diagnoses.
17. Are any patients ever present at the laboratory premises for the purpose of testing, obtaining specimens, or any other reason? \_\_\_\_\_ Yes \_\_\_\_\_ No  
 If yes, are any of the patient transfers from a health care facility? \_\_\_\_\_ Yes \_\_\_\_\_ No  
 If yes, who is responsible for these patients while they are on your premises?  
 \_\_\_ Your staff \_\_\_ Accompanying staff
18. Describe the occupied building fully, including: Age \_\_\_\_\_ Construction \_\_\_\_\_ No. of stories \_\_\_\_\_  
 Last remodeled \_\_\_\_\_ Sprinklered: \_\_\_ Fully \_\_\_ Partially \_\_\_ None  
 Smoke Alarms \_\_\_\_\_ Fire Alarms \_\_\_\_\_
19. Does applicant provide any services under contract? \_\_\_\_\_ Yes \_\_\_\_\_ No  
 If yes, attach explanation and a copy of the contract.
20. Does applicant, or any agency or association on its behalf, advertise its professional services in any manner other than a simple listing in the telephone directory? \_\_\_\_\_ Yes \_\_\_\_\_ No  
 If yes, attach a copy of all advertisements.

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21. Is your facility owned by, or operated in, a hospital? \_\_\_\_\_ Yes \_\_\_\_\_ No  
If yes, which hospital? \_\_\_\_\_

22. Name, qualifications, and number of years of experience of the Medical Director, all managers, and supervisors:

Name	Title	Experience/Training	Association Membership

23. Are your technologist graduates of medical technology programs? \_\_\_\_\_ Yes \_\_\_\_\_ No  
If not, indicate exceptions and cite qualifications: \_\_\_\_\_

24. Is your facility eligible for certification or accreditation? \_\_\_\_\_ Yes \_\_\_\_\_ No  
If yes, is applicant certified and/or accredited? \_\_\_\_\_ Yes \_\_\_\_\_ No  
If yes, by whom? \_\_\_\_\_  
If no, explain the reason: \_\_\_\_\_

25. Describe the method and frequency of internal quality assurance screens of test results: \_\_\_\_\_

26. Are random tests performed to audit false positive results? \_\_\_\_\_ Yes \_\_\_\_\_ No  
False negatives? \_\_\_\_\_ Yes \_\_\_\_\_ No  
If no, to either question, please explain the reason: \_\_\_\_\_

27. How long does your lab retain blood, tissue, other specimens for future reference? \_\_\_\_\_

28. What professional organization's standards are followed by your lab? \_\_\_\_\_

29. How frequently are reagents checked? \_\_\_\_\_

30. Who calibrates the precision equipment in your facility? \_\_\_\_\_  
What is the frequency of those calibrations? \_\_\_\_\_

31. Who services and maintains the precision equipment in your facility? \_\_\_\_\_  
What is the frequency of servicing? \_\_\_\_\_

32. Are logs kept of the calibration and servicing of precision instruments? \_\_\_\_\_ Yes \_\_\_\_\_ No

33. Is your staff trained in CPR? \_\_\_\_\_ Yes \_\_\_\_\_ No

34. Describe the referral source(s) by which patients are directed to the entity.  
\_\_\_\_\_

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant/Title

# Drug and Substance Abuse Testing Supplemental



Tax ID/SSN: \_\_\_\_\_

1. Type specimens taken/tested:  
 Urine    Blood  
 Other; Describe: \_\_\_\_\_
  
2. Who does testing?  
\_\_\_\_\_ Insured's own laboratory/staff  
\_\_\_\_\_ Laboratory insured contracts with for this service (include copy of contract and confirmation that lab carries own insurance and at what limits, provide example of letterhead that results are sent out on)  
\_\_\_\_\_ Independent laboratories chosen by others (describe who selects lab facility, include copy of any contracts between the parties, confirm lab's own insurance and limits, and confirm letterhead that results are sent out on)
  
3. Describe exactly who reads and interprets the test results: \_\_\_\_\_
  
4. Describe the "protocols" in place to prevent reporting of "false positive" results:  
\_\_\_\_\_
  
5. Describe the "policy" regarding "confidentiality" of reports and records:  
\_\_\_\_\_
  
6. In the past year:  
(a) How many positive test results? \_\_\_\_\_  
(b) How many employees:  
    (1) treated? \_\_\_\_\_  
    (2) counseled? \_\_\_\_\_  
    (3) terminated from employment? \_\_\_\_\_
  
7. Is portable equipment used in any on-site testing operations? Describe fully the equipment including its exact use, who manufactures, any lease involving use of same, and brochures (if available).  
\_\_\_\_\_  
\_\_\_\_\_
  
8. Enclose copies of contracts between Insured and Client companies.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant/Title

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