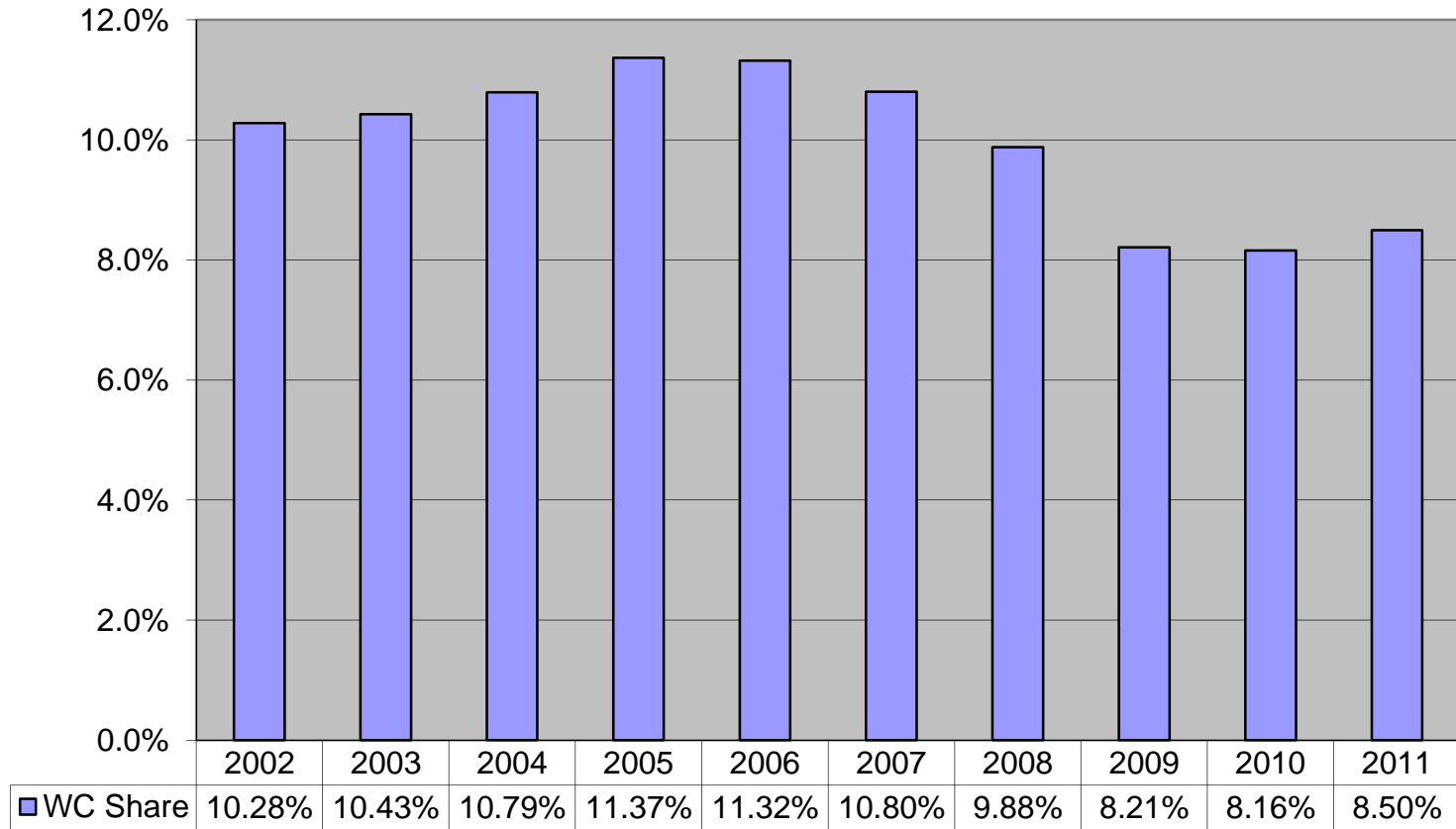
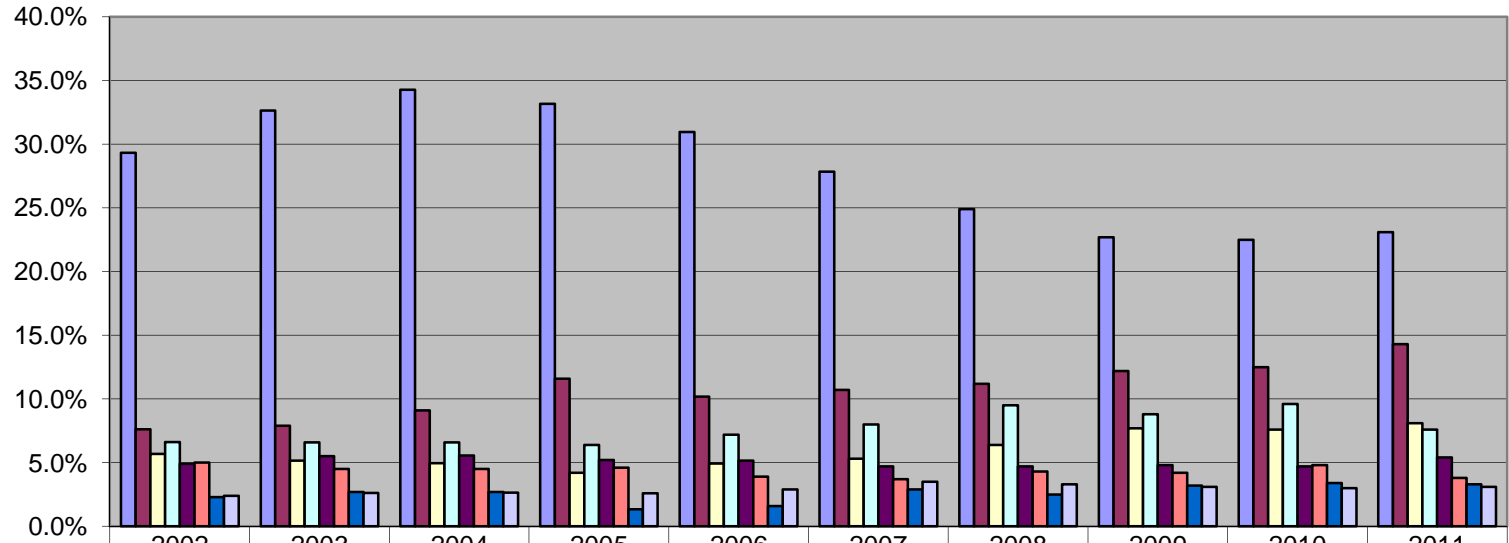


### Maryland Workers' Compensation Share of Overall Property & Casualty Industry Written Premium



# Maryland

## Comparison of Large Insurance Group Market Shares for 2002 through 2011



■ IWIF	29.3%	32.6%	34.3%	33.2%	31.0%	27.8%	24.9%	22.7%	22.5%	23.1%
■ Hartford Group	7.6%	7.9%	9.1%	11.6%	10.2%	10.7%	11.2%	12.2%	12.5%	14.3%
■ Travelers Group	5.7%	5.2%	5.0%	4.2%	4.9%	5.3%	6.4%	7.7%	7.6%	8.1%
■ Liberty Mutual Group	6.6%	6.6%	6.6%	6.4%	7.2%	8.0%	9.5%	8.8%	9.6%	7.6%
■ Erie Insurance Group	4.9%	5.5%	5.6%	5.2%	5.2%	4.7%	4.7%	4.8%	4.7%	5.4%
■ Zurich Group	5.0%	4.5%	4.5%	4.6%	3.9%	3.7%	4.3%	4.2%	4.8%	3.8%
■ PMA Group/Old Republic	2.3%	2.7%	2.7%	1.4%	1.6%	2.9%	2.5%	3.2%	3.4%	3.3%
■ Selective Insurance Group	2.4%	2.6%	2.7%	2.6%	2.9%	3.5%	3.3%	3.1%	3.0%	3.1%

## Maryland Workers' Compensation Market Share by Insurer Group

2011 Rank	2011 Group Code	Group Name	2011 Written Premium	2011 Group Market Share	2011 Cumulative Group Market Share
1	0	INJURED WORKERS INS FUND	171,166,936	23.1%	23.1%
2	91	HARTFORD FIRE & CAS GRP	105,711,338	14.3%	37.3%
3	3548	TRAVELERS GRP	59,948,882	8.1%	45.4%
4	111	LIBERTY MUT GRP	56,338,162	7.6%	53.0%
5	213	ERIE INS GRP	40,348,452	5.4%	58.5%
6	212	ZURICH INS GRP	27,887,460	3.8%	62.2%
7	150	OLD REPUBLIC GRP	24,213,462	3.3%	65.5%
8	242	SELECTIVE INS GRP	22,847,709	3.1%	68.6%
9	98	WR BERKLEY CORP GRP	21,650,796	2.9%	71.5%
10	12	AMERICAN INTL GRP	21,380,480	2.9%	74.4%
11	218	CNA INS GRP	15,020,082	2.0%	76.4%
12	38	CHUBB INC GRP	14,000,083	1.9%	78.3%
13	140	NATIONWIDE CORP GRP	10,406,532	1.4%	79.7%
14	244	CINCINNATI FIN GRP	9,777,850	1.3%	81.0%
15	447	HARFORD GRP	8,876,367	1.2%	82.2%
16	176	STATE FARM GRP	7,327,945	1.0%	83.2%
17	626	ACE LTD GRP	7,113,428	1.0%	84.2%
18	572	BCBS OF MI GRP	6,717,064	0.9%	85.1%
19	680	AMERISAFE GRP	6,323,923	0.9%	85.9%
20	457	ARGONAUT GRP	5,470,880	0.7%	86.7%
21	250	DONEGAL GRP	5,184,387	0.7%	87.4%
22	1279	ARCH INS GRP	5,144,304	0.7%	88.1%
23	828	GUARD INS CO GRP	4,700,794	0.6%	88.7%
24	175	STATE AUTO MUT GRP	4,632,138	0.6%	89.3%
25	3158	EASTERN HOLDING CO GRP	4,393,454	0.6%	89.9%
26	271	PENNSYLVANIA NATL INS GRP	4,108,551	0.6%	90.5%
27	661	BCBS OF SC GRP	3,639,181	0.5%	91.0%
28	201	UTICA GRP	3,581,427	0.5%	91.4%
29	88	THE HANOVER INS GRP	3,266,270	0.4%	91.9%
30	4507	BUILDERS GRP	3,136,361	0.4%	92.3%
31	2538	AMTRUST GMACI MAIDEN GRP	3,115,197	0.4%	92.7%
32	31	BERKSHIRE HATHAWAY GRP	2,838,094	0.4%	93.1%

## Maryland Workers' Compensation Market Share by Insurer Group

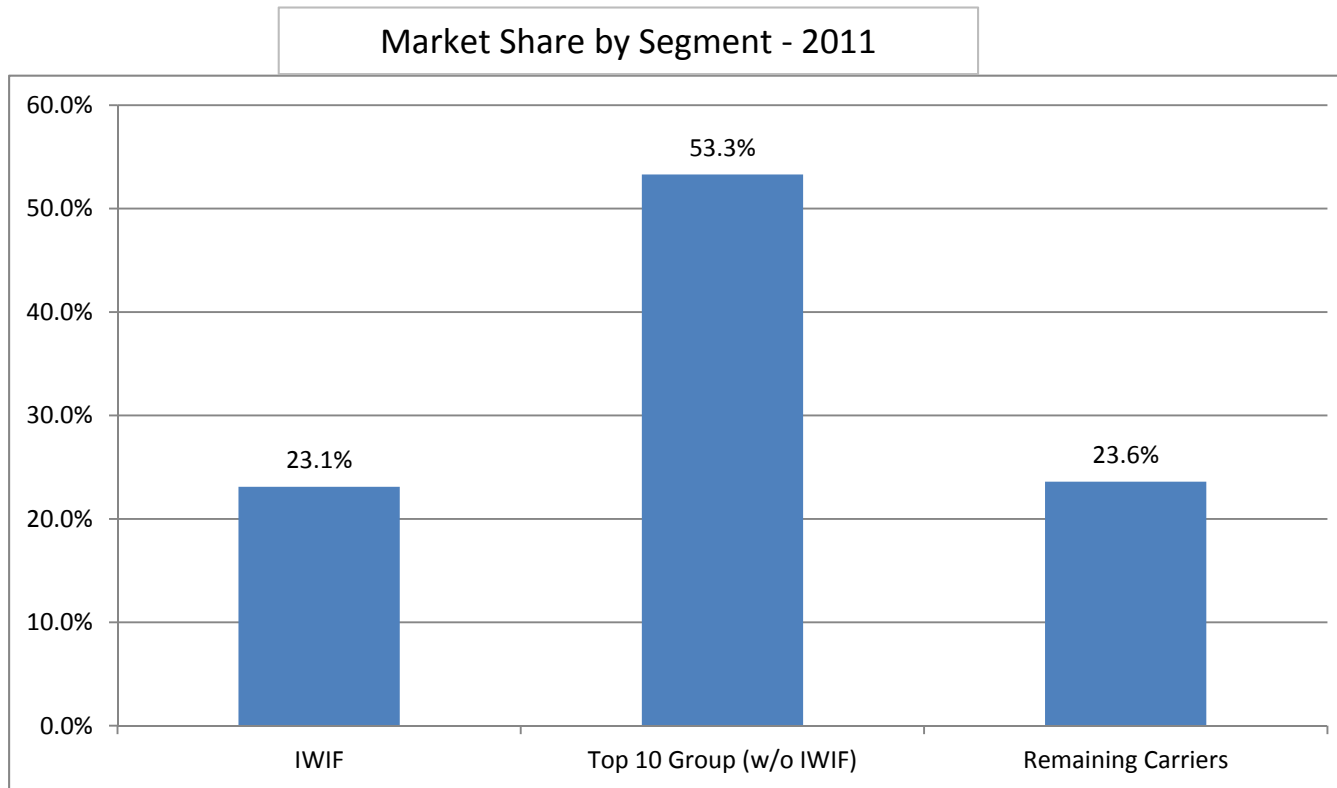
2011 Rank	2011 Group Code	Group Name	2011 Written Premium	2011 Group Market Share	2011 Cumulative Group Market Share
33	0	BRETHREN MUT INS CO	2,800,168	0.4%	93.5%
34	796	QBE INS GRP	2,756,029	0.4%	93.9%
35	1285	XL AMER GRP	2,438,786	0.3%	94.2%
36	253	HARLEYSVILLE GRP	2,435,160	0.3%	94.5%
37	408	AMERICAN NATL FIN GRP	2,359,039	0.3%	94.8%
38	3703	TOWER GRP	2,057,287	0.3%	95.1%
39	169	SENTRY INS GRP	1,836,994	0.2%	95.4%
40	640	MUTUAL BENEFIT GRP	1,836,142	0.2%	95.6%
41	7	FEDERATED MUT GRP	1,814,266	0.2%	95.9%
42	158	FAIRFAX FIN GRP	1,810,664	0.2%	96.1%
43	84	AMERICAN FINANCIAL GRP	1,771,975	0.2%	96.3%
44	0	SEABRIGHT INS CO	1,661,138	0.2%	96.6%
45	867	BALDWIN & LYONS GRP	1,618,365	0.2%	96.8%
46	1120	EVEREST REINS HOLDINGS GRP	1,518,030	0.2%	97.0%
47	748	MEADOWBROOK INS GRP	1,508,388	0.2%	97.2%
48	761	ALLIANZ INS GRP	1,463,342	0.2%	97.4%
49	0	ELECTRIC INS CO	1,418,462	0.2%	97.6%
50	0	BROTHERHOOD MUT INS CO	1,378,150	0.2%	97.8%
51	1129	SIRIUS GRP	1,369,137	0.2%	97.9%
52	4715	MS & AD INS GRP	1,350,367	0.2%	98.1%
53	781	UNION LABOR GRP	1,345,228	0.2%	98.3%
54	228	WESTFIELD GRP	1,231,707	0.2%	98.5%
55	3363	EMPLOYERS HOLDINGS GRP	1,151,031	0.2%	98.6%
56	311	MAIN STREET AMER GRP	940,853	0.1%	98.8%
57	4702	SPARTA GRP	872,456	0.1%	98.9%
58	0	CHURCH MUT INS CO	698,679	0.1%	99.0%
59	3489	DELEK GRP	679,363	0.1%	99.1%
60	349	FLORISTS MUT GRP	604,491	0.1%	99.1%
61	1332	MAINE EMPLOYERS MUT INS GRP	584,432	0.1%	99.2%
62	1631	DALLAS GEN GRP	504,880	0.1%	99.3%
63	3098	TOKIO MARINE HOLDINGS INC GRP	498,897	0.1%	99.4%
64	124	AMERISURE CO GRP	497,005	0.1%	99.4%

## Maryland Workers' Compensation Market Share by Insurer Group

2011 Rank	2011 Group Code	Group Name	2011 Written Premium	2011 Group Market Share	2011 Cumulative Group Market Share
65	0	SOUTHERN STATES INS EXCH	463,059	0.1%	99.5%
66	785	MARKEL CORP GRP	425,076	0.1%	99.5%
67	0	LUMBERMENS UNDERWRITING ALLIANCE	412,764	0.1%	99.6%
68	303	GUIDEONE INS GRP	332,174	0.0%	99.6%
69	0	GATEWAY INS CO	328,053	0.0%	99.7%
70	4675	MUTUAL INSURERS HOLDING GRP	320,726	0.0%	99.7%
71	1302	BUILDERS INS GRP	297,647	0.0%	99.8%
72	74	DELPHI FIN GRP	289,057	0.0%	99.8%
73	3219	NKSJ HOLDINGS INC GRP	256,010	0.0%	99.8%
74	775	PHARMACISTS MUT GRP	203,034	0.0%	99.9%
75	812	HIGHMARK GRP	165,893	0.0%	99.9%
76	853	PUBLIC SERV GRP	120,899	0.0%	99.9%
77	0	T H E INS CO	117,008	0.0%	99.9%
78	361	MUNICH RE GRP	99,849	0.0%	99.9%
79	0	CHEROKEE INS CO	88,077	0.0%	100.0%
80	62	EMC INS CO GRP	79,290	0.0%	100.0%
81	225	IAT REINS CO GRP	78,747	0.0%	100.0%
82	0	WORK FIRST CAS CO	68,885	0.0%	100.0%
83	222	GREATER NY GRP	62,392	0.0%	100.0%
84	0	ADVANTAGE WORKERS COMP INS CO	61,470	0.0%	100.0%
85	0	FRANK WINSTON CRUM INS INC	23,189	0.0%	100.0%
86	0	FEDERATED RURAL ELECTRIC INS EXCH	16,967	0.0%	100.0%
87	0	BANCINSURE INC	13,904	0.0%	100.0%
88	922	AMERICAN ASSETS GRP	9,114	0.0%	100.0%
89	181	SWISS RE GRP	6,154	0.0%	100.0%
90	108	LUMBERMENS MUT CAS GRP	5,008	0.0%	100.0%
91	553	ARROWPOINT CAPITAL GRP	2,916	0.0%	100.0%
92	256	PROSIGHT GRP	2,303	0.0%	100.0%
93	4743	CHRISTUS HLTH GRP	759	0.0%	100.0%
94	0	PETROLEUM CAS CO	91	0.0%	100.0%
95	920	GLOBAL IND GRP	-136	0.0%	100.0%
96	0	NATIONAL AMER INS CO	-1,584	0.0%	100.0%

## Maryland Workers' Compensation Market Share by Insurer Group

2011 Rank	2011 Group Code	Group Name	2011 Written Premium	2011 Group Market Share	2011 Cumulative Group Market Share
97	291	MOTORISTS MUT GRP	-8,110	0.0%	100.0%
98	4381	HOUSTON INTL INS GRP	-32,889	0.0%	100.0%
99	594	AMERICAN CONTRACTORS INS GRP	-44,559	0.0%	100.0%
Grand Total:			741,342,137		



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

2011 Rank	Group Code	2011 Group Name	2011 Group Written Premium	2011 Comapny Name	2011 Company Written Premium
1	0	INJURED WORKERS INS FUND	171,166,936	INJURED WORKERS INS FUND	171,166,936
2	91	HARTFORD FIRE & CAS GRP	105,711,338	TWIN CITY FIRE INS CO CO HARTFORD INS CO OF THE MIDWEST SENTINEL INS CO LTD HARTFORD ACCIDENT & IND CO HARTFORD UNDERWRITERS INS CO HARTFORD FIRE IN CO HARTFORD CAS INS CO TRUMBULL INS CO PROPERTY & CAS INS CO OF HARTFORD	25,575,276 20,643,374 16,557,007 11,405,522 9,370,953 8,464,120 7,018,286 5,628,109 1,048,691
3	3548	TRAVELERS GRP	59,948,882	TRAVELERS IND CO STANDARD FIRE INS CO CHARTER OAK FIRE INS CO FARMINGTON CAS CO TRAVELERS CAS & SURETY CO TRAVELERS CAS INS CO OF AMER TRAVELERS PROP CAS CO OF AMER PHOENIX INS CO TRAVELERS IND CO OF AMER TRAVELERS IND CO OF CT FIDELITY & GUAR INS UNDERWRITERS INC FIDELITY & GUAR INS CO DISCOVER PROP & CAS INS CO UNITED STATES FIDELITY & GUAR CO ST PAUL FIRE & MARINE INS CO	10,852,146 10,052,053 9,716,558 6,665,034 5,175,479 4,618,131 4,600,819 3,209,410 2,029,823 1,809,715 932,661 165,761 130,572 11,049 -20,329

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

2011 Rank	Group Code	2011 Group Name	2011 Group Written Premium	2011 Comapny Name	2011 Company Written Premium
4	111	<b>LIBERTY MUT GRP</b>	56,338,162	LIBERTY INS CORP	16,065,420
				NETHERLANDS INS CO THE	8,980,986
				WAUSAU UNDERWRITERS INS CO	7,741,763
				LIBERTY MUT FIRE INS CO	3,983,980
				EXCELSIOR INS CO	3,669,729
				PEERLESS INS CO	3,072,934
				EMPLOYERS INS OF WAUSAU	2,935,879
				WAUSAU BUSINESS INS CO	2,429,339
				AMERICAN FIRE & CAS CO	1,774,389
				LM INS CORP	1,402,777
				MONTGOMERY MUT INS CO	1,073,785
				FIRST LIBERTY INS CORP	755,701
				LIBERTY MUT INS CO	683,444
				WEST AMER INS CO	475,640
				OHIO CAS INS CO	451,178
				OHIO SECURITY INS CO	436,266
				AMERICAN ECONOMY INS CO	156,324
				AMERICAN STATES INS CO	151,287
				GENERAL INS CO OF AMER	45,254
				PEERLESS IND INS CO	38,466
				FIRST NATL INS CO OF AMER	13,621
5	213	<b>ERIE INS GRP</b>	40,348,452	ERIE INS EXCH	20,407,908
				FLAGSHIP CITY INS CO	12,645,490
				ERIE INS CO OF NY	5,571,236
				ERIE INS CO	1,116,538
				ERIE INS PROP & CAS CO	607,280



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

2011 Rank	Group Code	2011 Group Name	2011 Group Written Premium	2011 Comapny Name	2011 Company Written Premium
6	212	<b>ZURICH INS GRP</b>	27,887,460	ZURICH AMER INS CO	13,177,763
				AMERICAN ZURICH INS CO	7,244,920
				NORTHERN INS CO OF NY	4,125,019
				AMERICAN GUAR & LIAB INS	1,191,244
				MARYLAND CAS CO	1,107,606
				ASSURANCE CO OF AMER	439,053
				ZURICH AMER INS CO OF IL	437,733
				TRUCK INS EXCH	170,213
				UNIVERSAL UNDERWRITERS INS CO	2
				MID CENTURY INS CO	-1,886
				FIDELITY & DEPOSIT CO OF MD	-4,207
7	150	<b>OLD REPUBLIC GRP</b>	24,213,462	PENNSYLVANIA MANUFACTURERS ASSOC II	13,212,579
				PENNSYLVANIA MANUFACTURERS IND CO	4,019,588
				MANUFACTURERS ALLIANCE INS CO	2,833,334
				OLD REPUBLIC INS CO	2,143,318
				OLD REPUBLIC GEN INS CORP	1,134,050
				BITUMINOUS FIRE & MARINE INS CO	322,379
				BITUMINOUS CAS CORP	274,750
				GREAT WEST CAS CO	273,464
8	242	<b>SELECTIVE INS GRP</b>	22,847,709	SELECTIVE WAY INS CO	7,927,860
				SELECTIVE INS CO OF AMER	6,482,639
				SELECTIVE INS CO OF THE SOUTHEAST	5,271,955
				SELECTIVE INS CO OF SC	3,165,255

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

2011 Rank	Group Code	2011 Group Name	2011 Group Written Premium	2011 Comapny Name	2011 Company Written Premium
9	98	<b>WR BERKLEY CORP GRP</b>	21,650,796	GREAT DIVIDE INS CO	5,449,462
				FIREMENS INS CO OF WASHINGTON DC	3,969,500
				KEY RISK INS CO	3,318,056
				STARNET INS CO	2,051,978
				UNION INS CO	1,925,948
				AMERICAN MINING INS CO INC	1,166,318
				MIDWEST EMPLOYERS CAS CO	1,037,920
				ACADIA INS CO	1,005,551
				CONTINENTAL WESTERN INS CO	878,338
				CAROLINA CAS INS CO	847,725
10	12	<b>AMERICAN INTL GRP</b>	21,380,480	NEW HAMPSHIRE INS CO	11,279,364
				COMMERCE & INDUSTRY INS CO	7,152,177
				INSURANCE CO OF THE STATE OF PA	6,859,041
				CHARTIS CAS CO	1,157,865
				ILLINOIS NATL INS CO	1,041,585
				NATIONAL UNION FIRE INS CO OF PITTS	1,022,483
				GRANITE STATE INS CO	194,725
				AIU INS CO	-11,556
				CHARTIS PROP CAS CO	-3,503,273
				AMERICAN HOME ASSUR CO	-3,811,931
11	218	<b>CNA INS GRP</b>	15,020,082	VALLEY FORGE INS CO	3,900,180
				AMERICAN CAS CO OF READING PA	3,326,314
				TRANSPORTATION INS CO	2,786,994
				NATIONAL FIRE INS CO OF HARTFORD	2,756,482
				CONTINENTAL CAS CO	2,113,137
				CONTINENTAL INS CO	136,975

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

2011 Rank	Group Code	2011 Group Name	2011 Group Written Premium	2011 Comapny Name	2011 Company Written Premium
12	38	<b>CHUBB INC GRP</b>	14,000,083	FEDERAL INS CO	6,017,905
				CHUBB IND INS CO	4,350,825
				PACIFIC IND CO	2,194,829
				GREAT NORTHERN INS CO	1,010,565
				VIGILANT INS CO	425,955
				CHUBB NATL INS CO	4
13	140	<b>NATIONWIDE CORP GRP</b>	10,406,532	NATIONWIDE MUT INS CO	2,870,893
				NATIONWIDE MUT FIRE INS CO	2,729,653
				NATIONWIDE PROP & CAS INS CO	2,356,115
				AMCO INS CO	929,280
				NATIONWIDE AGRIBUSINESS INS CO	752,145
				DEPOSITORS INS CO	566,947
				ALLIED PROP & CAS INS CO	170,025
				FARMLAND MUT INS CO	31,474
14	244	<b>CINCINNATI FIN GRP</b>	9,777,850	CINCINNATI CAS CO	3,626,232
				CINCINNATI INS CO	3,546,784
				THE CINCINNATI IND CO	2,604,834
15	447	<b>HARFORD GRP</b>	8,876,367	HARFORD MUT INS CO	8,711,641
				FIRSTLINE NATL INS CO	164,726
16	176	<b>STATE FARM GRP</b>	7,327,945	STATE FARM FIRE & CAS CO	7,327,945
17	626	<b>ACE LTD GRP</b>	7,113,428	INDEMNITY INS CO OF NORTH AMER	6,449,252
				PACIFIC EMPLOYERS INS CO	492,813
				ACE FIRE UNDERWRITERS INS CO	365,781
				ACE PROP & CAS INS CO	282,633
				BANKERS STANDARD INS CO	255,644
				PENN MILLERS INS CO	191,885
				INSURANCE CO OF N AMER	20,958
				ACE AMER INS CO	-945,538

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

2011 Rank	Group Code	2011 Group Name	2011 Group Written Premium	2011 Comapny Name	2011 Company Written Premium
18	572	<b>BCBS OF MI GRP</b>	6,717,064	ACCIDENT FUND INS CO OF AMER ACCIDENT FUND NATL INS CO ACCIDENT FUND GEN INS CO UNITED WI INS CO	3,742,438 2,296,242 608,474 69,910
19	680	<b>AMERISAFE GRP</b>	6,323,923	AMERICAN INTERSTATE INS CO	6,323,923
20	457	<b>ARGONAUT GRP</b>	5,470,880	ROCKWOOD CAS INS CO COLONY SPECIALTY INS CO ARGONAUT INS CO ARGONAUT MIDWEST INS CO	3,712,585 750,151 553,264 454,880
20 21	250	<b>DONEGAL GRP</b>	5,184,387	PENINSULA IND CO ATLANTIC STATES INS CO DONEGAL MUT INS CO PENINSULA INS CO	2,316,890 1,534,649 883,237 449,611
22	1279	<b>ARCH INS GRP</b>	5,144,304	ARCH INS CO	5,144,304
23	828	<b>GUARD INS CO GRP</b>	4,700,794	AMGUARD INS CO NORGUARD INS CO EASTGUARD INS CO	2,007,993 1,946,195 746,606

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

2011 Rank	Group Code	2011 Group Name	2011 Group Written Premium	2011 Company Name	2011 Company Written Premium
24	175	<b>STATE AUTO MUT GRP</b>	4,632,138	STATE AUTOMOBILE MUT INS CO MERIDIAN SECURITY INS CO STATE AUTO PROP & CAS INS CO AMERICAN COMPENSATION INS CO	1,756,767 1,754,094 1,046,640 74,637
25	3158	<b>EASTERN HOLDING CO GRP</b>	4,393,454	EASTERN ALLIANCE INS CO ALLIED EASTERN IND CO EASTERN ADVANTAGE ASSUR CO	3,110,364 967,928 315,162
26	271	<b>PENNSYLVANIA NATL INS GRP</b>	4,108,551	PENN NATL SECURITY INS CO PENNSYLVANIA NATL MUT CAS INS CO	2,263,803 1,844,748
27	661	<b>BCBS OF SC GRP</b>	3,639,181	COMPANION PROP & CAS INS CO COMPANION COMMERCIAL INS CO	2,284,470 1,354,711
28	201	<b>UTICA GRP</b>	3,581,427	REPUBLIC FRANKLIN INS CO UTICA MUT INS CO GRAPHIC ARTS MUT INS CO	1,492,946 1,047,117 1,041,364
29	88	<b>THE HANOVER INS GRP</b>	3,266,270	MASSACHUSETTS BAY INS CO HANOVER AMER INS CO ALLMERICA FIN BENEFIT INS CO HANOVER INS CO NOVA CAS CO	1,006,103 962,922 608,567 546,940 141,738
30	4507	<b>BUILDERS GRP</b>	3,136,361	BUILDERS MUT INS CO	3,136,361
31	2538	<b>AMTRUST GMACI MAIDEN GRP</b>	3,115,197	TECHNOLOGY INS CO INC WESCO INS CO	2,627,079 488,118
32	31	<b>BERKSHIRE HATHAWAY GRP</b>	2,838,094	CONTINENTAL IND CO BERKSHIRE HATHAWAY HOMESTATE INS CC	2,063,960 774,134

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

2011 Rank	Group Code	2011 Group Name	2011 Group Written Premium	2011 Comapny Name	2011 Company Written Premium
33	0	<b>BRETHREN MUT INS CO</b>	2,800,168	BRETHREN MUT INS CO	2,800,168
34	796	<b>QBE INS GRP</b>	2,756,029	PRAETORIAN INS CO QBE INS CORP NORTH POINTE INS CO GENERAL CAS CO OF WI REGENT INS CO	1,596,038 645,638 419,978 55,935 38,440
35	1285	<b>XL AMER GRP</b>	2,438,786	XL SPECIALTY INS CO XL INS AMER INC GREENWICH INS CO	1,882,785 461,018 94,983
36	253	<b>HARLEYSVILLE GRP</b>	2,435,160	HARLEYSVILLE MUT INS CO HARLEYSVILLE PREFERRED INS CO HARLEYSVILLE INS CO HARLEYSVILLE WORCESTER INS CO	956,906 864,072 340,189 273,993
36 37	408	<b>AMERICAN NATL FIN GRP</b>	2,359,039	UNITED FARM FAMILY INS CO	2,359,039
38	3703	<b>TOWER GRP</b>	2,057,287	TOWER INS CO OF NY TOWER NATL INS CO CASTLEPOINT NATL INS CO	2,040,407 16,777 103
39	169	<b>SENTRY INS GRP</b>	1,836,994	SENTRY INS A MUT CO SENTRY SELECT INS CO MIDDLESEX INS CO	1,323,421 513,484 89
40	640	<b>MUTUAL BENEFIT GRP</b>	1,836,142	MUTUAL BENEFIT INS CO SELECT RISK INS CO	1,578,266 257,876

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

2011 Rank	Group Code	2011 Group Name	2011 Group Written Premium	2011 Company Name	2011 Company Written Premium
41	7	<b>FEDERATED MUT GRP</b>	1,814,266	FEDERATED MUT INS CO FEDERATED SERV INS CO	1,652,876 161,390
42	158	<b>FAIRFAX FIN GRP</b>	1,810,664	UNITED STATES FIRE INS CO ZENITH INS CO NORTH RIVER INS CO SENECA INS CO INC CRUM & FORSTER IND CO	893,908 416,158 398,992 75,205 26,401
43	84	<b>AMERICAN FINANCIAL GRP</b>	1,771,975	VANLINER INS CO NATIONAL INTERSTATE INS CO GREAT AMER INS CO OF NY GREAT AMER ALLIANCE INS CO GREAT AMER ASSUR CO GREAT AMER INS CO	716,494 630,449 277,800 88,127 48,548 10,557
44	0	<b>SEABRIGHT INS CO</b>	1,661,138	SEABRIGHT INS CO	1,661,138
45	867	<b>BALDWIN &amp; LYONS GRP</b>	1,618,365	PROTECTIVE INS CO	1,618,365
46	1120	<b>EVEREST REINS HOLDINGS GRP</b>	1,518,030	EVEREST NATL INS CO	1,518,030
47	748	<b>MEADOWBROOK INS GRP</b>	1,508,388	STAR INS CO	1,508,388
48	761	<b>ALLIANZ INS GRP</b>	1,463,342	NATIONAL SURETY CORP AMERICAN INS CO ASSOCIATED IND CORP FIREMANS FUND INS CO AMERICAN AUTOMOBILE INS CO	418,822 408,268 343,531 224,383 68,338
49	0	<b>ELECTRIC INS CO</b>	1,418,462	ELECTRIC INS CO	1,418,462

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

2011 Rank	Group Code	2011 Group Name	2011 Group Written Premium	2011 Company Name	2011 Company Written Premium
50	0	<b>BROTHERHOOD MUT INS CO</b>	1,378,150	BROTHERHOOD MUT INS CO	1,378,150
51	1129	<b>SIRIUS GRP</b>	1,369,137	ONEBEACON INS CO ONEBEACON AMER INS CO EMPLOYERS FIRE INS CO	740,875 509,599 118,663
52	4715	<b>MS &amp; AD INS GRP</b>	1,350,367	MITSUI SUMITOMO INS USA INC MITSUI SUMITOMO INS CO OF AMER	1,290,950 59,417
53	781	<b>UNION LABOR GRP</b>	1,345,228	ULLICO CAS CO	1,345,228
54	228	<b>WESTFIELD GRP</b>	1,231,707	WESTFIELD INS CO WESTFIELD NATL INS CO	1,113,301 118,406
55	3363	<b>EMPLOYERS HOLDINGS GRP</b>	1,151,031	EMPLOYERS PREFERRED INS CO EMPLOYERS ASSUR CO	963,037 187,994
56	311	<b>MAIN STREET AMER GRP</b>	940,853	NGM INS CO	940,853
57	4702	<b>SPARTA GRP</b>	872,456	SPARTA INS CO	872,456
58	0	<b>CHURCH MUT INS CO</b>	698,679	CHURCH MUT INS CO	698,679
59	3489	<b>DELEK GRP</b>	679,363	SOUTHERN INS CO	679,363
60	349	<b>FLORISTS MUT GRP</b>	604,491	FLORISTS MUT INS CO	604,491
61	1332	<b>MAINE EMPLOYERS MUT INS GRP</b>	584,432	MEMIC IND CO	584,432
62	1631	<b>DALLAS GEN GRP</b>	504,880	DALLAS NATL INS CO	504,880



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

2011 Rank	Group Code	2011 Group Name	2011 Group Written Premium	2011 Comapny Name	2011 Company Written Premium
63	3098	<b>TOKIO MARINE HOLDINGS INC GRP</b>	498,897	TOKIO MARINE & NICHIDO FIRE INS CO TRANS PACIFIC INS CO TNUS INS CO	385,103 82,117 31,677
64	124	<b>AMERISURE CO GRP</b>	497,005	AMERISURE MUT INS CO AMERISURE INS CO	330,157 166,848
65	0	<b>SOUTHERN STATES INS EXCH</b>	463,059	SOUTHERN STATES INS EXCH	463,059
66	785	<b>MARKEL CORP GRP</b>	425,076	MARKEL INS CO	425,076
67	0	<b>LUMBERMENS UNDERWRITING ALLIANCE</b>	412,764	LUMBERMENS UNDERWRITING ALLIANCE	412,764
68	303	<b>GUIDEONE INS GRP</b>	332,174	GUIDEONE MUT INS CO GUIDEONE SPECIALTY MUT INS CO	276,612 55,562
69	0	<b>GATEWAY INS CO</b>	328,053	GATEWAY INS CO	328,053
70	4675	<b>MUTUAL INSURERS HOLDING GRP</b>	320,726	FIRST NONPROFIT INS CO	320,726
71	1302	<b>BUILDERS INS GRP</b>	297,647	VININGS INS CO ASSOCIATION INS CO	209,008 88,639
72	74	<b>DELPHI FIN GRP</b>	289,057	SAFETY NATL CAS CORP SAFETY FIRST INS CO	280,523 8,534
73	3219	<b>NKSJ HOLDINGS INC GRP</b>	256,010	SOMPO JAPAN INS CO OF AMER NIPPONKOA INS CO LTD US BR	245,701 10,309
74	775	<b>PHARMACISTS MUT GRP</b>	203,034	PHARMACISTS MUT INS CO	203,034
75	812	<b>HIGHMARK GRP</b>	165,893	HIGHMARK CAS INS CO	165,893

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

2011 Rank	Group Code	2011 Group Name	2011 Group Written Premium	2011 Comapny Name	2011 Company Written Premium
76	853	<b>PUBLIC SERV GRP</b>	120,899	PUBLIC SERV MUT INS CO	120,899
77	0	<b>T H E INS CO</b>	117,008	T H E INS CO	117,008
78	361	<b>MUNICH RE GRP</b>	99,849	AMERICAN ALT INS CORP	99,849
79	0	<b>CHEROKEE INS CO</b>	88,077	CHEROKEE INS CO	88,077
80	62	<b>EMC INS CO GRP</b>	79,290	EMPLOYERS MUT CAS CO EMCASCO INS CO	71,198 8,092
81	225	<b>IAT REINS CO GRP</b>	78,747	TRANSGUARD INS CO OF AMER INC	78,747
82	0	<b>WORK FIRST CAS CO</b>	68,885	WORK FIRST CAS CO	68,885
83	222	<b>GREATER NY GRP</b>	62,392	GREATER NY MUT INS CO	62,392
84	0	<b>ADVANTAGE WORKERS COMP INS CO</b>	61,470	ADVANTAGE WORKERS COMP INS CO	61,470
85	0	<b>FRANK WINSTON CRUM INS INC</b>	23,189	FRANK WINSTON CRUM INS INC	23,189
86	0	<b>FEDERATED RURAL ELECTRIC INS EXCH</b>	16,967	FEDERATED RURAL ELECTRIC INS EXCH	16,967
87	0	<b>BANCINSURE INC</b>	13,904	BANCINSURE INC	13,904
88	922	<b>AMERICAN ASSETS GRP</b>	9,114	INSURANCE CO OF THE WEST	9,114
89	181	<b>SWISS RE GRP</b>	6,154	NORTH AMER SPECIALTY INS CO WESTPORT INS CORP	5,740 414
90	108	<b>LUMBERMENS MUT CAS GRP</b>	5,008	AMERICAN MOTORISTS INS CO AMERICAN MANUFACTURERS MUT INS CO LUMBERMENS MUT CAS CO	5,285 41 -318

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

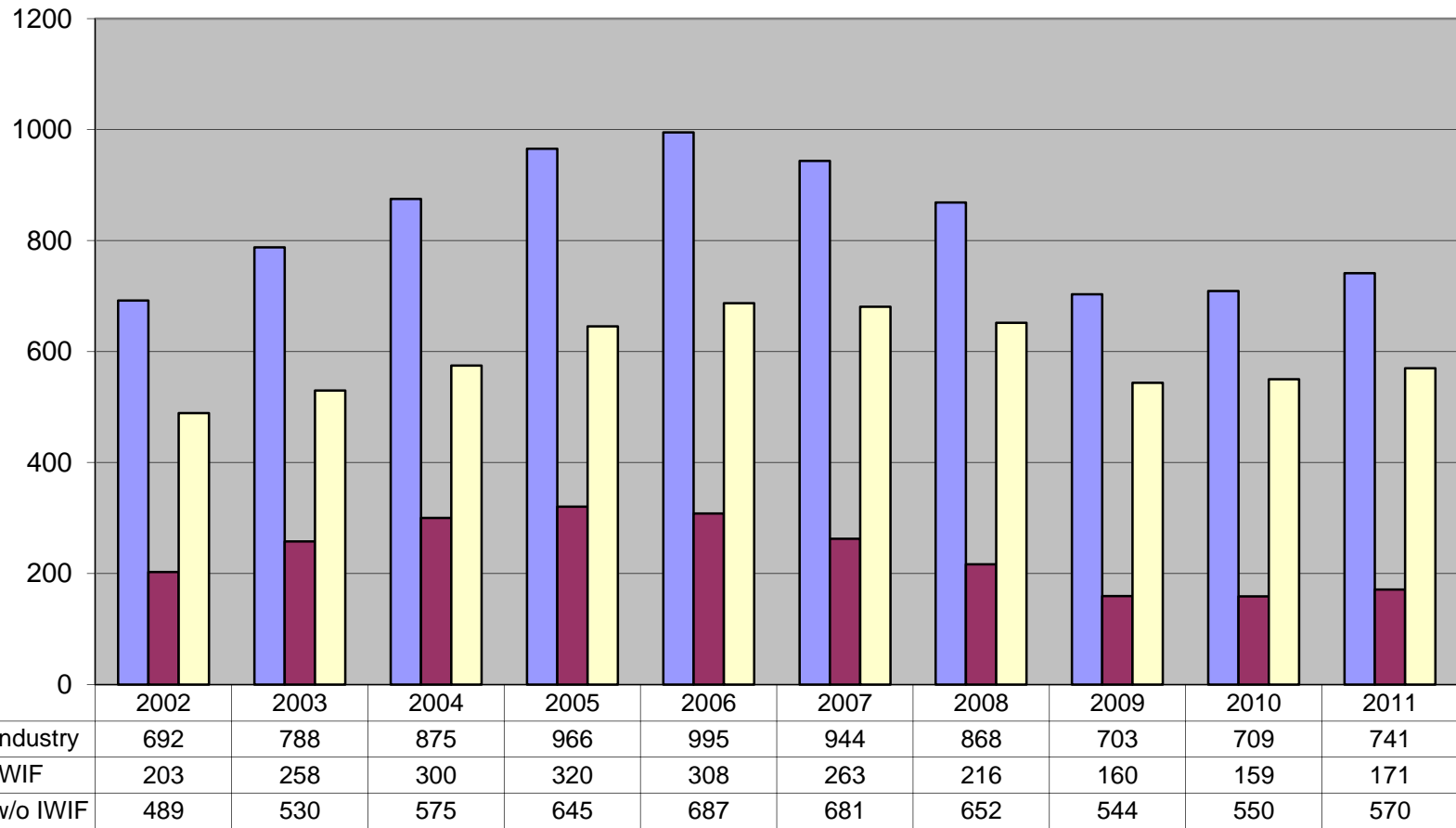
2011 Rank	Group Code	2011 Group Name	2011 Group Written Premium	2011 Comapny Name	2011 Company Written Premium
91	553	<b>ARROWPOINT CAPITAL GRP</b>	2,916	ARROWOOD IND CO	2,916
92	256	<b>PROSIGHT GRP</b>	2,303	NEW YORK MARINE & GEN INS CO	2,303
93	4743	<b>CHRISTUS HLTH GRP</b>	759	PREFERRED PROFESSIONAL INS CO	759
94	0	<b>PETROLEUM CAS CO</b>	91	PETROLEUM CAS CO	91
95	920	<b>GLOBAL IND GRP</b>	-136	UNITED NATL SPECIALTY INS CO	-136
96	0	<b>NATIONAL AMER INS CO</b>	-1,584	NATIONAL AMER INS CO	-1,584
97	291	<b>MOTORISTS MUT GRP</b>	-8,110	MOTORISTS COMMERCIAL MUT INS CO	-8,110
98	4381	<b>HOUSTON INTL INS GRP</b>	-32,889	IMPERIUM INS CO	-32,889
99	594	<b>AMERICAN CONTRACTORS INS GRP</b>	-44,559	ACIG INS CO	-44,559
<b>INDUSTRY TOTALS</b>			741,342,137		

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

2011 Rank	Group Code	Insurer Group Name	2011 Group Premium	Company Name	2011 Written Premium
1	74	<b>DELPHI FIN GRP</b>	5,762,033	SAFETY NATL CAS CORP	5,762,033
2	212	<b>ZURICH INS GRP</b>	922,628	ZURICH AMER INS CO	922,628
3	626	<b>ACE LTD GRP</b>	534,291	ACE AMER INS CO	534,291
4	748	<b>MEADOWBROOK INS GRP</b>	374,468	STAR INS CO	374,468
5	12	<b>AMERICAN INTL GRP</b>	365,091	NATIONAL UNION FIRE INS CO OF PITTS	365,091
6	256	<b>PROSIGHT GRP</b>	314,163	NEW YORK MARINE & GEN INS CO	314,163
7	111	<b>LIBERTY MUT GRP</b>	295,408	LIBERTY INS CORP LM INS CORP	208,603 86,805
8	91	<b>HARTFORD FIRE &amp; CAS GRP</b>	175,075	HARTFORD CAS INS CO	175,075
9	38	<b>CHUBB INC GRP</b>	87,566	GREAT NORTHERN INS CO FEDERAL INS CO PACIFIC IND CO	73,189 14,330 47
10	1285	<b>XL AMER GRP</b>	82,024	XL SPECIALTY INS CO	82,024
11	150	<b>OLD REPUBLIC GRP</b>	28,373	OLD REPUBLIC INS CO	28,373
12	84	<b>AMERICAN FINANCIAL GRP</b>	22,000	NATIONAL INTERSTATE INS CO	22,000
13	108	<b>LUMBERMENS MUT CAS GRP</b>	10	LUMBERMENS MUT CAS CO	10
14	3548	<b>TRAVELERS GRP</b>	-82,763	TRAVELERS PROP CAS CO OF AMER	-82,763
		<b>INDUSTRY TOTALS</b>	8,880,367		

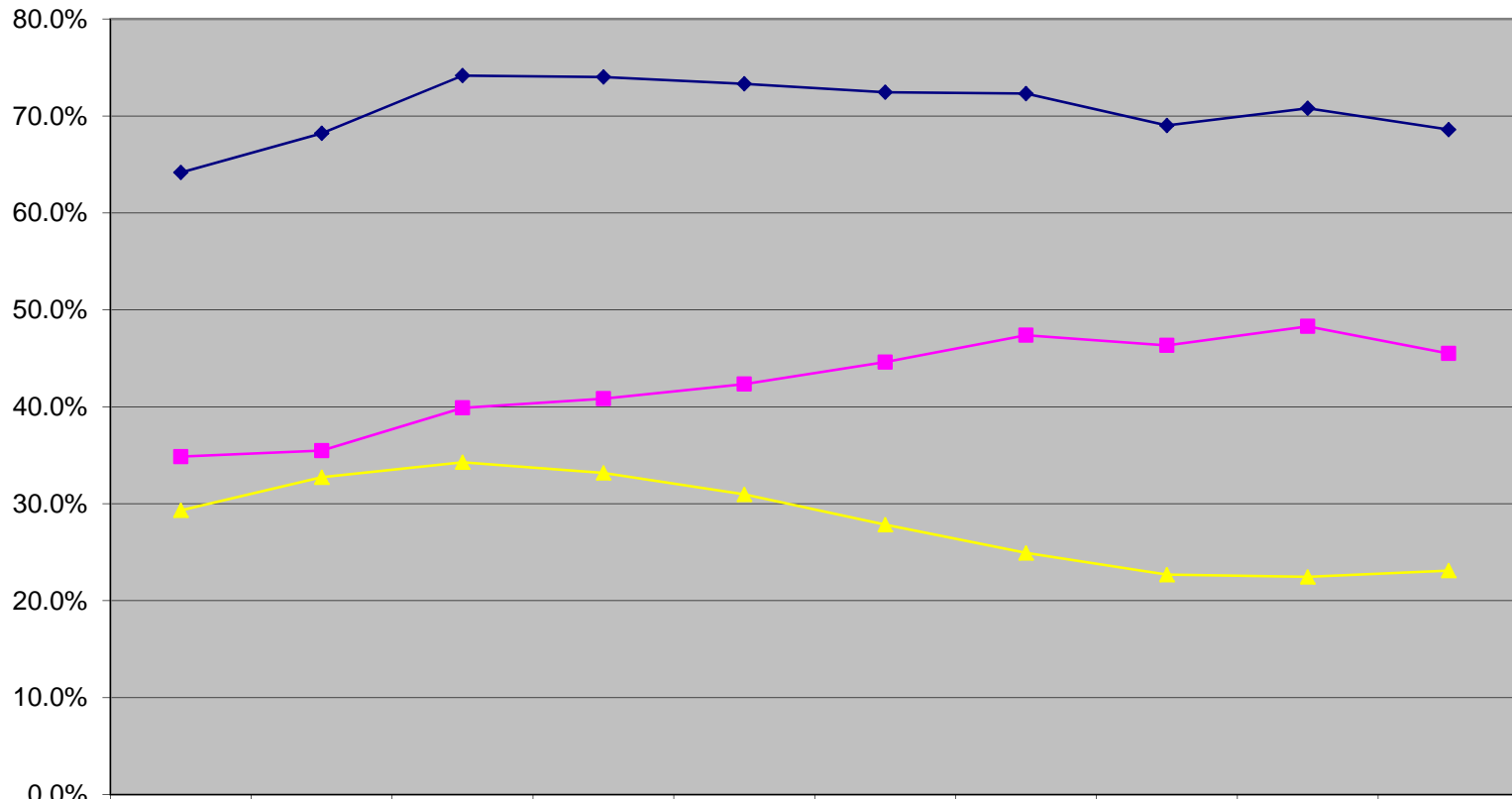
This information is not included in any other exhibits.

**Maryland Industry vs IWIF Written Premium for 2002 through 2011 (in millions)**



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

### Maryland Market Share of Top 8 Carriers - with and without IWIF



◆ Top 8	64.2%	68.2%	74.2%	74.0%	73.3%	72.5%	72.3%	69.0%	70.8%	68.6%
■ Top 8 (w/o IWIF)	34.9%	35.5%	39.9%	40.8%	42.3%	44.6%	47.4%	46.3%	48.3%	45.5%
▲ IWIF	29.3%	32.7%	34.3%	33.2%	31.0%	27.8%	24.9%	22.7%	22.5%	23.1%

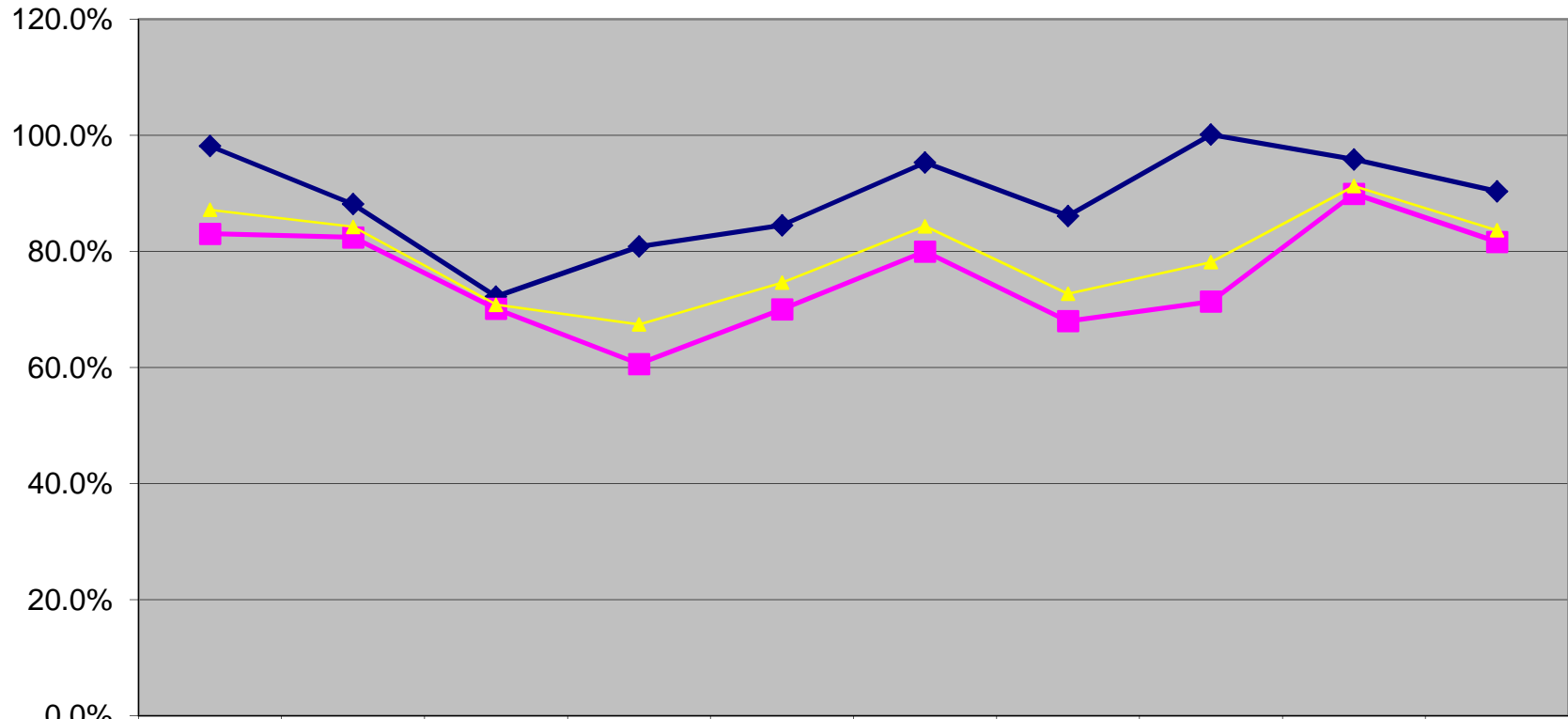
## Maryland

<b>RE-ENTRANTS</b>			
<b>2011 Group Code</b>	<b>2011 Company Code</b>	<b>2011 Company Name</b>	<b>2011 Premium</b>
38	20346	PACIFIC IND CO	2,194,829
218	20443	CONTINENTAL CAS CO	2,113,137
457	19828	ARGONAUT MIDWEST INS CO	454,880
0	11118	FEDERATED RURAL ELECTRIC INS EXCH	16,967
108	22918	AMERICAN MOTORISTS INS CO	5,285
181	39845	WESTPORT INS CORP	414
169	23434	MIDDLESEX INS CO	89

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<b>NEW ENTRANTS</b>			
<b>2011 Group Code</b>	<b>2011 Company Code</b>	<b>2011 Company Name</b>	<b>2011 Premium</b>
796	39217	QBE INS CORP	645,638
785	38970	MARKEL INS CO	425,076
626	22713	INSURANCE CO OF N AMER	20,958
256	16608	NEW YORK MARINE & GEN INS CO	2,303
3703	40134	CASTLEPOINT NATL INS CO	103
38	10052	CHUBB NATL INS CO	4

### Maryland Industry vs IWIF Loss Ratios from 2002 through 2011



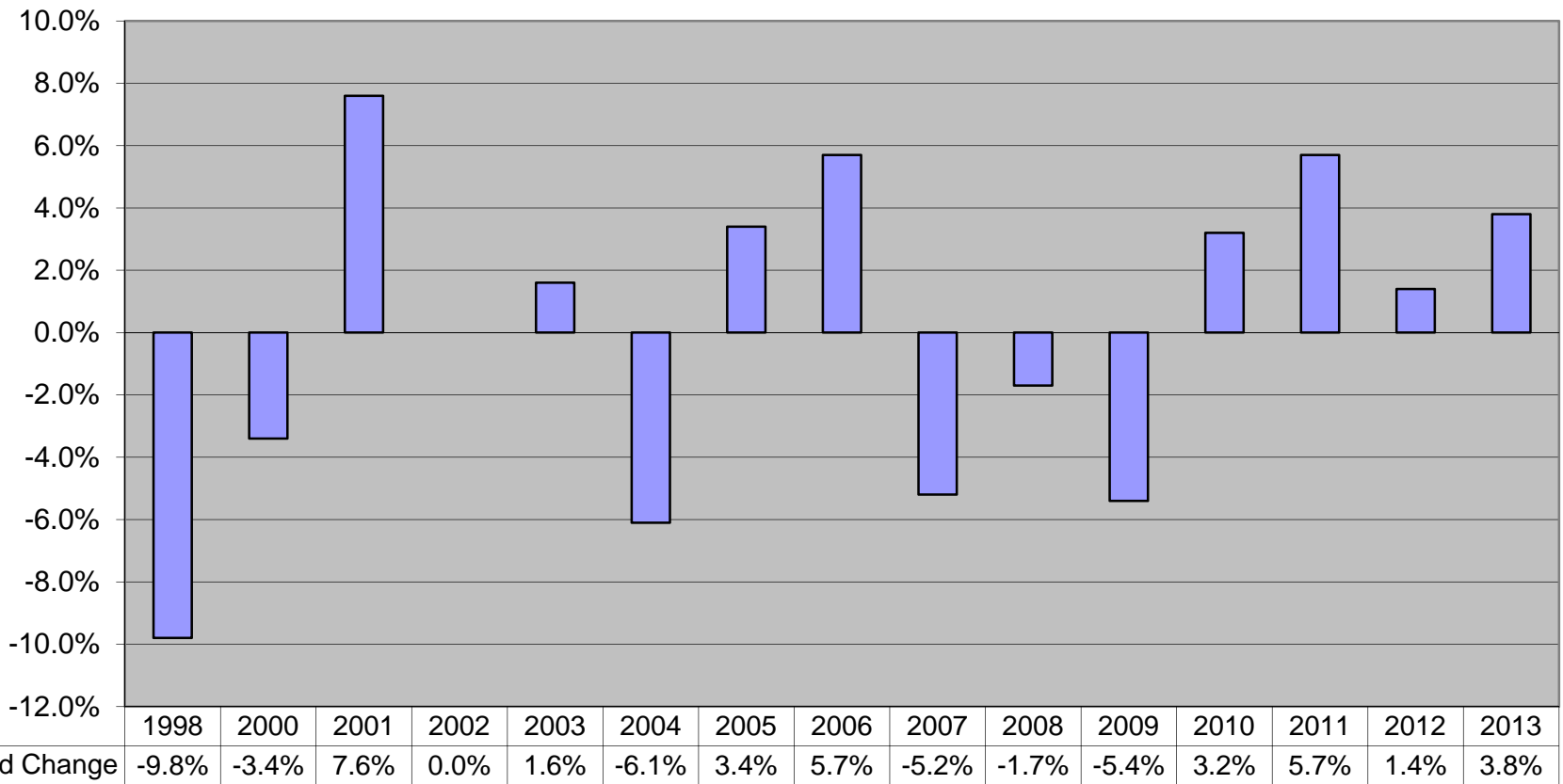
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
◆ IWIF	98.2%	88.2%	72.2%	80.9%	84.5%	95.3%	86.1%	100.1%	95.9%	90.4%
■ W/O IWIF	83.1%	82.4%	70.1%	60.6%	70.0%	80.0%	68.0%	71.4%	89.9%	81.7%
▲ Industry	87.2%	84.2%	70.8%	67.4%	74.6%	84.4%	72.7%	78.2%	91.3%	83.7%

Industry information includes IWIF.

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.



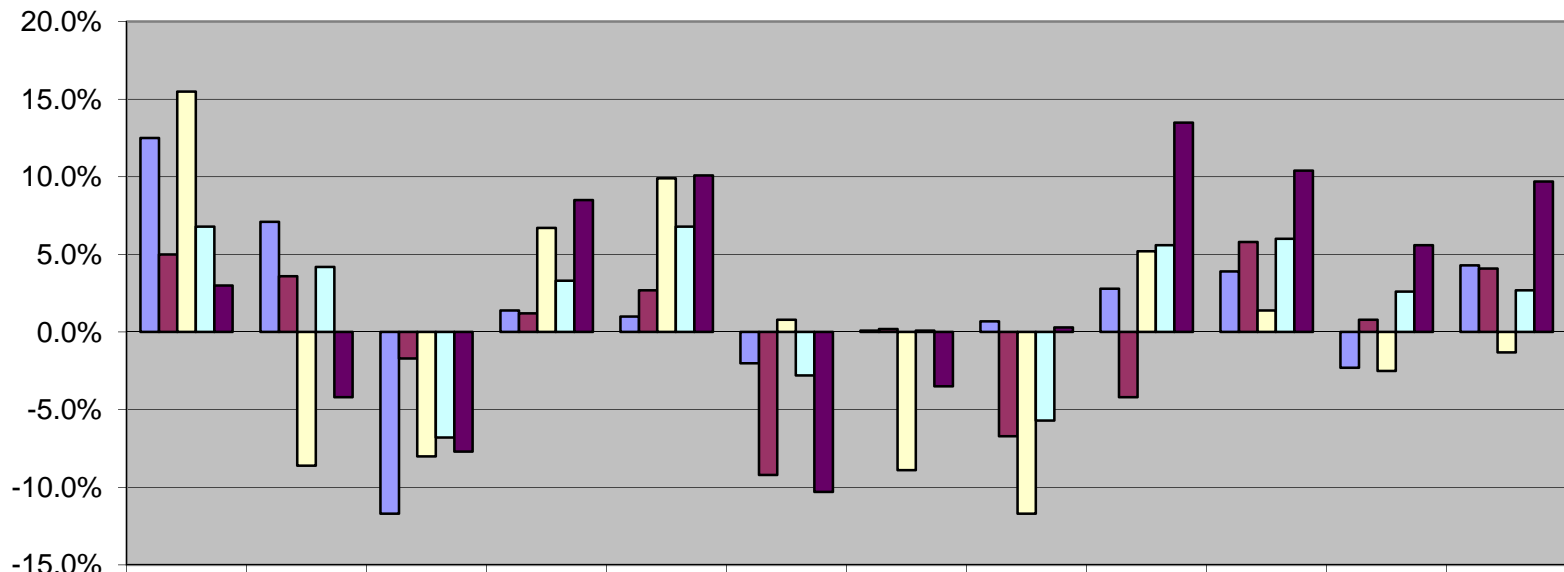
### Comparison of Changes in NCCI Maryland Pure Premium Loss Cost Filings with the MIA for the Years 1998 through 2013



**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 2001 through 2013



	2001	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
■ Manufacturing	12.5%	7.1%	-11.7%	1.4%	1.0%	-2.0%	0.1%	0.7%	2.8%	3.9%	-2.3%	4.3%
■ Contracting	5.0%	3.6%	-1.7%	1.2%	2.7%	-9.2%	0.2%	-6.7%	-4.2%	5.8%	0.8%	4.1%
■ Office/Clerical	15.5%	-8.6%	-8.0%	6.7%	9.9%	0.8%	-8.9%	-11.7%	5.2%	1.4%	-2.5%	-1.3%
■ Goods/Services	6.8%	4.2%	-6.8%	3.3%	6.8%	-2.8%	0.1%	-5.7%	5.6%	6.0%	2.6%	2.7%
■ Miscellaneous	3.0%	-4.2%	-7.7%	8.5%	10.1%	-10.3%	-3.5%	0.3%	13.5%	10.4%	5.6%	9.7%

NCCI did not submit a pure premium loss cost filing for 2002

**Largest Payroll Classes by Industry Group for Maryland  
(payroll information only available through 1st quarter 2010)**

	Latest Available Payroll	1/1/2013 Loss Cost	Change from 2005 to 2013	Change from 2012 to 2013	% of Statewide Payroll	% Change in Payroll from 2009 to 2010
<b>Largest Manufacturing Classes</b>						
TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION DEVICE MFG NOC	228,844,461	0.76	43.4%	28.8%	0.32%	-30.2%
PRINTING	169,558,973	2.00	24.2%	19.8%	0.24%	-13.7%
FOOD PRODUCTS MFG. NOC	151,620,173	1.87	0.5%	12.7%	0.21%	-2.3%
BAKERY & DRIVERS, ROUTE SUPERVISORS	134,930,850	4.26	80.5%	-8.4%	0.19%	5.0%
MACHINE SHOP NOC	130,719,682	2.04	-13.6%	5.2%	0.18%	-13.6%
IRON OR STEEL: MANUFACTURING: STEEL MAKING-& DRIVERS	122,192,797	6.11	72.6%	28.9%	0.17%	3.4%
PLASTICS MANUFACTURING: MOLDED PRODUCTS NOC	113,436,700	2.01	-10.7%	-19.0%	0.16%	20.0%
DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMPOUNDING, OR BLENDING-NOMFC	112,760,993	0.81	-25.7%	5.2%	0.16%	-0.9%
AIRPLANE MFG	90,626,407	0.99	-6.6%	-2.9%	0.13%	65.9%
SHEET METAL PRODUCTS MFG. - SHOP ONLY	79,759,017	2.86	23.8%	-2.1%	0.11%	-0.6%
BOTTLING-ALL OPERATIONS & ROUTE SUPERVISORS, DRIVERS	73,840,020	4.56	-12.0%	-14.6%	0.10%	8.6%
PRECISION MACHINED PARTS MFG NOC	60,869,438	1.38	17.9%	1.5%	0.08%	-2.3%
ELECTRICAL APPARATUS MFG NOC	60,401,611	1.48	-24.1%	10.4%	0.08%	30.8%
ICE CREAM MFG & DRIVERS	57,292,601	1.72	-36.8%	-10.4%	0.08%	0.4%
CHEMICAL MANUFACTURING NOC-ALL OPERATIONS & DRIVERS	57,273,361	2.59	164.3%	9.7%	0.08%	28.5%
PHARMACEUTICAL OR SURGICAL GOODS MFG NOC	57,108,505	1.00	33.3%	-4.8%	0.08%	0.9%
INSTRUMENT MFG NOC	56,869,269	1.27	104.8%	11.4%	0.08%	-26.1%
LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS	55,195,830	5.06	85.3%	-4.2%	0.08%	-0.3%
CLOTH, CANVAS AND RELATED PRODUCTS MFG. NOC	54,181,854	2.28	31.8%	-3.0%	0.08%	-4.2%
PAPER MFG	49,856,202	3.52	-18.3%	1.4%	0.07%	2126.3%
FURNITURE MANUFACTURING AND CABINET SHOP - WOOD - NOC	48,880,161	3.18	18.2%	6.7%	0.07%	-18.9%
AUTOMOBILE ENGINE MFG	47,777,800	1.49	69.3%	7.2%	0.07%	-9.9%
SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS	44,609,522	0.40	-2.4%	-4.8%	0.06%	-6.8%
SILK THREAD OR YARN MFG	42,667,636	1.79	65.7%	26.1%	0.06%	-0.6%
ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG	38,775,103	2.60	36.1%	18.2%	0.05%	-16.0%
PAINT MFG	37,316,663	1.87	19.1%	-13.0%	0.05%	-4.2%
COMPUTING, RECORDING OR OFFICE MACHINE MFG NOC	36,110,764	0.87	-8.4%	14.5%	0.05%	7.3%
CARPENTRY-SHOP ONLY-& DRIVERS	33,225,057	3.29	-11.6%	13.1%	0.05%	-22.8%
AIRCRAFT ENGINE MFG	32,398,241	1.51	-11.7%	-2.6%	0.05%	3.0%
BOILERMAKING	31,812,362	3.35	29.3%	-1.2%	0.04%	83.9%
LAUNDRY AND DRY CLEANING STORE-RETAIL-& ROUTE SUPERVISORS, DRIVERS	30,234,447	1.63	9.4%	-9.4%	0.04%	5.2%
DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MFG & INCLUDES MFG OF INGREDIENT	28,101,971	0.65	-21.7%	-11.0%	0.04%	-0.5%
NEWSPAPER PUBLISHING	27,843,231	3.15	45.8%	-1.3%	0.04%	-18.5%
CONCRETE PRODUCTS MFG & DRIVERS	27,288,565	6.68	-6.7%	8.1%	0.04%	15.3%

**Largest Payroll Classes by Industry Group for Maryland**  
**(payroll information only available through 1st quarter 2010)**

	Latest Available Payroll	1/1/2013 Loss Cost	Change from 2005 to 2013	Change from 2012 to 2013	% of Statewide Payroll	% Change in Payroll from 2009 to 2010
<b>Largest Manufacturing Classes</b>						
SUGAR MANUFACTURING OR REFINING FROM SUGAR CANE OR SUGAR BEETS	25,480,705	5.51	78.9%	-6.3%	0.04%	5.6%
FURNITURE MANUFACTURING AND CABINET SHOP - ASSEMBLY BY HAND - WOOD	24,950,978	1.84	1.1%	-4.7%	0.03%	12.3%
CEMENT MFG	24,815,102	4.11	69.8%	7.6%	0.03%	20.4%
SOAP OR SYNTHETIC DETERGENT MFG	24,720,866	2.22	41.4%	10.4%	0.03%	2.6%
CREAMERY & ROUTE SUPERVISORS, DRIVERS	22,031,908	4.38	16.5%	28.8%	0.03%	-0.4%
CORRUGATED OR FIBER BOARD CONTAINER MFG	21,866,918	2.49	-43.0%	6.4%	0.03%	-3.7%
IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL-& DRIVERS	20,039,240	6.89	24.1%	14.5%	0.03%	-11.4%
MEAT PRODUCTS MFG NOC	19,963,184	2.86	-10.6%	13.5%	0.03%	-2.1%
PLASTICS MFG: FABRICATED PRODUCTS NOC	18,798,198	2.33	-6.0%	2.2%	0.03%	-2.5%
WIRE GOODS MFG NOC	18,422,095	3.37	34.3%	25.3%	0.03%	11.9%
OXYGEN OR HYDROGEN MFG & DRIVERS	18,293,321	2.80	56.4%	17.6%	0.03%	-0.6%
HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING	17,489,818	2.99	0.0%	6.8%	0.02%	-12.5%
SPIRITUOUS LIQUOR BOTTLING	17,335,303	6.11	72.6%	3.4%	0.02%	3.2%
ASPHALT WORKS OPERATED BY PAVING CONTRACTORS - PERMANENT LOCATION & DRIVERS	17,238,825	7.96	-8.5%	22.7%	0.02%	76.0%
METAL STAMPED GOODS MFG NOC	16,446,299	2.71	-12.3%	10.6%	0.02%	-23.0%
PLASTER BOARD OR PLASTER BLOCK MFG & DRIVERS	14,586,045	2.40	27.7%	-13.7%	0.02%	-21.0%
FABRIC COATING OR IMPREGNATING NOC	14,564,428	1.88	-25.1%	6.8%	0.02%	-6.0%
CAN MFG	14,564,148	2.11	-21.0%	-1.9%	0.02%	-17.6%
DENTAL LABORATORY	12,679,757	0.54	25.6%	10.2%	0.02%	7.4%
PAINTING: SHOP ONLY & DRIVERS	11,577,560	2.08	-7.6%	14.3%	0.02%	78.1%
SHEET METAL PRODUCTS MFG.	11,487,475	3.13	Note (1)	-14.5%	0.02%	-2.7%
EXPLOSIVES OR AMMUNITION MFG: NOC & DRIVERS	11,484,835	2.10	-12.5%	2.9%	0.02%	Note (2)
MILK PRODUCTS MFG NOC	11,235,705	3.78	-13.9%	11.8%	0.02%	-0.4%
BUILDING OR ROOFING PAPER OR FELT PREPARATION-NO INSTALLATION	11,182,530	3.06	2.3%	-7.0%	0.02%	-4.9%
VALVE MFG	10,535,249	1.83	5.8%	13.0%	0.01%	43.3%
STONE CUTTING OR POLISHING NOC & DRIVERS	9,892,753	5.83	10.4%	13.4%	0.01%	2.3%
MATTRESS OR BOX SPRING MFG	9,542,646	2.85	-31.2%	0.0%	0.01%	-4.5%
GLASS MERCHANT	9,108,442	3.90	-0.8%	2.6%	0.01%	-22.1%
CANNERY NOC	8,571,253	2.04	4.1%	7.4%	0.01%	8.2%
IRON OR STEEL: FABRICATION: IRON OR STEEL WORKS-SHOP-STRUCTURAL-& DRIVERS	8,484,380	6.89	-12.3%	3.9%	0.01%	-26.2%
PAPER GOODS MFG NOC	8,452,000	1.87	49.6%	7.5%	0.01%	-28.4%
GEAR MFG OR GRINDING	8,385,339	2.12	-9.4%	-6.6%	0.01%	-5.9%
BATTERY MFG-STORAGE	8,316,551	1.79	54.3%	-2.2%	0.01%	1.4%
YARN OR THREAD MFG-COTTON	8,095,817	1.67	9.2%	-5.6%	0.01%	6.6%
CONSTRUCTION OR AGRICULTURAL MACHINERY MFG	8,065,035	3.42	46.8%	-6.0%	0.01%	8.2%
UPHOLSTERING	7,853,425	1.72	62.3%	11.7%	0.01%	-12.1%
FRUIT EVAPORATING OR PRESERVING	7,727,135	2.85	-22.8%	-20.4%	0.01%	15509.1%

**Largest Payroll Classes by Industry Group for Maryland  
(payroll information only available through 1st quarter 2010)**

<b>Largest Contracting Classes</b>	<b>Latest Available Payroll</b>	<b>1/1/2013 Loss Cost</b>	<b>Change from 2005 to 2013</b>	<b>Change from 2012 to 2013</b>	<b>% of Statewide Payroll</b>	<b>% Change in Payroll from 2009 to 2010</b>
CONTRACTOR--PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER	537,799,852	1.39	-31.2%	4.5%	0.75%	-7.3%
ELECTRICAL WIRING-WITHIN BUILDINGS & DRIVERS	449,511,870	3.90	-19.4%	7.1%	0.63%	-10.2%
PLUMBING NOC & DRIVERS	348,634,586	4.86	-1.4%	11.7%	0.49%	-12.6%
HEATING, VENTILATION, AIR-CONDITIONING AND REFRIGERATIONSYSTEMS-INSTALLATION, SE	226,428,544	4.52	-31.9%	-0.9%	0.32%	-1.2%
MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS	184,617,979	4.44	-8.1%	-3.7%	0.26%	-7.3%
BURGLAR AND FIRE ALARM INSTALLATION OR REPAIR & DRIVERS	172,768,569	1.83	-16.8%	-8.0%	0.24%	-2.4%
CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS-& DRIVERS	167,497,017	3.82	-17.0%	7.3%	0.23%	-4.0%
LANDSCAPE GARDENING & DRIVERS	157,466,739	4.51	16.5%	13.9%	0.22%	4.7%
CARPENTRY NOC	144,145,125	6.57	-3.2%	-5.9%	0.20%	-12.6%
EXCAVATION & DRIVERS	140,635,345	5.27	28.2%	3.9%	0.20%	-6.1%
CARPENTRY-DETACHED ONE OR TWO FAMILY DWELLINGS	136,606,749	8.02	6.2%	4.3%	0.19%	-5.5%
PAINTING NOC & SHOP OPERATIONS, DRIVERS	108,962,102	6.27	20.1%	8.7%	0.15%	-4.7%
CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM	87,107,128	5.98	13.0%	-0.5%	0.12%	-9.5%
MASONRY NOC	78,640,622	6.93	-6.6%	10.7%	0.11%	-20.3%
ELEVATOR ERECTION OR REPAIR	77,400,000	2.79	-36.0%	-15.2%	0.11%	8.1%
CONSTRUCTION OR ERECTION PERMANENT YARD	70,190,659	5.26	5.8%	26.1%	0.10%	-6.8%
WALLBOARD, SHEETROCK, DRYWALL, PLASTERBOARD, OR CEMENT BOARD INSTALLATION- W	68,237,275	4.57	-25.2%	7.5%	0.10%	-13.6%
FURNITURE OR FIXTURES INSTALLATION-PORTABLE-NOC	59,096,590	5.66	26.6%	-13.3%	0.08%	8.8%
SHEET METAL WORK - INSTALLATION & DRIVERS	55,023,114	4.62	Note (1)	2.2%	0.08%	-10.9%
STREET OR ROAD CONSTRUCTION: PAVING OR REPAVING & DRIVERS	54,841,457	7.80	14.0%	5.7%	0.08%	4.0%
SEWER CONSTRUCTION-ALL OPERATIONS & DRIVERS	46,382,246	5.49	48.8%	27.4%	0.06%	3.1%
GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS	45,841,498	3.87	-22.1%	20.6%	0.06%	-0.5%
CONCRETE CONSTRUCTION NOC	42,603,688	7.35	0.7%	-3.8%	0.06%	-24.5%
DOOR AND WINDOW INSTALLATION - ALL TYPES - RESIDENTIAL AND COMMERCIAL	36,086,176	7.28	-10.2%	14.8%	0.05%	-17.2%
AUTOMATIC SPRINKLER INSTALLATION & DRIVERS	34,037,813	5.00	-9.9%	2.7%	0.05%	-14.2%
FLOOR COVERING INSTALLATION--RESILIENT FLOORING -- CARPET AND LAMINATEFLOORING	30,397,158	4.52	-6.2%	5.4%	0.04%	14.2%
ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS	30,140,378	8.47	-53.4%	0.5%	0.04%	11.3%
CERAMIC TILE, INDOOR STONE, MARBLE, OR MOSAIC WORK	27,806,753	4.29	-9.1%	7.0%	0.04%	-11.9%
INSULATION WORK NOC & DRIVERS	27,576,196	7.11	16.6%	8.7%	0.04%	-9.8%
STREET OR ROAD CONSTRUCTION: SUBSURFACE WORK & DRIVERS	26,054,179	5.01	-4.4%	-15.9%	0.04%	-44.4%
CONDUIT CONSTRUCTION-FOR CABLES OR WIRES-& DRIVERS	24,006,115	6.28	29.8%	-0.2%	0.03%	-0.1%
CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS	23,802,339	6.35	-22.3%	-5.9%	0.03%	0.4%
ROOFING-ALL KINDS & DRIVERS	23,594,149	19.81	1.8%	10.9%	0.03%	7.6%
GLAZIER-AWAY FROM SHOP & DRIVERS	23,105,647	7.69	-22.0%	19.4%	0.03%	-22.9%
TELEPHONE OR CABLE TV LINE INSTALLATION-CONTRACTORS, UNDERGROUND & DRIVERS	18,913,753	Note (3)	-100.0%	-100.0%	0.03%	-20.6%

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<b>Largest Contracting Classes</b>	<b>Latest Available Payroll</b>	<b>1/1/2013 Loss Cost</b>	<b>Change from 2005 to 2013</b>	<b>Change from 2012 to 2013</b>	<b>% of Statewide Payroll</b>	<b>% Change in Payroll from 2009 to 2010</b>
MOBILE CRANE AND HOISTING SERVICE CONTRACTORS-NOC-ALL OPERATIONS-INCLUDINGYA	14,304,126	9.41	13.2%	-1.7%	0.02%	-6.6%
CONCRETE WORK-INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE	14,049,684	4.68	-7.1%	8.3%	0.02%	-10.6%
TELEPHONE OR CABLE TV LINE INSTALLATION-CONTRACTORS, SERVICE LINES ANDCONNECT	13,739,791	Note (3)	-100.0%	-100.0%	0.02%	29.1%
BOILER INSTALLATION OR REPAIR-STEAM	13,737,333	5.77	-45.2%	-10.0%	0.02%	-3.9%
DRILLING NOC & DRIVERS	13,729,484	10.08	24.3%	-1.4%	0.02%	-12.2%
IRON OR STEEL: ERECTION NOC	13,495,769	6.97	-42.1%	-5.7%	0.02%	-22.8%
IRON OR STEEL: ERECTION-FRAME STRUCTURES	11,678,881	20.15	-27.7%	-0.8%	0.02%	-38.5%
FENCE INSTALLATION AND REPAIR - METAL, VINYL, WOOD, OR PREFABRICATEDCONCRETE PA	9,625,206	6.22	-0.2%	10.5%	0.01%	1.9%
CLEANER - DEBRIS REMOVAL - CONSTRUCTION	8,626,763	3.24	-21.2%	-3.3%	0.01%	-59.8%
CARPENTRY-DWELLINGS-THREE STORIES OR LESS	7,661,823	Note (3)	-100.0%	-100.0%	0.01%	-19.7%
SWIMMING POOL CONSTRUCTION-NOT IRON OR STEEL- & DRIVERS	7,169,725	8.32	24.4%	-5.7%	0.01%	-38.9%
WELDING OR CUTTING NOC & DRIVERS	6,456,873	4.89	-30.6%	2.1%	0.01%	-42.2%
IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS	6,013,321	4.70	8.8%	-6.0%	0.01%	-19.6%
SIGN INSTALLATION, MAINTENANCE, REPAIR OR REMOVAL & DRIVERS	4,589,718	10.21	12.9%	5.1%	0.01%	-13.7%
FARM MACHINERY OPERATION-BY CONTRACTOR-& DRIVERS	4,211,979	5.18	4.9%	9.7%	0.01%	-2.8%
ASBESTOS CONTRACTOR-NOC & DRIVERS	3,987,544	17.21	80.6%	25.6%	0.01%	10.1%
RAILROAD CONSTRUCTION: LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF WAYBY C	3,628,395	4.31	-40.8%	-3.1%	0.01%	95.4%
PILE DRIVING	3,008,498	7.50	10.0%	16.6%	0.00%	-1.1%
PAPERHANGING & DRIVERS	2,807,040	2.46	37.4%	0.8%	0.00%	-19.0%
TELEPHONE OR CABLE TV LINE INSTALLATION-CONTRACTORS, OVERHEAD & DRIVERS	2,227,743	Note (3)	-100.0%	-100.0%	0.00%	2.8%
ASBESTOS CONTRACTOR-PIPE AND BOILER WORK EXCLUSIVELY & DRIVERS	2,174,345	6.52	-28.4%	0.6%	0.00%	92.5%
CEILING INSTALLATION-SUSPENDED ACOUSTICAL GRID TYPE	2,075,884	5.33	-26.0%	6.2%	0.00%	-15.1%
OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS	1,773,644	6.30	-12.3%	28.8%	0.00%	-87.1%
OIL STILL ERECTION OR REPAIR	1,615,747	2.09	-9.1%	-11.4%	0.00%	-94.2%
PAINTING: METAL STRUCTURES-OVER TWO STORIES IN HEIGHT-& DRIVERS	1,449,384	22.51	-26.4%	-3.9%	0.00%	-10.0%
TELEPHONE, TELEGRAPH OR FIRE ALARM LINE CONSTRUCTION & DRIVERS	1,185,295	Note (3)	-100.0%	-100.0%	0.00%	-48.0%
SHAFT SINKING-ALL OPERATIONS	1,135,164	6.21	21.1%	-13.9%	0.00%	-10.8%
PLASTERING NOC & DRIVERS	803,663	5.88	-56.0%	5.8%	0.00%	-41.3%
IRON OR STEEL: ERECTION-FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT	713,691	54.61	90.5%	3.8%	0.00%	-51.2%
OIL OR GAS - LEASE WORK NOC - BY SPECIALIST CONTRACTOR & DRIVERS	142,470	7.12	48.3%	0.0%	0.00%	118.5%
JETTY OR BREAKWATER CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS	139,583	4.60	-15.9%	0.9%	0.00%	-19.7%
OIL OR GAS WELL: DRILLING OR REDRILLING & DRIVERS	125,888	6.96	-31.6%	-1.7%	0.00%	Note (2)
LATHING & DRIVERS	60,564	3.13	-29.3%	3.6%	0.00%	-84.8%
SALVAGE OPERATION-NO WRECKING OR ANY STRUCTURAL OPERATIONS	22,962	11.57	39.9%	8.7%	0.00%	Note (2)
BUILDING RAISING OR MOVING	14,908	15.89	-19.5%	1.2%	0.00%	2.6%
STREET OR ROAD CONSTRUCTION: ROCK EXCAVATION & DRIVERS	5,131	13.71	55.8%	7.4%	0.00%	-56.6%
HOTHOUSE ERECTION-ALL OPERATIONS	4,230	3.02	-55.3%	-2.3%	0.00%	-97.4%

**Largest Payroll Classes by Industry Group for Maryland  
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	Latest Available Payroll	1/1/2013 Loss Cost	Change from 2005 to 2013	Change from 2012 to 2013	% of Statewide Payroll	% Change in Payroll from 2009 to 2010
<b>Largest Office &amp; Clerical Classes</b>						
CLERICAL OFFICE EMPLOYEES NOC	28,314,021,237	0.13	-23.5%	-7.1%	39.49%	1.2%
SALESPERSONS OR COLLECTORS-OUTSIDE	5,823,257,855	0.27	-6.9%	-6.9%	8.12%	-1.6%
PHYSICIAN & CLERICAL	3,763,921,255	0.25	13.6%	4.2%	5.25%	3.9%
AUDITOR, ACCOUNTANT, OR COMPUTER SYSTEM DESIGNER OR PROGRAMMER - TRAVELING	3,344,889,476	0.07	-12.5%	0.0%	4.66%	7.6%
COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL	2,148,555,594	0.25	0.0%	4.2%	3.00%	5.8%
ATTORNEY-ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS	1,161,542,570	0.09	-18.2%	0.0%	1.62%	-0.2%
ARCHITECTURAL OR ENGINEERING FIRM - INCLUDING SALESPERSONS & DRIVERS	972,656,651	0.45	-2.2%	9.8%	1.36%	-1.1%
HOSPITAL: PROFESSIONAL EMPLOYEES	758,953,217	0.80	53.8%	1.3%	1.06%	-1.6%
BUILDING OR PROPERTY MANAGEMENT - PROPERTY MANAGERS AND LEASING AGENTS &CLE	664,682,510	0.85	16.4%	23.2%	0.93%	8.5%
TELECOMMUNICATIONS CO.: OFFICE OR EXCHANGE EMPLOYEES & CLERICAL	575,780,222	0.21	16.7%	10.5%	0.80%	17.5%
RADIO OR TELEVISION BROADCASTING STATION-ALL EMPLOYEES & CLERICAL, DRIVERS	311,722,852	0.30	-36.2%	3.4%	0.43%	-3.5%
CHILD CARE CENTER - ALL EMPLOYEES INCLUDING CLERICAL, SALESPERSONS &DRIVERS	196,637,978	0.71	39.2%	16.4%	0.27%	2.7%
AUTOMOBILE SALESPERSONS	190,110,150	0.64	0.0%	23.1%	0.27%	4.7%
CLERICAL TELECOMMUTER EMPLOYEES	88,965,421	0.11	-45.0%	-8.3%	0.12%	28.4%
PHOTOGRAPHER-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS	61,808,393	1.02	37.8%	-1.0%	0.09%	-3.5%
MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP	52,187,881	1.04	10.6%	11.8%	0.07%	-6.3%
LABOR UNION-ALL EMPLOYEES	50,855,098	0.29	-25.6%	0.0%	0.07%	-8.1%
REAL ESTATE APPRAISAL COMPANIES-OUTSIDE EMPLOYEES	29,140,614	0.18	-40.0%	5.9%	0.04%	66.7%
ARCHITECTURAL OR ENGINEERING FIRM - CLERICAL	27,914,158	0.13	Note (4)	-7.1%	0.04%	Note (4)
MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP - CLERICAL STAFF	17,013,594	0.52	Note (1)	-17.5%	0.02%	324.7%
THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS	15,242,897	1.77	-0.6%	12.0%	0.02%	42.0%
AVIATION-AIR TRAFFIC CONTROLLERS UNDER CONTRACT WITH THE FAA	1,636,050	0.13	Note (5)	-7.1%	0.00%	603.5%
SURVEYORS, TIMBER CRUISERS, OIL OR GAS GEOLOGISTS OR SCOUTS, & DRIVERS	1,443,015	0.39	Note (4)	-4.9%	0.00%	Note (4)

**Largest Payroll Classes by Industry Group for Maryland  
(payroll information only available through 1st quarter 2010)**

<b>Largest Goods &amp; Services Classes</b>	<b>Latest Available Payroll</b>	<b>1/1/2013 Loss Cost</b>	<b>Change from 2005 to 2013</b>	<b>Change from 2012 to 2013</b>	<b>% of Statewide Payroll</b>	<b>% Change in Payroll from 2009 to 2010</b>
STORE: RETAIL NOC	1,341,786,584	1.46	20.7%	-2.7%	1.87%	2.9%
RESTAURANT NOC	1,161,134,469	1.21	-12.3%	0.0%	1.62%	-3.2%
CONVALESCENT OR NURSING HOME-ALL EMPLOYEES	825,198,584	1.76	0.6%	-4.9%	1.15%	5.3%
AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS	744,269,233	2.42	22.2%	5.2%	1.04%	3.3%
RESTAURANT: FAST FOOD	670,811,023	1.48	11.3%	12.1%	0.94%	13.5%
STORE: MEAT, GROCERY AND PROVISION STORES COMBINED-RETAIL NOC	634,073,444	3.29	43.0%	8.6%	0.88%	0.3%
OFFICE MACHINE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR	528,697,991	0.73	23.7%	21.7%	0.74%	-5.6%
ANALYTICAL LABORATORIES OR ASSAYING - INCLUDING LABORATORY, OUTSIDEEMPLOYEES,	508,250,550	0.30	3.4%	11.1%	0.71%	-47.6%
BUILDING OR PROPERTY MANAGEMENT - ALL OTHER EMPLOYEES	475,823,532	2.52	29.2%	15.1%	0.66%	2.5%
JANITORIAL SERVICES BY CONTRACTORS - NO WINDOW CLEANING ABOVE GROUND LEVEL& C	452,081,557	2.37	18.5%	4.4%	0.63%	0.5%
STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-RETAIL	432,153,074	1.22	48.8%	5.2%	0.60%	1.2%
STORE: WHOLESALE NOC	373,592,936	2.59	7.0%	2.8%	0.52%	0.6%
HOTEL: ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS	280,486,347	1.84	33.3%	0.0%	0.39%	5.9%
GASOLINE STATION: SELF-SERVICE AND CONVENIENCE/GROCERY-RETAIL	265,880,857	1.73	1.8%	4.2%	0.37%	10.1%
BARBERSHOP, BEAUTY PARLOR OR HAIR STYLING SALON	248,275,479	0.35	-20.5%	2.9%	0.35%	2.4%
HOSPITAL-VETERINARY & DRIVERS	243,463,477	0.95	-14.4%	0.0%	0.34%	2.4%
STORE: DRUG - RETAIL	175,519,349	1.12	60.0%	-5.9%	0.24%	-2.8%
YMCA, YWCA, YMHA OR YWHA, INSTITUTION - ALL EMPLOYEES & CLERICAL	173,844,633	0.75	44.2%	7.1%	0.24%	7.7%
RETIREMENT LIVING CENTERS: HEALTH CARE EMPLOYEES	169,304,234	2.21	3.8%	12.8%	0.24%	8.7%
CLUB - COUNTRY, GOLF, FISHING, OR YACHT - ALL EMPLOYEES & CLERICAL,SALESPERSONS, I	158,188,909	1.14	-35.2%	-16.8%	0.22%	1.6%
AUTOMOBILE BODY REPAIR	154,845,097	1.21	14.2%	-9.0%	0.22%	-1.8%
LUMBERYARD NEW MATERIALS ONLY: ALL OTHER EMPLOYEES & YARD, WAREHOUSE,DRIVER:	153,601,345	3.46	5.8%	-6.2%	0.21%	-5.2%
STORE: HARDWARE	146,585,652	1.75	31.6%	6.7%	0.20%	-8.3%
COLLEGE: ALL OTHER EMPLOYEES	140,312,383	1.97	32.2%	-3.0%	0.20%	3.7%
BUILDING MATERIAL DEALER-NEW MATERIALS ONLY: STORE EMPLOYEES	138,863,207	2.47	60.4%	11.3%	0.19%	4.1%
STORE: FURNITURE & DRIVERS	136,107,825	2.84	36.5%	2.2%	0.19%	0.3%
STORE: JEWELRY	130,286,099	0.32	-23.8%	-11.1%	0.18%	0.9%
STORE: AUTOMOBILE PARTS & ACCESSORIES- NOC & DRIVERS	115,464,013	2.25	29.3%	1.4%	0.16%	23.3%
HOTEL: RESTAURANT EMPLOYEES	113,860,460	1.43	2.9%	7.5%	0.16%	5.0%
HOSPITAL: ALL OTHER EMPLOYEES	112,135,011	1.59	-34.3%	5.3%	0.16%	-5.5%
HOME, PUBLIC, AND TRAVELING HEALTHCARE--ALL EMPLOYEES	111,858,372	1.72	-24.9%	-11.8%	0.16%	2.7%
STORE: DEPARTMENT-RETAIL	90,243,233	1.21	-20.9%	-1.6%	0.13%	7.3%
SOCIAL SERVICES ORGANIZATION-ALL EMPLOYEES & SALESPERSONS, DRIVERS	89,098,383	1.55	Note (1)	11.5%	0.12%	-13.0%
RETIREMENT LIVING CENTERS: ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS	87,429,600	2.38	33.7%	-5.9%	0.12%	9.7%
STORAGE WAREHOUSE NOC	81,907,222	3.83	-18.9%	3.2%	0.11%	-0.3%
STORE: MEAT, FISH OR POULTRY DEALER-WHOLESALE	73,720,465	2.87	26.4%	-5.6%	0.10%	9.9%



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<b>Largest Goods &amp; Services Classes</b>						
MACHINERY DEALER NOC-STORE OR YARD-& DRIVERS	64,545,242	4.01	29.8%	-8.2%	0.09%	-7.7%
STORAGE WAREHOUSE-FURNITURE & DRIVERS	61,396,317	6.99	51.3%	-2.6%	0.09%	4.5%
INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC	57,091,816	1.14	17.5%	-11.6%	0.08%	-7.7%
VENDING OR COIN OPERATED MACHINES-INSTALLATION, SERVICE OR REPAIR & SALESPERSON	53,744,714	2.99	11.2%	7.6%	0.07%	13.8%
RETIREMENT LIVING CENTERS: FOOD SERVICE EMPLOYEES	52,543,541	1.38	46.8%	4.5%	0.07%	4.4%
GROUP HOMES-ALL EMPLOYEES & SALESPERSONS, DRIVERS	51,609,378	1.89	Note (1)	-1.6%	0.07%	118.7%
FUNERAL DIRECTOR & DRIVERS	47,378,496	0.69	-12.7%	-11.5%	0.07%	2.7%
AUTOMOBILE RENTAL CO.: ALL OTHER EMPLOYEES & COUNTER PERSONNEL, DRIVERS	47,170,347	1.45	6.6%	-12.7%	0.07%	3.3%
GASOLINE DEALER & DRIVERS	46,299,933	5.87	28.7%	-1.5%	0.06%	-10.3%
STORE: FLORIST & DRIVERS	44,844,470	2.17	37.3%	-2.3%	0.06%	9.6%
AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SERVICE, CASHIER	43,224,778	2.49	21.5%	-6.7%	0.06%	4.3%
CLUB NOC & CLERICAL	41,616,045	1.03	0.0%	4.0%	0.06%	2.6%
QUICK PRINTING-COPYING OR DUPLICATION SERVICE-ALL EMPLOYEES & CLERICAL, SALESPEOPLE	41,239,287	0.65	-7.1%	6.6%	0.06%	-8.2%
BUS CO.: GARAGE EMPLOYEES	40,308,633	2.32	-53.1%	-7.6%	0.06%	8.1%
ELECTRONIC EQUIPMENT - INSTALLATION, SERVICE, OR REPAIR - SHOP AND OUTSIDE & DRIVE	38,292,407	3.60	141.6%	22.4%	0.05%	-10.8%
HOUSEHOLD AND COMMERCIAL APPLIANCES-ELECTRICAL-INSTALLATION, SERVICE OR REPAIR	35,880,121	2.59	34.9%	11.2%	0.05%	7.0%
AMUSEMENT PARK OR EXHIBITION OPERATION AND DRIVERS	31,674,677	2.09	67.2%	9.4%	0.04%	-6.4%
STORE: BOOK, RECORD, COMPACT DISC, SOFTWARE, VIDEO OR AUDIO CASSETTE RETAIL	29,309,618	0.57	16.3%	-3.4%	0.04%	-24.6%
PLUMBERS SUPPLIES DEALER & DRIVERS	28,584,499	2.98	-31.8%	-10.0%	0.04%	-3.5%
FARM: NURSERY EMPLOYEES & DRIVERS	28,159,947	1.60	-19.6%	4.6%	0.04%	-4.3%
STORE: DRUG-WHOLESALE	24,304,161	0.65	-8.5%	16.1%	0.03%	14.3%
STORE: MEAT, FISH OR POULTRY-RETAIL	23,290,329	1.49	-8.0%	6.4%	0.03%	-3.5%
MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEE NOC	21,614,763	2.36	-18.1%	9.8%	0.03%	-3.1%
FARM: FLORIST & DRIVERS	20,310,546	2.40	33.3%	11.6%	0.03%	10.5%
BOTTLE DEALER-USED & DRIVERS	20,177,591	4.84	-2.6%	9.8%	0.03%	-1.8%
BEER OR ALE DEALER-WHOLESALE & DRIVERS	20,063,135	6.30	20.0%	-1.7%	0.03%	-31.2%
IRON OR STEEL MERCHANT & DRIVERS	17,961,003	5.45	28.2%	5.6%	0.03%	-29.9%
FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS	17,150,451	2.71	90.8%	5.0%	0.02%	-1.2%
FARM: FIELD CROPS & DRIVERS	16,775,200	3.07	20.9%	-0.6%	0.02%	10.2%
STABLE OR BREEDING FARM & DRIVERS	15,796,419	7.37	35.7%	28.0%	0.02%	58.3%
ROLLER-SKATING RINK OPERATION	15,423,062	1.29	48.3%	11.2%	0.02%	-1.1%
GASOLINE STATION: SELF-SERVICE ONLY-RETAIL	14,144,303	2.08	80.9%	6.1%	0.02%	-2.6%
RESIDENTIAL CLEANING SERVICES BY CONTRACTOR - INSIDE	13,758,113	4.90	72.5%	0.8%	0.02%	15.0%
SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DRIVERS	13,419,215	4.12	14.4%	4.3%	0.02%	-3.8%
STORAGE WAREHOUSE-COLD	12,335,583	4.09	29.0%	-8.7%	0.02%	7.3%
FEED, FERTILIZER, HAY, OR GRAIN DEALER & LOCAL MANAGERS, DRIVERS - NO MFG	12,154,538	2.42	26.7%	2.5%	0.02%	6.5%
CEMETERY OPERATIONS & DRIVERS	12,082,516	5.28	23.4%	27.8%	0.02%	0.6%

**Largest Payroll Classes by Industry Group for Maryland  
(payroll information only available through 1st quarter 2010)**

	Latest Available Payroll	1/1/2013 Loss Cost	Change from 2005 to 2013	Change from 2012 to 2013	% of Statewide Payroll	% Change in Payroll from 2009 to 2010
<b>Largest Miscellaneous Classes</b>						
DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC-COMMERCIAL	450,179,655	4.63	38.6%	4.0%	0.63%	-0.5%
POLICE OFFICERS & DRIVERS	381,412,574	2.06	15.7%	4.6%	0.53%	2.5%
TRUCKING - LOCAL HAULING ONLY & DRIVERS	313,857,396	6.28	9.4%	5.9%	0.44%	1.3%
TELEPHONE OR TELEGRAPH CO.: ALL OTHER EMPLOYEES & DRIVERS	287,643,393	2.68	36.0%	9.8%	0.40%	33.2%
AVIATION: AIR CARRIER - SCHEDULED, COMMUTER OR SUPPLEMENTAL - FLYING CREW	217,535,199	1.14	216.7%	21.3%	0.30%	14.8%
TRUCKING - LONG DISTANCE HAULING & DRIVERS	202,996,307	7.89	37.7%	12.6%	0.28%	-7.0%
AVIATION: ALL OTHER EMPLOYEES & DRIVERS	176,818,817	5.35	142.1%	6.6%	0.25%	-1.2%
PARK NOC-ALL EMPLOYEES & DRIVERS	144,962,965	1.98	-5.3%	23.0%	0.20%	6.3%
BUS CO.: ALL OTHER EMPLOYEES & DRIVERS	100,192,166	5.65	32.3%	8.4%	0.14%	11.6%
GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS	96,508,609	9.76	99.2%	19.0%	0.13%	-7.2%
ELECTRIC LIGHT OR POWER CO. NOC-ALL EMPLOYEES & DRIVERS	88,617,918	1.26	38.5%	3.3%	0.12%	-0.4%
SCHOOL BUS CONTRACTOR-INCLUDING INCIDENTAL CHARTER SERVICE: ALL OTHER EMPLOYEES	50,259,984	3.41	130.4%	18.0%	0.07%	-3.5%
THEATER NOC: ALL OTHER EMPLOYEES	39,056,350	1.47	-4.5%	1.4%	0.05%	7.1%
STREET CLEANING & DRIVERS	34,039,270	4.61	4.1%	-1.3%	0.05%	8.0%
MARINA & DRIVERS	32,039,554	4.04	44.3%	7.7%	0.04%	13.9%
QUARRY NOC & DRIVERS	22,510,860	4.02	-3.6%	11.0%	0.03%	5.4%
SEWAGE DISPOSAL PLANT OPERATION & DRIVERS	21,268,886	1.62	27.6%	13.3%	0.03%	11.1%
ATHLETIC SPORTS OR PARK: CONTACT SPORTS	19,057,187	1.90	57.0%	34.8%	0.03%	9.2%
TAXICAB CO.: ALL OTHER EMPLOYEES & DRIVERS	18,869,625	4.99	4.2%	7.3%	0.03%	6.0%
MAIL, PARCEL OR PACKAGE DELIVERY AND COURIER OR MESSENGER SERVICE COMPANIES --	18,557,045	13.10	164.6%	30.2%	0.03%	-3.7%
TREE PRUNING, SPRAYING, REPAIRING -- ALL OPERATIONS & DRIVERS	17,213,590	13.73	12.1%	14.8%	0.02%	16.5%
AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS & D	16,033,194	7.45	Note (1)	9.7%	0.02%	-5.6%
ATHLETIC SPORTS OR PARK: NONCONTACT SPORTS	15,687,531	2.28	-12.0%	29.5%	0.02%	8.4%
AVIATION - TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS - FLYIN	14,462,822	1.37	-47.7%	34.3%	0.02%	107.3%
ATHLETIC SPORTS OR PARK: OPERATIONS & DRIVERS	14,040,988	1.76	69.2%	1.1%	0.02%	-2.2%
FREIGHT HANDLING NOC	13,042,060	5.78	36.0%	1.2%	0.02%	15.8%
AVIATION: NOC - OTHER THAN HELICOPTERS - FLYING CREW	13,031,857	1.72	-17.3%	8.9%	0.02%	102.3%
TRUCKING: MAIL PARCEL OR PACKAGE DELIVERY-UNDER CONTRACT WITH THE U.S. POSTAL S	12,906,767	7.41	87.6%	11.6%	0.02%	2.1%
WATERWORKS OPERATION & DRIVERS	12,728,619	2.69	39.4%	5.9%	0.02%	8.2%
COAL MINING-SURFACE & DRIVERS	12,157,043	10.33	18.3%	-19.5%	0.02%	2.9%
SAND OR GRAVEL DIGGING & DRIVERS	11,875,993	4.06	-2.4%	0.5%	0.02%	4.3%
OIL OR GAS PIPELINE OPERATION & DRIVERS	9,056,489	2.25	120.6%	34.7%	0.01%	-31.4%
BOAT BUILDING OR REPAIR & DRIVERS	8,959,794	2.62	29.1%	12.0%	0.01%	-1.3%
AMUSEMENT DEVICE OPERATION NOC-NOT TRAVELING-& DRIVERS	8,010,578	6.08	121.9%	34.8%	0.01%	-2.8%

**Largest Payroll Classes by Industry Group for Maryland  
(payroll information only available through 1st quarter 2010)**

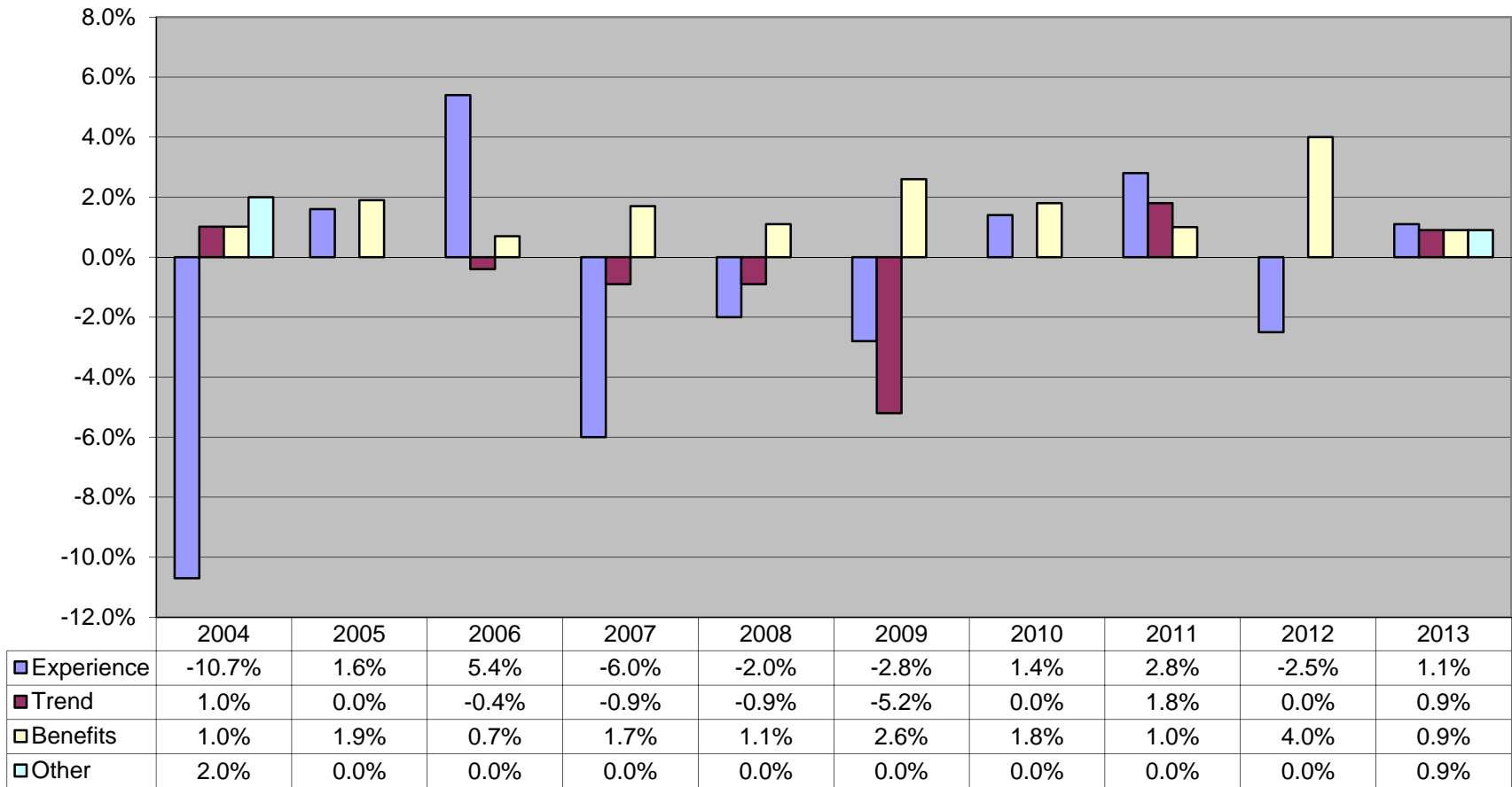
<b>Largest Miscellaneous Classes</b>	<b>Latest Available Payroll</b>	<b>1/1/2013 Loss Cost</b>	<b>Change from 2005 to 2013</b>	<b>Change from 2012 to 2013</b>	<b>% of Statewide Payroll</b>	<b>% Change in Payroll from 2009 to 2010</b>
GAS COMPANY: GAS CO.-NATURAL GAS-LOCAL DISTRIBUTION & DRIVERS	7,018,903	2.42	130.5%	27.4%	0.01%	-0.9%
AVIATION: AIR CHARTER OR AIR TAXI - FLYING CREW	6,164,140	1.08	-35.7%	-12.9%	0.01%	-32.6%
ELECTRIC LIGHT OR POWER COOPERATIVE-REA PROJECT ONLY-ALL EMPLOYEES &DRIVERS	5,947,307	3.13	73.9%	4.0%	0.01%	-2.8%
RAILROAD OPERATION: NOC-ALL EMPLOYEES & DRIVERS	4,507,518	4.71	25.9%	17.2%	0.01%	-4.6%
GARBAGE WORKS	4,117,478	3.72	48.8%	11.4%	0.01%	-49.5%
AVIATION: HELICOPTERS - FLYING CREW	3,850,595	3.05	-40.9%	-7.3%	0.01%	-20.1%
STONE CRUSHING & DRIVERS	1,449,889	7.73	57.8%	-1.2%	0.00%	-65.5%
TRUCKING: PARCEL OR PACKAGE DELIVERY-ALL EMPLOYEES & DRIVERS	1,358,737	7.47	48.2%	34.8%	0.00%	-4.5%
QUARRY-CEMENT ROCK-SURFACE-& DRIVERS	1,259,619	10.87	81.2%	-14.9%	0.00%	67.2%
TRUCKING: OIL FIELD EQUIPMENT-ALL EMPLOYEES & DRIVERS	897,470	4.99	37.8%	-8.9%	0.00%	5.5%
CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR-TRAVELING-ALL EMPLOYEES &DRIVEI	859,741	11.14	24.2%	28.2%	0.00%	33.8%
VESSELS-NOC-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATAADDED F	568,556	2.96	-74.2%	-13.5%	0.00%	-49.8%
LIME MFG-QUARRY-SURFACE-& DRIVERS	559,980	12.39	307.6%	23.2%	0.00%	-16.4%
BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS	450,754	1.87	-8.8%	0.0%	0.00%	-0.1%
DREDGING-ALL TYPES-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USLDATA A	434,989	4.53	-8.3%	3.0%	0.00%	-30.3%
LOGGING OR TREE REMOVAL - LOG HAULING & DRIVERS	428,259	8.59	Note (1)	19.8%	0.00%	11.1%
LOGGING OR TREE REMOVAL - NONMECHANIZED OPERATIONS	373,657	17.60	15.5%	9.7%	0.00%	12.0%
MINING NOC-NOT COAL-UNDERGROUND-& DRIVERS	271,526	5.07	-22.7%	8.8%	0.00%	-0.4%
LOGGING OR TREE REMOVAL - MECHANIZED EQUIPMENT OPERATORS	265,237	10.71	Note (1)	8.2%	0.00%	-10.6%
DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-STATE ACT WITH PROGRAM I ANDPROGRA	55,694	7.54	-45.4%	-6.3%	0.00%	-66.2%
IRRIGATION WORKS OPERATION & DRIVERS	44,314	3.22	-6.4%	4.2%	0.00%	-27.0%

**Largest Payroll Classes by Industry Group for Maryland  
(payroll information only available through 1st quarter 2010)**

Notes to Certain Classifications:

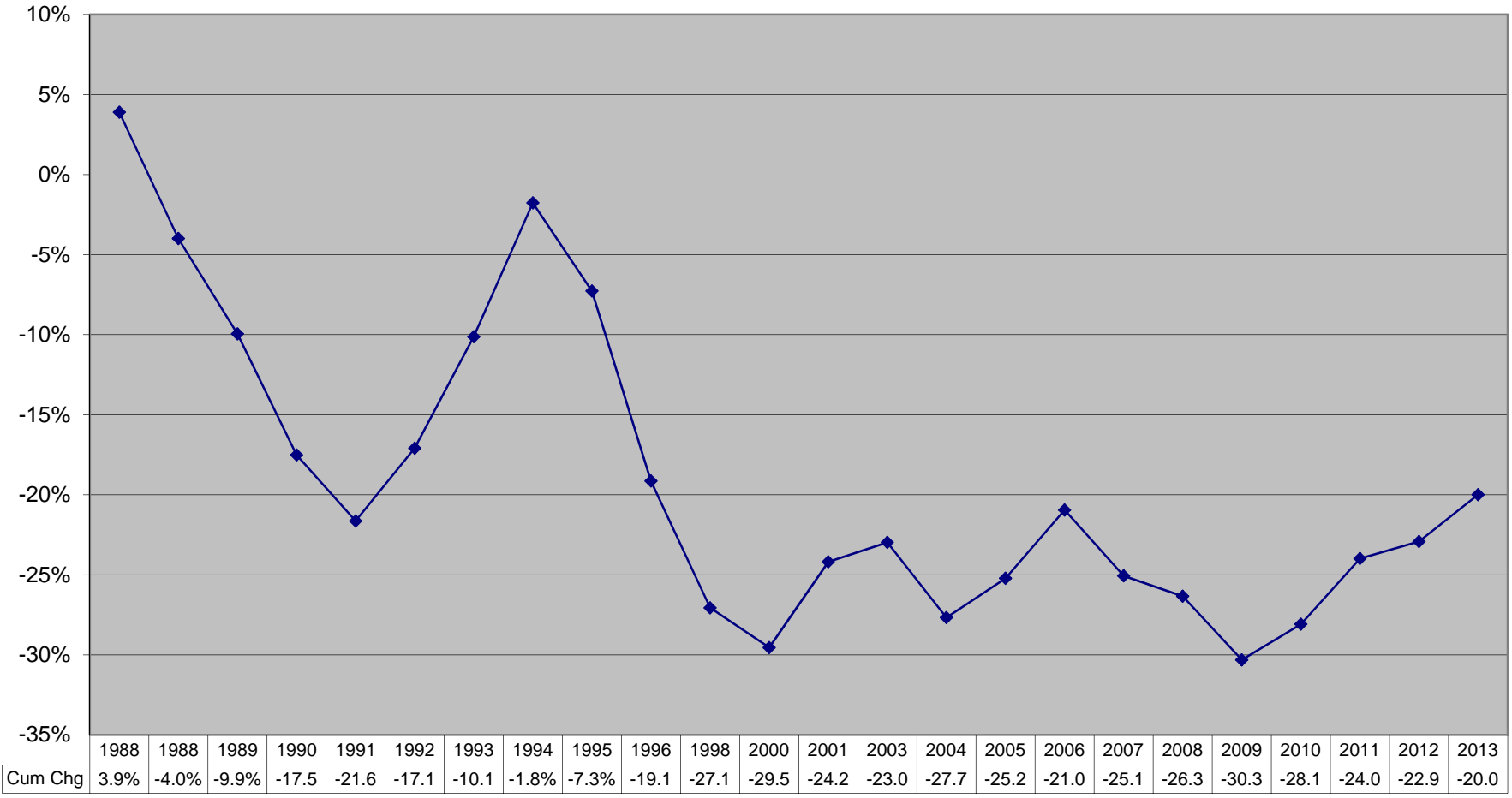
- (1) - Loss Cost effective 1/1/2008
- (2) - No payroll reported for the time period ending 3/31/2009
- (3) - Class no longer exists effective 1/1/2003
- (4) - Loss Cost effective 1/1/2010 and no payroll reported for the time ending 3/31/2009
- (5) - Loss Cost effective 1/1/2010

Changes in the Components of NCCI Maryland Pure Premium Loss Cost Filings  
from 1/1/2004 through 1/1/2013

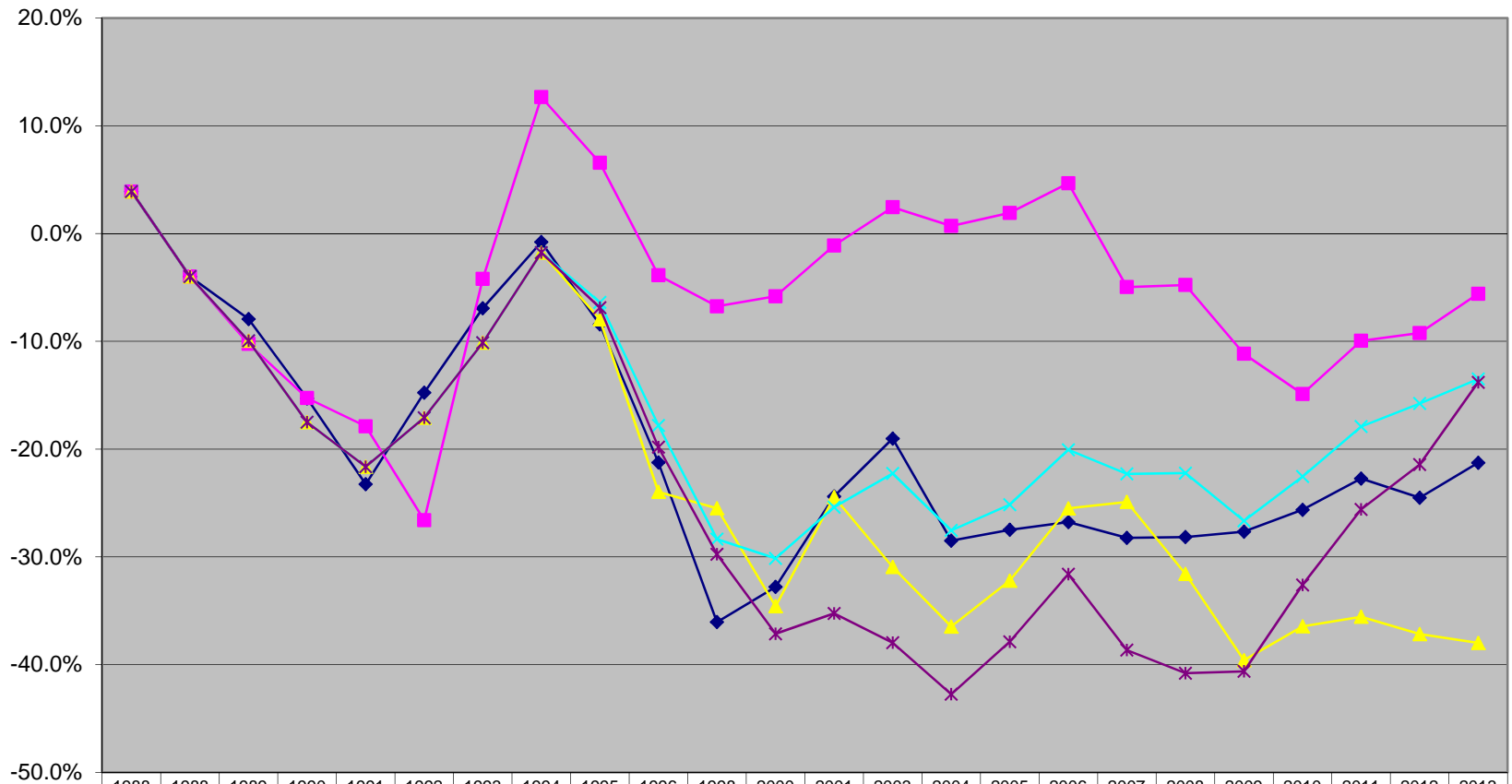


1. Information is not available prior to 2004

### Cumulative Impact of NCCI Maryland Pure Premium Loss Cost Filings for the Years 1988 through 2013



## Cumulative Impact of NCCI Maryland Pure Premium Loss Cost Changes by Industry Group from 1988 through 2013



See next page for notes

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.