



**2018 Report on
Workers' Compensation Insurance
MSAR # 10419**

**Al Redmer, Jr.
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 insurance groups offered workers' compensation insurance to Maryland employers in 2017. Workers' compensation insurance is the third largest line in property and casualty insurance following auto insurance and homeowners insurance.
- The top eight workers' compensation insurance groups, including CEIC, wrote approximately 63.4 percent of the market in 2017 (Exhibits 3 and 5). CEIC is the largest writer, accounting for about 22.2 percent of the market in 2017. The second largest writer is Hartford Fire and Casualty Group, accounting for about 11.6 percent of the market in 2017.
- 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, 2016 and 2017, NCCI filed decreases of -2.7 percent, -5.5 percent and -9.9 percent, respectively. For 2018, NCCI filed a decrease of -13.0. The latest NCCI filing, to be effective January 1, 2019, is -6.9 percent. NCCI's pure premium loss cost filings are primarily based on actual claims experience, loss ratio trends, and the cost of indemnity (lost income) & 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.

Introduction

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.

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 their 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

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.

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 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.

2018 Legislative Changes Impacting Workers' Compensation

HOUSE BILL 1499 (Chapter 533) – Workers' Compensation – Self-Insured Employers

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Suspected Fraud Reporting

- Provides that certain provisions of law governing the reporting and investigation of workers' compensation insurance fraud claims apply to employers who participate in a governmental self-insurance group for workers' compensation and to employers who self-insure or participate in a self-insurance group for workers' compensation.
- Provides that certain provisions of law governing fraudulent insurance acts that apply to insurers also apply to governmental self-insurance groups and employers who self-insure or participate in a self-insurance group.

Effective Date October 1, 2018

Workers' Compensation Insurers

Ninety insurance groups, including CEIC, offered workers' compensation insurance to Maryland employers in 2017. In total, these insurers wrote \$963,264,386 in direct written premium, a decrease of approximately 1.7 percent over 2016. This represents approximately 8.6 percent of the direct written premiums written by all property and casualty ("P&C") insurers. Exhibit 1 illustrates the workers' compensation share of total P&C industry written premium in the State for the period 2002 to 2017.

The top ten workers' compensation insurance groups, including CEIC, wrote 69 percent

of the market in 2017. CEIC wrote 22.2 percent. The top 10 insurers, excluding CEIC, wrote 46.8 percent and the remaining insurers wrote 31 percent. Table 1 below displays the market share for the top ten insurance groups.

Insurance Group	Percentage Market Share, 2016	Percentage Market Share, 2017
Chesapeake Employers Insurance Company	23.7 (first)	22.2 (first)
Hartford Fire and Casualty Group	11.4 (second)	11.6 (second)
Travelers Group	6.8 (third)	6.6 (third)
Erie Insurance Group	6.3 (fourth)	5.9 (fifth)
Zurich Insurance Group	5.3 (fifth)	6.2 (fourth)
Chubb	3.5 (sixth)	3.7 (seventh)
American Insurance Group	2.9 (eighth)	2.6 (tenth)
Liberty Mutual Group	3.3 (seventh)	3.8 (sixth)
WR Berkley Corp Group	2.5 (tenth)	3.0 (ninth)
BCBS of MI Group	2.6 (ninth)	3.4 (eighth)
Berkshire Hathaway Group	2.2 (eleventh)	2.5 (eleventh)

NOTE: Small changes in company / group market share resulted in the companies in the fourth through eleventh positions changing order in 2017; however, no companies exited or entered the top eleven positions and the top three remained unchanged.

Exhibits 2 through 6 provide additional data as follows:

- Exhibit 2 compares the market share for the top eight insurer groups from 2004 – 2017.
- Exhibit 3 compares Maryland workers’ compensation 2017 market share by insurer group.
- Exhibit 4 lists the 2017 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 2017.
- Exhibit 5, Page 2 compares the combined Maryland market share of the top eight carriers in premium volume from 2004-2017 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 2017. New entrants are companies with no written premium in 2015 and 2016. Re-entrants are those carriers that had premium in 2015, but no premium in 2016.

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 policy forms 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 2004 to 2015. 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 1998-2019.
- Exhibit 9 illustrates the history of NCCI Maryland pure premium loss costs changes by industry group from 2005-2019.
- 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 2005-2019. 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, 2018. The filing has been approved by the MIA with an effective date of January 1, 2019. The overall approved change for this filing is a decrease of 6.9 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.

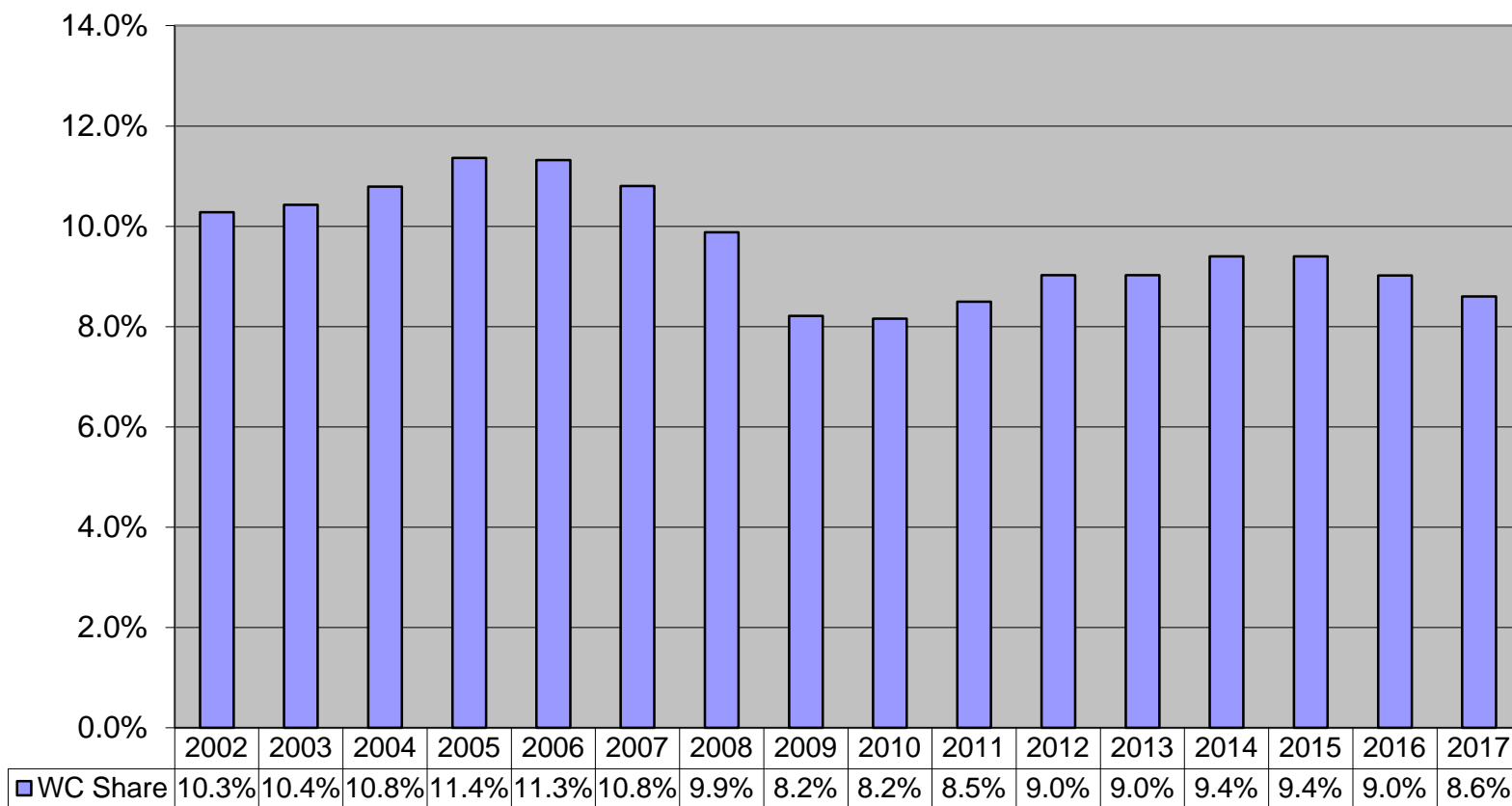
Terrorism Risk Insurance Program

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. Given this extension, NCCI will not be making additional filings as a result of an increased exposure.

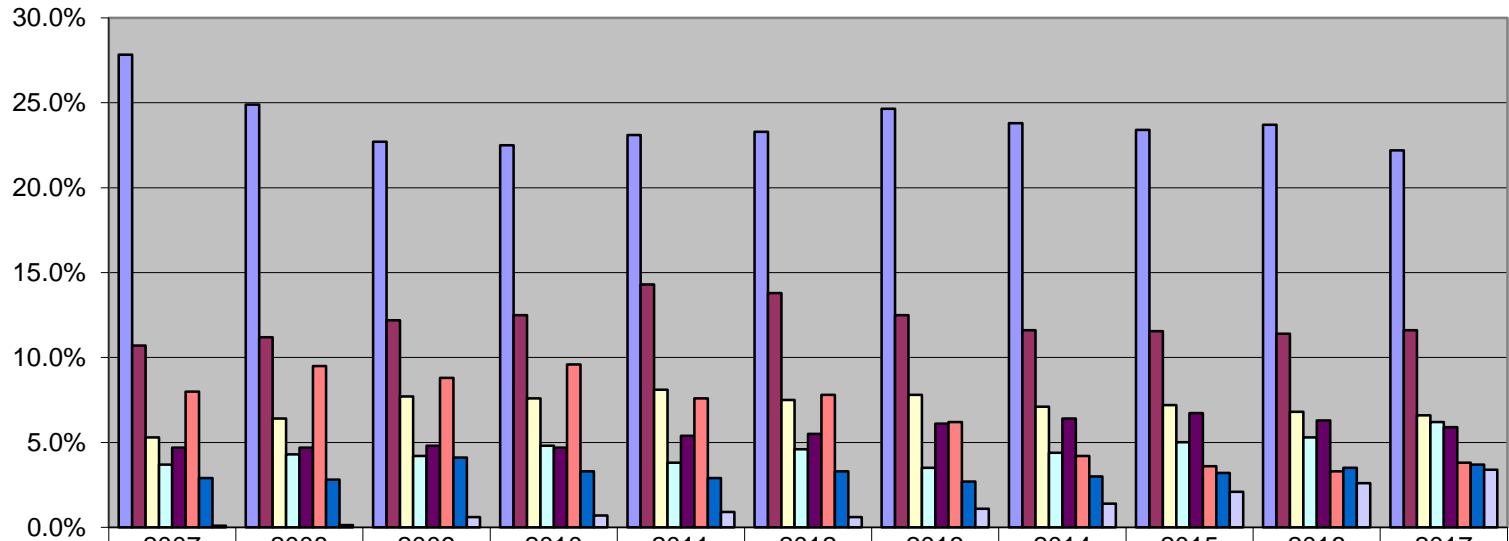
Conclusion

Ninety insurance groups reported workers’ compensation insurance premium earned in Maryland. The total written premium decreased by \$16,238,902 in 2017. NCCI filed its pure premium loss costs for Maryland with the MIA on August 6, 2018 and the filing was approved by the MIA with an effective date of January 1, 2019. The overall approved change for the NCCI pure premium loss costs was a decrease of 6.9 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 2007 through 2017



	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
■ CEIC	27.8%	24.9%	22.7%	22.5%	23.1%	23.3%	24.6%	23.8%	23.4%	23.7%	22.2%
■ Hartford Group	10.7%	11.2%	12.2%	12.5%	14.3%	13.8%	12.5%	11.6%	11.5%	11.4%	11.6%
■ Travelers Group	5.3%	6.4%	7.7%	7.6%	8.1%	7.5%	7.8%	7.1%	7.2%	6.8%	6.6%
■ Zurich Group	3.7%	4.3%	4.2%	4.8%	3.8%	4.6%	3.5%	4.4%	5.0%	5.3%	6.2%
■ Erie Insurance Group	4.7%	4.7%	4.8%	4.7%	5.4%	5.5%	6.1%	6.4%	6.7%	6.3%	5.9%
■ Liberty Mutual Group	8.0%	9.5%	8.8%	9.6%	7.6%	7.8%	6.2%	4.2%	3.6%	3.3%	3.8%
■ CHUBB	2.9%	2.8%	4.1%	3.3%	2.9%	3.3%	2.7%	3.0%	3.2%	3.5%	3.7%
■ BCBS OF MI GRP	0.1%	0.1%	0.6%	0.7%	0.9%	0.6%	1.1%	1.4%	2.1%	2.6%	3.4%

Maryland Workers' Compensation Market Share by Insurer Group

2017 Rank	2017 Group Code	2017 Group Name	2017 Written Premium	2017 Group Market Share	2017 Cumulative Group Market Share
1	0	CHESAPEAKE EMPLOYERS INS CO	213,885,216	22.2%	22.2%
2	91	HARTFORD FIRE & CAS GRP	111,981,421	11.6%	33.8%
3	3548	TRAVELERS GRP	63,582,049	6.6%	40.4%
4	212	ZURICH INS GRP	59,361,527	6.2%	46.6%
5	213	ERIE INS GRP	56,497,587	5.9%	52.5%
6	111	LIBERTY MUT GRP	37,039,048	3.8%	56.3%
7	626	CHUBB LTD GRP	35,430,592	3.7%	60.0%
8	572	BCBS OF MI GRP	33,041,711	3.4%	63.4%
9	98	WR BERKLEY CORP GRP	29,006,577	3.0%	66.4%
10	12	AMERICAN INTL GRP	24,597,836	2.6%	69.0%
11	31	BERKSHIRE HATHAWAY GRP	23,987,465	2.5%	71.5%
12	4507	BUILDERS GRP	19,595,082	2.0%	73.5%
13	242	SELECTIVE INS GRP	18,550,691	1.9%	75.4%
14	150	OLD REPUBLIC GRP	17,644,868	1.8%	77.3%
15	140	NATIONWIDE CORP GRP	14,751,005	1.5%	78.8%
16	218	CNA INS GRP	13,952,628	1.4%	80.2%
17	2538	AMTRUST NGH GRP	13,696,421	1.4%	81.7%
18	447	HARFORD GRP	11,465,731	1.2%	82.9%
19	250	DONEGAL GRP	10,608,640	1.1%	84.0%
20	244	CINCINNATI FIN GRP	10,597,676	1.1%	85.1%
21	175	STATE AUTO MUT GRP	9,356,046	1.0%	86.0%
22	88	THE HANOVER INS GRP	9,212,495	1.0%	87.0%
23	1279	ARCH INS GRP	8,094,563	0.8%	87.8%
24	3363	EMPLOYERS HOLDINGS GRP	7,203,242	0.7%	88.6%
25	176	STATE FARM GRP	6,547,615	0.7%	89.2%
26	680	AMERISAFE GRP	5,103,856	0.5%	89.8%
27	1332	MAINE EMPLOYERS MUT INS GRP	4,951,291	0.5%	90.3%
28	457	ARGONAUT GRP	4,864,278	0.5%	90.8%

Maryland Workers' Compensation Market Share by Insurer Group

2017 Rank	2017 Group Code	2017 Group Name	2017 Written Premium	2017 Group Market Share	2017 Cumulative Group Market Share
29	2698	PROASSURANCE CORP GRP	4,731,930	0.5%	91.3%
30	1285	XL AMER GRP	4,460,692	0.5%	91.8%
31	271	PENNSYLVANIA NATL INS GRP	4,309,176	0.4%	92.2%
32	84	AMERICAN FINANCIAL GRP	4,053,430	0.4%	92.6%
33	291	MOTORISTS MUT GRP	3,973,814	0.4%	93.0%
34	124	AMERISURE CO GRP	3,632,172	0.4%	93.4%
35	4670	STARR GRP	3,554,476	0.4%	93.8%
36	1120	EVEREST REINS HOLDINGS GRP	3,445,158	0.4%	94.1%
37	408	AMERICAN NATL FIN GRP	3,427,258	0.4%	94.5%
38	201	UTICA GRP	3,321,226	0.3%	94.8%
39	0	BRETHREN MUT INS CO	2,943,225	0.3%	95.1%
40	3098	TOKIO MARINE HOLDINGS INC GRP	2,853,791	0.3%	95.4%
41	158	FAIRFAX FIN GRP	2,755,606	0.3%	95.7%
42	867	BALDWIN & LYONS GRP	2,753,961	0.3%	96.0%
43	640	MUTUAL BENEFIT GRP	2,635,416	0.3%	96.3%
44	169	SENTRY INS GRP	2,579,780	0.3%	96.6%
45	474	FCCI MUT INS GRP	2,489,887	0.3%	96.8%
46	7	FEDERATED MUT GRP	2,397,726	0.2%	97.1%
47	748	AMERITRUST GRP INC GRP	2,240,710	0.2%	97.3%
48	4715	MS & AD INS GRP	2,097,272	0.2%	97.5%
49	228	WESTFIELD GRP	1,987,151	0.2%	97.7%
50	311	MAIN STREET AMER GRP	1,806,129	0.2%	97.9%
51	796	QBE INS GRP	1,770,530	0.2%	98.1%
52	4886	BENCHMARK HOLDING GRP	1,714,770	0.2%	98.3%
53	785	MARKEL CORP GRP	1,693,131	0.2%	98.4%
54	0	BROTHERHOOD MUT INS CO	1,650,760	0.2%	98.6%
55	517	HANNOVER GRP	1,520,065	0.2%	98.8%
56	256	PROSIGHT GRP	1,220,896	0.1%	98.9%

Maryland Workers' Compensation Market Share by Insurer Group

2017 Rank	2017 Group Code	2017 Group Name	2017 Written Premium	2017 Group Market Share	2017 Cumulative Group Market Share
57	4851	CHURCH MUT GRP	1,156,442	0.1%	99.0%
58	69	FARMERS INS GRP	1,121,182	0.1%	99.1%
59	761	ALLIANZ INS GRP	1,071,631	0.1%	99.2%
60	3219	SOMPO GRP	1,051,812	0.1%	99.4%
61	4904	INTACT FINANCIAL GRP	1,018,478	0.1%	99.5%
62	57	ELECTRIC INS GRP	840,777	0.1%	99.5%
63	62	EMC INS CO GRP	672,139	0.1%	99.6%
64	594	AMERICAN CONTRACTORS INS GRP	613,238	0.1%	99.7%
65	0	SOUTHERN STATES INS EXCH	457,614	0.0%	99.7%
66	225	IAT REINS CO GRP	314,415	0.0%	99.8%
67	0	CHEROKEE INS CO	304,839	0.0%	99.8%
68	303	GUIDEONE INS GRP	275,134	0.0%	99.8%
69	922	ICW GRP ASSETS INC GRP	221,423	0.0%	99.8%
70	4381	HOUSTON INTL INS GRP	195,350	0.0%	99.9%
71	0	FEDERATED RURAL ELECTRIC INS EXCH	184,070	0.0%	99.9%
72	0	LION INS CO	176,885	0.0%	99.9%
73	361	MUNICH RE GRP	161,003	0.0%	99.9%
74	783	RLI INS GRP	147,490	0.0%	99.9%
75	1302	BUILDERS INS GRP	135,560	0.0%	99.9%
76	0	PHARMACISTS MUT INS CO	126,920	0.0%	100.0%
77	3493	SM MARIANO GRP	115,223	0.0%	100.0%
78	0	FRANK WINSTON CRUM INS CO	85,933	0.0%	100.0%
79	812	HIGHMARK GRP	73,712	0.0%	100.0%
80	1147	WORKERS COMP FUND GRP	35,221	0.0%	100.0%
81	0	PETROLEUM CAS CO	23,151	0.0%	100.0%
82	4725	ENSTAR GRP	13,585	0.0%	100.0%
83	0	SAMSUNG FIRE & MARINE INS CO LTD	13,165	0.0%	100.0%
84	36	CENTRAL MUT INS CO GRP	12,681	0.0%	100.0%

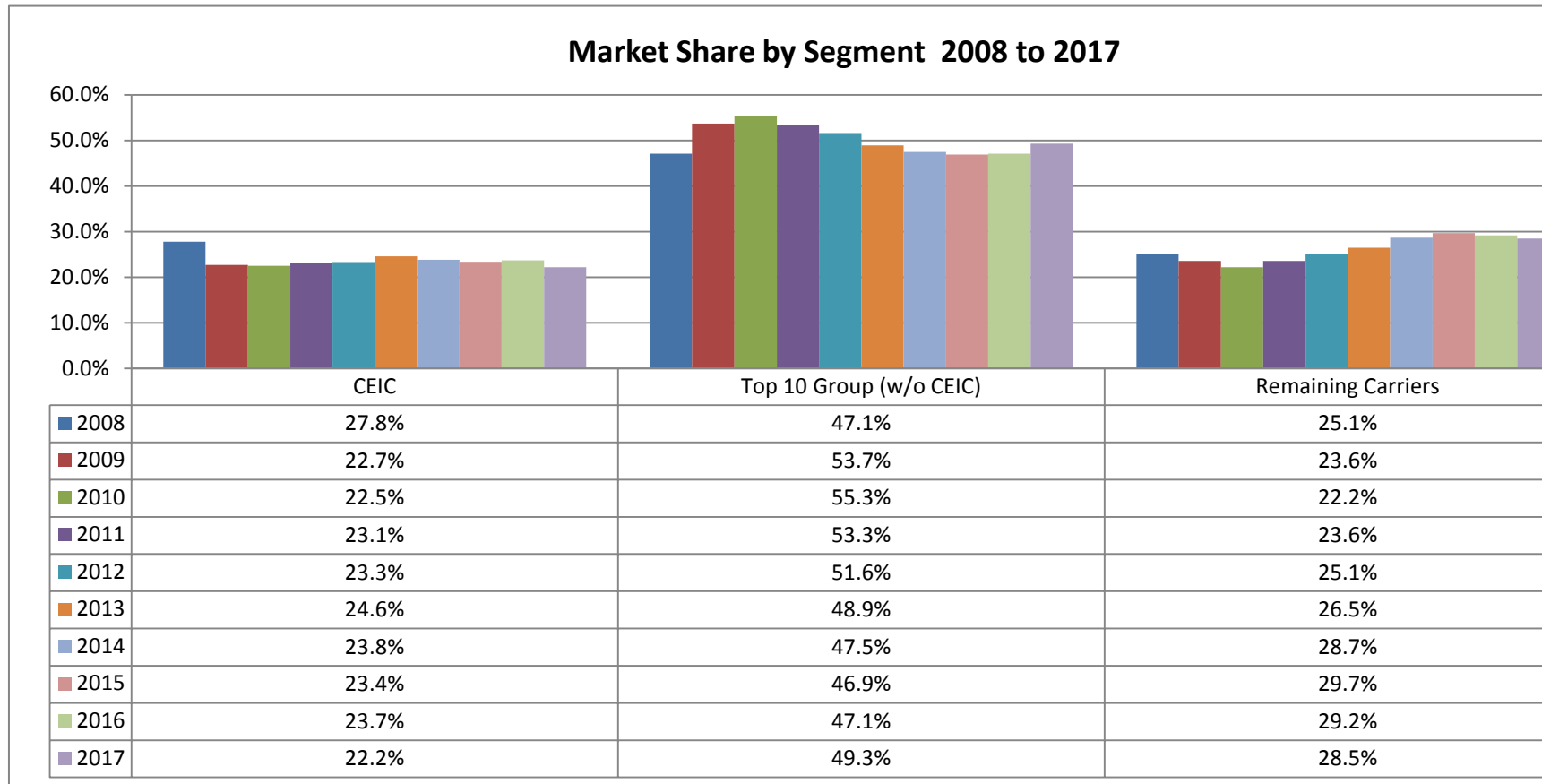
Maryland Workers' Compensation Market Share by Insurer Group

2017 Rank	2017 Group Code	Group Name	2017 Written Premium	2017 Group Market Share	2017 Cumulative Group Market Share
85	473	AMERICAN FAMILY INS GRP	7,000	0.0%	100.0%
86	222	GREATER NY GRP	4,510	0.0%	100.0%
87	1208	GRAY INS GRP	3,840	0.0%	100.0%
88	0	NATIONAL AMER INS CO	2,022	0.0%	100.0%
89	4829	TREBUCHET INS GRP	764	0.0%	100.0%
90	0	WORK FIRST CAS CO	-118	0.0%	100.0%

TOTALS

963,264,386

Maryland Workers' Compensation Market Share by Insurer Group



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

2017 Rank	Group Code	Group Name	2017 Group Premium	Company Name	2017 Company Premium
1	0	CHESAPEAKE EMPLOYERS INS CO	213,885,216	CHESAPEAKE EMPLOYERS INS CO	213,885,216
2	91	HARTFORD FIRE & CAS GRP	111,981,421	TRUMBULL INS CO	21,472,146
				TWIN CITY FIRE INS CO CO	18,457,546
				HARTFORD UNDERWRITERS INS CO	13,396,107
				SENTINEL INS CO LTD	11,667,197
				HARTFORD INS CO OF THE MIDWEST	11,103,615
				HARTFORD FIRE INS CO	9,824,886
				HARTFORD CAS INS CO	9,387,142
				HARTFORD ACCIDENT & IND CO	8,867,496
				PROPERTY & CAS INS CO OF HARTFORD	7,805,286
3	3548	TRAVELERS GRP	63,582,049	TRAVELERS IND CO	13,179,894
				STANDARD FIRE INS CO	9,534,030
				CHARTER OAK FIRE INS CO	8,174,680
				TRAVELERS CAS INS CO OF AMER	6,892,460
				FARMINGTON CAS CO	6,129,579
				TRAVELERS CAS & SURETY CO	5,135,180
				TRAVELERS PROP CAS CO OF AMER	4,662,352
				PHOENIX INS CO	4,483,713
				TRAVELERS IND CO OF AMER	2,707,099
				TRAVELERS IND CO OF CT	2,533,049
				UNITED STATES FIDELITY & GUAR CO	81,959
				FIDELITY & GUAR INS CO	68,054
4	212	ZURICH INS GRP	59,361,527	ZURICH AMER INS CO	43,169,173
				AMERICAN ZURICH INS CO	13,648,408
				ZURICH AMER INS CO OF IL	1,824,202
				AMERICAN GUAR & LIAB INS	719,744

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

2017 Rank	Group Code	Group Name	2017 Group Premium	Company Name	2017 Company Premium
5	213	ERIE INS GRP	56,497,587	ERIE INS EXCH	22,826,147
				FLAGSHIP CITY INS CO	19,693,182
				ERIE INS CO OF NY	9,330,279
				ERIE INS CO	2,999,341
				ERIE INS PROP & CAS CO	1,648,638
6	111	LIBERTY MUT GRP	37,039,048	LIBERTY INS CORP	11,031,234
				OHIO SECURITY INS CO	6,439,522
				LIBERTY MUT FIRE INS CO	6,417,666
				LM INS CORP	2,398,003
				FIRST LIBERTY INS CORP	2,086,597
				NETHERLANDS INS CO THE	1,949,095
				PEERLESS INS CO	1,772,630
				AMERICAN FIRE & CAS CO	1,539,725
				EMPLOYERS INS OF WAUSAU	1,047,898
				WEST AMER INS CO	825,604
				OHIO CAS INS CO	701,000
				EXCELSIOR INS CO	635,517
				MONTGOMERY MUT INS CO	517,667
				AMERICAN ECONOMY INS CO	56,920
				AMERICAN STATES INS CO	30,695
				PEERLESS IND INS CO	26,233
				GENERAL INS CO OF AMER	20,160
				FIRST NATL INS CO OF AMER	-4,631
				LIBERTY MUT INS CO	-195,802
				WAUSAU UNDERWRITERS INS CO	-256,685

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

2017 Rank	Group Code	Group Name	2017 Group Premium	Company Name	2017 Company Premium
7	626	CHUBB LTD GRP	35,430,592	FEDERAL INS CO	10,139,417
				INDEMNITY INS CO OF NORTH AMER	8,565,799
				CHUBB IND INS CO	6,335,115
				ACE AMER INS CO	5,693,622
				PACIFIC IND CO	1,348,688
				VIGILANT INS CO	1,278,597
				GREAT NORTHERN INS CO	1,084,136
				CHUBB NATL INS CO	379,021
				BANKERS STANDARD INS CO	253,021
				ACE FIRE UNDERWRITERS INS CO	178,462
				PENN MILLERS INS CO	152,113
				PACIFIC EMPLOYERS INS CO	54,827
				ACE PROP & CAS INS CO	-2,644
				INSURANCE CO OF N AMER	-29,582
8	572	BCBS OF MI GRP	33,041,711	ACCIDENT FUND INS CO OF AMER	16,511,714
				ACCIDENT FUND GEN INS CO	8,382,624
				ACCIDENT FUND NATL INS CO	7,883,647
				UNITED WI INS CO	263,726
9	98	WR BERKLEY CORP GRP	29,006,577	STARNET INS CO	10,963,196
				AMERICAN MINING INS CO	4,320,925
				GREAT DIVIDE INS CO	3,490,693
				CAROLINA CAS INS CO	3,033,165
				KEY RISK INS CO	2,767,779
				FIREMENS INS CO OF WASHINGTON DC	1,664,868
				UNION INS CO	1,242,627
				CONTINENTAL WESTERN INS CO	521,602
				ACADIA INS CO	471,589
				BERKLEY NATL INS CO	347,209
				BERKLEY REGIONAL INS CO	81,956
				MIDWEST EMPLOYERS CAS CO	28,666
				TRI STATE INS CO OF MN	24,939
				RIVERPORT INS CO	23,806
INTREPID INS CO	23,557				

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

2017 Rank	Group Code	Group Name	2017 Group Premium	Company Name	2017 Company Premium
10	12	AMERICAN INTL GRP	24,597,836	NEW HAMPSHIRE INS CO	15,761,092
				AIG PROP CAS CO	3,497,179
				INSURANCE CO OF THE STATE OF PA	2,895,963
				GRANITE STATE INS CO	2,412,360
				COMMERCE & INDUSTRY INS CO	1,626,948
				AIG ASSUR CO	849,537
				AMERICAN HOME ASSUR CO	161,336
				ILLINOIS NATL INS CO	72,739
				AIU INS CO	4,300
				NATIONAL UNION FIRE INS CO OF PITTS	-2,683,618
11	31	BERKSHIRE HATHAWAY GRP	23,987,465	BERKSHIRE HATHAWAY HOMESTATE INS CO	6,525,691
				CONTINENTAL IND CO	5,513,278
				NORGUARD INS CO	5,469,267
				REDWOOD FIRE & CAS INS CO	3,317,566
				AMGUARD INS CO	2,380,695
				NATIONAL LIAB & FIRE INS CO	567,666
				BERKSHIRE HATHAWAY DIRECT INS CO	111,261
				EASTGUARD INS CO	60,675
				OAK RIVER INS CO	41,366
12	4507	BUILDERS GRP	19,595,082	BUILDERS MUT INS CO	15,449,343
				BUILDERS PREMIER INS CO	4,145,739
13	242	SELECTIVE INS GRP	18,550,691	SELECTIVE WAY INS CO	6,488,811
				SELECTIVE INS CO OF THE SOUTHEAST	5,141,281
				SELECTIVE INS CO OF SC	3,939,640
				SELECTIVE INS CO OF AMER	2,980,959

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

2017 Rank	Group Code	Group Name	2017 Group Premium	Company Name	2017 Company Premium
14	150	OLD REPUBLIC GRP	17,644,868	PENNSYLVANIA MANUFACTURERS ASSOC INS	5,683,517
				OLD REPUBLIC INS CO	5,495,252
				PENNSYLVANIA MANUFACTURERS IND CO	2,564,595
				MANUFACTURERS ALLIANCE INS CO	1,048,426
				OLD REPUBLIC GEN INS CORP	893,162
				GREAT WEST CAS CO	799,888
				BITCO GEN INS CORP	797,575
				BITCO NATL INS CO	362,453
15	140	NATIONWIDE CORP GRP	14,751,005	NATIONWIDE MUT FIRE INS CO	3,237,298
				NATIONWIDE PROP & CAS INS CO	2,964,602
				NATIONWIDE MUT INS CO	1,904,778
				NATIONWIDE AGRIBUSINESS INS CO	1,437,290
				HARLEYSVILLE PREFERRED INS CO	892,366
				HARLEYSVILLE WORCESTER INS CO	768,519
				DEPOSITORS INS CO	749,074
				NATIONAL CAS CO	721,923
				HARLEYSVILLE INS CO	696,738
				AMCO INS CO	607,694
				ALLIED PROP & CAS INS CO	469,822
				FARMLAND MUT INS CO	300,901
16	218	CNA INS GRP	13,952,628	AMERICAN CAS CO OF READING PA	3,701,603
				CONTINENTAL INS CO	2,908,933
				CONTINENTAL CAS CO	2,710,864
				NATIONAL FIRE INS CO OF HARTFORD	1,835,622
				VALLEY FORGE INS CO	1,431,496
				TRANSPORTATION INS CO	1,364,110
17	2538	AMTRUST NGH GRP	13,696,421	WESCO INS CO	6,051,827
				TECHNOLOGY INS CO INC	5,832,974
				SECURITY NATL INS CO	1,546,540
				FIRST NONPROFIT INS CO	265,080
18	447	HARFORD GRP	11,465,731	HARFORD MUT INS CO	10,920,135
				FIRSTLINE NATL INS CO	545,596

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

2017 Rank	Group Code	Group Name	2017 Group Premium	Company Name	2017 Company Premium
19	250	DONEGAL GRP	10,608,640	PENINSULA IND CO	3,835,556
				ATLANTIC STATES INS CO	3,544,914
				SOUTHERN INS CO OF VA	1,645,305
				DONEGAL MUT INS CO	1,154,172
				PENINSULA INS CO	428,693
20	244	CINCINNATI FIN GRP	10,597,676	THE CINCINNATI CAS CO	4,572,087
				THE CINCINNATI INS CO	3,155,201
				THE CINCINNATI IND CO	2,870,388
21	175	STATE AUTO MUT GRP	9,356,046	STATE AUTOMOBILE MUT INS CO	2,593,017
				AMERICAN COMPENSATION INS CO	2,400,412
				PLAZA INS CO	1,572,351
				STATE AUTO PROP & CAS INS CO	1,472,695
				MERIDIAN SECURITY INS CO	1,317,571
22	88	THE HANOVER INS GRP	9,212,495	MASSACHUSETTS BAY INS CO	2,093,545
				HANOVER INS CO	2,063,399
				HANOVER AMER INS CO	1,669,120
				ALLMERICA FIN BENEFIT INS CO	1,445,321
				CITIZENS INS CO OF AMER	908,608
				ALLMERICA FIN ALLIANCE INS CO	523,833
				NOVA CAS CO	508,669
23	1279	ARCH INS GRP	8,094,563	ARCH INS CO	8,094,563
24	3363	EMPLOYERS HOLDINGS GRP	7,203,242	EMPLOYERS PREFERRED INS CO	4,055,687
				EMPLOYERS ASSUR CO	3,147,555
25	176	STATE FARM GRP	6,547,615	STATE FARM FIRE & CAS CO	6,547,615
26	680	AMERISAFE GRP	5,103,856	AMERICAN INTERSTATE INS CO	5,103,856

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

2017 Rank	Group Code	Group Name	2017 Group Premium	Company Name	2017 Company Premium
27	1332	MAINE EMPLOYERS MUT INS GRP	4,951,291	MEMIC IND CO MAINE EMPLOYERS MUT INS CO	4,934,669 16,622
28	457	ARGONAUT GRP	4,864,278	ROCKWOOD CAS INS CO ARGONAUT INS CO COLONY SPECIALTY INS CO ARGONAUT MIDWEST INS CO	3,764,182 917,986 148,526 33,584
29	2698	PROASSURANCE CORP GRP	4,731,930	ALLIED EASTERN IND CO EASTERN ALLIANCE INS CO EASTERN ADVANTAGE ASSUR CO	2,232,088 2,192,397 307,445
30	1285	XL AMER GRP	4,460,692	XL SPECIALTY INS CO XL INS AMER INC T H E INS CO GREENWICH INS CO	2,444,915 1,619,946 246,789 149,042
31	271	PENNSYLVANIA NATL INS GRP	4,309,176	PENN NATL SECURITY INS CO PENNSYLVANIA NATL MUT CAS INS CO	2,282,969 2,026,207
32	84	AMERICAN FINANCIAL GRP	4,053,430	VANLINER INS CO GREAT AMER ALLIANCE INS CO NATIONAL INTERSTATE INS CO GREAT AMER INS CO OF NY TRIUMPHE CAS CO GREAT AMER INS CO GREAT AMER ASSUR CO	1,402,990 899,762 586,613 546,102 373,637 123,029 121,297
33	291	MOTORISTS MUT GRP	3,973,814	PINNACLEPOINT INS CO BRICKSTREET MUT INS CO NORTHSTONE INS CO SUMMITPOINT INS CO	1,187,460 1,099,786 929,310 757,258
34	124	AMERISURE CO GRP	3,632,172	AMERISURE MUT INS CO AMERISURE INS CO AMERISURE PARTNERS INS CO	2,440,012 1,069,344 122,816

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

2017 Rank	Group Code	Group Name	2017 Group Premium	Company Name	2017 Company Premium
35	4670	STARR GRP	3,554,476	STARR IND & LIAB CO	3,554,476
36	1120	EVEREST REINS HOLDINGS GRP	3,445,158	EVEREST NATL INS CO	3,445,158
37	408	AMERICAN NATL FIN GRP	3,427,258	UNITED FARM FAMILY INS CO	3,427,258
38	201	UTICA GRP	3,321,226	REPUBLIC FRANKLIN INS CO GRAPHIC ARTS MUT INS CO UTICA MUT INS CO	1,783,197 1,153,402 384,627
39	0	BRETHREN MUT INS CO	2,943,225	BRETHREN MUT INS CO	2,943,225
40	3098	TOKIO MARINE HOLDINGS INC GRP	2,853,791	SAFETY NATL CAS CORP TOKIO MARINE AMER INS CO TNUS INS CO TRANS PACIFIC INS CO SAFETY FIRST INS CO	2,126,181 610,576 58,395 56,100 2,539
41	158	FAIRFAX FIN GRP	2,755,606	UNITED STATES FIRE INS CO ZENITH INS CO NORTH RIVER INS CO CRUM & FORSTER IND CO SENECA INS CO INC	1,438,043 662,057 493,539 123,443 38,524
42	867	BALDWIN & LYONS GRP	2,753,961	PROTECTIVE INS CO SAGAMORE INS CO	2,579,633 174,328
43	640	MUTUAL BENEFIT GRP	2,635,416	MUTUAL BENEFIT INS CO SELECT RISK INS CO	1,877,159 758,257
44	169	SENTRY INS GRP	2,579,780	SENTRY CAS CO SENTRY INS A MUT CO FLORISTS MUT INS CO MIDDLESEX INS CO SENTRY SELECT INS CO FLORISTS INS CO	986,165 749,204 399,234 198,042 155,572 91,563

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

2017 Rank	Group Code	Group Name	2017 Group Premium	Company Name	2017 Company Premium
45	474	FCCI MUT INS GRP	2,489,887	FCCI INS CO NATIONAL TRUST INS CO MONROE GUAR INS CO	1,172,597 892,981 424,309
46	7	FEDERATED MUT GRP	2,397,726	FEDERATED MUT INS CO FEDERATED SERV INS CO FEDERATED RESERVE INS CO	1,900,675 368,669 128,382
47	748	AMERITRUST GRP INC GRP	2,240,710	STAR INS CO	2,240,710
48	4715	MS & AD INS GRP	2,097,272	MITSUI SUMITOMO INS USA INC MITSUI SUMITOMO INS CO OF AMER	1,713,207 384,065
49	228	WESTFIELD GRP	1,987,151	WESTFIELD INS CO WESTFIELD NATL INS CO AMERICAN SELECT INS CO	1,536,277 351,963 98,911
50	311	MAIN STREET AMER GRP	1,806,129	NGM INS CO MAIN ST AMER ASSUR CO OLD DOMINION INS CO	919,705 642,685 243,739
51	796	QBE INS GRP	1,770,530	PRAETORIAN INS CO STONINGTON INS CO QBE INS CORP NORTH POINTE INS CO GENERAL CAS CO OF WI REGENT INS CO	861,010 461,323 300,968 81,004 44,945 21,280
52	4886	BENCHMARK HOLDING GRP	1,714,770	BENCHMARK INS CO	1,714,770
53	785	MARKEL CORP GRP	1,693,131	STATE NATL INS CO INC MARKEL INS CO	1,236,929 456,202
54	0	BROTHERHOOD MUT INS CO	1,650,760	BROTHERHOOD MUT INS CO	1,650,760

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

2017 Rank	Group Code	Group Name	2017 Group Premium	Company Name	2017 Company Premium
55	517	HANNOVER GRP	1,520,065	HDI GLOBAL INS CO	1,520,065
56	256	PROSIGHT GRP	1,220,896	NEW YORK MARINE & GEN INS CO	1,220,896
57	4851	CHURCH MUT GRP	1,156,442	CHURCH MUT INS CO	1,156,442
58	69	FARMERS INS GRP	1,121,182	FOREMOST INS CO GRAND RAPIDS MI MID CENTURY INS CO TRUCK INS EXCH FOREMOST SIGNATURE INS CO FARMERS INS EXCH FOREMOST PROP & CAS INS CO	510,217 265,591 145,906 99,559 50,841 49,068
59	761	ALLIANZ INS GRP	1,071,631	ASSOCIATED IND CORP FIREMANS FUND INS CO AMERICAN INS CO NATIONAL SURETY CORP AMERICAN AUTOMOBILE INS CO	866,086 90,106 61,965 49,982 3,492
60	3219	SOMPO GRP	1,051,812	SOMPO JAPAN INS CO OF AMER SOMPO JAPAN FIRE & MAR INS CO AMER	1,049,836 1,976
61	4904	INTACT FINANCIAL GRP	1,018,478	ATLANTIC SPECIALTY INS CO OBI NATL INS CO	898,818 119,660
62	57	ELECTRIC INS GRP	840,777	ELECTRIC INS CO	840,777
63	62	EMC INS CO GRP	672,139	EMCASCO INS CO EMPLOYERS MUT CAS CO	456,981 215,158
64	594	AMERICAN CONTRACTORS INS GRP	613,238	ACIG INS CO	613,238
65	0	SOUTHERN STATES INS EXCH	457,614	SOUTHERN STATES INS EXCH	457,614
66	225	IAT REINS CO GRP	314,415	TRANSGUARD INS CO OF AMER INC	314,415

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

2017 Rank	Group Code	Group Name	2017 Group Premium	Company Name	2017 Company Premium
67	0	CHEROKEE INS CO	304,839	CHEROKEE INS CO	304,839
68	303	GUIDEONE INS GRP	275,134	GUIDEONE MUT INS CO GUIDEONE SPECIALTY MUT INS CO	228,154 46,980
69	922	ICW GRP ASSETS INC GRP	221,423	INSURANCE CO OF THE WEST	221,423
70	4381	HOUSTON INTL INS GRP	195,350	IMPERIUM INS CO	195,350
71	0	FEDERATED RURAL ELECTRIC INS EXC	184,070	FEDERATED RURAL ELECTRIC INS EXCH	184,070
72	0	LION INS CO	176,885	LION INS CO	176,885
73	361	MUNICH RE GRP	161,003	AMERICAN ALT INS CORP AMERICAN MODERN HOME INS CO	159,855 1,148
74	783	RLI INS GRP	147,490	RLI INS CO	147,490
75	1302	BUILDERS INS GRP	135,560	AMERICAN BUILDERS INS CO	135,560
76	0	PHARMACISTS MUT INS CO	126,920	PHARMACISTS MUT INS CO	126,920
77	3493	SM MARIANO GRP	115,223	ASHMERE INS CO	115,223
78	0	FRANK WINSTON CRUM INS CO	85,933	FRANK WINSTON CRUM INS CO	85,933
79	812	HIGHMARK GRP	73,712	HIGHMARK CAS INS CO	73,712
80	1147	WORKERS COMP FUND GRP	35,221	ADVANTAGE WORKERS COMP INS CO	35,221
81	0	PETROLEUM CAS CO	23,151	PETROLEUM CAS CO	23,151
82	4725	ENSTAR GRP	13,585	STARSTONE NATL INS CO	13,585

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

2017 Rank	Group Code	Group Name	2017 Group Premium	Company Name	2017 Company Premium
83	0	SAMSUNG FIRE & MARINE INS CO LTD	13,165	SAMSUNG FIRE & MARINE INS CO LTD	13,165
84	36	CENTRAL MUT INS CO GRP	12,681	CENTRAL MUT INS CO	12,681
85	473	AMERICAN FAMILY INS GRP	7,000	MIDVALE IND CO	7,000
86	222	GREATER NY GRP	4,510	STRATHMORE INS CO GREATER NY MUT INS CO	3,271 1,239
87	1208	GRAY INS GRP	3,840	GRAY INS CO	3,840
88	0	NATIONAL AMER INS CO	2,022	NATIONAL AMER INS CO	2,022
89	4829	TREBUCHET INS GRP	764	LAMORAK INS CO	764
90	0	WORK FIRST CAS CO	-118	WORK FIRST CAS CO	-118

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

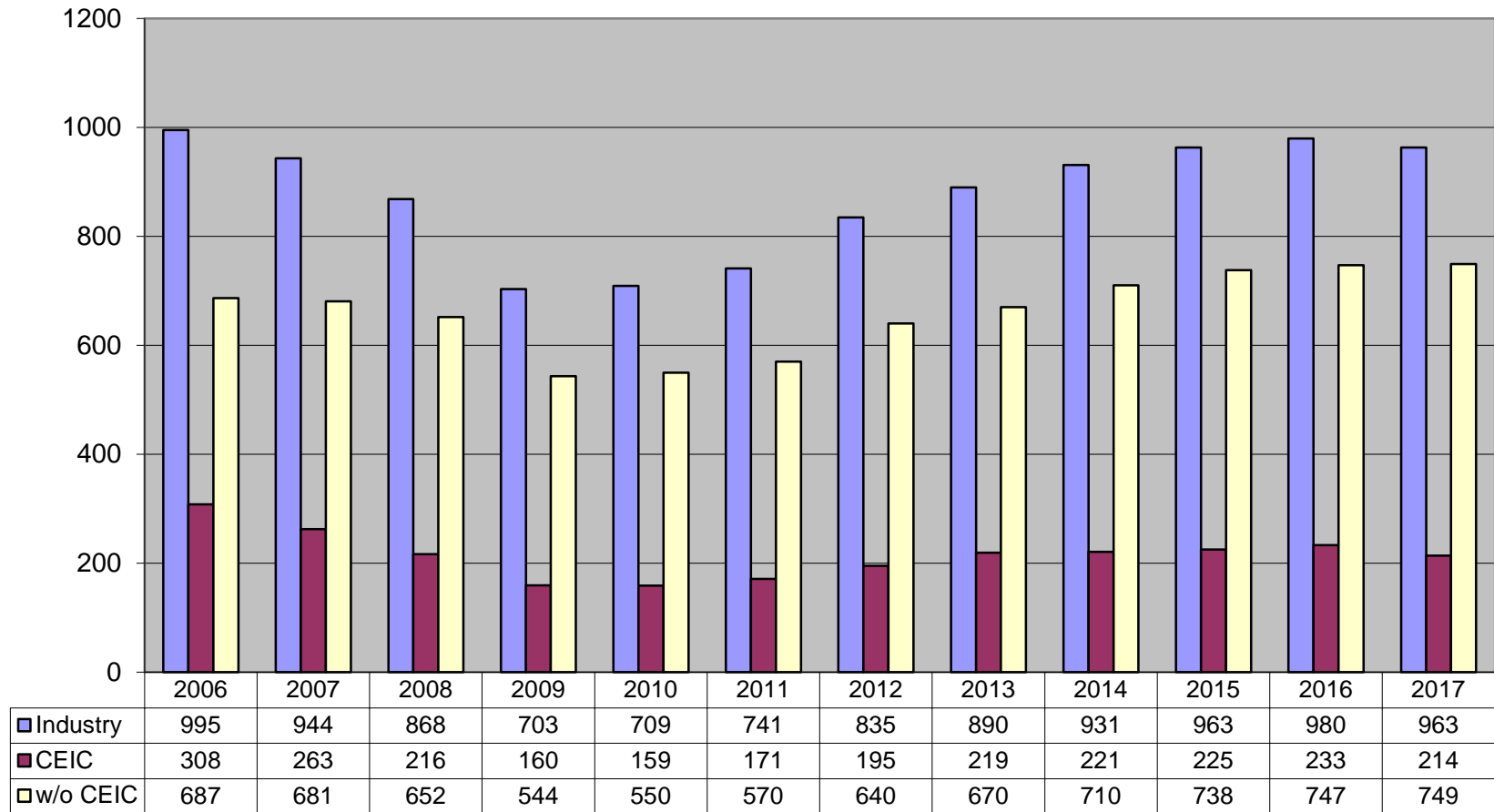
2017 Rank	Group Code	Insurer Group Name	2017 Group Premium	Company Name	2017 Written Premium
1	3098	TOKIO MARINE HOLDINGS INC GRP	8,497,424	SAFETY NATL CAS CORP	8,497,424
2	1279	ARCH INS GRP	1,445,760	ARCH INS CO	1,445,760
3	212	ZURICH INS GRP	1,416,963	ZURICH AMER INS CO	1,416,963
4	626	CHUBB LTD GRP	870,031	ACE AMER INS CO	870,031
5	785	MARKEL CORP GRP	821,087	STATE NATL INS CO INC	821,087
6	12	AMERICAN INTL GRP	576,228	NATIONAL UNION FIRE INS CO OF PITTS	576,228
7	256	PROSIGHT GRP	384,608	NEW YORK MARINE & GEN INS CO	384,608
8	91	HARTFORD FIRE & CAS GRP	147,729	HARTFORD CAS INS CO	147,729
9	1285	XL AMER GRP	67,656	XL SPECIALTY INS CO	67,656
10	150	OLD REPUBLIC GRP	46,726	OLD REPUBLIC INS CO	46,726
11	111	LIBERTY MUT GRP	-3,207	LM INS CORP	-3,207

INDUSTRY TOTALS

14,271,005

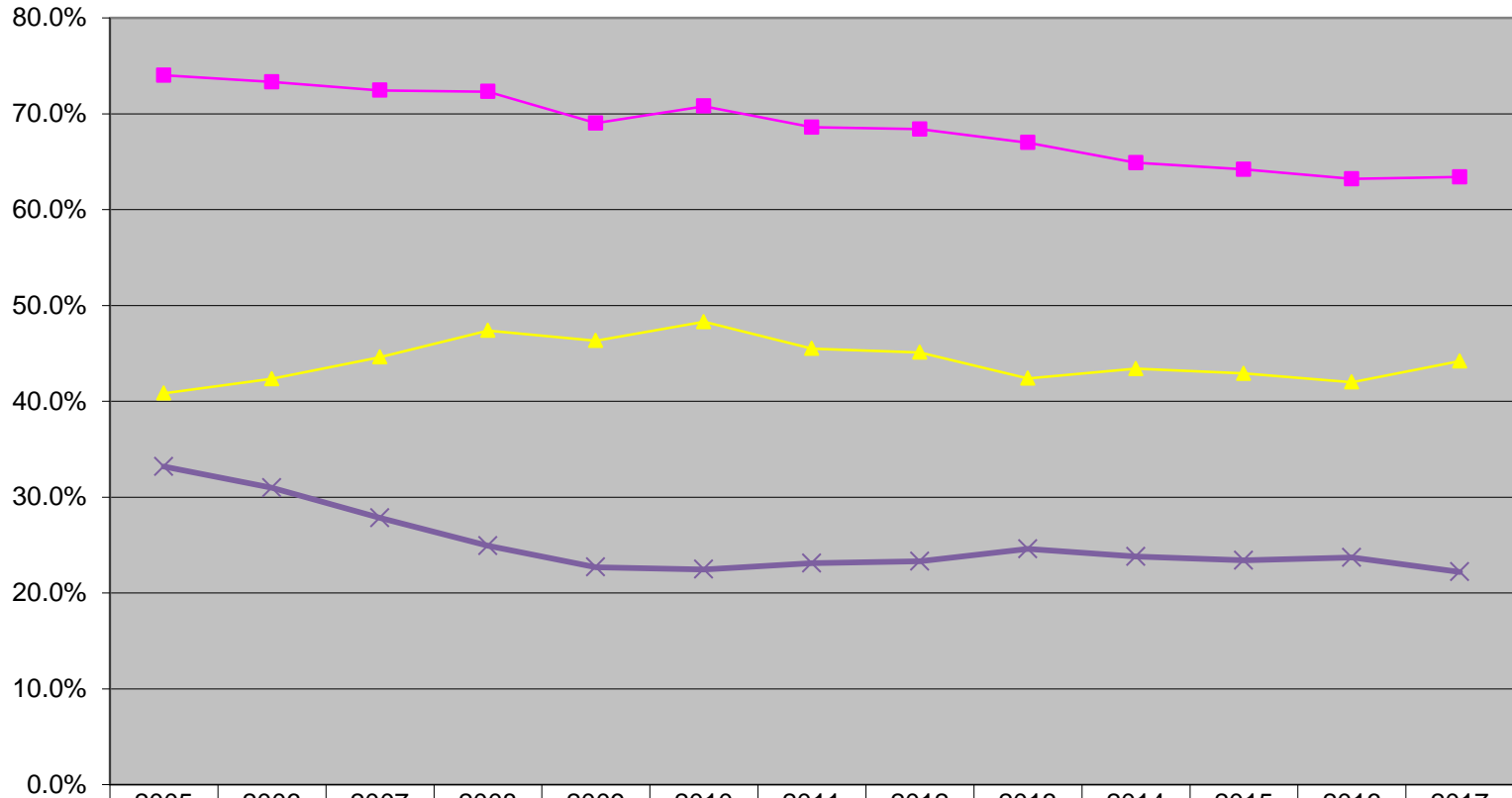
Markel Group purchased the State National Group in 2017. State National Group was shown in the 2017 report (2016 premium), but is now under the Markel name.

Maryland Industry vs CEIC Written Premium for 2006 through 2017 (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	74.0%	73.3%	72.5%	72.3%	69.0%	70.8%	68.6%	68.4%	67.0%	64.9%	64.2%	63.2%	63.4%
Top 8 (w/o CEIC)	40.8%	42.3%	44.6%	47.4%	46.3%	48.3%	45.5%	45.1%	42.4%	43.4%	42.9%	42.0%	44.2%
CEIC	33.2%	31.0%	27.8%	24.9%	22.7%	22.5%	23.1%	23.3%	24.6%	23.8%	23.4%	23.7%	22.2%

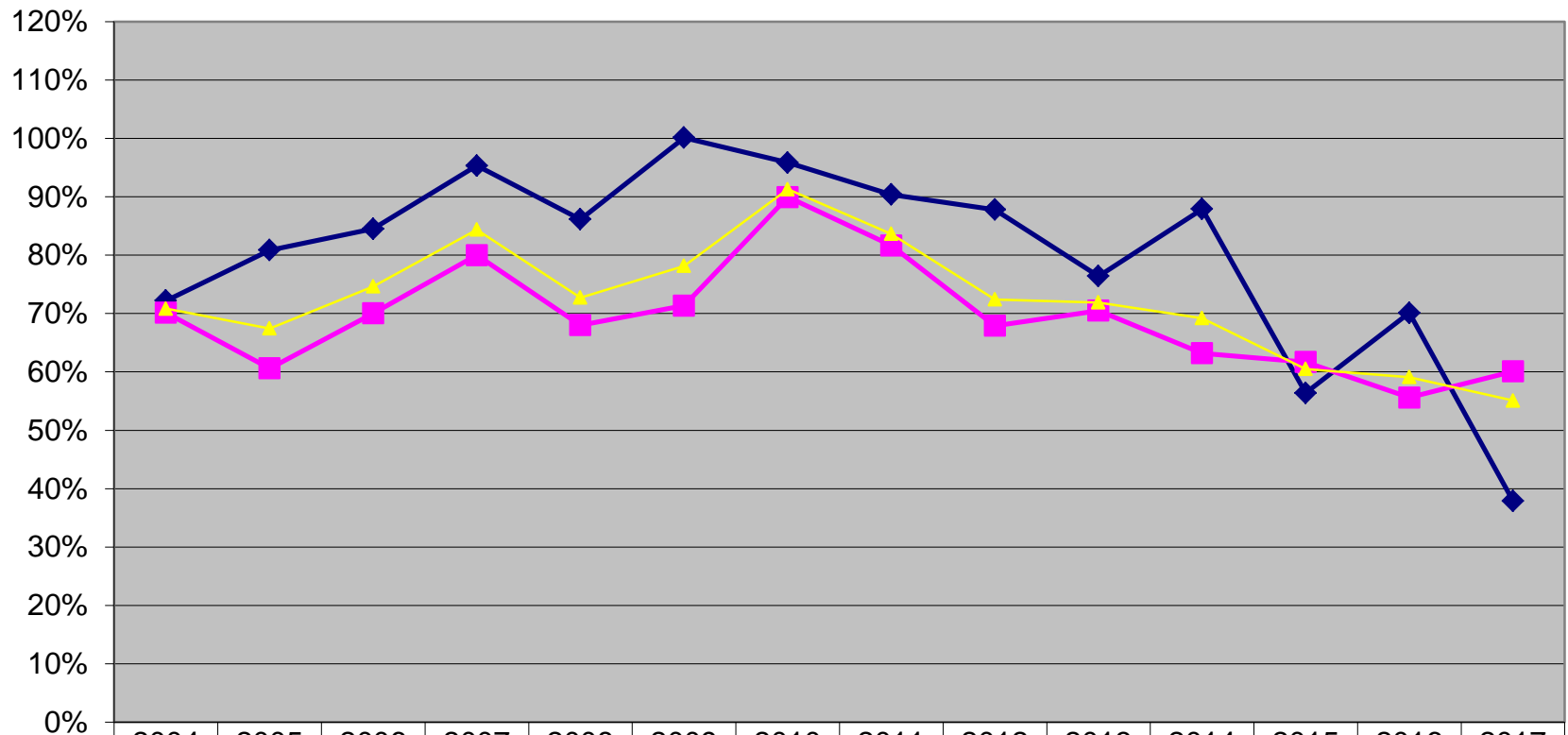
Maryland

RE-ENTRANTS			
2017 Group Code	2017 Company Code	2017 Company Name	2017 Premium
3548	25887	UNITED STATES FIDELITY & GUAR CO	81,959
3548	35386	FIDELITY & GUAR INS CO	68,054
457	19828	ARGONAUT MIDWEST INS CO	33,584
361	23469	AMERICAN MODERN HOME INS CO	1,148



NEW ENTRANTS			
2017 Group Code	2017 Company Code	2017 Company Name	2017 Premium
867	40460	SAGAMORE INS CO	174,328
7	16024	FEDERATED RESERVE INS CO	128,382
3493	40398	ASHMERE INS CO	115,223
98	10749	INTREPID INS CO	23,557
4725	25496	STARSTONE NATL INS CO	13,585
473	27138	MIDVALE IND CO	7,000
1208	36307	GRAY INS CO	3,840
222	11024	STRATHMORE INS CO	3,271
3219	38997	SOMPO JAPAN FIRE & MAR INS CO AMER	1,976
4829	20621	LAMORAK INS CO	764

Maryland Industry vs CEIC Loss Ratios from 2004 through 2017

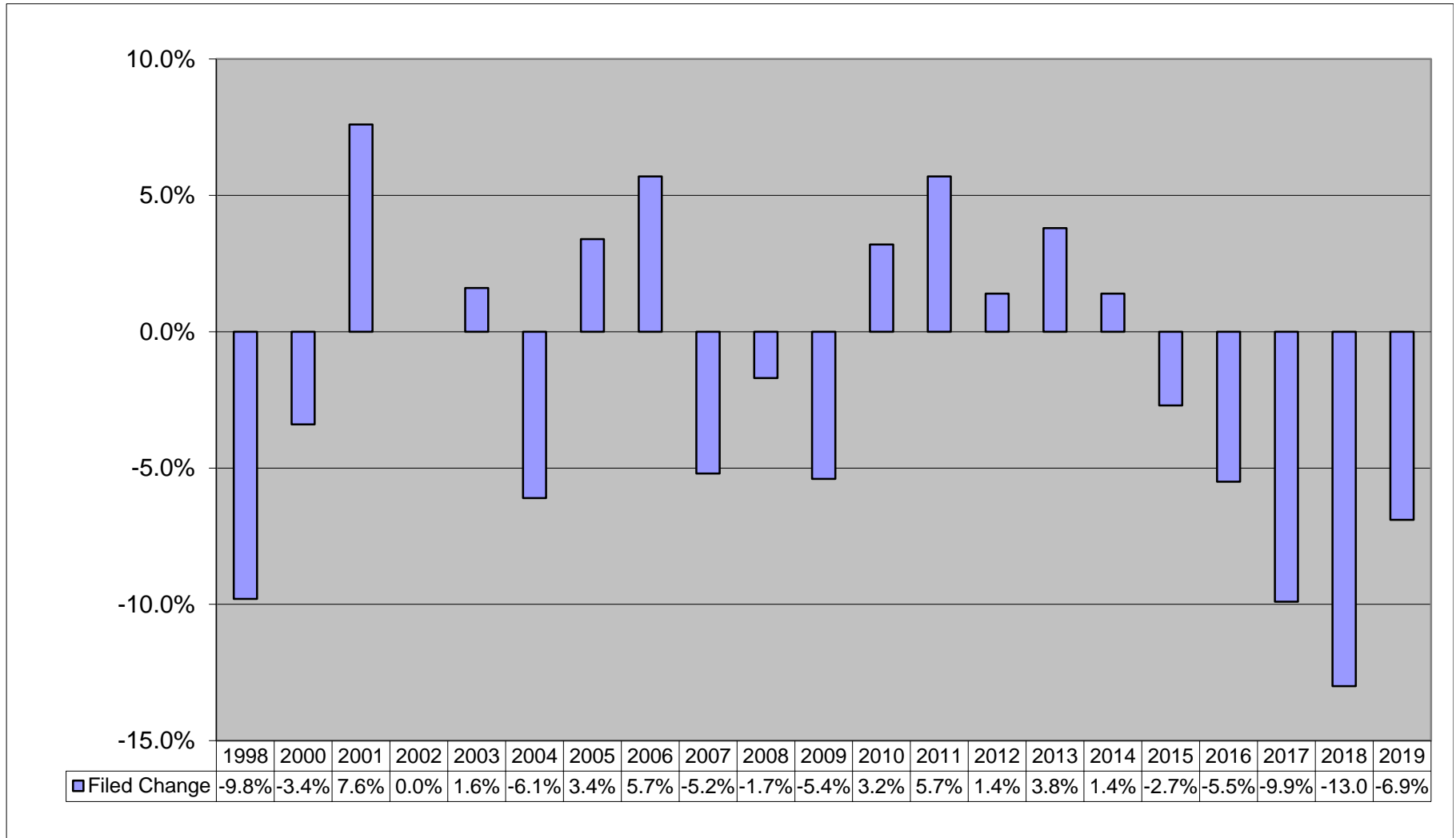


◆ CEIC	72.2%	80.9%	84.5%	95.3%	86.1%	100.1%	95.9%	90.4%	87.8%	76.4%	87.9%	56.4%	70.1%	37.9%
■ w/o CEIC	70.1%	60.6%	70.0%	80.0%	68.0%	71.4%	89.9%	81.7%	67.9%	70.5%	63.2%	61.7%	55.6%	60.1%
▲ Industry	70.8%	67.4%	74.6%	84.4%	72.7%	78.2%	91.3%	83.7%	72.4%	71.9%	69.2%	60.5%	59.1%	55.1%

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.

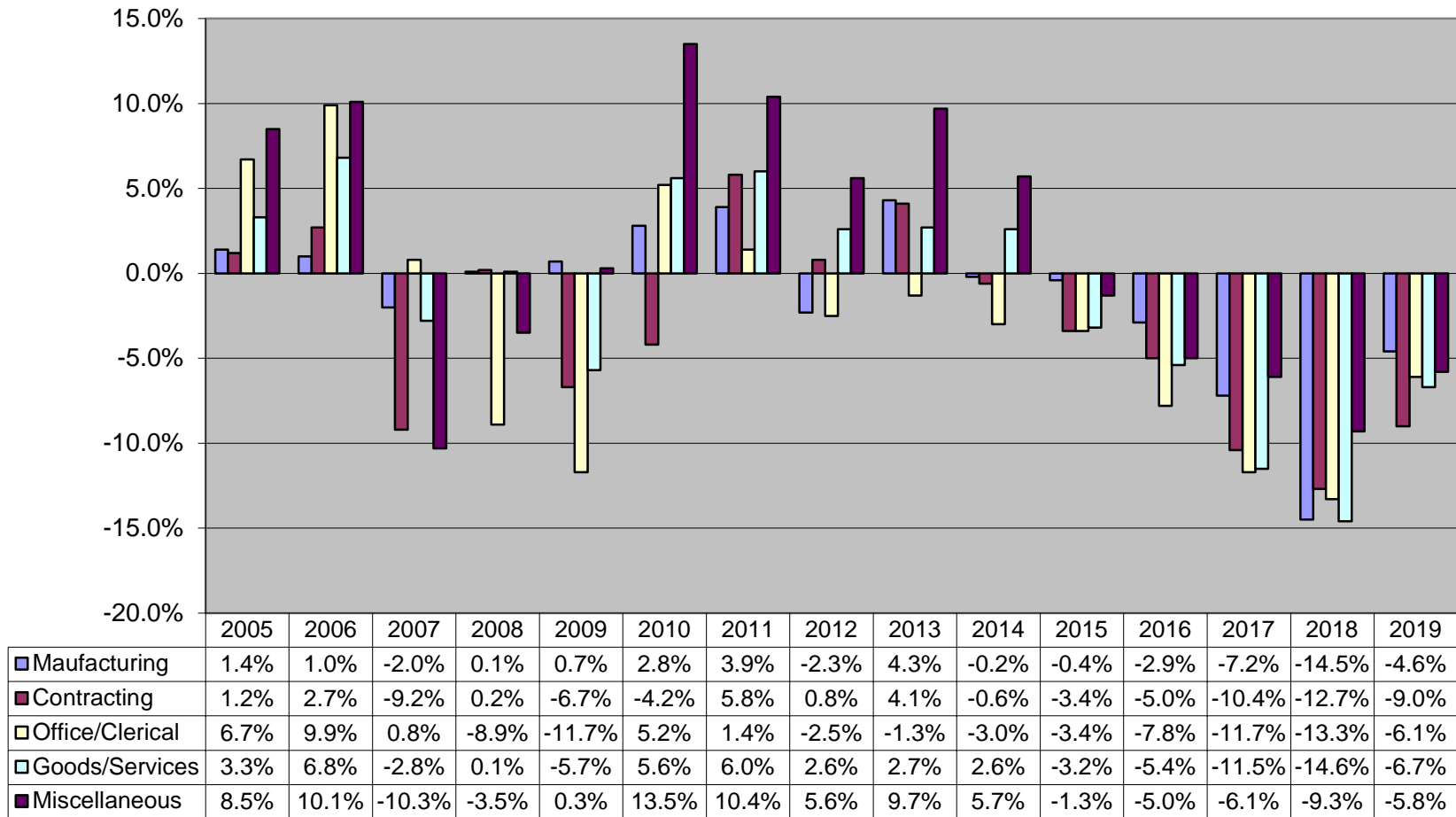
**Comparison of Changes in NCCI Maryland Pure Premium Loss Cost Filings with
the MIA for the Years 1998 through 2019**



NOTES

1. No Pure Premium Loss Cost filings were submitted for 1999 and 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 2005 through 2019



**Largest Payroll Classes by Industry Group for Maryland
(payroll information only available through 1st quarter 2016)**

Largest Manufacturing Classes	Latest Available Payroll	Change from 2005 to 2019	Change from 2018 to 2019	% of Statewide Payroll	% Change in Payroll from 2015 to 2016
TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION DEVICE MFG NOC	1,126,011,295	-30.2%	-11.9%	1.23%	-5.9%
FOOD PRODUCTS MFG. NOC	189,228,105	-14.0%	-1.2%	0.21%	8.2%
BAKERY - SALESPERSONS & DRIVERS	149,190,306	64.0%	-12.6%	0.16%	4.9%
DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMPOUNDING, OR BLE	144,952,631	-44.0%	-3.2%	0.16%	5.0%
INSTRUMENT MFG NOC	136,264,030	21.0%	-2.6%	0.15%	-7.2%
MACHINE SHOP NOC	134,196,639	-32.6%	-1.9%	0.15%	2.1%
BOTTLING-ALL OPERATIONS & ROUTE SUPERVISORS, DRIVERS	131,624,034	-38.4%	-6.2%	0.14%	8.6%
AIRPLANE MFG	127,310,584	-47.2%	1.8%	0.14%	-17.6%
PRINTING	126,662,131	-19.3%	3.2%	0.14%	3.4%
SHEET METAL PRODUCTS MFG.	114,670,923	-4.3%	-7.5%	0.13%	4.7%
SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS	105,239,399	-36.6%	-10.3%	0.11%	34.0%
AUTOMOBILE ENGINE MFG	90,682,133	65.9%	9.8%	0.10%	3.4%
PLASTICS MANUFACTURING: MOLDED PRODUCTS NOC	82,189,212	-13.8%	12.8%	0.09%	-18.7%
COMPUTING, RECORDING OR OFFICE MACHINE MFG NOC	75,840,669	-29.5%	-2.9%	0.08%	-32.0%
CHEMICAL MANUFACTURING NOC-ALL OPERATIONS & DRIVERS	75,478,490	21.4%	-23.2%	0.08%	7.3%
LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS	74,813,808	-3.7%	-6.7%	0.08%	8.2%
ELECTRICAL APPARATUS MFG NOC	64,343,889	-33.8%	10.3%	0.07%	18.0%
CARPENTRY-SHOP ONLY-& DRIVERS	57,082,876	-12.1%	-3.8%	0.06%	22.7%
MACHINED PARTS MFG. NOC	55,306,200	16.2%	-3.5%	0.06%	-4.0%
PAPER MFG	54,228,578	-34.8%	-13.8%	0.06%	12.9%
EXPLOSIVES OR AMMUNITION MFG: NOC & DRIVERS	53,755,223	-27.9%	-2.3%	0.06%	49.4%
MEAT PRODUCTS MFG NOC	52,973,758	0.3%	4.6%	0.06%	6.5%
ICE CREAM MFG & DRIVERS	52,072,177	-44.1%	10.9%	0.06%	10.2%
DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MFG & INCLUDES MFG C	50,239,512	-34.9%	0.0%	0.05%	-30.2%
CLOTH, CANVAS AND RELATED PRODUCTS MFG. NOC	48,487,295	-14.5%	-3.9%	0.05%	0.6%
SILK THREAD OR YARN MFG	47,535,949	0.9%	-3.5%	0.05%	-67.3%
FURNITURE MANUFACTURING AND CABINET SHOP - WOOD - NOC	47,524,124	-20.4%	-0.5%	0.05%	-1.0%
AIRCRAFT ENGINE MFG	45,149,473	-50.3%	-3.4%	0.05%	17.9%
PHARMACEUTICAL OR SURGICAL GOODS MFG NOC	42,399,152	-5.3%	2.9%	0.05%	9.8%
CREAMERY OR DAIRY & ROUTE SUPERVISORS, DRIVERS	37,359,814	-5.1%	-4.8%	0.04%	24.2%
LAUNDRY AND DRY CLEANING STORE-RETAIL-& ROUTE SUPERVISORS, DRIVER!	35,448,413	-0.7%	-3.3%	0.04%	-4.6%
FURNITURE MANUFACTURING AND CABINET SHOP - ASSEMBLY BY HAND - WOO	30,618,280	-6.0%	8.9%	0.03%	11.3%
CEMENT MFG	30,192,324	2.9%	-8.1%	0.03%	1.1%
SUGAR MANUFACTURING OR REFINING FROM SUGAR CANE OR SUGAR BEETS	29,003,294	-30.8%	-5.3%	0.03%	6.0%
CONSTRUCTION OR AGRICULTURAL MACHINERY MFG	28,533,250	-19.3%	0.0%	0.03%	-2.0%
CONCRETE PRODUCTS MFG & DRIVERS	27,956,591	-18.7%	-10.5%	0.03%	-18.1%

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CORRUGATED OR FIBER BOARD CONTAINER MFG	27,483,898	-41.4%	-2.7%	0.03%	5.6%
PLASTICS MFG: SHEETS, RODS, OR TUBES	26,158,671	-10.0%	-18.8%	0.03%	204.0%
PAINT MFG	24,954,254	-34.4%	5.1%	0.03%	16.3%
POTATO CHIP, POPCORN & SNACK CHIP MFG. NOC	24,077,620	(3)	6.0%	0.03%	23.1%
HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING	23,533,441	-6.0%	-5.4%	0.03%	-1.3%
BUILDING OR ROOFING PAPER OR FELT PREPARATION-NO INSTALLATION	23,523,349	-69.6%	-2.2%	0.03%	4.7%
IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL-& DRIVERS	23,387,481	-16.4%	-2.3%	0.03%	28.9%
OXYGEN OR HYDROGEN MFG & DRIVERS	22,626,963	27.9%	-0.9%	0.02%	14.5%
HARDWARE MFG NOC	21,281,120	-52.8%	0.0%	0.02%	13.1%
ASPHALT WORKS OPERATED BY PAVING CONTRACTORS - PERMANENT LOCATI	21,210,480	-42.1%	2.6%	0.02%	0.7%
PLASTICS MFG: FABRICATED PRODUCTS NOC	20,419,435	-29.4%	-3.3%	0.02%	-1.4%
NEWSPAPER PUBLISHING	20,093,886	53.7%	3.4%	0.02%	-11.6%
CAN MFG	17,913,039	-56.6%	-0.9%	0.02%	-1.4%
METAL STAMPED GOODS MFG NOC	17,320,243	-19.7%	-3.5%	0.02%	13.9%
PUMP MFG	16,641,495	-15.5%	8.3%	0.02%	-22.0%
KNIT GOODS MFG NOC	16,162,141	-1.5%	9.3%	0.02%	-24.6%
IRON OR STEEL: FABRICATION: IRON OR STEEL WORKS-SHOP-STRUCTURAL-& I	15,956,173	-44.3%	-17.0%	0.02%	-0.5%
FABRIC COATING OR IMPREGNATING NOC	15,940,427	-29.5%	9.9%	0.02%	-40.6%
OPTICAL GOODS MFG. NOC	15,262,764	(3)	3.9%	0.02%	-6.4%
PLASTER BOARD OR PLASTER BLOCK MFG & DRIVERS	14,544,526	-19.7%	-6.8%	0.02%	-3.5%
WIRE GOODS MFG NOC	14,165,402	-6.4%	-6.4%	0.02%	1.1%
PAINTING: SHOP ONLY & DRIVERS	14,103,259	-19.1%	-1.6%	0.02%	3.9%
DENTAL LABORATORY	14,059,090	2.3%	-2.2%	0.02%	19.6%
BATTERY MFG-STORAGE	13,864,507	13.8%	13.8%	0.02%	8.3%
MATTRESS OR BOX SPRING MFG	13,769,877	-34.5%	3.8%	0.02%	9.4%
GLASS MERCHANT	12,338,981	-37.7%	-16.9%	0.01%	9.9%
MILK PRODUCTS MFG NOC	11,224,712	-55.8%	-11.4%	0.01%	1.9%
CABLE MFG-INSULATED ELECTRICAL	11,027,308	19.3%	1.2%	0.01%	41.4%
MOTION PICTURE: DEVELOPMENT OF NEGATIVES, PRINTING AND ALL SUBSEQU	11,026,444	-47.0%	3.3%	0.01%	1.8%
RUBBER GOODS MFG NOC	10,970,277	-53.6%	-5.0%	0.01%	-20.3%
ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG	10,614,562	-8.9%	-14.7%	0.01%	-57.7%
AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: NOC	10,293,839	-12.4%	-9.2%	0.01%	59.8%
ELECTRIC BULB MFG	9,025,730	(3)	-6.5%	0.01%	0.6%
UPHOLSTERING	8,869,938	28.3%	-2.2%	0.01%	14.0%
PAPER GOODS MFG NOC	8,760,905	72.8%	-1.8%	0.01%	-3.0%
BOOKBINDING	8,680,408	-18.0%	-1.2%	0.01%	-1.8%

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STONE CUTTING OR POLISHING NOC & DRIVERS	8,437,417	-4.5%	-19.2%	0.01%	-1.1%
GRAIN OR FEED MILLING	7,805,726	-31.7%	-1.4%	0.01%	25.5%
YARN OR THREAD MFG-COTTON	7,732,921	-26.1%	1.8%	0.01%	103.5%
CANDY, CHOCOLATE AND CONFECTION MFG	7,573,740	-33.6%	-0.6%	0.01%	0.6%
CANNERY NOC	7,377,539	14.3%	-12.5%	0.01%	6.0%
RENDERING WORKS NOC & DRIVERS	7,287,054	-39.8%	-5.7%	0.01%	0.7%
INK MFG	7,021,143	-17.6%	0.8%	0.01%	26.7%
VALVE MFG	6,565,371	-39.3%	2.9%	0.01%	-59.9%
BOX OR BOX SHOOK MFG	6,547,380	-4.6%	3.9%	0.01%	-0.1%
BREWERY & DRIVERS	6,417,142	-60.7%	-14.2%	0.01%	21.2%
POTTERY MFG: PORCELAIN WARE-MECHANICAL PRESS FORMING	6,406,534	18.2%	11.6%	0.01%	2.9%
SPIRITUOUS LIQUOR BOTTLING	6,380,870	-9.3%	-15.3%	0.01%	-31.6%
FRUIT JUICE MFG & DRIVERS	6,333,223	-13.3%	7.7%	0.01%	17.0%
PICKLE MFG	6,270,923	-16.4%	-10.3%	0.01%	68.8%
CAR MFG-RAILROAD-& DRIVERS	6,229,495	-36.8%	9.4%	0.01%	13.0%
CHEMICAL BLENDING AND MIXING NOC-ALL OPERATIONS & DRIVERS	6,228,722	6.9%	-2.7%	0.01%	-27.4%
BAG MFG. - PLASTIC OR PAPER	5,713,199	-23.1%	4.4%	0.01%	-5.4%
CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS	5,649,032	72.7%	8.6%	0.01%	-16.9%
BOX MFG-FOLDING PAPER-NOC	5,581,771	3.4%	2.7%	0.01%	112.1%
STATIONERY MFG	5,290,332	3.4%	-4.7%	0.01%	0.3%
ELECTRIC OR GAS LIGHTING FIXTURES MFG	4,614,906	8.7%	-17.4%	0.01%	26.8%
FERTILIZER MFG & DRIVERS	4,478,292	-25.5%	16.1%	0.00%	25.9%
FIBER GOODS MFG	4,251,480	-10.7%	18.1%	0.00%	590.0%
BRICK OR CLAY PRODUCTS MFG. NOC & DRIVERS	4,237,869	-22.3%	-3.6%	0.00%	0.3%
ICE MFG. OR DISTRIBUTION & DRIVERS	3,892,856	14.2%	-0.5%	0.00%	-23.7%
PRINTING OR BOOKBINDING MACHINE MFG	3,818,244	-58.5%	-10.0%	0.00%	4118.3%
OIL REFINING-PETROLEUM-& DRIVERS	3,653,093	-11.5%	-25.7%	0.00%	-11.5%
AUTOMOBILE MFG OR ASSEMBLY	3,614,895	-39.2%	7.8%	0.00%	134.9%
EMBROIDERY MFG	3,614,136	-47.6%	-2.2%	0.00%	-16.3%
ORE MILLING & DRIVERS	3,448,718	-10.7%	-7.9%	0.00%	8.0%
SOAP OR SYNTHETIC DETERGENT MFG	3,440,279	-3.8%	-1.9%	0.00%	225.6%
JEWELRY MFG	3,049,180	-9.7%	0.7%	0.00%	3.7%
PIPE OR TUBE MFG-IRON OR STEEL-& DRIVERS	2,932,889	-41.1%	0.0%	0.00%	1.8%
ELECTROPLATING	2,886,678	-63.7%	-10.3%	0.00%	1.8%
SAW MILL	2,827,617	-2.4%	7.4%	0.00%	-13.5%
BUTCHERING	2,720,104	-57.3%	0.5%	0.00%	6.1%

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SCREW MFG	2,565,489	-19.5%	-0.6%	0.00%	6.3%
IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-DECORATIVE OR ARTISTIC-	2,530,120	34.3%	-15.7%	0.00%	13.6%
VENEER PRODUCTS MFG-NO VENEER MFG	2,483,084	62.9%	-14.7%	0.00%	9.8%
DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY	2,452,935	-3.2%	0.8%	0.00%	-8.2%
PLANING OR MOLDING MILL	2,389,254	-46.4%	-2.6%	0.00%	9.5%
SALT BORAX OR POTASH PRODUCING OR REFINING & DRIVERS	2,272,377	-25.7%	-8.0%	0.00%	-1.0%
PACKING HOUSE-ALL OPERATIONS	2,242,549	-21.1%	-6.0%	0.00%	-2.8%
MANUFACTURED, MODULAR, OR PREFABRICATED HOME MANUFACTURING - SH	2,187,179	#DIV/0!	-9.5%	0.00%	#DIV/0!
OYSTER PROCESSING	2,174,600	-24.6%	-2.1%	0.00%	15.4%
SIGN MFG-METAL	2,171,038	-45.7%	-11.3%	0.00%	23.1%
GLASSWARE MFG-NO AUTOMATIC BLOWING MACHINES	2,111,262	-37.9%	5.0%	0.00%	-10.6%
PIANO MFG	1,927,307	-12.4%	-8.1%	0.00%	91.8%
BOILERMAKING	1,881,974	-20.1%	9.5%	0.00%	41.1%
INTEGRATED CIRCUIT MFG.	1,726,140	#DIV/0!	-9.1%	0.00%	150.6%
AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS MFG NOC	1,646,965	-34.5%	-9.1%	0.00%	30.2%
TOOL MANUFACTURING-NOT DROP OR MACHINE FORGED-NOC	1,541,955	59.7%	-11.6%	0.00%	16.1%
GALVANIZING OR TINNING-NOT ELECTROLYTIC	1,490,678	-63.7%	-11.1%	0.00%	12.7%
CATHEDRAL OR ART GLASS WINDOW MFG	1,440,065	47.5%	-4.4%	0.00%	16.1%
WOOD PRESERVING & DRIVERS	1,405,231	-38.9%	3.6%	0.00%	15.7%
REFRACTORY PRODUCTS MFG & DRIVERS	1,394,252	0.5%	-0.5%	0.00%	36.1%
DIE CASTING MFG	1,394,125	-36.1%	1.0%	0.00%	14.1%
PASTA OR NOODLE MFG	1,375,000	-72.0%	6.8%	0.00%	41.6%
BALL OR ROLLER BEARING MFG	1,320,305	-34.0%	8.4%	0.00%	9.6%
ENGRAVING	1,313,837	-7.8%	-7.0%	0.00%	-12.4%
MAGNETIC AND OPTICAL RECORDING MEDIA MFG.	1,274,471	-32.1%	8.2%	0.00%	156.0%
PATTERN MAKING NOC	1,216,935	-39.6%	-1.0%	0.00%	-12.3%
WIRE CLOTH MFG	1,200,696	-64.5%	-1.9%	0.00%	-70.8%
SYNTHETIC RUBBER MFG	1,190,637	14.7%	-5.7%	0.00%	-4.8%
CLOTH PRINTING	1,150,775	-53.4%	-9.5%	0.00%	-42.6%
PHOTOGRAPHIC SUPPLIES MFG	1,150,117	-43.1%	-3.3%	0.00%	23.4%
PHOTOENGRAVING	1,146,243	-47.7%	-1.8%	0.00%	0.6%
WOODENWARE MANUFACTURING NOC	1,117,233	-11.3%	-6.7%	0.00%	74.5%
NUT OR BOLT MFG	1,042,244	-25.1%	0.4%	0.00%	-14.0%
PAPER COATING	1,033,970	-17.3%	-2.7%	0.00%	-26.3%
STOVE MFG	1,033,594	-37.1%	0.6%	0.00%	238.4%
FUEL INJECTION DEVICE MFG	958,448	-27.9%	1.6%	0.00%	19.1%

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CONTRACTOR--PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCT	858,890,947	-64.4%	-15.3%	0.94%	11.5%
ELECTRICAL WIRING-WITHIN BUILDINGS & DRIVERS	563,752,570	-51.0%	4.4%	0.62%	12.3%
PLUMBING NOC & DRIVERS	483,368,925	-45.4%	-9.4%	0.53%	27.8%
HEATING, VENTILATION, AIR-CONDITIONING AND REFRIGERATION	359,152,642	-57.8%	-12.8%	0.39%	16.3%
CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS-&	273,035,476	-24.3%	-4.4%	0.30%	25.9%
MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS	248,066,522	-40.0%	-15.9%	0.27%	10.8%
CARPENTRY NOC	212,254,200	-37.4%	-2.1%	0.23%	23.8%
EXCAVATION & DRIVERS	208,528,884	-12.9%	-12.5%	0.23%	15.2%
BURGLAR AND FIRE ALARM INSTALLATION OR REPAIR & DRIVERS	173,677,986	-40.5%	-5.1%	0.19%	0.9%
LANDSCAPE GARDENING & DRIVERS	172,419,517	-0.5%	-3.3%	0.19%	0.6%
CARPENTRY- CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING TI	144,890,835	-31.3%	-6.5%	0.16%	1.1%
PAINTING NOC & SHOP OPERATIONS, DRIVERS	136,982,873	-29.5%	-3.7%	0.15%	1.1%
CONCRETE CONSTRUCTION NOC	109,444,396	-27.5%	-6.7%	0.12%	24.7%
ELEVATOR ERECTION OR REPAIR	101,108,255	-63.5%	-3.0%	0.11%	14.7%
MASONRY NOC	92,025,044	-29.0%	-16.7%	0.10%	6.9%
GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS	90,126,413	-34.4%	-22.0%	0.10%	7.6%
CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM	89,764,933	-10.0%	-6.8%	0.10%	7.9%
CONSTRUCTION OR ERECTION PERMANENT YARD	87,676,398	-28.8%	-21.7%	0.10%	9.5%
IRON OR STEEL: ERECTION-FRAME STRUCTURES	80,289,812	-77.8%	-29.3%	0.09%	637.2%
WALLBOARD, SHEETROCK, DRYWALL, PLASTERBOARD, OR CEMENT BOARD INS	78,986,563	-4.4%	-5.5%	0.09%	4.5%
ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS	69,105,077	-78.2%	-1.2%	0.08%	10.8%
SHEET METAL WORK - INSTALLATION & DRIVERS	68,988,434	(1)	2.0%	0.08%	43.3%
SEWER CONSTRUCTION-ALL OPERATIONS & DRIVERS	64,591,770	-6.5%	-0.9%	0.07%	15.2%
STREET OR ROAD CONSTRUCTION: PAVING OR REPAVING & DRIVERS	63,661,142	-45.3%	13.0%	0.07%	-2.0%
FURNITURE OR FIXTURES INSTALLATION-PORTABLE-NOC	52,947,354	-21.9%	-11.9%	0.06%	1.6%
AUTOMATIC SPRINKLER INSTALLATION & DRIVERS	49,284,160	-42.3%	-16.0%	0.05%	7.9%
DOOR AND WINDOW INSTALLATION - ALL TYPES - RESIDENTIAL AND COMMERC	40,725,587	-44.0%	-0.2%	0.04%	20.4%
CERAMIC TILE, INDOOR STONE, MARBLE, OR MOSAIC WORK	36,398,197	-31.8%	-12.0%	0.04%	0.9%
FLOOR COVERING INSTALLATION--RESILIENT FLOORING -- CARPET AND LAMINA	35,801,248	-33.6%	-6.4%	0.04%	3.3%
ROOFING-ALL KINDS & DRIVERS	35,593,914	-56.3%	-18.9%	0.04%	10.8%
CONDUIT CONSTRUCTION-FOR CABLES OR WIRES-& DRIVERS	32,977,094	-22.1%	-9.2%	0.04%	0.9%
GLAZIER-AWAY FROM SHOP & DRIVERS	31,010,958	-38.0%	-11.4%	0.03%	13.0%
INSULATION WORK NOC & DRIVERS	25,834,935	-23.3%	-13.2%	0.03%	-14.0%
IRON OR STEEL: ERECTION NOC	24,821,576	-55.3%	-20.4%	0.03%	58.1%
CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS	21,972,765	-44.6%	0.2%	0.02%	-24.1%
MOBILE CRANE AND HOISTING SERVICE CONTRACTORS-NOC-ALL OPERATIONS	18,613,034	-57.0%	-23.1%	0.02%	6.9%

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STREET OR ROAD CONSTRUCTION: SUBSURFACE WORK & DRIVERS	18,518,281	-38.9%	1.3%	0.02%	-19.9%
CONCRETE WORK-INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENC	18,201,975	-6.3%	-0.2%	0.02%	36.6%
FENCE INSTALLATION AND REPAIR - METAL, VINYL, WOOD, OR PREFABRICATED	16,003,728	-23.0%	-11.6%	0.02%	5.1%
OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS	15,512,238	-59.1%	-23.8%	0.02%	27.1%
DRILLING NOC & DRIVERS	14,488,744	-24.4%	-12.8%	0.02%	6.8%
BOILER INSTALLATION OR REPAIR-STEAM	13,305,471	-73.4%	-23.5%	0.01%	-12.1%
WELDING OR CUTTING NOC & DRIVERS	9,590,334	-46.7%	-12.4%	0.01%	13.3%
IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS	8,126,819	-38.0%	1.5%	0.01%	-3.5%
SWIMMING POOL CONSTRUCTION-NOT IRON OR STEEL- & DRIVERS	7,871,972	-4.0%	6.6%	0.01%	14.5%
CLEANER - DEBRIS REMOVAL - CONSTRUCTION	7,131,174	-22.9%	1.9%	0.01%	-23.2%
SIGN INSTALLATION, MAINTENANCE, REPAIR OR REMOVAL & DRIVERS	6,758,501	-31.4%	-10.3%	0.01%	-20.5%
PILE DRIVING	6,300,656	-32.3%	-11.8%	0.01%	21.7%
PAINTING: METAL STRUCTURES-OVER TWO STORIES IN HEIGHT-& DRIVERS	5,100,059	-59.9%	-11.7%	0.01%	6.3%
FARM MACHINERY OPERATION-BY CONTRACTOR-& DRIVERS	4,687,664	-33.6%	-2.7%	0.01%	23.4%
RAILROAD CONSTRUCTION: LAYING OR RELAYING OF TRACKS OR MAINTENANC	4,683,540	-63.3%	-1.8%	0.01%	15.2%
ASBESTOS CONTRACTOR-NOC & DRIVERS	4,546,032	-1.4%	-28.1%	0.00%	17.9%
SHAFT SINKING-ALL OPERATIONS	3,940,119	-49.9%	-11.4%	0.00%	115.8%
PAPERHANGING & DRIVERS	3,890,382	-14.5%	-1.3%	0.00%	8.7%
OIL STILL ERECTION OR REPAIR	3,720,382	-63.9%	-14.4%	0.00%	285.2%
CEILING INSTALLATION-SUSPENDED ACOUSTICAL GRID TYPE	2,378,469	-26.5%	-17.1%	0.00%	1.8%
ASBESTOS CONTRACTOR-PIPE AND BOILER WORK EXCLUSIVELY & DRIVERS	968,089	-4.6%	10.4%	0.00%	-23.2%
IRON OR STEEL: ERECTION-FRAME STRUCTURES NOT OVER TWO STORIES IN F	883,671	-34.2%	-15.5%	0.00%	-77.5%
OIL OR GAS - WELL - CLEANING OR SWABBING OF WELLS BY SPECIALIST CONTI	818,680	-57.0%	-7.8%	0.00%	7781.0%
MANUFACTURED, MODULAR, OR PREFABRICATED HOME SETUP, HOOKUP, OR	644,069	(3)	0.0%	0.00%	58.6%
LATHING & DRIVERS	306,435	-47.6%	-8.7%	0.00%	-66.4%
PLASTERING NOC & DRIVERS	271,694	-68.1%	-2.7%	0.00%	26.5%
OIL OR GAS WELL: DRILLING OR REDRILLING & DRIVERS	144,668	-62.7%	-10.6%	0.00%	#DIV/0!
TUNNELING-ALL OPERATIONS	104,193	-54.0%	-9.0%	0.00%	180.4%
BUILDING RAISING OR MOVING	66,047	-43.1%	-5.9%	0.00%	-5.4%
JETTY OR BREAKWATER CONSTRUCTION-ALL OPERATIONS TO COMPLETION &	58,685	-55.0%	-9.2%	0.00%	163.7%
HOTHOUSE ERECTION-ALL OPERATIONS	54,217	-45.2%	-3.6%	0.00%	693.6%
OIL OR GAS - LEASE WORK NOC - BY SPECIALIST CONTRACTOR & DRIVERS	33,678	-21.5%	-5.5%	0.00%	-94.3%
OIL OR GAS WELL: INSTRUMENT LOGGING OR SURVEY WORK & DRIVERS	23,009	-54.5%	-13.8%	0.00%	55.8%
STREET OR ROAD CONSTRUCTION: ROCK EXCAVATION & DRIVERS	22,872	-3.5%	-11.7%	0.00%	3.3%

**Largest Payroll Classes by Industry Group for Maryland
(payroll information only available through 1st quarter 2016)**

Largest Office & Clerical Classes	Latest Available Payroll	Change from 2005 to 2018	Change from 2017 to 2018	% of Statewide Payroll	% Change in Payroll from 2014 to 2015
CLERICAL OFFICE EMPLOYEES NOC	29,513,928,505	-58.8%	-12.5%	32.23%	5.1%
SALESPERSONS OR COLLECTORS-OUTSIDE	6,662,740,964	-34.5%	-5.0%	7.28%	3.7%
PHYSICIAN & CLERICAL	5,281,192,605	-18.2%	-5.3%	5.77%	9.5%
AUDITOR, ACCOUNTANT, OR COMPUTER SYSTEM DESIGNER OR PROGRAMMER	4,813,072,045	-62.5%	0.0%	5.26%	2.6%
COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL	2,755,349,295	-16.0%	5.0%	3.01%	7.3%
BANKS AND TRUST COMPANIES - ALL EMPLOYEES, SALESPERSONS, DRIVERS &	2,269,440,107	(4)	-9.1%	2.48%	0.0%
INSURANCE COMPANIES - INCLUDING CLERICAL & SALESPERSONS	1,745,140,249	(4)	-9.1%	1.91%	5.3%
ATTORNEY-ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS	1,390,024,738	-27.3%	0.0%	1.52%	2.8%
ARCHITECTURAL OR ENGINEERING FIRM - INCLUDING SALESPERSONS & DRIVE	1,198,204,107	-47.8%	-7.7%	1.31%	-0.6%
HOSPITAL: PROFESSIONAL EMPLOYEES	1,119,524,826	-11.5%	-2.1%	1.22%	6.9%
BUILDING OR PROPERTY MANAGEMENT - PROPERTY MANAGERS AND LEASING	1,005,944,995	-32.9%	-3.9%	1.10%	12.0%
ARCHITECTURAL OR ENGINEERING FIRM - CLERICAL	748,648,297	(2)	0.0%	0.82%	10.5%
TELECOMMUNICATIONS CO.: OFFICE OR EXCHANGE EMPLOYEES & CLERICAL	474,652,227	-55.6%	0.0%	0.52%	-12.3%
RADIO OR TELEVISION BROADCASTING STATION-ALL EMPLOYEES & CLERICAL,	390,481,938	-46.8%	0.0%	0.43%	4.3%
CLERICAL TELECOMMUTER EMPLOYEES	346,419,115	-80.0%	0.0%	0.38%	21.1%
AUTOMOBILE SALESPERSONS	296,429,269	-39.1%	-2.5%	0.32%	12.6%
CHILD CARE CENTER - ALL EMPLOYEES INCLUDING CLERICAL, SALESPERSONS	276,467,912	-3.9%	6.5%	0.30%	9.5%
LABOR UNION-ALL EMPLOYEES	64,953,989	-46.2%	-8.7%	0.07%	32.2%
PHOTOGRAPHER-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS	60,828,461	-32.4%	-3.8%	0.07%	11.5%
SURVEYORS, TIMBER CRUISERS, OIL OR GAS GEOLOGISTS OR SCOUTS, & DRIV	53,759,807	(2)	18.2%	0.06%	49.5%
REAL ESTATE APPRAISAL COMPANIES-OUTSIDE EMPLOYEES	53,670,579	-46.7%	-5.9%	0.06%	-16.1%
MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP	37,380,646	5.3%	1.0%	0.04%	-3.3%
THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS	35,742,072	-10.1%	-10.6%	0.04%	23.8%
MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP - CLERICAL ST,	21,596,237	(1)	-15.0%	0.02%	3.1%
CHECK CASHING ESTABLISHMENTS - ALL EMPLOYEES, SALESPERSONS, DRIVEF	2,481,229	(4)	18.8%	0.00%	5.8%
AVIATION-AIR TRAFFIC CONTROLLERS UNDER CONTRACT WITH THE FAA	1,982,745	(2)	0.0%	0.00%	2.4%

**Largest Payroll Classes by Industry Group for Maryland
(payroll information only available through 1st quarter 2016)**

Largest Goods & Services Classes	Latest Available Payroll	Change from 2005 to 2018	Change from 2017 to 2018	% of Statewide Payroll	% Change in Payroll from 2014 to 2015
RESTAURANT NOC	1,525,629,960	-45.7%	-7.4%	1.67%	6.1%
STORE: RETAIL NOC	1,210,437,212	-24.8%	-8.1%	1.32%	-20.4%
RESTAURANT: FAST FOOD	992,349,692	-49.6%	-2.9%	1.08%	11.6%
ANALYTICAL LABORATORIES OR ASSAYING - INCLUDING LABORATORY, OUTSIDE	953,837,680	-10.3%	8.3%	1.04%	-4.4%
AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS	939,159,328	-14.1%	-7.6%	1.03%	7.7%
CONVALESCENT OR NURSING HOME-ALL EMPLOYEES	891,932,730	-26.3%	-4.4%	0.97%	-1.1%
STORE: MEAT, GROCERY AND PROVISION STORES COMBINED-RETAIL NOC	697,542,602	-23.0%	-1.1%	0.76%	-25.9%
JANITORIAL SERVICES BY CONTRACTORS - NO WINDOW CLEANING ABOVE GRC	602,947,529	-14.5%	-2.3%	0.66%	5.3%
STORE: WHOLESALE NOC	592,660,221	-8.7%	-10.2%	0.65%	14.9%
BUILDING OR PROPERTY MANAGEMENT - ALL OTHER EMPLOYEES	571,451,188	-13.3%	-10.6%	0.62%	5.7%
OFFICE MACHINE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR	538,514,270	-27.1%	-4.4%	0.59%	3.9%
STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-RETAIL	515,411,388	-26.8%	-3.2%	0.56%	0.1%
STORE - SUPERSTORES AND WAREHOUSE CLUBS	423,045,052	(3)	-13.9%	0.46%	37534.4%
GASOLINE STATION: SELF-SERVICE AND CONVENIENCE/GROCERY-RETAIL	408,521,553	-35.9%	-1.8%	0.45%	10.1%
HOTEL: ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS	325,395,989	-20.3%	-5.2%	0.36%	3.2%
HOSPITAL-VETERINARY & DRIVERS	323,645,022	-25.2%	-6.7%	0.35%	10.2%
BARBERSHOP, BEAUTY PARLOR OR HAIR STYLING SALON	306,014,557	-43.2%	0.0%	0.33%	8.0%
STORE: DRUG - RETAIL	289,599,465	-18.6%	-13.6%	0.32%	4.5%
YMCA, YWCA, YMHA OR YWHA, INSTITUTION - ALL EMPLOYEES & CLERICAL	268,052,974	-15.4%	-2.2%	0.29%	5.8%
RETIREMENT LIVING CENTERS: HEALTH CARE EMPLOYEES	265,451,486	-30.0%	-1.3%	0.29%	1.6%
HOME, PUBLIC, AND TRAVELING HEALTHCARE--ALL EMPLOYEES	250,261,031	-45.9%	-5.3%	0.27%	-1.1%
LUMBERYARD NEW MATERIALS ONLY: ALL OTHER EMPLOYEES & YARD, WAREH	242,967,958	-21.4%	-6.9%	0.27%	12.4%
STORE: FURNITURE & DRIVERS	223,549,415	11.5%	-16.8%	0.24%	9.9%
AUTOMOBILE BODY REPAIR & DRIVERS	207,038,161	-5.7%	-11.5%	0.23%	2.8%
GROUP HOMES-ALL EMPLOYEES & SALESPERSONS, DRIVERS	194,738,673	(1)	7.6%	0.21%	20.9%
SOCIAL SERVICES ORGANIZATION-ALL EMPLOYEES & SALESPERSONS, DRIVERS	187,831,521	(1)	-15.1%	0.21%	-2.1%
BUILDING MATERIAL DEALER-NEW MATERIALS ONLY: STORE EMPLOYEES	172,140,079	-12.3%	-6.9%	0.19%	6.9%
STORE: JEWELRY	172,120,710	-50.0%	5.0%	0.19%	4.4%
STORE: HARDWARE	162,511,740	4.5%	-10.3%	0.18%	7.1%
CLUB - COUNTRY, GOLF, FISHING, OR YACHT - ALL EMPLOYEES & CLERICAL,	159,102,637	-54.5%	1.3%	0.17%	1.5%
COLLEGE: ALL OTHER EMPLOYEES	157,315,533	0.7%	2.0%	0.17%	2.2%
STORE: AUTOMOBILE PARTS & ACCESSORIES- NOC & DRIVERS	153,568,689	-11.5%	-13.5%	0.17%	10.7%
HOSPITAL: ALL OTHER EMPLOYEES	150,831,296	-53.3%	17.7%	0.16%	9.0%
STORE: DEPARTMENT-RETAIL	149,625,376	-37.9%	-11.2%	0.16%	-0.1%

**Largest Payroll Classes by Industry Group for Maryland
(payroll information only available through 1st quarter 2016)**

Largest Goods & Services Classes	Latest Available Payroll	Change from 2005 to 2018	Change from 2017 to 2018	% of Statewide Payroll	% Change in Payroll from 2014 to 2015
INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC	122,675,602	-50.5%	0.0%	0.13%	-15.2%
RETIREMENT LIVING CENTERS: ALL OTHER EMPLOYEES, SALESPERSONS & DRI	106,405,645	-14.6%	-14.6%	0.12%	6.5%
STORAGE WAREHOUSE NOC	98,509,960	-50.4%	-16.4%	0.11%	12.6%
MACHINERY DEALER NOC-STORE OR YARD-& DRIVERS	91,425,058	-27.8%	-22.0%	0.10%	4.6%
HOTEL: RESTAURANT EMPLOYEES	90,974,150	-35.3%	7.1%	0.10%	6.5%
RETIREMENT LIVING CENTERS: FOOD SERVICE EMPLOYEES	67,674,559	24.5%	19.4%	0.07%	2.0%
AUTOMOBILE RENTAL CO.: ALL OTHER EMPLOYEES & COUNTER PERSONNEL, D	67,236,274	-23.5%	-5.5%	0.07%	6.1%
ELECTRONIC EQUIPMENT - INSTALLATION, SERVICE, OR REPAIR - SHOP AND OL	62,056,100	50.3%	-11.5%	0.07%	7.4%
PLUMBERS SUPPLIES DEALER & DRIVERS	61,562,497	-65.2%	-11.6%	0.07%	4.4%
HOUSEHOLD AND COMMERCIAL APPLIANCES-ELECTRICAL-INSTALLATION, SERV	60,384,351	27.6%	-1.2%	0.07%	-4.0%
VENDING OR COIN OPERATED MACHINES-INSTALLATION, SERVICE OR REPAIR &	59,735,102	-25.3%	-13.4%	0.07%	6.5%
FUNERAL DIRECTOR & DRIVERS	58,159,391	-26.6%	11.5%	0.06%	7.3%
BUS CO.: GARAGE EMPLOYEES	55,079,446	-73.9%	-12.8%	0.06%	7.1%
GASOLINE DEALER & DRIVERS	50,867,456	-8.1%	-7.1%	0.06%	3.1%
AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET S	50,696,913	-44.9%	-3.4%	0.06%	-6.3%
STORE: FLORIST & DRIVERS	48,213,312	-19.6%	0.8%	0.05%	4.6%
STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-WHOLESALE	47,509,511	18.4%	-8.7%	0.05%	13.5%
HOUSING AUTHORITY & CLERICAL, SALESPERSONS, DRIVERS	46,653,486	-3.2%	-2.4%	0.05%	3283.9%
QUICK PRINTING-COPYING OR DUPLICATING SERVICE-ALL EMPLOYEES & CLERI	44,665,782	-35.7%	2.3%	0.05%	7.5%
STORAGE WAREHOUSE-FURNITURE & DRIVERS	44,543,366	13.2%	-8.1%	0.05%	-7.0%
AMUSEMENT PARK OR EXHIBITION OPERATION AND DRIVERS	42,558,249	5.6%	-1.5%	0.05%	-6.6%
FARM: NURSERY EMPLOYEES & DRIVERS	36,076,182	-15.6%	-0.6%	0.04%	6.1%
STORE: MEAT, FISH OR POULTRY DEALER-WHOLESALE	34,906,278	-6.6%	-16.5%	0.04%	-8.2%
BEER OR ALE DEALER-WHOLESALE & DRIVERS	32,379,066	-38.3%	-2.4%	0.04%	28.8%
CLUB NOC & CLERICAL	31,973,261	-22.3%	1.3%	0.03%	-19.2%
STORE: DRUG-WHOLESALE	28,155,486	-28.2%	4.1%	0.03%	-2.4%
STORE: BOOK, RECORD, COMPACT DISC, SOFTWARE, VIDEO OR AUDIO CASSET	23,737,367	-14.3%	-10.6%	0.03%	8.1%
BOTTLE DEALER-USED & DRIVERS	23,711,635	-25.6%	-15.1%	0.03%	10.1%
MUNICIPAL, CITY, COUNTY, OR STATE EMPLOYEE	22,292,649	-55.2%	-4.4%	0.02%	-3.1%
FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS	21,683,200	12.0%	-16.8%	0.02%	-0.9%
SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DRIVERS	21,331,437	-33.1%	10.6%	0.02%	10.3%
FARM: FIELD CROPS & DRIVERS	20,748,168	-10.6%	-15.6%	0.02%	7.9%
FARM: FLORIST & DRIVERS	19,848,037	-10.0%	-5.8%	0.02%	0.4%
BAR, DISCOTHEQUE, LOUNGE, NIGHT CLUB OR TAVERN	18,527,280	1.2%	-5.7%	0.02%	5.5%
RESIDENTIAL CLEANING SERVICES BY CONTRACTOR - INSIDE	17,844,424	-1.8%	-5.4%	0.02%	7.3%
STABLE OR BREEDING FARM & DRIVERS	17,394,938	23.2%	-19.8%	0.02%	-9.7%

**Largest Payroll Classes by Industry Group for Maryland
(payroll information only available through 1st quarter 2016)**

Largest Goods & Services Classes	Latest Available Payroll	Change from 2005 to 2018	Change from 2017 to 2018	% of Statewide Payroll	% Change in Payroll from 2014 to 2015
STORE: MEAT, FISH OR POULTRY-RETAIL	17,188,516	-16.7%	3.1%	0.02%	-0.6%
BOWLING LANE	16,974,206	-5.7%	-4.7%	0.02%	6.4%
IRON OR STEEL MERCHANT & DRIVERS	14,828,882	-13.4%	-14.0%	0.02%	1.3%
CEMETERY OPERATIONS & DRIVERS	14,660,268	-31.5%	-15.3%	0.02%	-12.8%
FEED, FERTILIZER, HAY, OR GRAIN DEALER & LOCAL MANAGERS, DRIVERS - NO	14,287,970	-7.3%	4.1%	0.02%	-7.8%
STORAGE WAREHOUSE-COLD	14,136,187	-21.1%	-9.1%	0.02%	8.8%
FARM: POULTRY OR EGG PRODUCER & DRIVERS	11,895,959	-43.4%	-11.6%	0.01%	-4.1%
IRON OR STEEL SCRAP DEALER & DRIVERS	11,851,003	-74.8%	-3.0%	0.01%	40.0%
AUTOMOBILE RECYCLING & DRIVERS	11,131,174	-0.4%	-8.5%	0.01%	-1.4%
FARM: GARDENING-MARKET OR TRUCK-& DRIVERS	10,500,734	-9.0%	-8.5%	0.01%	15.7%
GASOLINE STATION:SELF-SERVICE ONLY-RETAIL	9,502,229	-5.2%	11.2%	0.01%	25.6%
FARM: DAIRY & DRIVERS	7,969,152	-48.4%	0.0%	0.01%	11.3%
GEOPHYSICAL EXPLORATION - ALL EMPLOYEES & DRIVERS	6,419,903	-71.2%	-15.9%	0.01%	27.9%
FARM: CATTLE OR LIVESTOCK RAISING NOC & DRIVERS	4,647,419	-33.8%	-4.4%	0.01%	4.6%
VEGETABLE PACKING & DRIVERS	4,389,971	-12.5%	-16.3%	0.00%	-3.5%
JUNK DEALER & DRIVERS	3,792,377	-0.6%	-1.7%	0.00%	-44.8%
NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OR OTHER PERIODICALS-NOT F	3,434,841	-30.2%	-18.8%	0.00%	-47.5%
TOWEL OR TOILET SUPPLY CO. & ROUTE SUPERVISORS, DRIVERS	3,154,964	4.3%	-9.7%	0.00%	1025.8%
JANITORIAL SERVICES BY CONTRACTORS - INCLUDES WINDOW CLEANING ABO	2,471,156	(1)	10.8%	0.00%	6.0%
FARM - ORCHARD OR GROVE & DRIVERS	2,264,452	-28.2%	-10.9%	0.00%	-14.1%
FARM: ANIMAL RAISING & DRIVERS	2,090,116	-40.8%	-23.0%	0.00%	-6.9%
FARM: BERRY OR VINEYARD & DRIVERS	2,032,670	-26.3%	-6.7%	0.00%	43.9%
METAL SCRAP DEALER & DRIVERS	1,792,614	-9.0%	-8.7%	0.00%	-27.7%
SEED MERCHANT	1,737,221	2.0%	-8.3%	0.00%	-24.6%
COAL MERCHANT & LOCAL MANAGERS, DRIVERS	943,048	-75.7%	1.8%	0.00%	-29.6%
BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS	936,405	-77.2%	-5.8%	0.00%	-5.9%
GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS	446,487	-27.5%	-9.1%	0.00%	41.7%
INVENTORY COUNTERS - TRAVELING - INCLUDING SALESPERSONS & CLERICAL	404,604	(2)	-6.1%	0.00%	-11.7%
WOOL MERCHANT	309,381	-35.4%	-1.5%	0.00%	-13.1%
STEVEDORING: TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION W	210,242	101.4%	-6.1%	0.00%	-8.5%
LIVESTOCK DEALER OR COMMISSION MERCHANT & SALESPERSONS, DRIVERS	131,635	-1.9%	-3.6%	0.00%	15.9%
BILLIARD HALL	32,244	-66.5%	-7.8%	0.00%	-30.9%
DOMESTIC WORKERS - RESIDENCES - PART-TIME	17,496	39.7%	3.8%	0.00%	-7.5%
DOMESTIC WORKERS - RESIDENCES - FULL-TIME	16,517	117.5%	4.4%	0.00%	-7.0%
FARM: FISH HATCHERY & DRIVERS	12,975	-19.0%	-7.8%	0.00%	-65.1%
COTTON GIN OPERATION & LOCAL MANAGERS, DRIVERS	0	-22.1%	-3.8%	0.00%	#DIV/0!

**Largest Payroll Classes by Industry Group for Maryland
(payroll information only available through 1st quarter 2016)**

Largest Miscellaneous Classes	Latest Available Payroll	Change from 2005 to 2018	Change from 2017 to 2018	% of Statewide Payroll	% Change in Payroll from 2014 to 2015
TRUCKING: NOC-ALL EMPLOYEES & DRIVERS	699,206,402	(7)	n/a	0.76%	3.9%
POLICE OFFICERS & DRIVERS	515,552,646	3.9%	-12.7%	0.56%	1.1%
DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC-COMMERCIAL	467,964,491	33.2%	-5.5%	0.51%	2.9%
AVIATION: AIR CARRIER - SCHEDULED, COMMUTER OR SUPPLEMENTAL - FLYING	356,510,740	166.7%	-8.6%	0.39%	23.6%
TELECOMMUNICATIONS CO. - CABLE TV OR SATELLITE - ALL OTHER EMPLOYEE	283,555,530	22.3%	-9.4%	0.31%	-2.3%
AVIATION: ALL OTHER EMPLOYEES & DRIVERS	234,029,534	60.6%	-2.2%	0.26%	9.1%
PARK NOC-ALL EMPLOYEES & DRIVERS	203,536,584	-20.1%	4.4%	0.22%	6.2%
ELECTRIC LIGHT OR POWER CO. NOC-ALL EMPLOYEES & DRIVERS	155,354,124	-1.1%	2.3%	0.17%	74.0%
GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS	117,028,267	18.4%	1.6%	0.13%	8.0%
BUS CO.: ALL OTHER EMPLOYEES & DRIVERS	108,333,809	-2.8%	-1.2%	0.12%	10.0%
THEATER NOC: ALL OTHER EMPLOYEES	62,336,059	-22.7%	-2.5%	0.07%	11.1%
STREET CLEANING & DRIVERS	51,838,321	-16.0%	-19.8%	0.06%	17.1%
GAS COMPANY: GAS CO.-NATURAL GAS-LOCAL DISTRIBUTION & DRIVERS	41,642,196	27.6%	-17.8%	0.05%	259.4%
MARINA & DRIVERS	33,349,646	-7.5%	3.2%	0.04%	0.1%
TREE PRUNING, SPRAYING, REPAIRING -- ALL OPERATIONS & DRIVERS	31,454,003	-36.3%	-20.6%	0.03%	8.8%
QUARRY NOC & DRIVERS	28,234,058	-27.8%	-13.5%	0.03%	13.8%
FIREFIGHTERS & DRIVERS	25,858,107	(1)	-29.7%	0.03%	3.1%
ATHLETIC SPORTS OR PARK: CONTACT SPORTS	22,641,289	346.3%	6.7%	0.02%	4.6%
SCHOOL BUS CONTRACTOR-INCLUDING INCIDENTAL CHARTER SERVICE: ALL O	22,393,695	123.0%	-15.2%	0.02%	-1.1%
AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SERVICE) F	20,786,913	(1)	-8.2%	0.02%	-9.3%
SEWAGE DISPOSAL PLANT OPERATION & DRIVERS	19,988,670	26.0%	0.0%	0.02%	-10.1%
OIL OR GAS PIPELINE OPERATION & DRIVERS	19,722,661	15.7%	-6.3%	0.02%	2.5%
ATHLETIC SPORTS OR PARK: NONCONTACT SPORTS	18,847,510	21.6%	4.0%	0.02%	10.7%
TAXICAB CO.: ALL OTHER EMPLOYEES & DRIVERS	18,485,482	-19.6%	-9.0%	0.02%	63.8%
ATHLETIC SPORTS OR PARK: OPERATIONS & DRIVERS	16,391,782	22.1%	-10.6%	0.02%	7.0%
SAND OR GRAVEL DIGGING & DRIVERS	16,361,140	-12.0%	-5.7%	0.02%	16.1%
AVIATION:NOC - OTHER THAN HELICOPTERS - FLYING CREW	15,925,897	-52.9%	-10.1%	0.02%	14.4%
FREIGHT HANDLING NOC	14,455,799	-17.4%	-8.4%	0.02%	15.8%
BOAT BUILDING OR REPAIR & DRIVERS	13,818,576	28.6%	-10.3%	0.02%	25.8%
WATERWORKS OPERATION & DRIVERS	12,889,743	25.9%	-6.5%	0.01%	-19.3%
TRUCKING: MAIL PARCEL OR PACKAGE DELIVERY-UNDER CONTRACT WITH THE	12,026,342	28.9%	1.6%	0.01%	18.3%
COAL MINING-SURFACE & DRIVERS	10,088,068	-49.8%	13.8%	0.01%	3.3%
MAIL, PARCEL OR PACKAGE DELIVERY AND COURIER OR MESSENGER SERVICE	9,895,135	56.6%	-20.8%	0.01%	-5.3%
GARBAGE WORKS	9,689,821	-2.8%	5.7%	0.01%	-20.0%

**Largest Payroll Classes by Industry Group for Maryland
(payroll information only available through 1st quarter 2016)**

Largest Miscellaneous Classes	Latest Available Payroll	Change from 2005 to 2018	Change from 2017 to 2018	% of Statewide Payroll	% Change in Payroll from 2014 to 2015
AVIATION: AIR CHARTER OR AIR TAXI - FLYING CREW	8,109,881	-63.1%	-4.6%	0.01%	10.5%
AMUSEMENT DEVICE OPERATION NOC-NOT TRAVELING-& DRIVERS	7,127,305	18.2%	6.9%	0.01%	-12.9%
ELECTRIC LIGHT OR POWER COOPERATIVE-REA PROJECT ONLY-ALL EMPLOYEE	7,080,825	7.8%	-4.4%	0.01%	4.7%
AVIATION: HELICOPTERS - FLYING CREW	5,635,719	-64.3%	-9.8%	0.01%	21.2%
AVIATION - TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BU	4,736,380	-79.8%	-10.2%	0.01%	-40.7%
CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR-TRAVELING-ALL EMPLO	2,454,403	15.3%	-7.8%	0.00%	46.3%
TRUCKING: PARCEL OR PACKAGE DELIVERY-ALL EMPLOYEES & DRIVERS	2,029,521	55.0%	-11.9%	0.00%	266.5%
VESSELS-NOC-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL	1,498,426	-84.7%	2.9%	0.00%	126.5%
STONE CRUSHING & DRIVERS	906,259	-40.2%	-6.1%	0.00%	-55.3%
LOGGING OR TREE REMOVAL - MECHANIZED EQUIPMENT OPERATORS	879,549	(1)	-3.9%	0.00%	7.6%
BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS	788,766	-35.6%	18.9%	0.00%	53.7%
TRUCKING: OIL FIELD EQUIPMENT-ALL EMPLOYEES & DRIVERS	714,993	95.6%	19.0%	0.00%	294.0%
FIREFIGHTERS & DRIVERS - VOLUNTEER	662,400	(1)	-29.7%	0.00%	-62.3%
BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM II-STATE ACT WITH PROGRAM	651,668	-34.5%	-5.2%	0.00%	80.9%
DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-STATE ACT WITH PROGRAM	649,127	-44.8%	-2.8%	0.00%	41.4%
LOGGING OR TREE REMOVAL - LOG HAULING & DRIVERS	543,496	(1)	11.7%	0.00%	-29.8%
LOGGING OR TREE REMOVAL - NONMECHANIZED OPERATIONS	406,679	12.9%	-6.2%	0.00%	-8.1%
MINING NOC-NOT COAL-UNDERGROUND-& DRIVERS	379,878	-36.1%	-12.2%	0.00%	3.9%
IRRIGATION WORKS OPERATION & DRIVERS	377,632	-23.3%	-0.4%	0.00%	208.2%
QUARRY-CEMENT ROCK-SURFACE-& DRIVERS	364,405	-33.7%	-8.5%	0.00%	#DIV/0!
MINING NOC-NOT COAL-SURFACE & DRIVERS	307,196	-1.4%	-0.5%	0.00%	-29.7%
OIL OR GAS LEASE OPERATOR-ALL OPERATIONS & DRIVERS	233,322	-23.2%	-7.3%	0.00%	256.4%
RAILROAD OPERATION: NOC-ALL EMPLOYEES & DRIVERS	158,626	-24.9%	-15.4%	0.00%	-21.3%
SHIP BUILDING-IRON OR STEEL-NOC & DRIVERS	28,847	-4.1%	1.4%	0.00%	#DIV/0!
DREDGING-ALL TYPES-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRA	176	-31.6%	4.6%	0.00%	#DIV/0!

Industry Total Payroll

91,572,853,616

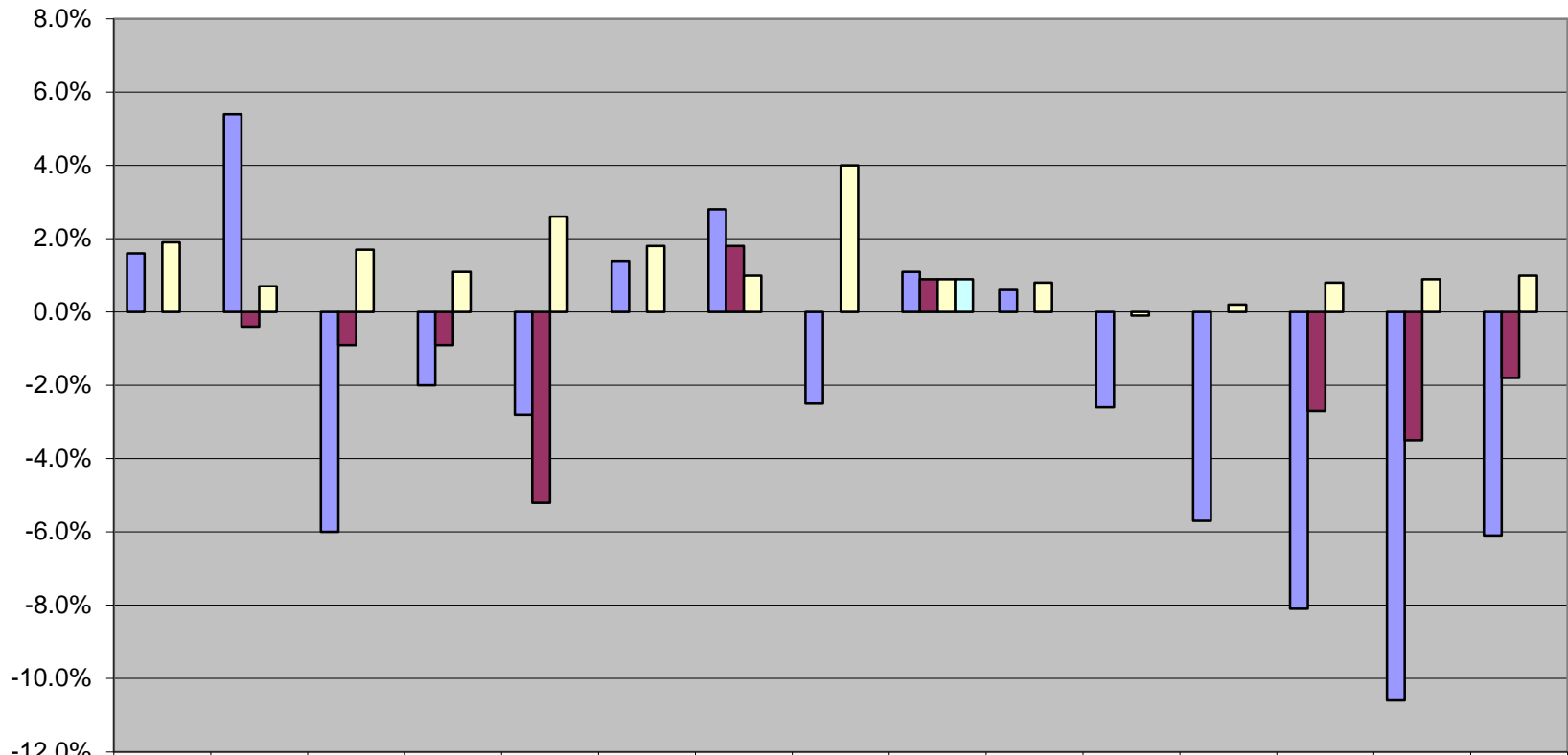
**Largest Payroll Classes by Industry Group for Maryland
(payroll information only available through 1st quarter 2016)**

Notes to Certain Classifications:

- (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
- (6) - Loss Cost effective 1/1/2018
- (7) - Loss Cost effective 1/1/2019

(A1) - Payroll reported for the period 4/1/2012 to 3/31/2013, but no payroll reported for the period 4/1/2011 to 3/31/2012. However, these classes are not new.

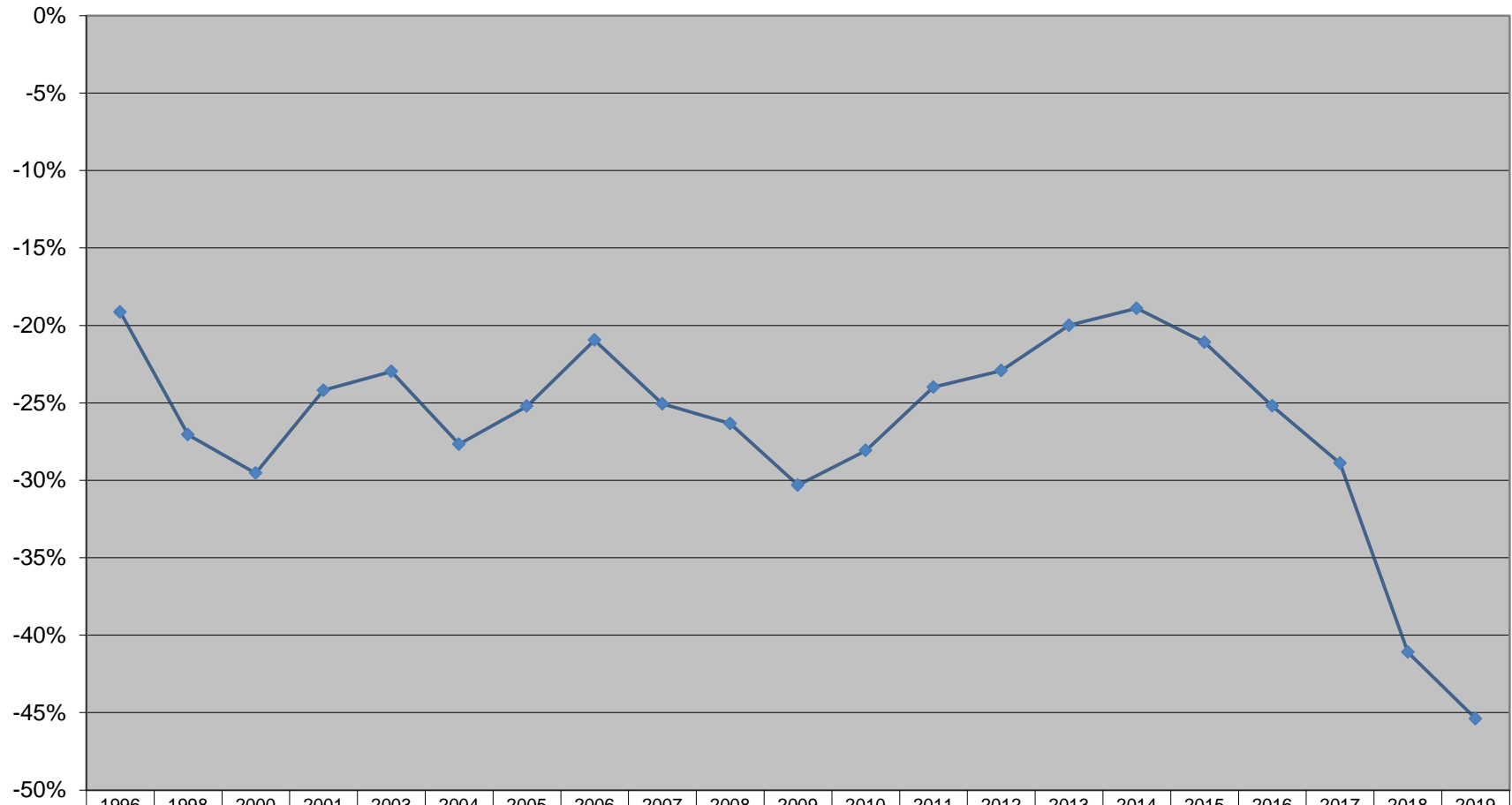
Changes in the Components of NCCI Maryland Pure Premium Loss Cost Filings from 2005 to 2019



	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Experience	1.6%	5.4%	-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%
Trend	0.0%	-0.4%	-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%
Benefits	1.9%	0.7%	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%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

1. Information is not available prior to 2004

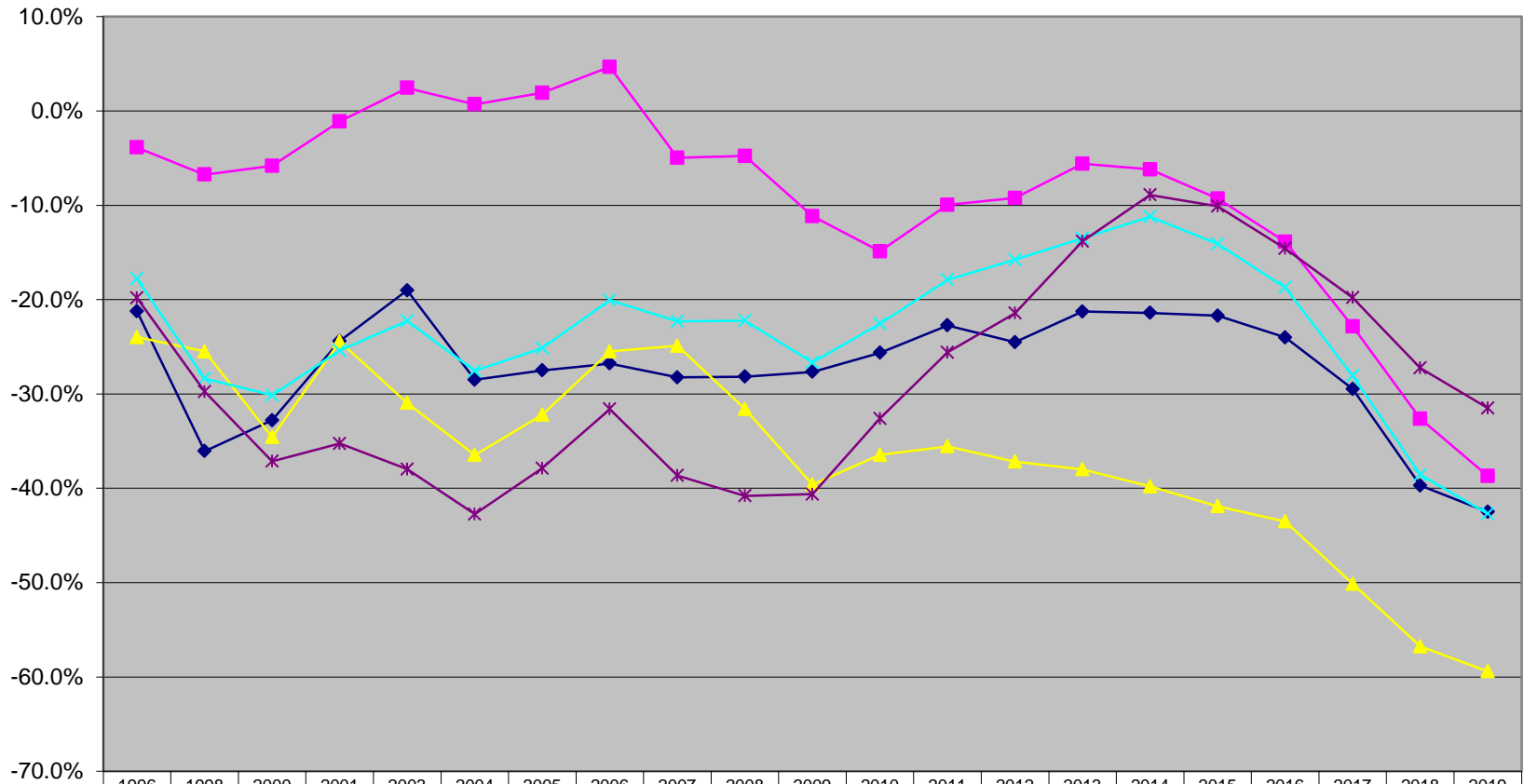
Cumulative Impact of NCCI Maryland Pure Premium Loss Cost Filings for the Years 1996* through 2019



—◆— Cum Chg	-19.1%	-27.1%	-29.5%	-24.2%	-23.0%	-27.7%	-25.2%	-21.0%	-25.1%	-26.3%	-30.3%	-28.1%	-24.0%	-22.9%	-20.0%	-18.9%	-21.1%	-25.2%	-28.9%	-41.1%	-45.4%
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* See Exhibit 12, Page 3 for notes.

Cumulative Impact of NCCI Maryland Pure Premium Loss Cost Changes by Industry Group from 1996* through 2019



* 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.