

MARYLAND WORKERS' COMPENSATION COMMISSION  
**ANNUAL REPORT FY 2006**







THIS YEAR'S ANNUAL REPORT IS DEDICATED TO THE MEMORY OF



**A. Frank Carven, III**  
*Commissioner*  
*(1952-2006)*

A. Frank Carven, III was appointed a member of the Maryland Workers' Compensation Commission in April 2004 by Governor Robert L. Ehrlich, Jr. He graduated from the University of Delaware and the University of Baltimore School of Law.

Commissioner Carven began his legal career in 1979 as an Assistant State's Attorney for Harford County. In 1987, he was named a legal advisor to then-Governor William Donald Schaefer. In 1989, Mr. Carven was appointed Counsel and Chief of Staff to Lieutenant Governor Melvin A. Steinberg. In 1995 he became an Assistant Attorney General in the office of J. Joseph Curran, Jr., Attorney General for the State of Maryland representing the Maryland Department of the Environment.

He entered the private practice of law in 1996 as a member of the firm of Brown, Brown & Brown in Bel Air, Maryland specializing in criminal and civil litigation, administrative and regulatory law, governmental relations and environmental law. In 1998 County Executive James M. Harkins appointed Commissioner Carven County Attorney for the Harford County Government. He remained in that position until being appointed to the Workers' Compensation Commission.



## WELCOME

### 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 forum for the resolution of individual claims.

### VISION

The 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.





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Cover photo (top right) by Bill Snead



## LETTER FROM THE CHAIRMAN

Welcome to the Maryland Workers' Compensation Commission. As Chairman of the Commission since October 2005, it is a great pleasure to share the Commission's achievements over the past fiscal year. I know the information in this 2006 Annual Report will prove useful and informative.



With the help and support of Governor Ehrlich, the Commission has continued making enormous strides to further streamline its services and to fairly and efficiently adjudicate over twenty six thousand filed claims this year.

Upon recommendation of the Medical Fee Guide Committee, the Commission enacted important changes to the Guide to improve access to health care. With the continuing efforts of the entire workers' compensation community, we are successfully addressing the needs of people injured at work.

The Commission celebrated the opening of its final regional hearing site located at 1890 North Market Street, Suite 200, Frederick, MD 21701. In addition to Baltimore City, we now have a total of five sites available to serve the workers' compensation community. They are located in Abingdon, Beltsville, Cambridge, Frederick and LaPlata.

Special kudos must be given to the entire staff of the Workers' Compensation Commission for their teamwork and commitment. Without their hard work and dedication, the high standard of excellence to which the Commission holds itself would not be possible. Thank you.

Sincerely,

R. Karl Aumann





## BIOGRAPHIES



### **R. Karl Aumann Chairman**

R. Karl Aumann, Chairman was appointed to the position of Commissioner to the Workers' Compensation Commission in February 2005 and subsequently appointed to the position of Chairman in October 2005 by Governor Robert L.

Ehrlich, Jr. He attended Calvert Hall College High School and earned a Bachelor of Arts degree in Political Science from Loyola College in Maryland in 1982. Chairman Aumann earned his J. D. in 1985 from the University of Baltimore School Of Law and was admitted to the Maryland Bar in 1986. As an attorney, he was an associate with the Towson firm of Power & Mosner (now Bodie, Nagle, Dolina, Smith & Hobbs) and later with the Baltimore office of Miles & Stockbridge.

During his five years with those firms, Chairman Aumann specialized in toxic tort, product liability and medical malpractice litigation.

In 1991, Chairman Aumann was appointed by President George H. W. Bush as counsel and senior policy advisor to the Appalachian Regional Commission. After Governor Ehrlich was elected to the U.S. Congress in 1994, Chairman Aumann became his Chief Administrator and District Director, a position he held until 2003. His responsibilities included office oversight and policy development, with special focus on international relations.

Appointed by Governor Ehrlich to be Secretary of State of Maryland on January 15, 2003, Chairman Aumann was confirmed unanimously by the State Senate on January 31, 2003. As Secretary, he oversaw the various office division responsibilities, including legal services, international relations and COMAR/Maryland Register. He also chaired the Governor's Subcabinet on International Affairs, the Governor's Commission on Maryland Military Monuments and the Interagency Council for the Nonprofit Sector.



### **Mary K. Ahearn Executive Director**

Mary K. Ahearn was appointed Executive Director of Administration for the Workers' Compensation Commission in 2003, and has been a member since 1999. Ms. Ahearn graduated summa cum laude from the College of Notre Dame with

a Bachelor of Arts degree in Business with a dual emphasis on

Management and Human Resource Management. She sits on the Commission's web development team, is Chair of the Administration and Procedures Committee and President of the Southern Association of Workers' Compensation Administrators. She has completed the course of study prescribed by the International Workers' Compensation College, and sits on the Information Resources and Performance Measures Committee of the International Association of Industrial Accident Boards and Commissions. She is also a member of Kappa Gamma Pi and Delta Mu Delta, national graduate honor societies. In addition to her seven years of experience with the Commission, Ms. Ahearn has garnered over ten years of management and administrative experience in both the public and private sectors.



### **David O. Godwin, Jr. Commissioner**

David O. Godwin, Jr. was appointed a member of the Workers' Compensation Commission by Governor Robert L. Ehrlich, Jr. on May 1, 2006 and comes to the Commission with almost 30 years of experience in

claims and workers' compensation litigation. Commissioner Godwin began his career as a claims investigator, and was employed as a claim representative for the CNA Insurance Company (1978 – 1982) and a staff attorney for the Royal Insurance Company (1982 – 1986). A 1977 graduate of the American University with a BA in political science, Commissioner Godwin is a member of the National Honor Societies for Political Science and Public Administration. While working as a claim representative, he attended the Antioch and Potomac Schools of Law receiving his J.D. in 1982. He began the private practice of law in 1987 with the Rockville

firm Donohue, Ehrmantraut and Montedonico and stayed with the group until recently establishing Godwin & Hickey in February 2002, concentrating on workers' compensation defense and civil litigation. A member of the District of Columbia Bar (1982) and the Maryland Bar (1983), Commissioner Godwin is a member of the United States Supreme Court, the United States Court of Appeals 4th Circuit, the United States Court of Appeals for the District of Columbia, the United States Court of Appeals for the Federal Circuit, the United States Tax Court, the United States Court of Claims, the United States District Court of Maryland, the United States District Court for the District of Columbia, the District of Columbia Court of Appeals and the Maryland Court of Appeals. A frequent speaker and writer on risk management, workers' compensation and employment issues; Commissioner Godwin has been selected to be in Who's Who in American Law and The International Who's Who of Professionals. Active in his community, he has served on several Boards for non-profit organizations including the American Red Cross, Frederick Chapter and Lions Club of Frederick. He also serves the citizens of Maryland as a member of the JAG Corps in the Maryland Defense Force. Major (MD) Godwin is currently assigned to HQJA, Field Detachment 2.



### **Kenneth G. Macleay Commissioner**

Kenneth G. Macleay was appointed a member of the Workers' Compensation Commission by Governor Robert L. Ehrlich, Jr. on August 1, 2005. He is a graduate of Loyola College and the University of Baltimore School of Law.

Following a judicial clerkship at the Circuit Court for Baltimore City in 1991, Commissioner Macleay joined a litigation firm in Baltimore, Maryland and became a partner in 2000. His practice included workers' compensation, transportation, insurance defense,

personal injury and medical malpractice litigation. He regularly attended the American Bar Association's Transportation Megaconference. Prior to joining the Commission, Mr. Macleay represented clients in litigation before the Circuit Courts for all 23 counties and the City of Baltimore in addition to Federal Court. He also appeared before the Maryland General Assembly legislative oversight panel concerning insurance coverage, the rental car industry and workers' compensation legislation. In 1997 Commissioner Macleay served as President of the Board of Trustees of the Jose Marti Monument Foundation and was integral in having a monument honoring Jose Marti, a Cuban patriot, erected in Baltimore City. Commissioner Macleay is a member of the American Bar Association and the Anne Arundel County Bar Association. He is also a member of the Association for Transportation Law, Logistics and Policy and other educational associations.



### **Cynthia S. Miraglia Commissioner**

Cynthia S. Miraglia was appointed a member of the Maryland Workers' Compensation Commission in January 1999 by then-Governor Parris N. Glendening. In 1983, she graduated cum laude from the University of Baltimore

School of Law with a J.D. Commissioner Miraglia received her bachelor's degree in political science from Goucher College in 1979. She was employed by Allstate Insurance Company as a Senior Casualty Claims Adjuster from 1979 until 1980. From 1983 until 1999 she was engaged in the private practice of law, serving as a civil trial attorney for Ashcraft and Gerel, LLP where she concentrated on workers' compensation, personal injury, medical malpractice and product liability. Commissioner Miraglia is a Past President of the Women's Bar Association of Maryland, Inc. and serves on the Board of the Maryland Chapter of the National Association of Women Law Judges.



### **Thomas Patrick O'Reilly Commissioner**

Thomas Patrick O'Reilly was appointed a member of the Maryland Workers' Compensation Commission in 1994 by then-Governor William Donald Schaefer and served as Chairman of the Commission from May

1, 1998 until October 15, 2005. He earned his Bachelor of Science Degree in Electrical Engineering from the University of Maryland, and his J.D. from the University of Maryland School of Law. Commissioner O'Reilly worked for the General Electric Corporation as an engineer, and later became a patent attorney. He established a general law practice in the Riverdale/Greenbelt area of Prince George's County in the early 70's, and was elected to the Maryland State Senate in 1974 where he served five consecutive terms. During his senatorial tenure, Commissioner O'Reilly held numerous offices, including Vice Chairman of the Judicial Proceedings Committee, Deputy Majority Leader and Chairman of the Senate Finance Committee.



### **Maureen Quinn Commissioner**

Maureen Quinn was appointed a member of the Maryland Workers' Compensation Commission in 2002 by then-Governor Parris N. Glendening.

In 1987, she graduated from Temple University School of Law with a J.D. Commissioner Quinn received her bachelor's degree in 1982 from the American University, where she was a recipient of the Stafford Cassell Award for Governmental Leadership. She engaged in the private practice of law as a trial attorney from 1987 until 2002, and established her own law firm in 1995 where her primary focus was on general civil litigation. Commissioner Quinn is an adjunct professor for UMUC, teaching Business Law.





### **Stephen Rosenbaum Commissioner**

Stephen Rosenbaum was appointed a member of the Maryland Workers' Compensation Commission in 1983 by then-Governor Harry R. Hughes and served in this capacity until July 5, 2006. He graduated from

Syracuse University in 1972 with a Bachelor of Arts Degree and from the University of Baltimore School of Law in 1975 with a J.D. He served as Law Clerk to the Honorable Richard P. Gilbert, Chief Judge, Court of Special Appeals of Maryland, from 1976 until 1977, and as Assistant Attorney General of Maryland from 1977 until 1983. He is a member of the Bar of the Court of Appeals of Maryland, U.S. District Court for the District of Maryland, United States Court of Appeals for the Fourth Circuit, and the Supreme Court of the United States.



### **Lauren A. Sfekas Commissioner**

Lauren A. Sfekas was appointed a member of the Maryland Workers' Compensation Commission in 1996 by then-Governor

Parris N. Glendening. She is a 1978 cum laude graduate of Mount Saint Mary's College. In 1981, she graduated cum laude from the University of Baltimore School of Law, where she served as editor of the Law Review. Commissioner Sfekas spent fourteen years in private practice concentrating on workers' compensation law. She has published and lectured extensively on workers' compensation matters.



### **Lawrence M. Vincent Commissioner**

Lawrence M. Vincent was appointed a member of the Maryland Workers' Compensation Commission in 1996 by then-Governor Parris N. Glendening. He is a 1965 graduate of Loyola

College with a Bachelor of Arts Degree and a 1976 graduate of the University of Baltimore School of Law with a J.D. Commissioner Vincent was employed with the Metal Products Division of Koppers Co., Inc. from 1965 until 1979 serving in various capacities including Manager of Employment and Employee Training and Development. From 1979 until 1996, he was engaged in the private practice of law. Commissioner Vincent is a Past President of the Maryland Workers' Compensation Educational Association and a member of the Maryland State Bar Association. He retired effective April 30, 2006.



**John R. Webster, Jr.  
Commissioner**

John R. Webster, Jr. was appointed a member of the Maryland Workers' Compensation Commission in December 1997 by then-Governor Parris N. Glendening. He is a gradu-

ate of the University of Maryland and received his law degree at George Washington University where he graduated with honors. Commissioner Webster spent twenty-four years engaged in private practice with the firm of Miller and Webster, P.A. concentrating on civil and criminal law, personal injuries, medical malpractice, product liability and workers' compensation. Commissioner Webster is a member of the Prince George's County Bar Association, Maryland State Bar Association, American Bar Association and American Trial Lawyers Association.



**Kimberly Smith Ward  
Principal Counsel**

Kimberly Smith Ward, Principal Counsel, has been the legal representative for the Workers' Compensation Commission since November 2001. She is a graduate of the University of Maryland with a Bachelor of Arts degree in History and a

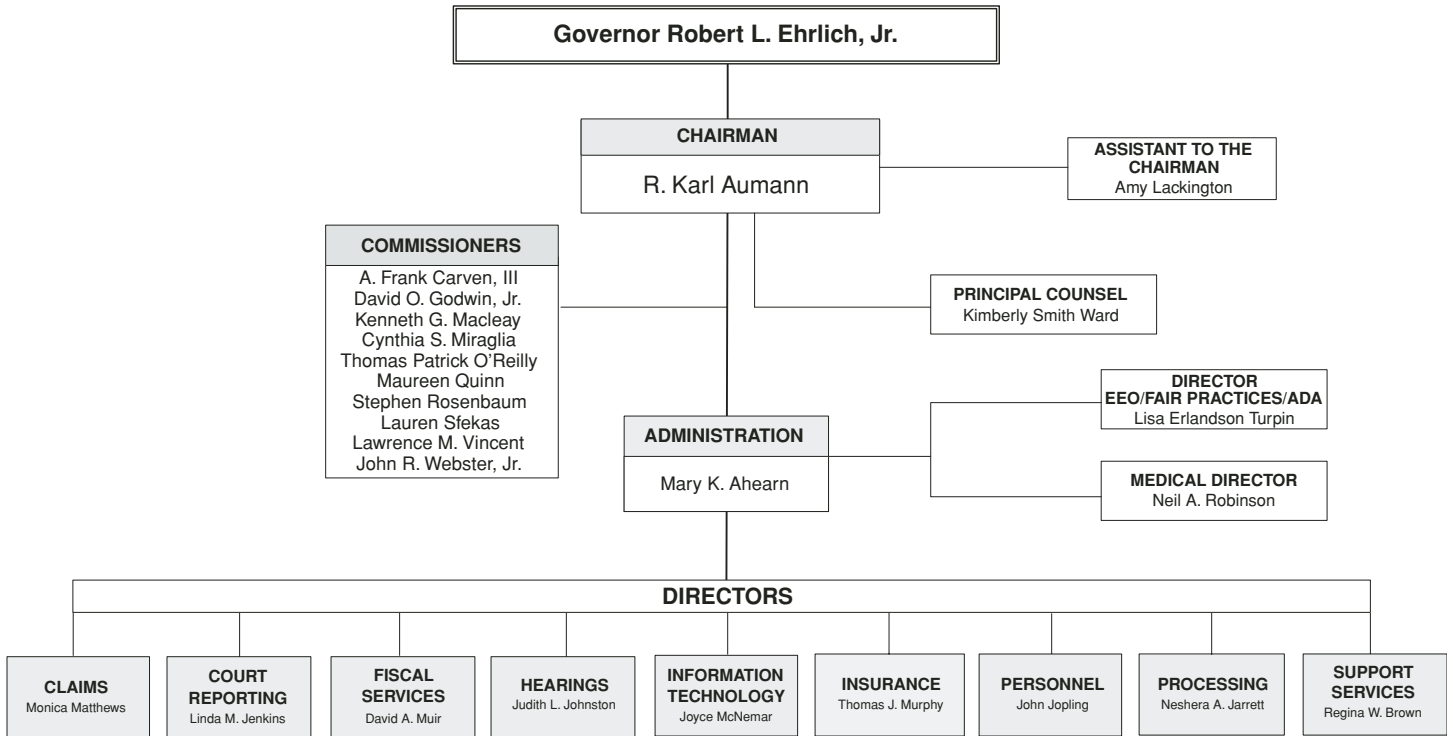
law clerk to the Honorable Dale R. Cathell, Associate Judge, Court of Special Appeals of Maryland and the Honorable Robert M. Bell, Chief Judge, Court of Appeals of Maryland. Ms. Ward has been employed with the Office of the Attorney General of the State of Maryland since 1993. She has worked in the Opinions and Advice, Criminal Appeals, and Civil Litigation Divisions. She also served as Counsel to the Sheriffs of Maryland, the Governor's Office on Services and Volunteerism, and the Open Meeting Compliance Board.

The Principal Counsel provides the Workers' Compensation Commission with general legal counsel on issues pertaining to personnel, contracts and procurement, litigation, legislation and regulation.

law degree from Wake Forest University School of Law. She served as



# ORGANIZATIONAL CHART







## CLAIMS

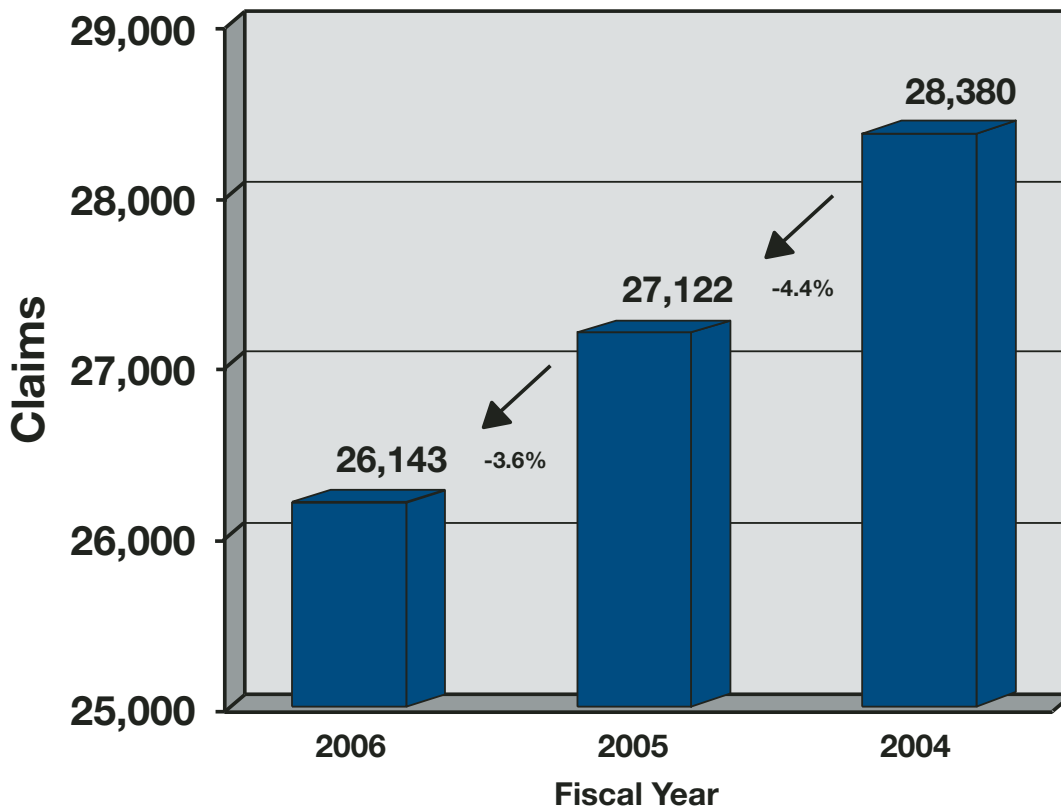
Fiscal year 2006 saw a decrease in filed claims by 3.6 percent, which presented a continuing, though slower decrease than the prior year's 4.4 percent. The majority of the claim drop occurred within the metro jurisdictions. Claims from Baltimore City, Baltimore County and Anne Arundel County decreased while Prince George's County, Montgomery County and Harford County increased.

Based on award data, the average permanent partial (PP) award increased to \$16,540, which is a 2.5 percent increase compared to last year. Meanwhile, the average weekly wage increased 4.0 percent.

The growth rate of compromise and settlement (CO) awards continues to outpace the growth rate of Permanent Partial awards. This year's average award of \$17,361, is a 4.2 percent increase over the prior year's average award. In 2006, CO awards were 5.0 percent higher than PP awards.

Maryland is ranked the 12th lowest state (out of 51 including DC) in premium rates. NCCI reported that incurred losses since 2001 have grown at a rate comparable to surrounding states but above the national average. Similarly, premium growth is comparable to neighboring states but above the national average.

**Figure 1 | Filed Claims**





**Figure 2 | Filed Claims by Market Segment**

Market Segment	FISCAL YEAR					
	2006		2005		2004	
	Count	Percent	Count	Percent	Count	Percent
<b>Voluntary Market Insurers</b>	12,785	48.9%	13,111	48.3%	13,901	49.0%
<b>Injured Workers' Insurance Fund</b>	6,068	23.2%	6,924	25.5%	6,671	23.5%
<b>Self-Insured</b>						
Governmental Entities	4,488	17.2%	4,229	15.6%	4,265	15.0%
Hospitals	632	2.4%	773	2.9%	767	2.7%
Other Self-Insured Employers	1,128	4.3%	1,239	4.6%	1,254	4.4%
Other Private Groups	430	1.6%	348	1.3%	450	1.6%
<b>Other – Uninsured</b>	613	2.3%	498	1.8%	1,072	3.8%
<b>TOTAL</b>	<b>26,143</b>	<b>100.0%</b>	<b>27,122</b>	<b>100.0%</b>	<b>28,380</b>	<b>100.0%</b>

Source: Commission Data, July 2006



**Figure 3 | Source of Filed Claims by Political Subdivision**

<b>JURISDICTIONS</b>	<b>FISCAL YEAR</b>		
	<b>2006</b>	<b>2005</b>	<b>2004</b>
Baltimore City	4,497	5,036	5,259
Baltimore County	4,425	4,644	5,053
Prince George's County	3,315	3,112	3,184
Montgomery County	2,307	2,289	2,346
Anne Arundel County	2,056	2,229	2,317
Harford County	1,213	1,194	1,266
<b>SIX MAJOR METRO AREAS - COUNT</b>	<b>17,813</b>	<b>18,504</b>	<b>19,425</b>
<b>Percent of Total Filed Claims</b>	<b>68.1%</b>	<b>68.2%</b>	<b>68.4%</b>
Frederick County	841	912	923
Washington County	686	880	831
Carroll County	682	672	777
Howard County	575	591	332
Charles County	526	456	533
Wicomico County	403	436	478
Calvert County	394	406	369
Allegany County	360	358	439
Cecil County	403	354	365
St. Mary's County	368	348	281
Caroline County	191	201	200
Queen Anne's County	168	200	185
Worcester County	161	176	194
Dorchester County	163	173	180
Talbot County	91	118	125
Garrett County	107	114	146
Somerset County	114	110	111
Kent County	70	75	93
Unclassified	4	3	332
<b>EIGHTEEN NON-METRO AREAS - COUNT</b>	<b>6,307</b>	<b>6,583</b>	<b>6,894</b>
<b>Percent of Total Filed Claims</b>	<b>24.2%</b>	<b>24.3%</b>	<b>24.3%</b>
<b>OUT OF STATE CLAIMS - COUNT</b>	<b>2,023</b>	<b>2,035</b>	<b>2,061</b>
<b>Percent of Total Filed Claims</b>	<b>7.7%</b>	<b>7.5%</b>	<b>7.3%</b>
<b>TOTAL</b>	<b>26,143</b>	<b>27,122</b>	<b>28,380</b>

Source: Commission Data, July 2006





## Figure 4 | Filed Claims by Industry

Industries With More Than 100 Filed Claims	FISCAL YEAR					
	2006		2005		2004	
	Count	Percent	Count	Percent	Count	Percent
Policemen - Security	2,247	8.6%	1,753	6.5%	2,337	8.2%
Truckmen N.O.C.	1,467	5.6%	1,145	4.2%	1,789	6.3%
Colleges Or Schools Incl. Day Care	1,324	5.1%	914	3.4%	1,385	4.9%
Building, Raising Or Moving - General Construction	1,065	4.1%	830	3.1%	1,202	4.2%
Hotels, Restaurants, Bars & Nightclubs	886	3.4%	731	2.7%	1,100	3.9%
<b>Top 5 Industries In Filed Claims</b>	<b>6,989</b>	<b>26.7%</b>	<b>5,373</b>	<b>19.8%</b>	<b>7,813</b>	<b>27.5%</b>
Hospitals - All Other Employees	753	2.9%	640	2.4%	851	3.0%
Firemen Incl. Volunteer Dept & Ambulance Service	627	2.4%	424	1.6%	639	2.2%
Meat Combined Grocery And Provision Stores Retail	625	2.4%	518	1.9%	788	2.8%
Automobile Garages Or Repair Shops Inc. Dealers	506	1.9%	395	1.5%	598	2.1%
Taxicab And Bus Companies	500	1.9%	384	1.4%	562	2.0%
Convalescent Or Nursing Homes All Employees	485	1.9%	462	1.7%	731	2.6%
Carpentry N.O.C. - Renovations	484	1.9%	315	1.2%	562	2.0%
Clothing Or Dry Goods Stores Retail	393	1.5%	236	0.9%	379	1.3%
Municipal Township County Or State Employees N.O.C.	382	1.5%	320	1.2%	470	1.7%
Storage Warehouses General Merchandise N.O.C.	347	1.3%	243	0.9%	388	1.4%
Clerical Office Employees N.O.C.	311	1.2%	315	1.2%	400	1.4%
Charitable Organizations (Goodwill)	299	1.1%	209	0.8%	356	1.3%
Plumbing-Steam Fitting	272	1.0%	185	0.7%	283	1.0%
Store Risks Wholesale Or Combined N.O.C. K-MART	267	1.0%	192	0.7%	304	1.1%
SHEET Metal Work Incl. Air Conditioning & Refrigeration	220	0.8%	169	0.6%	250	0.9%
Buildings Operation By Contractors	216	0.8%	174	0.6%	217	0.8%
Landscape & Tree Surgery	207	0.8%	181	0.7%	255	0.9%
Unclassified (Insufficient Data)	201	0.8%	144	0.5%	230	0.8%
Electrical Wiring In Buildings	196	0.7%	188	0.7%	306	1.1%
Housing Authorities - Apts & Condos Incl. Real Estate	182	0.7%	150	0.6%	248	0.9%
Employment Agencies	178	0.7%	184	0.7%	251	0.9%
Physicians Incl. Clerical	160	0.6%	101	0.4%	147	0.5%
Bakeries	115	0.4%	N/A		N/A	
Bottling N.O.C. Soda	103	0.4%	N/A		N/A	
Telephone or Telegraph Companies	103	0.4%	N/A		N/A	
Concrete Construction N.O.C.	101	0.4%	N/A		N/A	
<b>Industries With More Than 100 Filed Claims</b>	<b>8,233</b>	<b>31.5%</b>	<b>6,129</b>	<b>22.6%</b>	<b>9,215</b>	<b>32.5%</b>
<b>Number Of Industry Groups Represented</b>	<b>31</b>		<b>26</b>		<b>26</b>	
<b>All Other</b>	<b>10,921</b>	<b>41.8%</b>	<b>15,620</b>	<b>57.6%</b>	<b>11,352</b>	<b>40.0%</b>
<b>TOTAL</b>	<b>26,143</b>	<b>100.0%</b>	<b>27,122</b>	<b>100.0%</b>	<b>28,380</b>	<b>100.0%</b>

Source: Commission Data, July 2006



**Figure 5 | Awards According to Nature of Injury**

NATURE OF INJURY	FISCAL YEAR											
	2006				2005				2004			
	TT	PT/PP	Total	% of Total	TT	PT/PP	Total	% of Total	TT	PT/PP	Total	% of Total
Burns	164 60.7%	106 39.3%	270	1.2%	133 55.4%	107 44.6%	240	1.2%	198 61.3%	125 38.7%	323	1.3%
Cuts, Abrasions, Puncture	1,063 68.5%	488 31.5%	1,551	6.7%	1,068 71.1%	434 28.9%	1,502	7.5%	1,262 70.3%	533 29.7%	1,795	7.3%
Fractures	186 63.7%	106 36.3%	292	1.3%	169 54.9%	139 45.1%	308	1.5%	263 58.3%	188 41.7%	451	1.8%
Dislocations/Strains	11,196 58.9%	7,819 41.1%	19,015	81.9%	9,794 61.1%	6,235 38.9%	16,029	80.3%	11,803 59.8%	7,936 40.2%	19,739	79.8%
Multi/Other	1,061 51.0%	1,021 49.0%	2,082	8.9%	998 53.2%	878 46.8%	1,876	9.4%	1,357 55.5%	1,086 44.5%	2,443	9.9%
<b>TOTAL</b>	<b>13,670</b> <b>58.9%</b>	<b>9,540</b> <b>41.1%</b>	<b>23,210</b>	<b>100.0%</b>	<b>12,165</b> <b>61.0%</b>	<b>7,795</b> <b>39.1%</b>	<b>19,955</b>	<b>100.0%</b>	<b>14,883</b> <b>60.1%</b>	<b>9,868</b> <b>39.9%</b>	<b>24,751</b>	<b>100.0%</b>

Source: Commission Data, July 2006

TT – Temporary Total PT – Permanent Total PP – Permanent Partial

**Figure 6 | Awards According to Percentage of Disability and Body Part**

FISCAL YEAR 2006												
TOP TEN BODY PARTS DISABLED												
BODY PART	0% TO 10%	11% TO 20%	21% TO 30%	31% TO 40%	41% TO 50%	51% TO 60%	61% TO 70%	71% TO 80%	81% TO 90%	91% TO 100%	TOTAL	% OF TOTAL
Thorax-Lower (Back)	1,260	1,139	645	304	234	109	71	77	21	2	3,862	26.4%
Shoulder	562	753	472	181	130	45	27	18	10	2	2,200	15.0%
Neck	670	548	283	169	102	44	31	26	7	2	1,882	12.9%
Knees	263	445	404	191	109	51	34	27	5	1	1,530	10.5%
Legs	279	329	356	197	125	69	45	36	12	1	1,449	9.9%
Hands	288	444	263	113	64	32	21	12	3	1	1,241	8.5%
Arms	183	254	198	68	59	27	18	14	6	3	830	5.7%
Feet	184	214	141	83	38	21	16	9	3	2	711	4.9%
Wrists	115	184	89	38	27	12	5	5	0	0	475	3.2%
Ankle	115	125	103	55	22	14	7	3	3	0	447	3.0%
<b>TOTAL</b>	<b>3,919</b>	<b>4,435</b>	<b>2,954</b>	<b>1,399</b>	<b>910</b>	<b>424</b>	<b>275</b>	<b>227</b>	<b>70</b>	<b>14</b>	<b>14,627</b>	<b>100.0%</b>
<b>% OF TOTAL</b>	<b>26.8%</b>	<b>30.3%</b>	<b>20.2%</b>	<b>9.6%</b>	<b>6.2%</b>	<b>2.9%</b>	<b>1.9%</b>	<b>1.5%</b>	<b>0.5%</b>	<b>0.1%</b>	<b>100.0%</b>	

Source: Commission Data, July 2006



**Figure 7 | Permanency Awards According to Percentage of Disability**

Limited To Top Ten Body Parts Disabled - Fiscal Year											
FISCAL YEAR	0% TO 10%	11% TO 20%	21% TO 30%	31% TO 40%	41% TO 50%	51% TO 60%	61% TO 70%	71% TO 80%	81% TO 90%	91% TO 100%	TOTAL
2006	3,919 26.8%	4,435 30.3%	2,954 20.2%	1,399 9.6%	910 6.2%	424 2.9%	275 1.9%	227 1.5%	70 0.5%	14 0.1%	14,627 100.0%
2005	3,467 27.4%	3,750 29.6%	2,457 19.4%	1,256 9.9%	781 6.2%	378 3.0%	263 2.1%	208 1.6%	84 0.7%	12 0.1%	12,656 100.0%
2004	3,764 25.1%	4,701 31.3%	2,944 19.6%	1,603 10.7%	911 6.1%	478 3.2%	279 1.9%	237 1.6%	80 0.5%	25 0.2%	15,022 100.0%

Source: Commission Data, July 2006

**Figure 8 | Permanency, Fatality and Compromise Awards by Type of Award**

TYPE	FISCAL YEAR								
	2006			2005			2004		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
Permanent Total	102	\$ 3,937,049	\$ 38,599	77	\$ 2,213,005	\$ 28,740	93	\$ 3,186,225	\$ 34,260
Percent Change - Prior Year	32.5%	77.9%	34.3%	-17.2%	-30.5%	-16.1%			
Permanent Partial	9,541	157,807,493	16,540	7,775	125,435,101	16,133	9,763	152,687,558	15,639
Percent Change - Prior Year	22.7%	25.8%	2.5%	-20.4%	-17.8%	3.2%			
Fatality	18	631,456	35,081	37	1,456,357	39,361	23	941,275	40,925
Percent Change - Prior Year	-51.4%	-56.6%	-10.9%	61.0%	55.0%	-3.8%			
Compromise	8,689	151,797,460	17,361	7,934	132,256,602	16,670	9,695	143,121,224	14,762
Percent Change - Prior Year	9.5%	14.8%	4.2%	-18.2%	-7.6%	12.9%			
Total	18,350	314,173,458	17,121	15,832	262,967,940	16,610	19,574	\$ 299,936,282	\$ 15,323
Percent Change - Prior Year	15.9%	19.5%	3.1%	-19.1%	-12.3%	8.4%			
Compromises as a Percent of Permanent Partials		96.2%	105.0%		105.4%	103.3%		93.7%	98.0%

Source: Commission Data, July 2006

**Figure 9 | Commission Claims Data**

Commission Claim Actions	FISCAL YEAR					
	2006		2005		2004	
	Count	Percent	Count	Percent	Count	Percent
First Reports of Injury	121,687		126,270		125,364	
Total Filed Claims	26,143	100.0%	27,122	100.0%	28,380	100.0%
Disputed Accidental Injury Claims	8,929	34.2%	5,990	22.1%	5,410	19.1%
Temporary Total Awards	13,955	53.4%	15,234	56.2%	15,157	53.4%
Claims Settled	8,684	33.2%	7,934	29.3%	8,485	29.9%
Claims Deferred	6,964	26.6%	7,122	26.3%	6,886	24.3%
Claims Disallowed by Commission	633	2.4%	622	2.3%	738	2.6%

Source: Commission Data, July 2006





**Figure 10 | Comparative Tri-State Employment, Claims & Fatalities**

FISCAL YEAR 2006			
STATE	Workforce*	Filed Claims	Fatalities
Pennsylvania	5.1 M	92,719	124
Virginia	2.9 M	46,775	141
Maryland	2.1 M	26,143	73

Source: Respective State Annual Report Publications  
 \* Census Data

**Figure 11 | Fatalities by Industry Grouping**

INDUSTRY GROUP	Employment <sup>(1)</sup>	FISCAL YEAR FATALITIES <sup>(2)</sup>		
		2006	2005	2004
FEDERAL GOVERNMENT <sup>(3)</sup>	125,979			
STATE GOVERNMENT	98,689	2	2	2
LOCAL GOVERNMENT	238,757	13	10	7
<b>GOVERNMENT SECTOR - TOTAL</b>	<b>463,425</b>	<b>15</b>	<b>12</b>	<b>9</b>
GOOD PRODUCING				
Natural Resources and Mining	6,708			
Construction	187,024	8	9	11
Manufacturing	139,705	7	4	4
SERVICE PROVIDING				
Trades, Transportation, and Utilities	477,734	11		2
Information	51,538			
Financial Activities	158,177	2		
Professional and Business Services	387,063	3		
Education and Health Services	345,592	1	1	
Leisure and Hospitality	223,775	1		
Other Services	89,061	4	4	7
UNCLASSIFIED	1,371	21	7	6
<b>PRIVATE SECTOR TOTAL- ALL INDUSTRIES</b>	<b>2,067,748</b>	<b>58</b>	<b>25</b>	<b>30</b>
<b>TOTAL EMPLOYMENT</b>	<b>2,531,173</b>	<b>73</b>	<b>37</b>	<b>39</b>

Source: (1) DLLR 4th Quarter 2005  
 (2) Commission Data, July 2006  
 (3) Data Not Available



**Figure 12 | Claims Filed by Gender and Age**

FISCAL YEAR 2006			
Gender	Age Group	Claims Filed	Percent
Male	Unknown	94	0.4%
Male	10 - 19	160	0.6%
Male	20 - 29	2,878	11.0%
Male	30 - 39	4,247	16.2%
Male	40 - 49	4,753	18.2%
Male	50 - 59	2,974	11.4%
Male	60 - 69	898	3.4%
Male	70 - 79	132	0.5%
Male	80 - 89	14	0.1%
		<b>Total</b>	<b>16,150</b>
			<b>61.8%</b>
Female	Unknown	62	0.2%
Female	10 - 19	100	0.4%
Female	20 - 29	1,267	4.8%
Female	30 - 39	1,865	7.1%
Female	40 - 49	2,699	10.3%
Female	50 - 59	2,079	8.0%
Female	60 - 69	674	2.6%
Female	70 - 79	99	0.4%
Female	80 - 89	10	0.0%
		<b>Total</b>	<b>8,855</b>
			<b>33.9%</b>
Unknown	Unknown	352	1.3%
Unknown	10 - 19	6	0.0%
Unknown	20 - 29	118	0.5%
Unknown	30 - 39	184	0.7%
Unknown	40 - 49	234	0.9%
Unknown	50 - 59	178	0.7%
Unknown	60 - 69	58	0.2%
Unknown	70 - 79	6	0.0%
Unknown	80 - 89	2	0.0%
		<b>Total</b>	<b>1,138</b>
			<b>4.4%</b>
<b>Total Filed Claims:</b>		<b>26,143</b>	<b>100.0%</b>

Source: Commission Data, July 2006



**Figure 13 | Occupational Diseases**

CATEGORY	FISCAL YEAR		
	2006	2005	2004
Repetitive Motion Including Carpal Tunnel	153	202	278
Heart Disease - Hypertension	64	114	259
Hearing Loss	18	12	92
Environmental Pollution - Toxic	25	41	35
Other	147	351	332
<b>TOTAL</b>	<b>407</b>	<b>720</b>	<b>996</b>

Source: Commission Data, July 2006

**Figure 14 | Occupational Diseases by Industry Grouping**

INDUSTRY GROUP	FISCAL YEAR		
	2006	2005	2004
State and Local Government	120	274	359
Manufacturing	42	70	137
Construction	14	59	89
Agriculture	1	2	4
Textile	1	0	5
Transportation	20	34	24
Medical	22	26	66
Administrative	57	81	104
Service	59	138	102
Unclassified	71	36	106
<b>TOTAL</b>	<b>407</b>	<b>720</b>	<b>996</b>

Source: Commission Data, July 2006

**Figure 15 | Source of Appeals**

Source	FISCAL YEAR		
	2006	2005	2004
Claimant	1,209	1,397	1,448
Employer/Insurer	976	1,121	1,277
Subsequent Injury Fund	51	69	92
Uninsured Employers' Fund	18	29	27
<b>TOTAL</b>	<b>2,254</b>	<b>2,616</b>	<b>2,844</b>

Source: Commission Data, July 2006



**Figure 16 | Source of Claims and Appeals by Political Subdivision**

JURISDICTIONS	FISCAL YEAR					
	2006		2005		2004	
	Claims	Appeals	Claims	Appeals	Claims	Appeals
Baltimore City	4,497	414	5,036	450	5,259	473
Baltimore County	4,425	396	4,644	466	5,053	506
Prince George's County	3,315	289	3,112	341	3,184	329
Montgomery County	2,307	247	2,289	333	2,346	327
Anne Arundel County	2,056	179	2,229	231	2,317	296
Harford County	1,213	129	1,194	149	1,266	153
<b>SIX MAJOR METRO AREAS - COUNT</b>	<b>17,813</b>	<b>1,654</b>	<b>18,504</b>	<b>1,970</b>	<b>19,425</b>	<b>2,084</b>
<b>Percent of Total Filed Claims</b>	<b>68.1%</b>	<b>73.4%</b>	<b>68.2%</b>	<b>75.3%</b>	<b>68.4%</b>	<b>73.3%</b>
Frederick County	841	72	912	83	923	77
Washington County	686	64	880	68	831	97
Carroll County	682	50	672	55	777	56
Howard County	575	72	591	103	332	143
Charles County	526	38	456	55	533	78
Wicomico County	403	50	436	47	478	42
Calvert County	394	27	406	30	369	31
Allegany County	360	69	358	63	439	82
Cecil County	403	58	354	30	365	32
St. Mary's County	368	18	348	31	281	28
Caroline County	191	7	201	4	200	4
Queen Anne's County	168	17	200	15	185	14
Worcester County	161	13	176	6	194	24
Dorchester County	163	15	173	14	180	20
Talbot County	91	10	118	11	125	3
Garrett County	107	7	114	13	146	17
Somerset County	114	8	110	8	111	2
Kent County	70	5	75	10	93	8
Unclassified	4		3		332	
<b>EIGHTEEN NON-METRO AREAS - COUNT</b>	<b>6,307</b>	<b>600</b>	<b>6,583</b>	<b>646</b>	<b>6,894</b>	<b>758</b>
<b>Percent of Total Filed Claims</b>	<b>24.2%</b>	<b>26.6%</b>	<b>24.3%</b>	<b>24.7%</b>	<b>24.3%</b>	<b>26.7%</b>
<b>OUT OF STATE CLAIMS - COUNT</b>	<b>2,023</b>		<b>2,035</b>		<b>2,061</b>	
<b>Percent of Total Filed Claims</b>	<b>7.7%</b>		<b>7.5%</b>		<b>7.3%</b>	
<b>TOTAL</b>	<b>26,143</b>	<b>2,254</b>	<b>27,122</b>	<b>2,616</b>	<b>28,380</b>	<b>2,842</b>
<b>PERCENT OF CLAIMS APPEALED</b>		<b>8.6%</b>		<b>9.6%</b>		<b>10.0%</b>

Source: Commission Data, July 2006



## AGENCY PERFORMANCE



Approximately 391,058 forms were filed with the Commission this fiscal year. Of these, 361,453 were paper forms and 29,605 were filed electronically. One contributing factor to this year's significant increase in electronically-filed forms is the agency's expansion of the availability of the electronic library. This fiscal year, five additional forms are now available for electronic filing. This brings the total documents available for electronic filing to twenty. Overall, the 29,605 forms that were filed electronically represent 8% of the total

number of documents filed. The agency expects this percentage to continue rapidly increasing, resulting in further improvements in accuracy and efficiency.

The Commission received 26,143 Employee Claim Forms during this fiscal year, of which 504, or 2%, of the total claims were filed electronically. Upon receiving an electronically filed claim form, the Commission dispatches a confirmation to the filing party via e-mail acknowledging receipt of the claim. As this process demonstrates, the electronic filing system provides instant accessibility and ease for employees and employers throughout the state.

In 2005, the Commission won the "2005 Best of the Web and Digital Government Achievement Award" in the Government-to-Business category for its Web-Enabled File Management System. The preceding performance enhancements are an attestation to this award.

As a sample, the following chart indicates the filings to include paper copy and electronic, for the last quarter of fiscal year 2006.

**Figure 17 | eForms vs Total Forms Filed**

Form Type	Apr-06			May-06			Jun-06			TOTAL		
	All	eForms	Percent	All	eForms	Percent	All	eForms	Percent	All	eForms	Percent
Postponement Request	880	253	29%	956	325	34%	1,009	332	33%	2,845	910	32%
Enter/Strike Appearance	4,605	723	16%	6,067	880	14%	5,865	842	14%	16,537	2,445	15%
Issues Controversion	2,628	551	21%	2,929	658	22%	2,913	641	22%	8,470	1,850	22%
VR Progress Report	1,048	578	55%	1,062	670	63%	1,095	622	57%	3,205	1,870	58%
VR Referral Notice	378	284	75%	502	371	74%	561	338	60%	1,441	993	69%
Withdraw Issues	695	267	38%	706	272	39%	717	293	41%	2,118	832	39%
<b>TOTAL</b>	<b>10,234</b>	<b>2,656</b>	<b>26%</b>	<b>12,222</b>	<b>3,176</b>	<b>26%</b>	<b>12,160</b>	<b>3,068</b>	<b>25%</b>	<b>34,616</b>	<b>8,900</b>	<b>26%</b>

Source: Commission Data, July 2006





The Claims Division has overhauled its entire filenet system. With this new system, the Division is able to process 95% of all documents received within the same day of receipt.

The Public Service Section receives over 6,800 calls per month from the general community. The dedicated customer service staff continues to provide the community with information in a prompt and efficient manner.

Callers can also access current claim status through an automated voice response system. This system was updated this fiscal year to include access to employee claims filed over the Internet. In addition, emergency closings and changes in hearing status due to inclement weather are accessible through this system.

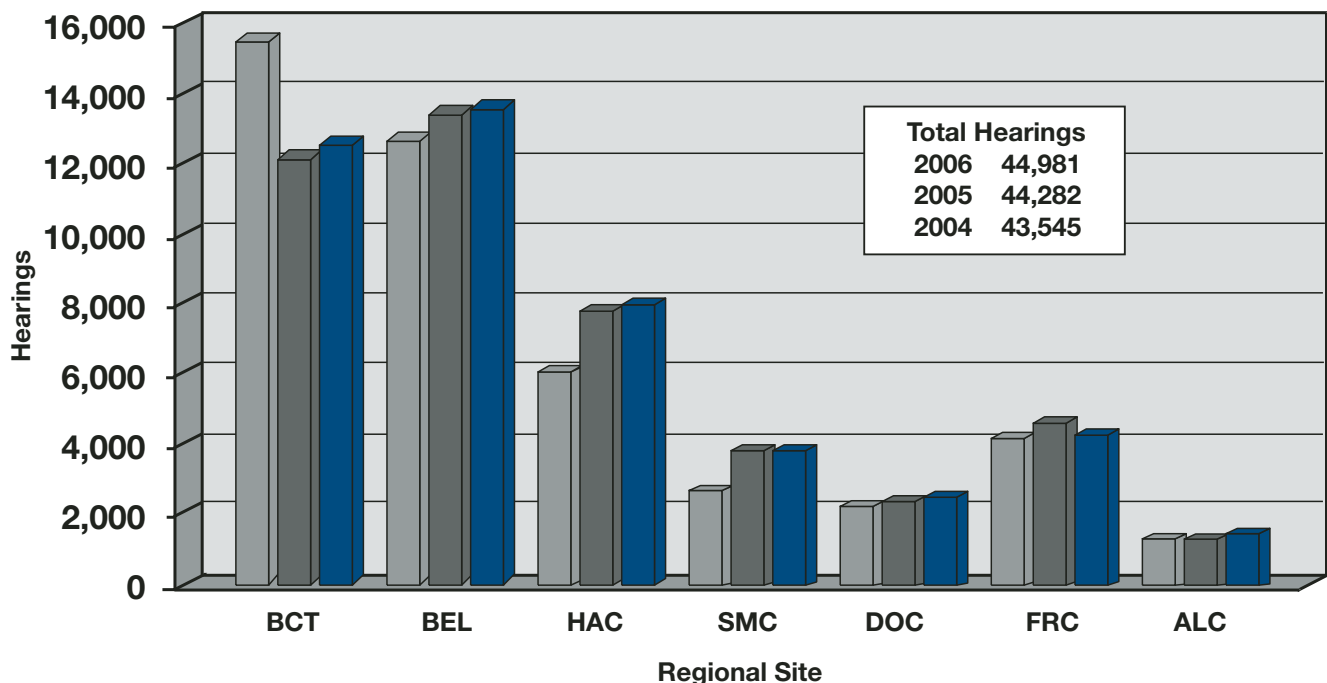
This year the Mailroom processed 683,531 pieces of outgoing mail, a number the Commission strives to decrease dramatically through the

continuing development of the web-based file system. This recently-implemented web initiative will significantly decrease the volume of outgoing mail as more and more members elect to receive notification electronically.

A total of 46,490 issues were filed with the Commission this fiscal year, and the Commission scheduled 44,981 hearings. Improvements to the daily docketing system were implemented on April 1, 2005, and thus far have proven successful as 99.7 percent of those issues of the most urgent nature were scheduled within sixty (60) days of the issue file date. As anticipated, requests for emergency hearings continued to decrease. This year, emergency hearing requests accounted for 4.7 percent of the total issues filed.

The Hearing Division issued a total of 33,186 Orders and was able to maintain a high level of efficiency, issuing 96 percent of the hearing Orders within thirty (30) days of the hearing date.

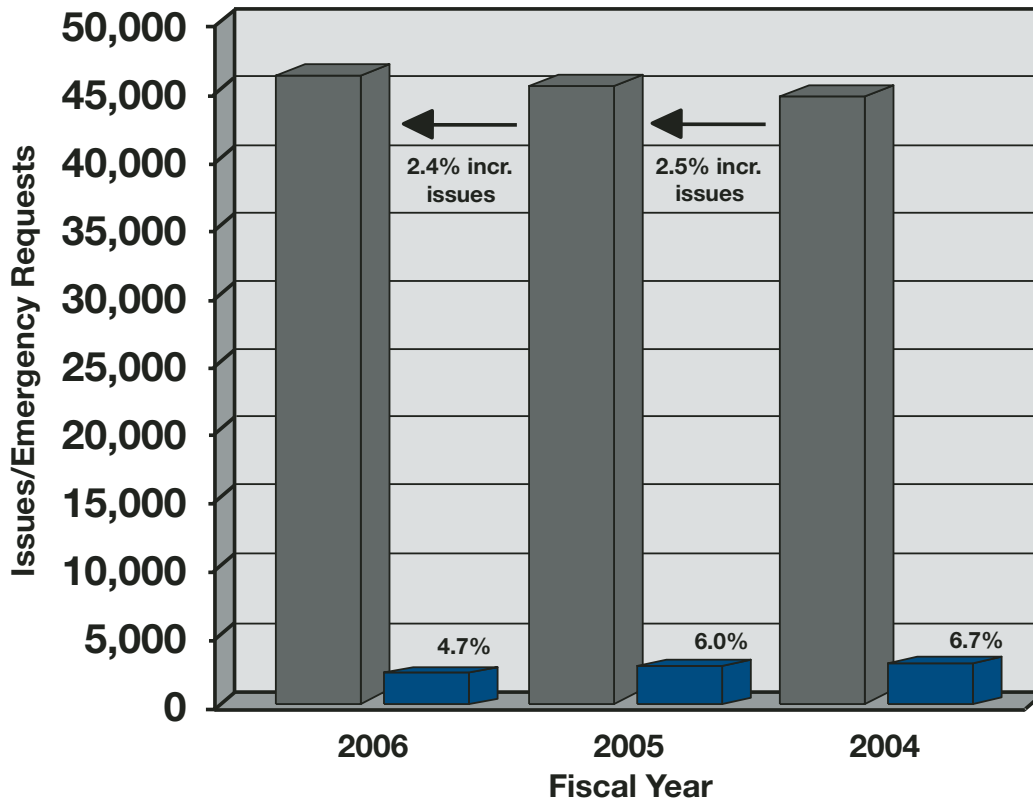
**Figure 18 | Scheduled Hearing Distribution**



	BALTIMORE CITY BCT	BELTSVILLE BEL	ABINGDON HAC	LA PLATA SMC	CAMBRIDGE DOC	FREDERICK FRC	CUMBERLAND ALC
■ 2006	12,492	13,660	7,839	3,526	2,265	4,084	1,115
■ 2005	12,018	13,411	7,641	3,555	2,186	4,399	1,072
■ 2004	15,574	12,633	5,869	2,355	2,056	3,961	1,097



**Figure 19 | Emergency Hearing Requests on Filed Issues**



	2006	2005	2004
■ ISSUES	46,490	45,395	44,280
■ EMERGENCY REQUESTS	2,170	2,729	2,948



## Figure 20 | Interpreter Office Program Statistics

ITEM	FISCAL YEAR		
	2006	2005	Change
Requests	1,843	1,345	37.0%
Interpretations Provided	1,216	629	93.3%
Requests Continued or Withdrawn	569	628	-9.4%
Awaiting Hearing Date	168	208	-19.2%
Spanish Interpretations	1074	560	91.8%
All Other Interpretations	137	69	98.5%
Percent Spanish	88.7%	89.0%	-0.3%
Variety Of Languages Provided	40	25	60.0%

Source: Commission Data, July 2006

The Court Reporting Division is responsible for preparing transcripts of proceedings for appellate purposes, third-party litigation, re-openings, and general requests by other parties of interest. This fiscal year the Court Reporting Division received 3,240 requests for transcripts of

which 2,181 were provided for appellate litigation and 1,059 for other general request purposes. In addition, 11 expedited transcripts of proceedings were provided in cases that were referred to the Maryland Insurance Administration for investigation of potential fraud.

## Figure 21 | Hearing Transcripts

Category	FISCAL YEAR		
	2006	2005	2004
Non Appeal Transcripts	1,059	994	986
Appeal Transcripts	2,181	2,079	2,267
Fraud Hearing Transcripts To MIA	11	16	N/A

Source: Commission Data, July 2006



A Stipulation Rehabilitation Plan consists of a contract/stipulation agreement between the injured worker, injured worker's attorney, employer/insurance carrier and counselor for job placement and/or training for a specified period of time. The Commission may or may not accept the plan. The Vocational Rehabilitation Section approved 523 Stipulation Rehabilitation Plans.

A Rehabilitation Service Plan is a vocational rehabilitation plan tailored to the individual injured worker and his or her current situation. A vocational counselor works with the injured worker to develop a plan based on the injured worker's current limitations. The plan is then submitted to the Commission who forwards it to all parties to ensure complete agreement to the terms of the plan. If all parties do not agree, a hearing is scheduled before the Commission. In 2006, 19 Service Plans were processed. The Rehabilitation Section currently has on record 862 Workers' Compensation certi-

fied or registered rehabilitation providers, 216 counselors, 487 medical case managers, 125 physical therapists, 19 occupational therapists, and 15 evaluators. The Rehabilitation Section also regularly sponsors informative workshops as part of the Workers' Compensation Rehabilitation Provider Certification Program. This fiscal year the Vocational Rehabilitation Section held a total of 14 workshops for Maryland Certified Rehabilitation Service Providers.

Additionally, a significant responsibility of the Workers' Compensation Commission is to review and process disputed claims for medical services. This fiscal year, the Commission received and processed 2,038 C-51's. Of these, 1,238 were controverted by the employer and/or insurer, and were subsequently set for a hearing before a Commissioner. The Commission also refers medical evaluations to medical providers, as per Commission Order. This year 14 medical evaluations were referred.

**Figure 22 | Vocational Rehabilitation Case Management**

FISCAL YEAR 2006		
	Count	Percent
<b>Return to Work</b>		
Same Employer, Same Job	1,091	47.9%
Same Employer, Different Job	173	7.6%
New Employer, Same Occupation	79	3.5%
New Employer, Different Occupation	391	17.1%
Self-Employment	26	1.1%
Medical Issues - Not Employed	172	7.5%
Subtotal	<b>1,932</b>	<b>84.7%</b>
<b>Employment Status Unknown</b>		
Rehab Services Declined	135	5.9%
Rehab Program Dropout	184	8.1%
Claimant Moved Out of State	-	0.0%
Claimant Declined Job Offers	29	1.3%
Subtotal	<b>348</b>	<b>15.3%</b>
<b>Total Voc. Rehab Case Dispositions</b>	<b>2,280</b>	<b>100.0%</b>

Source: Commission Data, July 2006



## PREMIUM AND COST DATA

**Figure 23 | Workers' Compensation Premium Rate Ranking**

2005			
Ranking	State	Median Index Rate	State % of Median
1	California	6.08	235.8%
2	Alaska	4.39	170.0%
3	Florida	4.20	162.9%
4	Hawaii	3.73	144.4%
5	Ohio	3.59	139.0%
6	Kentucky	3.48	135.0%
7	Delaware	3.44	133.4%
8	Montana	3.41	132.1%
9	Louisiana	3.37	130.6%
10	District of Columbia	3.26	126.4%
11	Connecticut	3.23	125.3%
12	New Hampshire	3.19	123.7%
13	Maine	3.08	119.3%
14	Texas	3.08	119.2%
15	Oklahoma	3.07	119.1%
16	Rhode Island	3.01	116.6%
17	Vermont	2.99	115.7%
18	New York	2.97	115.1%
19	Alabama	2.88	111.6%
20	Pennsylvania	2.82	109.1%
21	Minnesota	2.74	106.2%
22	Missouri	2.67	103.4%
23	Illinois	2.65	102.8%
24	West Virginia	2.64	102.1%
25	Tennessee	2.62	101.5%
26	Nevada	2.58	100.0%
27	New Mexico	2.56	99.3%
28	Wyoming	2.43	94.1%
29	New Jersey	2.38	92.1%
30	Michigan	2.34	90.7%
31	Colorado	2.33	90.4%
32	North Carolina	2.32	90.0%
33	Wisconsin	2.27	87.9%
34	Idaho	2.25	87.2%
35	Washington	2.20	85.1%
36	Mississippi	2.19	84.9%
37	Georgia	2.14	82.7%
38	Nebraska	2.10	81.6%
39	South Carolina	2.08	80.6%
<b>40</b>	<b>Maryland</b>	<b>2.06</b>	<b>79.8%</b>
41	South Dakota	2.05	79.5%
42	Oregon	2.05	79.4%
43	Iowa	1.91	73.9%
44	Kansas	1.81	70.0%
45	Massachusetts	1.70	65.8%
46	Utah	1.63	63.1%
47	Virginia	1.57	60.8%
48	Arkansas	1.57	60.8%
49	Arizona	1.49	57.8%
50	Indiana	1.24	48.2%
51	North Dakota	1.06	41.2%

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (12/2004)





**Figure 24 | NCCI Voluntary Market Premium and Loss Data**

(Amounts in Thousands of Dollars)								
CALENDAR YEAR								
Net Earned Premium	Nationwide		Maryland		Pennsylvania		Virginia	
	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent
2004	21,136,508	127.3%	568,721	140.5%	2,421,470	141.3%	829,112	135.5%
2003	19,850,020	119.6%	506,697	125.2%	2,249,933	131.4%	736,109	120.3%
2002	18,096,088	109.0%	466,532	115.3%	1,966,766	114.9%	675,828	110.5%
2001 BASE	16,602,561	100.0%	404,748	100.0%	1,712,165	100.0%	611,788	100.0%
<b>Incurred Losses</b>								
2004	14,523,914	119.2%	397,083	132.3%	1,851,672	117.7%	570,552	134.2%
2003	13,625,157	111.8%	418,055	139.3%	1,898,293	120.6%	599,099	140.9%
2002	12,535,420	102.8%	387,812	129.2%	1,505,943	95.7%	491,148	115.5%
2001 BASE	12,188,127	100.0%	300,098	100.0%	1,573,464	100.0%	425,240	100.0%

Source: NCCI Annual Statistical Bulletin - 2006

<sup>(1)</sup> The Voluntary Market Excludes IWIF and Self-Insurers



## AGENCY HIGHLIGHTS AND PROCESS IMPROVEMENTS

### New Forms and Revisions

The Commission made the following form changes:

#### New

- Objection to Subpoena of Medical Records – H-01/OTS (8/05)
- Notice of Intent to Subpoena Medical Records & Certificate of Service – H-08 (8/05)
- Agreement of Final Compromise and Settlement template – H-09 (3/06)

#### Revised

- Request for Modification – H-30R (7/05)  
(Previously Request for Reconsideration/Modification)
- Settlement Worksheet – H-07 (1/06)  
(Previously Settlement Guide)
- Subpoena/Subpoena Duces Tecum – H-08 (9/05)
- Insurance Information Report – A-01 (6/06)

#### Obsolete

- Certificate of Service/Subpoena Duces Tecum for Medical Records – H-08/COS (Now incorporated in Notice of Intent to Subpoena Medical Records & Certificate of Service – H-08)

### National Council on Compensation Insurance

The National Council on Compensation Insurance announced an overall decrease of 5.2 percent in workers' compensation loss cost in their rate filing for the current year. The loss cost filings with the Maryland Insurance Administration over the past five years show a net decrease in loss costs of 0.6 percent. These changes suggest that increases in average wages and medical expenses are being offset by the frequency and severity of injuries. The segment benefiting from the most significant decrease in the current year is the contracting segment which showed a 9.2 percent decrease in loss costs.

### Medical Fee Guide Modifications

The Commission adopted new emergency regulations, which became effective February 1, 2006. The amended regulations increased the reimbursement amount for services provided to an injured worker at an Ambulatory Surgical Center and for orthopedic surgery and neurological surgery. Permanent regulations were subsequently adopted to finalize the changes to the reimbursement structure and became effective May 22, 2006.

### Insurer Designee

In order to implement regulatory changes, each insurer was to have registered with the Commission the name, address, telephone number and email address of a designated representative who can identify the competent individual handling and adjusting of each disputed claim. Each designee is required to respond to inquiries within two business days. In order to assist the insurer in immediately notifying the Commission when the designee information has changed, the Commission developed an application on its website at [www.wcc.state.md.us](http://www.wcc.state.md.us). This allows an insurance company to log on using a secure PIN to access their current insurer designee information and to be able to update this information as needed. By the end of calendar year 2006, the public will have access to the listing and a search function will be available to facilitate.

### Proof of Coverage Online

The Commission continues to increase efficiency and accessibility to the public through the development of new internet tools. In December 2005, the Commission launched an online employer insurance coverage verification utility. With this utility, the public can easily access an online database that will let them verify insurance coverage for a specific employer. Since its development, use of this service has expanded rapidly. Individuals have collectively performed more than 1,400 searches monthly.

### Interpreter Program

The Commission has implemented some changes related to the use of interpreters in those situations in which a limited English speaking ability is a factor. Effective June 2006, the Commission adopted proposed amendments to regulation .27 under COMAR 14.09.01 (Interpreters). Changes to the regulation include renaming the Limited English Proficiency Program (LEP) to the Interpreter Office Program; establishing timelines and procedures when requesting interpreter services for witnesses at hearings; and outlining payment responsibility for attorneys who continue, cancel or postpone interpreter services without providing the Interpreter Office Program with timely notice of cancellation.

The new regulation requires that parties contact the Commission's Interpreter Office Program to secure a reservation number for an interpreter. If an attorney in a case seeks to continue, cancel, post-



pone, or settle a case, he or she must inform the Commission's Interpreter Office Program two days prior to the hearing to avoid a possible assessment of an interpreter fee.

## **Fraud Program**

In November 2004, the Commission adopted Regulations for referring allegations of fraud to the Insurance Fraud Division of the Maryland Insurance Administration (MIA). During this fiscal year, the Commission received 59 complaints concerning alleged fraud. These complaints resulted from telephone calls, letters or the completion of a Request For A Hearing For Referral to Maryland Insurance Fraud Division form. Thirty two cases of alleged fraud have been forwarded to the MIA for further investigation. One case has resulted in the MIA filing criminal charges and a trial date is pending.

## **Employer Compliance Program**

Historically, the Commission has had minimal resources for policing Maryland employers to ensure that workers' compensation coverage is maintained. However, the Commission has routinely fined employers found to be uninsured, as well as, ordered the employer to obtain workers' compensation coverage in accordance with the law. Through several initiatives, the Workers' Compensation Commission has expanded its efforts to ensure that Maryland's employers have the requisite workers' compensation coverage. One such initiative is the identification and investigation of entities whose workers' compensation policies have cancelled. Additionally, a multi-agency task force has been established to determine additional enforcement actions that can be taken to address the issue of non-compliant employers. Since January 2006, the Commission has researched 440 employers to determine insurance status and subsequently issued 57 Orders to non-compliant employers.

## **The Impact of the Harris Decision on Workers' Compensation in Maryland**

Pursuant to the 2004 Joint Chairmen's Report, the Commission was charged with conducting a study of the effects of the Harris decision and reporting its analysis back to the Legislature. The third and final installment of the Report will be issued on July 31, 2006 and concluded that Harris may have a range of possible impact of 0.0 to 2.0 percent on the cost of workers' compensation overall.

## **CompScope™ Benchmarks for Maryland, 6th Edition**

In February 2006, the Workers' Compensation Research Institute (WCRI) published the sixth edition of its multi-state survey of

annual state benchmarking studies under its CompScope™ program. This is the first study in which Maryland participated. The CompScope™ study uses special statistical methods to provide comparisons among the study states of the workers' compensation delivery system.

The major findings of this study for Maryland are:

- Average total cost per claim for a similar set of claims in Maryland was close to the median of the 13 study states;
- For average indemnity benefits per claim with more than 7 days of lost time, Maryland was among the lower group of states;
- The average duration of temporary total disability per claim (20 weeks) was close to the median for the ten non-wage-loss study states;
- The average time it took for an injured worker to receive the first indemnity payment was among the slowest of the 13 study states;
- The average PPD/lump sum payment per PPD/lump sum claim was 17% lower than the median of the ten non-wage-loss states.

A copy of the CompScope™ study is available for review in the Public Service area of the Commission's Baltimore office. Copies of the publication may be ordered from WCRI via their web site at [www.wcrinet.org](http://www.wcrinet.org).

## **Best of the Web and Digital Government Achievement Award**

The Commission was proud to win the 2005 Best of the Web and Digital Government Achievement Award in the Government-to-Business category for its Web-Enabled File Management System. This innovative system provides a web-based service delivery strategy, establishing a productive Internet presence by web-enabling our Electronic File Management System and thereby allowing authorized users of the workers' compensation community to interact. The system's web-based applications feature easy-to-use graphical interfaces, giving the Internet community the ability to send, receive and retrieve Commission related mail and documents with ease. The system also enables the creation of electronic forms to identify and index documents received electronically at the Commission efficiently, thereby enhancing the functionality of the present FileNet Imaging and Workflow Applications. The system utilizes Formatta Corporation's electronic forms software to enable constituents to access, complete, sign, and file forms electronically – all at no cost to the end user. Registered users are now able to securely file electronically signed forms from the PC in their office, eliminating the need for a trip to Baltimore to file the forms in person.



## Information Technology Upgrades

- Installed and migrated to a new IBM RISC 6000 PSeries Model 550 in our headquarters facility to support the existing Document Imaging System and also to support the agency's backup facility located at the Abingdon Hearing Site.
- Installed and migrated FileNet Fax server to a new IBM Xseries Server to support the latest software versions.
- Upgraded Network equipment components to support and allow secure access to Network Maryland's latest technologies and current services.
- Completed the rewrite and enhancement of FileNet Document Imaging Workflow Applications (Case Assistance, Pre-Hearing, Post-Hearing, Medical Examiner, Statistical, Vocational Rehabilitation and Appeals).

## MergeDoc Application

The Commission replaced its aging, console-based Office Vision application with MergeDoc, a new document creation application. By integrating Microsoft Word with a series of templates, our claims database, the FileNet document imaging system, and our Claims Processing workflow system, MergeDoc simplifies the creation of documents such as Awards, Orders and vocational rehabilitation letters. With the ability to commit documents directly to FileNet and enforce workflow rules defined in our Claims Processing system, MergeDoc is an integral tool in the Commission's efforts to accelerate the timely and accurate processing of all workers' compensation claims.

## Microfilm Scanning Application

The new Microfilm Scanning application interfaces with a microfilm (or any other) scanner and provides a simple, wizard-based method for the Commission's staff to convert claim documents stored on microfilm into an electronic image format for storage on the FileNet document management system. The application includes capabilities to index converted documents for easy retrieval by key search fields and also allows the operators to secure document pages containing confidential information. This conversion process makes those documents available for easier retrieval by

Commission staff, visitors to the public area on the 4th floor and over the web through our WFMS web service.

## Disaster Recovery Plan

The Commission continued to make disaster-preparation a priority this year. The Commission's Abingdon regional hearing site now houses a small computer system that will enable the agency to continue carrying out its mission in the event of a disaster, without interruption. Should a disaster or major equipment failure at the Commission's headquarters occur, the network will remain protected by utilizing the Abingdon site. The Commission completed several successful disaster recovery tests of the FileNET and AS400 systems using its step-by-step documented back-up recovery procedures. The Commission has also placed equipment and software at the backup location to support Scanning and Indexing of critical documents.

## Status of Regional Sites

The Commission recently secured its final permanent hearing site in Frederick. The Board of Public Works approved the lease at its March 15, 2006 meeting. The new hearing space is located on the second floor at 1890 North Market Street. Site construction will be completed in mid-July with hearings commencing on July 24, 2006. In the future, the Commission plans to utilize its regional hearing sites to offer customers additional services such as general orientation sessions to its Online Services and ID validation for its electronic subscription services.

## SAWCA Conference

Maryland will be hosting the 58th Annual Southern Association of Workers' Compensation Administrators "SAWCA" Conference at the Hyatt Regency Inner Harbor in Baltimore July 15 - 19, 2006. The keynote speaker is Dr. Roger C. Merrill, Chief Medical Director for Perdue Farms. The program is packed with exciting and informative presentations on important workers' compensation topics. The Commission is pleased to be a part of this valuable opportunity to meet and discuss current issues in the dynamic workers' compensation industry.



## INSURANCE/SELF-INSURANCE

The Commission has enhanced the audit function initiated in the last fiscal year. The enhancement of the program includes increased funding from the legislature and a position within the Commission that conducts on-site program reviews of the self-insured employers. The on-site reviews focus on the reserving practices and reporting of self-insurers to the Commission. As of June 30, 2006, seven audits of self-insured employers were completed or in progress and one on-site review was completed.

The Employer Compliance program has continued to develop. The Commission uses two sources of data to determine the employers that are without coverage. The National Council on Compensation Insurance supplies the Commission with policy status data and the Commission issues orders for uninsured claims. The Commission requested evidence of workers' compensation coverage from 440

employers and subsequently issued 57 orders requiring employers to obtain workers' compensation coverage in compliance with LE § 9-402.

The Commission approved 34 orders covering increases in security, changes in excess policy coverage, additions of subsidiaries to a self-insured's program and the privilege to self-insure.

The application requests for a Certificate of Compliance by qualifying small business people electing not to be covered by workers' compensation are decreasing. Approximately 34 % of the applications for a Certificate of Compliance were originally denied due to improper classification of the business type, failure to register business with the Department of Assessments and Taxation or otherwise failing to comply with the law.

**Figure 25 | Self-Insurance Program**

ITEM	FISCAL YEAR		
	2006	2005	2004
<b>Individual Self-Insurers &amp; 1 Group</b>	116	117	122
<b>Covered SI Employees <sup>(1)</sup></b>	419.5 T	419.4 T	423.5 T
<b>Covered SI Payroll <sup>(1)</sup></b>	16.6 B	\$16.0 B	\$ 15.3 B
<b>SI Payroll as Percent of All Covered Payroll</b>	17.6%	17.7%	19.1%
<b>Security Held <sup>(1)</sup></b>	\$241.9 M	\$231.1M	\$236.4M
<b>Commission Orders <sup>(2)</sup></b>	34	45	59

T = Thousand, M = Million, B = Billion

<sup>(1)</sup> Source: A-01 Report 2005 - 2003

<sup>(2)</sup> Commission Data 2004 - 2006

**Figure 26 | Workers' Compensation Certification and Coverage Election**

TYPE	FISCAL YEAR		
	2006	2005	2004
Certificates of Compliance	2,138	3,701	4,075
Coverage Exclusions	3,764	3,316	3,507
Coverage Inclusions	244	237	280

Source: Commission Data, July 2006





REVENUES/EXPENDITURES

**Figure 27 | Licensed Insurers Writing Workers' Compensation Insurance**

Fiscal Year	Licensed Insurers <sup>(1)</sup>	Licensed Insurers Billed	Percentage of Licensed WC Insurers
2006	662	277	41.8%
2005	690	288	41.7%
2004	677	300	44.3%

Source: Commission Data, July 2006

<sup>(1)</sup> Includes Self-Insurers

**Figure 28 | Insurer Assessments and Commission Expenses**

Fiscal Year	Assessment Base Insurer Payroll	Gross Commission Expense	Safety Program Cost	Net Commission Expense	Assessment per \$1000 of Payroll
2006	\$94,559,745,432	\$21,431,819	\$7,990,180	\$13,441,639	0.204
2005	\$104,663,366,728	\$21,526,536	\$8,440,357	\$13,086,179	0.205
2004	\$88,449,582,586	\$21,200,215	\$7,766,246	\$13,433,969	0.239

Source: Commission Data, July 2006

The Commission collects from licensed workers' compensation insurers and self-insurers funding for the operating budget of the Commission as well as the Occupational Safety and Health Program within the Department of Labor, Licensing, and Regulation (DLLR). During this year, \$21,431,819 was collected with \$7,990,180 being transferred to DLLR for the safety program. The remaining funds were disbursed as Commission operating expenditures.

The fiscal year 2006 Legislative appropriation for the Commission totaled \$12,299,229. This budget was amended to include an additional \$562,674 to cover expenses associated with the statewide cost of living adjustment approved in July 2005, and the replacement of obsolete computer equipment. Approximately 73.8% will provide for the Commission's allotment of 125.5 full-time equivalent permanent position salaries and 17.75 full time equivalent contractual position salaries, 11.4% for fixed costs to include lease agreements and lease escalations, 5.6% for contractual services to include computer software and hardware maintenance contracts and 5.2% for communications and postage.



## REGULATORY UPDATE

### 14.09.01.27 – Interpreters

Establishes guidelines that attorneys and parties must use in order to request interpreter services through the Commission.

> Adopted 2/09/06; final action on 6/08/06 – effective 7/03/06

### 14.09.03.01 – Guide of Medical and Surgical Fees

Increases the conversion factor to be used when determining reimbursement for services rendered at an Ambulatory Surgical Center and for orthopedic surgery and neurological surgery.

> Proposed 1/26/06; final action 5/11/06 – effective 5/22/06

### 14.09.03.01 – Guide of Medical and Surgical Fees

The Maryland Workers' Compensation Commission amended regulations, to be incorporated by reference, to COMAR 14.09.03.01 on an emergency basis. The amended regulations increase the conversion factor to be used when determining reimbursement for services rendered at an Ambulatory Surgical Center and for orthopedic surgery and neurological surgery.

> Proposed 12/29/05 - effective February 1, 2006 and expire August 1, 2006.

### 14.09.01.31 – Hours of Business

Establishes the official hours of business of the Commission as Monday through Friday, 8:00 a.m. to 4:30 p.m., excepting legal holidays. All documents filed with the Commission after 4:30 p.m., electronically or otherwise, are deemed to be received by the Commission on the next business day.

> Proposed 7/14/05; final action on 11/10/05 – effective 12/8/05

### 14.09.01.12 – Permanent Disability

Requires that medical information be exchanged not later than five (5) days prior to a hearing.

> Proposed 6/10/05; final action on 8/11/05 – effective 9/12/05

### 14.09.01.23 – Legal Representation

The number of days within which an insurer must have an attorney complete and file an Entry of Appearance with the Commission was reduced from 15 days to 10 days.

> Proposed 1/27/05; final action on 6/9/05 – effective 7/4/05

### 14.09.06.02 – Local Office Requirements for Insurers

Requires registration with the Commission of a designated representative.

> Adopted 2/24/05; final action on 6/9/05 – effective 7/4/05

### 14.09.06.05 – Appeal of Attorney Fees

Requires that when an appeal is filed regarding the award of attorney fees, a copy of the petition for judicial review shall be sent to the Attorney General assigned to represent the Commission.

> Proposed 1/27/05; final action on 6/09/05 – effective 7/4/05



## LEGISLATION

The following Legislation was passed during the 2006 Legislative session:

### **HB 166 Timing of Benefit Payments, Filing Issues, and Processing Claims**

This bill codifies current practice at the Commission of using the date of mailing of the notice of filing of a claim for determining the consideration date. The consideration date is 21 days from the date the notice of the filing of a claim is mailed to the employer and insurer.

### **HB 191 Governmental Self-Insurance Group and Self-Insurance by Individual Employers**

This bill increases to \$1,500.00 the maximum limit on the amount that the Workers' Compensation Commission may assess governmental self-insurance groups and self-insured employers for actuarial studies and audits.

### **HB 209 – Cecil County – Students in Unpaid Work-Based Learning Experiences**

This bill authorizes the Cecil County Board of Election to waive the requirement that a participating employer reimburse the county for the use of workers' compensation insurance coverage for students placed in unpaid work-based learning experiences.

### **HB 868 - Participation of Health Care Providers on Provider Panels**

This bill provides that a carrier using a Provider Panel for Health Care Services may not require a health care provider, as a condition of participation or continuation on the carriers' provider panel for health care services, to also serve on a provider panel for workers' compensation services.

### **HB 1005 – Civil Defense Volunteers – Emergencies**

This bill provides that certain civil defense volunteers are covered employers under certain circumstances and designates the state as the employer for these covered employees. This bill repeals certain provisions under the workers' compensation law that exclude workers' compensation coverage for certain volunteers from certain counties.

### **HB 1035 – Uninsured Employers' Fund – Liability of Corporate Officers and Limited Liability Company Members**

This bill provides that a specified officer of a corporation that does not have sufficient assets to satisfy workers' compensation awards and assessments owned by the corporation is jointly and severally liable for those payments if a specified officer knowingly failed to secure workers' compensation insurance.

This bill further provides that certain members of limited liability companies are similarly jointly and severally liable for under funded workers' compensation awards and assessments if a member of the limited liability company has general management responsibility and knowingly failed to secure workers' compensation coverage.

### **HB 1144 – Permanent Partial Disability – Howard County Deputy Sheriffs**

This bill extends public safety benefits provided in LE 9-628 to Howard County Deputy Sheriffs.

### **SB 765 – Presumptions – Lyme Disease**

This bill repeals LE 9-503(d) the requirement that a paid law enforcement employee of the Department of Natural Resources demonstrate that the employee received a specified Lyme disease vaccination in order to qualify for the presumption of a compensable occupational disease under the act.



## KEY CASES

### **Burden to prove worsening of condition – expert medical testimony**

*Kantar v. Grand Marques Café*, 169 Md. App. 275 (2006)

### **Written response to motion for summary judgment**

*Thompson v. Baltimore County*, 169 Md. App. 241 (2006)

### **Worsening of condition – elevation of disability from first tier to second tier compensation – credit employer for benefits paid by weeks instead of money paid**

*Del Marr v. Montgomery County*, 169 Md. App. 187 (2006)

### **Petition for Judicial Review**

*Montgomery County, Maryland v. Carter Post*, 166 Md. App. 381 (2005)

### **Benefits**

*Kelly v. Consolidated Delivery, Co., et al.*, 166 Md. App. 178 (2005)

### **Covered Employee**

*Design Kitchen and Baths v. Lagos*, 388 Md. 718 (2005)

### **Uninsured Employers' Fund Obligation to pay Penalties – Attorney's Fee**

*Uninsured Employers' Fund v. Gerald E. Danner*, 388 Md. 649 (2005)

### **Dependency**

*Weatherly v. Great Coastal Express Co., Inc.*, 164 Md. App. 354 (2005)

### **Regular Employment and Covered Employee**

*Carlos Hodgson v. Flippo Construction Co., Inc. et al.*, 164 Md. App. 263 (2005)

### **Dependency – Public Safety**

*Johnson v. Mayor & City Council of Baltimore City*, 387 Md. 1 (2005)

*Luster v. Mayor & City Council for Baltimore City*, 387 Md. 1 (2005)



## COMMITTEES

### Maryland General Assembly Workers' Compensation Benefit and Insurance Oversight Committee

Chapter 590 and 591 of the Acts of 1987 established the Maryland General Assembly Workers' Compensation Benefit and Insurance Oversight Committee. The Oversight Committee was developed to:

- Examine and evaluate the condition of the workers' compensation benefit and insurance structure in Maryland and the impact these laws have on that structure.
- Review, with respect to adequacy and appropriateness, the changes made to the permanent partial benefits laws and make recommendations for necessary changes.
- Report to the Governor and the Legislative Policy Committee on December 31 of each year.
- Monitor, review and comment on salient workers' compensation issues for the Maryland Legislature.

The Oversight Committee membership includes representatives from the legislative, medical, legal and labor sectors, as well as the general public. An appointed State Senator and House of Delegates member serve as Chair and Co-Chairman.

### 2006 Membership Roster

Senator Nathaniel Exum, **Presiding Chairman**

Delegate John F. Wood, Jr., **Co-Chairman**

Senator John J. Hafer      Delegate Joseph J. Minnick

#### **Representative of Maryland Business Community:**

Mary Anne Reuschling

#### **Representative of the Maryland Labor Organizations:**

Jerry S. Lozupone

#### **Representative of MD Building and Construction Labor Organizations:**

Charles H. Rush

#### **Two Members of the Public:**

Harvey A. Epstein, Esquire      Deborah Fajer-Smith, Esquire

#### **Member of Insurance Industry:**

H. Glenn Twigg, Jr. CPCU, CIC

#### **Member of a Workers' Compensation Rating Organization:**

Lori Lovgren, Esq.

#### **Member of Medical and Chirurgical Faculty of Maryland:**

Kenneth R. Lippman, M.D.

#### **Members of the Bar:**

Rudolph L. Rose, Defense Lawyer

P. Matthew Darby, Plaintiff Lawyer

#### **Committee Staff:**

Tami Burt and Ann Marie Maloney

Department of Legislative Services

### Governor's Advisory Committee on Budget of State Workers' Compensation Commission

Pursuant to the requirements of Labor & Employment Article 9-317 & 9-318, a Budget Advisory Committee was established to review the annual proposed operating budget of the Workers' Compensation Commission and make recommendations to the Commission. The Budget Advisory Committee will perform these reviews and make their recommendations by November 1st of each year. The Committee submits its annual report and recommendations to the Governor and Legislature by December 1st of each year.

### 2006 Committee Members

Monica Meyers Turnbo, **Acting Chair**

Honorable Michael J. Wagner

Kevin P. Foy, Esq.

Honorable W. Ray Huff

Stephen G. Fugate

Patrick A. Roberson, Esq.

Mark T. Hackman, Esq.

John J. Coyle, Jr., Esq.

Melinda L. Hayes

Jeffrey C. Herwig, Esq.

Sandra I. Dorsey

Kathleen Fink, M.D.



## Advisory Committee on the Registration of Rehabilitation Practitioners

The Advisory Committee on the Registration for Rehabilitation Practitioners was formed by the Workers' Compensation Commission in 1997. The Committee's role is to review, evaluate and provide recommendations to the Commission regarding a vocational rehabilitation practitioner's application where questions or clarifications are needed.

Members are appointed to a three-year term by the Workers' Compensation Commission and consist of seven members who are certified rehabilitation practitioners (Labor and Employment Article, Section 9-6A-05).

### 2006 Committee Members

Charles Smolkin, MS, LCPC, CRC,  
CVE, MSRSP – **Committee Chair**  
Susan Budden, MS, CRC, MCRSP  
Clyde Burke, MA, CPC, MCRSP  
Cathryn Gustafson, R.N., WCCM, MCRSP  
Janet Spry Ph.D., CRC, LPC, MCRSP  
Vickie Butts, R.N., WCCM, CRN, MCRSP  
Kathy M. Stone, MS, CDMS, CCM, MCRSP

## Medical Fee Guide Revision Committee

In December 2005, Commissioner Kenneth G. Macleay replaced Commissioners Cynthia S. Miraglia and Sheldon H. Press as Chairman of the Medical Fee Guide Revision Committee.

### Committee Members

**Chair** – Commissioner Kenneth G. Macleay  
**WCC representative** – Dr. Neil Robinson

#### Payers

Rudolph Rose, Esq.  
Dennis Carroll, Esq.  
Michael S. Levin, Esq.  
Lynne Burgoon  
Beth Porter  
Ken Stoller, Esq.  
Miriam Grice

#### Receivers

P. Matthew Darby, Esq.  
Derek A. Kram, M.D.  
Keith A. Segalman, M.D.  
Gregory M. Gilbert  
Eric Gordon, P.T.  
Primo R. Padeletti  
Charles Thorne, M.D.

## Task Force on Employer Compliance

The Maryland Workers' Compensation Commission established a multi-agency task force to consider alternative measures for increasing compliance with the requirement that employers carry workers' compensation insurance. Alternatives range from community education to enhanced penalties. The task force will study issues surrounding employers' conversion of employees to independent contractors, homeowners' failure to insure their housekeepers and home health care workers, and non-compliance in the dry cleaning and construction trades.

### Committee Members

Chairman R. Karl Aumann (WCC)  
Commissioner Maureen Quinn (WCC)  
Kimberly Smith Ward (WCC)  
Marshall Feldman, Esq. (UEF)  
James Himes, Esq. (UEF)  
Holly Isaacs, Esq. (UEF)  
Tom Murphy (WCC)  
Steven Jones (WCC)  
Steven Orr (MIA)  
Thomas Wendel (DLLR)





## CONTACT INFORMATION

### Main Office

Maryland Workers' Compensation Commission  
10 East Baltimore Street  
Baltimore MD 21202-1641  
410-864-5100 • 1-800-492-0479  
TTY Users Call VIA Maryland Relay  
E-mail – [info@wcc.state.md.us](mailto:info@wcc.state.md.us) • Website – [www.wcc.state.md.us](http://www.wcc.state.md.us)

### Executive Office

> R. Karl Aumann, Chairman  
410-864-5300  
> Mary K. Ahearn, Executive Director of Administration  
410-864-5300  
> Amy Lackington, Administrator to the Chairman  
410-864-5300 • [alackington@wcc.state.md.us](mailto:alackington@wcc.state.md.us)  
> Kimberly Smith Ward, Principal Counsel  
410-576-6319  
> Lisa Erlandson Turpin, Director EEO & Employee Development  
410-864-5296 • [lturpin@wcc.state.md.us](mailto:lturpin@wcc.state.md.us)

### Claims Division

> Monica Matthews, Director  
410-864-5366 • [mmatthews@wcc.state.md.us](mailto:mmatthews@wcc.state.md.us)

### Court Reporter Division

> Linda Jenkins, Director  
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### Fiscal Services Division

> David Muir, Director  
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### Hearing Division

> Judy Johnston, Director  
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### Information Technology Division

> Joyce McNemar, Director  
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### Insurance Division

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### Personnel Division

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### Processing Division

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### Support Services Division

> Regina Brown, Director  
410-864-5327 • [rbrown@wcc.state.md.us](mailto:rbrown@wcc.state.md.us)  
> Neil Robinson, M.D., Medical Director  
410-864-5329 • [nrobinson@wcc.state.md.us](mailto:nrobinson@wcc.state.md.us)

### Regional Hearing Sites

#### > Central Region–Beltsville

4780 Corridor Place Suite D  
Beltsville, MD 20705

#### > Northeast Region–Abingdon

3465 Box Hill Corporate Center Drive, Suite E  
Abingdon, MD 21009

#### > Northwest Region–Frederick

1890 North Market Street, Suite 200  
Frederick, MD 21701

#### > Baltimore City

10 East Baltimore Street  
Baltimore, MD 21202

#### > Eastern Shore Region–Cambridge

828 Airpax Road, Building B, Suite 400  
Cambridge, MD 21613

#### > Southern Region–LaPlata

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## **MARYLAND WORKERS' COMPENSATION COMMISSION**

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### **Equal Opportunity Employer**

The Workers' Compensation Commission continues to acknowledge and accept its commitment to equal opportunity for all current and prospective employees as well as its clients.