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Governor

BOYD K. RUTHERFORD
Lt. Governor



Maryland

INSURANCE ADMINISTRATION

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KATHLEEN A. BIRRANE
Commissioner

GREGORY M. DERWART
Deputy Commissioner

October 1, 2021

The Honorable Katherine Klausmeier
Senate Chair
Workers' Compensation and Benefit
Oversight Committee
James Senate Office Building, Room 103
11 Bladen Street
Annapolis, Maryland 21401

The Honorable Kriselda Valderrama
House Chair
Workers' Compensation and Benefit
Oversight Committee
House Office Building, Room 205
6 Bladen Street
Annapolis, Maryland 21401

**Re: 2021 Report on Workers' Compensation Required by State Government Article § 2-10A-03
(MSAR# 10419)**

Dear Senator Klausmeier and Delegate Valderrama:

Pursuant to § 2-10A-03 of the State Government Article of the Annotated Code of Maryland, the Maryland Insurance Administration (MIA) is charged with annually reporting to the Joint Committee on Workers' Compensation Benefit and Insurance Oversight regarding the condition of workers' compensation benefits and workers' compensation insurance in Maryland. The MIA is enclosing its Report on Workers' Compensation.

Five printed copies of this report have been mailed to the DLS Library for their records.

Should you have any questions regarding this report, please do not hesitate to contact us.

Sincerely,

A handwritten signature in blue ink that reads "Kathleen A. Birrane".

Kathleen A. Birrane
Insurance Commissioner

cc: Sarah T. Albert, Department of Legislative Services (5 copies)



Maryland

INSURANCE ADMINISTRATION

**2021 Report on
Workers' Compensation Insurance**

MSAR # 10419

**Kathleen A. Birrane
Commissioner**

October 1, 2021

For further information concerning this document, please contact:

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This document is available in alternative format upon request
from a qualified individual with a disability.
TTY 1.800.735.2258

The Administration's website: <http://insurance.maryland.gov>

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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 of Maryland or from Chesapeake Employers' Insurance Company ("CEIC").¹ Subject to regulatory approval, an employer may self-insure.²
- Ninety-nine (99) insurance groups offered workers' compensation insurance to Maryland employers in 2020. 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 60 percent of the market in 2020 (Exhibits 3 and 5). CEIC is the largest writer, accounting for about 20 percent of the market in 2020. The second-largest writer is Hartford Fire and Casualty Group, accounting for about 10.5 percent of the market in 2020.
- 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.³ 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 through 2020, NCCI filed decreases of -2.7 percent, -5.5 percent, -9.9 percent, - 6.9 percent, - 7 percent, and - 9.6 percent, respectively. In 2021, NCCI recently filed a decrease of -13.3 percent to be effective January 1, 2022. 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 a large number of participating insurer groups and the spread of market share among these groups.

INTRODUCTION

Pursuant to §2-10A-03 of the State Government Article of the Annotated Code of

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.

³ Effective January 1, 2023, CEIC will become a member of NCCI utilizing NCCI's loss costs along with the rest of the market's insurers.

Maryland, the Maryland Insurance Commissioner issues an Annual Report (“Report”) to the Joint Committee on Workers’ Compensation Benefit and Insurance Oversight.⁴ 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.⁵

OVERVIEW

Since the early 1900s, every state has required 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 Chesapeake Employers’ Insurance Company (“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 (“WCC”) 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 WCC’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 PPO contracted rate or the WCC’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

⁴ The Workers’ Compensation Commission (“WCC”) also submits a report to the Committee pursuant to § 2-10A-03.

⁵ 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.

services as all other payers.

2021 LEGISLATIVE CHANGES IMPACTING WORKERS' COMPENSATION

The following bills from the 2021 session of the General Assembly passed into law. These laws generally involve claims and benefits, which are subject to the regulatory authority of the WCC, and do not have any impact on the MIA's regulation of workers' compensation insurance.

HB 85 / SB 651 (CH 199, 200) – Baltimore County – Workers' Compensation – Permanent Partial Disability – Detention and Correctional Officers

WORKERS' COMPENSATION INSURERS

Ninety-nine (99) insurance groups, including CEIC, offered workers' compensation insurance to Maryland employers in 2020. In total, these insurers wrote \$873,044,776 in direct written premium, a decrease of approximately 6 percent over 2019. This represents approximately 7 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 the total P&C industry written premium in the state for the period 2002 to 2020.

The top 10 workers' compensation insurance groups, including CEIC, wrote 65.8 percent of the market in 2020. CEIC wrote 19.7 percent. The top 10 insurers, excluding CEIC, wrote 46.1 percent and the remaining insurers wrote 34.2 percent. **Table 1** below displays the market share for the top ten insurance groups.

Table 1: Market Share Largest Writers, 2019 and 2020		
Insurance Group	Percentage Market Share, 2019	Percentage Market Share, 2020
Chesapeake Employers Insurance Company	21.3 (first)	19.7 (first)
Hartford Fire and Casualty Group	11.1 (second)	10.5 (second)
Erie Insurance Group Travelers Group	6.5 (fourth)	6.6 (third)
Travelers Group	6.6 (third)	6.5 (fourth)
BCBS of MI Group	4.4 (fifth)	4.7 (fifth)
Zurich Insurance Group	4.1 (sixth)	4.5 (sixth)
Chubb LTD Group	3.9 (seventh)	3.9 (seventh)
WR Berkley Corp Group	3.8 (eighth)	3.7 (eighth)
Liberty Mutual Group	3.7 (ninth)	3.4 (ninth)
Liberty Mutual Group	3.4 (ninth)	3.1 (ninth)
American International Group	2.4 (tenth)	2.5 (tenth)

NOTE: Small changes in company/group market share resulted in the companies in the third and fourth positions changing the order in 2020; however, no companies exited or entered the top 10 positions.

Exhibits 2 through 6 provide additional data as follows:

- Exhibit 2 compares the market share for the top eight insurer groups from 2009–2020.
- Exhibit 3 lists Maryland workers' compensation 2020 market share by insurer group in descending order.
- Exhibit 4 lists the 2020 premium per group and per company within each group for each of the 99 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 the Maryland industry with CEIC's written premium for the

period 2009 through 2020.

- Exhibit 5, Page 2 compares the combined Maryland market share of the top eight carriers in premium volume from 2007 through 2020 with and without CEIC. Exhibit 6 lists new entrants and re-entrants into the market for 2020. New entrants are companies with no written premium in 2017 and 2018. Re-entrants are those carriers that had a premium in 2017, but no premium in 2018.

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. Each insurer’s rates are derived by multiplying NCCI’s pure premium loss costs by the insurer’s calculated expense multiplier. The expense multiplier 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 the NCCI or adhere to the rating rules filed by the 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 the NCCI and utilize the NCCI’s loss cost filings in the same manner as the rest of the market. In the interim, CEIC’s rate making 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 47.8 percent in 2020, including CEIC. CEIC’s loss ratio was 37.9 percent in 2017 marking the second time since 2004 that CEIC’s loss ratio was lower than the rest of the industry. It is to be noted that CEIC’s role as Maryland’s residual market insurer makes it susceptible to a higher loss ratio than the rest of the industry. Over the past three (3) years, CEIC’s loss ratio has averaged 54.2 percent while the industry without CEIC has averaged 44.9 percent. However, the industry loss ratio average over this same period with CEIC included is just 2 points higher than the industry without CEIC.⁶ Exhibit 7 compares CEIC’s loss ratios to those of the industry for the period 2006 to 2020.

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

- Exhibit 8 compares the changes in the NCCI Maryland pure premium loss cost filings with the MIA from 2001-2022.
- Exhibit 9 illustrates the history of the NCCI Maryland pure premium loss costs changes by industry group from 2008-2022.
- 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 the NCCI Maryland pure premium loss cost filings from 2007-2022.
- Exhibit 12, Page 1 represents the cumulative impact of all the NCCI statewide pure premium loss costs filings since 1996.
- Exhibit 12, Page 2 shows this cumulative impact on an industry group basis.

The NCCI filed its latest pure premium loss costs for Maryland with the MIA in August 2021. The filing has been approved by the MIA with an effective date of January 1, 2022. The overall approved change for this filing is a decrease of 13.3 percent. This decrease is based on improvements in claims experience, decreasing loss ratio trends, and relative stability in indemnity and 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.

⁶ Based on these loss ratios, it appears that CEIC’s transition to full NCCI membership effective January 1, 2023 can be accomplished with minimal disruption to market trends.

TERRORISM RISK INSURANCE PROGRAM

In 2002, the U.S. 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 2007, it was extended for another seven (7) years until December 31, 2014. The 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, the NCCI will not be making additional filings as a result of an increased exposure related to TRIA.

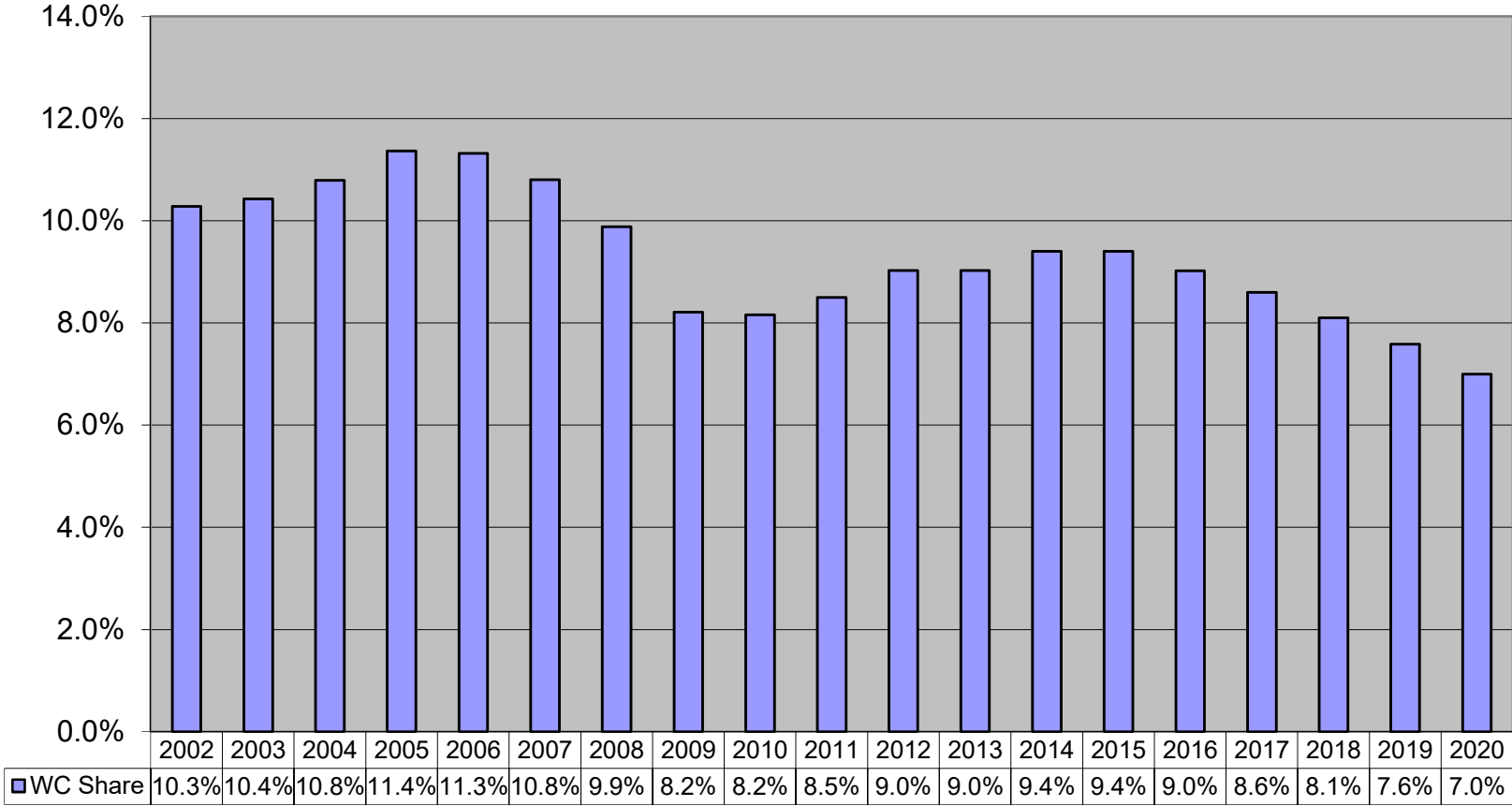
COVID-19 IMPACT

At the time of last year’s report, it was too soon to determine the ultimate impact of COVID-19, and its variants 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, the NCCI advised that it has concluded that, to date, COVID-19 has not resulted in increased workers’ compensation loss costs. The NCCI continues to monitor and analyze loss costs data submitted by its member insurers. At the time of last year’s report, we noted the likelihood that the workers’ compensation market would experience a significant reduction in the amount of written premium coincident to the loss of jobs and closing of businesses in the aftermath of COVID-19. However, Maryland has fared better than many states in this regard with a reduction in written premium of 6 percent. The MIA will continue to monitor loss costs data and rating rule trends in the workers’ compensation market to ensure they are effective in the accurate classification of employees and the pricing of workers’ compensation coverage.

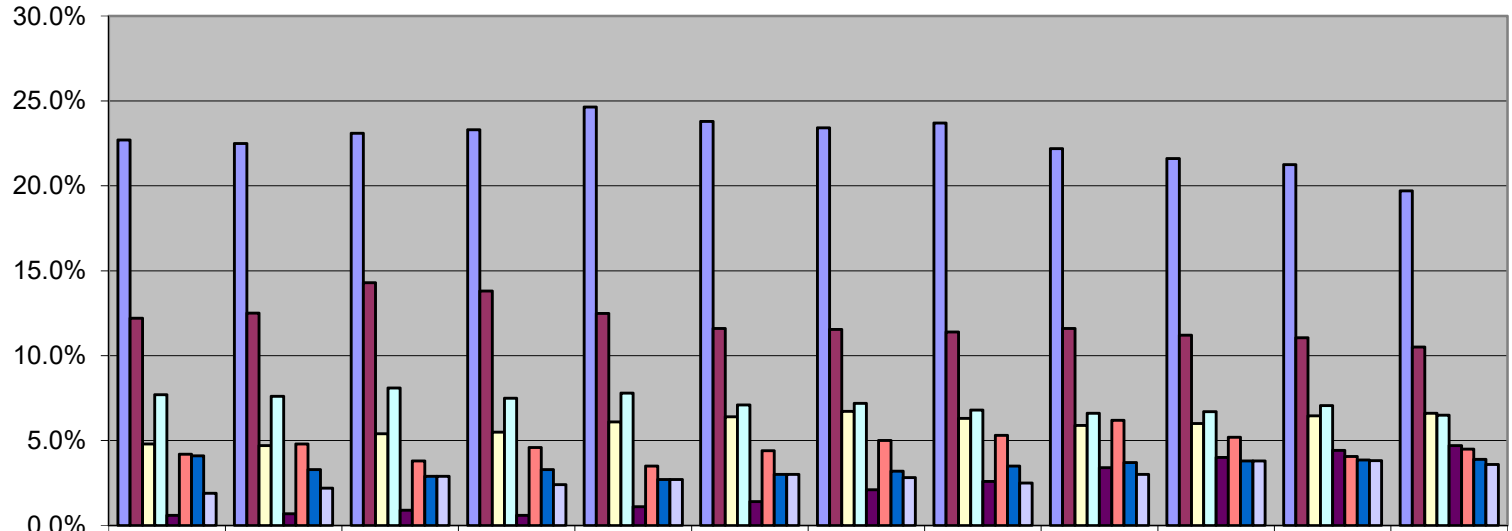
CONCLUSION

Ninety-nine insurers reported workers' compensation insurance premium earned in Maryland. The total written premium in 2020 decreased by \$58,089,875(6.2 percent) in 2020. The NCCI filed its pure premium loss costs for Maryland with the MIA in August 2021, and the filing was approved by the MIA with an effective date of January 1, 2022. The overall approved change for the NCCI pure premium loss costs was a decrease of 13.3 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 2009 through 2020



	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
■ CEIC	22.7%	22.5%	23.1%	23.3%	24.6%	23.8%	23.4%	23.7%	22.2%	21.6%	21.3%	19.7%
■ Hartford Group	12.2%	12.5%	14.3%	13.8%	12.5%	11.6%	11.5%	11.4%	11.6%	11.2%	11.1%	10.5%
■ Erie Insurance Group	4.8%	4.7%	5.4%	5.5%	6.1%	6.4%	6.7%	6.3%	5.9%	6.0%	6.4%	6.6%
■ Travelers Group	7.7%	7.6%	8.1%	7.5%	7.8%	7.1%	7.2%	6.8%	6.6%	6.7%	7.1%	6.5%
■ BCBS OF MI GRP	0.6%	0.7%	0.9%	0.6%	1.1%	1.4%	2.1%	2.6%	3.4%	4.0%	4.4%	4.7%
■ Zurich Group	4.2%	4.8%	3.8%	4.6%	3.5%	4.4%	5.0%	5.3%	6.2%	5.2%	4.1%	4.5%
■ CHUBB	4.1%	3.3%	2.9%	3.3%	2.7%	3.0%	3.2%	3.5%	3.7%	3.8%	3.9%	3.9%
■ WR Berkley Group	1.9%	2.2%	2.9%	2.4%	2.7%	3.0%	2.8%	2.5%	3.0%	3.8%	3.8%	3.6%

Maryland Workers' Compensation Market Share by Insurer Group

2020 Rank	Group Code	Group Name	2020		
			Group Premium	Group Market Share	Cumulative Market Share
1	0	CHESAPEAKE EMPLOYERS INS CO	171,860,633	19.69%	19.69%
2	91	HARTFORD FIRE & CAS GRP	91,714,585	10.51%	30.19%
3	213	ERIE INS GRP	57,687,130	6.61%	36.80%
4	3548	TRAVELERS GRP	56,619,029	6.49%	43.28%
5	572	BCBS OF MI GRP	41,219,613	4.72%	48.00%
6	212	ZURICH INS GRP	39,671,149	4.54%	52.55%
7	626	CHUBB LTD GRP	34,404,299	3.94%	56.49%
8	98	WR BERKLEY CORP GRP	31,854,290	3.65%	60.14%
9	111	LIBERTY MUT GRP	27,352,124	3.13%	63.27%
10	12	AMERICAN INTL GRP	21,901,850	2.51%	65.78%
11	150	OLD REPUBLIC GRP	20,980,525	2.40%	68.18%
12	218	CNA INS GRP	20,185,419	2.31%	70.49%
13	4507	BUILDERS GRP	19,499,451	2.23%	72.73%
14	31	BERKSHIRE HATHAWAY GRP	16,093,615	1.84%	74.57%
15	242	SELECTIVE INS GRP	14,637,802	1.68%	76.25%
16	1279	ARCH INS GRP	12,911,071	1.48%	77.73%
17	447	HARFORD GRP	10,932,525	1.25%	78.98%
18	2538	AMTRUST FINANCIAL SERV GRP	10,536,257	1.21%	80.19%
19	250	DONEGAL GRP	10,355,714	1.19%	81.37%
20	3363	EMPLOYERS HOLDINGS GRP	9,625,005	1.10%	82.47%
21	88	THE HANOVER INS GRP	8,611,781	0.99%	83.46%
22	922	ICW GRP ASSETS INC GRP	8,250,842	0.95%	84.41%
23	291	ENCOVA MUT INS GRP	8,032,379	0.92%	85.33%
24	140	NATIONWIDE CORP GRP	7,886,838	0.90%	86.23%
25	244	CINCINNATI FIN GRP	6,906,392	0.79%	87.02%
26	1120	EVEREST REINS HOLDINGS GRP	5,907,584	0.68%	87.70%
27	1332	MAINE EMPLOYERS MUT INS GRP	5,433,104	0.62%	88.32%
28	680	AMERISAFE GRP	5,192,880	0.59%	88.91%
29	176	STATE FARM GRP	5,014,209	0.57%	89.49%
30	175	STATE AUTO MUT GRP	4,849,992	0.56%	90.04%
31	3098	TOKIO MARINE HOLDINGS INC GRP	4,770,711	0.55%	90.59%
32	474	FCCI MUT INS GRP	4,392,113	0.50%	91.09%

Maryland Workers' Compensation Market Share by Insurer Group

2020 Rank	Group Code	Group Name	2020		
			Group Premium	Group Market Share	Cumulative Market Share
33	158	FAIRFAX FIN GRP	3,984,019	0.46%	91.55%
34	84	AMERICAN FINANCIAL GRP	3,882,253	0.44%	91.99%
35	968	AXA INS GRP	3,877,647	0.44%	92.44%
36	271	PENNSYLVANIA NATL INS GRP	3,857,667	0.44%	92.88%
37	408	AMERICAN NATL FIN GRP	3,509,436	0.40%	93.28%
38	4670	STARR GRP	3,162,899	0.36%	93.65%
39	7	FEDERATED MUT GRP	3,132,575	0.36%	94.00%
40	2698	PROASSURANCE CORP GRP	3,116,578	0.36%	94.36%
41	457	ARGO GRP US INC GRP	2,945,437	0.34%	94.70%
42	796	QBE INS GRP	2,886,905	0.33%	95.03%
43	867	PROTECTIVE INS CORP GRP	2,816,699	0.32%	95.35%
44	3219	SOMPO GRP	2,770,131	0.32%	95.67%
45	201	UTICA GRP	2,709,154	0.31%	95.98%
46	681	SERVICE INS HOLDINGS GRP	2,677,515	0.31%	96.29%
47	169	SENTRY INS GRP	2,481,221	0.28%	96.57%
48	640	MUTUAL BENEFIT GRP	2,459,940	0.28%	96.85%
49	124	AMERISURE CO GRP	2,296,306	0.26%	97.11%
50	4886	BENCHMARK HOLDING GRP	2,216,102	0.25%	97.37%
51	785	MARKEL CORP GRP	1,992,667	0.23%	97.60%
52	0	BROTHERHOOD MUT INS CO	1,657,687	0.19%	97.79%
53	4962	AU HOLDING CO GRP	1,634,527	0.19%	97.97%
54	4715	MS & AD INS GRP	1,514,751	0.17%	98.15%
55	228	WESTFIELD GRP	1,406,770	0.16%	98.31%
56	4851	CHURCH MUT GRP	1,353,661	0.16%	98.46%
57	0	BRETHREN MUT INS CO	1,189,440	0.14%	98.60%
58	4904	INTACT FINANCIAL GRP	1,044,108	0.12%	98.72%
59	4863	CHINA MINSHENG GRP	1,028,194	0.12%	98.84%
60	256	PROSIGHT GRP	1,011,256	0.12%	98.95%
61	748	AMERITRUST GRP INC GRP	996,529	0.11%	99.07%
62	594	AMERICAN CONTRACTORS INS GRP	828,687	0.09%	99.16%
63	62	EMC INS CO GRP	730,653	0.08%	99.25%
64	1324	UPMC HLTH SYSTEM GRP	675,943	0.08%	99.32%

Maryland Workers' Compensation Market Share by Insurer Group

2020 Rank	Group Code	Group Name	2020		
			Group Premium	Group Market Share	Cumulative Market Share
65	473	AMERICAN FAMILY INS GRP	636,416	0.07%	99.40%
66	4381	HOUSTON INTL INS GRP	579,713	0.07%	99.46%
67	775	PHARMACISTS MUT GRP	566,251	0.06%	99.53%
68	69	FARMERS INS GRP	478,055	0.05%	99.58%
69	708	NEW JERSEY MANUFACTURERS GRP	462,605	0.05%	99.64%
70	0	CIMARRON INS CO INC	390,278	0.04%	99.68%
71	0	SOUTHERN STATES INS EXCH	386,764	0.04%	99.72%
72	350	GENERAL ELECTRIC GRP	365,472	0.04%	99.77%
73	303	GUIDEONE INS GRP	349,569	0.04%	99.81%
74	761	ALLIANZ INS GRP	276,975	0.03%	99.84%
75	1147	WORKERS COMP FUND GRP	227,959	0.03%	99.86%
76	0	CHEROKEE INS CO	219,921	0.03%	99.89%
77	0	FEDERATED RURAL ELECTRIC INS EXCH	217,606	0.02%	99.91%
78	36	CENTRAL MUT INS CO GRP	197,240	0.02%	99.94%
79	783	RLI INS GRP	176,167	0.02%	99.96%
80	1302	BUILDERS INS GRP	98,445	0.01%	99.97%
81	225	IAT REINS CO GRP	82,833	0.01%	99.98%
82	0	LION INS CO	76,732	0.01%	99.99%
83	0	FRANK WINSTON CRUM INS CO	67,556	0.01%	99.99%
84	0	WEST BEND MUT INS CO	57,562	0.01%	100.00%
85	222	GREATER NY GRP	23,426	0.00%	100.00%
86	0	WORK FIRST CAS CO	17,117	0.00%	100.01%
87	0	SAMSUNG FIRE & MARINE INS CO LTD	15,557	0.00%	100.01%
88	1208	GRAY INS GRP	14,516	0.00%	100.01%
89	0	* SYNERGY INS CO	11,990	0.00%	100.01%
90	413	* MAG MUT INS GRP	9,654	0.00%	100.01%
91	517	HANNOVER GRP	3,500	0.00%	100.01%
92	4935	CHANDLER INS GRP	2,232	0.00%	100.01%
93	1124	RAS DAKOTA GRP	2,138	0.00%	100.01%
94	4279	* SFM GRP	71	0.00%	100.01%
95	0	PETROLEUM CAS CO	46	0.00%	100.01%
96	4725	ENSTAR GRP	-199	0.00%	100.01%

Maryland Workers' Compensation Market Share by Insurer Group

2020 Rank	Group Code	Group Name	2020 Group Premium	2020 Group Market Share	2020 Cumulative Group Market Share
97	361	MUNICH RE GRP	-12,987	0.00%	100.01%
98	0	ARROWOOD IND CO	-16,076	0.00%	100.01%
99	4990	CORE SPECIALTY INS HOLDINGS GRP	-78,596	-0.01%	100.00%

TOTALS 873,044,776

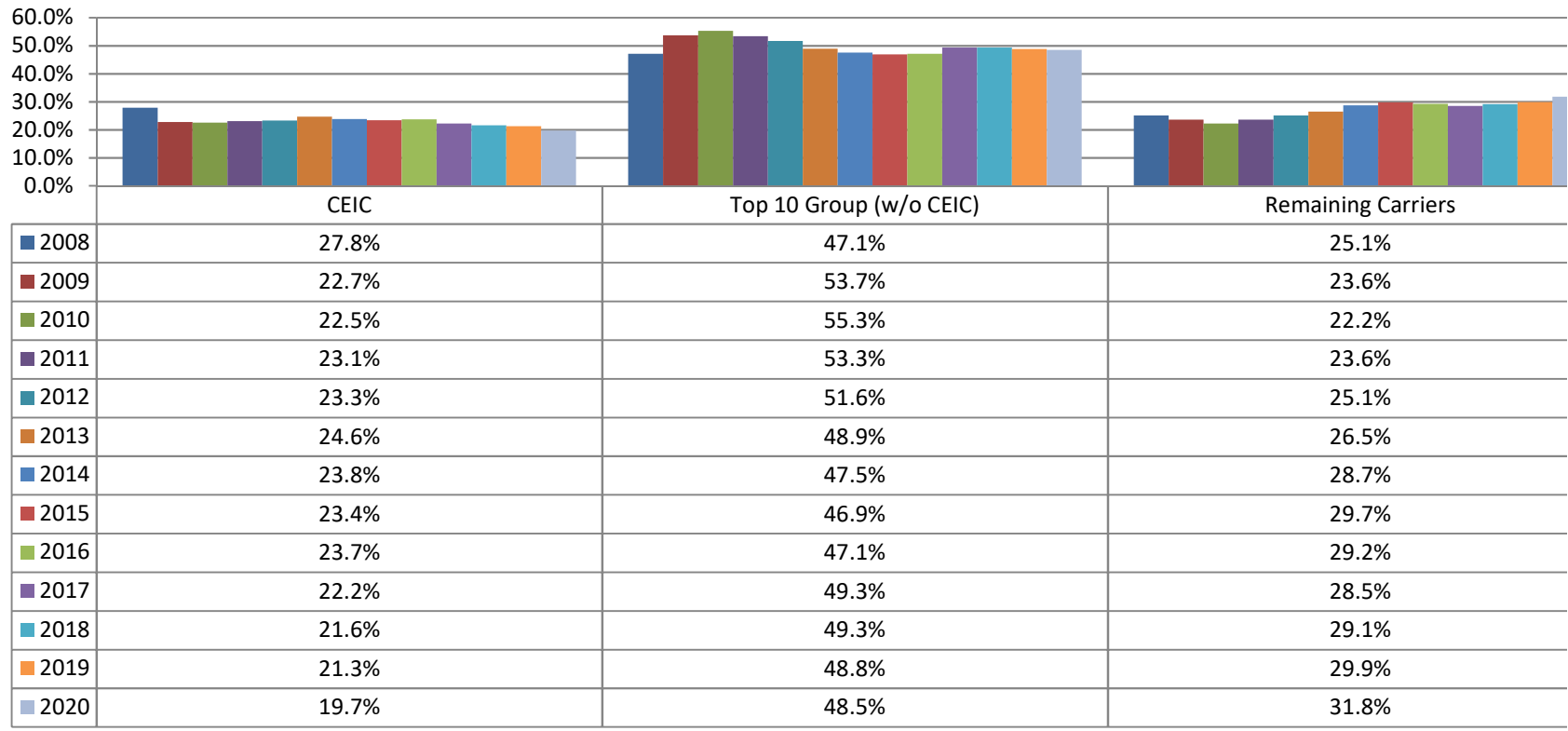
- * Represents new insurance groups
- ** Represents Group purchased carriers from another group

The following are new		
0	*	SYNERGY INS CO
413	*	MAG MUT INS GRP
4279	*	SFM GRP

The following are gone		
4794		GROUP ONE THOUSAND ONE GRP
4943		SUNZ HOLDINGS GRP

Maryland Workers' Compensation Market Share by Insurer Group

Market Share by Segment 2008 to 2020



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

2020 Rank	Group Code	Group Name	2020 Group Premium	Company Name	2020 Company Premium
1	0	CHESAPEAKE EMPLOYERS INS CO	171,860,633	CHESAPEAKE EMPLOYERS INS CO	171,860,633
2	91	HARTFORD FIRE & CAS GRP	91,714,585	TWIN CITY FIRE INS CO CO	14,556,623
				TRUMBULL INS CO	11,655,995
				HARTFORD INS CO OF THE MIDWEST	11,637,917
				HARTFORD INS CO OF THE SOUTHEAST	10,297,809
				HARTFORD UNDERWRITERS INS CO	8,830,281
				SENTINEL INS CO LTD	8,120,127
				HARTFORD ACCIDENT & IND CO	7,868,601
				HARTFORD CAS INS CO	6,610,965
				HARTFORD FIRE INS CO	5,605,711
				PROPERTY & CAS INS CO OF HARTFORD	3,581,627
				NUTMEG INS CO	2,948,929
3	213	ERIE INS GRP	57,687,130	ERIE INS EXCH	21,975,371
				FLAGSHIP CITY INS CO	18,939,505
				ERIE INS CO OF NY	10,944,333
				ERIE INS PROP & CAS CO	3,048,187
				ERIE INS CO	2,779,734
4	3548	TRAVELERS GRP	56,619,029	TRAVELERS IND CO	11,919,242
				CHARTER OAK FIRE INS CO	9,451,886
				STANDARD FIRE INS CO	6,199,904
				PHOENIX INS CO	5,344,492
				TRAVELERS CAS & SURETY CO	5,088,371
				TRAVELERS CAS INS CO OF AMER	4,996,955
				FARMINGTON CAS CO	4,295,659
				TRAVELERS IND CO OF CT	4,251,978
				TRAVELERS IND CO OF AMER	3,851,982
				TRAVELERS PROP CAS CO OF AMER	1,385,214
				UNITED STATES FIDELITY & GUAR CO	-32
				FIDELITY & GUAR INS CO	-201
				ST PAUL FIRE & MARINE INS CO	-166,421

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

2020 Rank	Group Code	Group Name	2020 Group Premium	Company Name	2020 Company Premium
5	572	BCBS OF MI GRP	41,219,613	ACCIDENT FUND INS CO OF AMER	18,562,451
				ACCIDENT FUND GEN INS CO	16,887,514
				ACCIDENT FUND NATL INS CO	4,817,055
				UNITED WI INS CO	952,593
6	212	ZURICH INS GRP	39,671,149	ZURICH AMER INS CO	30,705,685
				AMERICAN ZURICH INS CO	7,260,187
				ZURICH AMER INS CO OF IL	1,471,998
				AMERICAN GUAR & LIAB INS	233,279
7	626	CHUBB LTD GRP	34,404,299	INDEMNITY INS CO OF NORTH AMER	11,194,160
				ACE AMER INS CO	8,891,137
				FEDERAL INS CO	7,645,729
				CHUBB IND INS CO	2,301,045
				CHUBB NATL INS CO	1,091,994
				BANKERS STANDARD INS CO	889,574
				PACIFIC IND CO	728,421
				VIGILANT INS CO	555,859
				GREAT NORTHERN INS CO	537,532
				EXECUTIVE RISK IND INC	430,843
				WESTCHESTER FIRE INS CO	50,237
				ACE PROP & CAS INS CO	45,442
				PACIFIC EMPLOYERS INS CO	25,317
PENN MILLERS INS CO	17,009				

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

2020 Rank	Group Code	Group Name	2020 Group Premium	Company Name	2020 Company Premium
8	98	WR BERKLEY CORP GRP	31,854,290	CAROLINA CAS INS CO	11,772,997
				STARNET INS CO	4,319,174
				TRI STATE INS CO OF MN	3,491,444
				KEY RISK INS CO	2,884,561
				GREAT DIVIDE INS CO	2,253,997
				MIDWEST EMPLOYERS CAS CO	1,386,406
				BERKLEY CAS CO	1,081,530
				UNION INS CO	1,019,805
				ACADIA INS CO	929,960
				CONTINENTAL WESTERN INS CO	835,537
				INTREPID INS CO	675,224
				FIREMENS INS CO OF WASHINGTON DC	588,758
				BERKLEY NATL INS CO	474,378
				RIVERPORT INS CO	101,589
				BERKLEY REGIONAL INS CO	38,930
9	111	LIBERTY MUT GRP	27,352,124	OHIO SECURITY INS CO	8,278,509
				LIBERTY INS CORP	6,636,155
				LIBERTY MUT FIRE INS CO	3,219,961
				LM INS CORP	2,162,215
				EMPLOYERS INS CO OF WAUSAU	2,135,933
				FIRST LIBERTY INS CORP	2,088,187
				WEST AMER INS CO	1,017,926
				OHIO CAS INS CO	830,886
				AMERICAN FIRE & CAS CO	662,307
				LIBERTY MUT INS CO	311,290
				PEERLESS INS CO	8,720
				WAUSAU UNDERWRITERS INS CO	8,053
				NETHERLANDS INS CO THE	4,563
				AMERICAN STATES INS CO	1,270
				GENERAL INS CO OF AMER	1,124
				AMERICAN ECONOMY INS CO	587
				PEERLESS IND INS CO	195
				FIRST NATL INS CO OF AMER	-1
				EXCELSIOR INS CO	-2,374
				MONTGOMERY MUT INS CO	-13,382

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

2020 Rank	Group Code	Group Name	2020 Group Premium	Company Name	2020 Company Premium
10	12	AMERICAN INTL GRP	21,901,850	NEW HAMPSHIRE INS CO	9,818,026
				INSURANCE CO OF THE STATE OF PA	3,136,335
				NATIONAL UNION FIRE INS CO OF PITTS	2,580,687
				AIU INS CO	2,579,904
				AIG PROP CAS CO	1,630,376
				GRANITE STATE INS CO	1,102,137
				COMMERCE & INDUSTRY INS CO	931,585
				AMERICAN HOME ASSUR CO	102,579
				AIG ASSUR CO	19,590
				ILLINOIS NATL INS CO	631
11	150	OLD REPUBLIC GRP	20,980,525	OLD REPUBLIC INS CO	10,072,117
				PENNSYLVANIA MANUFACTURERS ASSOC IN	5,528,435
				MANUFACTURERS ALLIANCE INS CO	2,226,986
				PENNSYLVANIA MANUFACTURERS IND CO	1,076,557
				OLD REPUBLIC GEN INS CORP	843,842
				BITCO GEN INS CORP	634,849
				GREAT WEST CAS CO	560,137
				BITCO NATL INS CO	37,602
12	218	CNA INS GRP	20,185,419	AMERICAN CAS CO OF READING PA	5,603,766
				NATIONAL FIRE INS CO OF HARTFORD	4,355,312
				CONTINENTAL INS CO	3,150,756
				CONTINENTAL CAS CO	3,097,634
				VALLEY FORGE INS CO	2,316,692
				TRANSPORTATION INS CO	1,661,259
13	4507	BUILDERS GRP	19,499,451	BUILDERS MUT INS CO	14,256,870
				BUILDERS PREMIER INS CO	5,242,581

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

2020 Rank	Group Code	Group Name	2020 Group Premium	Company Name	2020 Company Premium
14	31	BERKSHIRE HATHAWAY GRP	16,093,615	NORGUARD INS CO	6,741,007
				BERKSHIRE HATHAWAY HOMESTATE INS CO	2,901,535
				REDWOOD FIRE & CAS INS CO	2,321,227
				AMGUARD INS CO	1,359,620
				NATIONAL LIAB & FIRE INS CO	1,305,196
				BERKSHIRE HATHAWAY DIRECT INS CO	909,621
				OAK RIVER INS CO	175,578
				WELLFLEET NY INS CO	158,823
				WELLFLEET INS CO	147,883
				EASTGUARD INS CO	73,125
15	242	SELECTIVE INS GRP	14,637,802	SELECTIVE WAY INS CO	5,186,280
				SELECTIVE INS CO OF SC	4,303,512
				SELECTIVE INS CO OF AMER	3,941,147
				SELECTIVE INS CO OF THE SOUTHEAST	1,206,863
16	1279	ARCH INS GRP	12,911,071	ARCH INS CO	10,390,154
				ARCH IND INS CO	2,520,917
17	447	HARFORD GRP	10,932,525	HARFORD MUT INS CO	9,917,224
				FIRSTLINE INS CO	1,015,301
18	2538	AMTRUST FINANCIAL SERV GRP	10,536,257	WESCO INS CO	4,770,793
				TECHNOLOGY INS CO INC	4,481,344
				SECURITY NATL INS CO	1,034,843
				SEQUOIA INS CO	202,938
				FIRST NONPROFIT INS CO	46,339
19	250	DONEGAL GRP	10,355,714	SOUTHERN INS CO OF VA	3,846,994
				PENINSULA IND CO	3,085,334
				ATLANTIC STATES INS CO	2,263,123
				DONEGAL MUT INS CO	947,583
				PENINSULA INS CO	212,680

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

2020 Rank	Group Code	Group Name	2020 Group Premium	Company Name	2020 Company Premium
20	3363	EMPLOYERS HOLDINGS GRP	9,625,005	EMPLOYERS PREFERRED INS CO EMPLOYERS ASSUR CO EMPLOYERS COMPENSATION INS CO EMPLOYERS INS CO OF NV	6,634,650 2,057,958 929,185 3,212
21	88	THE HANOVER INS GRP	8,611,781	HANOVER AMER INS CO ALLMERICA FIN BENEFIT INS CO HANOVER INS CO MASSACHUSETTS BAY INS CO CITIZENS INS CO OF AMER ALLMERICA FIN ALLIANCE INS CO NOVA CAS CO	2,232,744 1,614,066 1,406,157 1,276,225 822,445 698,845 561,299
22	922	ICW GRP ASSETS INC GRP	8,250,842	INSURANCE CO OF THE WEST EXPLORER INS CO	6,602,780 1,648,062
23	291	ENCOVA MUT INS GRP	8,032,379	NORTHSTONE INS CO BRICKSTREET MUT INS CO SUMMITPOINT INS CO PINNACLEPOINT INS CO	3,563,824 1,603,580 1,447,968 1,417,007
24	140	NATIONWIDE CORP GRP	7,886,838	NATIONWIDE MUT FIRE INS CO ALLIED PROP & CAS INS CO HARLEYSVILLE PREFERRED INS CO NATIONWIDE AGRIBUSINESS INS CO NATIONWIDE PROP & CAS INS CO NATIONWIDE MUT INS CO NATIONAL CAS CO DEPOSITORS INS CO HARLEYSVILLE INS CO AMCO INS CO HARLEYSVILLE WORCESTER INS CO NATIONWIDE ASSUR CO NATIONWIDE INS CO OF AMER CRESTBROOK INS CO	1,545,019 1,119,333 1,100,438 822,677 805,253 536,845 531,738 469,418 437,649 389,985 97,014 21,911 7,921 1,637

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

2020 Rank	Group Code	Group Name	2020 Group Premium	Company Name	2020 Company Premium
25	244	CINCINNATI FIN GRP	6,906,392	THE CINCINNATI CAS CO THE CINCINNATI INS CO THE CINCINNATI IND CO	2,548,587 2,375,387 1,982,418
26	1120	EVEREST REINS HOLDINGS GRP	5,907,584	EVEREST DENALI INS CO EVEREST NATL INS CO EVEREST PREMIER INS CO	2,310,138 2,085,768 1,511,678
27	1332	MAINE EMPLOYERS MUT INS GRP	5,433,104	MEMIC IND CO MAINE EMPLOYERS MUT INS CO	5,401,072 32,032
28	680	AMERISAFE GRP	5,192,880	AMERICAN INTERSTATE INS CO	5,192,880
29	176	STATE FARM GRP	5,014,209	STATE FARM FIRE & CAS CO	5,014,209
30	175	STATE AUTO MUT GRP	4,849,992	AMERICAN COMPENSATION INS CO STATE AUTOMOBILE MUT INS CO STATE AUTO PROP & CAS INS CO MERIDIAN SECURITY INS CO PLAZA INS CO	2,575,843 849,275 813,273 407,686 203,915
31	3098	TOKIO MARINE HOLDINGS INC GRP	4,770,711	SAFETY NATL CAS CORP TOKIO MARINE AMER INS CO SAFETY FIRST INS CO TRANS PACIFIC INS CO TNUS INS CO	4,301,227 378,441 57,513 19,552 13,978
32	474	FCCI MUT INS GRP	4,392,113	FCCI INS CO NATIONAL TRUST INS CO MONROE GUAR INS CO	2,281,073 1,335,350 775,690
33	158	FAIRFAX FIN GRP	3,984,019	ZENITH INS CO UNITED STATES FIRE INS CO NORTH RIVER INS CO CRUM & FORSTER IND CO	2,101,829 1,102,783 664,731 114,676

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

2020 Rank	Group Code	Group Name	2020 Group Premium	Company Name	2020 Company Premium
34	84	AMERICAN FINANCIAL GRP	3,882,253	GREAT AMER ALLIANCE INS CO	1,540,619
				VANLINER INS CO	1,421,521
				GREAT AMER ASSUR CO	284,770
				TRIUMPHE CAS CO	250,533
				GREAT AMER INS CO	132,023
				GREAT AMER INS CO OF NY	115,423
				GREAT AMER SPIRIT INS CO	104,495
				NATIONAL INTERSTATE INS CO	32,869
35	968	AXA INS GRP	3,877,647	XL INS AMER INC	1,765,635
				XL SPECIALTY INS CO	1,328,535
				GREENWICH INS CO	799,440
				T H E INS CO	-15,963
36	271	PENNSYLVANIA NATL INS GRP	3,857,667	PENNSYLVANIA NATL MUT CAS INS CO	2,153,137
				PENN NATL SECURITY INS CO	1,704,530
37	408	AMERICAN NATL FIN GRP	3,509,436	UNITED FARM FAMILY INS CO	3,509,436
38	4670	STARR GRP	3,162,899	STARR IND & LIAB CO	2,578,574
				STARR SPECIALTY INS CO	584,325
39	7	FEDERATED MUT GRP	3,132,575	FEDERATED MUT INS CO	2,208,511
				FEDERATED SERV INS CO	499,040
				FEDERATED RESERVE INS CO	425,024
40	2698	PROASSURANCE CORP GRP	3,116,578	EASTERN ALLIANCE INS CO	1,587,155
				ALLIED EASTERN IND CO	1,096,146
				EASTERN ADVANTAGE ASSUR CO	433,277
41	457	ARGO GRP US INC GRP	2,945,437	ROCKWOOD CAS INS CO	2,537,075
				ARGONAUT INS CO	205,808
				ARGONAUT MIDWEST INS CO	136,064
				COLONY SPECIALTY INS CO	66,490

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

2020 Rank	Group Code	Group Name	2020 Group Premium	Company Name	2020 Company Premium
42	796	QBE INS GRP	2,886,905	QBE INS CORP PRAETORIAN INS CO GENERAL CAS CO OF WI STONINGTON INS CO REGENT INS CO NORTH POINTE INS CO	1,264,690 1,013,700 277,889 127,296 116,352 86,978
43	867	PROTECTIVE INS CORP GRP	2,816,699	PROTECTIVE INS CO SAGAMORE INS CO	2,067,922 748,777
44	3219	SOMPO GRP	2,770,131	SOMPO AMER INS CO SOMPO AMER FIRE & MAR INS CO AMER	1,848,006 922,125
45	201	UTICA GRP	2,709,154	REPUBLIC FRANKLIN INS CO GRAPHIC ARTS MUT INS CO UTICA MUT INS CO UTICA NATL ASSUR CO	1,253,810 712,703 537,963 204,678
46	681	SERVICE INS HOLDINGS GRP	2,677,515	SERVICE AMER IND CO	2,677,515
47	169	SENTRY INS GRP	2,481,221	SENTRY INS A MUT CO SENTRY CAS CO FLORISTS MUT INS CO MIDDLESEX INS CO FLORISTS INS CO SENTRY SELECT INS CO	890,223 875,876 275,053 271,263 88,240 80,566
48	640	MUTUAL BENEFIT GRP	2,459,940	MUTUAL BENEFIT INS CO SELECT RISK INS CO	1,752,616 707,324
49	124	AMERISURE CO GRP	2,296,306	AMERISURE MUT INS CO AMERISURE INS CO AMERISURE PARTNERS INS CO	1,181,508 1,040,349 74,449
50	4886	BENCHMARK HOLDING GRP	2,216,102	BENCHMARK INS CO	2,216,102

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

2020 Rank	Group Code	Group Name	2020 Group Premium	Company Name	2020 Company Premium
51	785	MARKEL CORP GRP	1,992,667	STATE NATL INS CO INC MARKEL INS CO NATIONAL SPECIALTY INS CO	1,266,220 522,643 203,804
52	0	BROTHERHOOD MUT INS CO	1,657,687	BROTHERHOOD MUT INS CO	1,657,687
53	4962	AU HOLDING CO GRP	1,634,527	CONTINENTAL IND CO	1,634,527
54	4715	MS & AD INS GRP	1,514,751	MITSUI SUMITOMO INS USA INC MITSUI SUMITOMO INS CO OF AMER	1,206,370 308,381
55	228	WESTFIELD GRP	1,406,770	WESTFIELD INS CO WESTFIELD NATL INS CO AMERICAN SELECT INS CO	1,002,491 331,198 73,081
56	4851	CHURCH MUT GRP	1,353,661	CHURCH MUT INS CO S I	1,353,661
57	0	BRETHREN MUT INS CO	1,189,440	BRETHREN MUT INS CO	1,189,440
58	4904	INTACT FINANCIAL GRP	1,044,108	ATLANTIC SPECIALTY INS CO OBI NATL INS CO OBI AMER INS CO	856,818 172,475 14,815
59	4863	CHINA MINSHENG GRP	1,028,194	SIRIUS AMER INS CO	1,028,194
60	256	PROSIGHT GRP	1,011,256	NEW YORK MARINE & GEN INS CO	1,011,256
61	748	AMERITRUST GRP INC GRP	996,529	STAR INS CO	996,529
62	594	AMERICAN CONTRACTORS INS GRP	828,687	ACIG INS CO	828,687
63	62	EMC INS CO GRP	730,653	EMCASCO INS CO EMC PROP & CAS INS CO UNION INS CO OF PROVIDENCE EMPLOYERS MUT CAS CO	296,001 224,252 110,577 99,823

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

2020 Rank	Group Code	Group Name	2020 Group Premium	Company Name	2020 Company Premium
64	1324	UPMC HLTH SYSTEM GRP	675,943	UPMC HLTH BENEFITS INC UPMC WORK ALLIANCE INC	421,233 254,710
65	473	AMERICAN FAMILY INS GRP	636,416	NGM INS CO MAIN ST AMER ASSUR CO OLD DOMINION INS CO MIDVALE IND CO	345,815 168,825 108,114 13,662
66	4381	HOUSTON INTL INS GRP	579,713	IMPERIUM INS CO	579,713
67	775	PHARMACISTS MUT GRP	566,251	PHARMACISTS MUT INS CO	566,251
68	69	FARMERS INS GRP	478,055	MID CENTURY INS CO TRUCK INS EXCH FARMERS INS EXCH FOREMOST SIGNATURE INS CO FOREMOST PROP & CAS INS CO FOREMOST INS CO GRAND RAPIDS MI	437,763 61,346 6,166 -4,693 -5,817 -16,710
69	708	NEW JERSEY MANUFACTURERS GRP	462,605	NEW JERSEY MANUFACTURERS INS CO	462,605
70	0	CIMARRON INS CO INC	390,278	CIMARRON INS CO INC	390,278
71	0	SOUTHERN STATES INS EXCH	386,764	SOUTHERN STATES INS EXCH	386,764
72	350	GENERAL ELECTRIC GRP	365,472	ELECTRIC INS CO	365,472
73	303	GUIDEONE INS GRP	349,569	GUIDEONE MUT INS CO GUIDEONE SPECIALTY MUT INS CO GUIDEONE ELITE INS CO	240,570 91,814 17,185
74	761	ALLIANZ INS GRP	276,975	AMERICAN AUTOMOBILE INS CO NATIONAL SURETY CORP FIREMANS FUND INS CO AMERICAN INS CO	160,291 62,785 54,215 -316

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

2020 Rank	Group Code	Group Name	2020 Group Premium	Company Name	2020 Company Premium
75	1147	WORKERS COMP FUND GRP	227,959	WCF NATL INS CO	227,959
76	0	CHEROKEE INS CO	219,921	CHEROKEE INS CO	219,921
77	0	FEDERATED RURAL ELECTRIC INS EXC	217,606	FEDERATED RURAL ELECTRIC INS EXCH	217,606
78	36	CENTRAL MUT INS CO GRP	197,240	ALL AMER INS CO CENTRAL MUT INS CO	185,047 12,193
79	783	RLI INS GRP	176,167	RLI INS CO	176,167
80	1302	BUILDERS INS GRP	98,445	AMERICAN BUILDERS INS CO NATIONAL BUILDERS INS CO	84,656 13,789
81	225	IAT REINS CO GRP	82,833	TRANSGUARD INS CO OF AMER INC	82,833
82	0	LION INS CO	76,732	LION INS CO	76,732
83	0	FRANK WINSTON CRUM INS CO	67,556	FRANK WINSTON CRUM INS CO	67,556
84	0	WEST BEND MUT INS CO	57,562	WEST BEND MUT INS CO	57,562
85	222	GREATER NY GRP	23,426	GREATER NY MUT INS CO STRATHMORE INS CO	19,245 4,181
86	0	WORK FIRST CAS CO	17,117	WORK FIRST CAS CO	17,117
87	0	SAMSUNG FIRE & MARINE INS CO LTD	15,557	SAMSUNG FIRE & MARINE INS CO LTD	15,557
88	1208	GRAY INS GRP	14,516	GRAY INS CO	14,516
89	0	SYNERGY INS CO	11,990	SYNERGY INS CO	11,990
90	413	MAG MUT INS GRP	9,654	MAG MUT INS CO	9,654

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

2020 Rank	Group Code	Group Name	2020 Group Premium	Company Name	2020 Company Premium
91	517	HANNOVER GRP	3,500	HDI GLOBAL INS CO	3,500
92	4935	CHANDLER INS GRP	2,232	NATIONAL AMER INS CO	2,232
93	1124	RAS DAKOTA GRP	2,138	DAKOTA TRUCK UNDERWRITERS	2,138
94	4279	SFM GRP	71	SFM MUT INS CO	71
95	0	PETROLEUM CAS CO	46	PETROLEUM CAS CO	46
96	4725	ENSTAR GRP	-199	CLARENDON NATL INS CO	-199
97	361	MUNICH RE GRP	-12,987	AMERICAN ALT INS CORP	-12,987
98	0	ARROWOOD IND CO	-16,076	ARROWOOD IND CO	-16,076
99	4990	CORE SPECIALTY INS HOLDINGS GRP	-78,596	STARSTONE NATL INS CO	-78,596
TOTALS			873,044,776		

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

2020 Rank	Group Code	Insurer Group Name	2020 Group Premium	Company Name	2020 Written Premium
1	3098	TOKIO MARINE HOLDINGS INC GRP	9,415,519	SAFETY NATL CAS CORP	9,415,519
2	12	AMERICAN INTL GRP	1,822,865	NATIONAL UNION FIRE INS CO OF PITTS	1,822,865
3	626	CHUBB LTD GRP	1,041,784	ACE AMER INS CO	1,041,784
4	1279	ARCH INS GRP	963,754	ARCH INS CO	963,754
5	748	AMERITRUST GRP INC GRP	559,666	STAR INS CO	559,666
6	91	HARTFORD FIRE & CAS GRP	393,202	HARTFORD CAS INS CO	393,202
7	111	LIBERTY MUT GRP	114,633	LM INS CORP	114,633
8	212	ZURICH INS GRP	72,742	ZURICH AMER INS CO	72,742
9	150	OLD REPUBLIC GRP	25,113	OLD REPUBLIC INS CO	25,113
10	968	AXA INS GRP	9,011	XL SPECIALTY INS CO	9,011
11	785	MARKEL CORP GRP	-16,953	STATE NATL INS CO INC	-16,953

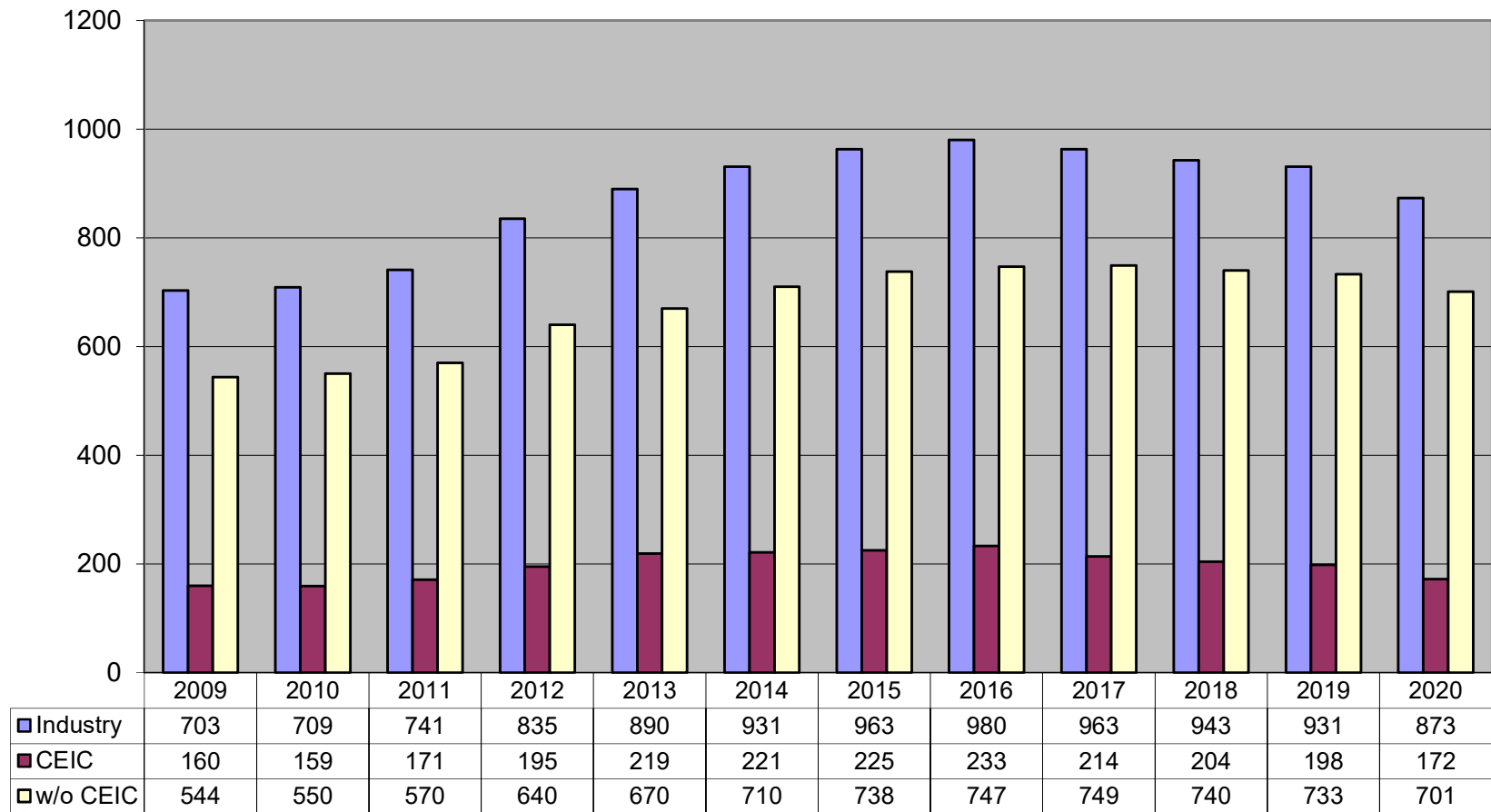
TOTALS

14,401,336

14,401,336

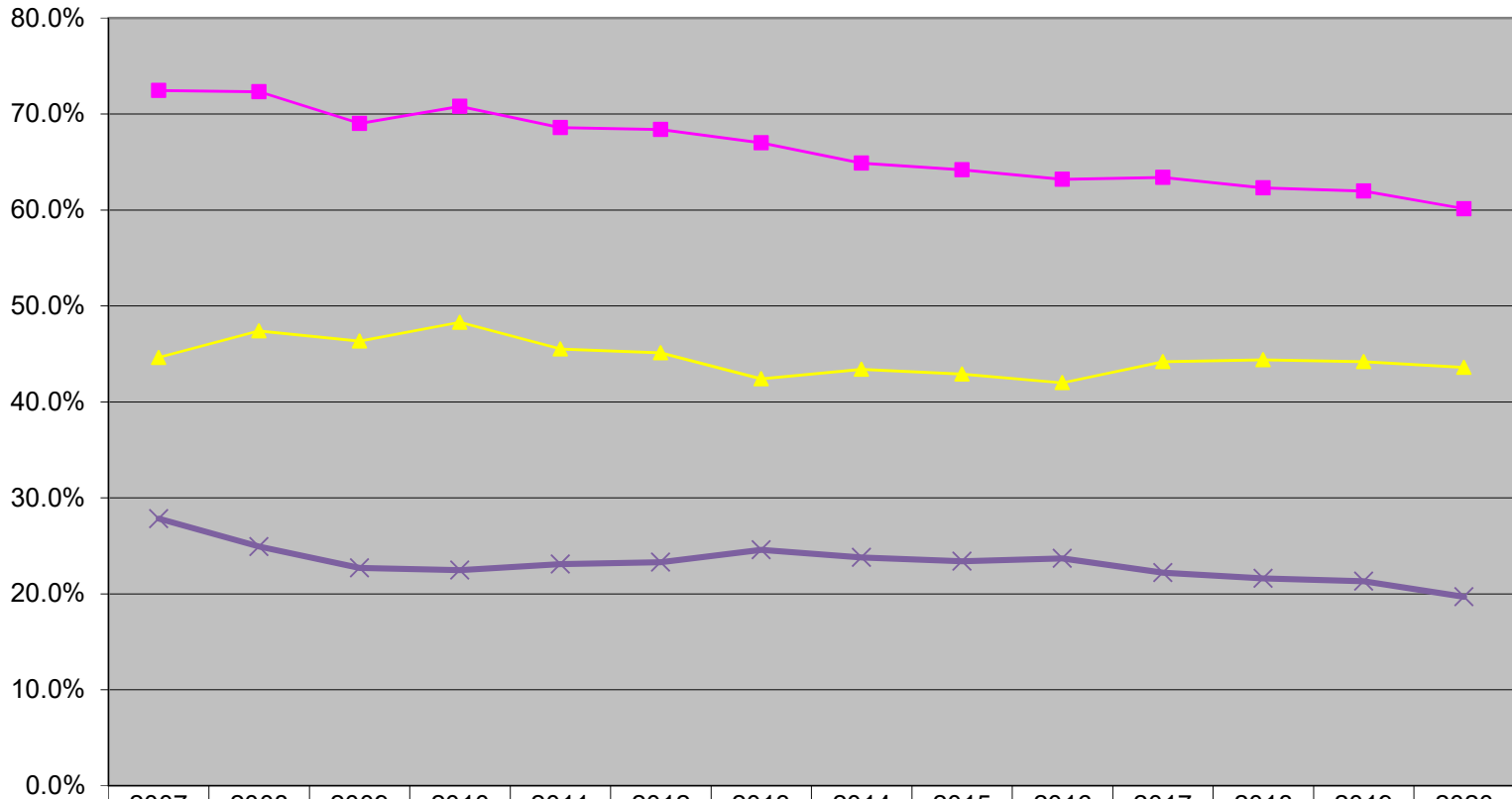
The following are gone	
256	ProSight Group

Maryland Industry vs CEIC Written Premium for 2009 through 2020 (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



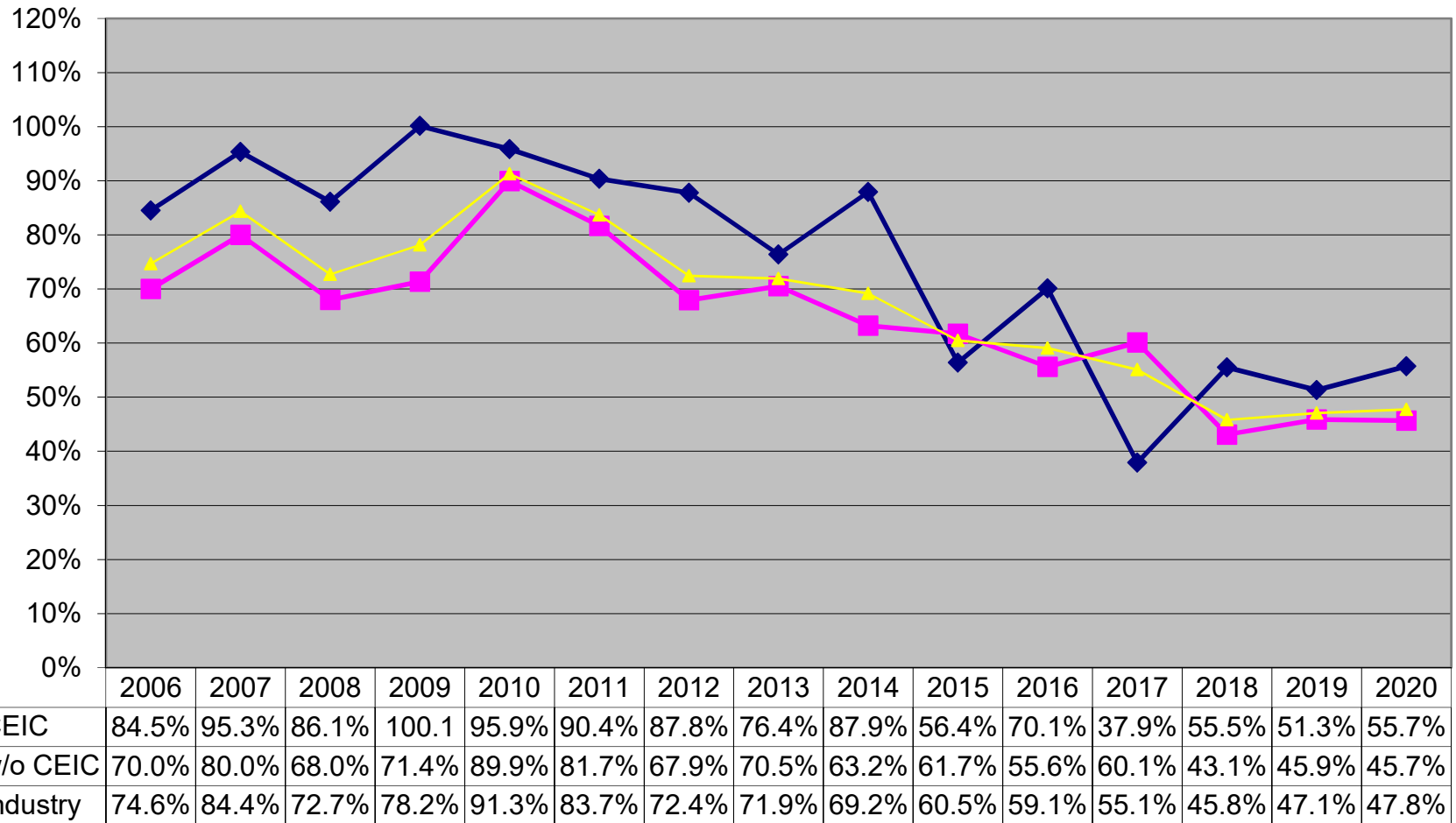
Top 8	72.5%	72.3%	69.0%	70.8%	68.6%	68.4%	67.0%	64.9%	64.2%	63.2%	63.4%	62.3%	62.0%	60.1%
Top 8 (w/o CEIC)	44.6%	47.4%	46.3%	48.3%	45.5%	45.1%	42.4%	43.4%	42.9%	42.0%	44.2%	44.4%	44.2%	43.6%
CEIC	27.8%	24.9%	22.7%	22.5%	23.1%	23.3%	24.6%	23.8%	23.4%	23.7%	22.2%	21.6%	21.3%	19.7%

Maryland

RE-ENTRANTS			
2020 Group Code	2020 Company Code	2020 Company Name	2020 Premium
12	19399	AIU INS CO	2,579,904
457	19801	ARGONAUT INS CO	205,808
796	10340	STONINGTON INS CO	127,296
626	22748	PACIFIC EMPLOYERS INS CO	25,317
473	27138	MIDVALE IND CO	13,662
111	24732	GENERAL INS CO OF AMER	1,124
12	23817	ILLINOIS NATL INS CO	631
111	18333	PEERLESS IND INS CO	195

NEW ENTRANTS			
2020 Group Code	2020 Company Code	2020 Company Name	2020 Premium
1324	11018	UPMC HLTH BENEFITS INC	421,233
1324	14485	UPMC WORK ALLIANCE INC	254,710
62	25186	EMC PROP & CAS INS CO	224,252
785	22608	NATIONAL SPECIALTY INS CO	203,804
36	20222	ALL AMER INS CO	185,047
84	33723	GREAT AMER SPIRIT INS CO	104,495
140	10723	NATIONWIDE ASSUR CO	21,911
0	12773	SYNERGY INS CO	11,990
413	42617	MAG MUT INS CO	9,654
140	25453	NATIONWIDE INS CO OF AMER	7,921
3363	10640	EMPLOYERS INS CO OF NV	3,212
4279	11347	SFM MUT INS CO	71

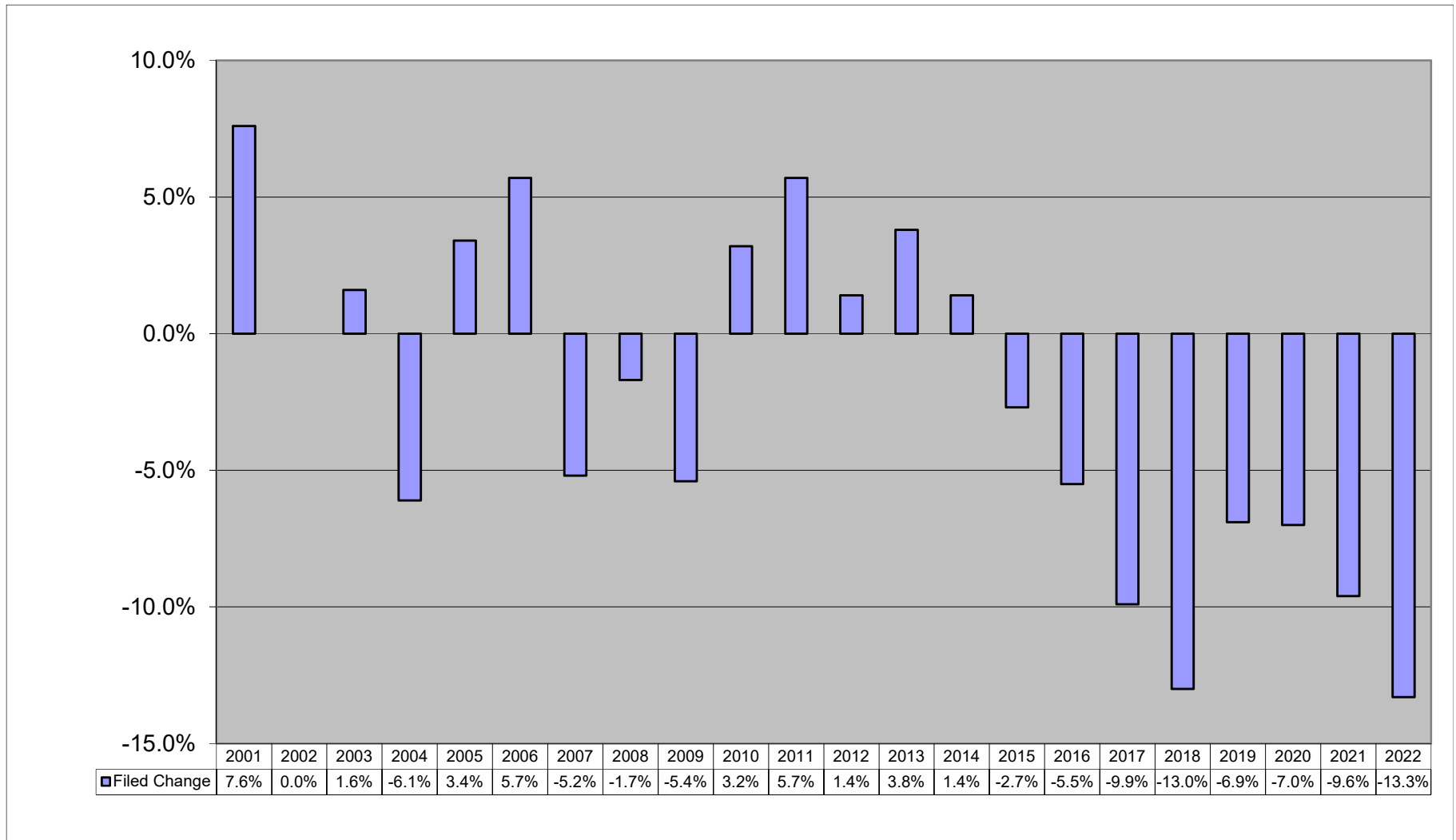
Maryland Industry vs CEIC Loss Ratios from 2006 through 2020



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.

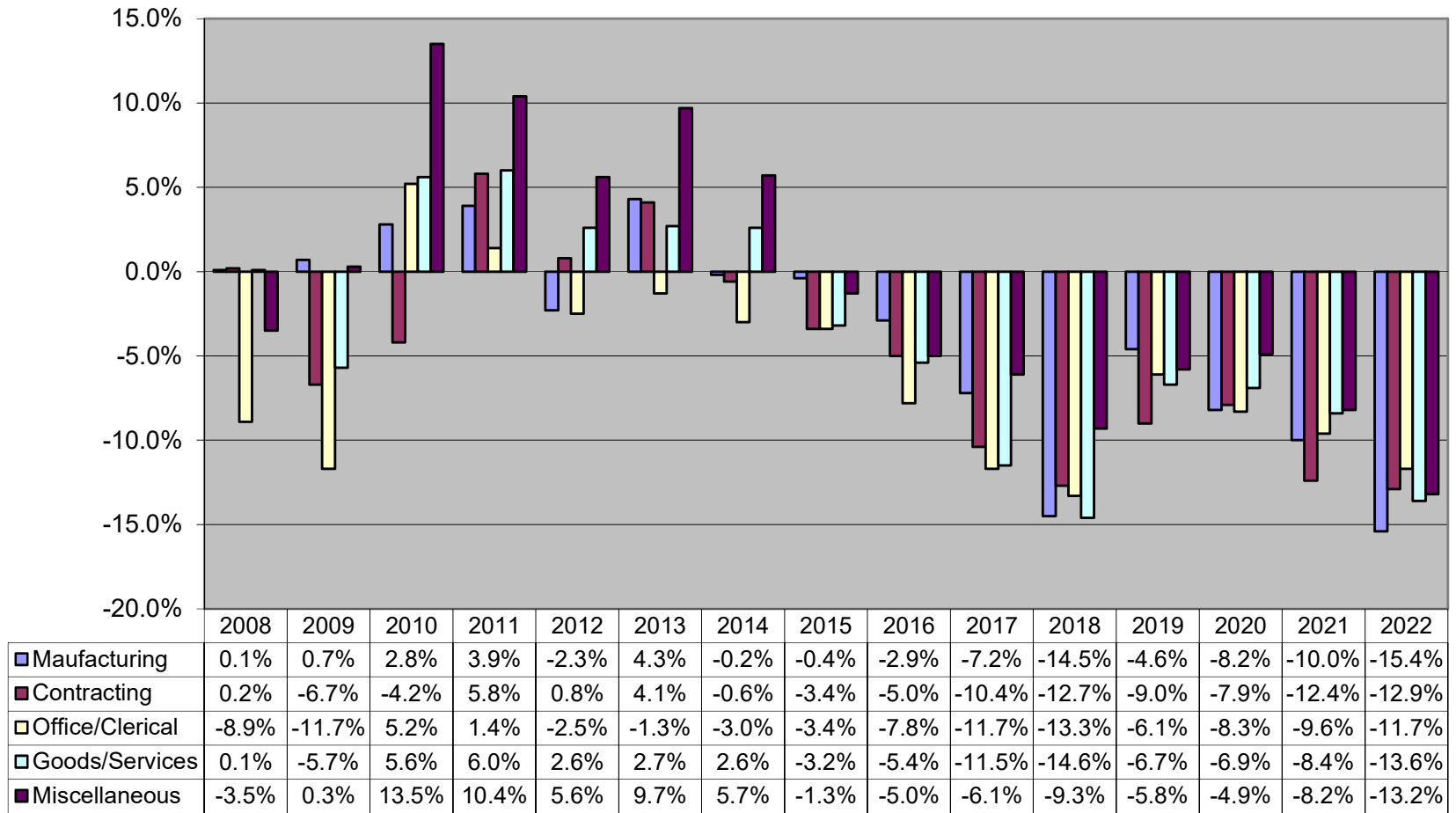
Comparison of Changes in NCCI Maryland Pure Premium Loss Cost Filings with the MIA for the Years 2001 through 2022



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 2008 through 2022



Largest Payroll Classes by Industry Group for Maryland
 (payroll information only available through 1st quarter 2019)

Largest Manufacturing Classes	Latest Available Payroll	Loss Cost Change from 2005 to 2022	Loss Cost Change from 2021 to 2022	% of Statewide Payroll	% Change in Payroll from 2018 to 2019	Status Code (see below)
TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION DEVICE MFG N	1,321,313,348	-64.2%	-20.8%	1.3%	8.2%	
FOOD PRODUCTS MFG. NOC	225,771,760	-36.6%	-11.9%	0.2%	5.6%	
DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMPOUNDING, C	196,045,681	-56.9%	-11.3%	0.2%	3.1%	
BAKERY - SALESPERSONS & DRIVERS	187,930,874	3.0%	-18.2%	0.2%	16.5%	
AIRPLANE MFG	186,308,544	-57.5%	-8.2%	0.2%	57.2%	
INSTRUMENT MFG NOC	171,793,070	-21.0%	-16.9%	0.2%	10.3%	
BOTTLING-ALL OPERATIONS & ROUTE SUPERVISORS, DRIVERS	152,490,160	-58.7%	-17.4%	0.1%	3.6%	
CHEMICAL MANUFACTURING NOC-ALL OPERATIONS & DRIVERS	138,838,760	-31.6%	-11.8%	0.1%	240.5%	
COMPUTING, RECORDING OR OFFICE MACHINE MFG NOC	138,411,633	-47.4%	-5.7%	0.1%	27.4%	
PRINTING	137,204,823	-45.3%	-17.0%	0.1%	-5.1%	
SHEET METAL PRODUCTS MFG.	136,918,754	-40.7%	-23.9%	0.1%	8.7%	
MACHINE SHOP NOC	118,523,254	-47.0%	-12.0%	0.1%	-17.5%	
SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS	112,079,991	-48.8%	-4.5%	0.1%	78.1%	
LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS	93,122,260	-32.2%	-12.7%	0.1%	3.3%	
PLASTICS MANUFACTURING: MOLDED PRODUCTS NOC	92,096,576	-30.7%	-13.8%	0.1%	17.8%	
AUTOMOBILE ENGINE MFG	87,121,372	14.8%	-19.2%	0.1%	11.1%	
FURNITURE MANUFACTURING AND CABINET SHOP - WOOD - NOC	66,959,021	-48.3%	-18.2%	0.1%	0.8%	
ELECTRICAL APPARATUS MFG NOC	63,574,266	-44.1%	-12.1%	0.1%	22.5%	
CARPENTRY-SHOP ONLY-& DRIVERS	61,418,564	-31.5%	-14.4%	0.1%	7.9%	
PACKING HOUSE-ALL OPERATIONS	60,588,789	-19.0%	9.7%	0.1%	40.2%	
PHARMACEUTICAL OR SURGICAL GOODS MFG NOC	60,347,149	-30.7%	-17.5%	0.1%	13.7%	
SILK THREAD OR YARN MFG	59,730,021	-10.2%	-7.6%	0.1%	14.6%	
DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MFG & INCLUDES M	59,421,644	-61.4%	-20.0%	0.1%	-15.8%	
MACHINED PARTS MFG. NOC	55,366,143	-39.3%	-24.5%	0.1%	-6.3%	
CLOTH, CANVAS AND RELATED PRODUCTS MFG. NOC	54,520,408	-39.3%	-19.8%	0.1%	3.3%	
ICE CREAM MFG & DRIVERS	49,661,926	-61.0%	-18.5%	0.0%	0.4%	
EXPLOSIVES OR AMMUNITION MFG: NOC & DRIVERS	49,340,810	-59.6%	-23.6%	0.0%	-24.3%	
CREAMERY OR DAIRY & ROUTE SUPERVISORS, DRIVERS	44,319,122	-21.5%	-15.0%	0.0%	7.9%	
CONSTRUCTION OR AGRICULTURAL MACHINERY MFG	40,949,909	-45.9%	-18.2%	0.0%	12.4%	
POTATO CHIP, POPCORN & SNACK CHIP MFG. NOC	39,281,276	n/a	-11.8%	0.0%	-0.2%	(3)
LAUNDRY AND DRY CLEANING STORE-RETAIL-& ROUTE SUPERVISORS, DR	36,748,491	-32.2%	-15.1%	0.0%	2.4%	
FURNITURE MANUFACTURING AND CABINET SHOP - ASSEMBLY BY HAND -	35,993,385	-31.9%	-11.4%	0.0%	-10.6%	
PAPER MFG	35,690,496	-31.1%	-3.9%	0.0%	-0.2%	
AUTOMOBILE MFG OR ASSEMBLY	33,842,758	-51.2%	-17.7%	0.0%	498.1%	

Largest Payroll Classes by Industry Group for Maryland
 (payroll information only available through 1st quarter 2019)

Largest Manufacturing Classes	Latest Available Payroll	Loss Cost Change from 2005 to 2022	Loss Cost Change from 2021 to 2022	% of Statewide Payroll	% Change in Payroll from 2018 to 2019	Status Code (see below)
ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG	33,097,735	-36.1%	-4.7%	0.0%	10.7%	
CONCRETE PRODUCTS MFG & DRIVERS	32,693,185	-46.4%	-17.1%	0.0%	9.7%	
SUGAR MANUFACTURING OR REFINING FROM SUGAR CANE OR SUGAR BE	32,016,712	-44.5%	-17.4%	0.0%	8.2%	
OXYGEN OR HYDROGEN MFG & DRIVERS	30,813,218	-0.6%	-15.6%	0.0%	5.0%	
CEMENT MFG	30,756,971	-42.1%	-20.5%	0.0%	3.2%	
IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL-& DRIVE	30,693,947	-46.3%	-20.5%	0.0%	27.9%	
HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING	30,182,314	-31.1%	-15.9%	0.0%	5.3%	
CORRUGATED OR FIBER BOARD CONTAINER MFG	29,723,682	-67.3%	-23.1%	0.0%	3.2%	
BUILDING OR ROOFING PAPER OR FELT PREPARATION-NO INSTALLATION	28,469,429	-75.9%	-10.0%	0.0%	3.9%	
ASPHALT WORKS OPERATED BY PAVING CONTRACTORS - PERMANENT LC	27,193,838	-55.9%	-17.2%	0.0%	3.1%	
PAINT MFG	26,886,122	-40.1%	-13.8%	0.0%	7.5%	
HARDWARE MFG NOC	25,192,347	-67.4%	-19.0%	0.0%	7.9%	
AIRCRAFT ENGINE MFG	24,576,932	-66.7%	-13.6%	0.0%	-46.9%	
OPTICAL GOODS MFG. NOC	22,547,996	n/a	-20.0%	0.0%	24.1%	(3)
PLASTER BOARD OR PLASTER BLOCK MFG & DRIVERS	21,028,496	-46.3%	-17.9%	0.0%	12.4%	
PUMP MFG	18,896,390	-33.5%	-11.2%	0.0%	30.5%	
CAN MFG	18,858,466	-68.9%	-15.3%	0.0%	-20.8%	
MEAT PRODUCTS MFG NOC	18,801,928	-13.8%	-9.8%	0.0%	11.3%	
PLASTICS MFG: FABRICATED PRODUCTS NOC	18,343,360	-38.7%	-6.2%	0.0%	1.0%	
CHEMICAL BLENDING AND MIXING NOC-ALL OPERATIONS & DRIVERS	17,745,268	-19.8%	-12.9%	0.0%	-8.9%	
FABRIC COATING OR IMPREGNATING NOC	17,382,769	-45.8%	-10.5%	0.0%	-26.1%	
VALVE MFG	17,327,634	-57.2%	-14.0%	0.0%	-0.5%	
GLASS MERCHANT	17,249,199	-61.3%	-16.5%	0.0%	9.0%	
BREWERY & DRIVERS	16,375,259	-74.1%	-15.8%	0.0%	37.6%	
IRON OR STEEL: FABRICATION: IRON OR STEEL WORKS-SHOP-STRUCTUR	15,800,352	-58.3%	-16.3%	0.0%	8.5%	
MATTRESS OR BOX SPRING MFG	15,652,685	-50.7%	-20.3%	0.0%	0.3%	
NEWSPAPER PUBLISHING	15,459,552	9.7%	-16.0%	0.0%	-5.2%	
PLASTICS MFG: SHEETS, RODS, OR TUBES	15,209,417	-47.9%	-15.0%	0.0%	-50.1%	
METAL STAMPED GOODS MFG NOC	14,702,211	-49.2%	-26.3%	0.0%	-6.1%	
BOX MFG-FOLDING PAPER-NOC	14,617,883	-20.9%	-18.8%	0.0%	8.7%	
PAINTING: SHOP ONLY & DRIVERS	14,072,881	-20.4%	-5.3%	0.0%	-0.2%	
BATTERY MFG-STORAGE	13,760,630	-3.4%	-12.5%	0.0%	-11.4%	
DENTAL LABORATORY	13,565,048	-25.6%	-11.1%	0.0%	0.6%	
CABLE MFG-INSULATED ELECTRICAL	12,350,902	-32.9%	-20.3%	0.0%	-7.8%	

**Largest Payroll Classes by Industry Group for Maryland
(payroll information only available through 1st quarter 2019)**

Largest Contracting Classes	Latest Available Payroll	Loss Cost Change from 2005 to 2022	Loss Cost Change from 2021 to 2022	% of Statewide Payroll	% Change in Payroll from 2018 to 2019	Status Code (see below)
CONTRACTOR--PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTI	986,884,442	-75.7%	-19.7%	0.9%	5.7%	
ELECTRICAL WIRING-WITHIN BUILDINGS & DRIVERS	631,439,460	-63.6%	-7.9%	0.6%	0.5%	
PLUMBING NOC & DRIVERS	457,759,779	-60.0%	-10.0%	0.4%	7.5%	
HEATING, VENTILATION, AIR-CONDITIONING AND REFRIGERATIONSYSTEM	456,264,164	-71.4%	-16.7%	0.4%	10.1%	
CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWAI	286,975,134	-41.1%	-5.9%	0.3%	0.2%	
MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS	264,843,633	-60.5%	-20.7%	0.3%	0.0%	
EXCAVATION & DRIVERS	215,332,437	-49.1%	-15.7%	0.2%	7.0%	
CARPENTRY NOC	210,178,101	-51.3%	-12.0%	0.2%	8.7%	
BURGLAR AND FIRE ALARM INSTALLATION OR REPAIR & DRIVERS	194,090,057	-56.4%	-9.4%	0.2%	-2.9%	
LANDSCAPE GARDENING & DRIVERS	188,776,250	-27.9%	-9.7%	0.2%	12.8%	
CARPENTRY- CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDI	181,071,843	-43.6%	-10.1%	0.2%	7.0%	
PAINTING NOC & SHOP OPERATIONS, DRIVERS	180,777,729	-53.1%	-16.4%	0.2%	10.1%	
ELEVATOR ERECTION OR REPAIR	123,049,173	-74.3%	-13.8%	0.1%	11.6%	
CONCRETE CONSTRUCTION NOC	120,039,653	-50.7%	-16.1%	0.1%	-6.1%	
GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS	113,182,659	-59.6%	-15.9%	0.1%	12.8%	
WALLBOARD, SHEETROCK, DRYWALL, PLASTERBOARD, OR CEMENT BOAF	112,357,644	-40.3%	-13.9%	0.1%	15.8%	
MASONRY NOC	107,781,184	-42.2%	-3.8%	0.1%	14.6%	
CONSTRUCTION OR ERECTION PERMANENT YARD	104,692,983	-56.9%	-19.9%	0.1%	1.4%	
CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM	99,185,567	-38.8%	-11.5%	0.1%	5.8%	
STREET OR ROAD CONSTRUCTION: PAVING OR REPAVING & DRIVERS	91,556,985	-56.3%	-14.6%	0.1%	11.9%	
SEWER CONSTRUCTION-ALL OPERATIONS & DRIVERS	74,372,557	-36.0%	-14.2%	0.1%	-2.3%	
ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS	64,272,820	-87.0%	-19.2%	0.1%	3.3%	
FURNITURE OR FIXTURES INSTALLATION-PORTABLE-NOC	62,892,485	-47.0%	-7.1%	0.1%	4.4%	
SHEET METAL WORK - INSTALLATION & DRIVERS	61,559,911	n/a	-6.3%	0.1%	9.6%	(1)
DOOR AND WINDOW INSTALLATION - ALL TYPES - RESIDENTIAL AND COMM	56,921,740	-46.2%	-7.8%	0.1%	8.9%	
AUTOMATIC SPRINKLER INSTALLATION & DRIVERS	53,687,822	-65.9%	-16.7%	0.1%	-3.7%	
ROOFING-ALL KINDS & DRIVERS	50,194,400	-68.0%	-19.3%	0.0%	10.5%	
CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERT	43,926,038	-57.8%	-11.5%	0.0%	75.4%	
FLOOR COVERING INSTALLATION--RESILIENT FLOORING -- CARPET AND L	43,121,878	-57.5%	-12.0%	0.0%	8.0%	
CONDUIT CONSTRUCTION-FOR CABLES OR WIRES-& DRIVERS	42,793,732	-47.5%	-3.8%	0.0%	-0.3%	
CERAMIC TILE, INDOOR STONE, MARBLE, OR MOSAIC WORK	41,517,036	-49.8%	-11.2%	0.0%	-0.2%	
INSULATION WORK NOC & DRIVERS	40,473,199	-47.2%	-14.1%	0.0%	18.6%	
GLAZIER-AWAY FROM SHOP & DRIVERS	38,854,393	-62.8%	-19.5%	0.0%	17.4%	
MOBILE CRANE AND HOISTING SERVICE CONTRACTORS-NOC-ALL OPERAT	28,944,328	-75.5%	-19.0%	0.0%	11.5%	

Largest Payroll Classes by Industry Group for Maryland
 (payroll information only available through 1st quarter 2019)

Largest Contracting Classes	Latest Available Payroll	Loss Cost Change from 2005 to 2022	Loss Cost Change from 2021 to 2022	% of Statewide Payroll	% Change in Payroll from 2018 to 2019	Status Code (see below)
STREET OR ROAD CONSTRUCTION: SUBSURFACE WORK & DRIVERS	24,679,887	-57.8%	-15.3%	0.0%	1.1%	
CONCRETE WORK-INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESI	22,199,502	-21.8%	-7.3%	0.0%	-0.8%	
FENCE INSTALLATION AND REPAIR - METAL, VINYL, WOOD, OR PREFABRIC	21,793,504	-59.2%	-18.3%	0.0%	15.9%	
DRILLING NOC & DRIVERS	17,220,406	-56.7%	-14.0%	0.0%	8.3%	
IRON OR STEEL: ERECTION NOC	14,859,910	-74.0%	-16.5%	0.0%	-22.1%	
BOILER INSTALLATION OR REPAIR-STEAM	11,634,913	-82.1%	-6.0%	0.0%	15.5%	
IRON OR STEEL: ERECTION-FRAME STRUCTURES	11,580,625	-86.3%	-5.9%	0.0%	5.2%	
IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS	10,935,949	-50.7%	-8.2%	0.0%	14.8%	
SIGN INSTALLATION, MAINTENANCE, REPAIR OR REMOVAL & DRIVERS	9,682,475	-44.1%	-7.7%	0.0%	26.6%	
ASBESTOS CONTRACTOR-NOC & DRIVERS	9,442,111	-45.3%	-20.0%	0.0%	20.5%	
WELDING OR CUTTING NOC & DRIVERS	9,054,682	-63.4%	-11.6%	0.0%	-33.5%	
RAILROAD CONSTRUCTION: LAYING OR RELAYING OF TRACKS OR MAINTENANCE	8,701,942	-71.7%	-10.4%	0.0%	47.6%	
PILE DRIVING	8,401,397	-50.3%	-11.5%	0.0%	-1.4%	
CLEANER - DEBRIS REMOVAL - CONSTRUCTION	8,334,552	-44.0%	-7.3%	0.0%	-8.1%	
OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS	7,780,323	-79.0%	-30.7%	0.0%	-38.1%	
SWIMMING POOL CONSTRUCTION-NOT IRON OR STEEL- & DRIVERS	6,353,074	-45.7%	-31.6%	0.0%	-21.9%	
PAINTING: METAL STRUCTURES-OVER TWO STORIES IN HEIGHT-& DRIVER	5,941,482	-75.3%	-28.1%	0.0%	38.1%	
PAPERHANGING & DRIVERS	4,355,750	-34.6%	-19.9%	0.0%	9.5%	
FARM MACHINERY OPERATION-BY CONTRACTOR-& DRIVERS	4,231,120	-50.2%	-11.2%	0.0%	-10.8%	
TUNNELING-ALL OPERATIONS	2,996,524	-72.1%	-15.7%	0.0%	45.2%	
MANUFACTURED, MODULAR, OR PREFABRICATED HOME SETUP, HOOKUP	2,120,058	n/a	-18.6%	0.0%	196.9%	(3)
SHAFT SINKING-ALL OPERATIONS	1,828,796	-71.0%	-22.8%	0.0%	163.1%	
CEILING INSTALLATION-SUSPENDED ACOUSTICAL GRID TYPE	1,630,877	-60.1%	-17.5%	0.0%	17.3%	
OIL STILL ERECTION OR REPAIR	1,626,461	-79.1%	-21.3%	0.0%	-67.6%	
PLASTERING NOC & DRIVERS	1,468,386	-71.6%	-9.3%	0.0%	26.6%	
ASBESTOS CONTRACTOR-PIPE AND BOILER WORK EXCLUSIVELY & DRIVERS	865,145	-35.3%	-21.7%	0.0%	-57.2%	
OIL OR GAS - WELL - CLEANING OR SWABBING OF WELLS BY SPECIALIST CONTRACTOR	807,848	-67.2%	-7.2%	0.0%	42.8%	
IRON OR STEEL: ERECTION-FRAME STRUCTURES NOT OVER TWO STORIES	714,915	-65.5%	-18.1%	0.0%	8.3%	
OIL OR GAS - WELL - SPECIALTY TOOL & EQUIPMENT LEASING NOC - ALL ERECTION	288,256	-81.1%	4.7%	0.0%	390.4%	
HOTHOUSE ERECTION-ALL OPERATIONS	136,919	-50.4%	-6.7%	0.0%	-42.8%	
OIL OR GAS WELL: INSTRUMENT LOGGING OR SURVEY WORK & DRIVERS	75,312	-69.9%	-12.9%	0.0%	-6.1%	
LATHING & DRIVERS	52,380	-60.7%	-16.3%	0.0%	-45.3%	
BUILDING RAISING OR MOVING	38,990	-60.5%	-14.3%	0.0%	-33.9%	
OIL OR GAS WELL: DRILLING OR REDRILLING & DRIVERS	8,750	-73.1%	-9.0%	0.0%	n/a	

Largest Payroll Classes by Industry Group for Maryland
 (payroll information only available through 1st quarter 2019)

	Latest Available Payroll	Loss Cost Change from 2005 to 2022	Loss Cost Change from 2021 to 2022	% of Statewide Payroll	% Change in Payroll from 2018 to 2019	Status Code (see below)
Largest Office & Clerical Classes						
CLERICAL OFFICE EMPLOYEES NOC	32,590,753,264	-70.6%	n/a	31.2%	3.0%	
SALESPERSONS OR COLLECTORS-OUTSIDE	7,374,197,455	-48.3%	0.0%	7.1%	5.0%	
PHYSICIAN & CLERICAL	6,085,157,946	-36.4%	-12.5%	5.8%	7.2%	
AUDITOR, ACCOUNTANT, OR COMPUTER SYSTEM DESIGNER OR PROGRAMMER	4,952,489,736	n/a	n/a	4.7%	4.7%	
COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL	2,870,466,152	-40.0%	-16.7%	2.7%	3.6%	
BANKS AND TRUST COMPANIES - ALL EMPLOYEES, SALESPERSONS, DRIVERS	2,430,604,563	n/a	n/a	2.3%	-2.9%	(4)
INSURANCE COMPANIES - INCLUDING CLERICAL & SALESPERSONS	2,093,723,790	n/a	n/a	2.0%	3.9%	(4)
ARCHITECTURAL OR ENGINEERING FIRM - CLERICAL	1,527,095,378	n/a	n/a	1.5%	70.1%	(2)
ATTORNEY-ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS	1,433,995,984	-45.5%	n/a	1.4%	3.4%	
ARCHITECTURAL OR ENGINEERING FIRM - INCLUDING SALESPERSONS & CLERICAL	1,379,766,937	-67.4%	-11.8%	1.3%	9.9%	
HOSPITAL: PROFESSIONAL EMPLOYEES	1,231,927,891	-32.7%	-7.9%	1.2%	-2.0%	
BUILDING OR PROPERTY MANAGEMENT - PROPERTY MANAGERS AND LEASERS	1,152,008,257	-49.3%	-9.8%	1.1%	7.4%	
CLERICAL TELECOMMUTER EMPLOYEES	639,110,136	-85.0%	n/a	0.6%	19.1%	
RADIO OR TELEVISION BROADCASTING STATION-ALL EMPLOYEES & CLERICAL	547,804,837	-61.7%	-21.7%	0.5%	34.1%	
TELECOMMUNICATIONS CO.: OFFICE OR EXCHANGE EMPLOYEES & CLERICAL	463,572,335	-61.1%	n/a	0.4%	0.3%	
CHILD CARE CENTER - ALL EMPLOYEES INCLUDING CLERICAL, SALESPERSONS, DRIVERS	364,193,063	-17.6%	-8.7%	0.3%	9.6%	
AUTOMOBILE SALESPERSONS	334,856,957	-51.6%	-8.8%	0.3%	2.7%	
PHOTOGRAPHER-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS	72,462,670	-50.0%	-5.1%	0.1%	-1.5%	
REAL ESTATE APPRAISAL COMPANIES-OUTSIDE EMPLOYEES	70,876,392	-56.7%	-7.1%	0.1%	5.0%	
LABOR UNION-ALL EMPLOYEES	63,617,947	-59.0%	-5.9%	0.1%	16.9%	
THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS	53,737,956	-38.8%	-16.2%	0.1%	-4.6%	
MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP	40,777,239	-31.9%	-12.3%	0.0%	2.3%	
SURVEYORS, TIMBER CRUISERS, OIL OR GAS GEOLOGISTS OR SCOUTS, & OTHERS	36,934,120	n/a	-14.1%	0.0%	-17.2%	(2)
MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP - CLERICAL	23,658,247	n/a	-4.2%	0.0%	0.4%	(1)
CHECK CASHING ESTABLISHMENTS - ALL EMPLOYEES, SALESPERSONS, DRIVERS	3,089,608	n/a	4.0%	0.0%	-3.7%	(4)
AVIATION-AIR TRAFFIC CONTROLLERS UNDER CONTRACT WITH THE FAA	2,407,542	n/a	n/a	0.0%	20.2%	(2)

Largest Payroll Classes by Industry Group for Maryland
(payroll information only available through 1st quarter 2019)

Largest Goods & Services Classes	Latest Available Payroll	Loss Cost Change from 2005 to 2022	Loss Cost Change from 2021 to 2022	% of Statewide Payroll	% Change in Payroll from 2018 to 2019	Status Code (see below)
ANALYTICAL LABORATORIES OR ASSAYING - INCLUDING LABORATORY, OL	1,796,148,067	-41.4%	-19.0%	1.7%	7.6%	
RESTAURANT NOC	1,722,200,275	-61.6%	-14.5%	1.6%	2.4%	
RESTAURANT: FAST FOOD	1,257,436,736	-62.4%	-12.3%	1.2%	8.3%	
STORE: RETAIL NOC	1,089,642,347	-49.6%	-15.3%	1.0%	-6.7%	
STORE: MEAT, GROCERY AND PROVISION STORES COMBINED-RETAIL NOC	1,061,713,488	-37.4%	-16.3%	1.0%	13.8%	
AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS	1,040,548,437	-41.9%	-19.0%	1.0%	3.1%	
CONVALESCENT OR NURSING HOME-ALL EMPLOYEES	889,855,218	-100.0%	n/a	0.9%	-1.9%	(B1)
JANITORIAL SERVICES BY CONTRACTORS - NO WINDOW CLEANING ABOVE	735,779,864	-42.0%	-13.4%	0.7%	9.8%	
STORE: WHOLESALE NOC	733,693,822	-26.9%	-2.7%	0.7%	4.1%	
BUILDING OR PROPERTY MANAGEMENT - ALL OTHER EMPLOYEES	660,754,708	-39.0%	-12.5%	0.6%	7.0%	
OFFICE MACHINE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR	583,690,926	-39.0%	-10.0%	0.6%	-2.1%	
GASOLINE STATION: SELF-SERVICE AND CONVENIENCE/GROCERY-RETAIL	522,836,810	-47.6%	-6.3%	0.5%	12.8%	
STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-RETAIL	505,827,373	-43.9%	-13.2%	0.5%	0.2%	
STORE: DRUG - RETAIL	443,037,511	-37.1%	-18.5%	0.4%	2.1%	
HOME, PUBLIC, AND TRAVELING HEALTHCARE--ALL EMPLOYEES	437,350,359	-63.3%	-18.4%	0.4%	12.8%	
HOSPITAL-VETERINARY & DRIVERS	411,110,104	-52.3%	-22.1%	0.4%	16.6%	
STORE - SUPERSTORES AND WAREHOUSE CLUBS	396,290,936	n/a	-12.8%	0.4%	-8.4%	(3)
HOTEL: ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS	381,610,582	-41.3%	-12.9%	0.4%	5.1%	
YMCA, YWCA, YMHA OR YWHA, INSTITUTION - ALL EMPLOYEES & CLERICAL	332,992,691	-32.7%	-14.6%	0.3%	9.6%	
BARBERSHOP, BEAUTY PARLOR OR HAIR STYLING SALON	316,693,695	-54.5%	-9.1%	0.3%	4.2%	
RETIREMENT LIVING CENTERS: HEALTH CARE EMPLOYEES	312,354,735	-54.9%	-15.8%	0.3%	4.6%	
AUTOMOBILE BODY REPAIR & DRIVERS	273,814,682	-26.4%	-7.1%	0.3%	14.2%	
GROUP HOMES-ALL EMPLOYEES & SALESPERSONS, DRIVERS	263,880,746	n/a	-18.1%	0.3%	9.7%	(1)
SOCIAL SERVICES ORGANIZATION-ALL EMPLOYEES & SALESPERSONS, DR	255,162,730	n/a	-12.0%	0.2%	1.8%	(1)
STORE: FURNITURE & DRIVERS	244,174,841	-21.2%	-12.8%	0.2%	10.1%	
STORE: DEPARTMENT-RETAIL	242,208,395	-56.2%	-14.1%	0.2%	80.2%	
BUILDING MATERIAL DEALER-NEW MATERIALS ONLY: STORE EMPLOYEES	236,534,077	-26.0%	-5.8%	0.2%	32.6%	
LUMBERYARD NEW MATERIALS ONLY: ALL OTHER EMPLOYEES & YARD, W	235,943,714	-38.8%	-15.6%	0.2%	-9.7%	
RETIREMENT LIVING CENTERS: ALL OTHER EMPLOYEES, SALESPERSONS	207,935,520	-50.0%	-19.8%	0.2%	5.2%	
STORE: HARDWARE	194,104,862	-36.8%	-23.6%	0.2%	2.9%	
COLLEGE: ALL OTHER EMPLOYEES	176,817,437	-19.5%	-9.8%	0.2%	4.7%	
CLUB - COUNTRY, GOLF, FISHING, OR YACHT - ALL EMPLOYEES & CLERICAL	171,714,408	-65.9%	-15.5%	0.2%	-2.6%	
STORE: JEWELRY	170,750,705	-61.9%	-15.8%	0.2%	-1.5%	
INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC	158,723,595	-52.6%	-6.1%	0.2%	4.2%	

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Largest Goods & Services Classes	Latest Available Payroll	Loss Cost Change from 2005 to 2022	Loss Cost Change from 2021 to 2022	% of Statewide Payroll	% Change in Payroll from 2018 to 2019	Status Code (see below)
STORE: AUTOMOBILE PARTS & ACCESSORIES- NOC & DRIVERS	157,105,304	-35.6%	-10.4%	0.2%	-1.0%	
HOSPITAL: ALL OTHER EMPLOYEES	149,660,751	-62.0%	-10.7%	0.1%	11.1%	
STORAGE WAREHOUSE NOC	126,681,079	-60.0%	-9.1%	0.1%	7.4%	
MACHINERY DEALER NOC-STORE OR YARD-& DRIVERS	113,986,588	-54.0%	-12.9%	0.1%	10.3%	
HOTEL: RESTAURANT EMPLOYEES	99,759,859	-48.2%	-12.2%	0.1%	0.0%	
AUTOMOBILE RENTAL CO.: ALL OTHER EMPLOYEES & COUNTER PERSONN	76,735,782	-40.4%	-17.3%	0.1%	10.1%	
PLUMBERS SUPPLIES DEALER & DRIVERS	73,568,943	-71.9%	2.5%	0.1%	18.1%	
ELECTRONIC EQUIPMENT - INSTALLATION, SERVICE, OR REPAIR - SHOP AT	68,980,259	-20.1%	-17.9%	0.1%	16.9%	
GASOLINE DEALER & DRIVERS	67,922,202	-19.5%	-4.4%	0.1%	18.9%	
HOUSEHOLD AND COMMERCIAL APPLIANCES-ELECTRICAL-INSTALLATION,	66,058,240	1.6%	-7.1%	0.1%	6.3%	
VENDING OR COIN OPERATED MACHINES-INSTALLATION, SERVICE OR REF	65,716,152	-43.1%	-14.0%	0.1%	5.9%	
BUS CO.: GARAGE EMPLOYEES	65,268,339	-77.2%	-1.7%	0.1%	7.8%	
AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VA	64,190,582	-53.2%	-6.8%	0.1%	0.5%	
AMUSEMENT PARK OR EXHIBITION OPERATION AND DRIVERS	59,774,371	-24.0%	-12.0%	0.1%	6.9%	
FUNERAL DIRECTOR & DRIVERS	58,813,102	-29.1%	-5.1%	0.1%	-0.5%	
STORAGE WAREHOUSE-FURNITURE & DRIVERS	55,378,558	-28.1%	-23.0%	0.1%	25.1%	
STORE: FLORIST & DRIVERS	50,901,908	-26.6%	-11.5%	0.0%	-2.9%	
STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-WHOLESALE	49,794,635	-12.2%	-14.0%	0.0%	9.9%	
HOUSING AUTHORITY & CLERICAL, SALESPERSONS, DRIVERS	45,754,687	-10.3%	-5.0%	0.0%	-1.9%	
QUICK PRINTING-COPYING OR DUPLICATING SERVICE-ALL EMPLOYEES & (44,037,515	-52.9%	-15.4%	0.0%	-1.0%	
FARM: NURSERY EMPLOYEES & DRIVERS	41,642,484	-37.7%	-20.0%	0.0%	6.4%	
MUNICIPAL, CITY, COUNTY, OR STATE EMPLOYEE	41,136,378	-50.0%	9.9%	0.0%	26.5%	
STORE: DRUG-WHOLESALE	36,327,702	-45.1%	-13.3%	0.0%	21.7%	
CLUB NOC & CLERICAL	33,550,507	-50.5%	-21.5%	0.0%	-8.9%	
STORE: MEAT, FISH OR POULTRY DEALER-WHOLESALE	32,966,375	-44.9%	-20.4%	0.0%	9.0%	
FARM: FLORIST & DRIVERS	31,742,526	-33.3%	-18.4%	0.0%	29.8%	
BEER OR ALE DEALER-WHOLESALE & DRIVERS	30,822,316	-47.8%	-10.7%	0.0%	0.9%	
RESIDENTIAL CLEANING SERVICES BY CONTRACTOR - INSIDE	30,085,959	-39.1%	-18.4%	0.0%	21.4%	
STORE: BOOK, RECORD, COMPACT DISC, SOFTWARE, VIDEO OR AUDIO C/	26,656,954	-38.8%	-11.8%	0.0%	5.1%	
SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DRIVERS	25,328,506	-44.4%	-9.5%	0.0%	2.8%	
FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS	23,938,075	-16.9%	-3.3%	0.0%	-11.5%	
FARM: FIELD CROPS & DRIVERS	23,745,103	-19.7%	-13.2%	0.0%	6.4%	
BAR, DISCOTHEQUE, LOUNGE, NIGHT CLUB OR TAVERN	22,632,620	-29.3%	-14.7%	0.0%	-13.7%	
BOWLING LANE	21,560,061	-34.5%	-16.2%	0.0%	7.6%	

**Largest Payroll Classes by Industry Group for Maryland
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Largest Miscellaneous Classes	Latest Available Payroll	Loss Cost Change from 2005 to 2022	Loss Cost Change from 2021 to 2022	% of Statewide Payroll	% Change in Payroll from 2018 to 2019	Status Code (see below)
TRUCKING: NOC-ALL EMPLOYEES & DRIVERS	835,490,798	n/a	-12.5%	0.8%	5.0%	(5)
POLICE OFFICERS & DRIVERS	608,308,143	-21.3%	-15.2%	0.6%	5.1%	
DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC-COMME	538,310,419	6.0%	-7.3%	0.5%	4.5%	
AVIATION: AIR CARRIER - SCHEDULED, COMMUTER OR SUPPLEMENTAL - F	418,787,864	58.3%	-19.7%	0.4%	1.7%	
TELECOMMUNICATIONS CO. - CABLE TV OR SATELLITE - ALL OTHER EMPLO	330,882,307	2.0%	-13.4%	0.3%	5.6%	
AVIATION: ALL OTHER EMPLOYEES & DRIVERS	275,800,639	6.8%	-22.9%	0.3%	2.7%	
PARK NOC-ALL EMPLOYEES & DRIVERS	274,008,061	-36.4%	-7.0%	0.3%	6.7%	
BUS CO.: ALL OTHER EMPLOYEES & DRIVERS	154,157,380	-30.0%	-10.5%	0.1%	8.4%	
ELECTRIC LIGHT OR POWER CO. NOC-ALL EMPLOYEES & DRIVERS	152,624,278	-17.6%	-9.6%	0.1%	12.3%	
GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS	132,402,864	-7.3%	-17.0%	0.1%	0.5%	
THEATER NOC: ALL OTHER EMPLOYEES	84,211,472	-40.9%	-11.7%	0.1%	18.2%	
STREET CLEANING & DRIVERS	56,372,609	-42.7%	-13.0%	0.1%	10.7%	
GAS COMPANY: GAS CO.-NATURAL GAS-LOCAL DISTRIBUTION & DRIVERS	50,464,195	-20.0%	-18.4%	0.0%	9.6%	
OIL OR GAS PIPELINE OPERATION & DRIVERS	43,478,688	-31.4%	-15.7%	0.0%	76.5%	
AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SERV	42,279,797	n/a	-17.2%	0.0%	2.1%	(1)
TREE PRUNING, SPRAYING, REPAIRING -- ALL OPERATIONS & DRIVERS	42,115,886	-57.1%	-16.5%	0.0%	1.8%	
MAIL, PARCEL OR PACKAGE DELIVERY AND COURIER OR MESSENGER SEF	39,510,348	3.6%	-13.5%	0.0%	130.0%	
MARINA & DRIVERS	37,701,911	-36.4%	-21.9%	0.0%	6.1%	
QUARRY NOC & DRIVERS	33,208,947	-61.2%	-19.8%	0.0%	-12.1%	
FIREFIGHTERS & DRIVERS	32,500,106	n/a	-14.1%	0.0%	6.1%	(1)
AVIATION:NOC - OTHER THAN HELICOPTERS - FLYING CREW	25,851,712	-67.3%	-17.1%	0.0%	44.5%	
ATHLETIC SPORTS OR PARK: NONCONTACT SPORTS	22,647,788	-1.2%	-10.8%	0.0%	10.4%	
TRUCKING: MAIL PARCEL OR PACKAGE DELIVERY-UNDER CONTRACT WITI	22,569,820	12.4%	-12.4%	0.0%	27.3%	
ATHLETIC SPORTS OR PARK: CONTACT SPORTS	21,796,922	381.8%	-9.6%	0.0%	-6.3%	
SCHOOL BUS CONTRACTOR-INCLUDING INCIDENTAL CHARTER SERVICE: /	19,379,199	31.1%	-21.1%	0.0%	-8.1%	
BOAT BUILDING OR REPAIR & DRIVERS	18,016,146	-26.6%	-18.1%	0.0%	28.6%	
ATHLETIC SPORTS OR PARK: OPERATIONS & DRIVERS	17,099,186	-3.8%	-14.5%	0.0%	-10.0%	
WATERWORKS OPERATION & DRIVERS	17,043,780	-4.7%	-17.9%	0.0%	32.2%	
TRUCKING: PARCEL OR PACKAGE DELIVERY-ALL EMPLOYEES & DRIVERS	15,960,554	2.0%	-18.3%	0.0%	68.4%	
SAND OR GRAVEL DIGGING & DRIVERS	15,776,285	-41.8%	-17.1%	0.0%	1.2%	
SEWAGE DISPOSAL PLANT OPERATION & DRIVERS	14,133,252	-4.7%	-16.6%	0.0%	-29.3%	
AMUSEMENT DEVICE OPERATION NOC-NOT TRAVELING-& DRIVERS	13,845,033	-13.9%	-15.4%	0.0%	0.7%	
FREIGHT HANDLING NOC	12,488,001	-36.9%	-17.5%	0.0%	-40.9%	
AVIATION: AIR CHARTER OR AIR TAXI - FLYING CREW	11,269,645	-68.5%	-11.7%	0.0%	6.5%	
TAXICAB CO.: ALL OTHER EMPLOYEES & DRIVERS	10,387,722	-46.6%	-16.3%	0.0%	-1.5%	

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AVIATION - TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYE	9,220,584	-85.1%	-11.4%	0.0%	28.1%	
AUTOMOBILE TOWING & DRIVERS	8,454,759	n/a	-5.3%	0.0%	163.2%	(5)
GARBAGE WORKS	8,388,880	-25.6%	-14.7%	0.0%	18.7%	
ELECTRIC LIGHT OR POWER COOPERATIVE-REA PROJECT ONLY-ALL EMP	7,450,796	-7.2%	-1.8%	0.0%	1.4%	
COAL MINING-SURFACE & DRIVERS	7,030,548	-58.2%	-18.7%	0.0%	-8.9%	
AVIATION: HELICOPTERS - FLYING CREW	6,268,694	-77.7%	-24.8%	0.0%	-1.3%	
STONE CRUSHING & DRIVERS	4,285,546	-41.4%	-14.1%	0.0%	44.6%	
CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR-TRAVELING-ALL E	2,410,372	-35.1%	-21.2%	0.0%	24.9%	
LOGGING OR TREE REMOVAL - MECHANIZED EQUIPMENT OPERATORS	1,268,324	n/a	-17.5%	0.0%	-2.5%	(1)
DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-STATE ACT WITH PRO	1,138,263	-63.6%	-21.6%	0.0%	25.0%	
VESSELS-NOC-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM I	1,116,059	-84.3%	-14.3%	0.0%	-12.8%	
BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS	954,012	-37.6%	-11.7%	0.0%	-9.7%	
DREDGING-ALL TYPES-PROGRAM II-STATE ACT WITH PROGRAM I AND PRC	704,815	-41.9%	-13.8%	0.0%	18.2%	
QUARRY-CEMENT ROCK-SURFACE-& DRIVERS	675,378	-59.5%	-21.4%	0.0%	n/a	
FIREFIGHTERS & DRIVERS - VOLUNTEER	532,313	n/a	-14.1%	0.0%	-2.5%	(1)
LOGGING OR TREE REMOVAL - LOG HAULING & DRIVERS	497,354	n/a	-13.2%	0.0%	-2.9%	(1)
MINING NOC-NOT COAL-SURFACE & DRIVERS	457,332	-29.0%	-19.1%	0.0%	55.2%	
MINING NOC-NOT COAL-UNDERGROUND-& DRIVERS	399,147	-68.1%	-27.2%	0.0%	1.9%	
RAILROAD OPERATION: NOC-ALL EMPLOYEES & DRIVERS	341,135	-47.9%	-17.0%	0.0%	86.8%	
IRRIGATION WORKS OPERATION & DRIVERS	320,676	-40.7%	-13.6%	0.0%	18.7%	
TRUCKING: OIL FIELD EQUIPMENT-ALL EMPLOYEES & DRIVERS	193,875	50.8%	-11.7%	0.0%	-20.0%	
LOGGING OR TREE REMOVAL - NONMECHANIZED OPERATIONS	190,763	-10.8%	-9.9%	0.0%	-22.4%	
OIL OR GAS LEASE OPERATOR-ALL OPERATIONS & DRIVERS	168,933	-48.5%	-15.7%	0.0%	41.9%	
SHIP BUILDING-IRON OR STEEL-NOC & DRIVERS	24,779	-29.9%	-13.0%	0.0%	-94.4%	
SHIP REPAIR CONVERSION-ALL OPERATIONS & DRIVERS	5,619	-65.1%	-15.7%	0.0%	n/a	
VESSELS-NOT SELF-PROPELLED-PROGRAM II-STATE ACT WITH PROGRAM	1,000	-47.0%	-13.6%	0.0%	0.0%	

**Largest Payroll Classes by Industry Group for Maryland
(payroll information only available through 1st quarter 2019)**

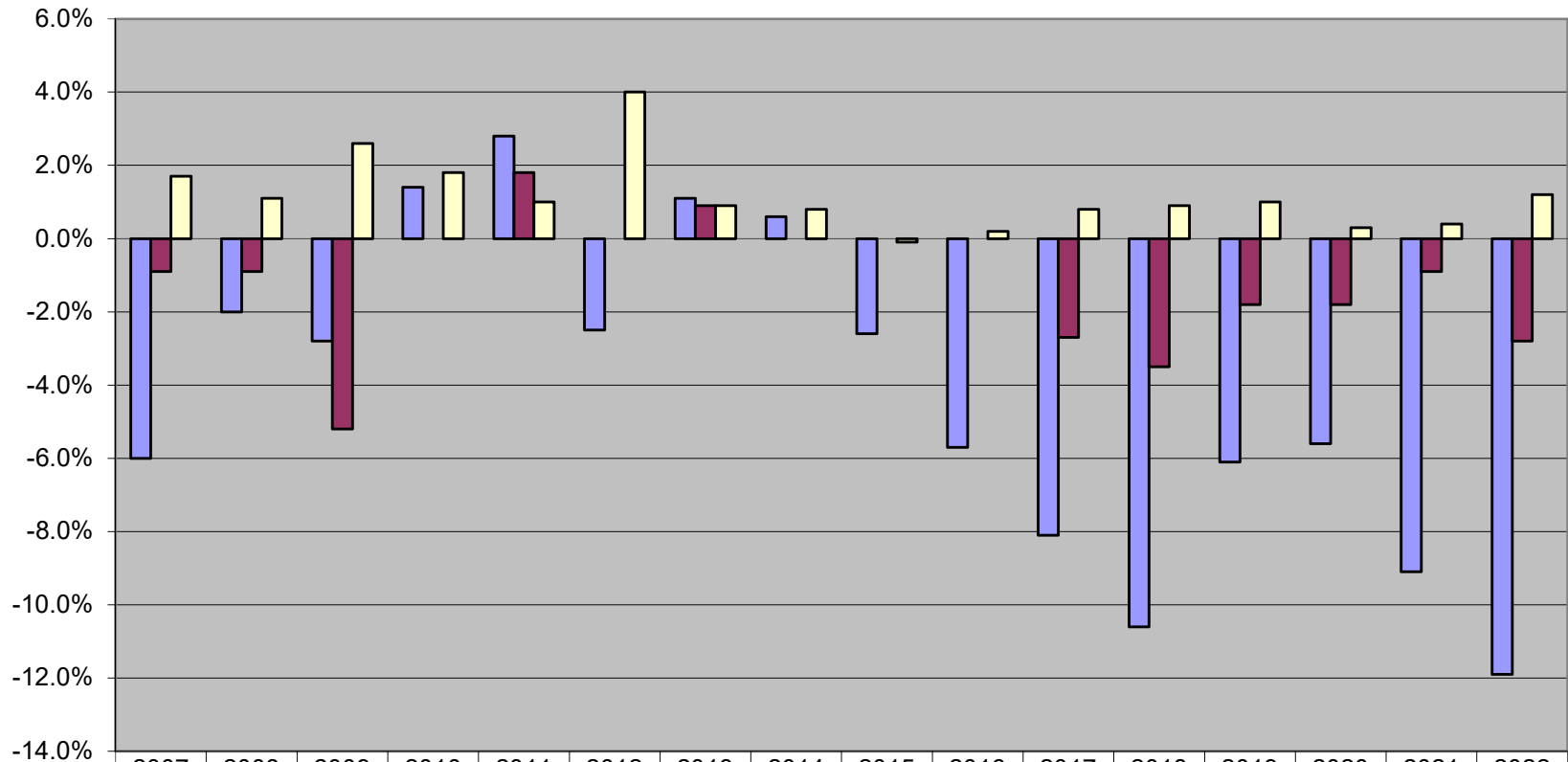
Notes to Status Code

- (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

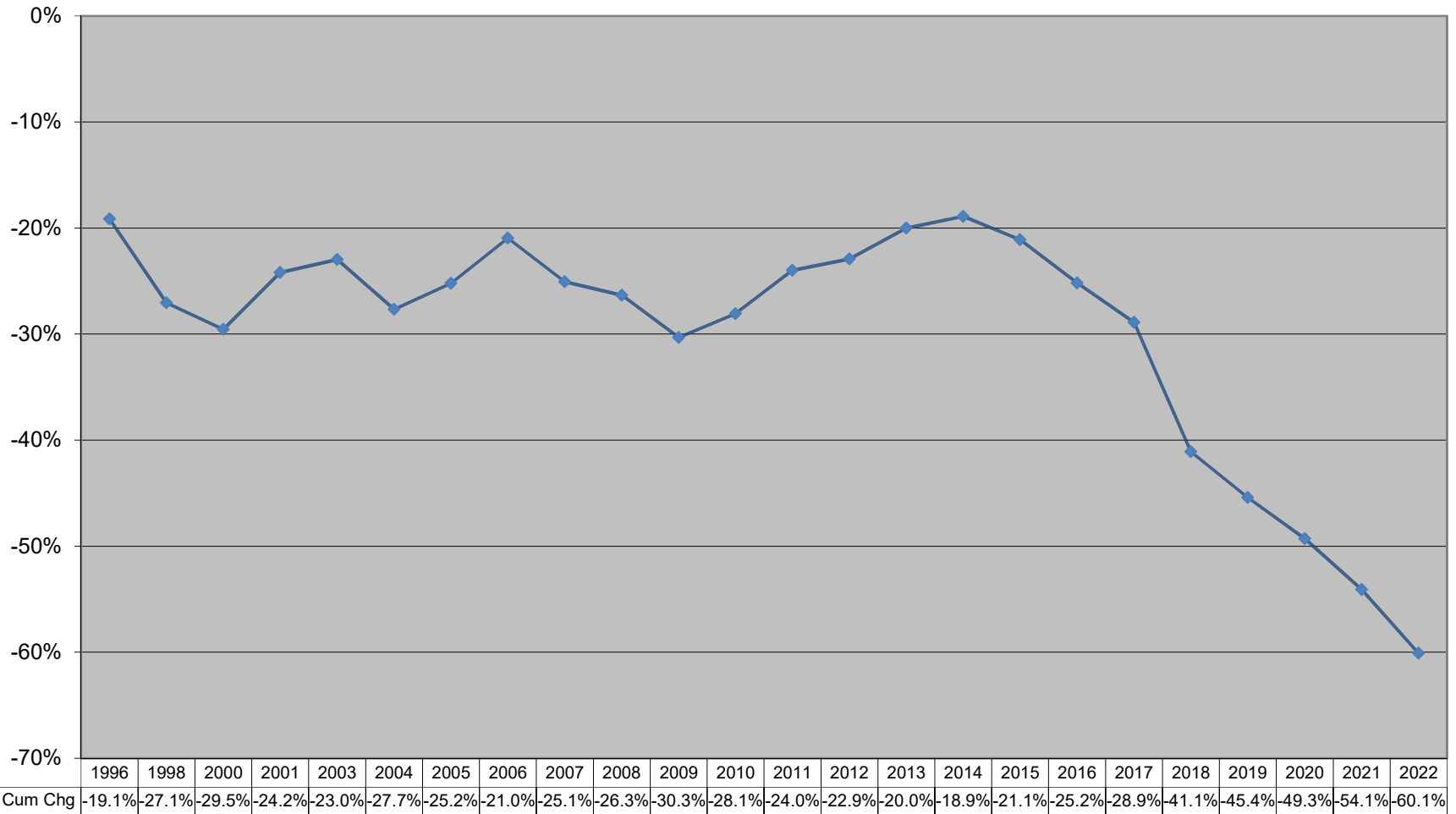
Changes in the Components of NCCI Maryland Pure Premium Loss Cost Filings from 2007 to 2022



■ 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%	-11.9%
■ 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%	-2.8%
□ 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%	1.2%

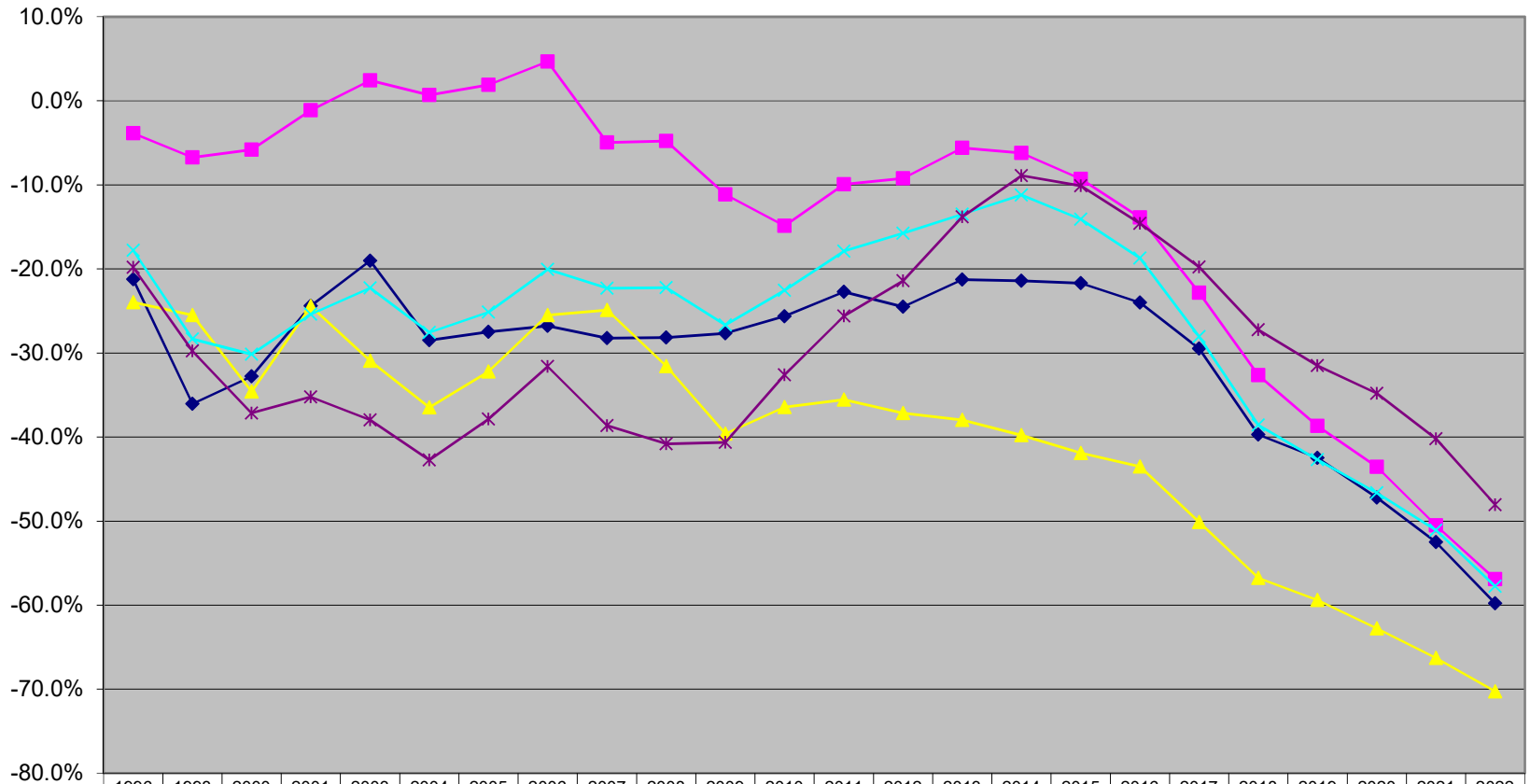
1. Information is not available prior to 2004

Cumulative Impact of NCCI Maryland Pure Premium Loss Cost Filings for the Years 1996* through 2022



* See Exhibit 12, Page 3 for notes.

Cumulative Impact of NCCI Maryland Pure Premium Loss Cost Changes by Industry Group from 1996* through 2022



	1996	1998	2000	2001	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Manufacturing	-21.2%	-36.1%	-32.8%	-24.4%	-19.0%	-28.5%	-27.5%	-26.8%	-28.2%	-28.2%	-27.7%	-25.6%	-22.7%	-24.5%	-21.3%	-21.4%	-21.7%	-24.0%	-29.5%	-39.7%	-42.5%	-47.2%	-52.5%	-59.8%
Contracting	-3.9%	-6.8%	-5.8%	-1.1%	2.4%	0.7%	1.9%	4.7%	-5.0%	-4.8%	-11.2%	-14.9%	-10.0%	-9.2%	-5.6%	-6.2%	-9.3%	-13.9%	-22.8%	-32.6%	-38.7%	-43.5%	-50.5%	-56.9%
Office/Clerical	-24.0%	-25.5%	-34.6%	-24.4%	-30.9%	-36.5%	-32.2%	-25.5%	-24.9%	-31.6%	-39.6%	-36.4%	-35.6%	-37.2%	-38.0%	-39.8%	-41.9%	-43.5%	-50.1%	-56.8%	-59.4%	-62.8%	-66.3%	-70.3%
Goods/Services	-17.8%	-28.4%	-30.1%	-25.4%	-22.3%	-27.5%	-25.2%	-20.1%	-22.3%	-22.2%	-26.7%	-22.6%	-17.9%	-15.8%	-13.5%	-11.2%	-14.1%	-18.7%	-28.1%	-38.6%	-42.7%	-46.6%	-51.1%	-57.8%
Miscellaneous	-19.8%	-29.8%	-37.1%	-35.3%	-38.0%	-42.7%	-37.9%	-31.6%	-38.7%	-40.8%	-40.6%	-32.6%	-25.6%	-21.4%	-13.8%	-8.9%	-10.1%	-14.6%	-19.8%	-27.2%	-31.5%	-34.8%	-40.2%	-48.1%

* 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.