



Annual Report Fiscal Year 1999

State of Maryland Workers' Compensation Commission

Parris N. Glendening, Governor
Thomas Patrick O'Reilly, Chairman

Kathleen Kennedy Townsend, Lt. Governor
Joan Y. Case, Director of Administration

**MARYLAND WORKERS' COMPENSATION COMMISSION'S ANNUAL REPORT
JULY 1, 1998 THROUGH JUNE 30, 1999**

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MESSAGE FROM THE CHAIRMAN

Since my appointment as Chairman of the Maryland Workers' Compensation Commission in May 1999, I have been committed to being involved in numerous efforts to improve the quality of the work environment and increase training opportunities for my staff. We have begun making strides to upgrade the overall efficiency and operation of the Commission.

Under the leadership of Governor Parris N. Glendening and Lieutenant Governor Kathleen Kennedy Townsend, we are striving to increase quality management, improve customer service and enhance technological capabilities to provide better service to injured workers and their employers.

The Commission has incorporated new technologies and updated existing systems in an effort to meet the challenges of the new era. Efficient management of claims adjudication is our number one priority. Positive comments from our customers and the members of the workers' compensation community are indications of the Commission's successful effort in reforming the system.

As we approach the new millennium, the Maryland Workers' Compensation Commission will continue to improve the system, putting the Citizens of Maryland first. This is an exciting and challenging time. The Commission is looking forward to achieving our goals and objectives, becoming a nationally recognized workers' compensation system for injured workers and their employers.

This annual report is an indication of the Maryland Workers' Compensation Commission's employees' hard work, commitment and loyalty. I thank all of our employees for their dedication to their jobs as we continue to improve our agency.

Sincerely,

A handwritten signature in black ink that reads "Thomas Patrick O'Reilly". The signature is written in a cursive style with a large, prominent initial 'T'.

Thomas Patrick O'Reilly
Chairman

MESSAGE FROM THE DIRECTOR OF ADMINISTRATION

I am pleased to present the Maryland Workers' Compensation Commission's Annual Report for Fiscal Year 1999. Significant changes in the Commission have been made since the Chairman and I came on board in the spring of 1999. Our mission statement, vision, goals and objectives reflect this administration's commitment to make this agency a positive and challenging workplace for staff, as well as a model among workers' compensation agencies.

This report covers the 12-month period of July 1, 1998 to June 30, 1999. It reflects in some detail the Commission's various divisions and delivery of services to all members of the workers' compensation community. Newly developed color graphs and statistical tables are included to give clear and concise information on workplace injuries, occupational illnesses, and other pertinent data. The Annual Report cannot, however, cover all aspects of the operations of the Commission, nor is this our intention.

Many Workers' Compensation Commission staff, private and public entities, and other State agencies have made innumerable and valuable contributions reflected in this document, and I am deeply appreciative for their hard work and dedication.

Sincerely,

A handwritten signature in black ink, appearing to read "Joan Y. Case", is written over a light gray rectangular background.

Joan Y. Case
Director of Administration

HISTORY

Maryland is the center of the Boston-Atlantic Corridor on the seaboard. The state borders on Washington, D.C., the nation's capital. The state's economy is rooted in high technology, biosciences and services, as well as revitalized manufacturing and international trade. Professional and technical workers constitute 24% of the state's workforce. Maryland's 138,900 businesses employ 1.8 million workers and estimated 2,750 of these businesses have 100 or more workers.

The State Workers' Compensation Commission originated in 1914 as the State Industrial Accident Commission (Chapter 800, Acts of 1914). In 1957, it was renamed the Workmen's Compensation Commission (Chapter 584, Acts of 1957) and, as of January 1, 1986, the Workers' Compensation Commission. By enactment of the new Labor and Employment Article of the *Annotated Code of Maryland*, the Commission became the State Workers' Compensation Commission in 1991 (Chapter 8, Acts of 1991).

The Commission administers the Workers' Compensation Law and adjudicates claims for compensation arising under the law (Code Labor and Employment Article, § 9-301 through § 9-316). Reports of accidents are received by the Commission, which hears contested cases throughout the State.

The Department of Business and Economic Development has released its 1999 statistical data, which demonstrate the number of individuals employed by the business according to the counties. These figures were compared with the claims of injuries filed with the Commission. The results of the study indicate a consistent pattern in filing claims across the state. The following statistical report is the result of this study. The percentages are rounded to the nearest tenth:

County	Number of Workers	Number of Claims Filed	% Of Claim per Co.
Allegany	24,076	419	.02
Anne Arundel	142,621	2,664	.02
Baltimore City	297,403	5,716	.02
Baltimore Co.	240,286	4,901	.02
Calvert	12,557	239	.02
Caroline	7,086	323	.05
Carroll	36,055	675	.02
Cecil	16,027	276	.02
Charles	26,086	457	.02
Dorchester	9,706	120	.01
Frederick	56,665	877	.02
Garrett	8,235	145	.02
Harford	44,421	1,166	.03
Howard	95,107	690	.01
Kent	6,288	79	.01
Montgomery	325,085	2,326	.01
Prince George's	221,232	3,057	.01
Queen Anne's	7,512	195	.03
Somerset	3,640	113	.03
St. Mary's	20,119	350	.02
Talbot	15,378	99	.01
Washington	50,978	868	.02
Wicomico	33,800	437	.02
Worcester	18,993	186	.01

COMMISSIONERS

The Judiciary Division of the Maryland Workers' Compensation Commission consists of ten members known as Commissioners. They are appointed by the Governor with the advice and consent of the Senate. Each member of the Commission, at the time of appointment, shall be at least 30 years old, and for at least five years immediately before appointment, shall have been a resident of the State. In addition, each member of the Commission shall be a resident of the State; be a citizen and qualified voter of the State; have been admitted to practice law in the State; and be distinguished for integrity, sound legal knowledge, and wisdom.

Before taking office, each appointee to the Commission shall take the oath required by Article I, § 9 of the Maryland Constitution. The term of a member is 12 years. The terms of members are staggered as required by the terms provided for members of the Commission on October 1, 1991. At the end of a term, a member continues to serve until a successor is appointed and qualifies. A member who is appointed after a term has begun serves only for the remainder of the term and until a successor is appointed and qualifies. From among the members of the Commission, the Governor shall appoint a chairman. The Chairman is the administrative and the executive head of the Commission.

Listed below are the members of the Judiciary Division:

Thomas Patrick O'Reilly • Chairman
Commissioner Sheldon H. Press • Vice-Chairman
Commissioner Patricia G. Adams
Commissioner Richard LaFata
Commissioner Cynthia S. Miraglia
Commissioner Stephen Rosenbaum
Commissioner Lauren Sfekas
Commissioner Richard Teitel
Commissioner Lawrence M. Vincent
Commissioner John R. Webster

WCC PROGRAM DESCRIPTION

The Workers' Compensation Commission (WCC) receives processes, adjudicates claims for injured employees, and refers those claimants who need rehabilitation to the appropriate vocational rehabilitation service providers. Pursuant to a shared agreement, the Commission provides data processing support to the Subsequent Injury Fund and the Uninsured Employers' Fund. All expenditures of the Workers' Compensation Commission and the Department of Labor, Licensing, and Regulation's Occupational Health and Safety Program are recovered from insurance companies and self-insurers through an annual maintenance assessment.

MISSION

The Maryland Workers' Compensation Commission seeks to secure the equitable and timely administration of the provisions of the Maryland Workers' Compensation Law on behalf of its customers, the injured workers and their employers, by providing an efficient and effective forum for the resolution of individual claims.

VISION

The Maryland Workers' Compensation Commission envisions a state wherein injured workers and employers are empowered to create an equitable partnership to facilitate prompt and fair resolution of workers' compensation matters.

GOALS AND OBJECTIVES:

GOAL 1 To facilitate the prompt resolution of Maryland Workers' Compensation claims for injured employees.

Objectives:

- By December 1999 advise all practitioners that requests for continuances made within three weeks of a scheduled hearing will not be granted absent extraordinary circumstances.
- By April 2000 adopt system modifications and Rule changes to facilitate initial hearings on all UEF claims within time frames consistent with non-UEF cases.
- By May 2000 establish a system for prioritizing hearing dates according to the issues filed, thereby granting greater significance to cases where the injured worker is enduring compelling hardships.
- By June 2000 develop and implement a computerized statistical system of measuring and evaluating the Workers' Compensation process, in order to effectively manage the Commission's day-to-day operations.

GOAL 2 To evaluate the efficiency and effectiveness of Workers' Compensation Commission forms and utilize information technology where appropriate to increase accessibility of these forms by members of the workers' compensation community and the general public.

Objectives:

- By April 2000 develop a simplified request form and explanatory brochure to assist health care providers seeking reimbursement for services rendered in workers' compensation cases.
- By August 2000 review, modify and/or eliminate, as necessary, all hard-copy Workers' Compensation forms.

- By November 2000 add an additional link to the Workers' Compensation Website to provide Internet access to current forms and resources for all on-line practitioners.
- By September 2000 replace and/or create new ICR/OCR compatible forms in order to provide faster and accurate interpretation of information submitted by litigants.

GOAL 3 To provide uniform adjudication of Workers' Compensation claims throughout the State of Maryland.

Objectives:

- By January 2000 create and implement a uniform formula for scheduling dockets for all cases throughout Maryland.
- By October 2000 modify the current File Management System to allow the Commissioners to retrieve the case files from all hearing sites utilizing laptop computers.
- By March 2001 evaluate all hearing sites to establish appropriate security and facilities necessary to conduct safe and dignified hearings.

GOAL 4 To establish E-mail as an alternative method of communication among the Workers' Compensation community as an introduction to the implementation of an exclusive electronic filing system.

Objectives:

- By May 2000 initiate a workers' compensation community outreach program to encourage all attorneys practicing before the Workers' Compensation Commission to enroll with an Internet Service Provider (ISP) and establish an E-mail address.
- By August 2000 expand the Commission's database of attorney mailing addresses to include an E-mail address.
- By December 2000 commence sending Commission Orders and Notices of scheduled hearing dates via E-mail to those attorneys selecting the E-mail method of delivery.

GOAL 5 To make appropriate changes to the Workers' Compensation Commission's telephone system, improving its efficiency and accessibility to the Workers' Compensation community, the general public, and its effective use of the system by the staff.

Objectives:

- By February 2000 identify and correct deficiencies in the current telephone system.
- By April 2000 develop a strategy for identifying those telephone calls that may best be handled without the need for staff intervention
- By August 2000 complete staff telephone training and improve customer service.
- By October 2000 propose and implement the modifications and develop an on going monitoring and reporting program to minimize future telephone system problems.

GOAL 6 To obtain office spaces in downtown Baltimore and complete the relocation process.

Objectives:

- By February 2000 design an office layout, which will provide an enhanced level of convenience, safety and operational efficiency.
- By April 2000 evaluate the existing telecommunication's infrastructure of the new office site and consult with the Department of Budget and Management's Telecommunications Division as needed.

- By May 2000 finalize the design of a new computer facility, which will be the cornerstone of the Commission's plan to improve both access and security to sensitive information.
- By October 2000 relocate to a new facility.

GOAL 7 To establish vocational rehabilitation as the primary resolution for the injured workers of Maryland who are unable to return to employment.

Objectives:

- By February 2000 identify all vocational rehabilitation service providers to determine the number and availability of certified counselors.
- By May 2000 establish the Workers' Compensation Commission with exclusive responsibility for all claims requiring vocational rehabilitation services.
- By September 2000 adopt new procedures for identifying unemployed claimants filing issues of permanency.
- By December 2000 develop a monitoring system, including a questionnaire, for the purpose of creating statistical reports to identify problem areas, such as claimant or employer oriented biases that need to be corrected.
- By January 2001 adopt new regulations requiring all unemployed claimants filing issues of permanency to be referred for vocational rehabilitation services.

GOAL 8 To establish and implement a Workers' Compensation Commission Intranet providing for the electronic filing of all claim information documents, including a system for notifying all parties of scheduled hearing dates electronically.

Objectives:

- By July 2000 implement the current joint venture arrangement with the Department of Licensing and Regulation establishing an Intranet to provide for the voluntary electronic filing of Employer's First Reports.
- By December 2000 expand the capability of the Intranet by developing additional electronic Workers' Compensation forms permitting voluntary electronic filing by workers' compensation practitioners.
- By June 2001 identify the appropriate vendors experienced in the development and management of electronic filing systems within judicial environments.
- By December 2001 establish a fully operational Workers' Compensation Commission Intranet allowing workers' compensation practitioners to file and receive all workers' compensation documents.
- By June 2002 advise all members of the workers' compensation community that the Workers' Compensation Commission Intranet is fully operational and mandatory for all practitioners.

MARYLAND GENERAL ASSEMBLY WORKERS' COMPENSATION BENEFIT AND INSURANCE OVERSIGHT COMMITTEE

The Oversight Committee was established by Chapter 590 of the Acts of 1987. The charge of the Oversight Committee as established in both Chapters 590 and 591 of the Laws of 1987 is to: (1) examine and evaluate the condition of the workers' compensation benefit and insurance structure in Maryland and the impact Chapters 590 and 591 have on that structure; (2) review, with respect to adequacy and appropriateness, the changes made to the permanent partial benefits for the thumb, fingers, and great toe and make recommendations for necessary changes; and (3) report to the Governor and the Legislative Policy Committee on December 31 of each year.

The Maryland General Assembly Workers' Compensation Benefit And Insurance Oversight Committee consists of the following 15 members:

- Senator Arthur Dorman • Co-Chairman
- Senator Jean W. Roesser
- Delegate Van T. Mitchell • Co-Chairman
- Delegate Tony E. Fulton
- Gretchen R. Benchoff • Representative of Maryland Business Community
- Jerome S. Lozupone • Representative of the Maryland Labor Organizations
- Charles H. Rush • Representative of Maryland Building and Construction Labor Organizations
- Marcia P. Burgdorf DeWitt • Public Member
- Harvey A. Epstein, Esquire, • Public Member
- Thomas B. Creager • Representative of the Insurance Industry
- Ken R. Christiansen • Member of a Workers' Compensation Rating Organization
- Kenneth R. Lippman, M.D. • Member of Medical and Chirurgical Faculty of Maryland
- Rudolph L. Rose, Esquire • Member of the Bar
- P. Matthew Darby, Esquire • Member of the Bar
- Commissioner Richard R. LaFata • Ex-Officio Member & Workers' Compensation Commission

What Employers Should Know About Workers' Compensation

What is workers' compensation?

Workers' compensation is an insurance program established by State law that all employers having one or more employees, full or part-time, are required to have for the benefit of their employees.

What benefits are provided by this insurance?

To be covered under workers' compensation, an employee must have received an accidental personal injury while working ("on the job"). The injury must have arisen "out of and in the course of employment", in the words of the law. Not all workplace injuries are compensable. If the injury is determined to be covered then the employer or the employer's insurance carrier will provide medical and hospital treatment and partial income replacement benefits until the employee can return to work or until they reach maximum medical improvement.

Who pays for this?

The cost of workers' compensation insurance itself is borne entirely by the employer. No payroll deductions are taken out of individual employees' paychecks. If the claim is found to be compensable the weekly benefits and all medical bills will be paid directly by employers or their insurers.

How long does an employee have to work to be covered under Workers' Compensation?

State law requires every employer to post an official notice in a prominent site at the workplace. It's usually placed on an employee bulletin board, by a time clock, in an employee lunchroom or some similar location where workers will see it. The poster identifies the employer as having obtained workers' compensation insurance and it outlines the responsibilities of both employers and employees. It also provides the employer's full legal name, address, the Employer's Federal Identification Number and the name of the insurance company providing this insurance. This information is needed when filling out a claim form.

When should an injured worker report the accident?

An injured worker should report any accident to their employer immediately. A delay in reporting may affect their claim.

When and how does an injured worker file a claim?

If an injured worker believes they have suffered a compensable injury, they may file a claim with the Workers' Compensation Commission by filling out an Employee Claim Form and then mailing it to the Commission. If their employer does not have one of these claim forms the Commission will send them one and all of the necessary information they may need. Forms are provided without charge.

What does an injured worker do about a doctor?

The employer or the employer's insurer will pay for the doctor's visits and treatment if the injury is covered under workers' compensation.

What medical treatment will workers' compensation insurance pay for?

All doctor bills, hospital bills, physical therapy, prescriptions and necessary expenses related to the accidental injury are covered by this insurance up to the limits established by the *Official Maryland Workers' Compensation Medical Fee Guide*.

When is an injured worker entitled to benefits?

An injured worker is entitled to income replacement benefits if they miss more than three days from work. If they miss more than 14 days they will also be paid for the first three days provided their employer did not pay them for any of these days. When the Commission receives the claim (in the mail) a claim number and a "consideration date" is assigned to it. The consideration date means the Commission allows the employer or the insurer until that date to raise any objections they may have to the claim.

What if there are objections?

The employer or insurance carrier will probably contact the injured worker directly and tell them what the objections are. They must also inform the Commission, stating their objections or issues in writing. If the claim is contested by the employer/insurer, it will be scheduled for a hearing before a Commissioner. The injured worker will be notified by mail.

How much are the income replacement benefits?

These benefits are called “Temporary Total Disability Payments” and the injured worker should receive two-thirds of their average weekly wage, but not more than the State’s average weekly wage for the year in which the accident occurred.

How long will an injured worker receive these benefits?

An injured worker will receive temporary total disability payments so long as they are unable to work because of the accidental injury or until they reach maximum medical improvement.

What if an injury prevents the worker from returning to their job?

If an injured worker is not capable of returning to their job or some other comparable job for which they are qualified, they may be eligible for vocational rehabilitation and training. Call the Workers’ Compensation Commission for more information.

What kind of benefits will an injured worker receive if they have a permanent disability?

An injured worker will receive weekly benefits for a specified period of time based on the type and extent of their permanent disability. Benefits for workers who have been totally and permanently disabled may continue indefinitely. Medical evaluations are usually required to establish the nature and extent of any permanent disability.

What happens after an injured worker files a claim?

If they do not receive any benefits from their employer or their insurer, or are not receiving the benefits to which they believe they are entitled, they may request a hearing before the Workers’ Compensation Commission. Their case will be decided by a Commissioner who, like a judge, listens to both sides of the case and determines what benefits, if any, they should receive. The Commissioner’s decision will be based on the law and facts involved in their particular case. Any party disagreeing with a decision of the Commission may file an appeal with the Circuit Court.

Does an injured worker have to have a lawyer?

An injured worker may have an attorney of their choice to represent them, or they may represent themselves. The Commission itself does not represent them.

Who pays the attorney?

If an injured worker hires a lawyer the Commission will fix the attorney’s fees. If an award is made to the injured worker, the fee will be deducted from their awards and paid separately by the employer or insurance company to the attorney.

What if an injured worker wants to hire a lawyer but doesn’t know one?

If an injured worker is a resident of Maryland, they may call the Lawyer Referral and Information Service at (410) 539-3112 in Baltimore. They may also check their local telephone directory (Yellow Pages) for the number of a lawyer referral service.

Who is required to carry Workers’ Compensation Insurance?

With few exceptions, every employer in the State of Maryland with one or more employees is required by law to provide workers’ compensation coverage for their employees.

How does an employer comply with the workers' compensation law?

Employers in the State of Maryland are required to obtain workers' compensation insurance from any insurance company licensed to write workers' compensation insurance, the Injured Workers' Insurance Fund or by becoming a self-insured employer. The Workers' Compensation Commission must render prior approval to employers' seeking self-insured status.

Employers failing to secure workers' compensation insurance as required by law shall be guilty of a misdemeanor, and shall be subject to a fine of not less than \$500 nor more than \$5,000 or by imprisonment for not more than one year, or both fine and imprisonment. If the employer is a corporation, the officer of the corporation having the responsibility for the general management of the corporation in the State shall be liable for such fine and imprisonment as herein provided.

The entire cost of workers' compensation insurance must be borne by the employer. Any employer who deducts any portion of this premium from the wages of his/her employee, entitled to the benefits under this Law, shall be guilty of a misdemeanor.

Who is responsible for providing medical care?

The employer and insurer are responsible for the payment of medical care and treatment of the injured employee. All medical bills must be forwarded to the employer's insurance carrier for payment.

Are accident reports required by law?

If an accident occurs to an employee that results in disability for a period of more than three days, it shall be the responsibility of the employer to report this accident to the Workers' Compensation Commission on a "First Report of Injury" form within ten days after notice of such accident. Copies of this report must also be sent to the employer's insurance carrier and to the Division of Labor and Industry.

How does an employee file a claim?

An employee has the responsibility of filing an Employee's Claim with the Workers' Compensation Commission. These forms are available free of cost from the Commission and the employer shall have them available for their employees at all times.

How is the average weekly wage determined?

The average weekly wage of the employee is determined from gross wages, including overtime, and will be based on the information in the Commission file prior to a hearing. The average weekly wage is based on: 1) the average weekly wage earned by the employee during the 13 weeks prior to the accident; or 2) those weeks the employee actually worked during the period. If there is a dispute as to the average weekly wage, it may be resolved either by the submission of a statement of the employee's weekly pay for the weeks prior to the accident or by a hearing before the Commission. Vacation wages paid shall be included in computing average weekly wage.

Are work permits required?

With a few exceptions, every person hired under the age of 18 MUST have a work permit. If an employer fails to obtain a work permit and the minor employee is injured or killed in the course of employment, all compensation and death benefits provided under the Workers' Compensation Laws may be doubled by the Commission. The employer is solely liable for the increased amount of Compensation since an employer is not covered under any workers' compensation policy for these additional benefits.

Notices

All posters or notices prepared and mailed by the Workers' Compensation Commission that give instruction or information about workers' compensation shall be posted in a conspicuous place at the work site.

Hearing requests

Each request for hearing shall be filed with the Commission in writing and shall state clearly the issues to be raised at the hearing. All hearing requests must be in compliance with the Commission's "Rules of Procedure". On the day of the hearing, all necessary papers, medical reports, etc., must be available.

Waiver

Employers or employees cannot waive provisions of the Workers' Compensation Law.

Does an employer need a lawyer?

Every party has a right to be represented by an attorney before the Commission. Neither the Commissioner conducting the injured worker's hearing or the Uninsured Employers' Fund will represent an employer.

Insurance rates

Employers having questions on insurance or premiums should contact the Maryland Insurance Commissioner.

Divisions of Maryland Workers' Compensation Commission

Adjudication Division

The Commissioners

There are ten Commissioners appointed by the Governor. The Governor appoints one commissioner as chairman. The Workers' Compensation Commissioners (WCC) are charged with the responsibility for adjudicating all contested cases (injuries on the job). The Commissioners hear cases at 18 sites throughout the state. To assure accessibility and availability of a judicial staff at the agency at all times, the Commission rotates the "Duty Commissioner" assignment. This Commissioner will assist staff and responds to complex legal issues. Each Commissioner hears approximately 15-20 cases per day.

The Commissioners have become increasingly involved in the daily operations at WCC such as reviewing, revising and creating forms and documents used at the Commission to create a more efficient process. The Commissioners are also seeking to provide outreach to the compensation community through professional and public forums. They promote the use of information technologies among their colleagues in the legal community.

The Commissioners' Assistants

There are nine assistants to the Commissioners and one trainee floater assistant. An Assistant to the Commissioner serves as a direct liaison between claimants, attorneys (if applicable), members of the legislature and their staff, insurers, the general public, etc., and WCC Commissioners. The assistant is responsible for reliable record keeping of documents (subpoenas, correspondence, compensation awards, etc.), that may be filed in the course of adjudication of these sensitive matters.

The assistant is usually assigned to a specific Commissioner, providing specialized clerical or secretarial assistance by assuring timely processing of cases, up to and including writing and documenting final decisions, accurate and timely processing of legal and administrative actions, and coordination of a Commissioner's schedule. Assistants must be able to use sound and independent judgment, discretion, and initiative when acting on a Commissioner's behalf.

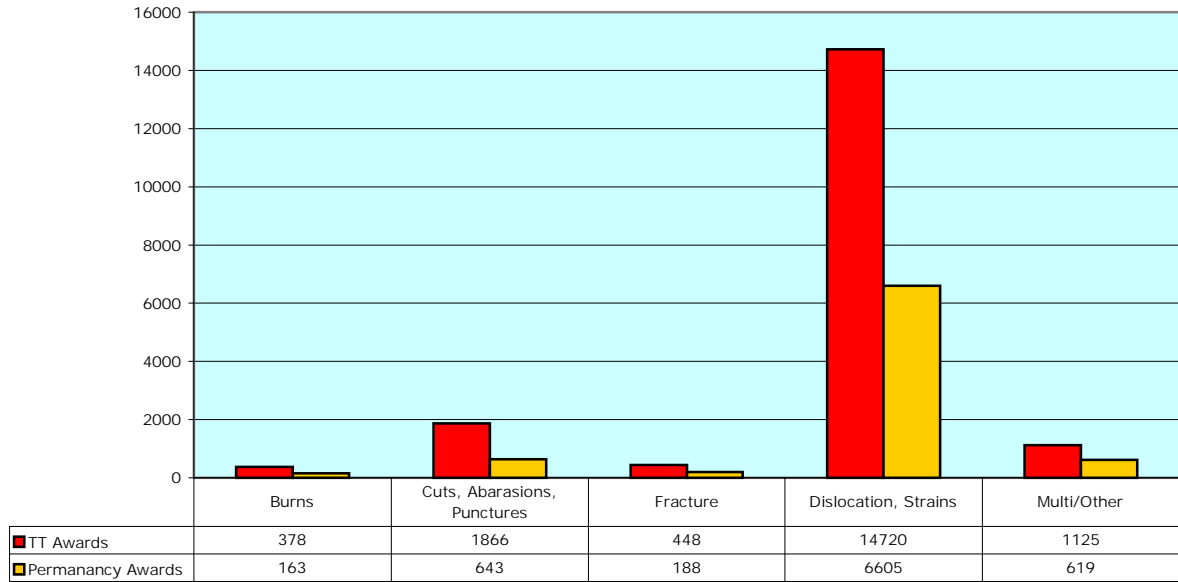
Each assistant must be able to substitute for any other assistant who is absent, and must be able to perform these secondary duties without compromising primary duties to his/her assigned Commissioner. Additionally, an assistant must maintain current working knowledge of workers' compensation laws, rules and regulations which may be very complex and subject to interpretation. An assistant must be able to communicate these laws clearly, and correctly whenever inquiries are received.

The following table represents the summary of general administrative awards for Fiscal Year 1999:

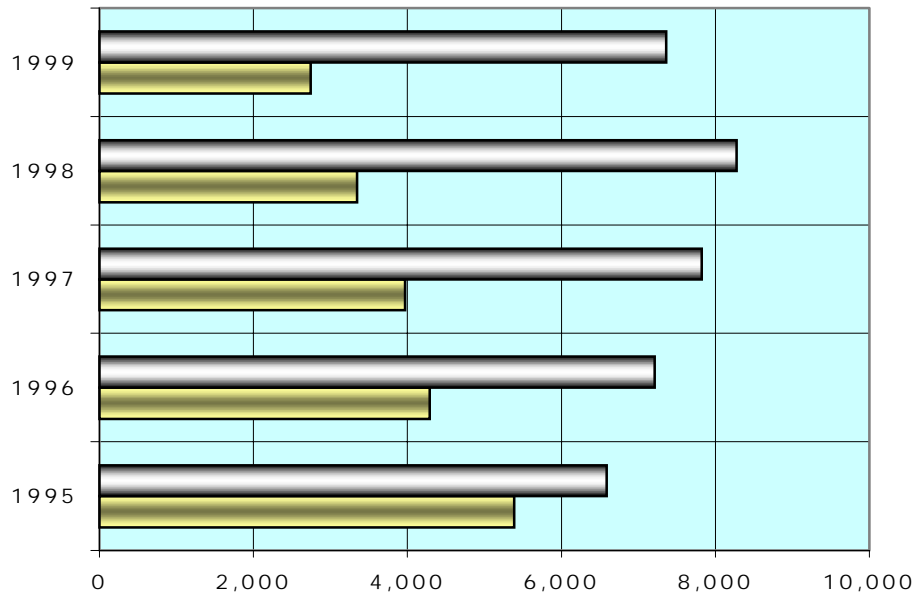
The number of specific awards for 9,740 permanent partial awards	\$136,515,558
The total of specific awards for 104 permanent total awards	\$2,966,509
The total specific awards for 66 fatal cases	\$1,479,191
The total for 9,072 claims compromised	\$102,370,318
Total of benefits awards during this fiscal year to beneficiaries under the Act and awarded for payments during FY 1999	\$243,331,576

The following graph outlines the nature of injuries reported during Fiscal Year 1999 and their respective total amount of temporary total and permanent partial awards.

Workers' Compensation Commission - Nature of Injury for FY 1999

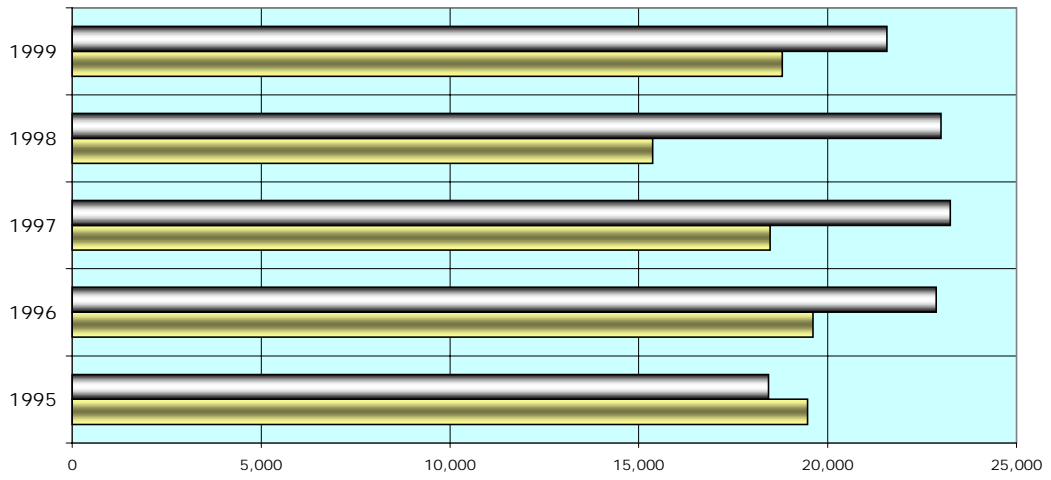


Workers' Compensation Commission- Comparison Report of Hearings- Compromised vs Stipulated



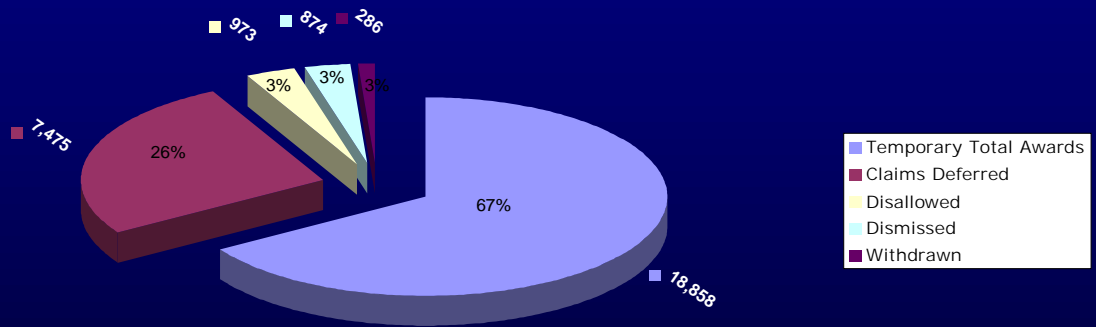
	1995	1996	1997	1998	1999
Compromised Agreements	6,587	7,208	7,821	8,278	7,359
Stipulated Awards	5,386	4,291	3,971	3,347	2,741

**Workers' Compensation Commission- Comparison Report of Hearings
Balto. City vs Other Counties**



	1995	1996	1997	1998	1999
Other Counties	18,426	22,865	23,250	22,999	21,565
Baltimore City	19,463	19,605	18,469	15,365	18,796

**Workers' Compensation Commission - Insurance Company Initial Awards for
Fiscal Year 1999**



Insurance Company Awards for FY 1999

Insurer	Temp. Total	Perm. Par.	Perm. Total	Fatal
Acadia Insurance Co.				
Affiliated F & M Insurance Co.				
Agricultural Insurance Co.	18	5		
Aiu Insurance Co.	27	11		
Alliance Assurance Co. LTD.				
Allianz Insurance Co.				
Allstate Indemnity Co		1		
Allstate Insurance Co.		2		
Allstate Property & Casualty				
American & Foreign Ins. Co.	13	9		
American Alliance Ins. Co.	8	4		
American Alternative Insurance Corp.	22	2		
American Automobile Ins. Co.	26	6		
American Cas. Co. of Reading	47	14		
American Central Insurance Co.	1			
American Druggist Insurance Co.				
American Economy Insurance Co.	1			
American Employers Ins. Co.	19	6		
American Fire and Casualty Co.	14			
American Global Insurance Co				
American Guar. & Liab. Ins Co	8	9		
American Hardware Mutual Ins.				
American Home Assurance Co.	21	4		
American Insurance Company	31	13		
American International South Ins Co.	1			
American Interstate Insurance Co.	21	2		
American Manuf's Mutual Ins.Co.	46	48		
American Mining Insurance Co.	3			
American Motorists Insurance	50	64	1	
American Mutual Ins. Of Boston		1		
American Mutual Liab. Ins. Co.			1	1
American Nat'l. Fire Ins.	6	4		
American Policyholders Ins. Co.				
American Protection Ins. Co.	84	29		
American Reliance Casualty	2			
American Reliance Insurance Co.				
American Risk Funding Insurance Co.	6	1		
American States Insurance Co.	4	1		
American Zurich Insurance	43	6		
Amerisure Insurance Co.	1			
Amguard Insurance Co.	104	44		

Insurance Company Awards for FY 1999				
Insurer	Temp. Total	Perm. Par.	Perm. Total	Fatal
Argonaut Insurance Co.	5	2		
Argonaut Midwest Insurance Co.	5	1		
Associated Indemnity Corp.	6	2		
Assurance Company Of America	57	26		
Atlantic Mutual Insurance Co.	75	27		1
Atlantic States Insurance Co.	5	3		
Atlantic States Insurance Co.	5	3		
Atlas Assurance Co. Of America				
Automobile Ins.Co.Of Hartford	2			
Bankers Standard Ins. Co.	10	8		
Birmingham Fire Insurance Co.	57	71		
Bituminous Casualty Corp.			1	
Bituminous Fire & Marine		2		
Blue Ridge Ins Co.				
Boston Old Colony Insurance Co				
Brethren Mutual Insurance Co.	30	20		
Brotherhood Mutual Insurance	17			
Camden Fire Insurance Co.	8	1		
Capital City Insurance Co.	2			
Carolina Casualty Ins Co.	12	6		
Carriers Insurance Co.				
Casualty Reciprocal Exchange	64	22		
Centennial Insurance Co.	67	26		
Central Mutual Insurance Co.	1			
Central National Ins. Co.				
Century Indemnity Co.		1		
Charter Oak Fire Insurance Co.	24	2		
Chester County Mutual Ins. Co.				
Chrysler Insurance Co.	9	6		
Chubb Indemnity Insurance Co.	21			
Church Mutual Insurance Co.	2			
Cigna Fire Underwriters	8	6		
Cigna Indemnity Ins Co.	3			
Cigna Insurance Co.	15	17		
Cigna Property & Casualty Ins.	4	2		
CIM Insurance Corp.				
Cincinnati Casualty Co.	6	2		
Cincinnati Indemnity Co.	3	1		
Cincinnati Insurance Co.	7	4		
Citizens Hanover Ins.Co.				
City Insurance Co.		3		
Clarendon National Ins Co.	17	2		
CNA Casualty of California	1			

Insurance Company Awards for FY 1999

Insurer	Temp. Total	Perm. Par.	Perm. Total	Fatal
Colonial American Casualty & Surety	2			
Colonial Penn Insurance Co.				
Commerce & Industry Ins. Co.				
Commercial Ins. Co. of NJ		2		
Commercial Union Ins. Co.	25	9	1	
Connecticut Indemnity Company	271	17		1
Consolidated American Ins.Co.	1			
Consolidated Mutual Ins.Co.		1		
Continental Casualty Co.	312	121		
Continental Insurance Co.	2	14		
Credit General Insurance Co.	13	1		
Cumis Insurance Co.	8	6		
Delaware Atlantic Ins Co.	15			
Dependable Insurance Co.				
Donegal Mutual Insurance Co.	18	6		
Eastern Indemnity Co.				
Electric Insurance Co.	13	5		
Electric Mut'l. Liab. Ins.		1		
Employee Benefits Insurance Co.	45	6		
Employers Casualty Co.				
Employers Fire Insurance Co.	2	2	1	
Employers Insurance Of Wausau	43	67		
Employers Mutual & Casualty Of Iowa	1			
Employers Mutual Casualty Ins.	1			
Employers Reinsurance Corp.				
Enterprise Insurance Co.				
Equity Mutual Insurance Co.				
Erie Insurance Co.	55	13		
Erie Insurance Exchange	255	43		
Erie Insurance Property & Casualty	4			
Excalibur Insurance Co.				
Excelsior Insurance Co. of NY				
Fairmont Insurance Co.	6			
Farmington Casualty Co.	3	10		
Federal Insurance Co.	27	11		
Federal Kemper Insurance Co.				
Federated Mutual Insurance Co.	21	11		
Fidelity & Casualty Co. of NY		2		
Fidelity & Deposit Co of Md.	1			
Fidelity & Guar. Insurance Co.	51	10		
Fidelity & Guar. Insurance Und.	52	12	1	
Fire & Casualty Ins. Co. of Conn.	93	7		
Fireman's Fund Insurance Co.	156	24		

Insurance Company Awards for FY 1999

Insurer	Temp. Total	Perm. Par.	Perm. Total	Fatal
Fireman's Fund of Texas				
Fireman's Fund of Wisconsin	16	9		
Fireman's Insurance Co. of NJ				
Firemen's Insurance Co. of Washington DC	4			
First General Insurance Co.				
First Liberty Insurance Corp.	6	5		
First National Ins.Co.America	8	4		
Firstline National Insurance Co.				
Flagship City Insurance Co.				
Florists Mutual Insurance Co.	11	4		
Fremont Industrial Indemnity Co.	3			
Front Royal Insurance Co.	17			
Frontier Insurance Co.				
Gan National Insurance	1	1		
Gan North American Ins Co.				
Ganite State Insurance Co.	1			
General Accident Ins. Co. Amer	20	10		
General Casualty Co of Wisconsin				
General Insurance Co. of Amer.	2	4		
General Security Insurance Co.	1			
General Star National Ins Co.	1			
Glen Falls Insurance Co.				
Globe Indemnity Insurance Co.	2	5		
Graphic Arts Mutual Insurance	3	3		
Great American Insurance Co.	79	27		1
Great Northern Insurance Co.	2	1		
Great West Casualty Company	7			
Greater NY Mutual Insurance Co.				
Guideone Insurance	1	1		
Gulf Insurance Co.	1	1		
Hanover American Insurance Co.	4	2		
Hanover Insurance Co.		2	2	
Harco National Insurance Co.				
Harford Mutual Insurance Co.	95	24		
Harleysville Mutual Insurance	62	22		
Hartford Accident & Indemnity	8	7	1	
Hartford Casualty Insurance Co.	216	69		
Hartford Fire Insurance Co.	182	26		
Hartford Ins Co. of The Midwest	358	44		1
Hartford Underwriters Insurance	265	70		
Highlands Insurance Co.	4	3		
Home Indemnity Co.		9		
Home Insurance Co.	1	3		
Houston General Insurance Co.	1	1		

Insurance Company Awards for FY 1999

Insurer	Temp. Total	Perm. Par.	Perm. Total	Fatal
Huron Insurance Co.	51	9		
Ideal Mutual Insurance Co.				
Illinois National Insurance Co.				
Indemnity Ins. Co. of N. Amer.	9	1		
Industrial Indemnity Co.	2	2		
Insurance Co of Evanston				
Insurance Co. of Greater NY			1	
Insurance Co. of N. America	2	16		
Insurance Co. of State of PA	297	125		2
Integrity Insurance Co.				
Intercontinental Insurance Co.				
International Insurance Co.		1		1
Int'l. Business & Mercantile				
Jefferson Pilot Fire & Cas.				
John Deere Insurance Co.	5	1		
Kansas City Fire And Marine	1	4		
Legion Insurance Company	78	14		
Liberty Insurance Corp.	212	60	1	1
Liberty Mutual Fire Ins Co.	429	175	2	1
Liberty Mutual Insurance Co.	101	98	1	1
Lincoln General Ins Co.	2			
LMI Insurance Co.	2	2		
London Guarantee & Acc. of NY				
Lumber Mutual Insurance Co.	3			
Lumbermen's Mutual Casualty Co.	408	351	2	
Lumbermen's Underwr. Alliance	8	4		
Manufacturers Alliance Co.	41	24	1	1
Maryland Casualty Company	49	15		
Maryland Indemnity				
Massachusetts Bay Insurance Co.	6			
Mead Reinsurance Co.				
Merchants Mutual Insurance Co.	1			
MIC Property & Casualty Ins.				
Michigan Mutual Insurance Co.	2	2		
Mid Century Insurance Co.	2			
Middlesex Insurance Co.				
Midest Employers Casualty Co.				
Midland Insurance Co.				
Mission American Insurance Co.				
Mission Insurance Co.				
Montgomery Indemnity Co.	31	3		
Montgomery Mutual Ins. Co.	109	30		
Monumental General Casualty Co.				

Insurance Company Awards for FY 1999

Insurer	Temp. Total	Perm. Par.	Perm. Total	Fatal
Mt Airy Insurance Co.				
Mutual Benefit Insurance Co.	32	9		
National American Ins Co.				
National Fire Ins. of Hartford	3	1		
National Fire Insurance Co.	1			
National Grange Mutual Ins. Co.	7	3		
National Indemnity Co.				
National Liability & Fire Ins.				
National Surety Corp.	21	5		
National Union Fire Insurance	41	43		
Nationwide Mutual Fire Ins. Co.	26	20		
Nationwide Mutual Insurance Co.	69	54	2	1
Nationwide Property & Casualty	12	18		
Netherlands Insurance Co.	1			1
New Hampshire Insurance Co.	9	4		
Newark Insurance Co.				
Niagara Fire Insurance Co.		4	1	
Norguard Insurance Co	55	19		
North American Specialty Ins.				
North River Insurance Co.	107	28		
Northbrook Indemnity Insurance	2	2		
Northbrook Nat'l. Insurance Co.	1	8		
Northbrook Property & Casualty	1	7		
Northern Assurance Co.	3	4		
Northern Insurance Comp. of NY	69	12		
Northwestern National Insurance Co.				
Northwestern Nat'l. Casualty				
Occidental Fire & Casualty				
Ohio Casualty Insurance Co.	48	14		
Ohio Farmers Insurance Co.				
Old Guard Fire Insurance Co.				
Old Guard Insurance Co.	2	1		
Old Republic Insurance Co.	112	48	1	
Pacific Employers Insurance Co.	109	58		2
Pacific Indemnity Co.	52	9		
Peerless Insurance Co.	1			
Peninsula Insurance Co.	21	7		
Peninsular Fire Ins. Co.				
Penn Mutual Insurance Co.	6	1		
Penn National Security Ins Co.	59	12		
Pennsylvania General Insurance	3	2		
Pennsylvania Lumbermens Mut'l.	10	3		
Pennsylvania Mfg. Association	145	43		

Insurance Company Awards for FY 1999

Insurer	Temp. Total	Perm. Par.	Perm. Total	Fatal
Pennsylvania Mfg. Indemnity	72	28		1
Pennsylvania National Mutual Ca. Ins.	36	30	1	
Pennsylvania National Security Ins. Co.	2	3		
Petroleum Casualty Co.				
Phico Insurance Co.	8	15		
Phoenix Assurance Co. of NY		1		
Phoenix Insurance Company	103	20		
Potomac Insurance Company Of Illinois	28	9		
Preferred Professional Ins Co.	14			
Princeton Insurance Co.	13	2		
Progressive Casualty Insurance				
Protective Insurance Co.	7	3		
Providence Washington Ins.	1	1		
Prudential National Ins Co.				
Public Service Mutual Ins.	3			
Ranger Insurance Co.				
Regent Insurance Co.	5			
Reliance Insurance Co.	49	12		
Reliance National Indemnity	256	73		
Reliance National Insurance Co.	68	4		
Reliance Of New York				
Reliance Surety Co.				
Republic Franklin Insurance	9	1		
Republic Western Insurance Co.	1	3		
Rockwood Casualty Insurance Co.	164	34	1	1
Rockwood Ins. Co of Indiana				
Rockwood Insurance Co.	2			
Royal Indemnity Co.	156	28		
Royal Insurance Co. of America	118	38	1	1
Safeco Ins. Co. of America	51	22		
Safeco Insurance Co. of Illinois	10	8		1
Safeguard Insurance Co.	32	6		
Safety National Casualty Corp.	6			
Seaboard Fire & Marine Ins.				
Security Ins Co of Hartford				
Security Insurance Co.	50	6		
Select Insurance Co.	1			
Select Risk Insurance Co.	4			
Selective Ins Co. of South Carolina	27	4		1
Selective Ins. Co. of America	43	25		
Selective Way Insurance Co.	68	25		
Seneca Insurance Co.				

Insurance Company Awards for FY 1999

Insurer	Temp. Total	Perm. Par.	Perm. Total	Fatal
Sentry Indemnity Co.				
Sentry Insurance Co.	5	5		
Shelby Insurance Co.				
South Carolina Insurance Co.				
Southern Pilot Ins Co.				
Southern States Insurance Exch.	9	1		
St Paul Mercury Insurance Co.	35	10		
St. Paul Fire & Marine Ins Co.	84	19		
St. Paul Guardian Insurance Co.	12	1		
Standard Fire Insurance Co.		1	1	
Star Insurance Co.	3			
State Auto Property & Cas. Co.	13	5		
State Automobile Mutual Ins. Co.	35	7		
State Farm Fire & Casualty Ins.	82	19	1	
State Farm General Insurance		1		
Sumitomo Marine & Fire Ins Co. Ltd.				
Sun Insurance Co.				
Superior National Insurance Co.	3	1		
Tig Insurance Co.	6	1		
Tig Premier Insurance Co.	15	5		
Tokio Marine & Fire Insurance	8	4		
Transamerica Insurance Co.				
Transamerica Premier Ins Co.				
Transcontinental Insurance Co.	140	33	1	
Transit Casualty Co.				
Trans-Pacific Insurance Co.				
Transport Indemnity Co.	1			
Transport Insurance Co.				
Transportation Insurance Co.	71	23		
Travelers Casu. and Surety Co. of America				
Travelers Casu. and Surety Co. of Ill.	1	11		
Travelers Casualty and Surety Co	10	20		
Travelers Casualty Co. of Connecticut	25	1		
Travelers Commercial Insurance Co.	2			
Travelers Indemnity Co.	59	25		
Travelers Indemnity Co. of America	19	11		
Travelers Indemnity Co. of Connecticut	4			
Travelers Indemnity Co. of Ill.	282	144	1	
Travelers Indemnity Co. of Rhode Island	2	3		
Travelers Insurance Co.	46	16		
Truck Insurance Exchange				
Twin City Fire Insurance Co.	202	62		
Underwriters Insurance Co.		1		

Insurance Company Awards for FY 1999				
Insurer	Temp. Total	Perm. Par.	Perm. Total	Fatal
Unigard Security Insurance Co.	1			
Union Insurance Co.	9			
United Pacific Insurance Co.	47	5		
United States Fidelity & Guar.	32	16	1	
United States Fire Ins. Co.	84	23		
Universal Reinsurance Co.				
Universal Underwriters Ins.Co.	54	12		
Utica Mutual Insurance Co.	6	4		
Valiant Insurance Co.	96	14		
Valley Forge Insurance Co.	73	21		
Vanliner Insurance Co.				
Vigilant Insurance Co.	6			
Virginia Insurance Reciprocal				
Virginia Surety Co.				
Wausau Business Insurance Co.	35	17		
Wausau Underwriters Ins. Co.	43	30		
West American Insurance Co.	22	5		
Westchester Fire Insurance Co.				
Western Employers Insurance Co.	1			
Westmoreland Casualty Co.				
Worldwide Underwriters Ins. Co.				
Yasuda Fire & Marine Ins	3			
York Insurance Co.				
Zenith Insurance Co.	6			
Zurich American Ins Co. of IL	48	7		
Zurich American Insurance Co.	109	56		
Total	10177	3733	24	22
Non-Insured Employer	343	60		1
Injured Workers Ins Fund	2359	1557	41	15
Self Insured Employers	3465	2849	10	13
Grand Total	16344	8199	75	51
Grand Total	16344	8199	75	51

REPORTING DIVISION

The Reporting Division is responsible for preserving a verbatim record of all hearings held before the Workers' Compensation Commission in Baltimore City and the counties of Maryland. The main function of this division is to produce accurate transcripts of proceedings for appellate purposes, as well as any requests for production of transcripts by other parties of interest. This division consists of a director, supervisor, nine additional permanent full-time reporters, and four additional permanent half-time reporters. Of the 15 reporters on staff, 14 are stenotype court reporters and one is a steno-mask reporter. The majority of the Workers' Compensation court reporters hold state and/or national certifications. The reporters' work involves contact with the general public as well as legal and business professionals.

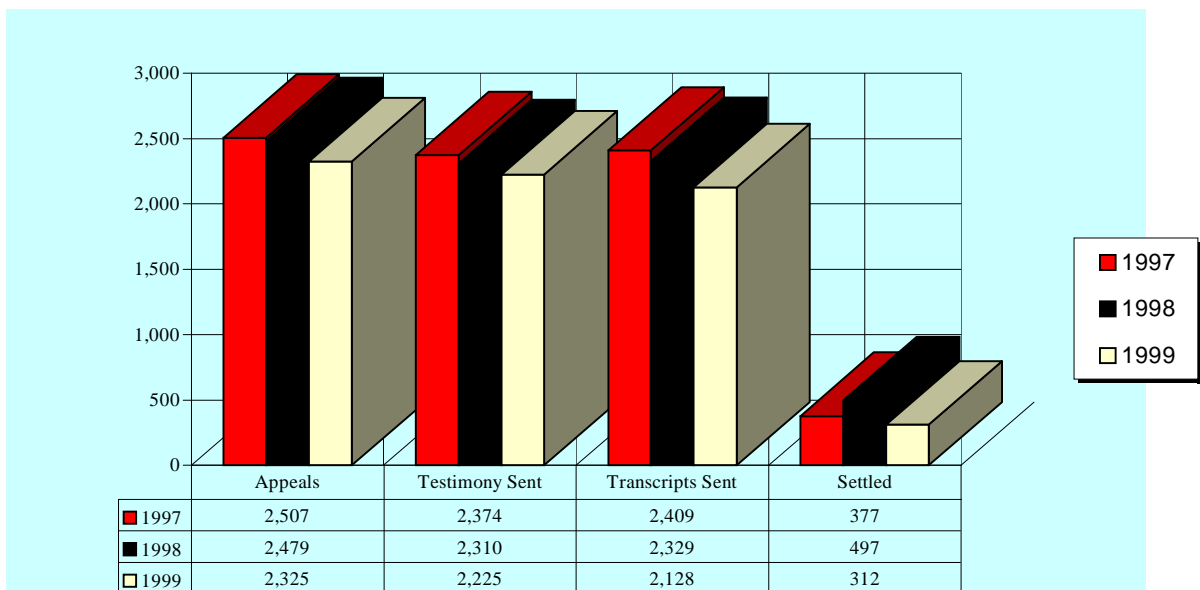
The court reporters report the record of proceedings in every hearing held before the Commission, identify all the parties and witnesses who appear before the Commission and mark all exhibits entered at Commission hearings. The Division is also responsible for the safekeeping and preparation of transcripts of proceedings for a period of 15 years from the date of the hearing.

In accordance with Maryland Rule 7-206(a) and (c), the Commission is required to transmit the record, including the transcript of testimony, to the appropriate circuit court within 60 days after the Commission receives the first petition for judicial review. The court reporters are responsible for the timely preparation of transcripts of proceedings in accordance with all legal statutory time requirements, and forwarding copies to circuit courts and all parties involved in the appeal. The court reporters are also responsible for the accuracy of their work product, which involves extensive legal and medical terminology.

In addition to preparing transcripts for cases that have been appealed, the court reporters, upon request by attorneys and parties of interest, prepare transcripts that are used for purposes of rehearing and third party litigation. In fiscal year 1999, the Division prepared 852 non-appeal-related transcripts.

The Commission received over 2,300 notices of appeals filed with the Circuit Courts of Maryland. The last three years of the Reporting Division are demonstrated below:

Workers' Compensation Commission- Report of Hearings- Disposition of Appeals for FY 1999



FISCAL SERVICES DIVISION

The Fiscal Services Division is responsible for all customary financial applications including budget development and execution, accounts payable, accounts receivable, financial reporting, timekeeping, and payroll. The Fiscal Services Division is also responsible for overseeing building maintenance, procurement, telecommunications, forms control, vehicle management, and the inventory of all supplies and equipment.

The staffing of this division consists of a director and deputy director, who oversee and supervise the activities of an agency buyer, administrative specialist, administrative aide, fiscal clerk, as well as an accountant.

Special Tax for Maintenance of the Commission

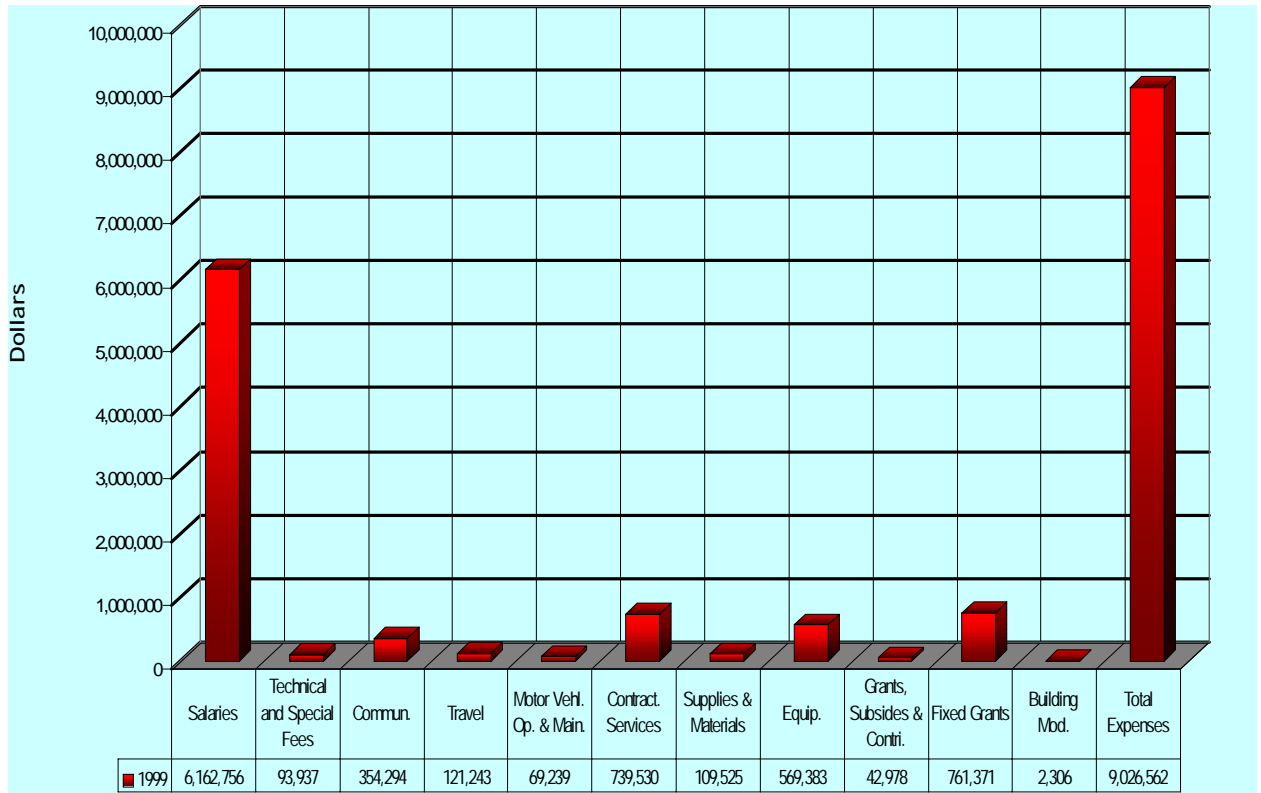
Under the Provision of Section 9-316, Labor and Employment Article, Annotated Code of Maryland, the Workers' Compensation Commission is required to assess a special tax to pay for the cost of administering the Commission, the Uninsured Employers Fund, and the Occupational Safety Program under the Department of Licensing & Regulation. This special tax is based upon the total insured payroll in the State of Maryland for the fiscal year prior to the fiscal year in which the tax is levied. All self-insured employers report their payrolls, and all insurance carriers (including the Injured Workers' Fund) report the aggregate payroll of the employers they insure to the Workers' Compensation Commission's Division of Fiscal Services. Each employer/insurer is then assessed his pro-rata share of the current year operating appropriation as adjusted by the difference between the appropriation and the actual expenditures of the prior year. The collections from this special tax are reimbursed to the State Treasury for all general funds expended, thus making the Commission and the associated programs completely self-supporting.

Special Tax Billing and Collection

<u>Appropriation:</u>	<u>FY1998</u>	<u>FY1999</u>
Workers' Compensation Commission	\$8,608,094	\$8,782,668
Less special and reimbursable fund		
Appropriation	\$-340,892	\$-256,817
Uninsured Employers Fund	\$722,182	\$738,000
Occupational Safety Program	\$5,993,917	\$6,683,406
Additional assessment beyond Appropriation	\$0	\$435,000
Total	\$14,983,301	\$16,382,257
Adjustment for prior year	\$-217,351	\$395,109
Total amount billed	\$14,765,950	\$16,777,366
Total Maryland insured payroll	\$54,605,113,744	\$63,079,408,445
Tax rate per payroll dollar	\$0.0002704133	\$0.0002659722
Total Special Tax collected	\$14,529,508	\$16,742,556

NOTE: Collections differ from total amount billed for various reasons, but the difference is accounted for as part of the adjustment made in the subsequent year.

Administrative Expenses for FY 1999



Insurance Companies Reported Paid for FY 1999

Insurer	Temp. Total	Perm. Partial	Perm. Total	Fatal
Acadia Insurance Co				
Affiliated F & M Insurance Co.				
Agricultural Insurance Company	174094	1300643		
AIU Insurance Company	359736	315287		
Alliance Assurance Co. Ltd.				
Allianz Insurance Company				
Allstate Indemnity Co				
Allstate Insurance Co.				
Allstate Property & Casualty				
American & Foreign Ins. Co.	9844616	102146		
American Alliance Ins. Co.	250207	1286998	63812	1195
American Alternative Insurance Corp	80328			
American Automobile Ins. Co.	48794	84770	101886	
American Cas. Co. Of Reading	444978	15628	3806	
American Central Insurance Co	113			
American Druggist Insurance Co		3675		
American Economy Insurance Co.	629			

Insurance Companies Reported Paid for FY 1999				
Insurer	Temp. Total	Perm. Partial	Perm. Total	Fatal
American Employers Ins. Co.	106294	22682	3186	
American Fire And Casualty Co.	192935	367024		
American Global Insurance Co	51430			
American Guar. & Liab. Ins Co	120406	87657	1244	10070
American Hardware Mutual Ins.	4975			
American Home Assurance Co.	250115	39641	313773	1313
American Insurance Company	207991	333788	90446	
American International Insurance Co				
American International South Ins Co	51430			
American Interstate Insurance Co	132483			
American Manuf's Mutual Ins.Co	605626	415311	12324	84896
American Mining Insurance Co	13277			
American Motorists Insurance	690526	791445	195422	221584
American Mutual Ins. Of Boston	19266	3251	24596	
American Mutual Liab. Ins. Co.	2817	47206	23170	
American Nat'l. Fire Ins.	1051228	1627482	53522	319
American Policyholders Ins. Co	22088			
American Protection Ins. Co.	594740	246667	46642	71943
American Reliance Casualty				
American Reliance Insurance Co				
American Risk Funding Insurance Co				
American States Insurance Co.	11133	4300		
American Zurich Insurance	215474	168345		278840
Amerisure Insurance Co.				
Amguard Insurance Company	670373	815142		
Argonaut Insurance Co.	83919	37513	91	
Argonaut Midwest Insurance Co	28120	2380		
Associated Indemnity Corp.	51544	52883	49205	
Assurance Company Of America	554343	506511	9255	
Atlantic Mutual Insurance Co.	219762	157494	8423	10500
Atlantic States Insurance Co	34496	26965		
Atlas Assurance Co. Of America				
Automobile Ins.Co.Of Hartford				
Bankers Standard Ins. Co.	112903	26913		
Birmingham Fire Insurance Co.	246661	578835	13147	23504
Bituminous Casualty Corp.	19282	120633		
Bituminous Fire & Marine	1673	34468	15052	
Blue Ridge Ins Co				
Boston Old Colony Insurance Co	1191			
Brethren Mutual Insurance Co.	215224	292712		4368
Brotherhood Mutual Insurance				
Camden Fire Insurance Co.	42759	4704		

Insurance Companies Reported Paid for FY 1999				
Insurer	Temp. Total	Perm. Partial	Perm. Total	Fatal
Capital City Insurance Co				
Carolina Casualty Ins Co				
Carriers Insurance Co				
Casualty Reciprocal Exchange	462883	578427	75209	
Centennial Insurance Company	429208	258659	6242	
Central Mutual Insurance Co.				
Central National Ins. Co.				
Century Indemnity Company	7280	123	67014	12380
Charter Oak Fire Insurance Co.	78155	39130	8889	
Chester County Mutual Ins. Co.				
Chrysler Insurance Company	99213	76451		
Chubb Indemnity Insurance Co	53050	10543		
Church Mutual Insurance Co				
Cigna Fire Underwriters	67478	4878	24122	
Cigna Indemnity Ins Co	21050			
Cigna Insurance Company	112382	2513	12169	21978
Cigna Property & Casualty Ins	48158		20594	3574
Cim Insurance Corp				
Cincinnati Casualty Co	89481			
Cincinnati Indemnity Co	52739	12184		
Cincinnati Insurance Co	84509	50355		
Citizens Hanover Ins.Co				
City Insurance Company				
Clarendon National Ins Co	234035			
CNA Casualty Of California				
Colonial American Casualty & Surety				
Colonial Penn Insurance Co.				
Commerce & Industry Ins. Co.	21818	2500	14984	
Commercial Ins. Co. Of Nj	7468	4770		
Commercial Union Ins. Co.	103191	72237	10476	21611
Connecticut Indemnity Company	607324	103483	16457	
Consolidated American Ins.Co.				
Consolidated Mutual Ins Co				
Continental Casualty Company	1818485	1642154	85430	59265
Continental Insurance Company	386789	267490	24840	12896
Credit General Insurance Co	51049	9427		13555
Cumis Insurance Company	39166	95312		
Delaware Atlantic Ins Co	57629			
Dependable Insurance Company				
Donegal Mutual Insurance Co	22472	83171		
Eastern Indemnity Company				
Electric Insurance Co				

Insurance Companies Reported Paid for FY 1999				
Insurer	Temp. Total	Perm. Partial	Perm. Total	Fatal
Electric Mut'l. Liab. Ins.	131022	73807	18980	
Employee Benefits Insurance Co	77228	62288		
Employers Casualty Company				
Employers Fire Insurance Co.	13450	30794	26123	
Employers Insurance Of Wausau	415076	767702	41254	33260
Employers Mutual & Casualty Of Iowa				
Employers Mutual Casualty Ins.				
Employers Reinsurance Corp				
Enterprise Insurance Company				
Equity Mutual Insurance Co				
Erie Insurance Co	2160285	1340612		
Erie Insurance Exchange				
Erie Insurance Property & Casualty				
Excalibur Insurance Company				
Excelsior Insurance Co. Of NY				
Fairmont Insurance Co	14542		2688	
Farmington Casualty Co	35730			
Federal Insurance Company	127409	280057	8102	
Federal Kemper Insurance Co.				
Federated Mutual Insurance Co.	157071	191700		
Fidelity & Casualty Co. Of NY	34553	47990	22600	
Fidelity & Deposit Co Of MD	126697			
Fidelity & Guar. Insurance Co.	262300	508787		
Fidelity & Guar. Insurance Und.	243949	801702	57842	
Fire & Casualty Ins Co Of Conn	163691	23632		
Fireman's Fund Insurance Co.	696142	513448	110291	6
Fireman's Fund Of Texas				
Fireman's Fund Of Wisconsin	104385	190523	12975	
Fireman's Insurance Co. Of NJ				
Firemens Insurance Co Of Washington DC				
First General Insurance Co.				
First Liberty Insurance Corp	49346	15455		
First National Ins.Co-America				
Firstline National Insurance Co				
Flagship City Insurance Co				
Fremont Industrial Indemnity Co	22046	60911		13404
Front Royal Insurance Co	46561			
Frontier Insurance Company				
Gan National Insurance				
Gan North American Ins Co				
General Accident Ins. Co. Amer	122149	28871	8247	
General Casualty Co Of Wisconsin				

Insurance Companies Reported Paid for FY 1999				
Insurer	Temp. Total	Perm. Partial	Perm. Total	Fatal
General Insurance Co. Of Amer.				
General Security Insurance Co				
General Star National Ins Co				
Glen Falls Insurance Co.			177	
Globe Indemnity Insurance Co.	2925038	15984563	173316	
Granite State Insurance Co.	15373	14230	154704	11596
Graphic Arts Mutual Insurance	79881	10210		
Great American Insurance Co.	1561421	5594459	14170	45500
Great Northern Insurance Co.	5770			
Great West Casualty Company	43510			
Greater NY Mutual Insurance Co				
Guideone Insurance		54370		
Gulf Insurance Company	31450	562928		
Hanover American Insurance Co				
Hanover Insurance Co.				
Harco National Insurance Co.				
Harford Mutual Insurance Co.	615821	877281		22464
Harleysville Mutual Insurance	589140	465345	107786	7124
Hartford Accident & Indemnity	13947	122583	111349	102062
Hartford Casualty Insurance Co	1399885	2646350	27372	36640
Hartford Fire Insurance Co	2949195	1941877	35817	22550
Hartford Ins Co Of The Midwest	1876991	2659978		50213
Hartford Underwriters Insurance	1639280	3326424	43525	20056
Highlands Insurance Co.				
Home Indemnity Company				
Home Insurance Co.	875002	124	13642	66686
Houston General Insurance Co.				
Huron Insurance Co	243373	150630	20503	1063
Ideal Mutual Insurance Co.			16172	
Illinois National Insurance Co	4559			
Indemnity Ins. Co. Of N. Amer.	47030		6132	
Industrial Indemnity Co.				
Insurance Co Of Evanston	10600			
Insurance Co. Of Greater NY				
Insurance Co. Of N. America	26377	27380	42663	
Insurance Co. Of State Of Pa.	1531645	2127860	15570	61200
Integrity Insurance Company				
Intercontinental Insurance Co				
International Insurance Co.				
Int'l. Business & Mercantile				
Jefferson Pilot Fire & Cas.				
John Deere Insurance Co.	20518	22829	98	

Insurance Companies Reported Paid for FY 1999				
Insurer	Temp. Total	Perm. Partial	Perm. Total	Fatal
Kansas City Fire And Marine	29104	90621	40377	37350
Legion Insurance Company	79607	21534		
Liberty Insurance Corp	1197529	858027	155483	134929
Liberty Mutual Fire Ins Co	4673019	1708296	694821	138617
Liberty Mutual Insurance Co.	1475989	1212925	179771	89764
Lincoln General Ins Co				
Lmi Insurance Company	10252	22134		
London Guarantee & Acc. Of NY				
Lumber Mutual Insurance Co.	1504	3000		
Lumbermen's Mutual Casualty Co	885061	742053	161421	117652
Lumbermen's Underwr. Alliance	118145	26823	7600	
Manufacturers Alliance Co.	2877459	334971	786167	59967
Maryland Casualty Company	501432	417234	17602	3471
Maryland Indemnity			10355	
Massachusetts Bay Insurance Co				
Mead Reinsurance Co.				
Merchants Mutual Insurance Co.				
Mic Property & Casualty Ins				
Michigan Mutual Insurance Co.	17831	42652		
Mid Century Insurance Co.	1569	335		
Middlesex Insurance Company				
Midland Insurance Co.		8554		
Midwest Employers Casualty Co	37292	41686		
Mission American Insurance Co				
Mission Insurance Co.				
Montgomery Indemnity Co	108806	72866		
Montgomery Mutual Ins. Co.	299960	993008	21004	
Monumental General Casualty Co				
Mt Airy Insurance Company				
Mutual Benefit Insurance Co.	176172	106897		816
National American Ins Co				
National Fire Ins. Of Hartford				
National Fire Insurance Co.	4111	35784		
National Grange Mutual Ins. Co				
National Indemnity Company				
National Liability & Fire Ins				
National Surety Corporation	72326	100329	45127	
National Union Fire Insurance	687722	25408	1507074	57503
Nationwide Mutual Fire Ins Co	393233	322512	9017	32686
Nationwide Mutual Insurance Co	880859	623541	120817	44094
Nationwide Property & Casualty	323446	249970		27196
Netherlands Insurance Company				

Insurance Companies Reported Paid for FY 1999				
Insurer	Temp. Total	Perm. Partial	Perm. Total	Fatal
New Hampshire Insurance Co.	134869	6290	74332	4056
Newark Insurance Company		562050		
Niagara Fire Insurance Co.	108528	461255	70226	
Norguard Insurance Co	344466	72108		
North American Specialty Ins				
North River Insurance Co.	556875	174072	37218	218988
Northbrook Indemnity Insurance	47521	34027		
Northbrook Nat'l. Insurance Co	139189	280279	9256	
Northbrook Property & Casualty	48468	104294	36436	
Northern Assurance Company	29245	46859		
Northern Insurance Comp. Of NY	472415	264708	5996	12636
Northwestern National Insurance Co	21014			7404
Northwestern Nat'l. Casualty	1465			
Occidental Fire & Casualty				
Ohio Casualty Insurance Co.	742102	23830	30783	18678
Ohio Farmers Insurance Co.				
Old Guard Fire Insurance Co				
Old Guard Insurance Co	27675			
Old Republic Insurance Co.	38788	203437	69848	
Pacific Employers Insurance Co	176209	1000	39817	55105
Pacific Indemnity Company	173896	209931		
Peerless Insurance Company	28926			
Peninsula Insurance Co	65104	194907		
Peninsular Fire Ins. Co.				
Penn Mutual Insurance Co				
Penn National Security Ins Co				
Pennsylvania General Insurance	50642	7598		
Pennsylvania Lumbermens Mut'l.	27708	56219		
Pennsylvania Mfg. Association	3803956	856406	993669	241040
Pennsylvania Mfg. Indemnity	2972916	565329	971621	160912
Pennsylvania Millers Mutual	591			
Pennsylvania National Mutual Cas Ins	418271	427868	38163	21225
Pennsylvania National Security Ins Co	114912	53254	16125	
Petroleum Casualty Co.				
Phico Insurance Co	129474	307041		
Phoenix Assurance Co. Of NY				
Phoenix Insurance Company	375137	279106		
Potomac Insurance Company Of Illinois	262206	74460		615
Preferred Professional Ins Co	67888	35969		
Princeton Insurance Co	51906	3768		
Progressive Casualty Insurance				
Protective Insurance Company	26438			

Insurance Companies Reported Paid for FY 1999				
Insurer	Temp. Total	Perm. Partial	Perm. Total	Fatal
Providence Washington Ins.	27944			
Prudential National Ins Co				
Public Service Mutual Ins.	3581			
Ranger Insurance Company	8833			
Regent Insurance Co				
Reliance Insurance Company	273400	28091	24711	20301
Reliance National Indemnity	1019633	667829	12732	242531
Reliance National Insurance Co	706272	85003		
Reliance Of New York				
Reliance Surety Co				
Republic Franklin Insurance	112024	7113	16200	
Republic Western Insurance Co				
Rockwood Casualty Insurance Co	1029507	965815	28688	69589
Rockwood Ins. Co Of Indiana				
Rockwood Insurance Co.	23662	128819	114353	
Royal Indemnity Co.	55436688	6406575		2246400
Royal Insurance Co. Of America	27030162	12094057	4291732	5106915
Safeco Ins. Co. Of America				
Safeco Insurance Co Of Illinois				
Safeguard Insurance Company	20173668	1147351	14043300	
Safety National Casualty Corp	13293			
Seaboard Fire & Marine Ins.				
Security Ins Co Of Hartford				
Security Insurance Co.	88953	81914		
Select Insurance Company				
Select Risk Insurance Co	36972			
Selective Ins Co Of South Carolina				
Selective Ins. Co. Of America				
Selective Way Insurance Co	1501106	1402636	68815	12500
Seneca Insurance Co				
Sentry Indemnity Company				
Sentry Insurance Company	83573	58494		
Shelby Insurance Co				
South Carolina Insurance Co.				
Southern Pilot Ins Co	48864	58984		
Southern States Insurance Exch	32915	19519	100781	69552
St Paul Mercury Insurance Co	115304	51675	6510	
St. Paul Fire & Marine Ins Co	486439	370357	8438	24192
St. Paul Guardian Insurance Co	90744	10091		
Standard Fire Insurance Co.				
Star Insurance Co				
Star Insurance Company				

Insurance Companies Reported Paid for FY 1999				
Insurer	Temp. Total	Perm. Partial	Perm. Total	Fatal
State Auto Property & Cas. Co	133331	81330		
State Automobile Mutual Ins.Co	129085	86058		
State Farm Fire & Casualty Ins		146382		
State Farm General Insurance	655258	756921	15756	
Sumitomo Marine & Fire Ins Co Ltd				
Sun Insurance Company				
Superior National Insurance Co				
TIG Insurance Co	46897	7780		
TIG Premier Insurance Co	76064	171159		
Tokio Marine & Fire Insurance	130205	11283		
Transamerica Insurance Co.				
Transamerica Premier Ins Co				
Transcontinental Insurance Co.	1282400	1077886	43609	55150
Transit Casualty Company		24908		
Trans-Pacific Insurance Co.				
Transport Indemnity Co.				
Transport Insurance Co.			5320	10504
Transportation Insurance Co.	741765	925068	46474	47492
Travelers Cas. And Surety Co Of America	270040			
Travelers Cas. And Surety Co Of Ill	1365100	2103685	98937	17300
Travelers Casualty And Surety Co				
Travelers Casualty Co Of Connecticut	138241	14384		
Travelers Commercial Insurance Co				
Travelers Indemnity Co	220327	446371	202153	56347
Travelers Indemnity Co Of America	111321	146961		
Travelers Indemnity Co Of Connecticut	138241	14384		
Travelers Indemnity Co Of Ill				
Travelers Indemnity Co Of Rhode Island	18657	20099	5662	
Travelers Insurance Company	189669	337490	333248	8242
Truck Insurance Exchange	424			
Twin City Fire Insurance Co.	874806	2135418	60797	26401
Underwriters Insurance Co.				
Unigard Security Insurance Co.				
Union Insurance Co				
United Pacific Insurance Co.	1329827			
United States Fidelity & Guar.	147862	486541	387545	432274
United States Fire Ins. Co.	393097	206065	11335	45373
Universal Reinsurance Company				
Universal Underwriters Ins.Co.	293309	46545	111769	596
Utica Mutual Insurance Company	37746	1360		
Valiant Insurance Company	432667	131327		
Valley Forge Insurance Co.	533505	366154	47781	2500
Vanliner Insurance Co				
Vigilant Insurance Company	61916	99907		

Insurance Companies Reported Paid for FY 1999				
Insurer	Temp. Total	Perm. Partial	Perm. Total	Fatal
Virginia Insurance Reciprocal				
Virginia Surety Co	881			
Wausau Business Insurance Co	174555	127862	11040	
Wausau Underwriters Ins. Co.	384735	256908	36192	
West American Insurance Co.	63034	47346	16663	
Westchester Fire Insurance Co.				
Western Employers Insurance Co		8970		
Westmoreland Casualty Co.			6136	
Worldwide Underwriters Ins. Co				
Yasuda Fire & Marine Ins	31110			
York Insurance Co				
Zenith Insurance Co				
Zurich American Ins Co Of Il	31298	49481		
Zurich American Insurance Company	619535	382347	25247	7510
Total	\$189990760	\$114191785	\$28890282	\$11443106
Injured Workers' Ins Fund	24430718	51251253	612661	1691881
Self Insured Employers	22282292	23194632	156079	4847434
Grand Total	\$236703770	\$188637670	\$38063738	\$17982421

Commercial Carriers Payout Summary

Fiscal Year	Temp. Total	Perm. Partial	Perm. Total	Fatal Injury	Other Payments	Carrier Totals
1991	\$39,557,418	\$30,613,678	\$1,985,777	\$599,503	\$104,982,896	\$177,739,272
1992	\$46,143,318	\$45,351,249	\$2,517,500	\$1,029,935	\$126,361,585	\$221,403,587
1993	\$45,108,689	\$55,764,871	\$4,012,145	\$725,434	\$119,239,864	\$224,851,003
1994	\$41,497,920	\$53,232,691	\$6,195,333	\$1,161,741	\$123,886,392	\$225,974,077
1995	\$57,531,350	\$66,729,581	\$8,415,096	\$2,216,410	\$116,377,392	\$251,269,829
1996	\$123,411,632	\$121,486,982	\$20,758,978	\$8,154,925	\$285,802,930	\$559,615,447
1997	\$139,316,238	\$166,677,547	\$34,781,319	\$3,903,150	\$381,084,042	\$725,762,296
1998	\$158,229,548	\$173,858,366	\$30,817,818	\$12,132,301	\$323,530,048	\$698,568,081
1999	\$189,990,760	\$114,191,785	\$28,890,282	\$11,443,106	\$452,018,433	\$796,534,366

Note: All information based on data reported by carriers and self-insured employers. In most recent year reported, carriers provided approximately 65% of the required information and self-insurers provided approximately 75% of the required information.

Injured Workers' Insurance Fund Payout Summary

Fiscal Year	Temp. Total	Perm. Partial	Perm. Total	Fatal Injury	Other Payments	Carrier Totals
1991	\$23,431,047	\$22,707,683	\$1,543,259	\$836,230	\$51,423,477	\$99,941,696
1992	\$36,561,968	\$28,926,047	\$2,136,881	\$863,912	\$60,366,175	\$128,854,983
1993	\$36,333,312	\$33,430,439	\$3,452,849	\$967,298	\$48,526,075	\$122,709,973
1994	\$36,662,062	\$35,248,878	\$4,312,935	\$1,016,973	\$62,780,632	\$140,021,480
1995	\$39,246,237	\$43,733,051	\$5,999,225	\$1,648,858	\$70,745,816	\$161,373,187
1996	\$36,388,602	\$45,905,926	\$6,798,708	\$1,741,360	\$83,210,320	\$174,044,916
1997	\$35,784,744	\$52,370,478	\$7,162,723	\$1,876,622	\$65,463,873	\$162,658,440
1998	\$24,387,438	\$47,529,530	\$7,280,176	\$1,552,340	\$54,123,238	\$134,872,722
1999	\$24,430,718	\$51,251,253	\$7,612,661	\$1,691,881	\$54,217,068	\$139,203,581

Self-Insured Employers Payout Summary

Fiscal Year	Temp. Total	Perm. Partial	Perm. Total	Fatal Injury	Other Payments	Carrier Totals
1991	\$32,881,764	\$29,092,377	\$1,999,202	\$962,079	\$32,647,647	\$97,583,069
1992	\$46,490,095	\$39,425,345	\$2,709,391	\$1,097,346	\$30,404,227	\$120,126,404
1993	\$45,348,438	\$45,164,141	\$4,053,747	\$1,197,996	\$34,329,166	\$130,093,488
1994	\$45,806,569	\$48,063,080	\$5,429,492	\$1,310,759	\$34,519,837	\$135,129,737
1995	\$16,186,580	\$23,222,318	\$1,644,728	\$1,296,039	\$48,658,207	\$91,007,872
1996	\$17,554,112	\$26,226,384	\$1,832,436	\$1,439,353	\$51,394,521	\$98,446,806
1997	\$18,947,336	\$20,355,559	\$1,441,178	\$1,045,061	\$48,192,661	\$89,981,795
1998	\$19,476,011	\$22,800,378	\$1,751,806	\$4,482,658	\$42,517,811	\$91,028,664
1999	\$22,282,292	\$23,194,632	\$1,560,795	\$4,847,434	\$54,303,318	\$106,188,471

Grand Total of Payout Summary

FY 1991	FY 1992	FY 1993	FY 1994	FY 1995	FY 1996	FY 1997	FY 1998	FY 1999
\$375,264,037	\$470,384,974	\$477,654,464	\$501,125,294	\$502,650,825	\$832,107,169	\$978,402,531	\$931,950,800	\$1,041,926,418

PERSONNEL DIVISION

The Personnel Division is the first point of contact at the Commission for personnel related matters and is directly responsible for providing assistance to all staff within the Commission . This Division is responsible for recruitment and retention, hiring, benefits, position classification and compensation, performance evaluation, training and staff development. The staff (a director, supervisor and two permanent staff) performs a full range of personnel activities assuring adherence to all relevant rules, regulations, processes and procedures.

The Personnel Division assures that there is a common understanding of the Commission's personnel priorities and requirements, that proper procedural aspects of related matters are followed and directly processes documentation of personnel actions in accordance with The Annotated Code of the Public General Laws of Maryland (State Personnel and Pensions Article and the Code of Maryland Regulations, Title 17). All personnel actions are subject to approval/audit by the State of Maryland's Department of Budget and Management.

Understanding that people are the Commission's most important resource, the Personnel Division is an integral part of our effort to provide equal employment opportunities for all applicants with the skills required to support the Commission's mission. To achieve the benefits afforded by a diverse and well-trained workforce, the Division identifies strategies for planning and development including establishing individual development plans, integrated career tracking and training opportunities (to assure mobility and the use of sound management practices) and procedures to assure compliance with all relevant guidelines.

From August 28, 1998 through June 30, 1999, the Division orchestrated the following: formulated seven Commission personnel policies; hired ten new employees in various classifications; and conducted forty-five job analyses resulting in reclassifications. Three Family and Medical Leave Act requests, seven resignations and seven service retirements were also completed.

INFORMATION SUPPORT DIVISION

The Information Support Division is responsible for maintaining a perpetual and comprehensive Claims Processing and Document Imaging System for the Commission. The Division currently has a staff of 21 employees that provide 24 hour- 5 days per week computing, networking and IT services and support for WCC's 150 end-users. All new claims and disputed cases are prepared, managed and processed using our AS/400, FileNet Imaging and Workflow systems.

The Division also maintains and supports a public data network which allows authorized persons, such as attorneys and insurance adjusters, to remotely dial in and perform database queries and view pending case information and documents. This network is further supported with FileNet's Workflow/Fax capability, which allows out-bound and in-bound electronic facsimile.

All incoming new claim documents are scanned and indexed by several fields of data, including document type and the claim number, as assigned by the AS/400 system. Based on document type, Workflow software automatically routes each document to the appropriate staff member for review and action. Approximately 35,000 claims are processed through our system annually. More than 180 separate claims and processing tasks are integrated into the agency's 300 workflow script applications, including automatic forms generation and storage of AS400 computer reports using our costumed COLD application.

Image workstations are located in each hearing room for the Commissioner's convenience. All documents and information generated by the Commission during the course of a case are stored in an electronic case file on the FileNet system. This includes word processing documents as well as AS/400-generated data. Copies of the order can be automatically generated and sent to the parties in the hearing.

We are pleased that all systems and applications are Y2K compliant and certified by the State of Maryland Y2K Program Management Office.

SUPPORT SERVICES DIVISION

The Support Services Division consists of the Rehabilitation Section, Appeals Section, and the Medical Section. The three sections are staffed by a total of nine employees, which consists of a director, administrator, medical examiner, administrative specialist, rehabilitation counselor, office supervisor, two secretaries, and an office clerk.

The Rehabilitation Section was established by statute LE § 9-6700-0675 & LE § 9-6A-01. This section is responsible for registering practitioner providers of vocational rehabilitation services every two years and certification of vocational rehabilitation service providers for three years. The section oversees the activities of the rehabilitation service providers and monitors the status of rehabilitation of claimants by reviewing reports, evaluations and rehabilitation plans. They participate in creating and modification of legislation regarding the rehabilitation laws.

The Appeals Section was established by statute LE § 9-735-750. This section is responsible for supplying the Circuit Courts with copies of case files and testimonies, processing circuit court orders and maintaining computer records of court actions taken.

The Medical Section was established by statute LE § 9-663. The Medical Section is responsible for processing health providers' claims for payment and issuing orders for payment. They review and refer medical evaluations per Commissioner's order and maintain WCC's guide to medical & surgical fees. The medical examiner serves on the Medical Fee Guide Committee. The Medical Fee Guide committee members consist of three doctors, one representative for industrial clinics, one physical therapist, one self-insurer, three attorneys, and one insurer representative. This committee is responsible for preparing, updating and reviewing the Maryland Medical Fee Guide.

What the Claimants Should Know About Vocational Rehabilitation

What is Vocational Rehabilitation?

Vocational Rehabilitation is a process whereby a worker who cannot return to his/her former job as a result of an injury on the job is assisted in re-entering the workforce. A specialist in vocational rehabilitation provides services to the injured worker to enable them to return to work. Services may include testing, job placement, vocational counseling, on the job training and retraining.

Is the injured worker a candidate for vocational rehabilitation?

The injured worker may be a candidate for vocational rehabilitation if their injury is severe enough to keep them from returning to the occupation they held at the time of the injury. The injured worker's doctor may recommend that they find another occupation. The injured worker should be medically unable to continue with or return to their former job.

What happens if the injured worker needs vocational rehabilitation?

The injured worker needs to discuss the need for vocational rehabilitation with their attorney. If the injured worker does not have an attorney, they can discuss this matter with their insurance claim representative. If everyone agrees that the injured worker needs rehabilitation, they will be assigned to a vocational rehabilitation counselor.

If the insurer doesn't think that rehabilitation is necessary and has refused to provide the services, the injured worker's attorney should request a hearing. Their case will be heard before a Commissioner who will listen to both sides and make a decision. If the injured worker does not have an attorney, they can request a hearing by sending a letter to the Commission explaining what has happened.

Maryland has public (Maryland Division of Rehabilitation Services) and private rehabilitation counselors.

The Division of Rehabilitation Services (DORS) will work with eligible Maryland residents. The injured worker may contact an office in their area to discuss possible services. The injured worker's attorney or doctor may also refer them to a DORS counselor. It's important that the injured worker advise the DORS counselor that they have a Workers' Compensation claim. The DORS counselor must contact the Commission to advise that DORS is working with the injured worker.

The insurance carrier will usually make the selection for a private rehabilitation counselor.

In many cases, the DORS counselor and a private counselor will work together on the injured worker's case.

It's important that the injured worker first have approval from the insurer or Workers' Compensation Commission to receive their rehabilitation benefits.

Step One – Interview with the counselor. The counselor will take a complete history of the injured worker's background, physical limitations, and other information that might affect their employability. This other information might include questions about the injured worker's prior work experience, hobbies, and personal interests.

Step Two – Development of occupational goals and vocational plan. The goals and plans will be customized to the injured worker's individual needs.

Step Three – Get everyone to agree to the plan.

Step Four – Put the injured worker's plan into action. At this point, the injured worker will begin to pursue job leads or begin training.

When is the injured worker entitled to training?

If it appears that there are no suitable jobs available in the local job market in which the injured worker may become gainfully employed, they may be a candidate for retraining.

If retraining is recommended and approved, there is a maximum of two years. This does not mean the injured worker will always receive two years of training, their approved course may require a shorter time period to complete.

What alternatives will be explored before it is decided that the injured worker is a candidate for retraining?

Typically, the counselor will begin the rehabilitation process by determining whether the injured worker can return to their former employer with modified duties or in a different job. If this is not feasible, other forms of job placement may be attempted in positions for which the injured worker has transferable skills. If the job search proves to be unsuccessful, the injured worker's counselor may then begin to develop a training plan.

What is a controversy?

If the injured worker's employer or the insurance company is not satisfied that the vocational plan that has been developed by the counselor, the proposal may be controverted and a hearing may be requested (controvert means to disagree). The proposal would be set for a hearing on a Commission docket. The Commissioner will hear the disagreement from all parties and make a decision on the issue.

Is the counselor required to find the injured worker a job making the same amount of money at the time of their injury?

The goal would be to try to match the injured worker with a salary as close as possible to their current wage, but this may be a difficult goal to achieve in some cases. For example, the injured worker may have been employed on their former job for several years and may have received pay based on seniority and other benefits. It might be difficult to achieve this benefit level in an entry-level position.

What documentation does the injured worker need to show that they are a candidate for vocational rehabilitation?

A current medical report indicating that the injured worker is unable to return to their former job duties is necessary before they may request vocational rehabilitation.

Can the injured worker pick their own school or develop their own rehabilitation plan?

The injured worker may already have an interest in a specific type of alternate employment or they may have selected a school that they would like to attend. The fact that the injured worker has thought about their interests is a positive factor in the injured worker's case. However, the injured worker must work through a professional rehabilitation counselor to develop their interests and aptitudes into a final rehabilitation plan.

Will the injured worker get paid during rehabilitation services?

If the injured worker is referred for rehabilitation services, they are entitled to receive their Temporary Total Disability rate as long as they actively cooperate in the entire rehabilitation process.

All necessary forms are supplied by the Workers' Compensation Commission at no charge.

EEO AND EMPLOYEE DEVELOPMENT DIVISION

The Workers' Compensation Commission is committed to fair and equitable treatment of all of its employees. The agency sets high performance standards for this position. Thereby, it requires the utmost integrity and honesty in the execution of all of the duties and responsibilities of this office.

The Director of Equal Employment Opportunity and Employment Development is responsible for overseeing the following duties for WCC in accordance with all state and federal laws, regulations, codes and practices. This office is responsible for developing affirmative action programs, coordinating training in the area of equal opportunity and ADA matters, investigating complaints of alleged discrimination as mandated, maintaining records, compiling and analyzing data, and preparing reports concerning equal opportunity matters. This office is also responsible for securing and implementing appropriate training programs to enhance the skills and performance of all WCC staff.

SELF-INSURANCE DIVISION

Self-insurance is a privilege granted to certain employers who are in compliance with the Maryland Workers' Compensation Law. These employers must prove to the Maryland Workers' Compensation Commission that they are of sound financial status and have the ability to pay their own workers' compensation claims. Once this privilege is granted, it remains in effect until such time as the Commission finds grounds to revoke the privilege or the self-insured employer withdraws.

The Self-Insurance Division administers the self-insurance provisions of the Maryland Workers' Compensation Law, along with the rules and regulations and the Commission's policies and procedures governing self-insured employers. In addition, this Division facilitates the Commission's regulation of service companies administering workers' compensation claims for self-insured employers. The authority for this division is mainly found in Section 9-405 of the Maryland Workers' Compensation Law, with further considerations found in Sections 90-102 (the Uninsured Employers Fund) and in COMAR 14.09.01 and 14.09.02.

While there is no statutory minimum number of employees, nor minimum payroll, nor minimum premiums required in order to apply for individual corporate self-insurance, the company must prove to the Commission that it is financially able to pay its own workers' compensation claims and must have been in successful operation, in its current form, for at least three years. The evaluation process for a new application takes approximately 60-90 days.

For most individual self-insured employers, a security deposit is required to be filed with the Commission. The Commission holds this deposit to be used, if necessary, to pay the applicant's workers' compensation claims in the event the company is no longer able to do so. The security deposit can be in the form of a surety bond (on the Workers' Compensation Commission's form) with a power of attorney, book entry, letter of credit or acceptable securities (notes, bonds) with an assignment of interest to the Workers' Compensation Commission of Maryland, and related board resolution for registered securities.

It is not the Commission's policy to allow 100% self-insurance, except for local government entities. The self-insured employer retains the primary risk (retention) but obtains an insurance policy to cover losses beyond a set amount. This may be specific excess which is on "an occurrence" basis, or aggregate excess which is on an annual cumulative loss basis. The policy must have the two Maryland endorsements.

Some self-insured employers choose to process claims "in-house". They must submit the resumes of staff to prove that they are qualified, and they must do the claims administration through an office located in Maryland. Other self-insured employers choose to hire a third party administrator. The Service Company must have an office located in Maryland and be approved by the Commission.

The statutory responsibility for regulation and administration of private group self-insurance funds is within the Maryland Insurance Administration. There is one fund under the jurisdiction of the Maryland Workers' Compensation Commission - Maryland Association of Boards of Education Group Self-Insurance Fund.

Self-Insured Employer Payout Summary

Fiscal Year	Temp. Total	Perm. Partial	Perm. Total	Fatal Injury	Other Payments	Carrier Totals
<i>1991</i>	\$32,881,764	\$29,092,377	\$1,999,202	\$962,079	\$32,647,647	\$97,583,069
<i>1992</i>	\$46,490,095	\$39,425,345	\$2,709,391	\$1,097,346	\$30,404,227	\$120,126,404
<i>1993</i>	\$45,348,438	\$45,164,141	\$4,053,747	\$1,197,996	\$34,329,166	\$130,093,488
<i>1994</i>	\$45,806,569	\$48,063,080	\$5,429,492	\$1,310,759	\$34,519,837	\$135,129,737
<i>1995</i>	\$16,186,580	\$23,222,318	\$1,644,728	\$1,296,039	\$48,658,207	\$91,007,872
<i>1996</i>	\$17,554,112	\$26,226,384	\$1,832,436	\$1,439,353	\$51,394,521	\$98,446,806
<i>1997</i>	\$18,947,336	\$20,355,559	\$1,441,178	\$1,045,061	\$48,192,661	\$89,981,795
<i>1998</i>	\$19,476,011	\$22,800,378	\$1,751,806	\$4,482,658	\$42,517,811	\$91,028,664
<i>1999</i>	\$22,282,292	\$23,194,632	\$1,560,795	\$4,847,434	\$54,303,318	\$106,188,471

CLAIMS PROCESSING DIVISION

This Division is combined into seven sections that together are united into processing claims and claim related documents from initial receipt at the Commission into electronic data that is reviewed and analyzed for proper adjudication.

These sections are:

MAIL ROOM/SUBPOENA
DOCUMENT PREPARATION
VERIFICATION
SCANNING/INDEXING
DATA ENTRY
CLAIMS SERVICE
PUBLIC SERVICE

The goals of the division are to assist the injured worker and the compensation community by continuing to train staff who can:

1. Accurately read and classify documents for immediate action.
2. Prepare documents for scanning and indexing within 24 hours of receipt at the Commission.
3. Verify, confirm or correct information on original Employee Claim Forms on the same day of receipt.
4. Review, process, and prioritize documents within 2 working days after electronically routing into work queues.
5. Set dockets 90 days in advance within the correct docket group.
6. Provide quality customer service, in person, over the telephone, or via U.S. or electronic mail.

The Mail Room/Subpoena Section is responsible for receiving and processing all incoming and outgoing U.S. postal mail, priority deliveries and the majority of the faxed-in documents. Staff also provide courier delivery within the Commission and to entities outside of the Commission. Staff conduct the review of employee claims and claim related documents before submission to the Document Preparation Section. All other mail is read and sorted before being delivered to the various departments within the Commission.

The Document Preparation Section is constantly re-trained to read all of the claim-related documents to determine the correct classification and type for scanning and indexing into the system. There are 13 classifications for documents and 129 different types. The Commission has created many of its own forms for the compensation community to use so that staff can quickly read, classify and make an accurate document type determination. Forms that are updated will be formatted to be ICR (Intelligent Character Recognition) compatible. This will allow for faster electronic processing and less data entry errors. Documents of the same type and class are then batched into stacks of 25 documents containing no more than 200 total pages. A Batch Information Sheet is placed on top of each stack containing information on the documents for the Scanning and Indexing Section.

The Verification Section reviews the employee claims while they are still in a paper format. Investigation is made to ascertain the proper employer/insurer to each individual claim, via on-line inquiries to the National Council on Compensation Insurance (NCCI) and the Injured Workers' Insurance Fund database, as well as our in-house self-insurer list. Staff also are responsible to make telephone calls to follow-up questions pertaining to the accuracy of the information contained on a claim. The master lists for attorneys of record and employers/insurers are updated and corrected by the supervisor of this section.

The Scanning and Indexing Section is responsible for scanning, indexing, verifying and committing to the electronic imaging system all claim related documents. The Employee (ICR) Claim Forms are read by

special software, reviewed by the indexers and then routed to the data device operators where the only data entry required is the description of the accident. The Computer Operations Unit routes the committed batches of electronic documents into workflow queues for processing by staff, throughout the Commission.

The data device operators view the document images in the workflow QUEUES AND INDEX THE INFORMATION GARNERED FROM THESE IMAGES INTO THE SYSTEM DATABASE. Documents processed are Issues, Attorney Enter/Strike Appearances, Temporary Total Awards, Claims Deferred, and parties impleaded. They also process documents sent to the Commission through the fax-server. The supervisor of this section also amends orders, rescinds orders, withdraws, dismisses or reinstates claims.

The Claims Services Section staff review and take action on documents in electronic queues. They process claim related corrections, withdraw Issues Requests, Award-Order corrections, Postponements approved/denied by Commissioners, review priority documents such as Emergency Hearing Requests, before routing to Commissioners for action, review Non-Insured Questionnaires, No Response to Questionnaires, plus numerous other document types. The supervisor of the section also creates the monthly Hearing Docket Calendar for the hearing sites located throughout the State. A formula is used that includes the number of hearing requests that are eligible for a particular site, number of Commissioner hours available for the month/number of working days, and the total number of days available for hearings at each site. As cases drop off the calendar, staff rebuilds the dockets with more cases up to 3 weeks before a particular hearing date. Only special set cases (agreed upon by all parties and a Commissioner) can be set in less than a 3-week time period. Staff assigned to this section also order all paperwork needed for each Commissioner and Court Reporter for hearings. (Decision Memoranda Notes, Docket Sheets, etc).

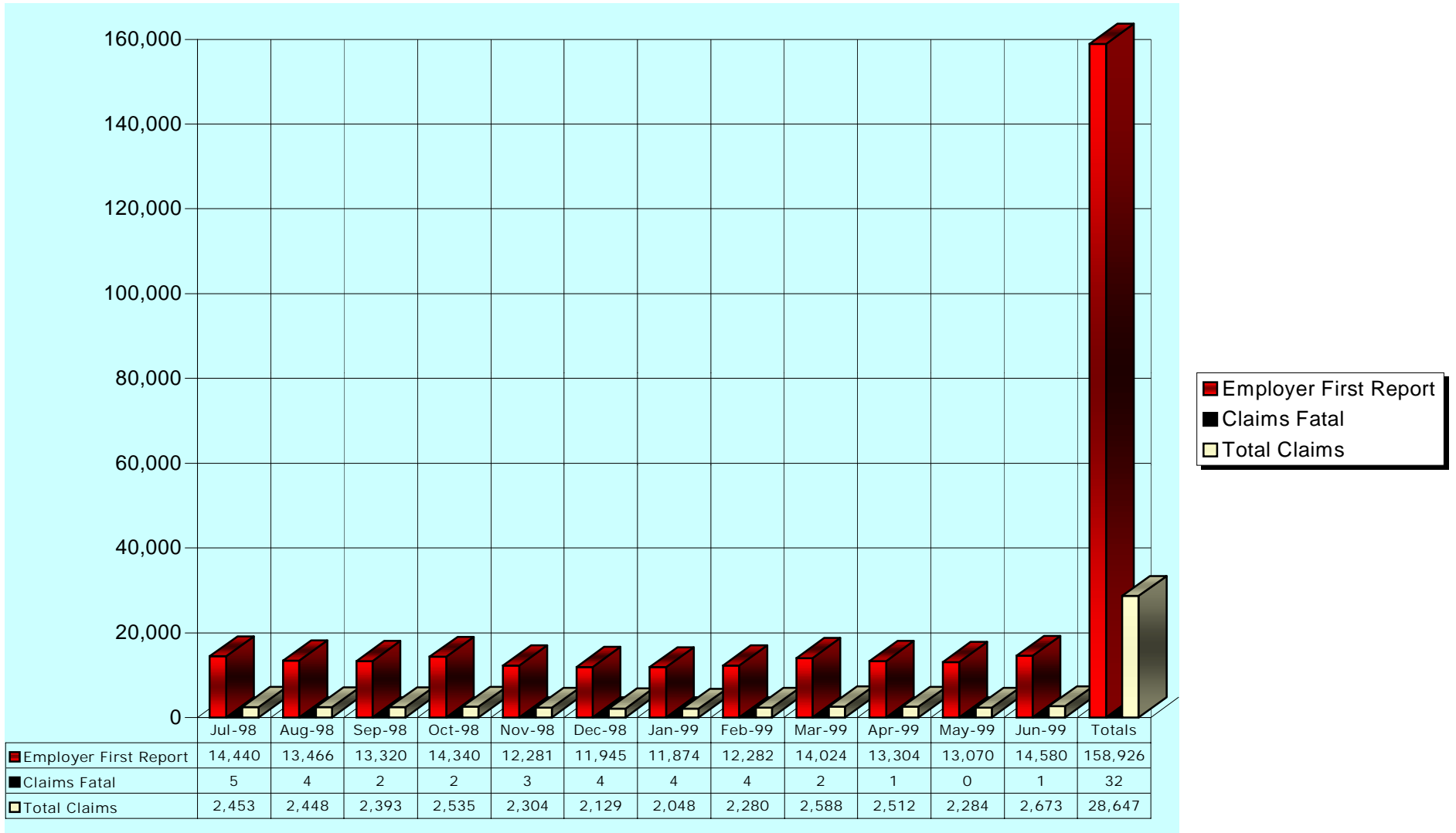
The Public Information Staff handle all information calls coming directly into the Commission through an automated menu process. They also assist the public, which includes injured workers, attorneys, insurance representatives and other individuals researching/reviewing claim related information. Information on claim related documents can be viewed on PC's and microfilm machines, which are self-serve in the Public Information area. Fees are collected for copies made from the system. The reception desk also accepts and date/time stamps hand delivered documents and issues receipts, monitors visitors to the Commission on the Executive floor, provide for purchasing the Commission Law book, certify documents recreated from the system, and give claim related information. Staff also processes mail requests for information from claims.

This is an overview of the processes that the 47 members of the Claims Processing Division are responsible for on a daily basis.

PERFORMANCE MEASURES/PERFORMANCE INDICATORS

	1998	1999	2000	2001
	Actual	Actual	Estimated	Estimated
Inputs:				
Employee claims filed	29,484	28,638	29,000	29,000
Employers' first reports filed	164,391	158,164	162,000	162,000
Outputs:				
Hearings set during period	38,012	40,202	40,000	40,000
Hearings set during period in Baltimore	15,241	16,205	16,000	16,000
Hearings set during period in counties	22,771	23,997	24,000	24,000
Hearings pending	3,906	4,231	4,000	4,000
In Baltimore	1,758	1,906	1,700	1,700
In Counties	2,148	2,325	2,300	2,300
Stipulated Orders	3,345	2,741	3,300	3,300
Rehabilitation Stipulated Orders	750	750	800	800
Outcome:				
Compromise agreements processed	8,250	7,325	7,500	7,500
Cases appealed to courts	2,475	2,321	2,400	2,400
Cases referred for vocational rehabilitation:				
To Division of Vocational Rehabilitation	550	500	550	550
To Private Rehabilitation	3,015	3,412	3,500	3,500

Workers' Compensation Commission - Accident Reports & Claims for FY 1999



Claims Filed by the County of Residence

<u>County</u>	<u>FY1995</u>	<u>%</u>	<u>FY1996</u>	<u>%</u>	<u>% Chg</u>	<u>FY1997</u>	<u>%</u>	<u>FY1998</u>	<u>%</u>	<u>%Chg</u>	<u>FY1999</u>	<u>%</u>	<u>%Chg</u>
Allegany	492	1.5	447	1.4	-0.08	417	1.4	400	1.3	-0.04	419	1.4	0.1
Anne Arundel	3077	9.4	2802	8.9	-0.47	2801	9.3	2750	9.1	0.38	2664	9.1	-0.02
Baltimore	5781	17.6	5470	17.4	-0.24	5439	18	4812	16	0.65	4901	16.7	0.78
Baltimore City	6771	20.6	6647	21.1	0.49	5835	19.3	5947	19.7	-1.78	5716	19.5	-0.2
Calvert	338	1	350	1.1	0.08	368	1.2	369	1.2	0.11	239	0.8	-0.41
Caroline	166	0.5	183	0.6	0.08	169	0.6	163	0.5	-0.02	323	1.1	0.56
Carroll	975	3	872	2.8	-0.2	821	2.7	786	2.6	-0.05	675	2.3	-0.3
Cecil	355	1.1	380	1.2	0.13	312	1	289	1	-0.17	276	0.9	-0.02
Charles	590	1.8	520	1.7	-0.15	549	1.8	562	1.9	0.17	457	1.6	-0.3
Dorchester	207	0.6	174	0.6	-0.08	158	0.5	140	0.5	-0.03	120	0.4	-0.05
Frederick	904	2.8	901	2.9	0.11	915	3	917	3	0.17	877	3	-0.05
Garrett	145	0.4	109	0.3	-0.1	114	0.4	146	0.5	0.03	145	0.5	0.01
Harford	1350	4.1	1319	4.2	0.08	1270	4.2	1213	4	0.02	1166	4	-0.04
Howard	772	2.4	599	1.9	-0.45	619	2.1	653	2.2	0.15	690	2.4	0.19
Kent	97	0.3	107	0.3	0.04	93	0.3	82	0.3	-0.03	79	0.3	0
Montgomery	2551	7.8	2662	8.3	0.56	2388	7.9	2386	7.9	-0.42	2326	7.9	0.03
Prince George	3615	11	3453	11	-0.04	3369	11.2	3146	10.4	0.2	3057	10.4	0.01
Queen Anne	178	0.5	170	0.5	0	205	0.7	201	0.7	0.14	195	0.7	0
Somerset	130	0.4	110	0.3	-0.05	143	0.5	148	0.5	0.12	113	0.4	-0.1
St. Mary	383	1.2	375	1.2	0.02	326	1.1	374	1.2	-0.11	350	1.2	-0.05
Talbot	134	0	117	0.4	-0.04	103	0.3	112	0.4	-0.03	99	0.3	-0.03
Washington	986	3	989	3.1	0.14	973	3.2	929	3.1	0.08	868	3	-0.12
Wicomico	457	1.4	484	1.5	0.15	482	1.6	563	1.9	0.06	437	1.5	-0.37
Worcester	182	0.6	174	0.6	0	214	0.7	193	0.6	0.16	186	0.6	0
Out of State	2173	6.6	2090	6.6	0.02	2075	6.9	2007	6.7	0.24	1963	6.7	0.05
TOTALS	32809	100	31464	100		30158	100	29288	100		28341	100	

Claims Filed Against Insurance Companies for FY 1999

Alliance Assurance Co. Ltd.	3
American Automobile Ins. Co.	40
American Cas. Co. Of Reading	77
American Employers Ins. Co.	29
American Fire And Casualty Co.	11
American Guar. & Liab. Ins Co	16
American Hardware Mutual Ins.	0
American Home Assurance Co.	27
American Insurance Company	40
American Motorists Insurance	87
American Mutual Liab. Ins. Co.	1
American Policyholders Ins. Co	0
Associated Indemnity Corp.	6
Atlantic Mutual Insurance Co.	104
Bituminous Casualty Corp.	1
Bituminous Fire & Marine	0
Boston Old Colony Insurance Co	0
Camden Fire Insurance Co.	24
Carriers Insurance Co	0
Casualty Reciprocal Exchange	82
Centennial Insurance Company	99
Cigna Property & Casualty Ins	6
Commercial Ins. Co. Of NJ	1
Connecticut Indemnity Company	342
Consolidated Mutual Ins Co	0
Continental Casualty Company	428
Electric Mut'l. Liab. Ins.	1
Electric Insurance Co	18
Employers Fire Insurance Co.	7
York Insurance Co	0
Employers Mutual Casualty Ins.	1
Employers Insurance Of Wausau	100
Union Insurance Co	10
Federal Insurance Company	35
Federal Kemper Insurance Co.	0
Fidelity & Casualty Co. Of NY	2
Fireman's Fund Insurance Co.	217
Fireman's Insurance Co. Of NJ	0
Zenith Insurance Co	10
General Accident Ins. Co. Amer.	33
General Insurance Co. Of Amer.	6
Glen Falls Insurance Co.	1
Globe Indemnity Insurance Co.	5
Granite State Insurance Co.	0
Great American Insurance Co.	140
Hanover Insurance Co.	1
Harleysville Mutual Insurance	91
Hartford Accident & Indemnity	8
Home Indemnity Company	1
Ideal Mutual Insurance Co.	0
Insurance Co. Of N. America	8
Liberty Mutual Insurance Co.	147

Claims Filed Against Insurance Companies for FY 1999

London Guarantee & Acc. Of NY	0
Erie Insurance Co	58
Lumbermen's Mutual Casualty Co	650
Maryland Casualty Company	53
Maryland Indemnity	0
Merchants Mutual Insurance Co.	1
Michigan Mutual Insurance Co.	2
Penn National Security Ins Co	77
Hanover American Insurance Co	6
Superior National Insurance Co	4
National Fire Insurance Co.	1
National Surety Corporation	31
National Union Fire Insurance	66
Cincinnati Casualty Co	14
Cincinnati Indemnity Co	4
Nationwide Mutual Insurance Co	110
New Hampshire Insurance Co.	11
Newark Insurance Company	0
North River Insurance Co.	120
Northern Assurance Company	4
Ohio Casualty Insurance Co.	62
Ohio Farmers Insurance Co.	0
Old Republic Insurance Co.	126
Pacific Employers Insurance Co	160
Pacific Indemnity Company	58
Peerless Insurance Company	1
Pennsylvania National Mutual Cas Ins Co	50
Phoenix Assurance Co. Of NY	0
Phoenix Insurance Company	133
Potomac Insurance Company Of Illinois	60
Providence Washington Ins.	0
Reliance Insurance Company	67
Regent Insurance Co	5
Royal Indemnity Co.	215
Safeguard Insurance Company	51
St. Paul Fire & Marine Ins Co	111
St Paul Mercury Insurance Co	60
Security Insurance Co.	58
Safety National Casualty Corp	16
American Mining Insurance Co	5
Selective Ins. Co. Of America	69
Travelers Casualty And Surety Co	11
Travelers Casu And Surety Co Of America	1
Shelby Insurance Co	1
Southern States Insurance Exch.	11
Vanliner Insurance Co	0
State Automobile Mutual Ins.Co	38
Fremont Industrial Indemnity Co	1
Transit Casualty Company	0
Transport Indemnity Co.	0
Transport Insurance Co.	0
Transportation Insurance Co.	87

Claims Filed Against Insurance Companies for FY 1999

Travelers Insurance Company	79
Truck Insurance Exchange	0
United States Fidelity & Guar.	43
United States Fire Ins. Co.	110
Universal Underwriters Ins.Co.	57
Utica Mutual Insurance Company	8
Republic Franklin Insurance	14
West American Insurance Co.	29
Westchester Fire Insurance Co.	0
Zurich American Insurance Company	127
Argonaut Insurance Co.	3
Erie Insurance Exchange	301
Commercial Union Ins. Co.	42
General Star National Ins Co	0
Greater NY Mutual Insurance Co	0
State Farm Fire & Casualty Ins	105
American & Foreign Ins. Co.	12
Northwestern National Insurance Co	0
Harford Mutual Insurance Co.	129
Transamerica Insurance Co.	0
Public Service Mutual Ins.	3
Reliance National Indemnity	362
First National Ins.Co-America	13
Equity Mutual Insurance Co	1
International Insurance Co.	0
Twin City Fire Insurance Co.	291
Northern Insurance Comp. Of NY	71
Continental Insurance Company	3
Flagship City Insurance Co	0
Graphic Arts Mutual Insurance	10
Atlas Assurance Co. Of America	0
Highlands Insurance Co.	2
Allstate Insurance Co.	0
American Mutual Ins. Of Boston	0
Security Ins Co Of Hartford	0
Niagara Fire Insurance Co.	0
Standard Fire Insurance Co.	0
Industrial Indemnity Co.	2
Kansas City Fire And Marine	0
Fidelity & Guar. Insurance Und.	54
Hartford Underwriters Insurance	353
Travelers Casualty Co Of Connecticut	36
Pennsylvania General Insurance	4
Underwriters Insurance Co.	0
Fidelity & Deposit Co Of Md.	2
National Grange Mutual Ins. Co	12
Midland Insurance Co.	0
Cumis Insurance Company	9
Transcontinental Insurance Co.	195
Cigna Fire Underwriters	12
Valley Forge Insurance Co.	99
Sun Insurance Company	0

Claims Filed Against Insurance Companies for FY 1999

Northwestern Nat'l. Casualty	0
American Nat'l. Fire Ins.	15
Commerce & Industry Ins. Co.	0
Excelsior Insurance Co. Of NY	1
American Manuf's Mutual Ins.Co	86
Home Insurance Co.	1
Central Mutual Insurance Co.	1
Vigilant Insurance Company	10
Lmi Insurance Company	0
Transamerica Premier Ins Co	0
Montgomery Mutual Ins. Co.	137
Protective Insurance Company	12
Federated Mutual Insurance Co.	22
Gulf Insurance Company	5
Pennsylvania Mfg. Association	208
Affiliated F & M Insurance Co.	0
John Deere Insurance Co.	6
Seaboard Fire & Marine Ins.	0
Sentry Insurance Company	9
United Pacific Insurance Co.	56
Cigna Insurance Company	21
Assurance Company Of America	74
American Central Insurance Co	1
American Druggist Insurance Co	0
Florists Mutual Insurance Co.	42
Unigard Security Insurance Co.	1
Massachusetts Bay Insurance Co	6
American States Insurance Co.	8
American Economy Insurance Co.	3
Insurance Co. Of State Of Pa.	497
St. Paul Guardian Insurance Co	19
Western Employers Insurance Co	1
Charter Oak Fire Insurance Co.	34
Mission Insurance Co.	0
Employers Casualty Company	0
Pennsylvania Millers Mutual	0
Lumbermen's Underwr. Alliance	21
American International Insurance Co	1
Century Indemnity Company	0
American International South Ins Co	4
Guideone Insurance	1
South Carolina Insurance Co.	0
City Insurance Company	0
Allianz Insurance Company	0
Petroleum Casualty Co.	0
Valiant Insurance Company	113
Aiu Insurance Company	39
Seneca Insurance Co	0
Ranger Insurance Company	0
Northbrook Property & Casualty	13
Rockwood Insurance Co.	0
Tokio Marine & Fire Insurance	8

Claims Filed Against Insurance Companies for FY 1999

Chester County Mutual Ins. Co.	0
Selective Way Insurance Co	94
Brethren Mutual Insurance Co.	40
Peninsula Insurance Co	23
Mid Century Insurance Co.	2
Excalibur Insurance Company	0
First General Insurance Co.	0
Occidental Fire & Casualty	0
National Liability & Fire Ins	0
Phico Insurance Co	6
American Protection Ins. Co.	137
Select Risk Insurance Co	4
Northbrook Nat'l. Insurance Co	2
Insurance Co. Of Greater NY	0
Birmingham Fire Insurance Co.	63
Old Guard Insurance Co	2
Wausau Underwriters Ins. Co.	63
Northbrook Indemnity Insurance	3
Harco National Insurance Co.	0
Mead Reinsurance Co.	0
Westmoreland Casualty Co.	0
Fidelity & Guar. Insurance Co.	61
Manufacturers Alliance Co.	77
American Alliance Ins. Co.	18
Great Northern Insurance Co.	2
Houston General Insurance Co.	2
Fire & Casualty Ins Co Of Conn.	137
Old Guard Fire Insurance Co	0
Safeco Ins. Co. Of America	90
Automobile Ins.Co.Of Hartford	0
American Risk Funding Insurance Co	11
Agricultural Insurance Company	42
Consolidated American Ins.Co.	1
Illinois National Insurance Co	0
Jefferson Pilot Fire & Cas.	0
Integrity Insurance Company	0
National Indemnity Company	0
Central National Ins. Co.	0
Peninsular Fire Ins. Co.	0
Eastern Indemnity Company	0
Indemnity Ins. Co. Of N. Amer.	11
Great West Casualty Company	5
American Reliance Insurance Co	0
Universal Reinsurance Company	0
State Auto Property & Cas. Co	11
Int'l. Business & Mercantile	0
Trans-Pacific Insurance Co.	0
Lumber Mutual Insurance Co.	4
Pennsylvania Lumbermens Mut'l.	11
Enterprise Insurance Company	0
Mutual Benefit Insurance Co.	35
Donegal Mutual Insurance Co	22

Claims Filed Against Insurance Companies for FY 1999

Netherlands Insurance Company	2
Dependable Insurance Company	0
Colonial Penn Insurance Co.	0
Bankers Standard Ins. Co.	11
Middlesex Insurance Company	0
Virginia Insurance Reciprocal	0
Select Insurance Company	1
Worldwide Underwriters Ins. Co	0
Amerisure Insurance Co.	0
Citizens Hanover Ins.Co	0
Mission American Insurance Co	0
Farmington Casualty Co	5
Huron Insurance Co	67
Pennsylvania Mfg. Indemnity	122
Hartford Fire Insurance Co	221
Hartford Casualty Insurance Co	282
Hartford Ins Co Of The Midwest	440
Liberty Mutual Fire Ins Co	563
Liberty Insurance Corp	274
Royal Insurance Co. Of America	159
Travelers Indemnity Co	73
Nationwide Mutual Fire Ins Co	34
State Farm General Insurance	0
Travelers Casu And Surety Co Of Illinois	2
Allstate Indemnity Co	0
Fireman's Fund Of Wisconsin	26
Sentry Indemnity Company	0
Fireman's Fund Of Texas	0
Amguard Insurance Company	133
Rockwood Ins. Co Of Indiana	0
Penn Mutual Insurance Co	4
Mt Airy Insurance Company	0
Intercontinental Insurance Co	0
Travelers Indemnity Co Of Ill	489
North American Specialty Ins	0
American Zurich Insurance	74
Mic Property & Casualty Ins	0
National American Ins Co	0
Chrysler Insurance Company	16
Travelers Indemnity Co Of America	30
Selective Ins Co Of South Carolina	53
Gan North American Ins Co	0
Princeton Insurance Co	15
American Interstate Insurance Co	26
Reliance Surety Co	0
Blue Ridge Ins Co	0
Zurich American Ins Co Of IL	79
Allstate Property & Casualty	0
Reliance Of New York	0
Nationwide Property & Casualty	18
Legion Insurance Company	91
Progressive Casualty Insurance	0

Claims Filed Against Insurance Companies for FY 1999

CIM Insurance Corp	0
Frontier Insurance Company	0
Argonaut Midwest Insurance Co	8
National Fire Ins. Of Hartford	7
Employers Reinsurance Corp	0
Cincinnati Insurance Co	16
Preferred Professional Ins Co	17
American Reliance Casualty	1
Employers Mutual & Casualty Of Iowa	0
Yasuda Fire & Marine Ins	5
Cna Casualty Of California	2
Monumental General Casualty Co	0
Insurance Co Of Evanston	0
Acadia Insurance Co	1
Delaware Atlantic Ins Co	18
Rockwood Casualty Insurance Co	210
Employee Benefits Insurance Co	81
Travelers Indemnity Co Of Rhode Island	0
Front Royal Insurance Co	16
American Alternative Insurance Corp	17
General Security Insurance Co	2
Midest Employers Casualty Co	0
Erie Insurance Property & Casualty	4
Star Insurance Company	1
Brotherhood Mutual Insurance	19
Colonial American Casualty & Surety	4
Republic Western Insurance Co	0
American Global Insurance Co	0
Capital City Insurance Co	1
Wausau Business Insurance Co	71
Firstline National Insurance Co	1
Tig Premier Insurance Co	20
Tig Insurance Co	13
Safeco Insurance Co Of Illinois	15
Cigna Indemnity Ins Co	6
General Casualty Co Of Wisconsin	0
Atlantic States Insurance Co	10
Firemen's Insurance Co Of Washington D C	5
Credit General Insurance Co	15
Norguard Insurance Co	82
Sumitomo Marine & Fire Ins Co Ltd.	1
Lincoln General Ins Co	5
Montgomery Indemnity Co	32
Fairmont Insurance Co	8
Virginia Surety Co	0
Reliance National Insurance Co	99
First Liberty Insurance Corp	9
Church Mutual Insurance Co	2
Gan National Insurance	1
Star Insurance Co	3
Travelers Commercial Insurance Co	0
Carolina Casualty Ins Co	13

Claims Filed Against Insurance Companies for FY 1999

Prudential National Ins Co	
Clarendon National Ins Co	23
Southern Pilot Ins Co	2
Pennsylvania National Security Ins Co	1
Chubb Indemnity Insurance Co	28
Total	14,352
<u>Other Claims Filed</u>	
Injured Worker's Fund	3,739
Non-Insured Claims	888
Self-Insured Claims	5,584
Grand Total	24,563

HEARING SITES

At the present time the Commission has eighteen (18) hearing sites throughout the state. All hearing sites are accessible to persons with disabilities as required by Federal and State law.

The Commission provides directions to all hearing sites for the interested individuals and as requested. The location and addresses of the sites are presented in the following table and map.

<p>ANNAPOLIS (AAC) Board of Education Building 2644 Riva Road – Main Floor Annapolis, Maryland 21401-7393 Monday, Wednesday 4-5 times a month And Heritage Office Complex 2662 Riva Road – 2nd floor Conference Room 1 Annapolis, Maryland 21401 Tuesday, Thursday, 4-5 times a month</p>	<p>CUMBERLAND (ALG) Circuit Court House 30 Washington Street – 3rd floor Cumberland, Maryland 21502 Monday, Tuesday, 6-8 times a month</p>
<p>BELAIR (HRF) Harford County Council Corner of Route 22 & Bond Street 212 S. Bond Street – 1st Floor Bel Air, Maryland 21014 Tuesday, Thursday, 8 times a month</p>	<p>DENTON (CLE) County Commissioner’s Courthouse Room 109 Market Street Denton, Maryland 21629 Friday, 2-3 times a month</p>
<p>CAMBRIDGE (DOR) County Office Building 501 Court Lane – Room 110 Cambridge, Maryland 21613 Thursday, 3 times per month</p>	<p>ELKTON (CEC) Cecil County Courthouse 129 East Main Street Planning & Zoning Conference Room – 3rd Floor Elkton, Maryland, 21921 Friday, 3-4 times a month</p>
<p>CENTREVILLE (QAC) Queen Anne’s County Office Building 208 N. Commerce Street - 2nd Level Centreville, Maryland 21617 Tuesday, 1 time a month</p>	<p>FREDERICK (FRK) Winchester Hall 12 East Church Street Frederick, Maryland 21701 Monday, 3-4 times a month</p>
<p>HAGERSTOWN (WAH) Hagerstown MVA 18306 Colonel Henry K. Douglas Drive Hagerstown, Maryland 21740 Tuesday, Wednesday, 6-8 times a month</p>	<p>HYATTSVILLE (PGC) Municipal Building 4310 Gallatin Street - 3rd Floor Hyattsville, Maryland 20781 Daily</p>

<p>LAPLATA (CHA) Charles County Government Building County Commissioner’s Hearing Room – 1st Floor Baltimore & Church Streets LaPlata, Maryland 20646 Thursday, Friday, 8 times a month</p>	<p>LEONARDTOWN (SMC) Route 245 Carter State Office Building District Court Complex Public Meeting Room 2038 Leonardtown, Maryland 20650 Friday, 3-4 times a month</p>
<p>PRINCE FREDERICK (CAL) District Court/L.L. Goldstein Multi-Purpose Building 200 Duke Street – Room 3012 Prince Frederick, Maryland 20678 Thursday, 3-4 times a month</p>	<p>ROCKVILLE (MON) 255 Rockville Pike - #140 Rockville, Maryland 20850 Daily</p>
<p>SALISBURY (WIC) Salisbury Multi-Purpose Center 201 Baptist Street – 1st floor Conference Room Salisbury, Maryland 21801 Wednesday, Friday, 8-10 times a month</p>	<p>TOWSON (BAL) Baltimore County Circuit Court 401 Bosley Avenue – Room 101 Towson, Maryland 21204 Wednesday, Friday, 8-10 times a month</p>
<p>WESTMINSTER (CRL) Carroll Community College 1601 Washington Road Learning Resource Center – Room L297 Westminster, Maryland 21157 Friday, 4 times a month</p>	

1999/2000 STATE OF MARYLAND - WORKERS' COMPENSATION COMMISSION HEARING LOCATION SITES



WESTERN MARYLAND

Allegany Co.	Cumberland	Green
Washington Co.	Hagerstown	Red

METROPOLITAN AREA

Carrroll Co.	Westminster	Green
Harford Co.	Bel Air	Blue
Cecil Co.	Elkton	Blue
Baltimore Co.	Towson	Gold
Baltimore City	Baltimore City	Red
Frederick Co.	Frederick	Blue
Montgomery Co.	Rockville	Blue
Prince Georges Co.	Hyattsville	Red
Anne Arundel Co.	Annapolis	Red

SOUTHERN MARYLAND

Charles Co.	LaPlata	Red
Calvert Co.	Prince Frederick	Gold
St. Mary's Co.	Leonardtown	Green

EASTERN SHORE

Queen Annes Co.	Centreville	Gold
Caroline Co.	Denton	Green
Dorchester Co.	Cambridge	Red
Wicomico Co.	Salisbury	Green

Public Information

Web Page Overview

The Maryland Workers' Compensation Commission (WCC) Homepage, redesigned at the end of Fiscal Year 1999 (<http://www.charm.net/~wcc>) is a tool to disseminate pertinent information to the citizens of Maryland. Potential consumers are WCC claimants and their representatives/attorneys as well as the general public. The design of the site is dedicated to the swift and concise delivery of information and services without the use of slow loading graphics or animations and clear typeface with good background contrast. Straightforward links simplify navigation.

Entry is gained via a "Welcome" page. Users then have the option of utilizing a "Frames" page offering a navigation bar and buttons linking them to the site contents or a "Text reliant" version for those using audio browser tools or older internet browsers that don't support the "Frames" format.

In the FRAMES version, the first frame is another "Welcome" displaying all other site options in the left navigation bar. The user may choose the Current Hearing Schedule for all hearing sites (* all schedules are updated when changes occur, individual Hearing Sites Schedules with links for printable directions and map to each location, next month's Hearing Schedule, an overview and general information on the origins of the Workers' Compensation Commission and Maryland Workers' Compensation Law, directions for completing the Employee Claim Form, WCC C-1, contact information for the WCC including general telephone number, FAX and toll-free number as well as electronic mail (e-mail) link, the current WCC Newsletter, CompLINK, listings for job opportunities currently available at the Commission and related links, currently: The Maryland State Bar Association site, Maryland Electronic Capital, the Maryland Relay Service and @md: Maryland's Technology web page.

The "Text reliant" version contains like information, but loads each page individually and links appear as Text at the bottom of each page.

Additional information is regularly added. Pending additions are downloadable forms in Adobe Acrobat (*.pdf) format and detailed organizational chart.

Publications

The Commission makes available to the public for sale the Workers' Compensation Law of Maryland Annotated. Numerous brochures and posters are also provided to claimants, employers, and insurance companies.

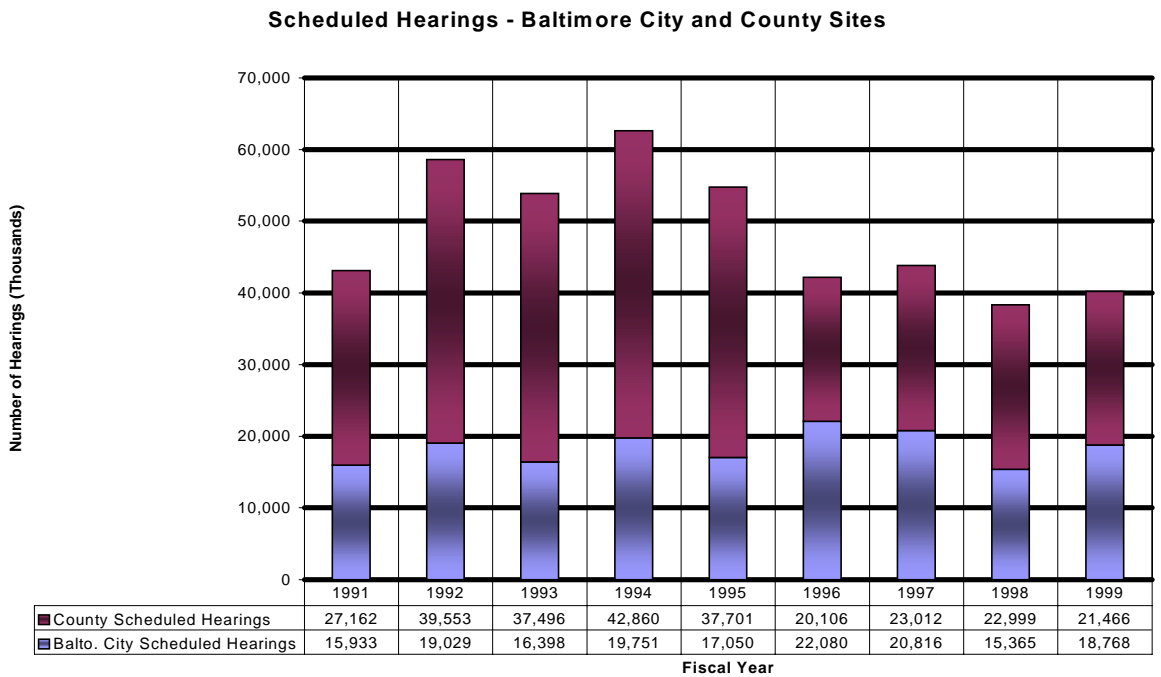
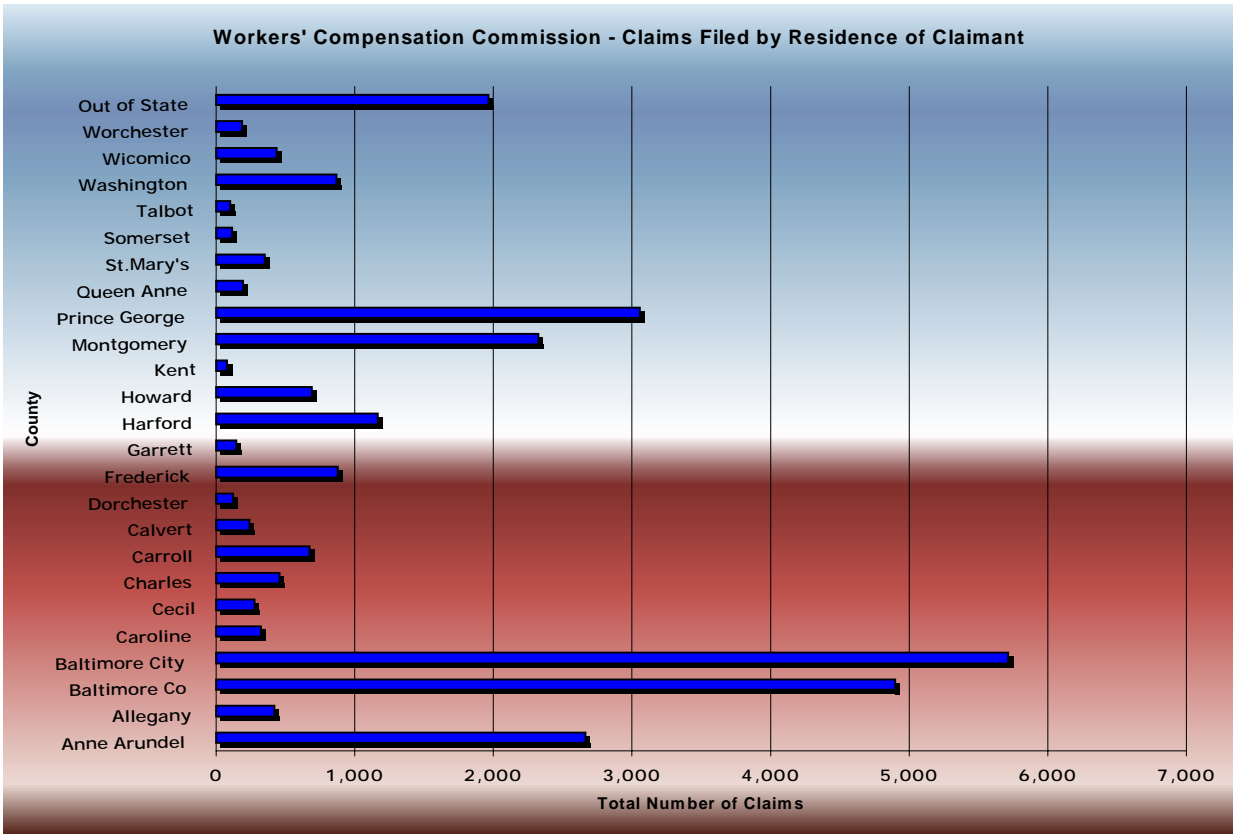
STATISTICS



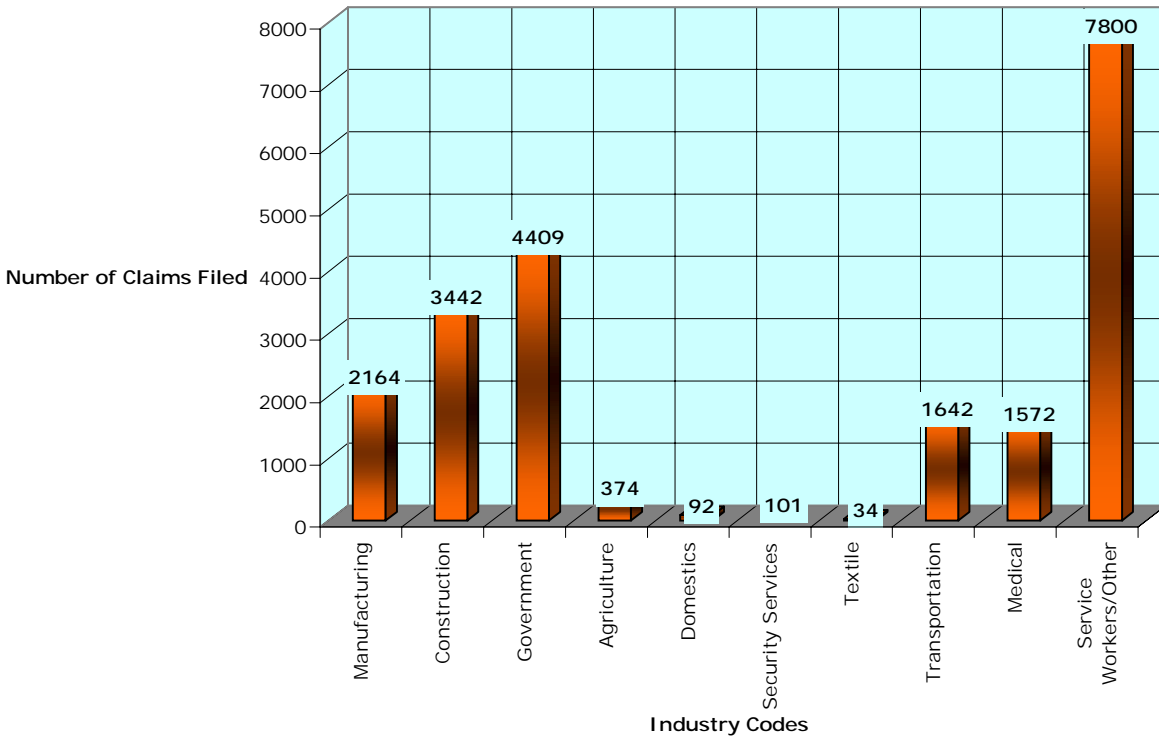
Report of Scheduled Hearings and Dispositions

Fiscal Year	BA City Hearings Scheduled	County Hearings Scheduled	Total Hearings Scheduled	Stipulated Awards	Compromise Agreements Processed
<i>1991</i>	15,933	27,162	43,095	11,612	5,793
<i>1992</i>	19,029	39,553	58,582	8,199	6,885
<i>1993</i>	16,398	37,496	53,894	6,797	6,251
<i>1994</i>	19,751	42,860	62,611	5,693	5,729
<i>1995</i>	17,050	37,701	54,751	5,387	6,587
<i>1996</i>	22,080	20,106	42,186	4,287	7,182
<i>1997</i>	20,816	23,012	43,828	3,970	7,766
<i>1998</i>	15,365	22,999	38,364	3,347	8,278
<i>1999</i>	18,768	21,466	40,234	2,741	7,359

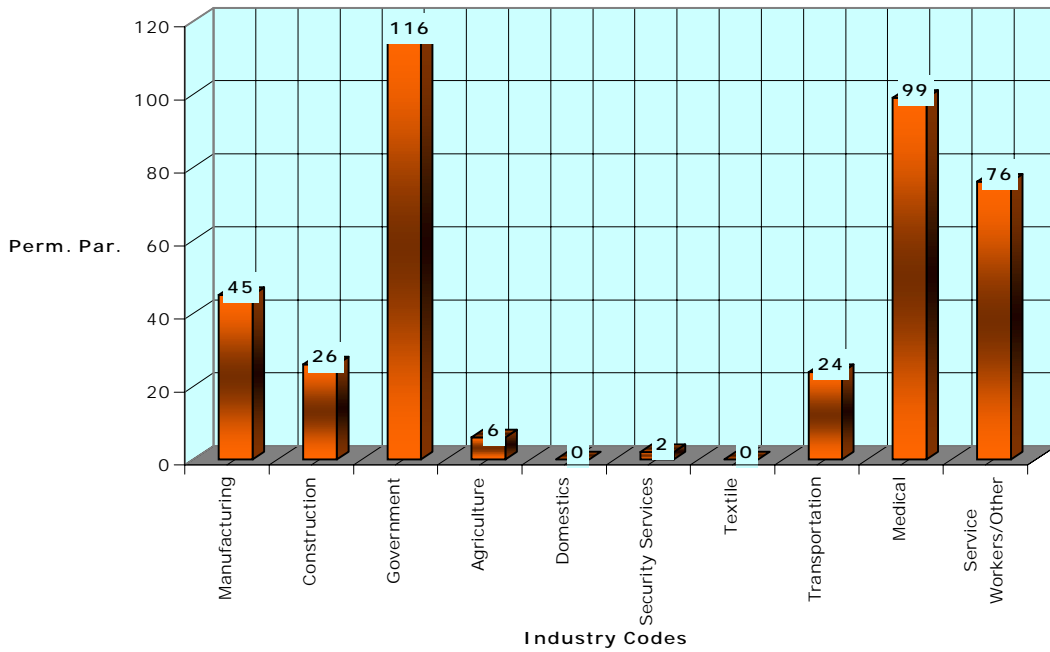
NOTE: “Scheduled Hearings” is useful only as a relative term. A given claim may be scheduled several times before it is actually heard due to one reason or another, and some claims may have two or more hearings during a given year.



**Industrial Classification Lost - Time Claims
Claims Filed for FY 1999**

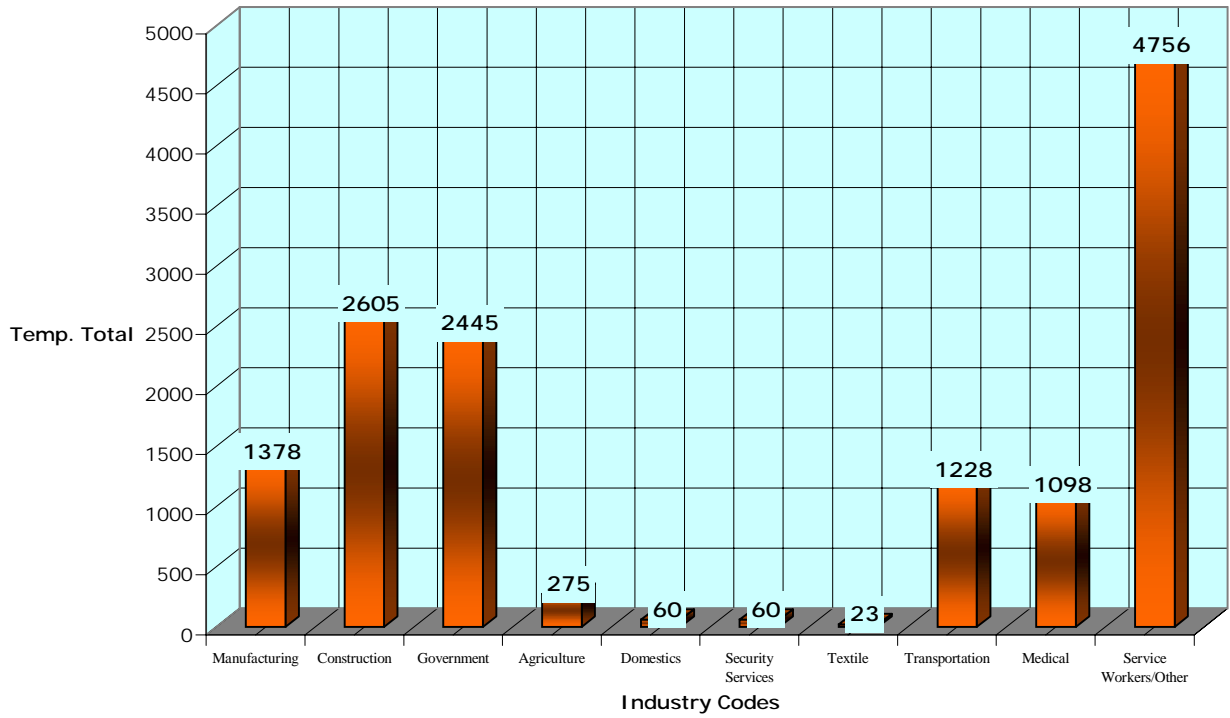


**Industrial Classification Lost - Time Claims
Perm. Par. for FY 1999**



***Note: Government category includes: police, correctional officers, fire fighters, environmental workers, transportation, schools and all other State, county and municipal workers.**

**Industrial Classification Lost - Time Claims
Temp. Totals for FY 1999**



**Industrial Classification Lost - Time Claims
Fatalities for FY 1999**

