



Maryland

INSURANCE ADMINISTRATION

2020 Report on Workers' Compensation Insurance

MSAR # 10419

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Commissioner**

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EXECUTIVE SUMMARY

- Employers are required to purchase or self-insure for workers' compensation insurance. They may buy workers' compensation insurance from an insurer authorized to write workers' compensation insurance in the State or from Chesapeake Employers' Insurance Company ("CEIC").¹ Subject to regulatory approval, an employer may self-insure.²
- Ninety-five insurance groups offered workers' compensation insurance to Maryland employers in 2019. Workers' compensation insurance is the third largest line in property and casualty insurance following auto insurance and homeowner's insurance.
- The top eight workers' compensation insurance groups, including CEIC, wrote approximately 62 percent of the market in 2019 (Exhibits 3 and 5). CEIC is the largest writer, accounting for about 21.3 percent of the market in 2019. The second largest writer is Hartford Fire and Casualty Group, accounting for about 11 percent of the market in 2019.
- The National Council on Compensation Insurance, Inc. ("NCCI") files pure premium loss costs rates with the Maryland Insurance Administration ("MIA") on behalf of all insurers who write workers' compensation insurance in the State with the exception of CEIC. No insurer may use the NCCI's pure premium loss costs until those pure premium loss costs are approved by the MIA.
- NCCI filed decreases to the pure premium loss costs for calendar years 2007 through 2009, ranging from a low of -5.4 percent for 2009 to a high of -1.7 percent for 2008. Thereafter, NCCI filed increases for calendar years 2010 through 2014 ranging from a high of 5.7 percent in 2011 to a low of 1.4 percent for 2012 and 2014. In calendar years 2015 - 2019, NCCI filed decreases of -2.7 percent, -5.5 percent, -9.9 percent, - 6.9 percent, and - 7 percent respectively. For 2020, NCCI recently filed a decrease of -9.6 percent to be effective January 1, 2021. NCCI's pure premium loss cost filings are primarily based on actual claims experience, loss ratio trends, and the costs of indemnity (lost income) and medical benefits.
- Maryland's workers' compensation insurance market remains competitive, as evidenced by the large number of participating insurer groups and the spread of market share among these groups.

¹ As of October 1, 2013, the Injured Workers' Insurance Fund ("IWIF") became the Chesapeake Employers' Insurance Company ("CEIC"). For this report, all references are to CEIC.

² In order to be self-insured, approval must be obtained from either the Workers' Compensation Commission or the Maryland Insurance Administration, depending on the nature of the employer seeking to self-insure.

INTRODUCTION

Pursuant to §2-10A-03 of the State Government Article of the Annotated Code of Maryland, the Maryland Insurance Commissioner issues an Annual Report (“Report”) to the Joint Committee on Workers’ Compensation Benefit and Insurance Oversight.³ The Report describes the condition of workers’ compensation benefits and workers’ compensation insurance in Maryland. The Report also illustrates the effect of Chapters 590 and 591 of the Laws of Maryland of 1987 on workers’ compensation benefits and workers’ compensation insurance.⁴

OVERVIEW

Since the early 1900s, every state requires employers to provide some form of protection for employees who are injured while working. Workers’ compensation laws are based on a no-fault system designed to compensate workers who sustain accidental injuries arising out of and in the course of their employment. The forms of compensation may include payment for medical services, rehabilitation services, lost or replacement income, and any permanent partial or permanent total disability the worker may sustain as a result of the work-related injury or occupational disease. Should a worker die as a result of a work-related injury or disease, the benefits may also include funeral expenses and survivor benefits. Employers may purchase workers’ compensation insurance from an insurer authorized to write workers’ compensation insurance in the State or from the CEIC. Subject to regulatory approval, an employer may self-insure.

Workers’ compensation insurance is a “long-tail” line of business, as claims may be open for long periods of time. Benefits may be awarded in stages and in various combinations of disability determinations and claims may be reopened at a later point in time resulting in the payment of additional benefits. All of these factors can make it difficult to accurately predict the cost of workers’ compensation claims.

The Maryland Workers’ Compensation Commission’s Medical Fee Guide is one tool Maryland uses to curtail medical cost increases and assist workers’ compensation insurers in predicting the cost of claims. In an effort to further decrease medical cost trends, some workers’ compensation insurers enter into contracts with Preferred Provider Organizations (PPOs). Providers contracting with a PPO may agree to accept a lower fee than that established by the Workers’ Compensation Commission’s Medical Fee Guide. If an injured worker receives services from such a provider, the workers’ compensation insurer pays the provider in accordance with the

³ The Workers’ Compensation Commission (“WCC”) also submits a report to the Committee pursuant to § 2-10A-03.

⁴ Among other things, Chapter 590 established competitive rating for workers’ compensation insurance under certain circumstances. It also requires workers’ compensation insurers to adhere to a uniform classification system and uniform experience rating plan; permits an insurer to develop sub-classifications in certain cases; requires workers’ compensation insurers to record and report certain workers’ compensation experience; requires a rating organization to develop and file certain rules; prohibits insurers from agreeing with other insurers to adhere to certain rules; specifies the contents of an experience rating plan; and, permits insurers to file rating plans providing for retrospective premium adjustments. Chapter 591 provides, among other things, that the allowable fees and other charges for medical treatment and services established by the WCC shall be reviewed by the WCC at least once every two years for completeness and reasonableness, and that WCC-adopted guidelines be revised accordingly.

PPO contracted rate or the Workers' Compensation Commission's Medical Fee Guide, whichever is less. Further, under the State of Maryland's all-payer hospital rate setting system, workers' compensation insurers pay the same amount for hospital services as all other payers.

2020 LEGISLATIVE CHANGES IMPACTING WORKERS' COMPENSATION

The following bills from the 2020 session of the general assembly passed into law. These bills generally involve claims and benefits, which are subject to the regulatory authority of the WCC, and do not have any impact on the Insurance Administration's regulation of workers' compensation insurance.

- HB 99 / SB 616 (CH 52, 53) - Labor and Employment - Injured Workers' Insurance Fund – Revisions;
- HB 685 (CH 303) - Harford County – Workers' Compensation – Permanent Partial Disability – Detention and Correctional Officers and Deputy Sheriffs;
- HB 810 (CH 332) - Workers' Compensation - Washington County - Volunteer Company - Fire and Rescue Academy Student;
- SB 8 (CH 495)- Subsequent Injury Fund and Uninsured Employers' Fund – Assessment on Awards and Settlements – Amount; and
- SB 784 (CH 582)- Workers' Compensation - Hernia Claims.

WORKERS' COMPENSATION INSURERS

Ninety-five insurance groups, including CEIC, offered workers' compensation insurance to Maryland employers in 2019. In total, these insurers wrote \$931,134,651 in direct written premium, a decrease of approximately 1 percent over 2018. This represents approximately 7.6 percent of the direct written premiums written by all property and casualty ("P&C") insurers for all lines in Maryland. Exhibit 1 illustrates the workers' compensation share of total P&C industry written premium in the State for the period 2002 to 2019.

The top ten workers' compensation insurance groups, including CEIC, wrote 67.8 percent of the market in 2019. CEIC wrote 21.3 percent. The top 10 insurers, excluding CEIC, wrote 46.5 percent and the remaining insurers wrote 31.3 percent. **Table 1** below displays the market share for the top ten insurance groups.

Table 1: Market Share Largest Writers, 2018 and 2019		
Insurance Group	Percentage Market Share, 2018	Percentage Market Share, 2019
Chesapeake Employers Insurance Company	21.6 (first)	21.3 (first)
Hartford Fire and Casualty Group	11.2 (second)	11.1 (second)
Travelers Group	6.7 (third)	7.1 (third)
Erie Insurance Group	6.0 (fourth)	6.5 (fourth)
Zurich Insurance Group	5.2 (fifth)	4.1 (sixth)
Chubb	3.8 (eighth)	3.9 (seventh)
American International Group	2.7 (tenth)	2.4 (tenth)
Liberty Mutual Group	3.7 (ninth)	3.4 (ninth)
WR Berkley Corp Group	3.8 (seventh)	3.8 (eighth)
BCBS of MI Group	4.0 (sixth)	4.4 (fifth)

NOTE: Small changes in company / group market share resulted in the companies in the sixth through tenth positions changing order in 2019; however, no companies exited or entered the top ten positions and the top four remained unchanged.

Exhibits 2 through 6 provide additional data as follows:

- Exhibit 2 compares the market share for the top eight insurer groups from 2008 – 2019.
- Exhibit 3 lists Maryland workers' compensation 2019 market share by insurer group in descending order.
- Exhibit 4 lists the 2019 premium per group and per company within each group for each of the 90 companies.
- Exhibit 4A lists Maryland Excess Workers' Compensation Insurers. This coverage is designed for employers that self-insure up to a certain point and then purchase additional coverage for risk beyond that point.
- Exhibit 5, page 1, compares Maryland industry with CEIC's written premium for the period 2004 through 2019.
- Exhibit 5, Page 2 compares the combined Maryland market share of the top eight carriers in premium volume from 2004-2019 with and without CEIC. CEIC remains the largest

workers' compensation insurer in Maryland.

- Exhibit 6 lists new entrants and re-entrants into the market for 2019. New entrants are companies with no written premium in 2016 and 2017. Re-entrants are those carriers that had premium in 2016, but no premium in 2017.

PREMIUM RATES

Insurance premium rates are regulated either through prior approval or through competitive rating (also known as “file and use”). If regulated through prior approval, insurers must file their proposed rates with the MIA and may only use those rates to determine the premium for a particular risk after the MIA has approved them. Under competitive rating, insurers file their proposed rates with the MIA and may use those rates to determine the premium for a particular risk as soon as the MIA has received the filing.

In Maryland, workers' compensation insurance is a blend of prior approval and competitive rating. In this line, all insurers, with the exception of CEIC, are required to subscribe to the National Council on Compensation Insurance (“NCCI”). NCCI is a licensed rating and advisory organization that files pure premium loss costs with the MIA. Pure premium loss costs reflect actual claim information submitted by insurers to the NCCI. Claim information includes lost wages and the cost of medical treatment. The NCCI aggregates this claim information for use in its pure premium loss costs filings. Pure premium loss costs do not include any other costs associated with writing workers' compensation insurance, such as profit, commissions, taxes and the expenses associated with providing the benefits to the injured worker (known as loss adjustment expenses or “LAE”). No insurer may use NCCI's pure premium loss costs until those costs have been approved by the MIA. NCCI's loss costs filings are typically effective beginning on January 1 of each year.

Once the MIA approves NCCI's pure premium loss costs, insurers may submit independent rate filings. These filings adopt the NCCI pure premium loss costs and may also include the insurer's expense multipliers. The expense multiplier consists of the following elements from an insurer's expense and profit information: (1) commission; (2) general expense; (3) taxes, licenses and fees; and, (4) profit. In addition, since NCCI does not include loss adjustment expense in its pure premium loss cost filings, companies modify their expense multiplier to include a component for loss adjustment expense. The insurer's rates are derived by multiplying NCCI's pure premium loss costs by the insurer's calculated expense multiplier. These rate filings are made under competitive rating, which means that insurers may begin to charge premiums based on the specific expense multiplier as soon as it has been filed with the MIA.

Pursuant to § 24-305 of the Insurance Article, Annotated Code of Maryland, CEIC is not presently subject to Title 11 of the Insurance Article, which means that CEIC is not presently required to join NCCI or adhere to the rating rules filed by NCCI. Section 24-305 is subject to repeal effective January 21, 2023, which will subject CEIC to the requirements of Title 11 of the Insurance Article, including the requirement to join NCCI and utilize NCCI's loss cost filings in the same manner as the rest of the market. In the interim, CEIC's ratemaking practices continue to be reviewed by the MIA at least once every five years through the financial examination process.

A common measure to determine the portion of the premium dollar used to cover benefits is known as the “loss ratio”. A loss ratio of 70 percent, for example, means the insurer spent 70 cents of each written premium dollar collected on benefits. As a group, workers’ compensation insurers had a collective loss ratio of 55.1 percent. CEIC’s loss ratio was 37.9 percent in 2017. This marks the second time since 2004 that CEIC’s loss ratio was lower than the rest of the industry, 2015 being the first time this happened during the tracking period. Exhibit 7 compares CEIC’s loss ratios to those of the industry for the period 2005 to 2019. It should be noted that CEIC is the insurer of last resort for those employers that are unable to obtain policies on the open market and this may be a contributing factor to a higher than industry average loss ratio in most years.

Exhibits 8 through 12 illustrate various aspects of the history of NCCI pure premium loss costs filings in the state of Maryland as follows:

- Exhibit 8 compares the changes in NCCI Maryland pure premium loss cost filings with the MIA from 2001-2021.
- Exhibit 9 illustrates the history of NCCI Maryland pure premium loss costs changes by industry group from 2007-2021.
- Exhibit 10 compares the largest payroll classes by industry group for Maryland based on statewide payroll for the listed classifications and changes in the pure premium loss costs for businesses within each classification listed.
- Exhibit 11 illustrates the changes in the components of NCCI Maryland pure premium loss cost filings from 2007-2021. This information is not available prior to 200.
- Exhibit 12, Page 1 represents the cumulative impact of all NCCI statewide pure premium loss costs filings since 1996.
- Exhibit 12, Page 2 shows this cumulative impact on an industry group basis.

NCCI filed its latest pure premium loss costs for Maryland with the MIA on August 6, 2020. The filing has been approved by the MIA with an effective date of January 1, 2021. The overall approved change for this filing is a decrease of 9.6 percent. This decrease is based on improvements in claims experience, decreasing loss ratio trends, and relative stability in indemnity & medical benefit costs. The premium an employer is charged depends on the employer’s classification and other factors. Some employers may receive premium decreases while others may see premium increases.

TERRORISM RISK INSURANCE PROGRAM

In 2002, Congress enacted the Terrorism Risk Insurance Act (“TRIA”), creating a federal reinsurance program to assist insurance companies in paying for claims relating to acts of terrorism. The program was intended to be a temporary measure to allow time for insurers to develop solutions and products to insure against acts of terrorism. TRIA was set to expire in 2005, but was extended until 2007. In December of 2007, it was extended for another seven years until December 31, 2014. NCCI filed the loss costs with the MIA on July 24, 2014 to ensure time for a proper review and for insurers to adopt the filing and/or make changes to the loss costs multipliers they have on file. On January 12, 2015 the President signed into law TRIA of 2015, which amends the expiration date of TRIA to December 31, 2020. TRIA has again been extended by the President through December 31, 2027. Given this extension, NCCI will not be making additional filings as a result of an increased exposure related to TRIA.

COVID-19 IMPACT

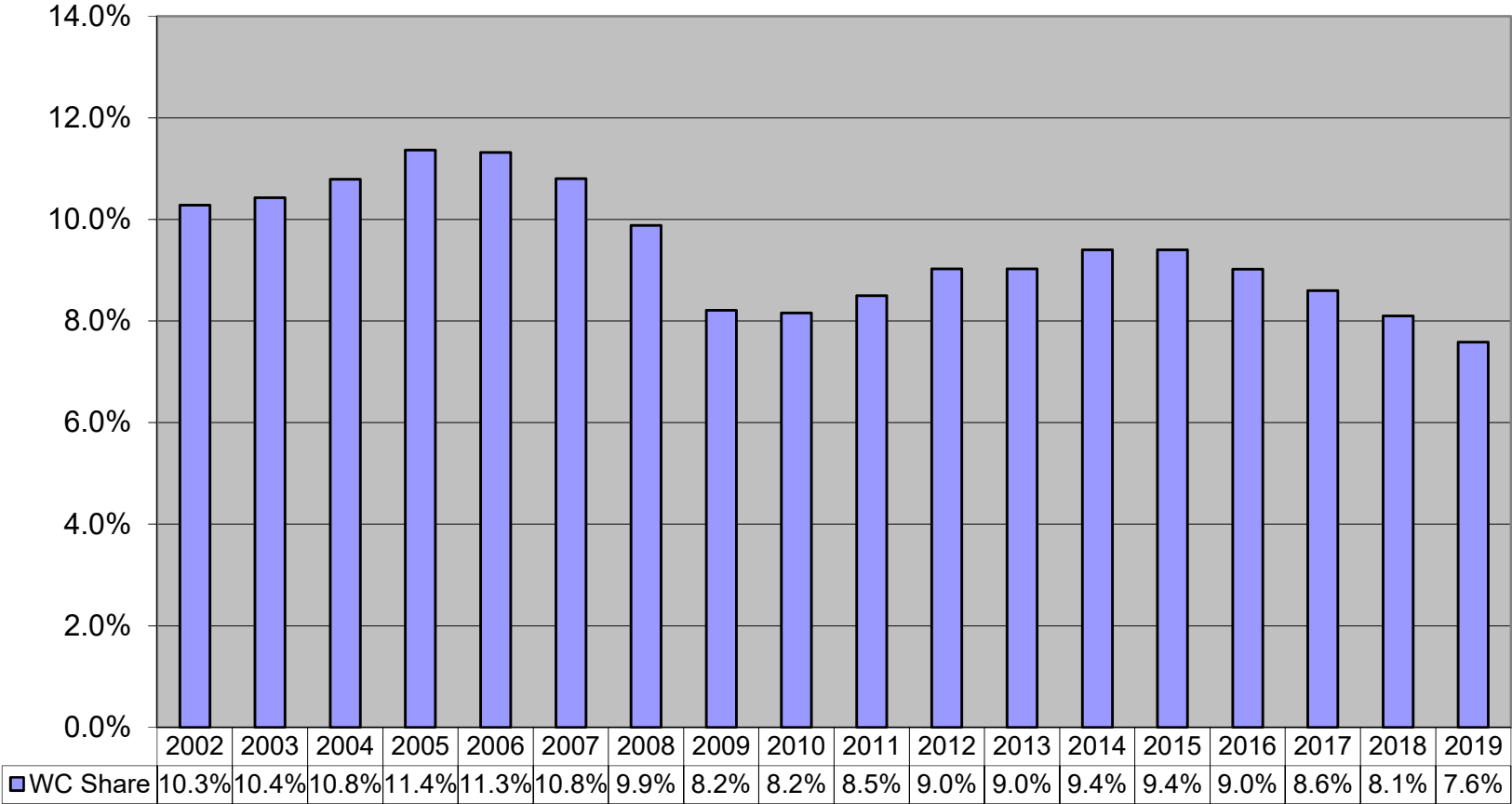
At the time of this report, it is too soon to determine the ultimate impact of the current pandemic on workers’ compensation loss costs in Maryland and around the country. In its analysis of loss costs and trends submitted with its most recent loss costs filing, NCCI advised that it will be monitoring and analyzing loss costs over the course of the next year and that the next loss costs filing will reflect the results of that analysis. It is likely that the workers’ compensation market nationally will experience a reduction in the amount of written premium coincident to the loss of jobs and closing of businesses in the aftermath of COVID-19.

Maryland was an active participant in discussions with NCCI this past Spring that resulted in new rating rules for workers’ compensation premium calculations designed to assist employers who were downsizing and / or furloughing workers as a result of the pandemic. These rules allow for the exclusion of payroll from premium calculations for workers that are being paid by an employer but are not actually working. NCCI’s rating rules also allow an employer to reclassify employees who are performing different job functions than prior to the pandemic. The Administration will continue to monitor rating rules in the workers’ compensation market to ensure they are effective in the accurate classification of employees and the pricing of workers’ compensation coverage.

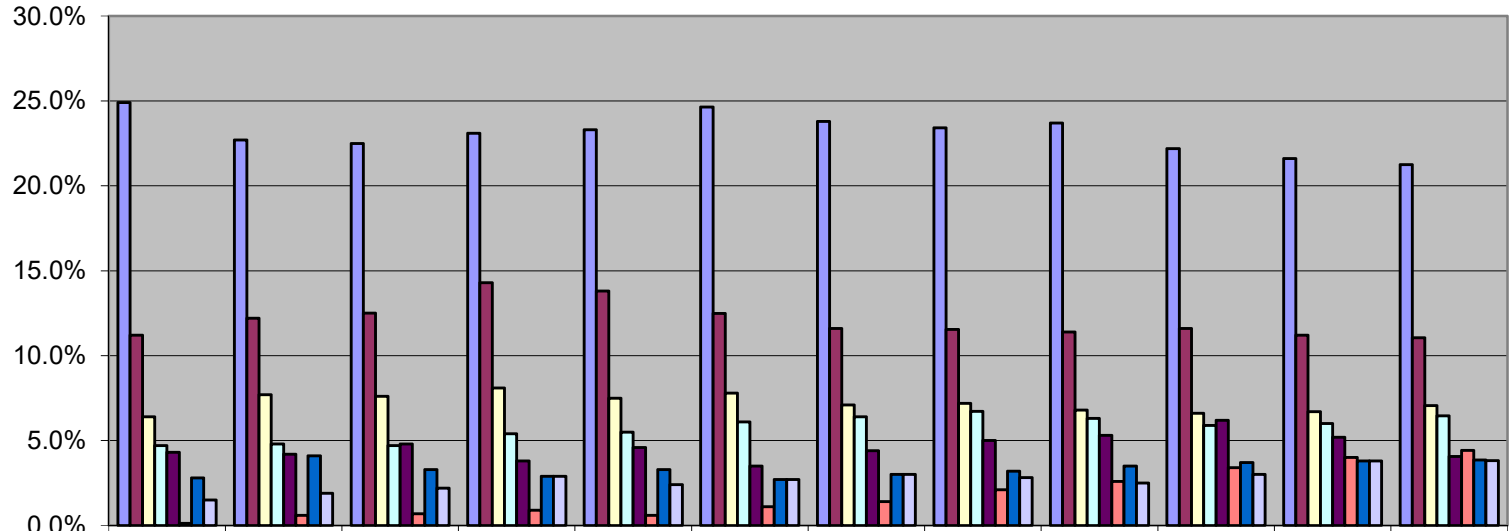
CONCLUSION

Ninety-five insurers reported workers' compensation insurance premium earned in Maryland. The total written premium in 2019 decreased by \$12,223,762 (1.3%) in 2019. NCCI filed its pure premium loss costs for Maryland with the MIA on August 6, 2020 and the filing was approved by the MIA with an effective date of January 1, 2021. The overall approved change for the NCCI pure premium loss costs was a decrease of 9.6 percent. The workers compensation market in Maryland remains healthy and competitive with a substantial number of participating insurers with stable and sustainable market shares.

Maryland Workers' Compensation Share of Overall Property & Casualty Industry Written Premium



Comparison of Large Insurance Group Market Shares in Maryland for 2008 through 2019



	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
■ CEIC	24.9%	22.7%	22.5%	23.1%	23.3%	24.6%	23.8%	23.4%	23.7%	22.2%	21.6%	21.3%
■ Hartford Group	11.2%	12.2%	12.5%	14.3%	13.8%	12.5%	11.6%	11.5%	11.4%	11.6%	11.2%	11.1%
■ Travelers Group	6.4%	7.7%	7.6%	8.1%	7.5%	7.8%	7.1%	7.2%	6.8%	6.6%	6.7%	7.1%
■ Erie Insurance Group	4.7%	4.8%	4.7%	5.4%	5.5%	6.1%	6.4%	6.7%	6.3%	5.9%	6.0%	6.4%
■ Zurich Group	4.3%	4.2%	4.8%	3.8%	4.6%	3.5%	4.4%	5.0%	5.3%	6.2%	5.2%	4.1%
■ BCBS OF MI GRP	0.1%	0.6%	0.7%	0.9%	0.6%	1.1%	1.4%	2.1%	2.6%	3.4%	4.0%	4.4%
■ CHUBB	2.8%	4.1%	3.3%	2.9%	3.3%	2.7%	3.0%	3.2%	3.5%	3.7%	3.8%	3.9%
■ WR Berkley Group	1.5%	1.9%	2.2%	2.9%	2.4%	2.7%	3.0%	2.8%	2.5%	3.0%	3.8%	3.8%

Maryland Workers' Compensation Market Share by Insurer Group

2019 Rank	Group Code	Group Name	2019		
			Group Premium	Group Market Share	Cumulative Group Market Share
1	0	CHESAPEAKE EMPLOYERS INS CO	197,939,360	21.26%	21.26%
2	91	HARTFORD FIRE & CAS GRP	102,938,476	11.06%	32.31%
3	3548	TRAVELERS GRP	65,731,814	7.06%	39.37%
4	213	ERIE INS GRP	60,055,910	6.45%	45.82%
5	572	BCBS OF MI GRP	41,144,805	4.42%	50.24%
6	212	ZURICH INS GRP	37,878,713	4.07%	54.31%
7	626	CHUBB LTD GRP	35,903,380	3.86%	58.16%
8	98	WR BERKLEY CORP GRP	35,632,169	3.83%	61.99%
9	111	LIBERTY MUT GRP	32,048,224	3.44%	65.43%
10	12	AMERICAN INTL GRP	22,695,583	2.44%	67.87%
11	4507	BUILDERS GRP	20,448,340	2.20%	70.07%
12	242	SELECTIVE INS GRP	17,791,351	1.91%	71.98%
13	150	OLD REPUBLIC GRP	17,241,166	1.85%	73.83%
14	218	CNA INS GRP	17,118,049	1.84%	75.67%
15	31	BERKSHIRE HATHAWAY GRP	16,691,473	1.79%	77.46%
16	447	HARFORD GRP	11,817,918	1.27%	78.73%
17	1279	ARCH INS GRP	11,446,300	1.23%	79.96%
18	250	DONEGAL GRP	10,302,594	1.11%	81.07%
19	2538	AMTRUST FINANCIAL SERV GRP	10,292,745	1.11%	82.17%
20	3363	EMPLOYERS HOLDINGS GRP	9,866,195	1.06%	83.23%
21	140	NATIONWIDE CORP GRP	9,035,683	0.97%	84.20%
22	244	CINCINNATI FIN GRP	8,213,778	0.88%	85.08%
23	88	THE HANOVER INS GRP	8,190,350	0.88%	85.96%
24	175	STATE AUTO MUT GRP	7,589,147	0.82%	86.78%
25	291	ENCOVA MUT INS GRP	6,883,495	0.74%	87.52%
26	968	AXA INS GRP	6,029,067	0.65%	88.16%
27	176	STATE FARM GRP	5,852,019	0.63%	88.79%
28	1332	MAINE EMPLOYERS MUT INS GRP	4,944,847	0.53%	89.32%
29	3098	TOKIO MARINE HOLDINGS INC GRP	4,798,652	0.52%	89.84%
30	680	AMERISAFE GRP	4,684,309	0.50%	90.34%

Maryland Workers' Compensation Market Share by Insurer Group

2019 Rank	Group Code	Group Name			2019
			2019 Group Premium	2019 Group Market Share	Cumulative Group Market Share
31	2698	PROASSURANCE CORP GRP	4,555,165	0.49%	90.83%
32	922	ICW GRP ASSETS INC GRP	4,269,312	0.46%	91.29%
33	84	AMERICAN FINANCIAL GRP	4,250,056	0.46%	91.75%
34	271	PENNSYLVANIA NATL INS GRP	4,218,651	0.45%	92.20%
35	1120	EVEREST REINS HOLDINGS GRP	4,186,862	0.45%	92.65%
36	796	QBE INS GRP	3,803,230	0.41%	93.06%
37	158	FAIRFAX FIN GRP	3,773,009	0.41%	93.46%
38	474	FCCI MUT INS GRP	3,639,863	0.39%	93.85%
39	4670	STARR GRP	3,599,993	0.39%	94.24%
40	408	AMERICAN NATL FIN GRP	3,463,501	0.37%	94.61%
41	457	ARGO GRP US INC GRP	3,384,979	0.36%	94.98%
42	201	UTICA GRP	3,129,095	0.34%	95.31%
43	640	MUTUAL BENEFIT GRP	3,066,528	0.33%	95.64%
44	4962	** AU HOLDING CO GRP	2,921,334	0.31%	95.95%
45	7	FEDERATED MUT GRP	2,856,748	0.31%	96.26%
46	169	SENTRY INS GRP	2,850,600	0.31%	96.57%
47	867	PROTECTIVE INS CORP GRP	2,773,230	0.30%	96.87%
48	124	AMERISURE CO GRP	2,252,257	0.24%	97.11%
49	4886	BENCHMARK HOLDING GRP	2,088,778	0.22%	97.33%
50	256	PROSIGHT GRP	1,767,464	0.19%	97.52%
51	0	BROTHERHOOD MUT INS CO	1,725,577	0.19%	97.71%
52	4715	MS & AD INS GRP	1,709,109	0.18%	97.89%
53	0	BRETHREN MUT INS CO	1,686,823	0.18%	98.07%
54	785	MARKEL CORP GRP	1,655,935	0.18%	98.25%
55	3219	SOMPO GRP	1,572,971	0.17%	98.42%
56	228	WESTFIELD GRP	1,561,566	0.17%	98.59%
57	748	AMERITRUST GRP INC GRP	1,515,373	0.16%	98.75%
58	4851	CHURCH MUT GRP	1,067,286	0.11%	98.86%
59	62	EMC INS CO GRP	1,018,269	0.11%	98.97%
60	4904	INTACT FINANCIAL GRP	1,011,576	0.11%	99.08%

Maryland Workers' Compensation Market Share by Insurer Group

2019 Rank	Group Code	Group Name	2019		2019
			Group Premium	Group Market Share	Cumulative Group Market Share
61	594	AMERICAN CONTRACTORS INS GRP	973,586	0.10%	99.19%
62	473	AMERICAN FAMILY INS GRP	761,320	0.08%	99.27%
63	4381	HOUSTON INTL INS GRP	680,041	0.07%	99.34%
64	350	GENERAL ELECTRIC GRP	560,873	0.06%	99.40%
65	0	CIMARRON INS CO INC	498,541	0.05%	99.45%
66	69	FARMERS INS GRP	475,827	0.05%	99.51%
67	4725	ENSTAR GRP	471,085	0.05%	99.56%
68	0	SOUTHERN STATES INS EXCH	397,199	0.04%	99.60%
69	4863	* CHINA MINSHENG GRP	390,765	0.04%	99.64%
70	4794	GROUP ONE THOUSAND ONE GRP	387,949	0.04%	99.68%
71	303	GUIDEONE INS GRP	315,050	0.03%	99.72%
72	708	NEW JERSEY MANUFACTURERS GRP	309,447	0.03%	99.75%
73	0	CHEROKEE INS CO	276,848	0.03%	99.78%
74	1147	WORKERS COMP FUND GRP	270,413	0.03%	99.81%
75	1302	BUILDERS INS GRP	262,877	0.03%	99.84%
76	775	PHARMACISTS MUT GRP	261,242	0.03%	99.86%
77	517	HANNOVER GRP	238,600	0.03%	99.89%
78	0	FEDERATED RURAL ELECTRIC INS EXCH	223,474	0.02%	99.91%
79	783	RLI INS GRP	187,005	0.02%	99.93%
80	761	ALLIANZ INS GRP	169,329	0.02%	99.95%
81	0	LION INS CO	127,474	0.01%	99.97%
82	225	IAT REINS CO GRP	70,008	0.01%	99.97%
83	0	FRANK WINSTON CRUM INS CO	50,018	0.01%	99.98%
84	4943	** SUNZ HOLDINGS GRP	40,434	0.00%	99.98%
85	681	* SERVICE INS HOLDINGS GRP	37,335	0.00%	99.99%
86	0	WORK FIRST CAS CO	34,141	0.00%	99.99%
87	222	GREATER NY GRP	30,016	0.00%	99.99%
88	0	* WEST BEND MUT INS CO	20,677	0.00%	100.00%
89	1208	GRAY INS GRP	20,147	0.00%	100.00%
90	4935	CHANDLER INS GRP	7,834	0.00%	100.00%

Maryland Workers' Compensation Market Share by Insurer Group

2019 Rank	Group Code	Group Name	2019 Group Premium	2019 Group Market Share	2019 Cumulative Group Market Share
91	0	SAMSUNG FIRE & MARINE INS CO LTD	6,326	0.00%	100.00%
92	36	CENTRAL MUT INS CO GRP	4,046	0.00%	100.00%
93	1124	RAS DAKOTA GRP	1,254	0.00%	100.00%
94	0	PETROLEUM CAS CO	51	0.00%	100.00%
95	361	MUNICH RE GRP	-7,633	0.00%	100.00%

TOTALS 931,134,651

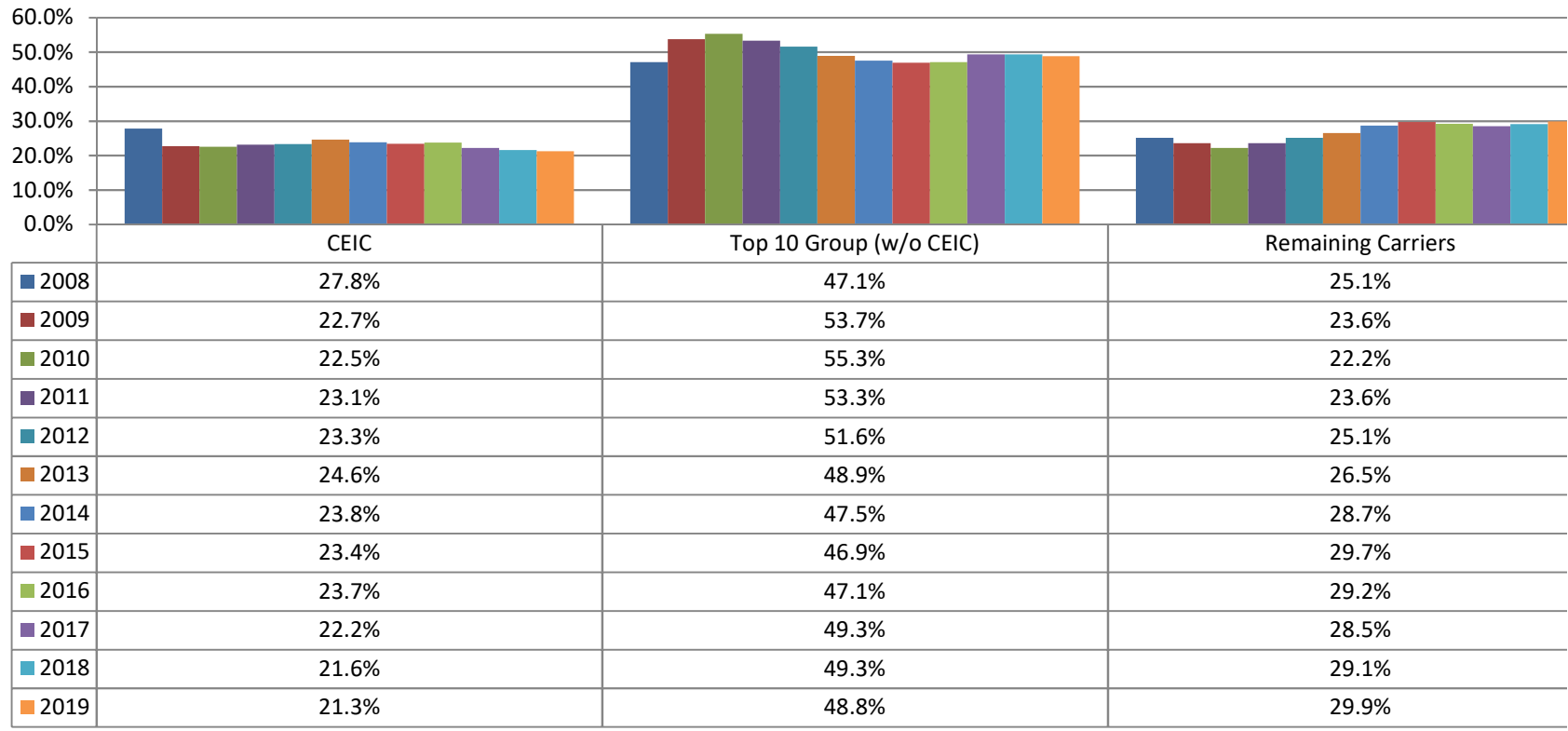
- * Represents new insurance groups
- ** Represents Group purchased carriers from another group

The following are new	
0	* WEST BEND MUT INS CO
681	* SERVICE INS HOLDINGS GRP
4863	* CHINA MINSHENG GRP

The following are gone	
553	ARROWPOINT CAPITAL GRP

Maryland Workers' Compensation Market Share by Insurer Group

Market Share by Segment 2008 to 2019



**Maryland Workers Compensation Insurance Groups Including
Each Company Within the Group**

2019 Rank	Group Code	Group Name	2019 Group Premium	Company Name	2019 Company Premium
1	0	CHESAPEAKE EMPLOYERS INS CC	197,939,360	CHESAPEAKE EMPLOYERS INS CO	197,939,360
2	91	HARTFORD FIRE & CAS GRP	102,938,476	TWIN CITY FIRE INS CO CO	16,134,967
				HARTFORD INS CO OF THE MIDWEST	15,957,356
				TRUMBULL INS CO	13,360,776
				HARTFORD UNDERWRITERS INS CO	10,995,830
				HARTFORD FIRE INS CO	10,579,388
				SENTINEL INS CO LTD	9,757,152
				HARTFORD ACCIDENT & IND CO	8,449,782
				HARTFORD CAS INS CO	6,997,767
				PROPERTY & CAS INS CO OF HARTFORD	5,909,255
				HARTFORD INS CO OF THE SOUTHEAST	4,396,565
				NUTMEG INS CO	399,638
3	3548	TRAVELERS GRP	65,731,814	TRAVELERS IND CO	14,553,468
				CHARTER OAK FIRE INS CO	9,194,065
				STANDARD FIRE INS CO	8,236,386
				TRAVELERS CAS INS CO OF AMER	6,602,341
				PHOENIX INS CO	6,111,323
				FARMINGTON CAS CO	5,453,785
				TRAVELERS PROP CAS CO OF AMER	4,636,855
				TRAVELERS CAS & SURETY CO	4,536,928
				TRAVELERS IND CO OF CT	3,228,333
				TRAVELERS IND CO OF AMER	3,001,994
				ST PAUL FIRE & MARINE INS CO	176,336
4	213	ERIE INS GRP	60,055,910	ERIE INS EXCH	23,626,416
				FLAGSHIP CITY INS CO	19,948,307
				ERIE INS CO OF NY	10,031,074
				ERIE INS CO	3,315,312
				ERIE INS PROP & CAS CO	3,134,801
5	572	BCBS OF MI GRP	41,144,805	ACCIDENT FUND INS CO OF AMER	19,491,178
				ACCIDENT FUND GEN INS CO	13,745,634
				ACCIDENT FUND NATL INS CO	7,178,894
				UNITED WI INS CO	729,099

**Maryland Workers Compensation Insurance Groups Including
Each Company Within the Group**

2019 Rank	Group Code	Group Name	2019 Group Premium	Company Name	2019 Company Premium
6	212	ZURICH INS GRP	37,878,713	ZURICH AMER INS CO	27,938,211
				AMERICAN ZURICH INS CO	7,150,167
				ZURICH AMER INS CO OF IL	2,491,330
				AMERICAN GUAR & LIAB INS	299,005
7	626	CHUBB LTD GRP	35,903,380	INDEMNITY INS CO OF NORTH AMER	11,073,595
				FEDERAL INS CO	10,629,068
				ACE AMER INS CO	6,846,311
				CHUBB IND INS CO	2,954,100
				VIGILANT INS CO	1,165,386
				PACIFIC IND CO	1,010,448
				GREAT NORTHERN INS CO	920,221
				CHUBB NATL INS CO	688,063
				PENN MILLERS INS CO	345,982
				BANKERS STANDARD INS CO	272,550
				EXECUTIVE RISK IND INC	240,554
				ACE PROP & CAS INS CO	160,266
				WESTCHESTER FIRE INS CO	29,412
				ACE FIRE UNDERWRITERS INS CO	171
				PACIFIC EMPLOYERS INS CO	-432,747
8	98	WR BERKLEY CORP GRP	35,632,169	STARNET INS CO	12,098,382
				CAROLINA CAS INS CO	7,216,986
				GREAT DIVIDE INS CO	5,240,591
				KEY RISK INS CO	2,544,761
				TRI STATE INS CO OF MN	2,083,500
				BERKLEY CAS CO	1,894,640
				UNION INS CO	1,432,899
				CONTINENTAL WESTERN INS CO	935,744
				FIREMENS INS CO OF WASHINGTON DC	771,818
				ACADIA INS CO	608,301
				BERKLEY NATL INS CO	482,147
				MIDWEST EMPLOYERS CAS CO	116,280
				INTREPID INS CO	116,193
				RIVERPORT INS CO	59,054
				BERKLEY REGIONAL INS CO	30,873

**Maryland Workers Compensation Insurance Groups Including
Each Company Within the Group**

2019 Rank	Group Code	Group Name	2019 Group Premium	Company Name	2019 Company Premium
9	111	LIBERTY MUT GRP	32,048,224	OHIO SECURITY INS CO	9,277,698
				LIBERTY INS CORP	8,141,103
				LIBERTY MUT FIRE INS CO	3,860,555
				FIRST LIBERTY INS CORP	2,588,071
				LM INS CORP	2,084,882
				EMPLOYERS INS CO OF WAUSAU	1,967,092
				AMERICAN FIRE & CAS CO	1,526,967
				WEST AMER INS CO	1,295,685
				OHIO CAS INS CO	1,227,635
				EXCELSIOR INS CO	53,793
				PEERLESS INS CO	13,906
				AMERICAN ECONOMY INS CO	12,210
				NETHERLANDS INS CO THE	5,138
				WAUSAU UNDERWRITERS INS CO	3,573
				AMERICAN STATES INS CO	2,139
				LIBERTY MUT INS CO	534
				WAUSAU BUSINESS INS CO	1
				FIRST NATL INS CO OF AMER	-20
				GENERAL INS CO OF AMER	-1,059
				PEERLESS IND INS CO	-2,464
MONTGOMERY MUT INS CO	-9,215				
10	12	AMERICAN INTL GRP	22,695,583	NEW HAMPSHIRE INS CO	14,549,352
				INSURANCE CO OF THE STATE OF PA	3,149,234
				NATIONAL UNION FIRE INS CO OF PITTS	2,099,816
				GRANITE STATE INS CO	1,701,444
				COMMERCE & INDUSTRY INS CO	836,293
				AIG PROP CAS CO	379,678
				AMERICAN HOME ASSUR CO	130,804
				AIG ASSUR CO	125,490
				AIU INS CO	-20
				ILLINOIS NATL INS CO	-276,508
11	4507	BUILDERS GRP	20,448,340	BUILDERS MUT INS CO	14,802,317
				BUILDERS PREMIER INS CO	5,646,023

**Maryland Workers Compensation Insurance Groups Including
Each Company Within the Group**

2019 Rank	Group Code	Group Name	2019 Group Premium	Company Name	2019 Company Premium
12	242	SELECTIVE INS GRP	17,791,351	SELECTIVE WAY INS CO	6,428,234
				SELECTIVE INS CO OF THE SOUTHEAST	4,924,030
				SELECTIVE INS CO OF SC	3,661,180
				SELECTIVE INS CO OF AMER	2,777,907
13	150	OLD REPUBLIC GRP	17,241,166	OLD REPUBLIC INS CO	6,677,758
				PENNSYLVANIA MANUFACTURERS ASSOC IN	4,720,729
				MANUFACTURERS ALLIANCE INS CO	1,874,442
				OLD REPUBLIC GEN INS CORP	1,458,971
				PENNSYLVANIA MANUFACTURERS IND CO	1,325,519
				GREAT WEST CAS CO	795,786
				BITCO GEN INS CORP	305,891
				BITCO NATL INS CO	82,070
14	218	CNA INS GRP	17,118,049	AMERICAN CAS CO OF READING PA	4,077,049
				NATIONAL FIRE INS CO OF HARTFORD	3,160,048
				VALLEY FORGE INS CO	2,937,086
				CONTINENTAL CAS CO	2,780,184
				CONTINENTAL INS CO	2,693,654
				TRANSPORTATION INS CO	1,470,028
15	31	BERKSHIRE HATHAWAY GRP	16,691,473	NORGUARD INS CO	5,836,080
				BERKSHIRE HATHAWAY HOMESTATE INS CO	3,830,987
				REDWOOD FIRE & CAS INS CO	2,928,109
				AMGUARD INS CO	1,966,359
				NATIONAL LIAB & FIRE INS CO	1,310,798
				BERKSHIRE HATHAWAY DIRECT INS CO	446,139
				OAK RIVER INS CO	172,518
				EASTGUARD INS CO	93,542
				WELLFLEET INS CO	75,549
				WELLFLEET NY INS CO	31,392
16	447	HARFORD GRP	11,817,918	HARFORD MUT INS CO	10,848,055
				FIRSTLINE NATL INS CO	969,863

**Maryland Workers Compensation Insurance Groups Including
Each Company Within the Group**

2019 Rank	Group Code	Group Name	2019 Group Premium	Company Name	2019 Company Premium
17	1279	ARCH INS GRP	11,446,300	ARCH INS CO ARCH IND INS CO	9,522,998 1,923,302
18	250	DONEGAL GRP	10,302,594	SOUTHERN INS CO OF VA PENINSULA IND CO ATLANTIC STATES INS CO DONEGAL MUT INS CO PENINSULA INS CO	3,486,837 2,970,500 2,686,566 869,777 288,914
19	2538	AMTRUST FINANCIAL SERV GRP	10,292,745	WESCO INS CO TECHNOLOGY INS CO INC SECURITY NATL INS CO FIRST NONPROFIT INS CO SEQUOIA INS CO	5,994,953 3,059,261 1,190,581 47,500 450
20	3363	EMPLOYERS HOLDINGS GRP	9,866,195	EMPLOYERS PREFERRED INS CO EMPLOYERS ASSUR CO EMPLOYERS COMPENSATION INS CO	6,006,501 3,237,482 622,212
21	140	NATIONWIDE CORP GRP	9,035,683	NATIONWIDE MUT INS CO NATIONWIDE MUT FIRE INS CO NATIONWIDE PROP & CAS INS CO NATIONWIDE AGRIBUSINESS INS CO HARLEYSVILLE PREFERRED INS CO NATIONAL CAS CO HARLEYSVILLE INS CO AMCO INS CO HARLEYSVILLE WORCESTER INS CO DEPOSITORS INS CO ALLIED PROP & CAS INS CO CRESTBROOK INS CO	1,968,008 1,573,050 1,187,714 1,137,708 1,030,442 615,065 549,740 409,081 282,938 273,550 7,835 552
22	244	CINCINNATI FIN GRP	8,213,778	THE CINCINNATI CAS CO THE CINCINNATI INS CO THE CINCINNATI IND CO	3,518,792 2,507,782 2,187,204

**Maryland Workers Compensation Insurance Groups Including
Each Company Within the Group**

2019 Rank	Group Code	Group Name	2019 Group Premium	Company Name	2019 Company Premium
23	88	THE HANOVER INS GRP	8,190,350	HANOVER AMER INS CO	1,923,199
				HANOVER INS CO	1,665,493
				MASSACHUSETTS BAY INS CO	1,459,609
				ALLMERICA FIN BENEFIT INS CO	1,118,350
				NOVA CAS CO	711,514
				CITIZENS INS CO OF AMER	687,355
				ALLMERICA FIN ALLIANCE INS CO	624,830
24	175	STATE AUTO MUT GRP	7,589,147	AMERICAN COMPENSATION INS CO	3,774,572
				STATE AUTOMOBILE MUT INS CO	1,877,519
				STATE AUTO PROP & CAS INS CO	941,249
				PLAZA INS CO	605,598
				MERIDIAN SECURITY INS CO	390,209
25	291	ENCOVA MUT INS GRP	6,883,495	PINNACLEPOINT INS CO	2,316,982
				BRICKSTREET MUT INS CO	2,224,661
				NORTHSTONE INS CO	1,221,678
				SUMMITPOINT INS CO	1,120,174
26	968	AXA INS GRP	6,029,067	XL INS AMER INC	2,901,240
				XL SPECIALTY INS CO	2,899,832
				GREENWICH INS CO	139,440
				T H E INS CO	88,555
27	176	STATE FARM GRP	5,852,019	STATE FARM FIRE & CAS CO	5,852,019
28	1332	MAINE EMPLOYERS MUT INS GRP	4,944,847	MEMIC IND CO	4,912,613
				MAINE EMPLOYERS MUT INS CO	32,234
29	3098	TOKIO MARINE HOLDINGS INC GRP	4,798,652	SAFETY NATL CAS CORP	4,122,350
				TOKIO MARINE AMER INS CO	411,140
				TNUS INS CO	146,904
				SAFETY FIRST INS CO	112,688
				TRANS PACIFIC INS CO	5,570
30	680	AMERISAFE GRP	4,684,309	AMERICAN INTERSTATE INS CO	4,684,309

**Maryland Workers Compensation Insurance Groups Including
Each Company Within the Group**

2019 Rank	Group Code	Group Name	2019 Group Premium	Company Name	2019 Company Premium
31	2698	PROASSURANCE CORP GRP	4,555,165	EASTERN ALLIANCE INS CO ALLIED EASTERN IND CO EASTERN ADVANTAGE ASSUR CO	2,306,978 1,801,414 446,773
32	922	ICW GRP ASSETS INC GRP	4,269,312	INSURANCE CO OF THE WEST EXPLORER INS CO	2,535,526 1,733,786
33	84	AMERICAN FINANCIAL GRP	4,250,056	VANLINER INS CO GREAT AMER ALLIANCE INS CO TRIUMPHE CAS CO GREAT AMER INS CO OF NY NATIONAL INTERSTATE INS CO GREAT AMER INS CO GREAT AMER ASSUR CO	1,573,115 1,121,812 571,175 400,990 238,343 173,986 170,635
34	271	PENNSYLVANIA NATL INS GRP	4,218,651	PENNSYLVANIA NATL MUT CAS INS CO PENN NATL SECURITY INS CO	2,476,412 1,742,239
35	1120	EVEREST REINS HOLDINGS GRP	4,186,862	EVEREST NATL INS CO EVEREST DENALI INS CO EVEREST PREMIER INS CO	1,843,766 1,293,161 1,049,935
36	796	QBE INS GRP	3,803,230	QBE INS CORP PRAETORIAN INS CO GENERAL CAS CO OF WI NORTH POINTE INS CO REGENT INS CO STONINGTON INS CO	1,760,134 1,635,047 181,102 168,568 110,763 -52,384
37	158	FAIRFAX FIN GRP	3,773,009	ZENITH INS CO UNITED STATES FIRE INS CO NORTH RIVER INS CO CRUM & FORSTER IND CO SENECA INS CO INC	1,717,303 1,185,472 808,558 51,574 10,102

**Maryland Workers Compensation Insurance Groups Including
Each Company Within the Group**

2019 Rank	Group Code	Group Name	2019 Group Premium	Company Name	2019 Company Premium
38	474	FCCI MUT INS GRP	3,639,863	FCCI INS CO NATIONAL TRUST INS CO MONROE GUAR INS CO	1,632,748 1,187,208 819,907
39	4670	STARR GRP	3,599,993	STARR IND & LIAB CO STARR SPECIALTY INS CO	3,347,756 252,237
40	408	AMERICAN NATL FIN GRP	3,463,501	UNITED FARM FAMILY INS CO	3,463,501
41	457	ARGO GRP US INC GRP	3,384,979	ROCKWOOD CAS INS CO ARGONAUT MIDWEST INS CO COLONY SPECIALTY INS CO	3,135,435 144,324 105,220
42	201	UTICA GRP	3,129,095	REPUBLIC FRANKLIN INS CO GRAPHIC ARTS MUT INS CO UTICA MUT INS CO UTICA NATL ASSUR CO	1,290,942 1,065,025 702,150 70,978
43	640	MUTUAL BENEFIT GRP	3,066,528	MUTUAL BENEFIT INS CO SELECT RISK INS CO	2,219,799 846,729
44	4962	AU HOLDING CO GRP	2,921,334	CONTINENTAL IND CO CALIFORNIA INS CO	2,919,711 1,623
45	7	FEDERATED MUT GRP	2,856,748	FEDERATED MUT INS CO FEDERATED SERV INS CO FEDERATED RESERVE INS CO	1,857,935 703,461 295,352
46	169	SENTRY INS GRP	2,850,600	SENTRY INS A MUT CO SENTRY CAS CO FLORISTS MUT INS CO MIDDLESEX INS CO SENTRY SELECT INS CO FLORISTS INS CO	1,016,863 933,084 395,790 194,914 182,585 127,364

**Maryland Workers Compensation Insurance Groups Including
Each Company Within the Group**

2019 Rank	Group Code	Group Name	2019 Group Premium	Company Name	2019 Company Premium
47	867	PROTECTIVE INS CORP GRP	2,773,230	PROTECTIVE INS CO SAGAMORE INS CO	1,737,813 1,035,417
48	124	AMERISURE CO GRP	2,252,257	AMERISURE MUT INS CO AMERISURE INS CO AMERISURE PARTNERS INS CO	1,310,202 749,776 192,279
49	4886	BENCHMARK HOLDING GRP	2,088,778	BENCHMARK INS CO	2,088,778
50	256	PROSIGHT GRP	1,767,464	NEW YORK MARINE & GEN INS CO	1,767,464
51	0	BROTHERHOOD MUT INS CO	1,725,577	BROTHERHOOD MUT INS CO	1,725,577
52	4715	MS & AD INS GRP	1,709,109	MITSUI SUMITOMO INS USA INC MITSUI SUMITOMO INS CO OF AMER	1,359,313 349,796
53	0	BRETHREN MUT INS CO	1,686,823	BRETHREN MUT INS CO	1,686,823
54	785	MARKEL CORP GRP	1,655,935	STATE NATL INS CO INC MARKEL INS CO	1,203,655 452,280
55	3219	SOMPO GRP	1,572,971	SOMPO AMER INS CO SOMPO AMER FIRE & MAR INS CO AMER	1,328,236 244,735
56	228	WESTFIELD GRP	1,561,566	WESTFIELD INS CO WESTFIELD NATL INS CO AMERICAN SELECT INS CO	1,092,334 365,998 103,234
57	748	AMERITRUST GRP INC GRP	1,515,373	STAR INS CO	1,515,373
58	4851	CHURCH MUT GRP	1,067,286	CHURCH MUT INS CO	1,067,286
59	62	EMC INS CO GRP	1,018,269	EMCASCO INS CO EMPLOYERS MUT CAS CO UNION INS CO OF PROVIDENCE	657,886 359,334 1,049

**Maryland Workers Compensation Insurance Groups Including
Each Company Within the Group**

2019 Rank	Group Code	Group Name	2019 Group Premium	Company Name	2019 Company Premium
60	4904	INTACT FINANCIAL GRP	1,011,576	ATLANTIC SPECIALTY INS CO OBI NATL INS CO OBI AMER INS CO	837,100 159,514 14,962
61	594	AMERICAN CONTRACTORS INS GR	973,586	ACIG INS CO	973,586
62	473	AMERICAN FAMILY INS GRP	761,320	NGM INS CO MAIN ST AMER ASSUR CO OLD DOMINION INS CO MIDVALE IND CO	410,183 245,252 105,923 -38
63	4381	HOUSTON INTL INS GRP	680,041	IMPERIUM INS CO	680,041
64	350	GENERAL ELECTRIC GRP	560,873	ELECTRIC INS CO	560,873
65	0	CIMARRON INS CO INC	498,541	CIMARRON INS CO INC	498,541
66	69	FARMERS INS GRP	475,827	MID CENTURY INS CO TRUCK INS EXCH FOREMOST PROP & CAS INS CO FARMERS INS EXCH FOREMOST SIGNATURE INS CO FOREMOST INS CO GRAND RAPIDS MI	495,447 100,248 7,853 6,486 -26,908 -107,299
67	4725	ENSTAR GRP	471,085	CLARENDON NATL INS CO STARSTONE NATL INS CO	266,776 204,309
68	0	SOUTHERN STATES INS EXCH	397,199	SOUTHERN STATES INS EXCH	397,199
69	4863	CHINA MINSHENG GRP	390,765	SIRIUS AMER INS CO	390,765
70	4794	GROUP ONE THOUSAND ONE GRP	387,949	CLEAR SPRING PROP & CAS CO	387,949
71	303	GUIDEONE INS GRP	315,050	GUIDEONE MUT INS CO GUIDEONE SPECIALTY MUT INS CO GUIDEONE ELITE INS CO	230,413 82,305 2,332

**Maryland Workers Compensation Insurance Groups Including
Each Company Within the Group**

2019 Rank	Group Code	Group Name	2019 Group Premium	Company Name	2019 Company Premium
72	708	NEW JERSEY MANUFACTURERS GI	309,447	NEW JERSEY MANUFACTURERS INS CO	309,447
73	0	CHEROKEE INS CO	276,848	CHEROKEE INS CO	276,848
74	1147	WORKERS COMP FUND GRP	270,413	WCF NATL INS CO	270,413
75	1302	BUILDERS INS GRP	262,877	AMERICAN BUILDERS INS CO NATIONAL BUILDERS INS CO	253,198 9,679
76	775	PHARMACISTS MUT GRP	261,242	PHARMACISTS MUT INS CO	261,242
77	517	HANNOVER GRP	238,600	HDI GLOBAL INS CO	238,600
78	0	FEDERATED RURAL ELECTRIC INS	223,474	FEDERATED RURAL ELECTRIC INS EXCH	223,474
79	783	RLI INS GRP	187,005	RLI INS CO	187,005
80	761	ALLIANZ INS GRP	169,329	AMERICAN AUTOMOBILE INS CO FIREMANS FUND INS CO AMERICAN INS CO NATIONAL SURETY CORP ASSOCIATED IND CORP	94,519 75,382 56,439 33,725 -90,736
81	0	LION INS CO	127,474	LION INS CO	127,474
82	225	IAT REINS CO GRP	70,008	TRANSGUARD INS CO OF AMER INC	70,008
83	0	FRANK WINSTON CRUM INS CO	50,018	FRANK WINSTON CRUM INS CO	50,018
84	4943	SUNZ HOLDINGS GRP	40,434	ASHMERE INS CO	40,434
85	681	SERVICE INS HOLDINGS GRP	37,335	SERVICE AMER IND CO	37,335
86	0	WORK FIRST CAS CO	34,141	WORK FIRST CAS CO	34,141

**Maryland Workers Compensation Insurance Groups Including
Each Company Within the Group**

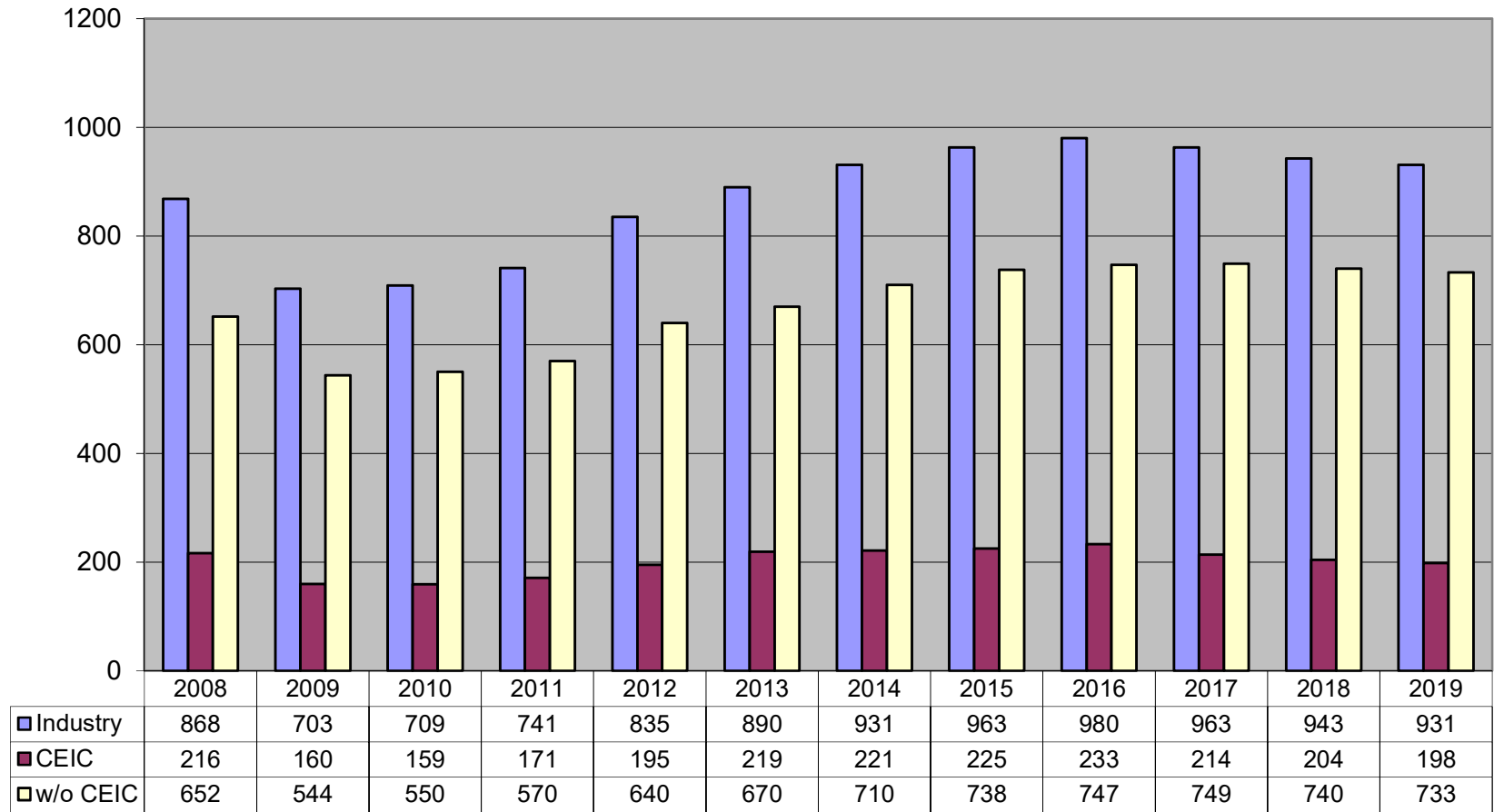
2019 Rank	Group Code	Group Name	2019 Group Premium	Company Name	2019 Company Premium
87	222	GREATER NY GRP	30,016	GREATER NY MUT INS CO STRATHMORE INS CO INSURANCE CO OF GREATER NY	23,593 5,119 1,304
88	0	WEST BEND MUT INS CO	20,677	WEST BEND MUT INS CO	20,677
89	1208	GRAY INS GRP	20,147	GRAY INS CO	20,147
90	4935	CHANDLER INS GRP	7,834	NATIONAL AMER INS CO	7,834
91	0	SAMSUNG FIRE & MARINE INS CO L	6,326	SAMSUNG FIRE & MARINE INS CO LTD	6,326
92	36	CENTRAL MUT INS CO GRP	4,046	CENTRAL MUT INS CO	4,046
93	1124	RAS DAKOTA GRP	1,254	DAKOTA TRUCK UNDERWRITERS	1,254
94	0	PETROLEUM CAS CO	51	PETROLEUM CAS CO	51
95	361	MUNICH RE GRP	-7,633	AMERICAN ALT INS CORP	-7,633
		INDUSTRY TOTALS	321,861,800		321,861,800

Maryland Excess Workers' Compensation Insurers Including Each Company Within the Group

2019 Rank	Group Code	Insurer Group Name	2019 Group Premium	Company Name	2019 Written Premium
1	3098	TOKIO MARINE HOLDINGS INC GRP	9,353,803	SAFETY NATL CAS CORP	9,353,803
2	1279	ARCH INS GRP	1,361,621	ARCH INS CO	1,361,621
3	626	CHUBB LTD GRP	692,554	ACE AMER INS CO	692,554
4	91	HARTFORD FIRE & CAS GRP	602,708	HARTFORD CAS INS CO	602,708
5	12	AMERICAN INTL GRP	518,160	NATIONAL UNION FIRE INS CO OF PITTS	518,160
6	748	* AMERITRUST GRP INC GRP	447,596	STAR INS CO	447,596
7	111	LIBERTY MUT GRP	247,184	LM INS CORP	247,184
8	150	OLD REPUBLIC GRP	154,618	OLD REPUBLIC INS CO	154,618
9	212	ZURICH INS GRP	107,420	ZURICH AMER INS CO	107,420
10	785	MARKEL CORP GRP	29,630	STATE NATL INS CO INC	29,630
11	256	PROSIGHT GRP	12,573	NEW YORK MARINE & GEN INS CO	12,573
12	968	AXA INS GRP	8,250	XL SPECIALTY INS CO	8,250
			13,536,117		13,536,117

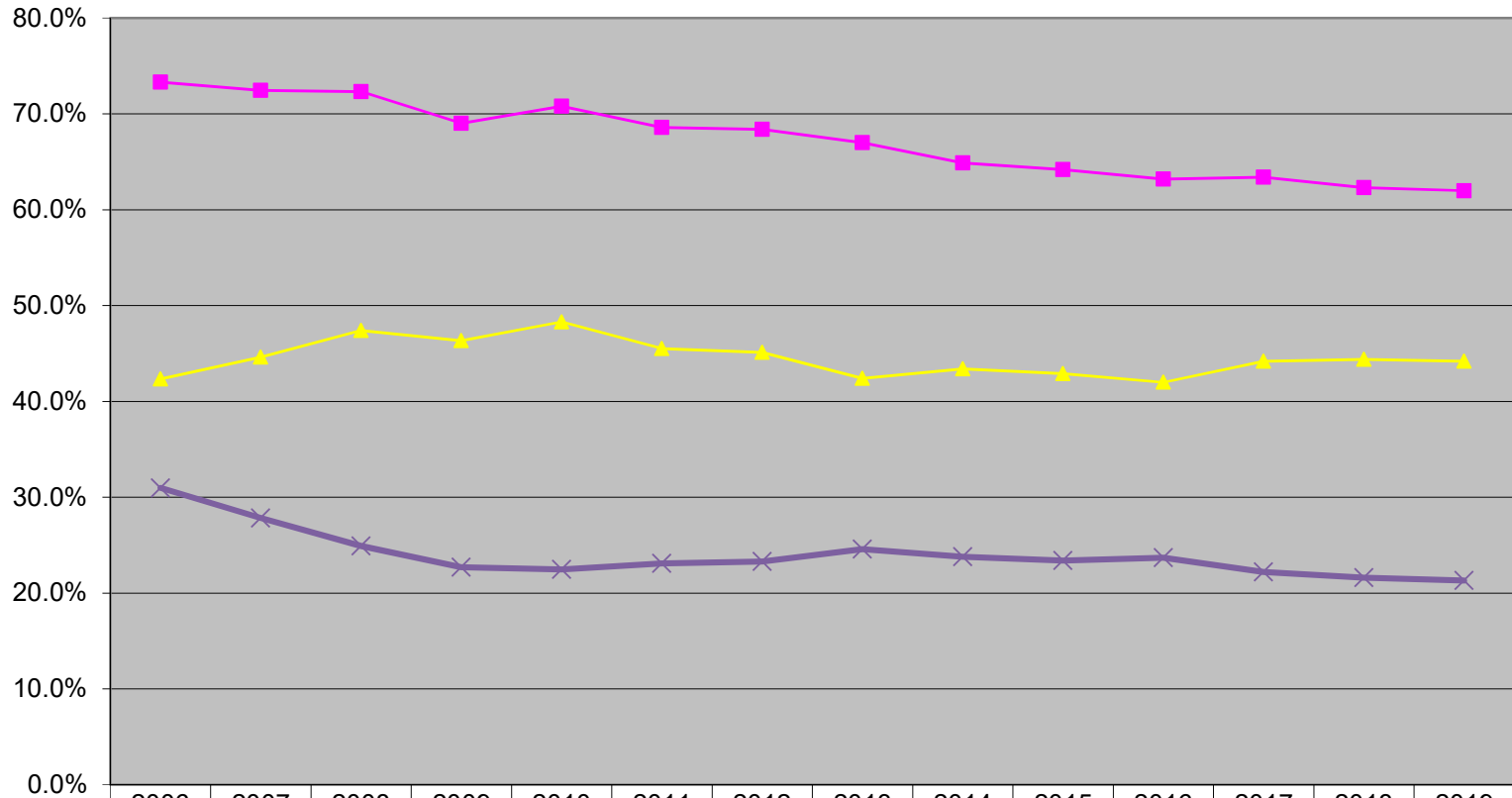
* Represents new insurance groups

Maryland Industry vs CEIC Written Premium for 2008 through 2019 (in millions)



Industry information includes CEIC. Numbers may not add up exactly due to rounding.

Maryland Market Share of Top 8 Carriers - with and without CEIC



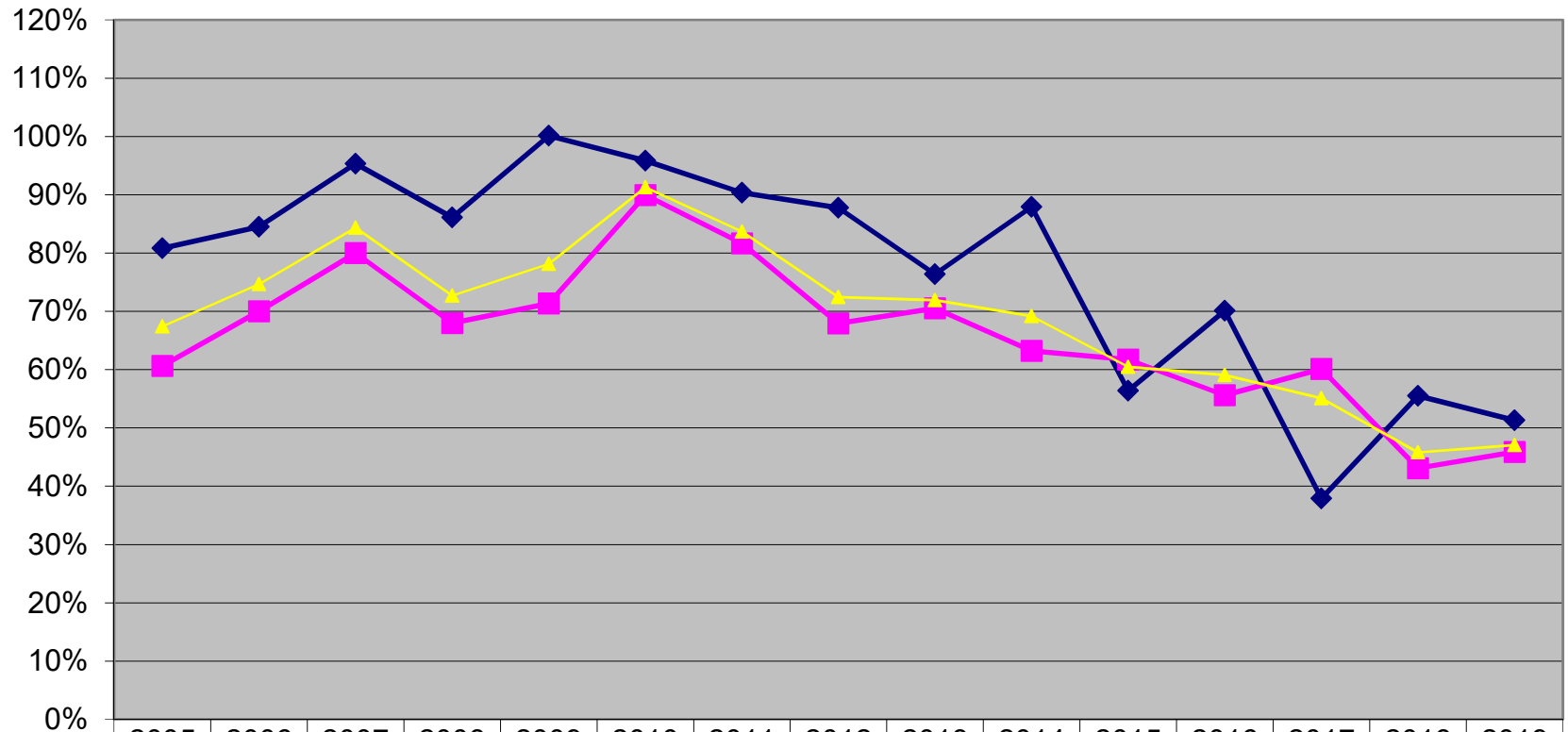
Top 8	73.3%	72.5%	72.3%	69.0%	70.8%	68.6%	68.4%	67.0%	64.9%	64.2%	63.2%	63.4%	62.3%	62.0%
Top 8 (w/o CEIC)	42.3%	44.6%	47.4%	46.3%	48.3%	45.5%	45.1%	42.4%	43.4%	42.9%	42.0%	44.2%	44.4%	44.2%
CEIC	31.0%	27.8%	24.9%	22.7%	22.5%	23.1%	23.3%	24.6%	23.8%	23.4%	23.7%	22.2%	21.6%	21.3%

Maryland

RE-ENTRANTS			
2019 Group Code	2019 Company Code	2018 Company Name	2019 Premium
12	19402	AIG PROP CAS CO	379,678
12	19380	AMERICAN HOME ASSUR CO	130,804
111	26042	WAUSAU UNDERWRITERS INS CO	3,573
0	12297	PETROLEUM CAS CO	51

NEW ENTRANTS			
2019 Group Code	2019 Company Code	2018 Company Name	2019 Premium
91	38261	HARTFORD INS CO OF THE SOUTHEAST	4,396,565
3098	30830	ARCH IND INS CO	1,923,302
91	39608	NUTMEG INS CO	399,638
4863	38776	SIRIUS AMER INS CO	390,765
4725	20532	CLARENDON NATL INS CO	266,776
4670	16109	STARR SPECIALTY INS CO	252,237
3548	24767	ST PAUL FIRE & MARINE INS CO	176,336
201	10687	UTICA NATL ASSUR CO	70,978
681	39152	SERVICE AMER IND CO	37,335
31	20931	WELLFLEET NY INS CO	31,392
626	10030	WESTCHESTER FIRE INS CO	29,412
0	15350	WEST BEND MUT INS CO	20,677
303	42803	GUIDEONE ELITE INS CO	2,332
140	18961	CRESTBROOK INS CO	552
2538	22985	SEQUOIA INS CO	450

Maryland Industry vs CEIC Loss Ratios from 2005 through 2019

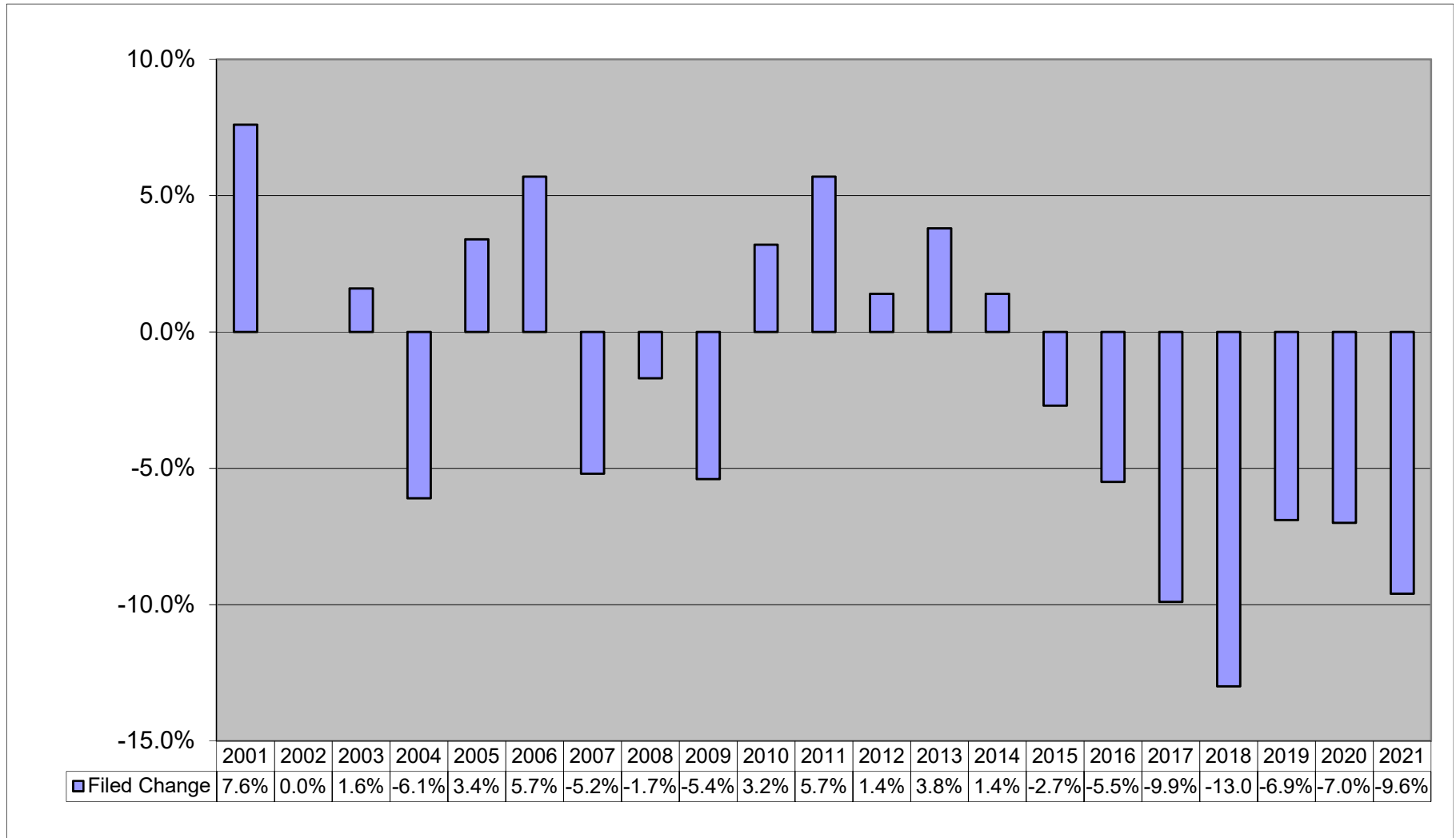


◆ CEIC	80.9%	84.5%	95.3%	86.1%	100.1	95.9%	90.4%	87.8%	76.4%	87.9%	56.4%	70.1%	37.9%	55.5%	51.3%
■ w/o CEIC	60.6%	70.0%	80.0%	68.0%	71.4%	89.9%	81.7%	67.9%	70.5%	63.2%	61.7%	55.6%	60.1%	43.1%	45.9%
▲ Industry	67.4%	74.6%	84.4%	72.7%	78.2%	91.3%	83.7%	72.4%	71.9%	69.2%	60.5%	59.1%	55.1%	45.8%	47.1%

Industry information includes CEIC.

Source - NAIC Line of Business Summary Report, which is compiled from information contained in the State Pages of the Insurers' Annual Statements. Loss Ratio equals Direct Incurred Losses divided by Direct Premiums Earned. Loss Adjustment Expenses are excluded.

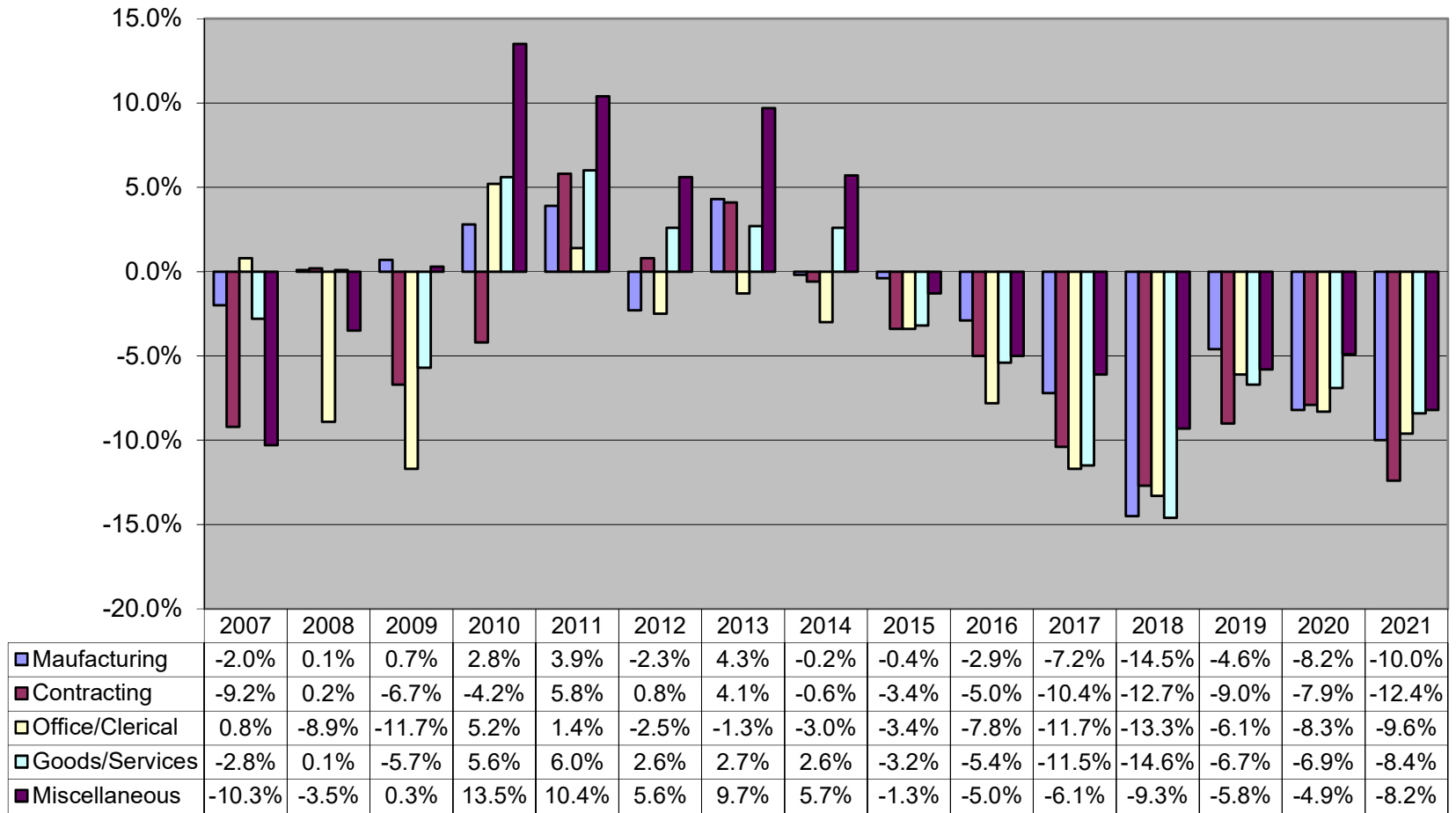
Comparison of Changes in NCCI Maryland Pure Premium Loss Cost Filings with the MIA for the Years 2001 through 2021



NOTES

1. No Pure Premium Loss Cost filing was submitted for 2002
2. NCCI filed a Law Only revision effective 1/1/2002 with an impact of 1.3%

History of NCCI Maryland Pure Premium Loss Costs Changes by Industry Group for the Years 2007 through 2021



**Largest Payroll Classes by Industry Group for Maryland
(payroll information only available through 1st quarter 2018)**

Largest Manufacturing Classes	Latest Available Payroll	Change from 2005 to 2021	Change from 2020 to 2021	% of Statewide Payroll	% Change in Payroll from 2017 to 2018	Status Code (see below)
TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION DEVICE MFG	1,192,092,790	-54.7%	-20.0%	0.61%	0.2%	
FOOD PRODUCTS MFG. NOC	214,018,563	-28.0%	-10.1%	0.11%	5.6%	
DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMPOUNDING, C	198,492,120	-51.4%	-11.7%	0.10%	21.8%	
BAKERY - SALESPERSONS & DRIVERS	165,915,713	25.8%	-14.7%	0.08%	6.2%	
INSTRUMENT MFG NOC	154,785,248	-4.8%	-13.2%	0.08%	3.2%	
BOTTLING-ALL OPERATIONS & ROUTE SUPERVISORS, DRIVERS	148,824,966	-50.0%	-9.1%	0.08%	-0.3%	
MACHINE SHOP NOC	143,043,790	-39.8%	-6.6%	0.07%	-1.4%	
PRINTING	141,597,801	-34.2%	-11.7%	0.07%	-3.8%	
SHEET METAL PRODUCTS MFG.	127,705,764	-22.1%	-11.8%	0.06%	4.9%	
AIRPLANE MFG	119,385,855	-53.8%	-9.3%	0.06%	1.5%	
COMPUTING, RECORDING OR OFFICE MACHINE MFG NOC	109,298,261	-44.2%	-15.9%	0.06%	4.6%	
LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS	89,915,078	-22.3%	-7.8%	0.05%	8.7%	
AUTOMOBILE ENGINE MFG	78,411,408	42.0%	-12.6%	0.04%	6.2%	
PLASTICS MANUFACTURING: MOLDED PRODUCTS NOC	78,305,124	-19.6%	-6.2%	0.04%	2.4%	
DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MFG & INCLUDES I	67,586,852	-51.8%	-18.4%	0.03%	5.0%	
FURNITURE MANUFACTURING AND CABINET SHOP - WOOD - NOC	66,467,082	-36.8%	-12.8%	0.03%	0.5%	
EXPLOSIVES OR AMMUNITION MFG: NOC & DRIVERS	65,150,342	-47.1%	-10.6%	0.03%	3.7%	
SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS	62,914,119	-46.3%	-8.3%	0.03%	0.5%	
MACHINED PARTS MFG. NOC	59,102,916	-19.7%	-16.1%	0.03%	0.0%	
CLOTH, CANVAS AND RELATED PRODUCTS MFG. NOC	57,487,560	-24.3%	-9.7%	0.03%	10.4%	
CARPENTRY-SHOP ONLY-& DRIVERS	57,006,187	-19.9%	-7.7%	0.03%	-4.2%	
ELECTRICAL APPARATUS MFG NOC	55,099,475	-36.4%	-3.9%	0.03%	2.9%	
PHARMACEUTICAL OR SURGICAL GOODS MFG NOC	53,535,780	-16.0%	-7.4%	0.03%	9.4%	
SILK THREAD OR YARN MFG	52,108,497	-2.8%	2.9%	0.03%	13.8%	
ICE CREAM MFG & DRIVERS	49,446,246	-52.2%	-9.1%	0.03%	3.2%	
AIRCRAFT ENGINE MFG	46,124,793	-61.4%	-12.0%	0.02%	4.6%	
CREAMERY OR DAIRY & ROUTE SUPERVISORS, DRIVERS	41,162,279	-7.7%	-6.2%	0.02%	18.3%	
CHEMICAL MANUFACTURING NOC-ALL OPERATIONS & DRIVERS	40,765,189	-22.4%	-20.0%	0.02%	-56.7%	
FURNITURE MANUFACTURING AND CABINET SHOP - ASSEMBLY BY HAND ·	39,952,049	-23.1%	-13.0%	0.02%	5.9%	
POTATO CHIP, POPCORN & SNACK CHIP MFG. NOC	39,341,019	n/a	-2.2%	0.02%	15.2%	(3)
LAUNDRY AND DRY CLEANING STORE-RETAIL-& ROUTE SUPERVISORS, DF	35,892,075	-20.1%	-10.5%	0.02%	-6.7%	
PAPER MFG	35,703,642	-28.3%	12.0%	0.02%	-17.5%	
CONSTRUCTION OR AGRICULTURAL MACHINERY MFG	35,590,824	-33.9%	-12.5%	0.02%	16.0%	
PLASTICS MFG: SHEETS, RODS, OR TUBES	30,462,826	-38.8%	-8.1%	0.02%	13.9%	

Largest Payroll Classes by Industry Group for Maryland
 (payroll information only available through 1st quarter 2018)

Largest Manufacturing Classes	Latest Available Payroll	Change from 2005 to 2021	Change from 2020 to 2021	% of Statewide Payroll	% Change in Payroll from 2017 to 2018	Status Code (see below)
CONCRETE PRODUCTS MFG & DRIVERS	30,073,344	-35.3%	-12.8%	0.02%	-6.8%	
ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG	29,973,817	-33.0%	-11.7%	0.02%	4.6%	
CEMENT MFG	29,791,094	-27.3%	-14.1%	0.02%	-12.0%	
SUGAR MANUFACTURING OR REFINING FROM SUGAR CANE OR SUGAR BI	29,683,147	-32.8%	-0.5%	0.02%	10.5%	
OXYGEN OR HYDROGEN MFG & DRIVERS	29,356,269	17.9%	-0.5%	0.01%	-1.7%	
HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING	28,821,891	-18.1%	5.6%	0.01%	20.7%	
CORRUGATED OR FIBER BOARD CONTAINER MFG	28,788,884	-57.4%	-17.3%	0.01%	-5.4%	
ASPHALT WORKS OPERATED BY PAVING CONTRACTORS - PERMANENT L	27,466,655	-46.7%	-7.2%	0.01%	5.1%	
BUILDING OR ROOFING PAPER OR FELT PREPARATION-NO INSTALLATION	27,392,900	-73.2%	-7.0%	0.01%	3.3%	
PAINT MFG	24,758,745	-30.6%	0.9%	0.01%	1.5%	
CAN MFG	23,971,905	-63.3%	-8.4%	0.01%	19.1%	
IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL-& DRIV	23,680,753	-32.4%	-13.8%	0.01%	10.2%	
FABRIC COATING OR IMPREGNATING NOC	23,498,690	-39.4%	-6.7%	0.01%	3.4%	
HARDWARE MFG NOC	22,985,889	-59.8%	-9.9%	0.01%	0.7%	
CHEMICAL BLENDING AND MIXING NOC-ALL OPERATIONS & DRIVERS	19,098,961	-7.9%	-7.0%	0.01%	54.3%	
OPTICAL GOODS MFG. NOC	19,046,537	n/a	-18.4%	0.01%	2.1%	(3)
PLASTER BOARD OR PLASTER BLOCK MFG & DRIVERS	18,715,197	-34.6%	-12.8%	0.01%	12.3%	
PLASTICS MFG: FABRICATED PRODUCTS NOC	18,227,810	-34.7%	1.3%	0.01%	-2.5%	
NEWSPAPER PUBLISHING	17,933,269	30.6%	-11.3%	0.01%	3.9%	
VALVE MFG	17,420,393	-50.3%	-9.5%	0.01%	-35.2%	
PUMP MFG	16,978,483	-25.2%	-5.7%	0.01%	-6.2%	
MEAT PRODUCTS MFG NOC	16,240,480	-4.4%	-5.8%	0.01%	-70.3%	
GLASS MERCHANT	15,810,083	-53.7%	-14.2%	0.01%	17.1%	
METAL STAMPED GOODS MFG NOC	15,728,318	-31.1%	-7.8%	0.01%	-11.2%	
MATTRESS OR BOX SPRING MFG	15,591,546	-38.2%	-4.5%	0.01%	1.1%	
BATTERY MFG-STORAGE	15,532,731	10.3%	0.8%	0.01%	-1.2%	
IRON OR STEEL: FABRICATION: IRON OR STEEL WORKS-SHOP-STRUCTUR	14,675,851	-50.1%	-4.6%	0.01%	0.7%	
PAINTING: SHOP ONLY & DRIVERS	14,106,819	-16.0%	-1.6%	0.01%	4.8%	
BOX MFG-FOLDING PAPER-NOC	13,748,879	-2.7%	-3.4%	0.01%	83.5%	
DENTAL LABORATORY	13,441,478	-16.3%	-7.7%	0.01%	-3.0%	
CABLE MFG-INSULATED ELECTRICAL	13,394,886	-15.7%	-21.9%	0.01%	21.1%	
BREWERY & DRIVERS	11,739,226	-69.2%	-7.3%	0.01%	43.7%	
STONE CUTTING OR POLISHING NOC & DRIVERS	11,470,335	-13.4%	1.6%	0.01%	10.3%	
INTEGRATED CIRCUIT MFG.	10,888,999	n/a	-3.4%	0.01%	20.8%	(3)

Largest Payroll Classes by Industry Group for Maryland
(payroll information only available through 1st quarter 2018)

Largest Contracting Classes	Latest Available Payroll	Change from 2005 to 2020	Change from 2019 to 2020	% of Statewide Payroll	% Change in Payroll from 2016 to 2017	Status Code (see below)
CONTRACTOR--PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONST	935,995,288	-69.8%	-11.6%	0.48%	6.9%	
ELECTRICAL WIRING-WITHIN BUILDINGS & DRIVERS	628,584,791	-60.5%	-7.7%	0.32%	3.1%	
PLUMBING NOC & DRIVERS	426,196,483	-55.6%	-9.1%	0.22%	-13.9%	
HEATING, VENTILATION, AIR-CONDITIONING AND REFRIGERATION	414,721,987	-65.7%	-13.6%	0.21%	6.8%	
CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWA	286,799,892	-37.4%	-11.1%	0.15%	8.7%	
MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS	264,719,233	-50.1%	-18.3%	0.13%	1.7%	
EXCAVATION & DRIVERS	201,215,454	-39.7%	-16.8%	0.10%	-7.5%	
BURGLAR AND FIRE ALARM INSTALLATION OR REPAIR & DRIVERS	197,736,470	-51.8%	-12.4%	0.10%	8.7%	
CARPENTRY NOC	192,816,397	-44.6%	-2.6%	0.10%	0.2%	
CARPENTRY- CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEED	169,198,012	-37.2%	-14.0%	0.09%	13.1%	
LANDSCAPE GARDENING & DRIVERS	167,306,660	-20.2%	-13.2%	0.09%	7.9%	
PAINTING NOC & SHOP OPERATIONS, DRIVERS	164,112,848	-43.9%	-13.8%	0.08%	10.8%	
CONCRETE CONSTRUCTION NOC	128,262,590	-41.2%	-18.4%	0.07%	64.5%	
ELEVATOR ERECTION OR REPAIR	110,280,755	-70.2%	-12.2%	0.06%	5.8%	
CONSTRUCTION OR ERECTION PERMANENT YARD	102,865,417	-46.3%	-15.5%	0.05%	9.2%	
GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS	99,823,082	-51.9%	-12.8%	0.05%	12.6%	
WALLBOARD, SHEETROCK, DRYWALL, PLASTERBOARD, OR CEMENT BOAI	97,048,603	-30.6%	-14.3%	0.05%	14.4%	
MASONRY NOC	93,924,819	-39.9%	-4.9%	0.05%	-8.2%	
CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM	93,752,667	-30.8%	-20.6%	0.05%	1.0%	
STREET OR ROAD CONSTRUCTION: PAVING OR REPAVING & DRIVERS	78,460,855	-48.8%	-10.9%	0.04%	26.5%	
SEWER CONSTRUCTION-ALL OPERATIONS & DRIVERS	76,253,107	-25.5%	-20.3%	0.04%	-0.2%	
ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS	62,128,457	-83.9%	-22.1%	0.03%	15.2%	
FURNITURE OR FIXTURES INSTALLATION-PORTABLE-NOC	60,268,790	-43.0%	-17.5%	0.03%	2.5%	
SHEET METAL WORK - INSTALLATION & DRIVERS	56,128,172	n/a	-10.7%	0.03%	5.7%	(1)
AUTOMATIC SPRINKLER INSTALLATION & DRIVERS	55,900,406	-59.1%	-15.9%	0.03%	4.8%	
DOOR AND WINDOW INSTALLATION - ALL TYPES - RESIDENTIAL AND COM	52,255,550	-41.7%	-1.0%	0.03%	19.2%	
ROOFING-ALL KINDS & DRIVERS	44,991,057	-60.3%	-7.0%	0.02%	1.3%	
CONDUIT CONSTRUCTION-FOR CABLES OR WIRES-& DRIVERS	42,920,664	-45.5%	-13.2%	0.02%	23.6%	
CERAMIC TILE, INDOOR STONE, MARBLE, OR MOSAIC WORK	41,469,910	-43.4%	-3.3%	0.02%	2.7%	
FLOOR COVERING INSTALLATION--RESILIENT FLOORING -- CARPET AND L	39,920,547	-51.7%	-13.7%	0.02%	10.4%	
INSULATION WORK NOC & DRIVERS	34,118,436	-38.5%	-9.2%	0.02%	6.2%	
GLAZIER-AWAY FROM SHOP & DRIVERS	33,448,725	-53.8%	-10.9%	0.02%	16.8%	
MOBILE CRANE AND HOISTING SERVICE CONTRACTORS-NOC-ALL OPERA	25,968,108	-69.7%	-16.6%	0.01%	22.2%	
CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVER	25,047,729	-52.3%	-8.9%	0.01%	7.0%	

**Largest Payroll Classes by Industry Group for Maryland
(payroll information only available through 1st quarter 2018)**

Largest Contracting Classes	Latest Available Payroll	Change from 2005 to 2020	Change from 2019 to 2020	% of Statewide Payroll	% Change in Payroll from 2016 to 2017	Status Code (see below)
STREET OR ROAD CONSTRUCTION: SUBSURFACE WORK & DRIVERS	24,204,543	-50.2%	-17.1%	0.0%	-4.1%	
CONCRETE WORK-INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RES	22,383,856	-15.7%	-11.1%	0.0%	9.5%	
IRON OR STEEL: ERECTION NOC	19,075,998	-68.9%	-17.6%	0.0%	-55.9%	
FENCE INSTALLATION AND REPAIR - METAL, VINYL, WOOD, OR PREFABRIC	18,810,427	-50.1%	-17.7%	0.0%	5.4%	
DRILLING NOC & DRIVERS	15,901,283	-49.7%	-16.4%	0.0%	-11.4%	
WELDING OR CUTTING NOC & DRIVERS	13,613,325	-58.6%	-13.4%	0.0%	33.6%	
OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS	12,609,582	-69.6%	-13.1%	0.0%	-26.3%	
IRON OR STEEL: ERECTION-FRAME STRUCTURES	10,977,261	-85.5%	-17.0%	0.0%	-41.1%	
BOILER INSTALLATION OR REPAIR-STEAM	10,000,878	-81.0%	-11.1%	0.0%	-5.1%	
IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS	9,280,113	-46.3%	-7.9%	0.0%	8.1%	
CLEANER - DEBRIS REMOVAL - CONSTRUCTION	8,695,134	-39.7%	-11.1%	0.0%	27.4%	
PILE DRIVING	8,464,965	-43.8%	-12.4%	0.0%	13.8%	
SWIMMING POOL CONSTRUCTION-NOT IRON OR STEEL- & DRIVERS	8,137,837	-20.6%	-14.2%	0.0%	-2.6%	
ASBESTOS CONTRACTOR-NOC & DRIVERS	7,654,539	-31.7%	-13.0%	0.0%	35.6%	
SIGN INSTALLATION, MAINTENANCE, REPAIR OR REMOVAL & DRIVERS	7,648,895	-39.5%	-15.1%	0.0%	-6.8%	
RAILROAD CONSTRUCTION: LAYING OR RELAYING OF TRACKS OR MAINTENANCE	5,895,195	-68.4%	-4.6%	0.0%	-11.7%	
OIL STILL ERECTION OR REPAIR	5,025,930	-73.5%	-16.4%	0.0%	155.6%	
FARM MACHINERY OPERATION-BY CONTRACTOR-& DRIVERS	4,744,499	-43.9%	-7.7%	0.0%	-12.1%	
PAINTING: METAL STRUCTURES-OVER TWO STORIES IN HEIGHT-& DRIVERS	4,301,328	-65.7%	-14.0%	0.0%	20.7%	
PAPERHANGING & DRIVERS	3,979,106	-18.4%	-7.6%	0.0%	6.5%	
OIL OR GAS - LEASE WORK NOC - BY SPECIALIST CONTRACTOR & DRIVER	3,665,798	-38.1%	-12.4%	0.0%	2494.8%	
TUNNELING-ALL OPERATIONS	2,063,359	-66.9%	-15.7%	0.0%	1114.0%	
ASBESTOS CONTRACTOR-PIPE AND BOILER WORK EXCLUSIVELY & DRIVERS	2,023,314	-17.5%	-17.3%	0.0%	55.4%	
CEILING INSTALLATION-SUSPENDED ACOUSTICAL GRID TYPE	1,378,809	-51.7%	-20.5%	0.0%	-7.8%	
PLASTERING NOC & DRIVERS	1,160,312	-68.7%	3.0%	0.0%	32.8%	
MANUFACTURED, MODULAR, OR PREFABRICATED HOME SETUP, HOOKUP	713,941	n/a	-17.6%	0.0%	-76.3%	(3)
SHAFT SINKING-ALL OPERATIONS	695,114	-62.4%	-16.8%	0.0%	-66.5%	
IRON OR STEEL: ERECTION-FRAME STRUCTURES NOT OVER TWO STORIES	659,892	-57.9%	-25.5%	0.0%	-57.6%	
OIL OR GAS - WELL - CLEANING OR SWABBING OF WELLS BY SPECIALIST	645,458	-64.6%	-7.3%	0.0%	-40.3%	
HOTHOUSE ERECTION-ALL OPERATIONS	239,525	-46.8%	-4.0%	0.0%	454.5%	
LATHING & DRIVERS	95,802	-53.0%	-10.7%	0.0%	1.9%	
OIL OR GAS WELL: INSTRUMENT LOGGING OR SURVEY WORK & DRIVERS	80,184	-65.4%	-14.1%	0.0%	-46.2%	
BUILDING RAISING OR MOVING	59,025	-53.9%	-12.8%	0.0%	84.4%	
DAM OR LOCK CONSTRUCTION: EARTH MOVING OR PLACING-ALL OPERATIONS	52,316	-46.6%	-11.3%	0.0%	n/a	

**Largest Payroll Classes by Industry Group for Maryland
(payroll information only available through 1st quarter 2018)**

Largest Office & Clerical Classes	Latest Available Payroll	Change from 2005 to 2020	Change from 2019 to 2020	% of Statewide Payroll	% Change in Payroll from 2016 to 2017	Status Code (see below)
CLERICAL OFFICE EMPLOYEES NOC	31,606,727,381	-64.7%	0.0%	16.1%	3.1%	
SALESPERSONS OR COLLECTORS-OUTSIDE	7,021,482,134	-48.3%	-16.7%	3.6%	1.8%	
PHYSICIAN & CLERICAL	5,588,192,275	-27.3%	-5.9%	2.8%	2.5%	
AUDITOR, ACCOUNTANT, OR COMPUTER SYSTEM DESIGNER OR PROGRA	4,689,683,184	n/a	-33.3%	2.4%	-3.5%	
COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL	2,771,222,307	-28.0%	-5.3%	1.4%	1.9%	
BANKS AND TRUST COMPANIES - ALL EMPLOYEES, SALESPERSONS, DRIV	2,504,801,379	n/a	-11.1%	1.3%	11.1%	(4)
INSURANCE COMPANIES - INCLUDING CLERICAL & SALESPERSONS	1,998,022,515	n/a	-11.1%	1.0%	8.1%	(4)
ATTORNEY-ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS	1,383,474,789	-36.4%	-12.5%	0.7%	-1.1%	
ARCHITECTURAL OR ENGINEERING FIRM - INCLUDING SALESPERSONS & I	1,263,334,258	-63.0%	-22.7%	0.6%	5.9%	
HOSPITAL: PROFESSIONAL EMPLOYEES	1,256,036,977	-26.9%	-13.6%	0.6%	1.8%	
BUILDING OR PROPERTY MANAGEMENT - PROPERTY MANAGERS AND LE/	1,071,704,361	-43.8%	-14.6%	0.5%	1.1%	
ARCHITECTURAL OR ENGINEERING FIRM - CLERICAL	899,220,059	n/a	0.0%	0.5%	2.7%	(2)
CLERICAL TELECOMMUTER EMPLOYEES	536,007,139	-85.0%	0.0%	0.3%	30.0%	
TELECOMMUNICATIONS CO.: OFFICE OR EXCHANGE EMPLOYEES & CLERI	461,892,002	-61.1%	0.0%	0.2%	1.7%	
RADIO OR TELEVISION BROADCASTING STATION-ALL EMPLOYEES & CLER	410,490,764	-51.1%	-8.0%	0.2%	-1.0%	
CHILD CARE CENTER - ALL EMPLOYEES INCLUDING CLERICAL, SALESPER	332,204,204	-9.8%	-6.1%	0.2%	8.0%	
AUTOMOBILE SALESPERSONS	326,132,816	-46.9%	-15.0%	0.2%	5.3%	
PHOTOGRAPHER-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVER'S	73,395,229	-47.3%	-13.3%	0.0%	4.4%	
REAL ESTATE APPRAISAL COMPANIES-OUTSIDE EMPLOYEES	67,104,880	-53.3%	-6.7%	0.0%	9.7%	
THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS	56,339,194	-27.0%	-11.0%	0.0%	34.2%	
LABOR UNION-ALL EMPLOYEES	54,404,977	-56.4%	-10.5%	0.0%	-2.4%	
SURVEYORS, TIMBER CRUISERS, OIL OR GAS GEOLOGISTS OR SCOUTS, &	42,370,163	n/a	-17.9%	0.0%	11.7%	(2)
MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP	40,003,394	-22.3%	-19.8%	0.0%	6.3%	
MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP - CLERIC	23,553,416	n/a	-14.3%	0.0%	16.4%	(1)
CHECK CASHING ESTABLISHMENTS - ALL EMPLOYEES, SALESPERSONS, C	3,207,209	n/a	13.6%	0.0%	12.6%	(4)
AVIATION-AIR TRAFFIC CONTROLLERS UNDER CONTRACT WITH THE FAA	2,003,458	n/a	0.0%	0.0%	6.3%	(2)

**Largest Payroll Classes by Industry Group for Maryland
(payroll information only available through 1st quarter 2018)**

Largest Goods & Services Classes	Latest Available Payroll	Change from 2005 to 2020	Change from 2019 to 2020	% of Statewide Payroll	% Change in Payroll from 2016 to 2017	Status Code (see below)
RESTAURANT NOC	1,682,905,100	-55.1%	-13.9%	0.9%	4.9%	
STORE: RETAIL NOC	1,161,110,009	-40.5%	-12.2%	0.6%	7.5%	
RESTAURANT: FAST FOOD	1,159,848,985	-57.1%	-10.9%	0.6%	6.6%	
AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS	1,010,776,786	-28.3%	-9.6%	0.5%	3.6%	
ANALYTICAL LABORATORIES OR ASSAYING - INCLUDING LABORATORY, OI	972,519,190	-27.6%	-8.7%	0.5%	4.5%	
STORE: MEAT, GROCERY AND PROVISION STORES COMBINED-RETAIL NO	950,528,146	-25.2%	4.2%	0.5%	4.8%	
CONVALESCENT OR NURSING HOME-ALL EMPLOYEES	894,584,910	-100.0%	n/a	0.5%	2.3%	(B1)
STORE: WHOLESALE NOC	701,733,378	-24.8%	-7.1%	0.4%	14.1%	
JANITORIAL SERVICES BY CONTRACTORS - NO WINDOW CLEANING ABOVE	670,558,787	-33.0%	-15.2%	0.3%	3.9%	
BUILDING OR PROPERTY MANAGEMENT - ALL OTHER EMPLOYEES	619,388,333	-30.3%	-14.5%	0.3%	4.7%	
OFFICE MACHINE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR	605,921,517	-32.2%	-4.8%	0.3%	5.5%	
STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-RETAIL	504,411,446	-35.4%	-8.6%	0.3%	-1.1%	
GASOLINE STATION: SELF-SERVICE AND CONVENIENCE/GROCERY-RETAIL	446,354,138	-44.1%	-7.8%	0.2%	5.1%	
STORE: DRUG - RETAIL	433,789,098	-22.9%	-5.3%	0.2%	-4.3%	
STORE - SUPERSTORES AND WAREHOUSE CLUBS	432,445,188	n/a	-9.6%	0.2%	4.6%	(3)
HOME, PUBLIC, AND TRAVELING HEALTHCARE--ALL EMPLOYEES	387,598,234	-55.0%	-8.8%	0.2%	41.2%	
HOSPITAL-VETERINARY & DRIVERS	362,160,372	-38.7%	-11.7%	0.2%	4.8%	
HOTEL: ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS	359,984,938	-32.6%	-12.3%	0.2%	6.5%	
YMCA, YWCA, YMHA OR YWHA, INSTITUTION - ALL EMPLOYEES & CLERICAL	304,205,362	-21.2%	-4.7%	0.2%	5.6%	
BARBERSHOP, BEAUTY PARLOR OR HAIR STYLING SALON	303,966,470	-50.0%	-4.3%	0.2%	-1.2%	
RETIREMENT LIVING CENTERS: HEALTH CARE EMPLOYEES	300,157,778	-46.5%	-8.8%	0.2%	2.3%	
LUMBERYARD NEW MATERIALS ONLY: ALL OTHER EMPLOYEES & YARD, W	258,084,279	-27.5%	-0.8%	0.1%	-0.4%	
SOCIAL SERVICES ORGANIZATION-ALL EMPLOYEES & SALESPERSONS, DF	254,314,347	n/a	-9.2%	0.1%	19.6%	(1)
GROUP HOMES-ALL EMPLOYEES & SALESPERSONS, DRIVERS	242,872,775	n/a	-8.8%	0.1%	15.6%	(1)
AUTOMOBILE BODY REPAIR & DRIVERS	240,033,468	-20.8%	0.0%	0.1%	4.3%	
STORE: FURNITURE & DRIVERS	221,595,390	-9.6%	-6.9%	0.1%	-2.7%	
RETIREMENT LIVING CENTERS: ALL OTHER EMPLOYEES, SALESPERSONS	205,624,115	-37.6%	-9.8%	0.1%	7.9%	
STORE: HARDWARE	188,394,005	-17.3%	-15.4%	0.1%	3.0%	
BUILDING MATERIAL DEALER-NEW MATERIALS ONLY: STORE EMPLOYEES	178,274,058	-21.4%	-4.0%	0.1%	7.3%	
CLUB - COUNTRY, GOLF, FISHING, OR YACHT - ALL EMPLOYEES & CLERICAL	176,288,928	-59.7%	-6.6%	0.1%	12.6%	
STORE: JEWELRY	173,668,386	-54.8%	-13.6%	0.1%	-0.2%	
COLLEGE: ALL OTHER EMPLOYEES	167,877,112	-10.7%	-7.0%	0.1%	3.3%	
STORE: AUTOMOBILE PARTS & ACCESSORIES- NOC & DRIVERS	158,414,487	-28.2%	-12.0%	0.1%	1.0%	
INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC	153,334,368	-49.5%	-2.0%	0.1%	10.1%	

**Largest Payroll Classes by Industry Group for Maryland
(payroll information only available through 1st quarter 2018)**

Largest Goods & Services Classes	Latest Available Payroll	Change from 2005 to 2020	Change from 2019 to 2020	% of Statewide Payroll	% Change in Payroll from 2016 to 2017	Status Code (see below)
STORE: DEPARTMENT-RETAIL	134,654,622	-49.0%	-12.4%	0.1%	-10.3%	
HOSPITAL: ALL OTHER EMPLOYEES	133,850,776	-57.4%	-6.4%	0.1%	-8.1%	
STORAGE WAREHOUSE NOC	119,478,554	-55.9%	-2.3%	0.1%	1.0%	
MACHINERY DEALER NOC-STORE OR YARD-& DRIVERS	103,193,295	-47.2%	-13.8%	0.1%	6.3%	
HOTEL: RESTAURANT EMPLOYEES	95,973,411	-41.0%	-5.7%	0.0%	6.1%	
AUTOMOBILE RENTAL CO.: ALL OTHER EMPLOYEES & COUNTER PERSONNEL	69,720,747	-27.9%	-5.8%	0.0%	1.4%	
AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VEHICLE REPAIR	63,825,600	-49.8%	-9.6%	0.0%	27.5%	
PLUMBERS SUPPLIES DEALER & DRIVERS	62,293,753	-72.5%	-11.1%	0.0%	13.3%	
HOUSEHOLD AND COMMERCIAL APPLIANCES-ELECTRICAL-INSTALLATION	62,220,635	9.4%	-9.5%	0.0%	-3.1%	
VENDING OR COIN OPERATED MACHINES-INSTALLATION, SERVICE OR REPAIR	62,023,911	-33.8%	-7.3%	0.0%	4.4%	
BUS CO.: GARAGE EMPLOYEES	60,929,491	-76.8%	1.8%	0.0%	6.7%	
FUNERAL DIRECTOR & DRIVERS	59,108,882	-25.3%	-7.8%	0.0%	1.2%	
ELECTRONIC EQUIPMENT - INSTALLATION, SERVICE, OR REPAIR - SHOP AND REPAIR	59,022,886	-2.7%	-17.1%	0.0%	-7.1%	
GASOLINE DEALER & DRIVERS	57,135,787	-15.8%	-1.8%	0.0%	5.8%	
AMUSEMENT PARK OR EXHIBITION OPERATION AND DRIVERS	55,895,620	-13.6%	-10.7%	0.0%	14.2%	
STORE: FLORIST & DRIVERS	52,395,390	-17.1%	-0.8%	0.0%	-2.4%	
HOUSING AUTHORITY & CLERICAL, SALESPERSONS, DRIVERS	46,658,913	-5.6%	-1.7%	0.0%	2.5%	
STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-WHOLESALE	45,342,943	2.0%	-5.7%	0.0%	-0.8%	
QUICK PRINTING-COPYING OR DUPLICATING SERVICE-ALL EMPLOYEES & DRIVERS	44,540,031	-44.3%	-11.4%	0.0%	2.2%	
STORAGE WAREHOUSE-FURNITURE & DRIVERS	44,249,823	-6.7%	-10.4%	0.0%	-0.9%	
FARM: NURSERY EMPLOYEES & DRIVERS	39,404,874	-22.1%	-8.3%	0.0%	7.2%	
CLUB NOC & CLERICAL	32,504,400	-36.9%	-13.3%	0.0%	6.9%	
MUNICIPAL, CITY, COUNTY, OR STATE EMPLOYEE	32,378,851	-54.5%	2.3%	0.0%	40.8%	
STORE: MEAT, FISH OR POULTRY DEALER-WHOLESALE	31,147,395	-30.8%	-19.1%	0.0%	4.0%	
BEER OR ALE DEALER-WHOLESALE & DRIVERS	30,561,432	-41.5%	-3.2%	0.0%	2.9%	
STORE: DRUG-WHOLESALE	28,769,427	-36.6%	-10.0%	0.0%	59.0%	
FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS	27,038,938	-14.1%	-9.6%	0.0%	17.1%	
BAR, DISCOTHEQUE, LOUNGE, NIGHT CLUB OR TAVERN	25,945,300	-17.1%	-10.5%	0.0%	34.9%	
STORE: BOOK, RECORD, COMPACT DISC, SOFTWARE, VIDEO OR AUDIO CASSETTE	25,359,654	-30.6%	-10.5%	0.0%	2.6%	
RESIDENTIAL CLEANING SERVICES BY CONTRACTOR - INSIDE	25,346,571	-25.4%	-12.4%	0.0%	13.5%	
SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DRIVERS	24,631,249	-38.6%	-5.6%	0.0%	14.2%	
FARM: FLORIST & DRIVERS	24,462,910	-18.3%	-8.1%	0.0%	20.5%	
FARM: FIELD CROPS & DRIVERS	22,313,143	-7.5%	-9.6%	0.0%	2.7%	
BOTTLE DEALER-USED & DRIVERS	20,797,878	-38.0%	-6.7%	0.0%	18.3%	

Largest Payroll Classes by Industry Group for Maryland
 (payroll information only available through 1st quarter 2018)

	Latest Available Payroll	Change from 2005 to 2020	Change from 2019 to 2020	% of Statewide Payroll	% Change in Payroll from 2016 to 2017	Status Code (see below)
Largest Miscellaneous Classes						
TRUCKING: NOC-ALL EMPLOYEES & DRIVERS	791,824,467	n/a	-6.9%	0.4%	79.3%	(5)
POLICE OFFICERS & DRIVERS	567,759,731	-7.3%	-9.8%	0.3%	7.0%	
DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC-COMME	512,065,510	14.4%	-10.3%	0.3%	3.1%	
AVIATION: AIR CARRIER - SCHEDULED, COMMUTER OR SUPPLEMENTAL - I	411,851,716	97.2%	-14.5%	0.2%	1.4%	
TELECOMMUNICATIONS CO. - CABLE TV OR SATELLITE - ALL OTHER EMPL	313,067,657	17.8%	3.1%	0.2%	-0.6%	
AVIATION: ALL OTHER EMPLOYEES & DRIVERS	268,907,368	38.5%	-8.7%	0.1%	8.2%	
PARK NOC-ALL EMPLOYEES & DRIVERS	256,876,335	-31.6%	-12.3%	0.1%	16.6%	
BUS CO.: ALL OTHER EMPLOYEES & DRIVERS	142,250,602	-21.8%	-11.2%	0.1%	3.4%	
GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS	131,728,886	11.6%	-4.7%	0.1%	-1.5%	
ELECTRIC LIGHT OR POWER CO. NOC-ALL EMPLOYEES & DRIVERS	130,390,747	-8.8%	-10.8%	0.1%	6.8%	
THEATER NOC: ALL OTHER EMPLOYEES	71,240,139	-33.1%	-12.7%	0.0%	12.2%	
STREET CLEANING & DRIVERS	50,936,769	-34.1%	-11.0%	0.0%	7.7%	
GAS COMPANY: GAS CO.-NATURAL GAS-LOCAL DISTRIBUTION & DRIVERS	46,037,198	-1.9%	-10.4%	0.0%	9.6%	
TREE PRUNING, SPRAYING, REPAIRING -- ALL OPERATIONS & DRIVERS	41,362,047	-48.7%	-7.1%	0.0%	14.6%	
AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SER\	41,113,048	n/a	-15.9%	0.0%	47.1%	(1)
QUARRY NOC & DRIVERS	38,318,072	-51.6%	-19.8%	0.0%	16.3%	
MARINA & DRIVERS	35,533,236	-18.6%	-5.8%	0.0%	7.3%	
FIREFIGHTERS & DRIVERS	30,617,838	n/a	-15.8%	0.0%	8.1%	(1)
OIL OR GAS PIPELINE OPERATION & DRIVERS	24,636,932	-18.6%	-14.4%	0.0%	13.6%	
ATHLETIC SPORTS OR PARK: CONTACT SPORTS	23,257,846	433.1%	7.9%	0.0%	2.8%	
FREIGHT HANDLING NOC	21,125,298	-23.5%	-5.0%	0.0%	14.8%	
SCHOOL BUS CONTRACTOR-INCLUDING INCIDENTAL CHARTER SERVICE:	21,118,105	66.2%	-17.4%	0.0%	-9.2%	
ATHLETIC SPORTS OR PARK: NONCONTACT SPORTS	20,520,047	10.8%	-3.4%	0.0%	6.5%	
SEWAGE DISPOSAL PLANT OPERATION & DRIVERS	19,991,908	14.2%	-6.5%	0.0%	-2.3%	
ATHLETIC SPORTS OR PARK: OPERATIONS & DRIVERS	18,995,293	12.5%	-6.4%	0.0%	6.8%	
AVIATION:NOC - OTHER THAN HELICOPTERS - FLYING CREW	17,894,166	-60.6%	-9.9%	0.0%	4.5%	
TRUCKING: MAIL PARCEL OR PACKAGE DELIVERY-UNDER CONTRACT WIT	17,719,693	28.4%	-6.6%	0.0%	37.7%	
MAIL, PARCEL OR PACKAGE DELIVERY AND COURIER OR MESSENGER SE	17,179,625	19.8%	-15.5%	0.0%	26.8%	
SAND OR GRAVEL DIGGING & DRIVERS	16,457,049	-29.8%	-8.2%	0.0%	-8.3%	
BOAT BUILDING OR REPAIR & DRIVERS	14,008,107	-10.3%	-15.3%	0.0%	-3.7%	
AMUSEMENT DEVICE OPERATION NOC-NOT TRAVELING-& DRIVERS	13,752,252	1.8%	-11.1%	0.0%	8.0%	
WATERWORKS OPERATION & DRIVERS	12,890,815	16.1%	-3.0%	0.0%	-2.5%	
TAXICAB CO.: ALL OTHER EMPLOYEES & DRIVERS	10,688,343	-36.1%	-9.7%	0.0%	-12.2%	
AVIATION: AIR CHARTER OR AIR TAXI - FLYING CREW	10,585,809	-64.3%	-1.6%	0.0%	35.4%	

**Largest Payroll Classes by Industry Group for Maryland
(payroll information only available through 1st quarter 2018)**

Largest Miscellaneous Classes	Latest Available Payroll	Change from 2005 to 2020	Change from 2019 to 2020	% of Statewide Payroll	% Change in Payroll from 2016 to 2017	Status Code (see below)
TRUCKING: PARCEL OR PACKAGE DELIVERY-ALL EMPLOYEES & DRIVERS	9,476,700	24.8%	-9.4%	0.0%	52.5%	
COAL MINING-SURFACE & DRIVERS	7,715,069	-48.6%	-2.8%	0.0%	-8.8%	
ELECTRIC LIGHT OR POWER COOPERATIVE-REA PROJECT ONLY-ALL EMP	7,349,274	-5.6%	-4.5%	0.0%	-2.5%	
AVIATION - TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYE	7,197,785	-83.2%	-8.3%	0.0%	25.6%	
GARBAGE WORKS	7,067,397	-12.8%	-8.8%	0.0%	-25.5%	
AVIATION: HELICOPTERS - FLYING CREW	6,352,816	-70.3%	-10.0%	0.0%	-6.9%	
AUTOMOBILE TOWING & DRIVERS	3,212,513	n/a	-12.4%	0.0%	n/a	(5)
STONE CRUSHING & DRIVERS	2,941,719	-31.8%	-1.2%	0.0%	81.8%	
CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR-TRAVELING-ALL I	1,929,510	-17.6%	-22.7%	0.0%	-20.1%	
LOGGING OR TREE REMOVAL - MECHANIZED EQUIPMENT OPERATORS	1,301,122	n/a	-8.7%	0.0%	11.1%	(1)
VESSELS-NOC-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM	1,280,274	-81.7%	0.0%	0.0%	-29.6%	
BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS	1,056,035	-29.3%	-4.6%	0.0%	24.4%	
DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-STATE ACT WITH PRC	910,837	-53.7%	-15.0%	0.0%	24.0%	
DREDGING-ALL TYPES-PROGRAM II-STATE ACT WITH PROGRAM I AND PR	596,077	-32.6%	-10.2%	0.0%	124.9%	
FIREFIGHTERS & DRIVERS - VOLUNTEER	545,987	n/a	-15.8%	0.0%	-15.6%	(1)
LOGGING OR TREE REMOVAL - LOG HAULING & DRIVERS	512,237	n/a	-7.7%	0.0%	13.0%	(1)
MINING NOC-NOT COAL-UNDERGROUND-& DRIVERS	391,582	-56.3%	-18.2%	0.0%	0.0%	
IRRIGATION WORKS OPERATION & DRIVERS	270,069	-31.4%	-7.1%	0.0%	-51.4%	
LOGGING OR TREE REMOVAL - NONMECHANIZED OPERATIONS	245,727	-1.0%	-6.9%	0.0%	211.6%	
OIL OR GAS LEASE OPERATOR-ALL OPERATIONS & DRIVERS	245,098	-38.9%	-12.3%	0.0%	317.9%	
RAILROAD OPERATION: NOC-ALL EMPLOYEES & DRIVERS	182,615	-37.2%	-6.4%	0.0%	-9.8%	
TRUCKING: OIL FIELD EQUIPMENT-ALL EMPLOYEES & DRIVERS	105,407	70.7%	-8.2%	0.0%	-76.2%	
MINING NOC-NOT COAL-SURFACE & DRIVERS	51,698	-12.2%	-7.6%	0.0%	-87.0%	
SHIP BUILDING-IRON OR STEEL-NOC & DRIVERS	28,982	-19.4%	-11.0%	0.0%	5.9%	
VESSELS-NOT SELF-PROPELLED-PROGRAM II-STATE ACT WITH PROGRAM	1,000	-38.7%	-7.8%	0.0%	n/a	

98,342,990,385

**Largest Payroll Classes by Industry Group for Maryland
(payroll information only available through 1st quarter 2018)**

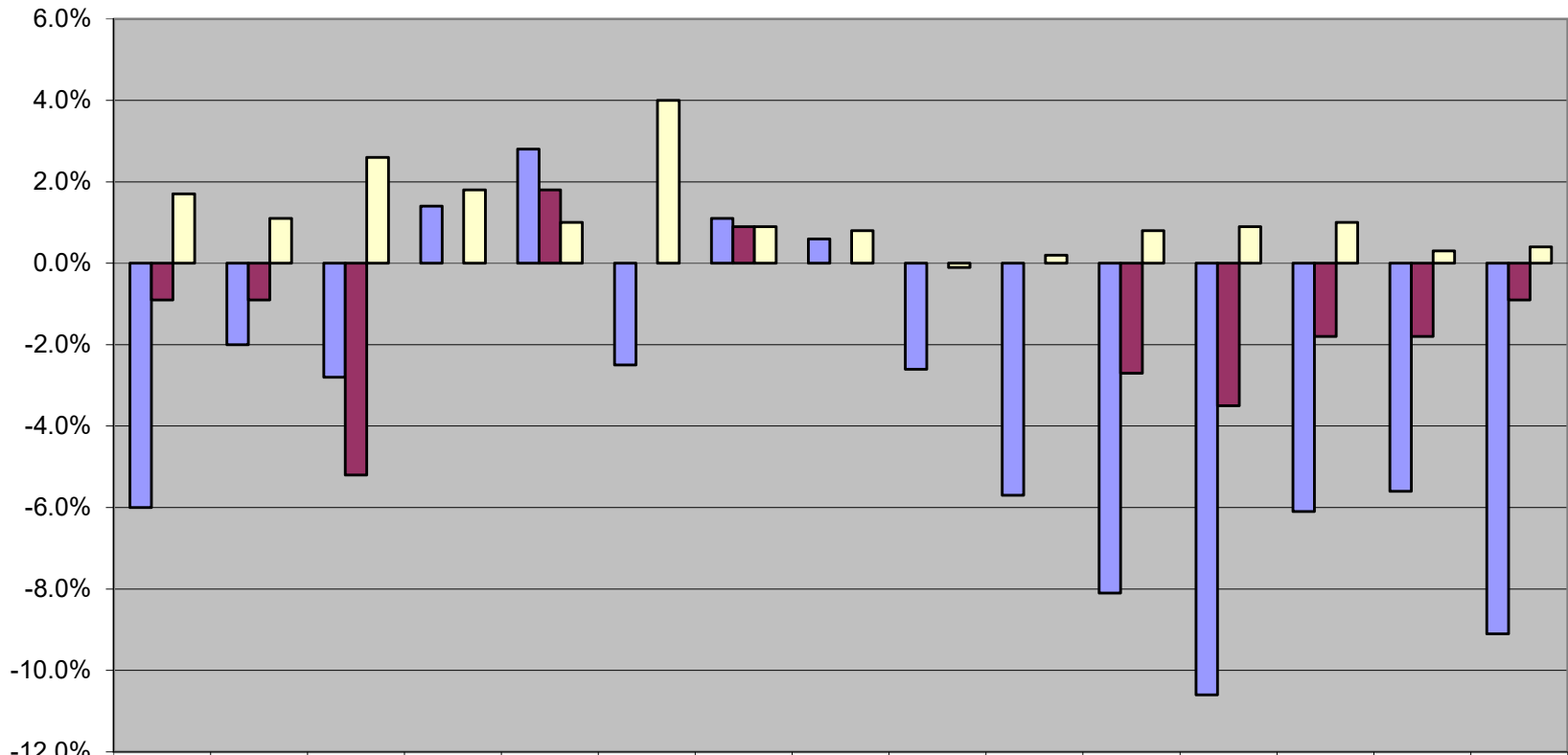
Notes to Status Code

- (1) - Loss Cost effective 1/1/2008
- (2) - Loss Cost effective 1/1/2010
- (3) - Loss Cost effective 1/1/2011
- (4) - Loss Cost effective 1/1/2012
- (5) - Loss Cost effective 1/1/2019

(A1) - No payroll reported in 2018, but class code still active

(B1) - Class in process of being discontinued

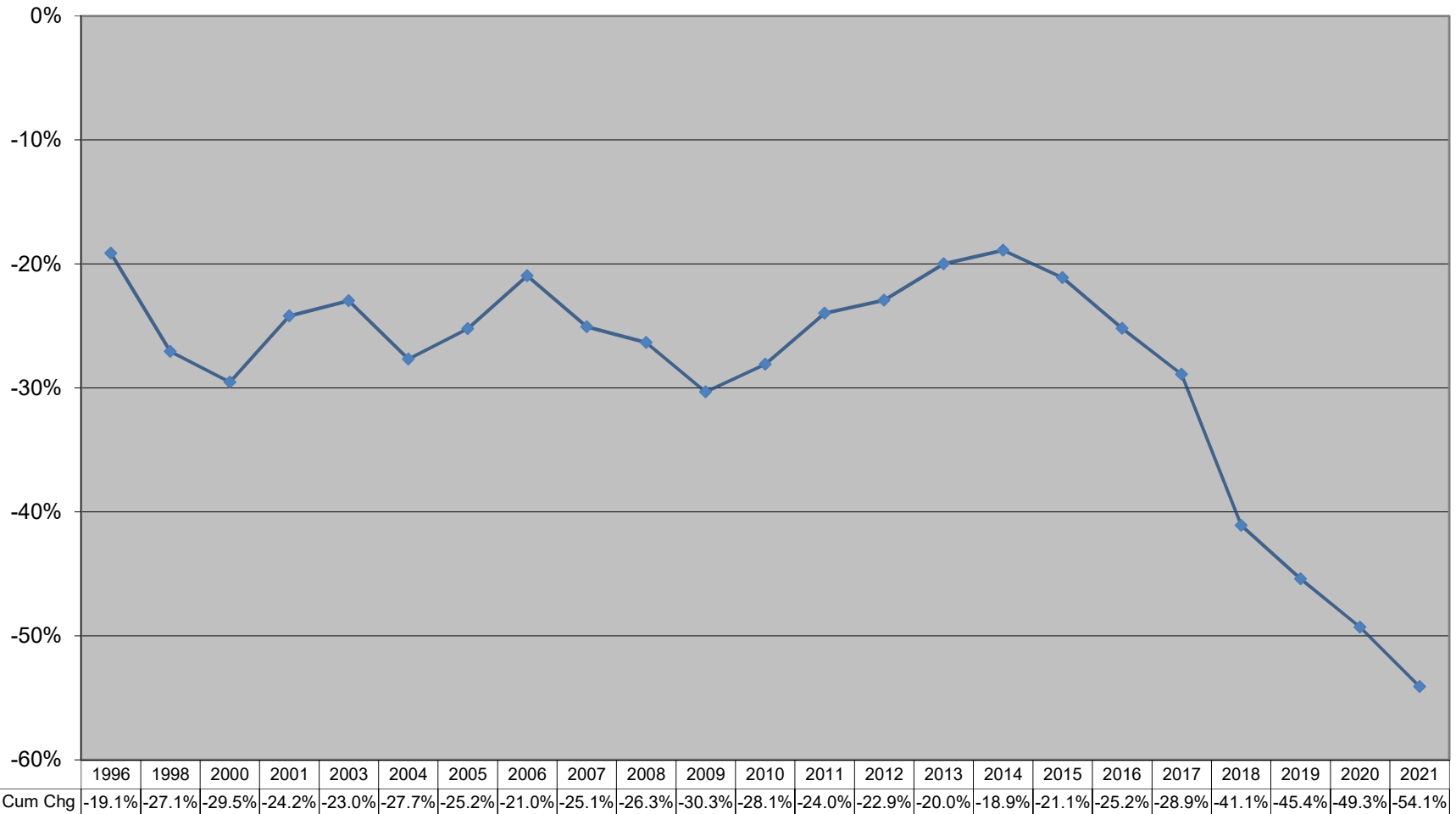
Changes in the Components of NCCI Maryland Pure Premium Loss Cost Filings from 2007 to 2021



■ Experience	-6.0%	-2.0%	-2.8%	1.4%	2.8%	-2.5%	1.1%	0.6%	-2.6%	-5.7%	-8.1%	-10.6%	-6.1%	-5.6%	-9.1%
■ Trend	-0.9%	-0.9%	-5.2%	0.0%	1.8%	0.0%	0.9%	0.0%	0.0%	0.0%	-2.7%	-3.5%	-1.8%	-1.8%	-0.9%
■ Benefits	1.7%	1.1%	2.6%	1.8%	1.0%	4.0%	0.9%	0.8%	-0.1%	0.2%	0.8%	0.9%	1.0%	0.3%	0.4%

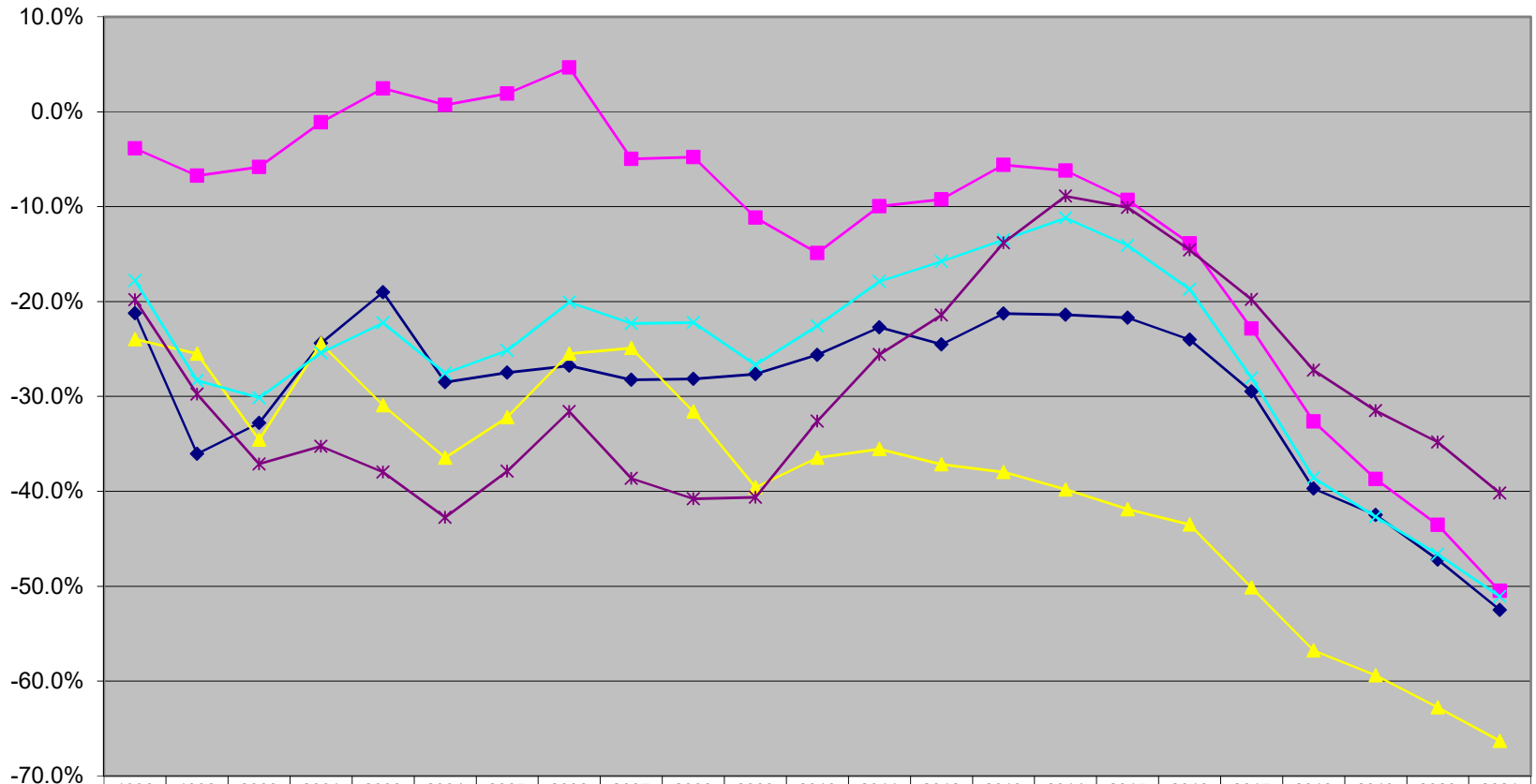
1. Information is not available prior to 2004

Cumulative Impact of NCCI Maryland Pure Premium Loss Cost Filings for the Years 1996* through 2021



* See Exhibit 12, Page 3 for notes.

Cumulative Impact of NCCI Maryland Pure Premium Loss Cost Changes by Industry Group from 1996* through 2021



* See Exhibit 12, Page 3 for notes.

NOTES FOR EXHIBIT 12, Pages 1 and 2.

1. No Pure Premium Loss Cost filings were submitted for 1997, 1999 and 2002.
2. NCCI filed a Law Only revision effective 1/1/2002 with an impact of 1.3%.
3. Rate changes through 1995 are not shown in the charts. However, their impact is included in the cumulative values.

NOTES FOR EXHIBIT 12, Page 2.

For Manufacturing, the 1988 changes are the statewide changes, as the specific changes for this industry group are not available.

For Contracting, the 1988 changes are the statewide changes, as the specific changes for this industry group are not available.

For Office/Clerical, the 1988 to 1994 changes are the statewide changes, as the specific changes for this industry group are not available.

For Goods/Services, the 1988 to 1994 changes are the statewide changes, as the specific changes for this industry group are not available.

For Miscellaneous, the 1988 to 1994 changes are the statewide changes, as the specific changes for this industry group are not available.