



MISCELLANEOUS PROFESSIONAL LIABILITY

Professional Growth Expectations

A professional can create exposures to costly liability claims just by doing business. Regardless of the size of the business, there are potential exposures as client expectations are increasing and lawsuits are becoming more common.

According to the US Department of Labor, Bureau of Labor Statistics (bls.gov), the following professional industries listed below are on the rise. As business opportunities increases, so do the exposures.

SUMMARY

To address these growing exposures, **Travelers Miscellaneous Professional Liability insurance** provides coverage for things that are normally excluded from general liability policies, including a variety of errors and omissions exposures that professionals may encounter. As part of this coverage, Travelers offers a risk management helpline that provides up to one hour of consultative risk management services through Litchfield Cavo LLP*, a premier professional liability defense law firm. In the event of a claim, you have access to a specialized claims department to assist you in the process.

EMPLOYMENT GROWTH

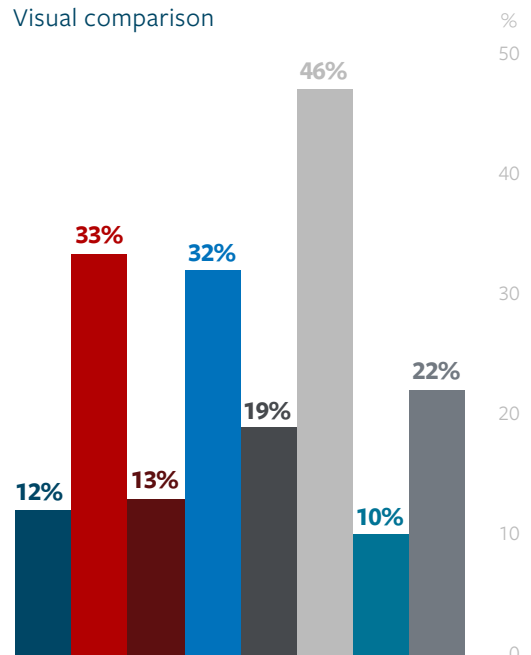
projected by 2022

- 1 Advertising, Promotions and Marketing Professionals** will continue to be essential for organizations to maintain and expand their share of the market.
12% employment growth is projected by 2022
- 2 Event Planners** will continue to be recognized for the value of professionally planned meetings and events.
33% employment growth is projected by 2022
- 3 Human Resource Consultants** to oversee and administer programs with both newly formed companies and expanding organizations.
13% employment growth is projected by 2022
- 4 Market Researchers** will be in demand as companies across all industries want to understand the needs of customers and measure the effectiveness of strategies.
32% employment growth is projected by 2022

- 5 Management Consultants** will be needed as organizations continue to seek ways to improve efficiency and control costs.
19% employment growth is projected by 2022
- 6 Interpreters/Translators** will be in higher demand as globalization increases.
46% employment growth is projected by 2022
- 7 Mediators/Arbitrators** are typically faster and less costly than litigation and will experience growth.
10% employment growth is projected by 2022
- 8 Medical Records and Health Information Technicians** as the population ages demand is expected to increase.
22% employment growth is projected by 2022

EMPLOYMENT GROWTH

Visual comparison



TO LEARN MORE, talk to your independent agent or visit travelersbond.com

*Assistance from Litchfield Cavo attorneys is not intended to replace your firm's need to hire counsel to assist in making risk management decisions.

