



**2019 Report on  
Workers' Compensation Insurance  
MSAR # 10419**

**Al Redmer, Jr.  
Commissioner**

**October 1, 2019**

For further information concerning this document contact:

Robert Baron, Associate Commissioner, Property & Casualty  
Maryland Insurance Administration  
200 St. Paul Place, Suite 2700  
Baltimore, Maryland 21202  
410.468.2013

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 address: [www.insurance.maryland.gov](http://www.insurance.maryland.gov)

## Table of Contents

Executive Summary .....	3
Introduction.....	4
Overview.....	4-5
2019 Legislative Changes Impacting Workers’ Compensation.....	5
Workers’ Compensation Insurers .....	5-6
Premium Rates .....	7-9
Terrorism Risk Insurance Program.....	9
Conclusion .....	9
Exhibits	
Exhibit 1	Maryland Workers’ Compensation Share of Overall Property & Casualty Industry Written Premium 2002 through 2018
Exhibit 2	Comparison of Large Insurance Group Market Shares for 2008 through 2018
Exhibit 3	Maryland Workers’ Compensation Market Share by Insurer Group
Exhibit 4	Maryland Workers’ Compensation Insurance Groups Including Each Company within the Group
Exhibit 4a	Maryland Excess Workers’ Compensation Insurers Including Each Company Within the Group
Exhibit 5	Maryland Industry vs. CEIC Written Premium for 2008 through 2018 (in millions) (page 1) Maryland Market Share of Top 8 Carriers - with and without CEIC (Page 2)
Exhibit 6	Maryland Re-entrants and New Entrants

- Exhibit 7 Maryland Industry vs. CEIC Loss Ratios from 2005 through 2018
- Exhibit 8 Comparison of Changes in NCCI Maryland Pure Premium Loss Cost Filings with the Maryland Insurance Administration for the Years 1998 through 2020
- Exhibit 9 History of NCCI Maryland Pure Premium Loss Cost Changes by Industry Group for the Years 2007 through 2020
- Exhibit 10 Largest Payroll Classes by Industry Group for Maryland
- Exhibit 11 Changes in the Components of NCCI Maryland Pure Premium Loss Cost Filings from 2007 through 2020
- Exhibit 12 Cumulative Impact of NCCI Maryland Pure Premium Loss Cost Filings for the Years 1996 through 2019 (page 1)  
Cumulative Impact of NCCI Maryland Pure Premium Loss Cost Changes by Industry Group from 1996 through 2019 (page 2)

## 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").<sup>1</sup> Subject to regulatory approval, an employer may self-insure.<sup>2</sup>
- Ninety-one insurance groups offered workers' compensation insurance to Maryland employers in 2018. 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 62.3 percent of the market in 2018 (Exhibits 3 and 5). CEIC is the largest writer, accounting for about 21.6 percent of the market in 2018. The second largest writer is Hartford Fire and Casualty Group, accounting for about 11.2 percent of the market in 2018.
- 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 - 2018, NCCI filed decreases of -2.7 percent, -5.5 percent, -9.9 percent, and - 6.9 percent respectively. For 2019, NCCI recently filed a decrease of -7.0percent to be effective January 1, 2020. 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.

---

<sup>1</sup> 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.

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

## Introduction

Pursuant to §2-10A-03 of the State Government Article of the Annotated Code of Maryland, the Maryland Insurance Commissioner issues an Annual Report (“Report”) to the Joint Committee on Workers’ Compensation Benefit and Insurance Oversight.<sup>3</sup> 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.<sup>4</sup>

## 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 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

---

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

<sup>4</sup> 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.

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.

**2019 Legislative Changes Impacting Workers’ Compensation**

The following bills from the 2019 session of the general assembly passed into law. These bills generally involve claims and benefits, which are subject to the regulatory authority of the WCC, and do not have any impact on the Insurance Administration’s regulation of workers’ compensation insurance.

HB 595 - Workers' Compensation - Medical Presumptions

HB 604 / SB 646 - Workers’ Compensation – Medical Presumptions for Diseases and Cancer – Eligibility

HB 795 - Workers’ Compensation – Permanent Partial Disability – Baltimore City Deputy Sheriffs

SB 62 - Uninsured Employers’ Fund – Solvency – Study

**Workers’ Compensation Insurers**

Ninety-one insurance groups, including CEIC, offered workers’ compensation insurance to Maryland employers in 2018. In total, these insurers wrote \$943,358,413 in direct written premium, a decrease of approximately 2 percent over 2017. This represents approximately 8.1 percent of the direct written premiums written by all property and casualty (“P&C”) insurers for all lines in Maryland. Exhibit 1 illustrates the workers’ compensation share of total P&C industry written premium in the State for the period 2002 to 2018.

The top ten workers’ compensation insurance groups, including CEIC, wrote 68.7 percent of the market in 2017. CEIC wrote 21.6 percent. The top 10 insurers, excluding CEIC, wrote 47.1 percent and the remaining insurers wrote 31.3 percent. Table 1 below displays the market share for the top ten insurance groups.

<b>Table 1: Market Share Largest Writers, 2015 and 2016</b>		
<b>Insurance Group</b>	<b>Percentage Market Share, 2017</b>	<b>Percentage Market Share, 2018</b>
Chesapeake Employers Insurance Company	22.2 (first)	21.6 (first)
Hartford Fire and Casualty Group	11.6 (second)	11.2 (second)
Travelers Group	6.6 (third)	6.7 (third)
Erie Insurance Group	5.9 (fifth)	6.0(fourth)
Zurich Insurance Group	6.2(fourth)	5.2 (fifth)
Chubb	3.7 (seventh)	3.8 (eighth)
American International Group	2.6 (tenth)	2.7 (tenth)
Liberty Mutual Group	3.8 (sixth)	3.7 (ninth)
WR Berkley Corp Group	3.0 (ninth)	3.8 (seventh)
BCBS of MI Group	3.4 (eighth)	4.0 (sixth)
Berkshire Hathaway Group	2.5 (eleventh)	2.2 (eleventh)

NOTE: Small changes in company / group market share resulted in the companies in the fourth through eleventh positions changing order in 2018; 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 2008 – 2018.
- Exhibit 3 lists Maryland workers' compensation 2018 market share by insurer group in descending order.
- 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.

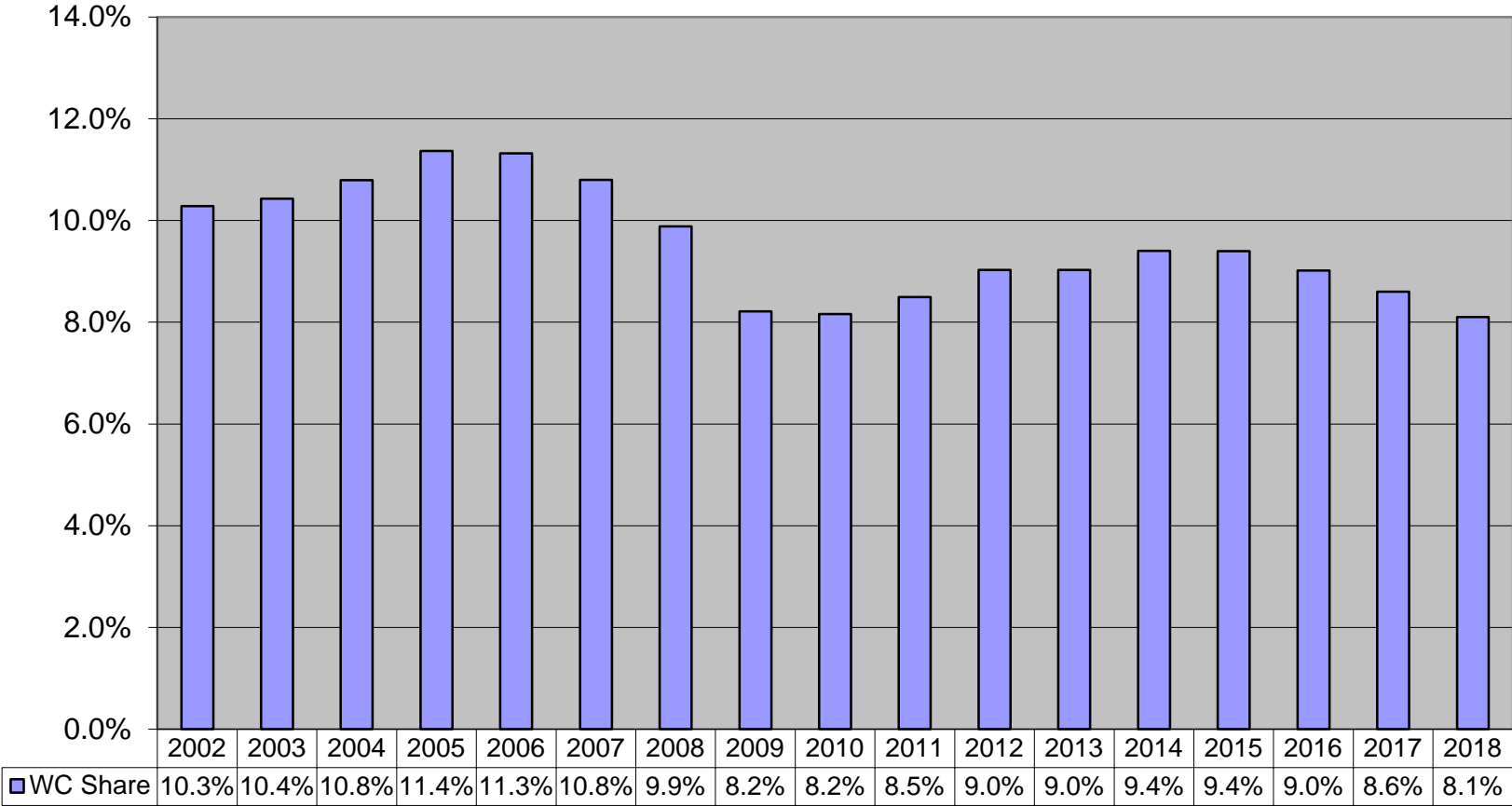
### **Terrorism Risk Insurance Program**

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.

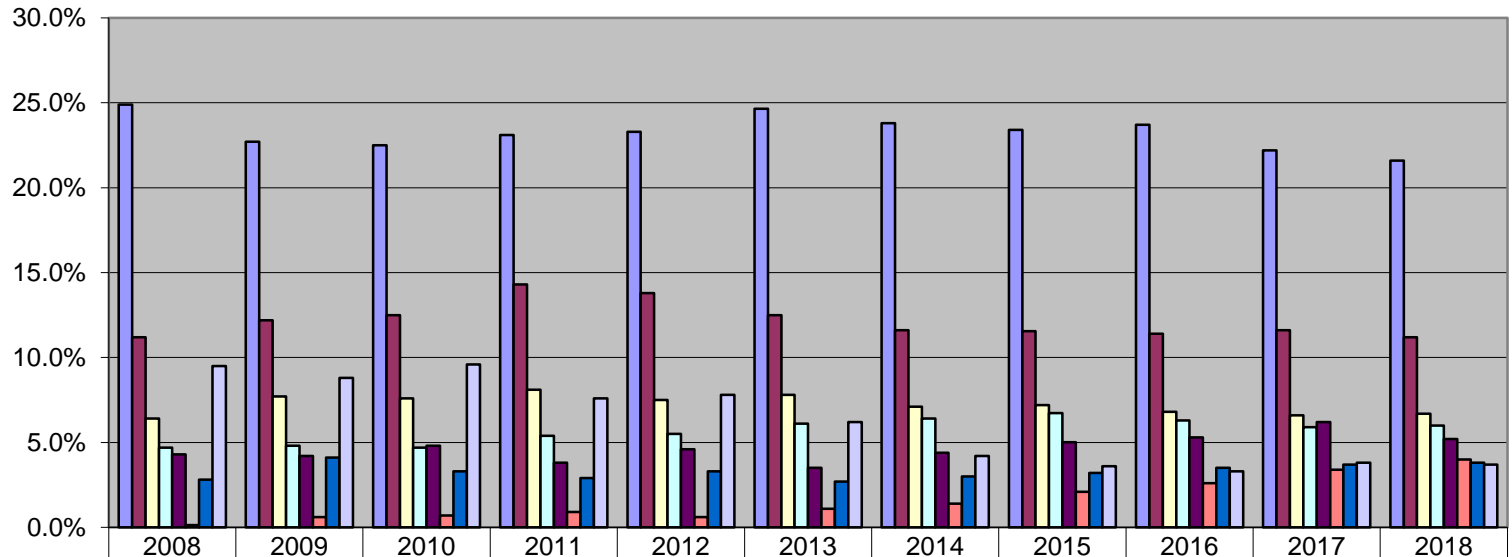
### **Conclusion**

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 2008 through 2018



	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
■ CEIC	24.9%	22.7%	22.5%	23.1%	23.3%	24.6%	23.8%	23.4%	23.7%	22.2%	21.6%
■ Hartford Group	11.2%	12.2%	12.5%	14.3%	13.8%	12.5%	11.6%	11.5%	11.4%	11.6%	11.2%
■ Travelers Group	6.4%	7.7%	7.6%	8.1%	7.5%	7.8%	7.1%	7.2%	6.8%	6.6%	6.7%
■ Erie Insurance Group	4.7%	4.8%	4.7%	5.4%	5.5%	6.1%	6.4%	6.7%	6.3%	5.9%	6.0%
■ Zurich Group	4.3%	4.2%	4.8%	3.8%	4.6%	3.5%	4.4%	5.0%	5.3%	6.2%	5.2%
■ BCBS OF MI GRP	0.1%	0.6%	0.7%	0.9%	0.6%	1.1%	1.4%	2.1%	2.6%	3.4%	4.0%
■ CHUBB	2.8%	4.1%	3.3%	2.9%	3.3%	2.7%	3.0%	3.2%	3.5%	3.7%	3.8%
■ Liberty Mutual Group	9.5%	8.8%	9.6%	7.6%	7.8%	6.2%	4.2%	3.6%	3.3%	3.8%	3.7%

## Maryland Workers' Compensation Market Share by Insurer Group

2018 Rank	Group Code	Group Name	2018 Group Premium	2018 Group Market Share	2018 Cumulative Group Market Share
1	0	CHESAPEAKE EMPLOYERS INS CO	203,818,875	21.6%	21.6%
2	91	HARTFORD FIRE & CAS GRP	105,828,497	11.2%	32.8%
3	3548	TRAVELERS GRP	62,926,417	6.7%	39.5%
4	213	ERIE INS GRP	56,605,715	6.0%	45.5%
5	212	ZURICH INS GRP	49,066,113	5.2%	50.7%
6	572	BCBS OF MI GRP	37,876,634	4.0%	54.7%
7	98	WR BERKLEY CORP GRP	36,050,544	3.8%	58.5%
8	626	CHUBB LTD GRP	35,508,486	3.8%	62.3%
9	111	LIBERTY MUT GRP	34,864,970	3.7%	66.0%
10	12	AMERICAN INTL GRP	25,251,409	2.7%	68.7%
11	31	BERKSHIRE HATHAWAY GRP	21,217,394	2.2%	70.9%
12	150	OLD REPUBLIC GRP	20,435,558	2.2%	73.1%
13	4507	BUILDERS GRP	20,155,250	2.1%	75.2%
14	242	SELECTIVE INS GRP	18,919,467	2.0%	77.2%
15	218	CNA INS GRP	15,891,761	1.7%	78.9%
16	2538	AMTRUST FINANCIAL SERV GRP	13,282,850	1.4%	80.3%
17	447	HARFORD GRP	11,632,837	1.2%	81.6%
18	140	NATIONWIDE CORP GRP	10,581,239	1.1%	82.7%
19	1279	ARCH INS GRP	9,886,683	1.0%	83.7%
20	250	DONEGAL GRP	9,391,324	1.0%	84.7%
21	244	CINCINNATI FIN GRP	9,265,406	1.0%	85.7%
22	175	STATE AUTO MUT GRP	8,094,489	0.9%	86.6%
23	3363	EMPLOYERS HOLDINGS GRP	7,847,623	0.8%	87.4%
24	88	THE HANOVER INS GRP	7,770,950	0.8%	88.2%
25	176	STATE FARM GRP	5,660,928	0.6%	88.8%
26	968	AXA INS GRP	5,453,384	0.6%	89.4%
27	291	MOTORISTS MUT GRP	5,371,861	0.6%	90.0%
28	1332	MAINE EMPLOYERS MUT INS GRP	5,326,742	0.6%	90.5%

## Maryland Workers' Compensation Market Share by Insurer Group

2018 Rank	Group Code	Group Name	2018 Group Premium	2018 Group Market Share	2018 Cumulative Group Market Share
29	680	AMERISAFE GRP	5,050,836	0.5%	91.1%
30	457	ARGONAUT GRP	4,498,120	0.5%	91.5%
31	201	UTICA GRP	4,484,779	0.5%	92.0%
32	3098	TOKIO MARINE HOLDINGS INC GRP	4,121,463	0.4%	92.5%
33	2698	PROASSURANCE CORP GRP	3,883,363	0.4%	92.9%
34	84	AMERICAN FINANCIAL GRP	3,837,944	0.4%	93.3%
35	271	PENNSYLVANIA NATL INS GRP	3,832,747	0.4%	93.7%
36	474	FCCI MUT INS GRP	3,786,805	0.4%	94.1%
37	1120	EVEREST REINS HOLDINGS GRP	3,725,729	0.4%	94.5%
38	408	AMERICAN NATL FIN GRP	3,427,958	0.4%	94.8%
39	158	FAIRFAX FIN GRP	3,237,839	0.3%	95.2%
40	867	PROTECTIVE INS CORP GRP	3,099,061	0.3%	95.5%
41	4670	STARR GRP	2,878,577	0.3%	95.8%
42	7	FEDERATED MUT GRP	2,837,402	0.3%	96.1%
43	169	SENTRY INS GRP	2,829,596	0.3%	96.4%
44	640	MUTUAL BENEFIT GRP	2,810,646	0.3%	96.7%
45	124	AMERISURE CO GRP	2,520,399	0.3%	97.0%
46	796	QBE INS GRP	2,352,465	0.2%	97.2%
47	0	BRETHREN MUT INS CO	1,961,778	0.2%	97.4%
48	4715	MS & AD INS GRP	1,926,524	0.2%	97.6%
49	748	AMERITRUST GRP INC GRP	1,803,229	0.2%	97.8%
50	256	PROSIGHT GRP	1,685,921	0.2%	98.0%
51	0	BROTHERHOOD MUT INS CO	1,629,613	0.2%	98.2%
52	228	WESTFIELD GRP	1,626,841	0.2%	98.4%
53	785	MARKEL CORP GRP	1,430,301	0.2%	98.5%
54	3219	SOMPO GRP	1,414,080	0.1%	98.7%
55	922	ICW GRP ASSETS INC GRP	1,239,205	0.1%	98.8%
56	69	FARMERS INS GRP	1,016,854	0.1%	98.9%

## Maryland Workers' Compensation Market Share by Insurer Group

2018 Rank	Group Code	Group Name	2018 Group Premium	2018 Group Market Share	2018 Cumulative Group Market Share
57	311	MAIN STREET AMER GRP	985,377	0.1%	99.0%
58	4851	CHURCH MUT GRP	968,842	0.1%	99.1%
59	517	HANNOVER GRP	918,186	0.1%	99.2%
60	4886	BENCHMARK HOLDING GRP	883,190	0.1%	99.3%
61	4904	INTACT FINANCIAL GRP	812,862	0.1%	99.4%
62	62	EMC INS CO GRP	760,046	0.1%	99.5%
63	350	GENERAL ELECTRIC GRP	742,299	0.1%	99.5%
64	4725	ENSTAR GRP	604,389	0.1%	99.6%
65	594	AMERICAN CONTRACTORS INS GRP	426,797	0.0%	99.6%
66	761	ALLIANZ INS GRP	382,094	0.0%	99.7%
67	0	SOUTHERN STATES INS EXCH	371,546	0.0%	99.7%
68	225	IAT REINS CO GRP	342,813	0.0%	99.8%
69	303	GUIDEONE INS GRP	288,354	0.0%	99.8%
70	0	CHEROKEE INS CO	257,214	0.0%	99.8%
71	775	PHARMACISTS MUT GRP	253,780	0.0%	99.8%
72	1302	BUILDERS INS GRP	237,678	0.0%	99.9%
73	783	RLI INS GRP	169,218	0.0%	99.9%
74	1147	WORKERS COMP FUND GRP	162,427	0.0%	99.9%
75	0	FEDERATED RURAL ELECTRIC INS EXCH	161,071	0.0%	99.9%
76	708	* NEW JERSEY MANUFACTURERS GRP	143,833	0.0%	99.9%
77	0	LION INS CO	112,160	0.0%	100.0%
78	0	FRANK WINSTON CRUM INS CO	94,873	0.0%	100.0%
79	4381	HOUSTON INTL INS GRP	70,018	0.0%	100.0%
80	0	WORK FIRST CAS CO	65,697	0.0%	100.0%
81	0	ASHMERE INS CO	54,180	0.0%	100.0%
82	0	* CIMARRON INS CO INC	43,652	0.0%	100.0%

## Maryland Workers' Compensation Market Share by Insurer Group

2018 Rank	Group Code	Group Name	2018 Group Premium	2018 Group Market Share	2018 Cumulative Group Market Share
83	361	MUNICH RE GRP	26,809	0.0%	100.0%
84	222	GREATER NY GRP	25,625	0.0%	100.0%
85	473	AMERICAN FAMILY INS GRP	19,374	0.0%	100.0%
86	4794	GROUP ONE THOUSAND ONE GRP	18,845	0.0%	100.0%
87	1208	GRAY INS GRP	10,536	0.0%	100.0%
88	36	CENTRAL MUT INS CO GRP	9,591	0.0%	100.0%
89	4935	CHANDLER INS GRP	7,094	0.0%	100.0%
90	0	SAMSUNG FIRE & MARINE INS CO LTD	5,970	0.0%	100.0%
91	1124	* RAS DAKOTA GRP	2,504	0.0%	100.0%
92	553	ARROWPOINT CAPITAL GRP	-1,670	0.0%	100.0%
93	0	PETROLEUM CAS CO	-12,342		

\* Represents new insurance groups

TOTALS

943,358,413



## Maryland Workers' Compensation Market Share by Insurer Group

2018 Rank	Group Code	Group Name	2018 Group Premium	2018 Group Market Share	2018 Cumulative Group Market Share
-----------	------------	------------	--------------------	-------------------------	------------------------------------

The following are new		
76	708	NEW JERSEY MANUFACTURERS GRP
82	0	CIMARRON INS CO INC
91	1124	RAS DAKOTA GRP

The following are gone		
812	HIGHMARK GRP	
4829	TREBUCHET INS GRP	

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

2018 Rank	Group Code	Group Name	2018 Group Premium	Company Name	2018 Company Premium
1	0	CHESAPEAKE EMPLOYERS INS CO	203,818,875	CHESAPEAKE EMPLOYERS INS CO	203,818,875
2	91	HARTFORD FIRE & CAS GRP	105,828,497	TWIN CITY FIRE INS CO CO HARTFORD INS CO OF THE MIDWEST TRUMBULL INS CO HARTFORD FIRE INS CO SENTINEL INS CO LTD HARTFORD ACCIDENT & IND CO HARTFORD UNDERWRITERS INS CO PROPERTY & CAS INS CO OF HARTFORD HARTFORD CAS INS CO	17,112,498 15,831,848 14,853,161 11,850,024 10,172,013 9,884,004 9,474,639 8,350,495 8,299,815
3	3548	TRAVELERS GRP	62,926,417	TRAVELERS IND CO CHARTER OAK FIRE INS CO STANDARD FIRE INS CO PHOENIX INS CO FARMINGTON CAS CO TRAVELERS CAS INS CO OF AMER TRAVELERS CAS & SURETY CO TRAVELERS PROP CAS CO OF AMER TRAVELERS IND CO OF AMER TRAVELERS IND CO OF CT UNITED STATES FIDELITY & GUAR CO	13,395,016 9,377,094 7,873,175 5,963,487 5,601,607 5,382,537 4,970,723 4,216,189 3,450,230 2,683,636 12,723
4	213	ERIE INS GRP	56,605,715	ERIE INS EXCH FLAGSHIP CITY INS CO ERIE INS CO OF NY ERIE INS CO ERIE INS PROP & CAS CO	23,452,826 19,939,432 8,130,873 2,837,769 2,244,815
5	212	ZURICH INS GRP	49,066,113	ZURICH AMER INS CO AMERICAN ZURICH INS CO ZURICH AMER INS CO OF IL AMERICAN GUAR & LIAB INS	34,865,629 11,841,725 1,772,950 585,809

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

<b>2018 Rank</b>	<b>Group Code</b>	<b>Group Name</b>	<b>2018 Group Premium</b>	<b>Company Name</b>	<b>2018 Company Premium</b>
6	572	BCBS OF MI GRP	37,876,634	ACCIDENT FUND INS CO OF AMER	18,429,379
				ACCIDENT FUND GEN INS CO	11,373,317
				ACCIDENT FUND NATL INS CO	7,526,029
				UNITED WI INS CO	547,909
7	98	WR BERKLEY CORP GRP	36,050,544	STARNET INS CO	12,270,436
				GREAT DIVIDE INS CO	6,399,481
				CAROLINA CAS INS CO	5,917,179
				AMERICAN MINING INS CO	4,570,864
				KEY RISK INS CO	2,029,121
				UNION INS CO	1,348,877
				FIREMENS INS CO OF WASHINGTON DC	1,337,169
				CONTINENTAL WESTERN INS CO	736,445
				ACADIA INS CO	706,045
				BERKLEY NATL INS CO	330,672
				TRI STATE INS CO OF MN	126,393
				BERKLEY REGIONAL INS CO	92,793
				MIDWEST EMPLOYERS CAS CO	86,285
				INTREPID INS CO	67,324
				RIVERPORT INS CO	31,460
8	626	CHUBB LTD GRP	35,508,486	FEDERAL INS CO	11,762,912
				INDEMNITY INS CO OF NORTH AMER	10,177,249
				ACE AMER INS CO	5,782,401
				CHUBB IND INS CO	2,900,723
				VIGILANT INS CO	1,759,234
				PACIFIC IND CO	1,034,897
				GREAT NORTHERN INS CO	803,379
				PACIFIC EMPLOYERS INS CO	474,656
				CHUBB NATL INS CO	407,347
				BANKERS STANDARD INS CO	208,963
				INSURANCE CO OF N AMER	71,436
				EXECUTIVE RISK IND INC	61,528
				PENN MILLERS INS CO	42,870
				ACE FIRE UNDERWRITERS INS CO	20,476
				ACE PROP & CAS INS CO	415

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

2018 Rank	Group Code	Group Name	2018 Group Premium	Company Name	2018 Company Premium
9	111	LIBERTY MUT GRP	34,864,970	LIBERTY INS CORP	9,501,821
				OHIO SECURITY INS CO	6,237,361
				LM INS CORP	4,965,270
				FIRST LIBERTY INS CORP	3,425,687
				LIBERTY MUT FIRE INS CO	3,377,695
				EMPLOYERS INS CO OF WAUSAU	2,306,499
				AMERICAN FIRE & CAS CO	1,747,334
				WEST AMER INS CO	1,422,421
				OHIO CAS INS CO	1,234,872
				NETHERLANDS INS CO THE	352,492
				PEERLESS INS CO	107,765
				EXCELSIOR INS CO	90,746
				MONTGOMERY MUT INS CO	43,341
				PEERLESS IND INS CO	22,142
				AMERICAN ECONOMY INS CO	14,425
				AMERICAN STATES INS CO	8,581
				GENERAL INS CO OF AMER	3,797
				LIBERTY MUT INS CO	3,076
				WAUSAU UNDERWRITERS INS CO	-83
				FIRST NATL INS CO OF AMER	-89
WAUSAU BUSINESS INS CO	-183				
10	12	AMERICAN INTL GRP	25,251,409	NEW HAMPSHIRE INS CO	11,375,886
				INSURANCE CO OF THE STATE OF PA	7,719,252
				NATIONAL UNION FIRE INS CO OF PITTS	3,695,767
				GRANITE STATE INS CO	1,781,545
				COMMERCE & INDUSTRY INS CO	1,357,875
				ILLINOIS NATL INS CO	304,122
				AIG ASSUR CO	126,444
				AIU INS CO	47,361
				AMERICAN HOME ASSUR CO	-41,382
				AIG PROP CAS CO	-1,115,461

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

<b>2018 Rank</b>	<b>Group Code</b>	<b>Group Name</b>	<b>2018 Group Premium</b>	<b>Company Name</b>	<b>2018 Company Premium</b>
11	31	BERKSHIRE HATHAWAY GRP	21,217,394	NORGUARD INS CO	6,127,024
				BERKSHIRE HATHAWAY HOMESTATE INS CO	4,670,616
				CONTINENTAL IND CO	3,966,707
				REDWOOD FIRE & CAS INS CO	2,949,104
				AMGUARD INS CO	2,087,429
				NATIONAL LIAB & FIRE INS CO	971,064
				BERKSHIRE HATHAWAY DIRECT INS CO	234,897
				EASTGUARD INS CO	124,625
				OAK RIVER INS CO	66,223
				COMMERCIAL CAS INS CO	17,193
				CALIFORNIA INS CO	2,512
12	150	OLD REPUBLIC GRP	20,435,558	OLD REPUBLIC INS CO	8,215,459
				PENNSYLVANIA MANUFACTURERS ASSOC INS	5,726,858
				MANUFACTURERS ALLIANCE INS CO	2,080,496
				OLD REPUBLIC GEN INS CORP	1,344,397
				PENNSYLVANIA MANUFACTURERS IND CO	1,313,074
				GREAT WEST CAS CO	994,693
				BITCO GEN INS CORP	641,126
BITCO NATL INS CO	119,455				
13	4507	BUILDERS GRP	20,155,250	BUILDERS MUT INS CO	14,866,279
				BUILDERS PREMIER INS CO	5,288,971
14	242	SELECTIVE INS GRP	18,919,467	SELECTIVE WAY INS CO	6,724,866
				SELECTIVE INS CO OF THE SOUTHEAST	5,392,581
				SELECTIVE INS CO OF SC	3,993,222
				SELECTIVE INS CO OF AMER	2,808,798
15	218	CNA INS GRP	15,891,761	AMERICAN CAS CO OF READING PA	4,002,976
				CONTINENTAL INS CO	3,917,568
				NATIONAL FIRE INS CO OF HARTFORD	2,617,300
				CONTINENTAL CAS CO	2,065,014
				VALLEY FORGE INS CO	1,914,563
TRANSPORTATION INS CO	1,374,340				

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

<b>2018 Rank</b>	<b>Group Code</b>	<b>Group Name</b>	<b>2018 Group Premium</b>	<b>Company Name</b>	<b>2018 Company Premium</b>
16	2538	AMTRUST FINANCIAL SERV GRP	13,282,850	WESCO INS CO TECHNOLOGY INS CO INC SECURITY NATL INS CO FIRST NONPROFIT INS CO	6,628,252 5,217,145 1,364,958 72,495
17	447	HARFORD GRP	11,632,837	HARFORD MUT INS CO FIRSTLINE NATL INS CO	10,893,288 739,549
18	140	NATIONWIDE CORP GRP	10,581,239	NATIONWIDE MUT FIRE INS CO NATIONWIDE MUT INS CO NATIONWIDE PROP & CAS INS CO NATIONWIDE AGRIBUSINESS INS CO NATIONAL CAS CO HARLEYSVILLE INS CO HARLEYSVILLE PREFERRED INS CO FARMLAND MUT INS CO AMCO INS CO HARLEYSVILLE WORCESTER INS CO ALLIED PROP & CAS INS CO DEPOSITORS INS CO	2,502,377 1,492,723 1,390,115 1,226,169 714,974 697,521 593,937 515,680 492,053 475,316 244,005 236,369
19	1279	ARCH INS GRP	9,886,683	ARCH INS CO	9,886,683
20	250	DONEGAL GRP	9,391,324	PENINSULA IND CO ATLANTIC STATES INS CO SOUTHERN INS CO OF VA DONEGAL MUT INS CO PENINSULA INS CO	3,257,020 2,654,355 2,203,003 945,971 330,975
21	244	CINCINNATI FIN GRP	9,265,406	THE CINCINNATI CAS CO THE CINCINNATI IND CO THE CINCINNATI INS CO	3,643,371 2,816,835 2,805,200

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

<b>2018 Rank</b>	<b>Group Code</b>	<b>Group Name</b>	<b>2018 Group Premium</b>	<b>Company Name</b>	<b>2018 Company Premium</b>
22	175	STATE AUTO MUT GRP	8,094,489	AMERICAN COMPENSATION INS CO PLAZA INS CO STATE AUTO PROP & CAS INS CO MERIDIAN SECURITY INS CO STATE AUTOMOBILE MUT INS CO	2,749,154 1,607,991 1,316,299 1,263,368 1,157,677
23	3363	EMPLOYERS HOLDINGS GRP	7,847,623	EMPLOYERS PREFERRED INS CO EMPLOYERS ASSUR CO EMPLOYERS COMPENSATION INS CO	5,152,181 2,671,172 24,270
24	88	THE HANOVER INS GRP	7,770,950	HANOVER AMER INS CO HANOVER INS CO MASSACHUSETTS BAY INS CO ALLMERICA FIN BENEFIT INS CO CITIZENS INS CO OF AMER ALLMERICA FIN ALLIANCE INS CO NOVA CAS CO	1,687,032 1,608,194 1,550,853 1,333,263 573,861 521,058 496,689
25	176	STATE FARM GRP	5,660,928	STATE FARM FIRE & CAS CO	5,660,928
26	968	AXA INS GRP	5,453,384	XL SPECIALTY INS CO XL INS AMER INC T H E INS CO GREENWICH INS CO	3,290,536 1,866,098 241,108 55,642
27	291	MOTORISTS MUT GRP	5,371,861	BRICKSTREET MUT INS CO PINNACLEPOINT INS CO SUMMITPOINT INS CO NORTHSTONE INS CO	1,745,807 1,727,421 1,242,810 655,823
28	1332	MAINE EMPLOYERS MUT INS GRP	5,326,742	MEMIC IND CO MAINE EMPLOYERS MUT INS CO	5,294,477 32,265

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

2018 Rank	Group Code	Group Name	2018 Group Premium	Company Name	2018 Company Premium
29	680	AMERISAFE GRP	5,050,836	AMERICAN INTERSTATE INS CO	5,050,836
30	457	ARGONAUT GRP	4,498,120	ROCKWOOD CAS INS CO ARGONAUT INS CO ARGONAUT MIDWEST INS CO COLONY SPECIALTY INS CO	3,025,456 1,165,952 168,576 138,136
31	201	UTICA GRP	4,484,779	REPUBLIC FRANKLIN INS CO GRAPHIC ARTS MUT INS CO UTICA MUT INS CO	1,954,692 1,753,834 776,253
32	3098	TOKIO MARINE HOLDINGS INC GRP	4,121,463	SAFETY NATL CAS CORP SAFETY FIRST INS CO TOKIO MARINE AMER INS CO TNUS INS CO TRANS PACIFIC INS CO	2,362,471 1,184,828 449,310 79,764 45,090
33	2698	PROASSURANCE CORP GRP	3,883,363	EASTERN ALLIANCE INS CO ALLIED EASTERN IND CO EASTERN ADVANTAGE ASSUR CO	1,826,756 1,611,831 444,776
34	84	AMERICAN FINANCIAL GRP	3,837,944	VANLINER INS CO GREAT AMER ALLIANCE INS CO NATIONAL INTERSTATE INS CO GREAT AMER INS CO OF NY TRIUMPHE CAS CO GREAT AMER ASSUR CO GREAT AMER INS CO	1,032,843 1,024,157 602,220 574,711 413,334 101,872 88,807
35	271	PENNSYLVANIA NATL INS GRP	3,832,747	PENNSYLVANIA NATL MUT CAS INS CO PENN NATL SECURITY INS CO	2,077,776 1,754,971
36	474	FCCI MUT INS GRP	3,786,805	FCCI INS CO MONROE GUAR INS CO NATIONAL TRUST INS CO	1,721,164 1,083,737 981,904



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

<b>2018 Rank</b>	<b>Group Code</b>	<b>Group Name</b>	<b>2018 Group Premium</b>	<b>Company Name</b>	<b>2018 Company Premium</b>
37	1120	EVEREST REINS HOLDINGS GRP	3,725,729	EVEREST NATL INS CO EVEREST PREMIER INS CO EVEREST DENALI INS CO	3,131,941 511,063 82,725
38	408	AMERICAN NATL FIN GRP	3,427,958	UNITED FARM FAMILY INS CO	3,427,958
39	158	FAIRFAX FIN GRP	3,237,839	UNITED STATES FIRE INS CO ZENITH INS CO NORTH RIVER INS CO CRUM & FORSTER IND CO SENECA INS CO INC	1,093,272 1,072,514 958,840 76,346 36,867
40	867	PROTECTIVE INS CORP GRP	3,099,061	PROTECTIVE INS CO SAGAMORE INS CO	2,436,668 662,393
41	4670	STARR GRP	2,878,577	STARR IND & LIAB CO	2,878,577
42	7	FEDERATED MUT GRP	2,837,402	FEDERATED MUT INS CO FEDERATED SERV INS CO FEDERATED RESERVE INS CO	2,088,916 401,698 346,788
43	169	SENTRY INS GRP	2,829,596	SENTRY INS A MUT CO SENTRY CAS CO FLORISTS MUT INS CO MIDDLESEX INS CO SENTRY SELECT INS CO FLORISTS INS CO	1,142,701 903,617 394,310 142,197 136,452 110,319
44	640	MUTUAL BENEFIT GRP	2,810,646	MUTUAL BENEFIT INS CO SELECT RISK INS CO	1,957,226 853,420

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

<b>2018 Rank</b>	<b>Group Code</b>	<b>Group Name</b>	<b>2018 Group Premium</b>	<b>Company Name</b>	<b>2018 Company Premium</b>
45	124	AMERISURE CO GRP	2,520,399	AMERISURE MUT INS CO AMERISURE INS CO AMERISURE PARTNERS INS CO	1,968,220 538,677 13,502
46	796	QBE INS GRP	2,352,465	PRAETORIAN INS CO STONINGTON INS CO QBE INS CORP NORTH POINTE INS CO REGENT INS CO GENERAL CAS CO OF WI	1,378,760 437,776 348,483 75,188 74,785 37,473
47	0	BRETHREN MUT INS CO	1,961,778	BRETHREN MUT INS CO	1,961,778
48	4715	MS & AD INS GRP	1,926,524	MITSUI SUMITOMO INS USA INC MITSUI SUMITOMO INS CO OF AMER	1,574,209 352,315
49	748	AMERITRUST GRP INC GRP	1,803,229	STAR INS CO	1,803,229
50	256	PROSIGHT GRP	1,685,921	NEW YORK MARINE & GEN INS CO	1,685,921
51	0	BROTHERHOOD MUT INS CO	1,629,613	BROTHERHOOD MUT INS CO	1,629,613
52	228	WESTFIELD GRP	1,626,841	WESTFIELD INS CO WESTFIELD NATL INS CO AMERICAN SELECT INS CO	1,145,952 367,630 113,259
53	785	MARKEL CORP GRP	1,430,301	STATE NATL INS CO INC MARKEL INS CO	1,032,426 397,875
54	3219	SOMPO GRP	1,414,080	SOMPO JAPAN INS CO OF AMER SOMPO JAPAN FIRE & MAR INS CO AMER	1,265,509 148,571
55	922	ICW GRP ASSETS INC GRP	1,239,205	INSURANCE CO OF THE WEST EXPLORER INS CO	983,468 255,737

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

<b>2018 Rank</b>	<b>Group Code</b>	<b>Group Name</b>	<b>2018 Group Premium</b>	<b>Company Name</b>	<b>2018 Company Premium</b>
56	69	FARMERS INS GRP	1,016,854	MID CENTURY INS CO	469,533
				FOREMOST INS CO GRAND RAPIDS MI	356,844
				TRUCK INS EXCH	112,051
				FOREMOST SIGNATURE INS CO	54,467
				FOREMOST PROP & CAS INS CO	12,911
				FARMERS INS EXCH	11,048
57	311	MAIN STREET AMER GRP	985,377	MAIN ST AMER ASSUR CO	474,698
				NGM INS CO	420,987
				OLD DOMINION INS CO	89,692
58	4851	CHURCH MUT GRP	968,842	CHURCH MUT INS CO	968,842
59	517	HANNOVER GRP	918,186	HDI GLOBAL INS CO	918,186
60	4886	BENCHMARK HOLDING GRP	883,190	BENCHMARK INS CO	883,190
61	4904	INTACT FINANCIAL GRP	812,862	ATLANTIC SPECIALTY INS CO	691,609
				OBI NATL INS CO	111,102
				OBI AMER INS CO	10,151
62	62	EMC INS CO GRP	760,046	EMCASCO INS CO	504,739
				EMPLOYERS MUT CAS CO	255,306
				UNION INS CO OF PROVIDENCE	1
63	350	GENERAL ELECTRIC GRP	742,299	ELECTRIC INS CO	742,299
64	4725	ENSTAR GRP	604,389	STARSTONE NATL INS CO	604,389
65	594	AMERICAN CONTRACTORS INS GRP	426,797	ACIG INS CO	426,797
66	761	ALLIANZ INS GRP	382,094	AMERICAN AUTOMOBILE INS CO	193,307
				FIREMANS FUND INS CO	129,484
				NATIONAL SURETY CORP	54,761
				AMERICAN INS CO	3,590
				ASSOCIATED IND CORP	952

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

<b>2018 Rank</b>	<b>Group Code</b>	<b>Group Name</b>	<b>2018 Group Premium</b>	<b>Company Name</b>	<b>2018 Company Premium</b>
67	0	SOUTHERN STATES INS EXCH	371,546	SOUTHERN STATES INS EXCH	371,546
68	225	IAT REINS CO GRP	342,813	TRANSGUARD INS CO OF AMER INC	342,813
69	303	GUIDEONE INS GRP	288,354	GUIDEONE MUT INS CO GUIDEONE SPECIALTY MUT INS CO	225,357 62,997
70	0	CHEROKEE INS CO	257,214	CHEROKEE INS CO	257,214
71	775	PHARMACISTS MUT GRP	253,780	PHARMACISTS MUT INS CO	253,780
72	1302	BUILDERS INS GRP	237,678	AMERICAN BUILDERS INS CO NATIONAL BUILDERS INS CO	228,205 9,473
73	783	RLI INS GRP	169,218	RLI INS CO	169,218
74	1147	WORKERS COMP FUND GRP	162,427	ADVANTAGE WORKERS COMP INS CO	162,427
75	0	FEDERATED RURAL ELECTRIC INS EXCH	161,071	FEDERATED RURAL ELECTRIC INS EXCH	161,071
76	708	NEW JERSEY MANUFACTURERS GRP	143,833	NEW JERSEY MANUFACTURERS INS CO	143,833
77	0	LION INS CO	112,160	LION INS CO	112,160
78	0	FRANK WINSTON CRUM INS CO	94,873	FRANK WINSTON CRUM INS CO	94,873
79	4381	HOUSTON INTL INS GRP	70,018	IMPERIUM INS CO	70,018
80	0	WORK FIRST CAS CO	65,697	WORK FIRST CAS CO	65,697
81	0	ASHMERE INS CO	54,180	ASHMERE INS CO	54,180
82	0	CIMARRON INS CO INC	43,652	CIMARRON INS CO INC	43,652

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

<b>2018 Rank</b>	<b>Group Code</b>	<b>Group Name</b>	<b>2018 Group Premium</b>	<b>Company Name</b>	<b>2018 Company Premium</b>
83	361	MUNICH RE GRP	26,809	AMERICAN ALT INS CORP AMERICAN MODERN HOME INS CO	27,134 -325
84	222	GREATER NY GRP	25,625	GREATER NY MUT INS CO INSURANCE CO OF GREATER NY STRATHMORE INS CO	15,830 5,373 4,422
85	473	AMERICAN FAMILY INS GRP	19,374	MIDVALE IND CO	19,374
86	4794	GROUP ONE THOUSAND ONE GRP	18,845	CLEAR SPRING PROP & CAS CO	18,845
87	1208	GRAY INS GRP	10,536	GRAY INS CO	10,536
88	36	CENTRAL MUT INS CO GRP	9,591	CENTRAL MUT INS CO	9,591
89	4935	CHANDLER INS GRP	7,094	NATIONAL AMER INS CO	7,094
90	0	SAMSUNG FIRE & MARINE INS CO LTD	5,970	SAMSUNG FIRE & MARINE INS CO LTD	5,970
91	1124	RAS DAKOTA GRP	2,504	DAKOTA TRUCK UNDERWRITERS	2,504
92	553	ARROWPOINT CAPITAL GRP	-1,670	ARROWOOD IND CO	-1,670
93	0	PETROLEUM CAS CO	-12,342	PETROLEUM CAS CO	-12,342

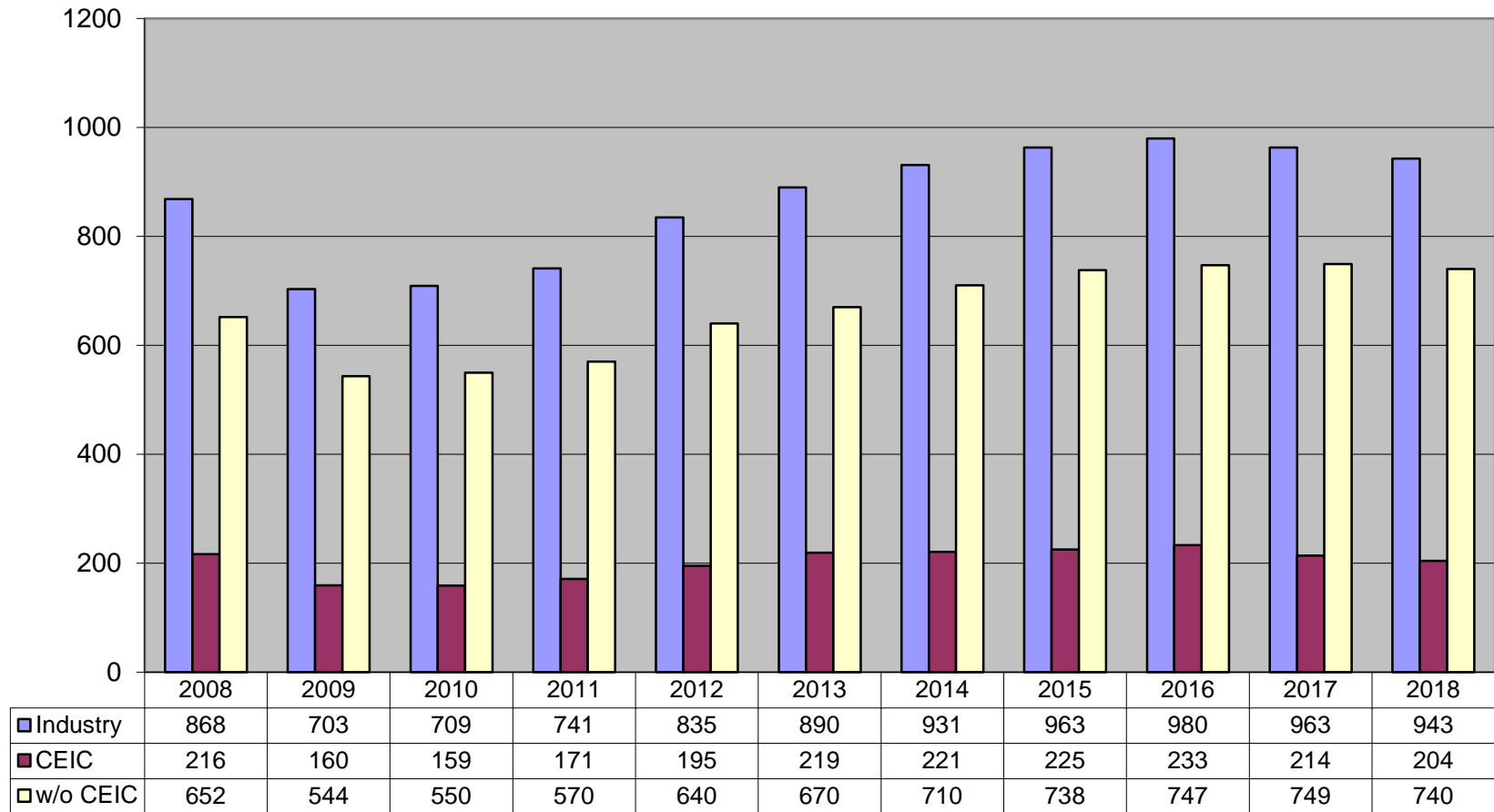
**INDUSTRY TOTALS**

**943,358,413**

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

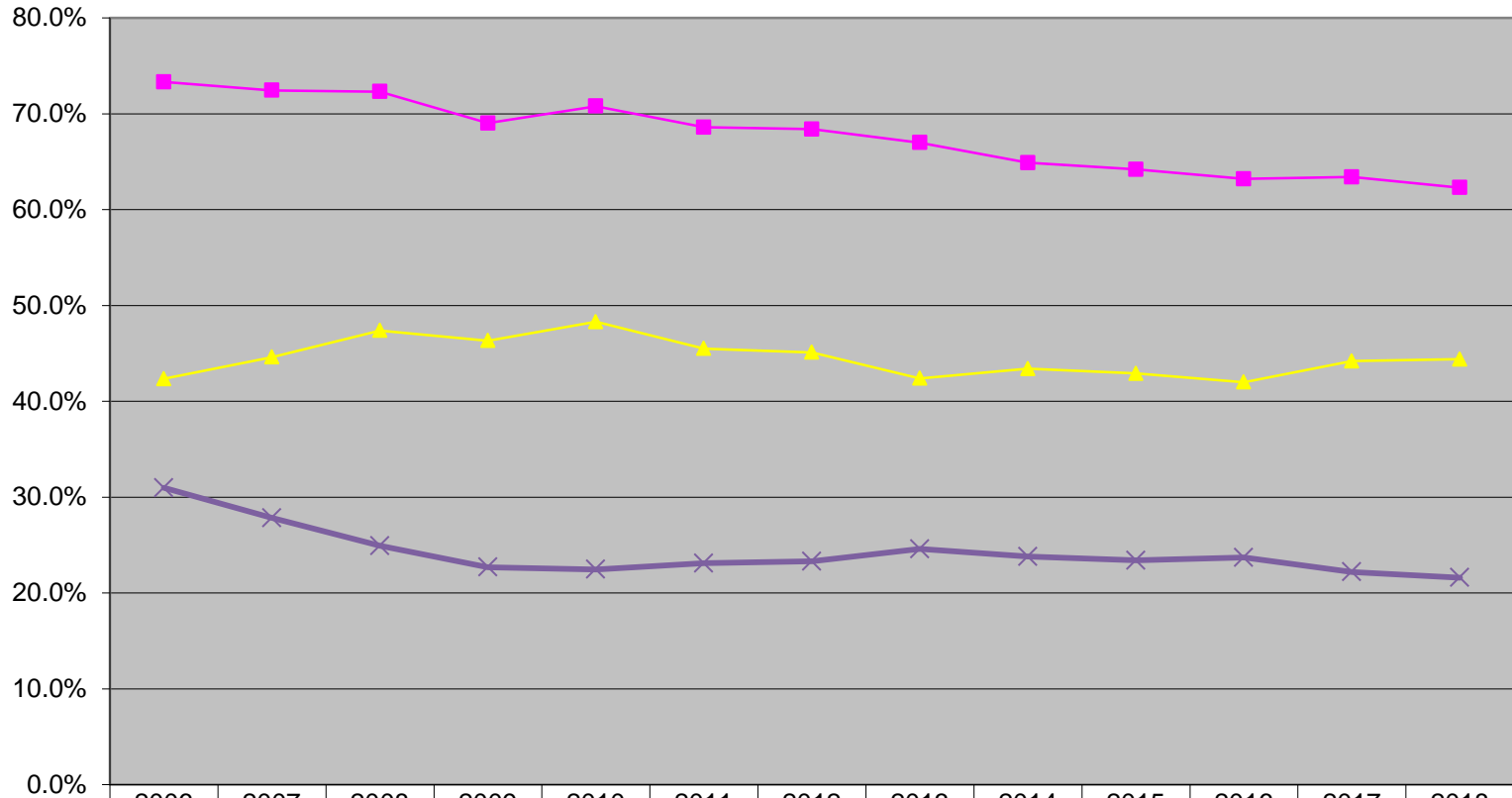
2018 Rank	Group Code	Insurer Group Name	2018 Group Premium	Company Name	2018 Written Premium
1	3098	TOKIO MARINE HOLDINGS INC GRP	8,526,457	SAFETY NATL CAS CORP	8,526,457
2	212	ZURICH INS GRP	1,011,703	ZURICH AMER INS CO	1,011,703
3	785	MARKEL CORP GRP	855,161	STATE NATL INS CO INC	855,161
4	1279	ARCH INS GRP	720,197	ARCH INS CO	720,197
5	256	PROSIGHT GRP	397,201	NEW YORK MARINE & GEN INS CO	397,201
6	12	AMERICAN INTL GRP	366,911	NATIONAL UNION FIRE INS CO OF PITTS	366,911
7	626	CHUBB LTD GRP	245,651	ACE AMER INS CO	245,651
8	150	OLD REPUBLIC GRP	184,887	OLD REPUBLIC INS CO	184,887
9	91	HARTFORD FIRE & CAS GRP	128,335	HARTFORD CAS INS CO	128,335
10	968	AXA INS GRP	1,877	XL SPECIALTY INS CO	1,877
11	111	LIBERTY MUT GRP	354	LM INS CORP	354

### Maryland Industry vs CEIC Written Premium for 2008 through 2018 (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



	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Top 8	73.3%	72.5%	72.3%	69.0%	70.8%	68.6%	68.4%	67.0%	64.9%	64.2%	63.2%	63.4%	62.3%
Top 8 (w/o CEIC)	42.3%	44.6%	47.4%	46.3%	48.3%	45.5%	45.1%	42.4%	43.4%	42.9%	42.0%	44.2%	44.4%
CEIC	31.0%	27.8%	24.9%	22.7%	22.5%	23.1%	23.3%	24.6%	23.8%	23.4%	23.7%	22.2%	21.6%



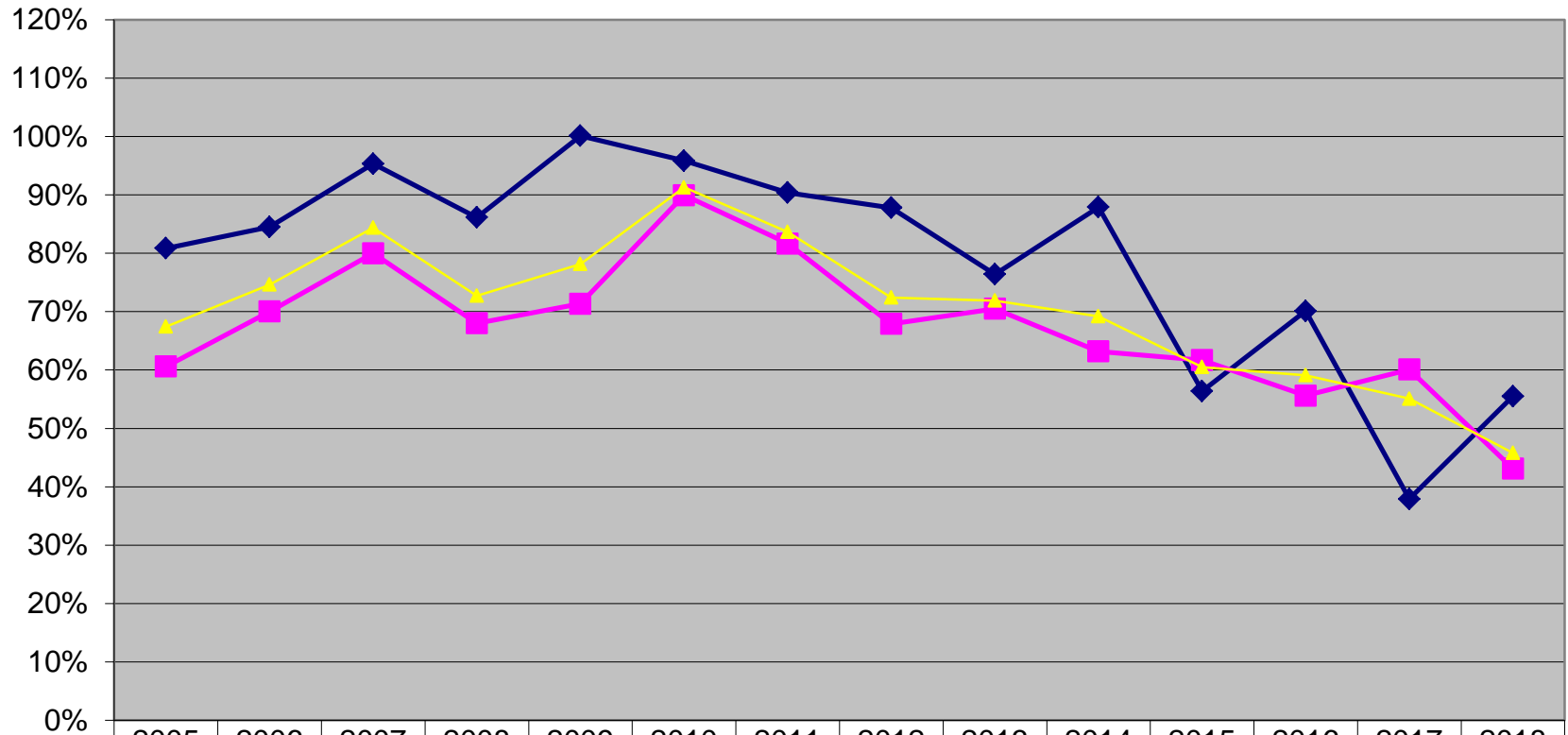
## Maryland

<b>RE-ENTRANTS</b>			
<b>2018 Group Code</b>	<b>2018 Company Code</b>	<b>2018 Company Name</b>	<b>2018 Premium</b>
12	19445	NATIONAL UNION FIRE INS CO OF PITTS	3,695,767
626	22713	INSURANCE CO OF N AMER	71,436
0	31232	WORK FIRST CAS CO	65,697
4794	15563	CLEAR SPRING PROP & CAS CO	18,845
1302	16632	NATIONAL BUILDERS INS CO	9,473
111	23043	LIBERTY MUT INS CO	3,076
626	20699	ACE PROP & CAS INS CO	415



<b>NEW ENTRANTS</b>			
<b>2018 Group Code</b>	<b>2018 Company Code</b>	<b>2018 Company Name</b>	<b>2018 Premium</b>
1120	16045	EVEREST PREMIER INS CO	511,063
922	40029	EXPLORER INS CO	255,737
708	12122	NEW JERSEY MANUFACTURERS INS CO	143,833
1120	16044	EVEREST DENALI INS CO	82,725
626	35181	EXECUTIVE RISK IND INC	61,528
0	20400	CIMARRON INS CO INC	43,652
3363	11512	EMPLOYERS COMPENSATION INS CO	24,270
31	32280	COMMERCIAL CAS INS CO	17,193
4904	15645	OBI AMER INS CO	10,151
222	22195	INSURANCE CO OF GREATER NY	5,373
31	38865	CALIFORNIA INS CO	2,512
1124	34924	DAKOTA TRUCK UNDERWRITERS	2,504
62	21423	UNION INS CO OF PROVIDENCE	1

### Maryland Industry vs CEIC Loss Ratios from 2005 through 2018

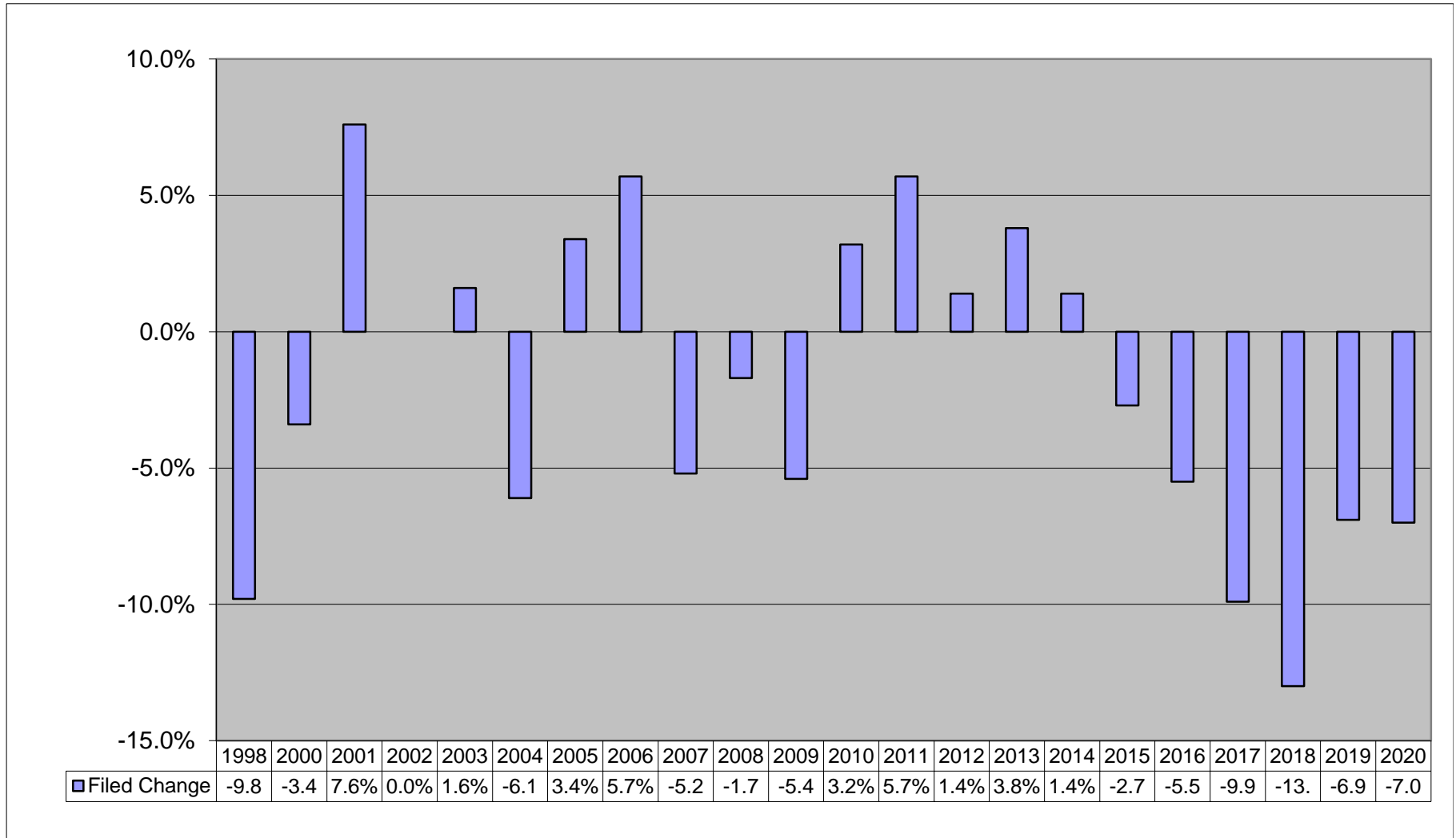


◆ CEIC	80.9%	84.5%	95.3%	86.1%	100.1%	95.9%	90.4%	87.8%	76.4%	87.9%	56.4%	70.1%	37.9%	55.5%
■ w/o CEIC	60.6%	70.0%	80.0%	68.0%	71.4%	89.9%	81.7%	67.9%	70.5%	63.2%	61.7%	55.6%	60.1%	43.1%
▲ Industry	67.4%	74.6%	84.4%	72.7%	78.2%	91.3%	83.7%	72.4%	71.9%	69.2%	60.5%	59.1%	55.1%	45.8%

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 2020**



**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%

**Largest Payroll Classes by Industry Group for Maryland**  
**(payroll information only available through 1st quarter 2017)**

	Latest Available Payroll	Change from 2005 to 2020	Change from 2019 to 2020	% of Statewide Payroll	% Change in Payroll from 2016 to 2017	Status Code (see below)
<b>Largest Manufacturing Classes</b>						
TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION DEVICE MFG NOC	1,189,879,090	-43.4%	-18.9%	1.25%	5.9%	
FOOD PRODUCTS MFG. NOC	203,607,717	-15.3%	-6.9%	0.21%	7.9%	
DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMPOUNDING, OR BLENDI	168,784,531	-25.9%	-1.6%	0.18%	16.3%	
BAKERY - SALESPERSONS & DRIVERS	156,292,832	-23.3%	-10.1%	0.16%	4.8%	
INSTRUMENT MFG NOC	149,899,880	-16.0%	-9.3%	0.16%	10.0%	
BOTTLING-ALL OPERATIONS & ROUTE SUPERVISORS, DRIVERS	148,810,893	-52.9%	-10.7%	0.16%	11.1%	
PRINTING	146,572,430	-35.5%	-7.7%	0.15%	14.4%	
MACHINE SHOP NOC	145,712,393	-25.1%	-4.4%	0.15%	8.6%	
SHEET METAL PRODUCTS MFG.	121,783,790	-33.8%	-7.7%	0.13%	8.0%	
AIRPLANE MFG	117,582,994	-37.9%	-3.6%	0.12%	-7.6%	
COMPUTING, RECORDING OR OFFICE MACHINE MFG NOC	104,485,455	-22.2%	-6.0%	0.11%	38.0%	
CHEMICAL MANUFACTURING NOC-ALL OPERATIONS & DRIVERS	94,156,881	-48.4%	-20.2%	0.10%	24.8%	
LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS	82,786,439	-51.9%	-12.5%	0.09%	10.6%	
PLASTICS MANUFACTURING: MOLDED PRODUCTS NOC	76,635,658	-23.7%	-0.5%	0.08%	-6.8%	
AUTOMOBILE ENGINE MFG	73,846,788	41.6%	-2.1%	0.08%	-18.6%	
FURNITURE MANUFACTURING AND CABINET SHOP - WOOD - NOC	66,104,922	-35.4%	-8.9%	0.07%	39.0%	
DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MFG & INCLUDES MFG OFINC	64,241,883	-3.9%	-9.3%	0.07%	25.8%	
EXPLOSIVES OR AMMUNITION MFG: NOC & DRIVERS	62,813,849	-32.1%	-17.9%	0.07%	16.9%	
SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS	62,622,763	-48.9%	-7.7%	0.07%	-40.5%	
CARPENTRY-SHOP ONLY-& DRIVERS	61,679,792	2.2%	-1.2%	0.06%	7.7%	
MACHINED PARTS MFG. NOC	59,120,749	-20.6%	-17.6%	0.06%	7.7%	
MEAT PRODUCTS MFG NOC	54,612,920	34.3%	1.2%	0.06%	3.1%	
ELECTRICAL APPARATUS MFG NOC	53,533,325	-5.1%	0.0%	0.06%	-16.9%	
CLOTH, CANVAS AND RELATED PRODUCTS MFG. NOC	53,438,546	-32.9%	-2.0%	0.06%	6.3%	
PHARMACEUTICAL OR SURGICAL GOODS MFG NOC	48,954,623	-29.9%	-4.2%	0.05%	15.4%	
ICE CREAM MFG & DRIVERS	47,907,736	-35.9%	-5.9%	0.05%	-8.0%	
SILK THREAD OR YARN MFG	45,777,351	-19.7%	-6.4%	0.05%	-3.7%	
AIRCRAFT ENGINE MFG	44,082,709	-40.9%	-11.8%	0.05%	-2.4%	
PAPER MFG	43,252,150	7.0%	-1.8%	0.05%	-20.2%	
LAUNDRY AND DRY CLEANING STORE-RETAIL-& ROUTE SUPERVISORS, DRIVERS	38,460,682	-31.1%	-10.1%	0.04%	8.5%	
FURNITURE MANUFACTURING AND CABINET SHOP - ASSEMBLY BY HAND - WOOD	37,716,245	-4.2%	-5.8%	0.04%	23.2%	
CREAMERY OR DAIRY & ROUTE SUPERVISORS, DRIVERS	34,960,566	20.1%	3.6%	0.04%	-6.0%	
POTATO CHIP, POPCORN & SNACK CHIP MFG. NOC	34,146,493		13.0%	0.04%	41.8%	(3)
CEMENT MFG	33,840,310	-37.5%	-17.7%	0.04%	12.1%	

**Largest Payroll Classes by Industry Group for Maryland  
(payroll information only available through 1st quarter 2017)**

	Latest Available Payroll	Change from 2005 to 2020	Change from 2019 to 2020	% of Statewide Payroll	% Change in Payroll from 2016 to 2017	Status Code (see below)
<b>Largest Manufacturing Classes</b>						
CONCRETE PRODUCTS MFG & DRIVERS	32,313,645	-13.8%	-8.8%	0.03%	15.5%	
CONSTRUCTION OR AGRICULTURAL MACHINERY MFG	30,644,873	-51.0%	-6.4%	0.03%	7.2%	
CORRUGATED OR FIBER BOARD CONTAINER MFG	30,422,470	-6.3%	-12.1%	0.03%	10.7%	
OXYGEN OR HYDROGEN MFG & DRIVERS	29,857,746	15.2%	-7.4%	0.03%	32.0%	
ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG	28,748,014	-21.2%	-16.7%	0.03%	174.2%	
VALVE MFG	26,893,193	-56.0%	-9.5%	0.03%	309.6%	
SUGAR MANUFACTURING OR REFINING FROM SUGAR CANE OR SUGAR BEETS	26,871,994	-62.3%	-2.3%	0.03%	-7.3%	
PLASTICS MFG: SHEETS, RODS, OR TUBES	26,734,650	-55.2%	-25.9%	0.03%	2.2%	
BUILDING OR ROOFING PAPER OR FELT PREPARATION-NO INSTALLATION	26,518,250	-71.2%	-5.5%	0.03%	12.7%	
ASPHALT WORKS OPERATED BY PAVING CONTRACTORS - PERMANENT LOCATION 8	26,126,971	-36.1%	-0.8%	0.03%	23.2%	
PAINT MFG	24,390,017	-49.1%	4.9%	0.03%	-2.3%	
HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING	23,863,487	0.9%	-17.4%	0.03%	1.4%	
HARDWARE MFG NOC	22,841,394	-40.2%	-5.6%	0.02%	7.5%	
FABRIC COATING OR IMPREGNATING NOC	22,723,881	-19.3%	-7.9%	0.02%	42.6%	
IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL-& DRIVERS	21,483,743	-9.2%	-6.3%	0.02%	-2.0%	
CAN MFG	20,132,923	-48.8%	-7.8%	0.02%	12.5%	
PLASTICS MFG: FABRICATED PRODUCTS NOC	18,689,245	-24.9%	-8.6%	0.02%	-8.5%	
OPTICAL GOODS MFG. NOC	18,655,557		-7.5%	0.02%	22.2%	(3)
PUMP MFG	18,109,334	-7.5%	-6.1%	0.02%	8.8%	
METAL STAMPED GOODS MFG NOC	17,887,968	-10.5%	-6.9%	0.02%	3.5%	
NEWSPAPER PUBLISHING	17,331,430	16.5%	-4.2%	0.02%	-13.7%	
PLASTER BOARD OR PLASTER BLOCK MFG & DRIVERS	16,719,182	-53.0%	-6.6%	0.02%	15.0%	
WIRE GOODS MFG NOC	16,319,066	-24.7%	-17.0%	0.02%	15.5%	
BATTERY MFG-STORAGE	15,725,694	-34.9%	-3.8%	0.02%	13.4%	
MATTRESS OR BOX SPRING MFG	15,425,948	13.6%	-1.1%	0.02%	12.0%	
IRON OR STEEL: FABRICATION: IRON OR STEEL WORKS-SHOP-STRUCTURAL-& DRIV	14,585,485	-29.5%	-6.2%	0.02%	-8.3%	
DENTAL LABORATORY	13,854,196	-11.4%	-11.4%	0.01%	-1.5%	
GLASS MERCHANT	13,506,192	-49.2%	-13.5%	0.01%	9.5%	
PAINTING: SHOP ONLY & DRIVERS	13,465,820	6.1%	5.5%	0.01%	-4.5%	
CHEMICAL BLENDING AND MIXING NOC-ALL OPERATIONS & DRIVERS	12,374,465	-16.7%	-7.4%	0.01%	98.5%	
MILK PRODUCTS MFG NOC	12,044,838	-54.6%	-13.9%	0.01%	4.9%	
CABLE MFG-INSULATED ELECTRICAL	11,100,920	-16.1%	-9.6%	0.01%	1.0%	
RUBBER GOODS MFG NOC	10,885,516	-34.8%	-7.7%	0.01%	-1.1%	
STONE CUTTING OR POLISHING NOC & DRIVERS	10,399,606	-8.0%	-10.7%	0.01%	23.3%	
AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: NOC	10,288,412	-46.4%	-16.3%	0.01%	-0.1%	
PAPER GOODS MFG NOC	9,838,317	33.3%	-7.4%	0.01%	20.1%	

**Largest Payroll Classes by Industry Group for Maryland  
(payroll information only available through 1st quarter 2017)**

<b>Largest Contracting Classes</b>	<b>Latest Available Payroll</b>	<b>Change from 2005 to 2020</b>	<b>Change from 2019 to 2020</b>	<b>% of Statewide Payroll</b>	<b>% Change in Payroll from 2016 to 2017</b>	<b>Status Code (see below)</b>
CONTRACTOR--PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION I	877,116,271	-51.1%	-4.2%	0.92%	2.7%	
ELECTRICAL WIRING-WITHIN BUILDINGS & DRIVERS	611,795,615	-39.1%	-12.7%	0.64%	8.6%	
PLUMBING NOC & DRIVERS	494,627,228	-40.5%	-10.4%	0.52%	2.6%	
HEATING, VENTILATION, AIR-CONDITIONING AND REFRIGERATIONSYSTEMS-INSTALL	388,918,909	-29.2%	-5.7%	0.41%	7.9%	
CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS-& DRI	263,630,497	-4.7%	-6.9%	0.28%	-3.1%	
MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS	238,602,158	-33.3%	1.7%	0.25%	-3.3%	
EXCAVATION & DRIVERS	217,638,654	-41.8%	-16.8%	0.23%	4.4%	
CARPENTRY NOC	189,828,454	-31.8%	-9.2%	0.20%	-10.7%	
BURGLAR AND FIRE ALARM INSTALLATION OR REPAIR & DRIVERS	179,668,016	-34.2%	-7.6%	0.19%	3.4%	
LANDSCAPE GARDENING & DRIVERS	155,443,941	6.0%	-7.5%	0.16%	-9.5%	
CARPENTRY- CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING THREEI	149,617,668	-16.8%	6.2%	0.16%	3.3%	
PAINTING NOC & SHOP OPERATIONS, DRIVERS	147,574,319	-27.8%	-7.6%	0.16%	8.7%	
ELEVATOR ERECTION OR REPAIR	104,198,831	-56.2%	-6.9%	0.11%	3.1%	
MASONRY NOC	102,249,617	-16.7%	-11.0%	0.11%	12.7%	
CONSTRUCTION OR ERECTION PERMANENT YARD	94,107,823	-10.5%	-10.7%	0.10%	7.6%	
CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM	92,993,994	8.2%	-3.2%	0.10%	4.1%	
GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS	88,675,509	-10.5%	-16.0%	0.09%	-1.6%	
WALLBOARD, SHEETROCK, DRYWALL, PLASTERBOARD, OR CEMENT BOARD INSTAL	83,778,048	-14.2%	-15.2%	0.09%	4.5%	
CONCRETE CONSTRUCTION NOC	78,200,105	-37.2%	-0.6%	0.08%	-27.9%	
SEWER CONSTRUCTION-ALL OPERATIONS & DRIVERS	76,412,341	-31.0%	0.0%	0.08%	18.5%	
STREET OR ROAD CONSTRUCTION: PAVING OR REPAVING & DRIVERS	62,029,008	-40.7%	5.1%	0.07%	-3.2%	
FURNITURE OR FIXTURES INSTALLATION-PORTABLE-NOC	58,862,505	-42.1%	-11.5%	0.06%	11.3%	
ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS	53,870,416	-53.1%	-5.5%	0.06%	-22.0%	
AUTOMATIC SPRINKLER INSTALLATION & DRIVERS	53,516,456	-47.1%	-15.6%	0.06%	8.8%	
SHEET METAL WORK - INSTALLATION & DRIVERS	53,078,081	-28.8%	-6.9%	0.06%	-21.4%	(1)
ROOFING-ALL KINDS & DRIVERS	44,102,416	-48.5%	-2.5%	0.05%	24.6%	
DOOR AND WINDOW INSTALLATION - ALL TYPES - RESIDENTIAL AND COMMERCIAL	43,767,572	-22.7%	5.3%	0.05%	12.4%	
IRON OR STEEL: ERECTION NOC	43,238,481	-49.4%	-15.4%	0.05%	74.5%	
CERAMIC TILE, INDOOR STONE, MARBLE, OR MOSAIC WORK	40,383,902	-19.8%	-14.3%	0.04%	10.4%	
FLOOR COVERING INSTALLATION--RESILIENT FLOORING -- CARPET AND LAMINATEF	36,159,143	-30.2%	-15.6%	0.04%	1.1%	
CONDUIT CONSTRUCTION-FOR CABLES OR WIRES-& DRIVERS	34,726,865	-40.9%	-19.4%	0.04%	4.9%	
INSULATION WORK NOC & DRIVERS	32,119,108	-18.7%	-11.8%	0.03%	24.4%	
GLAZIER-AWAY FROM SHOP & DRIVERS	28,626,374	-9.7%	-16.2%	0.03%	-6.8%	
STREET OR ROAD CONSTRUCTION: SUBSURFACE WORK & DRIVERS	24,823,270	-62.3%	-1.6%	0.03%	34.2%	

**Largest Payroll Classes by Industry Group for Maryland  
(payroll information only available through 1st quarter 2017)**

<b>Largest Contracting Classes</b>	<b>Latest Available Payroll</b>	<b>Change from 2005 to 2020</b>	<b>Change from 2019 to 2020</b>	<b>% of Statewide Payroll</b>	<b>% Change in Payroll from 2016 to 2017</b>	<b>Status Code (see below)</b>
CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS	23,411,495	-44.3%	-5.5%	0.02%	6.5%	
MOBILE CRANE AND HOISTING SERVICE CONTRACTORS-NOC-ALL OPERATIONS-INCI	21,251,323	-47.8%	-15.4%	0.02%	15.6%	
CONCRETE WORK-INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE	20,447,074	21.9%	1.3%	0.02%	12.3%	
IRON OR STEEL: ERECTION-FRAME STRUCTURES	18,637,637	-79.1%	-21.0%	0.02%	-76.8%	
DRILLING NOC & DRIVERS	17,946,157	-40.6%	-20.4%	0.02%	23.9%	
FENCE INSTALLATION AND REPAIR - METAL, VINYL, WOOD, OR PREFABRICATEDCON	17,847,231	-24.1%	-21.3%	0.02%	11.5%	
OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS	17,104,947	-25.5%	-14.6%	0.02%	10.4%	
BOILER INSTALLATION OR REPAIR-STEAM	10,668,600	-70.1%	-19.6%	0.01%	-19.8%	
WELDING OR CUTTING NOC & DRIVERS	10,193,067	-48.2%	-10.4%	0.01%	6.3%	
IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS	8,587,609	-46.2%	-6.0%	0.01%	5.7%	
SWIMMING POOL CONSTRUCTION-NOT IRON OR STEEL- & DRIVERS	8,561,368	-1.6%	-3.6%	0.01%	8.8%	
SIGN INSTALLATION, MAINTENANCE, REPAIR OR REMOVAL & DRIVERS	8,202,988	-31.0%	3.9%	0.01%	21.4%	
PILE DRIVING	7,438,643	-58.1%	-5.4%	0.01%	18.3%	
CLEANER - DEBRIS REMOVAL - CONSTRUCTION	6,866,600	-8.8%	-12.0%	0.01%	-9.1%	
RAILROAD CONSTRUCTION: LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF	6,673,343	-58.7%	-9.7%	0.01%	42.5%	
ASBESTOS CONTRACTOR-NOC & DRIVERS	5,644,496	-12.6%	-20.4%	0.01%	24.8%	
FARM MACHINERY OPERATION-BY CONTRACTOR-& DRIVERS	5,400,262	-26.8%	-8.5%	0.01%	15.2%	
PAPERHANGING & DRIVERS	3,737,194	-18.1%	3.3%	0.00%	-3.9%	
PAINTING: METAL STRUCTURES-OVER TWO STORIES IN HEIGHT-& DRIVERS	3,562,524	-54.0%	-0.4%	0.00%	-29.3%	
MANUFACTURED, MODULAR, OR PREFABRICATED HOME SETUP, HOOKUP, OR INSTA	3,007,522		-2.4%	0.00%	367.0%	(3)
SHAFT SINKING-ALL OPERATIONS	2,074,034	-63.5%	-9.7%	0.00%	-47.4%	
OIL STILL ERECTION OR REPAIR	1,966,242	-73.2%	-12.0%	0.00%	-47.1%	
IRON OR STEEL: ERECTION-FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGI	1,555,758	-54.8%	-14.1%	0.00%	73.7%	
CEILING INSTALLATION-SUSPENDED ACOUSTICAL GRID TYPE	1,494,667	0.9%	-17.2%	0.00%	-37.2%	
ASBESTOS CONTRACTOR-PIPE AND BOILER WORK EXCLUSIVELY & DRIVERS	1,301,793	-13.3%	4.6%	0.00%	34.5%	
OIL OR GAS - WELL - CLEANING OR SWABBING OF WELLS BY SPECIALIST CONTRAC	1,081,970	-39.7%	-11.3%	0.00%	32.2%	
PLASTERING NOC & DRIVERS	873,885	-15.9%	-4.7%	0.00%	221.6%	
TUNNELING-ALL OPERATIONS	169,967	-60.3%	-14.7%	0.00%	63.1%	
OIL OR GAS WELL: INSTRUMENT LOGGING OR SURVEY WORK & DRIVERS	149,136	-46.5%	-11.6%	0.00%	548.2%	
OIL OR GAS - LEASE WORK NOC - BY SPECIALIST CONTRACTOR & DRIVERS	141,277	-44.8%	-10.1%	0.00%	319.5%	
LATHING & DRIVERS	93,975	-26.5%	0.4%	0.00%	-69.3%	
HOTHOUSE ERECTION-ALL OPERATIONS	43,197	-1.8%	1.1%	0.00%	-20.3%	

**Largest Payroll Classes by Industry Group for Maryland  
(payroll information only available through 1st quarter 2017)**

	Latest Available Payroll	Change from 2005 to 2020	Change from 2019 to 2020	% of Statewide Payroll	% Change in Payroll from 2016 to 2017	Status Code (see below)
<b>Largest Office &amp; Clerical Classes</b>						
CLERICAL OFFICE EMPLOYEES NOC	30,712,234,969	-60.0%	-14.3%	32.30%	3.9%	
SALESPERSONS OR COLLECTORS-OUTSIDE	6,891,497,310	-28.0%	-5.3%	7.25%	3.4%	
PHYSICIAN & CLERICAL	5,456,858,705	-32.0%	-5.6%	5.74%	3.5%	
AUDITOR, ACCOUNTANT, OR COMPUTER SYSTEM DESIGNER OR PROGRAMMER - TF	4,865,150,102	-57.1%	0.0%	5.12%	1.2%	
COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL	2,720,196,608	-13.6%	-9.5%	2.86%	-1.2%	
BANKS AND TRUST COMPANIES - ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLE	2,253,374,435		-10.0%	2.37%	-0.7%	(4)
INSURANCE COMPANIES - INCLUDING CLERICAL & SALESPERSONS	1,847,876,762		-10.0%	1.94%	5.8%	(4)
ATTORNEY-ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS	1,400,100,238	-27.3%	0.0%	1.47%	0.7%	
HOSPITAL: PROFESSIONAL EMPLOYEES	1,231,940,520	-35.3%	-4.3%	1.30%	10.0%	
ARCHITECTURAL OR ENGINEERING FIRM - INCLUDING SALESPERSONS & DRIVERS	1,193,779,840	-60.7%	-8.3%	1.26%	-0.3%	
BUILDING OR PROPERTY MANAGEMENT - PROPERTY MANAGERS AND LEASING AGE	1,070,940,562	-28.4%	-2.0%	1.13%	6.7%	
ARCHITECTURAL OR ENGINEERING FIRM - CLERICAL	875,960,520	-73.3%	0.0%	0.92%	15.0%	(2)
TELECOMMUNICATIONS CO.: OFFICE OR EXCHANGE EMPLOYEES & CLERICAL	453,980,006	-68.2%	-12.5%	0.48%	-4.4%	
CLERICAL TELECOMMUTER EMPLOYEES	411,181,329	-78.6%	-25.0%	0.43%	18.6%	
RADIO OR TELEVISION BROADCASTING STATION-ALL EMPLOYEES & CLERICAL, DRIV	406,865,029	-19.4%	0.0%	0.43%	4.2%	
CHILD CARE CENTER - ALL EMPLOYEES INCLUDING CLERICAL, SALESPERSONS & DR	307,429,933	0.0%	0.0%	0.32%	11.8%	
AUTOMOBILE SALESPERSONS	305,046,922	-18.4%	2.6%	0.32%	2.9%	
PHOTOGRAPHER-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS	70,294,681	-53.1%	-10.0%	0.07%	15.6%	
REAL ESTATE APPRAISAL COMPANIES-OUTSIDE EMPLOYEES	61,251,518	-28.6%	-6.3%	0.06%	14.1%	
LABOR UNION-ALL EMPLOYEES	55,390,012	-13.6%	-9.5%	0.06%	-14.3%	
THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS	41,984,104	21.7%	-8.8%	0.04%	17.5%	
SURVEYORS, TIMBER CRUISERS, OIL OR GAS GEOLOGISTS OR SCOUTS, & DRIVERS	37,939,710	39.3%	0.0%	0.04%	0.6%	(2)
MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP	37,654,147	13.8%	-8.1%	0.04%	0.7%	
MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP - CLERICAL STAFF	20,242,818	-65.0%	-17.6%	0.02%	-6.3%	(1)
CHECK CASHING ESTABLISHMENTS - ALL EMPLOYEES, SALESPERSONS, DRIVERS & C	2,847,668		15.8%	0.00%	14.8%	(4)
AVIATION-AIR TRAFFIC CONTROLLERS UNDER CONTRACT WITH THE FAA	1,884,397	-60.0%	-14.3%	0.00%	-5.0%	(2)



**Largest Payroll Classes by Industry Group for Maryland  
(payroll information only available through 1st quarter 2017)**

<b>Largest Goods &amp; Services Classes</b>	<b>Latest Available Payroll</b>	<b>Change from 2005 to 2020</b>	<b>Change from 2019 to 2020</b>	<b>% of Statewide Payroll</b>	<b>% Change in Payroll from 2016 to 2017</b>	<b>Status Code (see below)</b>
RESTAURANT NOC	1,601,795,382	-43.8%	-4.0%	1.68%	5.1%	
RESTAURANT: FAST FOOD	1,091,503,648	-40.7%	-4.5%	1.15%	10.2%	
STORE: RETAIL NOC	1,080,098,392	-45.0%	-9.9%	1.14%	-10.8%	
AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS	976,569,894	-13.7%	-7.6%	1.03%	4.0%	
ANALYTICAL LABORATORIES OR ASSAYING - INCLUDING LABORATORY, OUTSIDE	931,060,046	-17.9%	-11.5%	0.98%	-2.3%	
STORE: MEAT, GROCERY AND PROVISION STORES COMBINED-RETAIL NOC	906,605,217	-38.4%	-6.8%	0.95%	29.9%	
CONVALESCENT OR NURSING HOME-ALL EMPLOYEES	874,822,420			0.92%	-1.9%	(B1)
JANITORIAL SERVICES BY CONTRACTORS - NO WINDOW CLEANING ABOVE GROUND	645,420,626	-31.3%	-7.6%	0.68%	7.0%	
STORE: WHOLESALE NOC	614,968,581	-7.5%	-11.3%	0.65%	4.5%	
OFFICE MACHINE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR	577,883,221	-20.8%	-2.3%	0.61%	5.4%	
BUILDING OR PROPERTY MANAGEMENT - ALL OTHER EMPLOYEES	575,408,872	-27.7%	-5.9%	0.61%	1.2%	
STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-RETAIL	510,825,815	-40.2%	-3.3%	0.54%	-0.9%	
STORE: DRUG - RETAIL	453,512,435	-59.0%	0.0%	0.48%	56.6%	
GASOLINE STATION: SELF-SERVICE AND CONVENIENCE/GROCERY-RETAIL	424,797,847	-21.4%	-5.5%	0.45%	4.0%	
STORE - SUPERSTORES AND WAREHOUSE CLUBS	413,452,322		-11.9%	0.43%	-2.3%	(3)
HOSPITAL-VETERINARY & DRIVERS	343,929,339	-12.5%	-7.2%	0.36%	6.4%	
HOTEL: ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS	338,457,688	-34.2%	-3.6%	0.36%	4.0%	
BARBERSHOP, BEAUTY PARLOR OR HAIR STYLING SALON	307,613,636	-28.1%	-8.0%	0.32%	0.7%	
HOME, PUBLIC, AND TRAVELING HEALTHCARE--ALL EMPLOYEES	295,423,953	-42.9%	-8.9%	0.31%	17.8%	
RETIREMENT LIVING CENTERS: HEALTH CARE EMPLOYEES	293,261,448	-30.9%	-16.1%	0.31%	10.4%	
YMCA, YWCA, YMHA OR YWHA, INSTITUTION - ALL EMPLOYEES & CLERICAL	288,273,785	-25.9%	-2.3%	0.30%	7.8%	
LUMBERYARD NEW MATERIALS ONLY: ALL OTHER EMPLOYEES & YARD, WAREHOUS	258,312,593	-33.2%	-7.0%	0.27%	6.7%	
AUTOMOBILE BODY REPAIR & DRIVERS	230,236,381	-40.8%	-16.0%	0.24%	11.3%	
STORE: FURNITURE & DRIVERS	227,781,954	-13.3%	-12.9%	0.24%	1.9%	
GROUP HOMES-ALL EMPLOYEES & SALESPERSONS, DRIVERS	212,530,716	43.7%	6.0%	0.22%	9.1%	(1)
SOCIAL SERVICES ORGANIZATION-ALL EMPLOYEES & SALESPERSONS, DRIVERS	211,492,714	-11.9%	0.8%	0.22%	13.5%	(1)
STORE: HARDWARE	182,939,062	-3.7%	-6.5%	0.19%	12.7%	
STORE: JEWELRY	174,124,909	-47.6%	4.8%	0.18%	1.2%	
BUILDING MATERIAL DEALER-NEW MATERIALS ONLY: STORE EMPLOYEES	166,151,020	-48.6%	-6.7%	0.17%	-3.5%	
COLLEGE: ALL OTHER EMPLOYEES	162,396,826	-19.7%	-4.7%	0.17%	3.4%	
CLUB - COUNTRY, GOLF, FISHING, OR YACHT - ALL EMPLOYEES & CLERICAL,SALESP	157,424,896	-31.5%	-5.0%	0.17%	-1.0%	
STORE: AUTOMOBILE PARTS & ACCESSORIES- NOC & DRIVERS	156,941,575	-17.9%	-7.8%	0.17%	2.3%	
STORE: DEPARTMENT-RETAIL	150,054,827	-29.9%	-6.3%	0.16%	0.3%	
HOSPITAL: ALL OTHER EMPLOYEES	145,585,828	-30.8%	-2.7%	0.15%	-3.5%	

**Largest Payroll Classes by Industry Group for Maryland  
(payroll information only available through 1st quarter 2017)**

	Latest Available Payroll	Change from 2005 to 2020	Change from 2019 to 2020	% of Statewide Payroll	% Change in Payroll from 2016 to 2017	Status Code (see below)
<b>Largest Goods &amp; Services Classes</b>						
INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC	138,068,062	-54.1%	4.2%	0.15%	12.5%	
RETIREMENT LIVING CENTERS: ALL OTHER EMPLOYEES, SALESPERSONS & DRIVER:	115,150,399	-50.0%	-19.1%	0.12%	8.0%	
STORAGE WAREHOUSE NOC	110,737,641	-36.0%	-9.0%	0.12%	12.9%	
MACHINERY DEALER NOC-STORE OR YARD-& DRIVERS	97,127,181	-48.9%	-15.2%	0.10%	6.2%	
HOTEL: RESTAURANT EMPLOYEES	90,098,453	-17.1%	-3.3%	0.09%	-0.8%	
RETIREMENT LIVING CENTERS: FOOD SERVICE EMPLOYEES	75,447,534			0.08%	11.4%	(B1)
HOUSEHOLD AND COMMERCIAL APPLIANCES-ELECTRICAL-INSTALLATION, SERVICE	63,582,964	39.8%	-5.3%	0.07%	4.4%	
ELECTRONIC EQUIPMENT - INSTALLATION, SERVICE, OR REPAIR - SHOP AND OUTSII	63,457,261	-23.2%	-21.9%	0.07%	2.5%	
VENDING OR COIN OPERATED MACHINES-INSTALLATION, SERVICE OR REPAIR &SAL	59,482,198	-29.4%	-4.5%	0.06%	4.1%	
FUNERAL DIRECTOR & DRIVERS	58,538,204	-9.9%	10.3%	0.06%	-0.8%	
PLUMBERS SUPPLIES DEALER & DRIVERS	54,891,546	-59.5%	-11.2%	0.06%	-10.9%	
GASOLINE DEALER & DRIVERS	53,997,314	-31.5%	-6.7%	0.06%	6.1%	
STORE: FLORIST & DRIVERS	53,623,985	-20.0%	3.9%	0.06%	11.2%	
BUS CO.: GARAGE EMPLOYEES	52,836,986	-51.3%	-12.4%	0.06%	-4.3%	
AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SERV	50,029,236	-59.6%	0.9%	0.05%	-1.3%	
AMUSEMENT PARK OR EXHIBITION OPERATION AND DRIVERS	49,744,459	-40.1%	-8.3%	0.05%	5.3%	
AUTOMOBILE RENTAL CO.: ALL OTHER EMPLOYEES & COUNTER PERSONNEL, DRIVE	49,021,461	-35.8%	0.0%	0.05%	-27.0%	
STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-WHOLESALE	45,966,485	-25.4%	-8.6%	0.05%	-3.2%	
HOUSING AUTHORITY & CLERICAL, SALESPERSONS, DRIVERS	45,498,944	-28.0%	-0.8%	0.05%	-2.5%	
STORAGE WAREHOUSE-FURNITURE & DRIVERS	44,671,820	-10.8%	-8.0%	0.05%	0.1%	
QUICK PRINTING-COPYING OR DUPLICATING SERVICE-ALL EMPLOYEES & CLERICAL,	43,634,134	-2.2%	-2.2%	0.05%	-2.4%	
FARM: NURSERY EMPLOYEES & DRIVERS	36,748,988	-1.2%	0.6%	0.04%	1.9%	
CLUB NOC & CLERICAL	30,354,483	-22.7%	-6.3%	0.03%	-4.7%	
STORE: MEAT, FISH OR POULTRY DEALER-WHOLESALE	29,958,343	-48.4%	-8.5%	0.03%	-13.9%	
BEER OR ALE DEALER-WHOLESALE & DRIVERS	29,707,932	-27.1%	-2.2%	0.03%	-7.2%	
STORE: BOOK, RECORD, COMPACT DISC, SOFTWARE, VIDEO OR AUDIO CASSETTE F	24,710,151	-50.0%	-9.5%	0.03%	4.1%	
FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS	23,086,572	-53.3%	-15.1%	0.02%	6.5%	
MUNICIPAL, CITY, COUNTY, OR STATE EMPLOYEE	23,014,579	-54.0%	-0.8%	0.02%	3.8%	
RESIDENTIAL CLEANING SERVICES BY CONTRACTOR - INSIDE	22,332,739	-35.1%	-13.3%	0.02%	25.4%	
FARM: FIELD CROPS & DRIVERS	21,733,334	-16.7%	14.5%	0.02%	4.7%	
SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DRIVERS	21,560,092	-33.7%	-2.9%	0.02%	1.1%	
FARM: FLORIST & DRIVERS	20,296,612	-1.8%	-1.2%	0.02%	2.3%	
BAR, DISCOTHEQUE, LOUNGE, NIGHT CLUB OR TAVERN	19,551,718	-31.5%	-8.4%	0.02%	6.7%	
STORE: DRUG-WHOLESALE	18,089,751	6.4%	-2.0%	0.02%	-35.8%	

**Largest Payroll Classes by Industry Group for Maryland  
(payroll information only available through 1st quarter 2017)**

<b>Largest Miscellaneous Classes</b>	<b>Latest Available Payroll</b>	<b>Change from 2005 to 2020</b>	<b>Change from 2019 to 2020</b>	<b>% of Statewide Payroll</b>	<b>% Change in Payroll from 2016 to 2017</b>	<b>Status Code (see below)</b>
TRUCKING: NOC-ALL EMPLOYEES & DRIVERS	736,276,790		-3.8%	0.77%	5.3%	(5)
POLICE OFFICERS & DRIVERS	530,442,653	0.5%	-1.1%	0.56%	2.9%	
DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC-COMMERCIAL	493,931,753	10.9%	-4.3%	0.52%	5.6%	
AVIATION: AIR CARRIER - SCHEDULED, COMMUTER OR SUPPLEMENTAL - FLYING CR	406,191,151	40.7%	-13.5%	0.43%	13.9%	
TELECOMMUNICATIONS CO. - CABLE TV OR SATELLITE - ALL OTHER EMPLOYEES & D	315,472,716	30.1%	-6.6%	0.33%	11.3%	
AVIATION: ALL OTHER EMPLOYEES & DRIVERS	250,649,467	11.3%	-5.6%	0.26%	6.9%	
PARK NOC-ALL EMPLOYEES & DRIVERS	220,589,858	15.6%	-2.4%	0.23%	8.1%	
BUS CO.: ALL OTHER EMPLOYEES & DRIVERS	137,613,874	-31.9%	-9.4%	0.14%	27.0%	
GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS	133,773,525	-23.1%	-1.0%	0.14%	14.9%	
ELECTRIC LIGHT OR POWER CO. NOC-ALL EMPLOYEES & DRIVERS	122,144,470	-21.8%	3.3%	0.13%	-21.3%	
THEATER NOC: ALL OTHER EMPLOYEES	63,471,430	-21.3%	-0.8%	0.07%	1.7%	
STREET CLEANING & DRIVERS	47,166,874	-26.0%	-11.8%	0.05%	-9.0%	
GAS COMPANY: GAS CO.-NATURAL GAS-LOCAL DISTRIBUTION & DRIVERS	42,423,012	-19.0%	-14.2%	0.04%	1.9%	
TREE PRUNING, SPRAYING, REPAIRING -- ALL OPERATIONS & DRIVERS	36,078,669	-30.3%	-13.2%	0.04%	14.7%	
QUARRY NOC & DRIVERS	32,949,818	-24.3%	-16.3%	0.03%	16.7%	
MARINA & DRIVERS	32,876,789	-13.9%	-6.6%	0.03%	-1.4%	
FIREFIGHTERS & DRIVERS	28,324,879	-24.8%	-16.9%	0.03%	9.5%	(1)
AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SERVICE) PRO\	27,955,910	6.2%	-6.9%	0.03%	18.5%	(1)
SCHOOL BUS CONTRACTOR-INCLUDING INCIDENTAL CHARTER SERVICE: ALL OTHEI	23,247,618	7.6%	-9.7%	0.02%	5.9%	
ATHLETIC SPORTS OR PARK: CONTACT SPORTS	22,632,664	486.3%	10.7%	0.02%	0.0%	
OIL OR GAS PIPELINE OPERATION & DRIVERS	21,684,584	2.1%	-17.8%	0.02%	9.9%	
SEWAGE DISPOSAL PLANT OPERATION & DRIVERS	20,464,743	13.1%	-3.1%	0.02%	2.4%	
ATHLETIC SPORTS OR PARK: NONCONTACT SPORTS	19,273,449	88.0%	-5.7%	0.02%	2.3%	
FREIGHT HANDLING NOC	18,103,923	-18.4%	-2.6%	0.02%	24.1%	
SAND OR GRAVEL DIGGING & DRIVERS	17,942,333	-11.7%	-13.1%	0.02%	10.2%	
ATHLETIC SPORTS OR PARK: OPERATIONS & DRIVERS	17,786,664	-20.9%	-1.6%	0.02%	8.5%	
AVIATION:NOC - OTHER THAN HELICOPTERS - FLYING CREW	17,123,795	-49.4%	-7.1%	0.02%	7.5%	
BOAT BUILDING OR REPAIR & DRIVERS	14,549,076	-3.2%	-17.6%	0.02%	5.3%	
WATERWORKS OPERATION & DRIVERS	13,221,690	-8.7%	-4.9%	0.01%	2.6%	
TRUCKING: MAIL PARCEL OR PACKAGE DELIVERY-UNDER CONTRACT WITH THE U.S	12,855,872	26.6%	6.7%	0.01%	6.9%	
AMUSEMENT DEVICE OPERATION NOC-NOT TRAVELING-& DRIVERS	12,737,336	3.3%	-3.1%	0.01%	27.8%	
TAXICAB CO.: ALL OTHER EMPLOYEES & DRIVERS	12,172,908	-16.1%	-11.9%	0.01%	-34.3%	

**Largest Payroll Classes by Industry Group for Maryland  
(payroll information only available through 1st quarter 2017)**

	Latest Available Payroll	Change from 2005 to 2020	Change from 2019 to 2020	% of Statewide Payroll	% Change in Payroll from 2016 to 2017	Status Code (see below)
<b>Largest Miscellaneous Classes</b>						
MAIL, PARCEL OR PACKAGE DELIVERY AND COURIER OR MESSENGER SERVICECOM	10,477,360	23.4%	-9.4%	0.01%	-5.6%	
GARBAGE WORKS	9,485,039	2.6%	-1.6%	0.01%	-2.1%	
COAL MINING-SURFACE & DRIVERS	8,462,139	-56.7%	5.5%	0.01%	-16.1%	
AVIATION: AIR CHARTER OR AIR TAXI - FLYING CREW	7,816,880	-63.0%	-1.6%	0.01%	-3.6%	
ELECTRIC LIGHT OR POWER COOPERATIVE-REA PROJECT ONLY-ALL EMPLOYEES &	7,541,328	-25.5%	-8.2%	0.01%	6.5%	
AVIATION: HELICOPTERS - FLYING CREW	6,820,062	-64.2%	-7.6%	0.01%	21.0%	
TRUCKING: PARCEL OR PACKAGE DELIVERY-ALL EMPLOYEES & DRIVERS	6,213,960	74.8%	-11.1%	0.01%	124.5%	
AVIATION - TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINI	5,731,295	-51.0%	-9.4%	0.01%	21.0%	
CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR-TRAVELING-ALL EMPLOYEE	2,415,592	57.0%	-7.5%	0.00%	-1.6%	
VESSELS-NOC-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DAT	1,818,491	-49.6%	20.0%	0.00%	21.4%	
STONE CRUSHING & DRIVERS	1,618,303	-54.5%	15.4%	0.00%	78.6%	
LOGGING OR TREE REMOVAL - MECHANIZED EQUIPMENT OPERATORS	1,171,234	-55.2%	-11.1%	0.00%	33.2%	(1)
BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS	848,885	-28.3%	15.2%	0.00%	7.6%	
DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-STATE ACT WITH PROGRAM I AN	734,316	-10.3%	-1.3%	0.00%	13.1%	
FIREFIGHTERS & DRIVERS - VOLUNTEER	647,100	-24.8%	-16.9%	0.00%	-2.3%	(1)
IRRIGATION WORKS OPERATION & DRIVERS	555,810	-18.1%	-3.8%	0.00%	47.2%	
LOGGING OR TREE REMOVAL - LOG HAULING & DRIVERS	453,404	62.1%	-0.3%	0.00%	-16.6%	(1)
TRUCKING: OIL FIELD EQUIPMENT-ALL EMPLOYEES & DRIVERS	442,322	-4.5%	-4.9%	0.00%	-38.0%	
MINING NOC-NOT COAL-SURFACE & DRIVERS	398,553	-52.6%	-3.7%	0.00%	29.7%	
MINING NOC-NOT COAL-UNDERGROUND-& DRIVERS	391,489	-27.6%	-16.2%	0.00%	3.1%	
DREDGING-ALL TYPES-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II U	265,031	1.4%	9.8%	0.00%	150485.8%	
RAILROAD OPERATION: NOC-ALL EMPLOYEES & DRIVERS	202,557	-11.0%	-10.7%	0.00%	27.7%	
QUARRY-CEMENT ROCK-SURFACE-& DRIVERS	173,233	-66.5%	-9.5%	0.00%	-52.5%	

**Largest Payroll Classes by Industry Group for Maryland  
(payroll information only available through 1st quarter 2017)**

**NOTES**

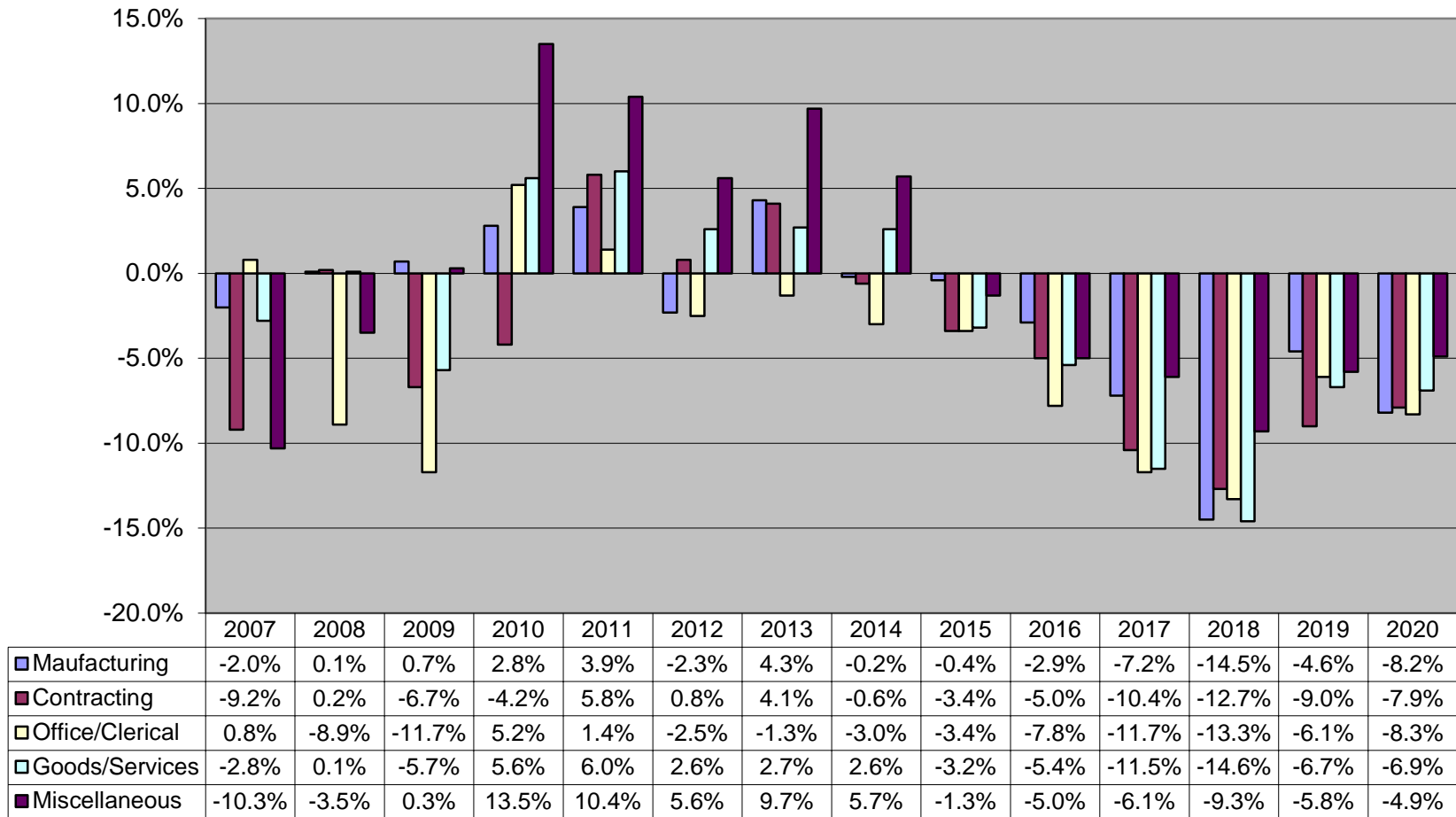
Notes to Certain Classifications:

- (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
- (5) - Loss Cost effective 1/1/2019

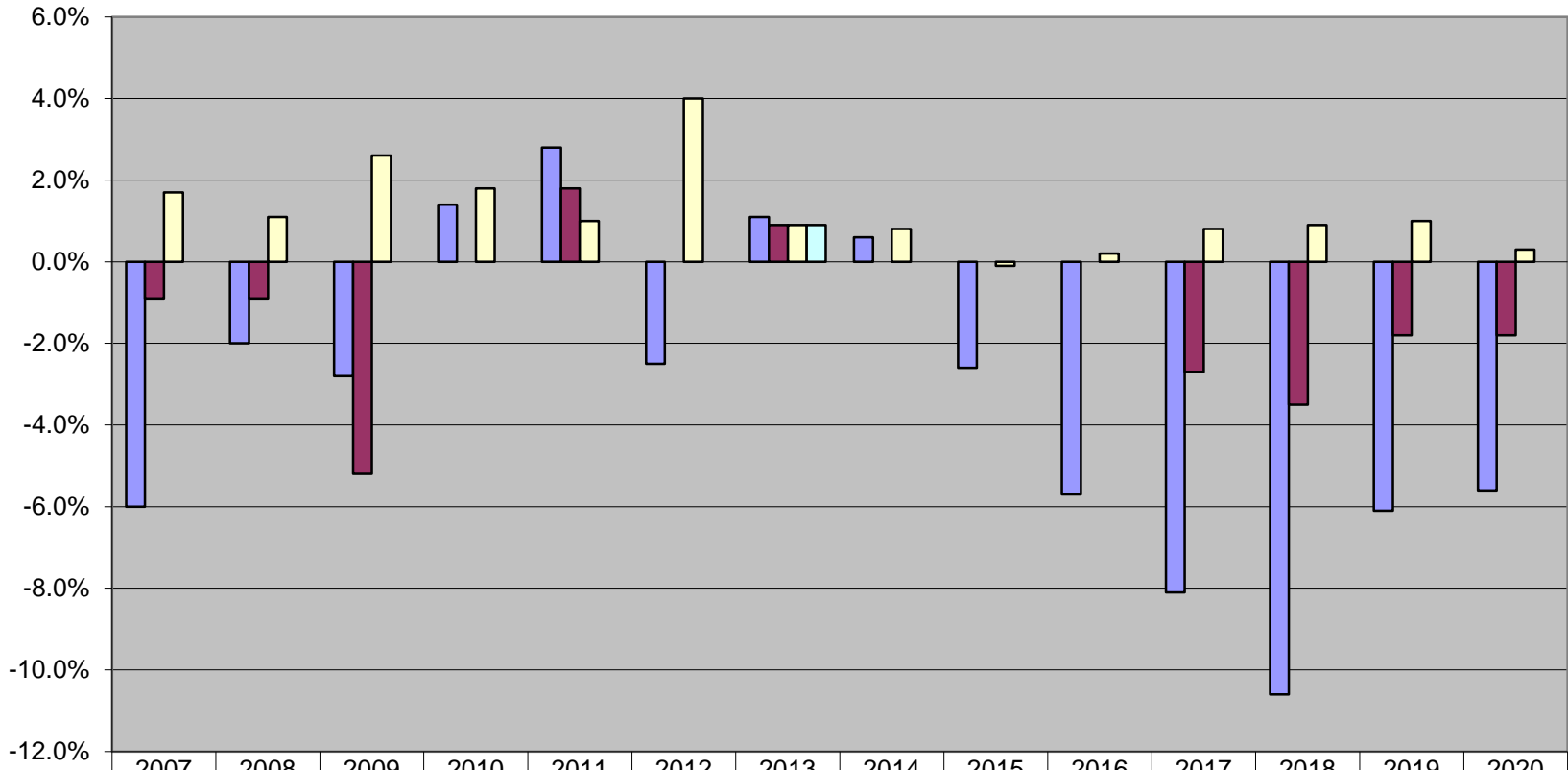
(A1) - No payroll reported in 2016, but class code still active

(B1) - Class in process of being discontinued

## History of NCCI Maryland Pure Premium Loss Costs Changes by Industry Group for the Years 2007 through 2020



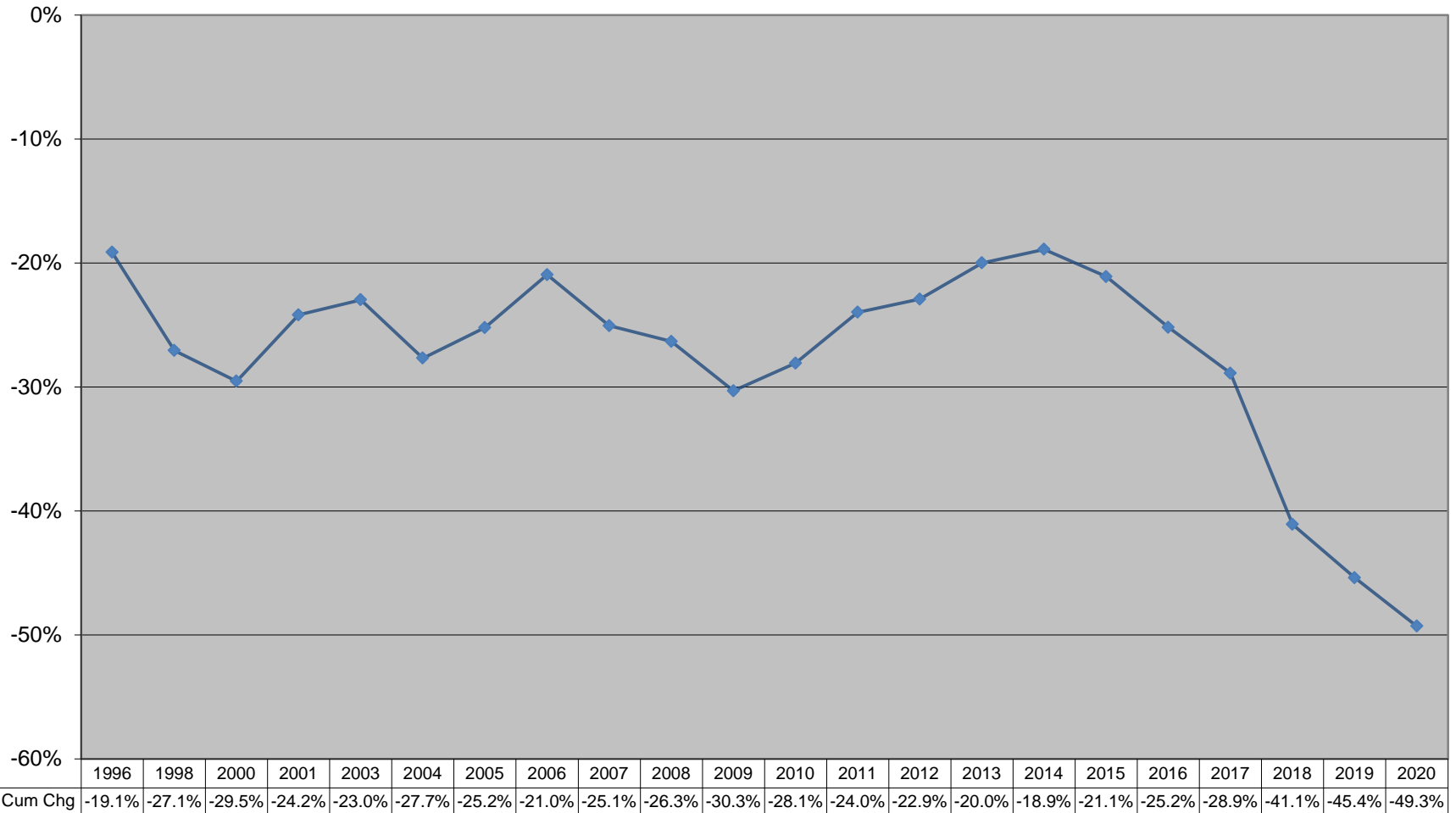
## Changes in the Components of NCCI Maryland Pure Premium Loss Cost Filings from 2007 to 2020



	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
■ 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%
■ 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%
■ 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%
■ Other	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%	0.0%

1. Information is not available prior to 2004

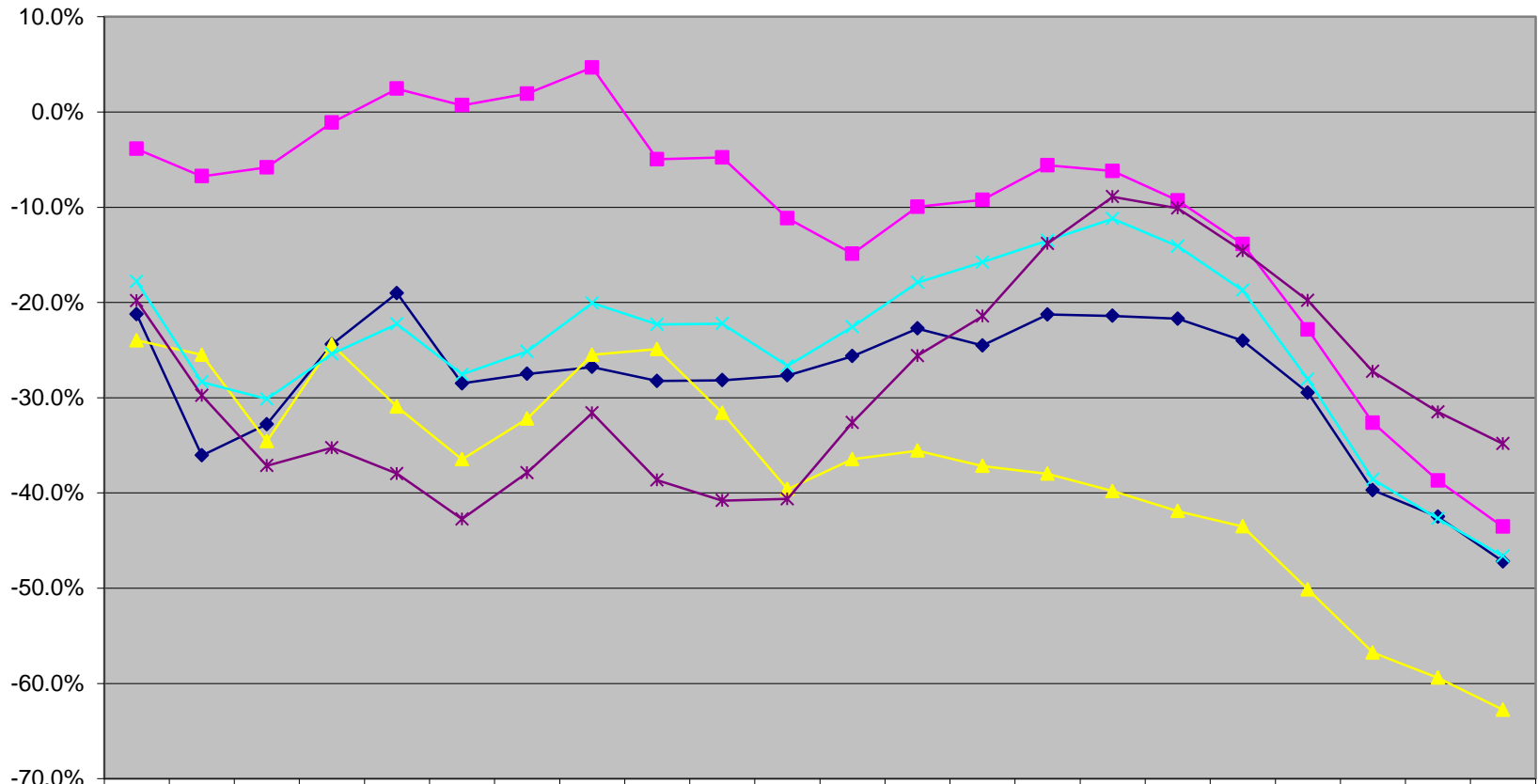
### Cumulative Impact of NCCI Maryland Pure Premium Loss Cost Filings for the Years 1996\* through 2019



\* 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.