

MARYLAND WORKERS' COMPENSATION COMMISSION

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**Maryland Workers'
Compensation
Commission**
Annual Report
Fiscal Year 2009

Martin O'Malley, Governor
R. Karl Aumann, Chairman

Anthony G. Brown, Lt. Governor
Mary K. Ahearn, Executive Director

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LETTER FROM THE CHAIRMAN



I am, again, privileged to present the Maryland Workers' Compensation Commission's Annual Report. On behalf of the Commissioners and staff, I encourage you to take advantage of the information contained in this publication.

This overview is an excellent guide to learning more about the Commission's work and the trends affecting workers' compensation in our state.

Maryland continues to progress in its administration and implementation of services to every sector of our system – claimants, attorneys, health care providers, employers, insurers and vocational rehabilitation specialists. We are regularly recognized by our peers from other states as a model of efficiency in the nation. Of paramount importance is the fairness and responsiveness injured workers and their employers receive at the Commission. This would not be possible without the dedication and expertise of our staff. Maryland is ably served by these unsung heroes.

Even as the economy struggles to recover, the number of new claims filed is falling – 6 percent lower than last year. This contributes to the overall reduction of 31 percent since 1995. While no single factor is responsible for this amazing decline, the result is welcome and is a positive reflection of safety programs embraced by labor, management and insurers. It also permits the Commission to schedule hearings more quickly and avoid a backlog of cases.

I appreciate the strong support we receive from the General Assembly and Governor Martin O'Malley. Additionally, the Legislative Oversight Committee, the Budget Advisory Committee, and the Maryland Workers' Compensation Educational Association have been stalwart partners in helping improve the workers' compensation system. I look forward to working with the excellent partnership of all sectors in the workers' compensation community as we strive to provide even better service.

Sincerely,

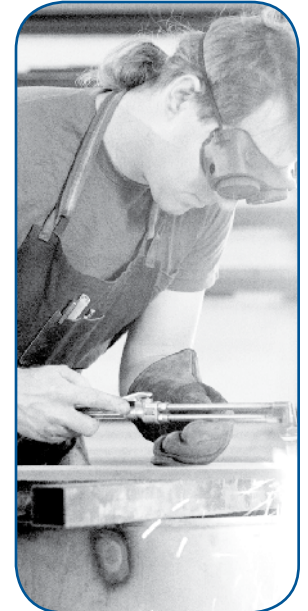
R. Karl Aumann

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.



BIOGRAPHIES

R. Karl Aumann, *Chairman*



Appointed Commissioner of the Workers' Compensation Commission in February 2005, R. Karl Aumann was subsequently named as Chairman in October 2005 by Governor Robert L. Ehrlich, Jr. Immediately prior to this appointment, he served as Maryland's Secretary of State. He earned a Bachelor of Arts in political science from Loyola University Maryland in 1982. Chairman Aumann received his J.D. in 1985 from the University of Baltimore, School of Law and was admitted to the Maryland Bar in 1986. He was an associate with the Towson firm of Power & Mosner and later with the Baltimore office of Miles & Stockbridge. In 1991, President George H.W. Bush appointed him Counsel and

Senior Policy Advisor to the Appalachian Regional Commission. From 1994 until 2003, Chairman Aumann served as Chief Administrator and District Director in the Congressional office of then-Representative Ehrlich.

Chairman Aumann is currently President-Elect of the Southern Association of Workers' Compensation Administrators, having just served as Vice-President. He represents the Commission and is an active member of the International Association of Industrial Accident Boards and Commissions and of the National Association of Workers' Compensation Judiciary.

Mary K. Ahearn, *Executive Director of Administration*



Mary K. Ahearn was appointed Executive Director of Administration of the Workers' Compensation Commission in 2003. She graduated summa cum laude from the College of Notre Dame with a Bachelor of Arts in business with a dual emphasis in management and human resource management. She was a member of the national graduate honor societies Kappa Gamma Pi and Delta Mu Delta. She is a Past President of the Southern Association of Workers' Compensation Administrators, has completed the course of study at the

International Workers' Compensation College, and serves as the Secretary/Treasurer on the Executive Committee of the International Association of Industrial Accident Boards and Commissions. In addition to 10 years of experience with the Commission, Ms. Ahearn has more than 10 years of management and administrative experience in the public and private sectors. She sits on the Board of Directors of the Maryland Chapter of the Juvenile Diabetes Research Foundation International.

BIOGRAPHIES

Patricia G. Adams, Commissioner

Patricia G. Adams was appointed by Governor Martin O'Malley and confirmed by the State Senate on March 9, 2007. She previously served as a Commissioner from 1999 to 2004. Before her work at the Commission, she was the managing partner of Serio, Tansey and Adams from 1982 to 1999. During her tenure, she managed a large workers' compensation practice, representing primarily injured police officers and firefighters. In April 2003, the Daniel O'Connell Law Society selected her as

Lawyer of the Year for Distinguished Service in the Public Sector.

She is also a former Commissioner with the Attorney Grievance Commission of Maryland. Before attending law school, Commissioner Adams worked as a public school teacher in Prince George's County. She is a 1980 graduate of the University of Baltimore School of Law. She graduated magna cum laude with a Bachelor of Science degree from the University of Maryland in 1976.

Jeffrey C. Herwig, Commissioner

Jeffrey C. Herwig was appointed a member of the Workers' Compensation Commission in 2006 by Governor Robert L. Ehrlich, Jr. He graduated from Loyola College in Maryland summa cum laude in 1978 and earned his J.D. from the University of Maryland School of Law in 1981. After clerking for Judge James A. Perrott in the Circuit Court for Baltimore City, he joined Smith, Somerville and Case where he became a partner in 1989. He founded Herwig & Humphreys, LLC, in 1991 with the late Robert L. Humphreys, Jr., and served as the managing partner until his appointment to the Commission. Throughout his 25 years in legal practice, Commissioner Herwig has concentrated in the defense of workers' compensation claims in Maryland, the District of Columbia and in

the Federal Longshore and Harbor Workers' Compensation system. He has been Chair of the Maryland State Bar Association's Negligence and Workers' Compensation Section, Chair of the Joint Task Force for Injured Workers' Rehabilitation, President of the District of Columbia Association of Insurance Compensation Attorneys, board member of various civic organizations, author of the annual supplement to the *Maryland Workers' Compensation Handbook* (Gilbert and Humphreys; Michie Pub.1993), author of articles on vocational rehabilitation issues, and a frequent lecturer on Maryland and District of Columbia workers' compensation law, vocational rehabilitation, Social Security disability and related topics.

BIOGRAPHIES

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 in Maryland and the University of Baltimore School of Law. Following a judicial clerkship at the Circuit Court for Baltimore City for Judge Thomas Ward, 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, Commissioner 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 and the rental car industry. In 1997 Commissioner Macleay served as President of the Board of Trustees of the José Martí Monument Foundation and was integral in having a monument honoring José Martí, a Cuban patriot, erected in Baltimore City. Commissioner Macleay is a member of the Anne Arundel County Bar Association and the Association for Transportation Law, Logistics and Policy. He works on environmental causes with other educational associations, including the Chesapeake Bay Foundation. Commissioner Macleay currently serves as the Commission's Chair of the Medical Fee Guide Committee.

Cynthia S. Miraglia, *Commissioner*



Cynthia S. Miraglia was appointed a member of the Maryland Workers' Compensation Commission in January 1999 by Governor Parris N. Glendening. She graduated cum laude with a J.D. from the University of Baltimore School of Law in 1983. 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 former board member of the Maryland Chapter of the National Association of Women Law Judges. She has served as a board member of the University of Baltimore Alumni Association and is a current member of The Citizens' Review Board of Maryland for Montgomery County.

BIOGRAPHIES**Maureen Quinn, *Commissioner***

Maureen Quinn was appointed a member of the Maryland Workers' Compensation Commission in 2002 by Governor Parris N. Glendening. She graduated from Temple University School of Law with a J.D. in 1987. 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 was engaged in the private practice of law as a trial attorney from 1987 until 2002. She established her own law firm in 1995 and was primarily focused on general civil litigation. Commissioner Quinn is an adjunct professor at the University of Maryland University College where she teaches business law.

Lauren A. Sfekas, *Commissioner*

Lauren A. Sfekas was appointed a member of the Maryland Workers' Compensation Commission in 1996 by 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 14 years in private practice, concentrating on workers' compensation law. She has published and lectured extensively on workers' compensation matters.

BIOGRAPHIES

Kimberly Smith Ward, *Commissioner*



Kimberly Smith Ward was appointed a member of the Maryland Workers' Compensation Commission in February 2007 by Governor Martin O'Malley. She graduated from the University of Maryland with a bachelor's degree in history and from the Wake Forest University School of Law. Commissioner Ward served as a judicial clerk to the Honorable Dale R. Cathell, Judge, Court of Special Appeals of Maryland, and the Honorable Robert M. Bell, Chief Judge, Court of Appeals of Maryland. She joined the Office of the Attorney General in 1993 and worked in the Opinions and Advice, Criminal Appeals and Civil Litigation divisions. She served as Principal Counsel to the Maryland Workers' Compensation Commission from

2001 to 2007. She is a member of the Bar of the Court of Appeals of Maryland, the United States District Court for the District of Maryland, the United States District Court for the District of Columbia, the Court of Appeals for the Fourth Circuit, and the Supreme Court of the United States. She has authored opinions on workers' compensation issues and has lectured on workers' compensation for the Maryland Institute for Continuing Professional Education of Lawyers. Commissioner Ward served on the Task Force for Racial and Ethnicity Fairness in the Courts and is a member of the National Association of Women Law Judges and the International Association of Women Judges. She was named by *The Daily Record* in 2009 to the list of "Maryland's Top 100 Women."

John R. Webster, Jr., *Commissioner*



John R. Webster, Jr., was appointed a member of the Maryland Workers' Compensation Commission in December 1997 by Governor Parris N. Glendening. He completed his undergraduate degree at the University of Maryland and received his law degree from George Washington University where he graduated with honors. Commissioner Webster spent 24 years engaged in private practice with

the firm of Miller & 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, the Maryland State Bar Association, the American Bar Association and the American Trial Lawyers Association.

BIOGRAPHIES

Jeffrey T. Weinberg, Commissioner

Jeffrey T. Weinberg was appointed a member of the Maryland Workers' Compensation Commission by Governor Martin O'Malley and confirmed by the State Senate on March 9, 2007. A graduate of the University of Maryland, College Park and the University of Baltimore, School of Law, he was previously in the private practice of law where his practice concentrated in workers' compensation claims. Commissioner Weinberg has been a board member and Past President of the Maryland Workers'

Compensation Educational Association, and served as a member of the Workers' Compensation Medical Fee Guide Advisory Committee. He is a former Chairman of the Baltimore City Bar Association Workers' Compensation Committee. He is a past member of the Maryland Trial Lawyers Association Workers' Compensation Committee and served as the committee's Vice Chairman from 2005 to 2006. He also served on the Legislative Committee.

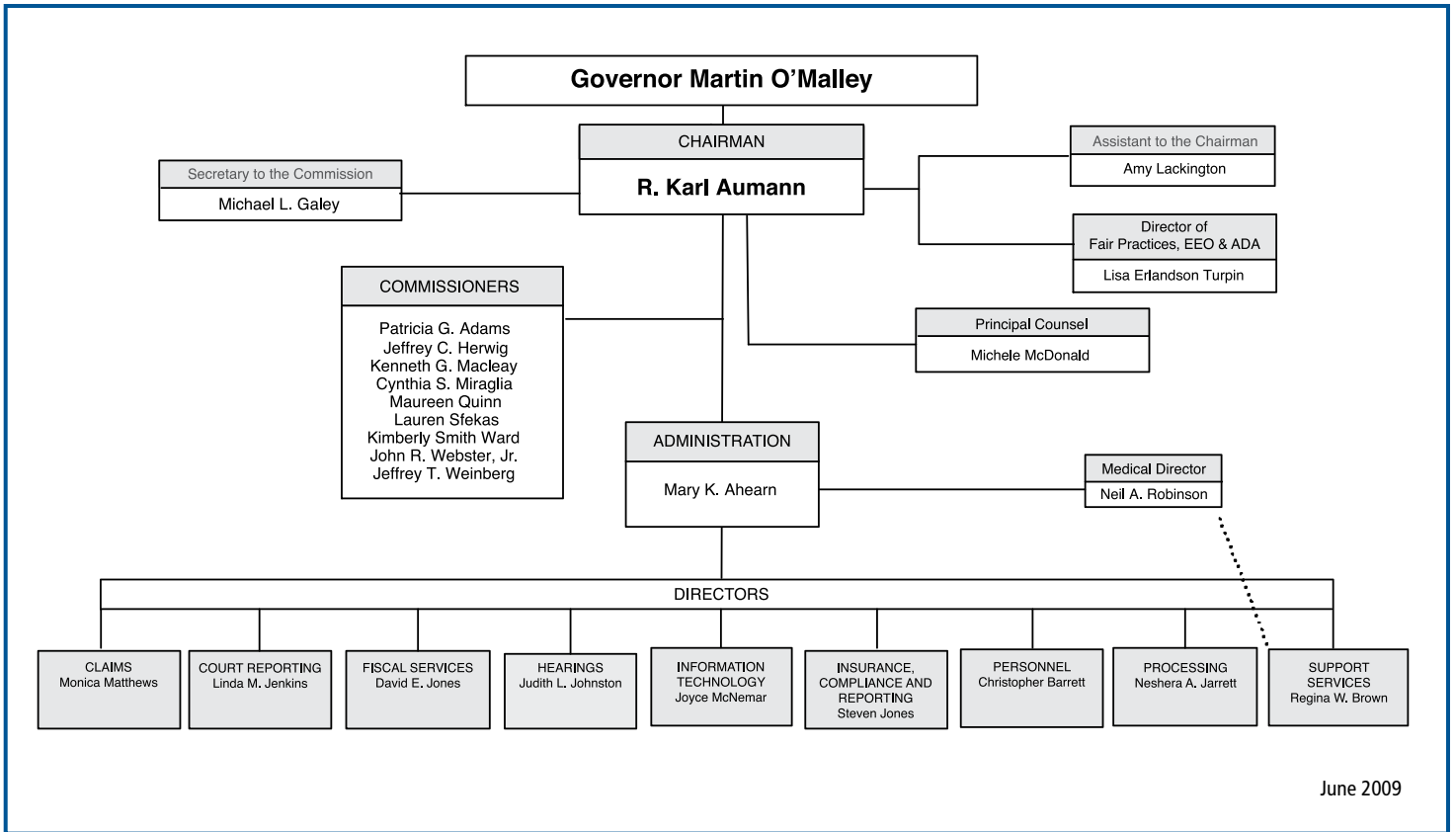
Michele J. McDonald, Assistant Attorney General, Principal Counsel

Assistant Attorney General Michele J. McDonald is a graduate of Swarthmore College and the University of Maryland School of Law, where she was articles editor for the *Maryland Law Review*. She served as a judicial clerk to the Honorable Theodore G. Bloom, Maryland Court of Special Appeals. She joined the Office of the Attorney General in 1993 and has advised and represented the Department of Economic and Employment Development, and the Department of Labor, Licensing and Regulation. From 1996 to 2007, she represented the Department of Public Safety and Correctional Services in civil rights, employment and labor litigation. She has lectured on state personnel, employment, labor, administrative, and workers' compensation law for the Maryland Institute for Continuing Professional Education of Lawyers, the American Correctional Association, the

Committee on the Status of Women of the Society for Music Theory, the Office of the Maryland Attorney General and the Maryland Workers' Compensation Educational Association. She currently serves on the Board of Directors of the Women's Law Center where she was co-chair of the Employment Law Committee, the St. Pius X Elementary School Board, the Women in Law Editorial Committee of the "Finding Justice Project" and is Past Chair of the Maryland State Bar Association's Administrative Law Section. Ms. McDonald is a lifetime fellow of the Maryland Bar Foundation and is the current president of the Loophole Law Club. Ms. McDonald provides the Workers' Compensation Commission with general legal counsel on issues pertaining to personnel, self-insurance, contracts and procurement, litigation and regulation.

ORGANIZATIONAL CHART

Workers' Compensation Commission



Pictured (back row, left to right) David Jones, Monica Matthews, Michael Gale, Steven Jones, Amy Lackington, Linda Jenkins (front row, left to right) Regina Brown, Christopher Barrett, Mary Ahearn, Lisa Erlandson Turpin, Neshera Jarrett (not pictured: Judith Johnston, Joyce McNemar, Neil Robinson, M.D.)

AGENCY HIGHLIGHTS AND PROCESS IMPROVEMENTS

Business Continuity Plan Updates

The Commission continues to review, test and update its Business Continuity Plan and has implemented an Emergency Data Recovery Plan for business resumption of 100 percent of the agency's mission-critical functions within 24 hours of a declaration of disaster.

Legislation, Outreach Increases Insurance Protection for More Maryland Workers

The Workplace Fraud Act was enacted during the 2009 session as a multifaceted approach to issues such as wage/hour violations, premium avoidance and others that arise due to the misclassification of employees as independent contractors. The legislation creates certain presumptions with regard to "covered employment," establishes investigative authority in the Department of Labor, Licensing and Regulation, and provides for penalties if an employer is found to have improperly classified a worker. For the purposes of workers' compensation, if an employer has failed to properly classify an individual as an employee, the Commission must order the employer to secure workers' compensation coverage for the employee. If an employer knowingly failed to properly classify an employee, the employer is subject to a civil penalty of up to \$5,000 per employee.

By Executive Order Governor Martin O'Malley has established an interagency Joint Task Force on Workplace Fraud of which the Commission is a member. The Task Force will facilitate the sharing of information, education and outreach to employers, and target enforcement of the recently enacted Workplace Fraud Act.

In addition, the Commission is designing a program that will reach out to Maryland employers to increase their awareness of workers' compensation laws and to bring them into compliance with the requirements. It is expected that through education and expanded information sharing among Maryland agencies the Employer Compliance Program will result in insurance protection for more Maryland workers.

Uninsured Employers' Fund Assessment

Pursuant to the direction of the Board of the Uninsured Employers' Fund, the Commission is increasing the assessments under Labor & Employment Article §9-1007(b). Effective July 1, 2009, all applicable Orders issued by the Commission will include an additional 1 percent assessment to be paid by employers/insurers for maintenance of the Uninsured Employers' Fund.

Adjudicatory Document Rewrite

The Commission continues to work on the rewrite of the Order creation software known as MergeDoc. This rewrite, due later this year, is designed to improve the Order creation process and to improve the accuracy of Orders through tighter integration of the claims processing system and by automating the capture of Order-related statistical data.

Maintenance Assessment Calculation

The Commission implemented a system for insurers to electronically report their payroll figures used in the maintenance assessment calculation. Previously this was done only in hard copy. The system was developed in fiscal year 2009 and was implemented with the report of payroll that is due in September 2009, in fiscal year 2010. This will reduce time spent on data entry into the Commission's database when the hard copy paper is received and will reduce the possibility of errors when transferring the information from the paper form to the database.

Commission's Redesigned Web Site Features Enhanced Search Options

Information is easier and faster to locate on the Commission's redesigned Web site. Launched in April 2009, the site includes enhanced search options. Using Maryland's Google search, site visitors can complete searches throughout Maryland state and local government Web sites. The new design also includes simpler page layouts and smaller file sizes so that Web pages load faster.

AGENCY HIGHLIGHTS AND PROCESS IMPROVEMENTS

Weekly Hearing Schedules Available Online

The implementation of a weekly docket display system continues to offer the general public online access to the Commission's hearing schedules. The information, accessible under the Claims and Adjudication section of the Commission's Web site, is available in Adobe® Reader (PDF) or Microsoft Excel® format and can be searched online or downloaded to the user's personal computer.

Attorney Identity Validation

Attorney identity validation may be conducted at the Commission's regional hearing sites for Web-Enabled File Management System Online Services (WFMS) subscription. This new procedure was instituted to enable attorneys from anywhere in the state to sign up for Web services without having to appear at the Commission's main office.

Attorney Master File Updates

Information in the Commission's Attorney Master File is updated from the Web-Enabled File Management System (WFMS) Online Services User Profile for subscribed attorneys. Subscribed attorneys can automatically update their official mailing address, telephone number or e-mail address when they update their WFMS Online Services User Profile.

Search and Inquiry Options Added to Online Services

A claimant's date of birth has been added as a search element for all subscriber claim data searches and WebForm filings. This change facilitates searches for prior claims where there may be a change of surname or when a Social Security number is not available.

WebForms Filing Security

As part of the Commission's Online Services Information Security initiative, the dual-data input security requirement utilized for claim information search and document view has also been implemented for our online WebForms filing procedures. To launch a WebForm, each subscriber is now required to provide the claimant's surname and either the Workers' Compensation Commission's claim number, Social Security number, or date of birth.

Online Form Filing Service Available to Attorney Proxy

Authorized attorney proxy subscribers now have the ability to file appropriate Commission forms on their subscribed attorney's behalf. The options and requirements for the forms are the same as those provided the subscribed attorney, however the WebForm signature will contain three lines indicating the subscriber, the subscriber's e-mail address, and the attorney who has authorized the attorney proxy as the filing party ("on behalf of..."). This signature option is similar to the one featured in WebForms filed by an authorized insurer, where the third line indicates the insurer or self-insured employer name.

e-Notifications Offer Advantages to Attorney Subscribers

Subscribed attorneys may choose to receive e-Notifications or e-mails in lieu of postal mail notifications of various notices sent from the Commission for claims in which the subscribed attorney is a party. Benefits of e-Notifications include:

- Users can receive Hearing Notices and other notices of claim actions and can have documents filed more quickly than with postal mail.
- Links in the e-Notification enable users to quickly open, view and save a Notice.
- Claim and Notice identification information is included in the e-mail message.
- Notice of Withdrawn Issues is added to those currently available.

Attorneys interested in receiving e-Notifications may update their User Profile to activate e-Notification. More information about this feature for attorney subscribers is available on the Commission Web site or by e-mailing websupport@wcc.state.md.us.

AGENCY HIGHLIGHTS AND PROCESS IMPROVEMENTS

First Report of Injury Search

Subscribed attorneys and their attorney proxy designees can search for First Report of Injury (FROI) forms filed with the Commission. The search can locate a FROI where no claim was filed or when a FROI is not associated with a claim.

Improved Reliability for Filing Issues Form H24R

Changes to the Commission's Online Services Issues Form H24R help to alleviate errors when a corrected Notice of Claim is mailed. All rules for filing the form are dependent on the consideration date. The consideration date may be changed in claims where an employer or insurer change occurs or under other particular circumstances.

Insurer Designee Searches Simplified

In accordance with COMAR 14.09.06.02, the Commission requires all insurers that provide workers' compensation insurance in Maryland to register an insurer designee with the Commission who can provide the name of the competent individual handling and adjusting each disputed claim. The insurer designee does not have knowledge of the claim status but rather is required, upon inquiry, to provide the name, address, telephone number and e-mail address of the competent individual in the state of Maryland handling and adjusting the claim. When requested, this information must be provided within two business days.

A listing of all registered insurer designees is available on the Commission's Web site as a searchable Adobe® Reader document. This document lists all insurers alphabetically by name and includes the insurer designee's name as provided by the insurer, an e-mail address, and a Maryland local or toll-free telephone number.

Commission's Web Site Includes Insurance, Compliance and Reporting Page

A new Insurance, Compliance and Reporting page is now available on the Commission's Web site. The page consolidates forms, statutory and regulatory links, and general information of interest to the self-insured community. Also available are statutory and regulatory filing information and dedicated contact information for the Insurance, Compliance and Reporting Division.

New Video Supports Online Employee Claim Form C-1

The Commission has produced a 6-minute instructional video supporting its online Employee Claim Form. The video explains how to complete the online form and provides additional information about online inquiry services that provide claim status and Commission processes information. The Windows Media Player format video is posted on the Online Employee Claim Form page of the Commission's Web site. A text version of the audio portion of this video may also be downloaded and printed.

Frequently Asked Questions and Answers Posted Online

The Commission provides frequently asked questions and answers online. Topics include:

- Address Changes
- Appeals in the Circuit Court
- Hearings
- Medical (Information and Regulations)
- Vocational Rehabilitation
- Assessments
- Hearing Transcripts
- Personnel
- Web Site Information
- Certificate of Compliance
- Interpreter Services
- Self-Insurance
- Mailing Address, Telephone Numbers and Names of Commissioners
- Claims
- Mail Services
- Settlements

Health Care Provider Subscription

The Commission's online file management system has added a new provider subscription for medical providers to view Orders, issues, hearing notices and settlement documents.

AGENCY HIGHLIGHTS AND PROCESS IMPROVEMENTS

Enhanced Online Reporting Function for Self-insured Employers

The online Annual Information Report (A-01) was enhanced to provide self-insured employers the ability to report information to the Commission electronically. Previously this information had to be mailed. The Commission also has allowed reporting to be completed by section rather than all at once. These enhancements are intended to make the reporting process more efficient for self-insured employers and the Commission.

Audits to Verify Information for Self-insured Employers

The Commission is working to further verify that the security deposits held for self-insurers are adequate through audits of the information provided on the Annual Information Report (A-01). Six self-insured employers were scheduled for audit in fiscal year 2009. These audits will be completed in fiscal year 2010.

Online Vocational Rehabilitation Workshop Offered

The Commission has released an online vocational rehabilitation workshop as part of continuing efforts to educate vocational rehabilitation providers regarding statutory requirements and the level of service required. Labor and Employment Article, §§9-671 and 9-6A-18, Annotated Code of Maryland, mandate that practitioners be certified or registered before providing vocational rehabilitation services to a Maryland injured worker.

Interpreter Services Program

Pursuant to COMAR 14.09.01.27, a party requiring interpreter services for a witness with limited English proficiency must, within 10 days of the issuance of the notice containing the date, time and location of the hearing, contact the Commission's Interpreter Program Office (IPO) and identify each individual for whom an interpreter will be required. If there are multiple witnesses requiring interpretation, it may be necessary to schedule more than one interpreter to facilitate the hearing. Interpreter services are not provided at the hearing for a previously unidentified witness with limited English proficiency.

The Commission has expanded its interpreter services by equipping each regional site with Assistive Listening Devices (ALDs) that

enable individuals to hear what is being interpreted clearly, enhancing the person's ability to concentrate on the testimony being presented, as well as alleviating background noises or other distractions in the hearing room.

Real-time Translation Services Update

Communication Access Real-time Translation (CART) services for the hearing impaired are available at the Commission. CART is the instant translation of the spoken word into English text using a stenotype machine, notebook computer monitor or other display. CART is often referred to as real-time captioning. Several of the agency's court reporters have been trained in the CART process.

Commission Office Enhancements

Agency Outgoing Forms

Most Commission outgoing forms – for example the Notification to Employer for Insurance Information (C-17) and the Notification to Insurer/Response (C40) – have been converted to print on plain paper, and are no longer printed on colored paper and/or pre-printed forms. This conversion has resulted in cost savings in labor and materials.

Dual Monitors

The Commission has installed dual monitors in multiple work areas to include the indexing stations which has resulted in greater staff efficiency and productivity.

Copiers

The Commission has started the initiative to replace all copiers whose leases have expired with more efficient models that will be networked for printing, scanning and faxing. This will provide cost savings and allow for greater flexibility in reproducing documents while encouraging staff to use less paper by having an easy-to-use, quick scanner readily available.

Improved Commission Timekeeping System

The Commission has replaced its outdated timekeeping system with a more efficient, automated timekeeping system, MD Time, and has replaced hard-copy leave request forms with an electronic version. This completely paperless system increases employee productivity, reduces the possibility of calculation errors, and allows the payroll closing process to be completed more efficiently.

AGENCY HIGHLIGHTS AND PROCESS IMPROVEMENTS

Southern Association of Workers' Compensation Administrators Conference

The 60th annual conference of the Southern Association of Workers' Compensation Administrators (SAWCA) was held at the Hyatt Regency Washington on Capitol Hill, July 21-25, 2008. The conference featured a group of dynamic speakers including Bruce S. Wilkinson, a certified speaking professional who provided information on "Bringing Value to the Challenges of Leadership, Communication and Organizational Change."

SAWCA will hold its 61st annual conference at the Sandestin Golf & Beach Resort Bayside Inn Hotel in Destin, Fla., on July 20-24, 2009.

Maryland Workers' Compensation Educational Association's Annual Conference

The theme of the 24th annual conference of the Maryland Workers' Compensation Educational Association (MWCEA), held at the Clarion Resort Fontainebleau Hotel and Conference Center in Ocean City, Md., on September 21-24, 2008, was "Work Comp College." Using a case study that brought the many perspectives needed for successful claims administration into focus, the conference speakers reviewed the best practices for ethical claims handling required for workers' compensation in Maryland. The aggregate viewpoint of the presentations enabled participants to discuss the most effective ways to resolve difficult issues in workers' compensation claims. Featured speakers included the House and Senate chairs of the Maryland Workers' Compensation Oversight Committee, Delegate Carolyn J. Krysiak and Senator Nathaniel Exum, members of the Maryland Workers' Compensation Commission, nationally recognized experts in workers' compensation services, and the most respected health care providers in their areas of practice. The keynote speaker was the Honorable Thomas V. "Mike" Miller, Jr., president of the Maryland State Senate.

MWCEA will hold its 25th annual conference at the Clarion Resort Fontainebleau Hotel and Conference Center in Ocean City, Md., on September 20-23, 2009.

International Association of Industrial Accident Boards and Commissions All Committee Conference

Maryland hosted the International Association of Industrial Accident Boards and Commissions (IAIABC) All Committee Conference in Baltimore, April 22-25, 2009, at the Marriott Baltimore Inner Harbor at Camden Yards. "Preparing for the Worst: Bankruptcies Among Self-Insurers in 2009" was a prominent topic. The Commission's Principal Counsel Michele J. McDonald and Commissioner Kimberly Smith Ward contributed to the program's discussion on "Administrative Actions to Prepare for Bankruptcy: A Maryland Case Study." During this segment, the audience learned about administrative remedies using a case study from the state of Maryland. The discussion also covered:

- Pre-collapse regulatory authority
- Statutory/regulatory guidance for the bankruptcy
- Claiming against a bond, administering funds, and dealing with surety conflict
- Claiming against a Letter of Credit
- Loss portfolio transfers
- Annuities and other money stretching devices
- Dealing with shortfalls

The program also included discussions on "Techniques for Assessing Risk in the Near Term" and "Long-Term Solutions to Minimize the Impact of Self-Insurer Bankruptcy."

Commissioner Kimberly Smith Ward Named to Maryland's Top 100 Women List

Commissioner Kimberly Smith Ward was chosen as one of Maryland's "Top 100 Women" by *The Daily Record* in its 14th annual list. The award recognizes successful female professionals who give back to their professions and communities by mentoring others and by personal community involvement. Commissioner Ward and her fellow recipients were honored at a ceremony on May 11 at the Meyerhoff Symphony Hall.

AGENCY HIGHLIGHTS AND PROCESS IMPROVEMENTS

Report on Fraud Program

Labor and Employment Article §9-310.2, Annotated Code of Maryland, requires the Commission to refer to the Insurance Fraud Division of the Maryland Insurance Administration any case in which it is established by a preponderance of the evidence, after a hearing, that a person knowingly affected or knowingly attempted to affect the payment of compensation, benefits, fees or expenses under the Workers' Compensation Act by means of a fraudulent representation. By regulation a party may request a hearing for referral to the Insurance Fraud Division.

There were seven referral requests filed and 10 other cases found by the Commission to have involved fraud of some description during fiscal year 2009 of which 10 have been referred to the Fraud Division.

When the Commission receives correspondence from a non-party alleging fraud the matter is researched by Commission personnel. Such communication is typically anonymous and in most instances there is insufficient information to positively identify the individual allegedly committing fraud. If sufficient information does exist, the matter is forwarded to the employer/insurer.

The Commission received 13 allegations during fiscal year 2009 and forwarded four to the Fraud Division. When the Commission receives a telephone call alleging fraud, a record is made of the call and the caller is referred to the Fraud Division's toll-free "Fraud Hotline." The Commission referred 14 callers to the Fraud Division during fiscal year 2009.

New Forms and Revisions

New Forms

- Claim for Funeral Benefits Only (WCC C-17)
- Insurer Request for Change of Address (WCC H-13F)
- Employer or Self-insured Employer Request for Change of Address (WCC H22R)
- Request for Employer Designee to Receive Notice of Employee Claims (WCC H23R)

Revised/Web-enabled Forms

- Claim for Funeral Benefits Only (WCC C-17)
- Insurer Request for Change of Address (WCC H-13F)
- Employer or Self-insured Employer Request for Change of Address (WCC H22R)
- Request for Employer Designee to Receive Notice of Employee Claims (WCC H23R)

FY 2009 Annual Report Online

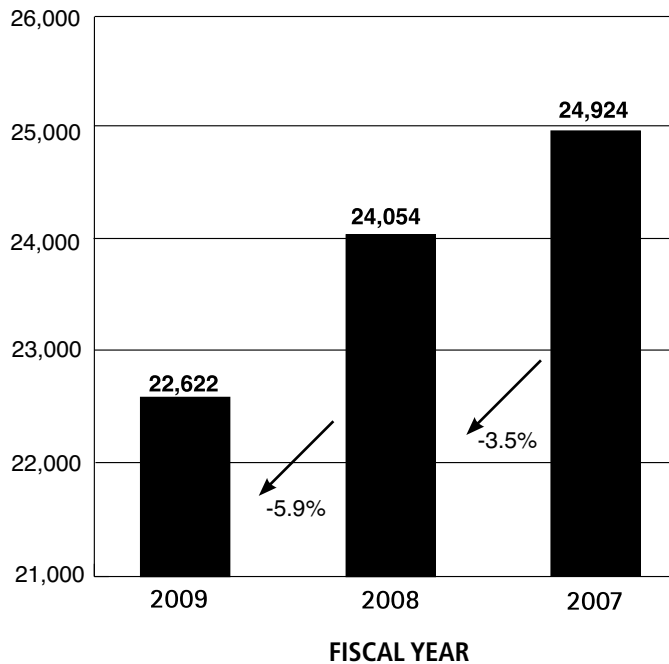
The Maryland Workers' Compensation Commission's Annual Report for fiscal year 2009 will be posted to the Commission's Publications and Reports page on its Web site in January 2010.

AGENCY PERFORMANCE

Maryland's workers' compensation system continues to be among the best in the nation, and continues to improve with the support and participation of government, attorneys, health care providers, employers, insurers and vocational rehabilitation specialists.

The agency's performance in this fiscal year related to claims, hearings, transcripts and vocational rehabilitation is presented here and in the following charts and tables.

FIGURE 1 • Filed Claims



Filed claims in 2009 decreased by 5.9 percent as compared to last year's decrease of 3.5 percent. The metropolitan jurisdictions showed the majority of the claim drop. Claims filed from Baltimore City, Baltimore County, Harford County, Montgomery County and Prince George's County decreased. Claims filed from Anne Arundel County increased.

Based on award data, the average permanent partial (PP) award increased slightly to \$19,031, a 1.9 percent increase compared to last year, whereas the average weekly wage increased 2.4 percent. The growth rate of compromise and settlement (CO) awards was higher than the growth rate of permanent partial awards. This

year's average award of \$21,098 is a 2.6 percent increase over the prior year's average award.

Maryland now ranks as the eighth lowest state in the nation in premium rates. The National Council on Compensation Insurance, Inc. (NCCI) reported that incurred losses have increased at a rate higher than our neighboring states and the national average since 2004. Premium growth in Maryland is comparable to that of Virginia, while Pennsylvania has experienced slower premium growth. The nation as a whole has experienced more rapid premium growth.

AGENCY PERFORMANCE

FIGURE 2 • eForms vs. Total Forms Filed

FORM TYPE	FISCAL YEAR						
	2009			2008			
	Total Forms	Total eForms	Percent	Total Forms	Total eForms	Percent	Percent Change
Postponement Request	10,742	7,724	71.9%	11,365	6,398	56.3%	27.7%
Enter/Strike Appearance	56,230	18,093	32.2%	61,156	13,586	22.2%	45.0%
Issues Controversion	30,671	16,247	53.0%	30,976	13,739	44.3%	19.6%
Vocational Rehabilitation Progress Report	12,195	7,643	62.7%	12,643	7,321	57.9%	8.3%
Vocational Rehabilitation Referral Notice	5,897	3,966	67.2%	5,779	3,577	61.9%	8.6%
Employee Claim Form	23,554	5,316	22.6%	25,257	4,220	16.7%	35.3%
Withdraw Issues/Set With	11,741	8,580	73.1%	11,769	7,148	60.7%	20.4%
TOTAL	151,030	67,569	44.7%	158,945	55,989	35.2%	27.0%

Source: Commission Data, July 2009

The Maryland Workers' Compensation Commission continues to see an increase in the percentage of Employee Claim Forms received electronically. In this fiscal year, 22.6 percent of the Employee Claim Forms were received electronically in contrast to 16.7 percent in the previous year. The chart "eForms vs. Total Forms Filed" lists a sample of the forms available electronically and indicates the number and percent of e-forms filed in fiscal years 2008 and 2009.

A total of 44,968 issues were filed with the Commission this fiscal year and the Commission scheduled 44,625 hearings. The Commission's daily docketing system successfully scheduled 98.1 percent of those issues of the most urgent nature within 60 days of the issue file date. Emergency hearing requests accounted for 6.2 percent of the total issues filed. The Commission continued to demonstrate a high level of efficiency, issuing 97.2 percent of hearing Orders within 30 days of the hearing date.

The Commission received 3,149 requests for transcripts this fiscal year, of which 1,722 were provided for appellate litigation and 1,427 for other general request purposes such as third-party litigation, reopening, and general requests by other parties of interest.

This fiscal year the Commission approved 568 Stipulation Rehabilitation Plans and processed 21 Rehabilitation Service Plans.

The Commission currently has on record 1,014 Workers' Compensation vocational rehabilitation providers certified to work with Maryland injured workers. The Commission publishes a list of approved providers and a directory of registered vocational rehabilitation companies on its Web site.

In fiscal year 2009, the Commission released its first online Vocational Rehabilitation Workshop to help meet the continuing education requirements of vocational rehabilitation providers. Maryland law requires that registered vocational rehabilitation providers participate in training or informational classes offered by the Commission. The Commission's Vocational Rehabilitation Workshop covers statutory requirements related to registration, and general rules and standards of practice. More than 650 vocational rehabilitation providers completed the online workshop training and now meet statutory requirements. The Commission will continue to offer the workshop and will provide annual updates as new procedures or rules become available.

A significant responsibility of the Commission is to review and process disputed claims for medical services. This fiscal year, the Commission received and processed 1,537 C-51s. Of these, 467 were controverted by the employer and/or insurer, and were subsequently set for a hearing before a Commissioner.

AGENCY PERFORMANCE

The Commission also refers medical evaluations to medical providers, as per Commission Order. This year 26 medical evaluations were referred.

The Commission's public service staff performs a variety of customer service duties in addition to their telephone service responsibilities. They interact with the public on a daily basis, directing them to the proper hearing room, date-stamping filings, issuing subpoenas, assisting with claim searches or microfilm requests, and making copies. In addition to calls received through the automatic call distribution (ACD) system, public service employees also answer calls received directly through the PBX to their individual extension. Public service staff handled an average of 3,320 calls per month this fiscal year. The call abandonment rate rarely hit 4 percent, with the daily average less than 2 percent. Currently, the average wait for

answered calls is less than one minute. When combined with abandoned calls, the average wait time was one minute and 15 seconds. The Commission has set up a process of generating weekly reports to study the busiest call time and when calls are being abandoned in order to reallocate staff. The Commission anticipates that increasing staffing during busiest call time will help the agency in achieving this fiscal 2010 goal.

This year the Commission processed 653,623 pieces of outgoing mail. This number has increased from 652,771 pieces of outgoing mail processed last year. The Commission anticipates that the quantity of processed mail will decrease as the Commission's Web-based file system continues to develop and as more members elect to receive electronic notifications.

FIGURE 3 • Filed Claims by Market Segment

MARKET SEGMENT	FISCAL YEAR					
	2009		2008		2007	
	Count	Percent	Count	Percent	Count	Percent
Voluntary Market Insurers	10,843	47.9%	11,562	48.1%	12,012	48.9%
Injured Workers' Insurance Fund	4,524	20.0%	5,093	21.1%	5,597	22.5%
Self-Insured						
Governmental Entities	4,535	20.0%	4,634	19.3%	4,552	18.3%
Hospitals	760	3.4%	747	3.1%	727	2.9%
Other Self-Insured Employers	1,221	5.4%	1,243	5.2%	1,256	5.0%
Private Groups	399	1.8%	373	1.5%	346	1.4%
Other – Uninsured	340	1.5%	402	1.7%	434	1.7%
TOTAL	22,622	100.0%	24,054	100.0%	24,924	100.0%

Source: Commission Data, July 2009

AGENCY PERFORMANCE

FIGURE 4 • Source of Filed Claims by Political Subdivision

JURISDICTIONS	FISCAL YEAR		
	2009 Claims	2008 Claims	2007 Claims
Baltimore City	3,745	4,155	4,425
Baltimore County	3,734	3,991	4,015
Prince George's County	2,998	3,000	3,201
Montgomery County	1,987	2,224	2,163
Anne Arundel County	1,873	1,844	1,951
Harford County	1,065	1,098	1,063
SIX MAJOR METRO AREAS - COUNT	15,402	16,312	16,818
Percent of Total Filed Claims	68.1%	67.8%	67.5%
Frederick County	663	740	804
Washington County	645	616	652
Carroll County	613	641	729
Howard County	527	545	554
Charles County	473	439	493
Wicomico County	327	399	408
Calvert County	294	366	393
Allegany County	318	332	303
Cecil County	304	355	359
St. Mary's County	323	357	327
Caroline County	269	221	178
Queen Anne's County	126	136	155
Worcester County	183	188	173
Dorchester County	148	200	128
Talbot County	91	84	101
Garrett County	105	111	136
Somerset County	76	86	92
Kent County	72	58	67
Unclassified	0	0	0
EIGHTEEN NON-METRO AREAS - COUNT	5,557	5,874	6,052
Percent of Total Filed Claims	24.6%	24.4%	24.3%
OUT-OF-STATE CLAIMS - COUNT	1,663	1,868	2,054
Percent of Total Filed Claims	7.3%	7.8%	8.2%
TOTAL	22,622	24,054	24,924

Source: Commission Data, July 2009

AGENCY PERFORMANCE

FIGURE 5 • Filed Claims by Industry

INDUSTRIES WITH MORE THAN 100 FILED CLAIMS	FISCAL YEAR					
	2009		2008		2007	
	Count	Percent	Count	Percent	Count	Percent
Policemen - Security	2,143	9.5%	2,043	8.5%	2,154	8.6%
Truckmen NOC	1,127	5.0%	1,303	5.4%	1,370	5.5%
Colleges or Schools Including Day Care	1,495	6.6%	1,306	5.4%	1,418	5.7%
Building, Raising or Moving - General Construction	777	3.4%	818	3.4%	1,006	4.0%
Hospitals - All Other Employees	877	3.9%	768	3.2%	896	3.6%
TOP 5 INDUSTRIES IN FILED CLAIMS	6,419	28.4%	6,238	25.9%	6,844	27.5%
Hotels, Restaurants, Bars and Nightclubs	673	3.0%	626	2.6%	763	3.1%
Firemen Including Volunteer Department and Ambulance Service	597	2.6%	480	2.0%	558	2.2%
Meat Combined Grocery and Provision Stores Retail	490	2.2%	527	2.2%	500	2.0%
Automobile Garages or Repair Shops Including Dealers	391	1.7%	369	1.5%	403	1.6%
Taxicab and Bus Companies	554	2.4%	539	2.2%	527	2.1%
Convalescent or Nursing Homes All Employees	448	2.0%	440	1.8%	487	1.9%
Carpentry NOC - Renovations	310	1.4%	338	1.4%	411	1.6%
Clothing or Dry Goods Stores Retail	255	1.1%	303	1.3%	292	1.2%
Municipal Township County or State Employees NOC	393	1.7%	392	1.6%	369	1.5%
Storage Warehouses General Merchandise NOC	296	1.3%	292	1.2%	325	1.3%
Clerical Office Employees NOC	254	1.1%	339	1.4%	315	1.3%
Charitable Organizations (Goodwill)	311	1.4%	251	1.0%	261	1.0%
Plumbing - Steam Fitting	191	0.8%	208	0.9%	221	0.9%
Store Risks Wholesale or Combined NOC (K-Mart)	294	1.3%	225	0.9%	326	1.3%
Sheet Metal Work Including Air Conditioning and Refrigeration	193	0.9%	171	0.7%	216	0.9%
Buildings Operation by Contractors	174	0.8%	146	0.6%	200	0.8%
Landscape and Tree Surgery	144	0.6%	144	0.6%	186	0.8%
Unclassified (Insufficient Data)	124	0.5%	138	0.6%	161	0.7%
Electrical Wiring in Buildings	176	0.8%	197	0.8%	194	0.8%
Housing Authorities - Apts. and Condos Including Real Estate	170	0.8%	163	0.7%	203	0.8%
Employment Agencies	119	0.5%	N/A		173	0.7%
Physicians Including Clerical	256	1.1%	170	0.7%	174	0.7%
Bakeries	N/A		N/A		103	0.4%
Telephone or Telegraph Companies	125	0.6%	112	0.5%	146	0.6%
Concrete Construction NOC	N/A		N/A		101	0.4%
Mail and Parcel Delivery Employees	N/A		N/A		130	0.5%
Iron or Steel Works Shop	N/A		N/A		117	0.5%
Hardware Stores - Locksmiths	N/A		104	0.4%	108	0.4%
Industries with More Than 100 Filed Claims	6,938	30.7%	6,674	30.5%	7,970	32.0%
Number of Industry Groups Represented	23		28		33	
All Other	9,265	40.9%	11,142	46.3%	10,110	40.5%
TOTAL	22,622	100.0%	24,054	100.0%	24,924	100.0%

Source: Commission Data, July 2009

NOC: Not Otherwise Classified

Note: Chart represents filed claims in which an award has been ordered.

AGENCY PERFORMANCE

FIGURE 6 • Awards According to Nature of Injury

NATURE OF INJURY	FISCAL YEAR											
	2009				2008				2007			
	TT	PT/PP	Total	Percent of Total	TT	PT/PP	Total	Percent of Total	TT	PT/PP	Total	Percent of Total
Burns	137 62.0%	84 38.0%	221	1.0%	134 55.8%	106 44.2%	240	1.1%	149 57.3%	111 42.7%	260	1.1%
Cuts, Abrasions, Punctures	910 66.2%	464 33.8%	1,374	6.5%	969 67.2%	474 32.8%	1,443	6.5%	1,000 68.7%	456 31.3%	1,456	6.3%
Fractures	200 66.2%	102 33.8%	302	1.4%	180 63.4%	104 36.6%	284	1.3%	186 58.7%	131 41.3%	317	1.4%
Dislocations/Strains	9,742 55.8%	7,708 44.2%	17,450	81.9%	10,385 56.6%	7,977 43.4%	18,362	82.6%	10,952 58.1%	7,904 41.9%	18,856	82.1%
Multi/Other	1,017 52.1%	935 47.9%	1,952	9.2%	974 51.4%	922 48.6%	1,896	8.5%	1,020 48.8%	1,069 51.2%	2,089	9.1%
TOTAL	12,006 56.4%	9,293 43.6%	21,299	100.0%	12,642 56.9%	9,583 43.1%	22,225	100.0%	13,307 57.9%	9,671 42.1%	22,978	100.0%

Source: Commission Data, July 2009 TT - Temporary Total PT - Permanent Total PP - Permanent Partial

FIGURE 7 • Awards According to Weeks of Disability and Body Part

FISCAL YEAR 2009					
TOP TEN BODY PARTS DISABLED					
BODY PART	1-74	75-249	Greater than 249	Total	Percent of Total
Thorax-Lower (Back)	960	536	46	1,542	23.3%
Shoulder	353	541	34	928	14.0%
Neck	506	352	44	902	13.6%
Legs	475	306	26	807	12.2%
Hands	443	166	8	617	9.3%
Knees	354	199	1	554	8.4%
Feet	253	101	8	362	5.5%
Arms	202	143	9	354	5.4%
Spinal Cord	179	124	12	315	4.8%
Mutiple or All Other	101	119	14	234	3.5%
TOTAL	3,826	2,587	202	6,615	100.0%
PERCENT OF TOTAL	57.8%	39.1%	3.1%	100.0%	

Source: Commission Data, July 2009

AGENCY PERFORMANCE

FIGURE 8 • Permanency Awards According to Weeks of Disability

FISCAL YEAR	1 TO 74	75 TO 249	GREATER THAN 249	TOTAL
2009	5,721	3,148	254	9,123
	62.7%	34.5%	2.8%	100.0%
2008	5,722	3,269	270	9,261
	61.8%	35.3%	2.9%	100.0%
2007	5,927	3,238	243	9,408
	63.0%	34.4%	2.6%	100.0%

Source: Commission Data, July 2009

FIGURE 9 • Permanency, Fatality and Compromise Awards by Type of Award

TYPE	FISCAL YEAR								
	2009			2008			2007		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
Permanent Total	77	\$4,154,621	\$53,956	80	\$3,300,135	\$41,252	102	\$4,614,480	\$45,240
Percent Change - Prior Year	-3.7%	25.9%	30.8%	-21.6%	-28.5%	-8.8%			
Permanent Partial	9,123	173,625,735	19,031	9,306	173,816,014	18,678	9,675	169,832,861	17,554
Percent Change - Prior Year	-2.0%	-0.1%	1.9%	-3.8%	2.3%	6.4%			
Fatality	46	2,893,010	62,892	24	1,224,626	51,026	35	1,460,218	41,720
Percent Change - Prior Year	91.7%	136.2%	23.2%	-31.4%	-16.1%	22.3%			
Compromise	7,476	157,726,345	21,098	7,618	156,630,317	20,563	7,915	142,660,340	18,024
Percent Change - Prior Year	-1.9%	0.7%	2.6%	-3.7%	9.8%	14.1%			
Total	16,876	\$338,399,711	\$20,052	17,028	\$334,971,092	\$19,762	17,727	\$318,567,899	\$17,971
Percent Change - Prior Year	-0.8%	1.0%	1.5%	-3.9%	5.1%	9.9%			
Compromises as a Percent of Permanent Partials		90.8%	112.7%		90.1%	110.0%		84.0%	102.7%

Source: Commission Data, July 2009 Note: FY2009 fatalities contain uncontested and contested awards; prior years only provide contested awards.

FIGURE 10 • Commission Claims Data

COMMISSION CLAIM ACTIONS	FISCAL YEAR					
	2009		2008		2007	
	Count	Percent	Count	Percent	Count	Percent
First Reports of Injury	110,625		111,984		111,515	
Total Filed Claims	22,622	100.0%	24,054	100.0%	24,924	100.0%
Disputed Accidental Injury Claims	8,259	36.5%	8,984	37.3%	8,570	34.4%
Temporary Total Awards	12,241	54.1%	12,745	53.0%	13,334	53.5%
Claims Settled	7,476	33.0%	7,618	31.7%	7,915	32.1%
Claims Deferred	6,531	28.9%	7,551	31.4%	7,345	29.5%
Claims Disallowed by Commission	605	2.7%	548	2.3%	527	2.1%

Source: Commission Data, July 2009

AGENCY PERFORMANCE

FIGURE 11 • Comparative Tri-State Employment, Claims and Fatalities

FISCAL YEAR 2009			
STATE	Workforce*	Filed Claims	Fatalities
Pennsylvania	5.1 M	115,845	NI
Virginia	2.9 M	46,538	NI
Maryland	2.1 M	22,622	74

Source: Respective State Annual Report Publications

*Census Data

NI: Not Clearly Identified in Annual Report Publication

FIGURE 12 • Fatalities by Industry Grouping

INDUSTRY GROUP	Employment ⁽¹⁾	FISCAL YEAR		
		Fatalities ⁽²⁾		
		2009	2008	2007
FEDERAL GOVERNMENT ⁽³⁾	128,732			
STATE GOVERNMENT	101,985	3	3	6
LOCAL GOVERNMENT	254,771	17	23	20
GOVERNMENT SECTOR TOTAL	485,488	20	26	26
GOOD PRODUCING				
Natural Resources and Mining	6,270	1	1	3
Construction	172,047	12	9	10
Manufacturing	126,060	5	1	1
SERVICE PROVIDING				
Trades, Transportation and Utilities	461,544	9	11	4
Information	48,847	0	1	3
Financial Activities	146,775	0	0	0
Professional and Business Services	397,694	2	1	0
Education and Health Services	373,594	1	4	0
Leisure and Hospitality	228,818	0	2	2
Other Services	89,501	6	8	2
UNCLASSIFIED	480	18	10	34
PRIVATE SECTOR TOTAL ALL INDUSTRIES	2,051,630	54	48	59
TOTAL EMPLOYMENT	2,537,118	74	74	85

Source: ⁽¹⁾ DLLR 4th Quarter 2008

⁽²⁾ Commission Data, July 2009

⁽³⁾ Data Not Available

AGENCY PERFORMANCE

FIGURE 13 • Filed Claims by Gender and Age

FISCAL YEAR 2009			
Gender	Age Group	Claims Filed	Percent
Male	Unknown	7	0.0%
Male	10 - 19	80	0.4%
Male	20 - 29	2,278	10.1%
Male	30 - 39	3,226	14.3%
Male	40 - 49	4,090	18.1%
Male	50 - 59	3,058	13.5%
Male	60 - 69	1,087	4.8%
Male	70 - 79	121	0.5%
Male	80 - 89	23	0.1%
Total 13,970			61.8%
Female	Unknown	8	0.0%
Female	10 - 19	50	0.2%
Female	20 - 29	1,193	5.3%
Female	30 - 39	1,744	7.7%
Female	40 - 49	2,457	10.9%
Female	50 - 59	2,226	9.8%
Female	60 - 69	848	3.7%
Female	70 - 79	112	0.5%
Female	80 - 89	14	0.1%
Total 8,652			38.2%
Unknown	Unknown		0.0%
Unknown	10 - 19		0.0%
Unknown	20 - 29		0.0%
Unknown	30 - 39		0.0%
Unknown	40 - 49		0.0%
Unknown	50 - 59		0.0%
Unknown	60 - 69		0.0%
Unknown	70 - 79		0.0%
Unknown	80 - 89		0.0%
Total 0			0.0%
			100%

Source: Commission Data, July 2009

AGENCY PERFORMANCE

FIGURE 14 • Source of Appeals

SOURCE	FISCAL YEAR		
	2009	2008	2007
Claimant	895	885	950
Employer/Insurer	932	1,052	780
Subsequent Injury Fund	31	49	53
Uninsured Employers' Fund	30	12	8
TOTAL	1,888	1,998	1,791

Source: Commission Data, July 2009



AGENCY PERFORMANCE

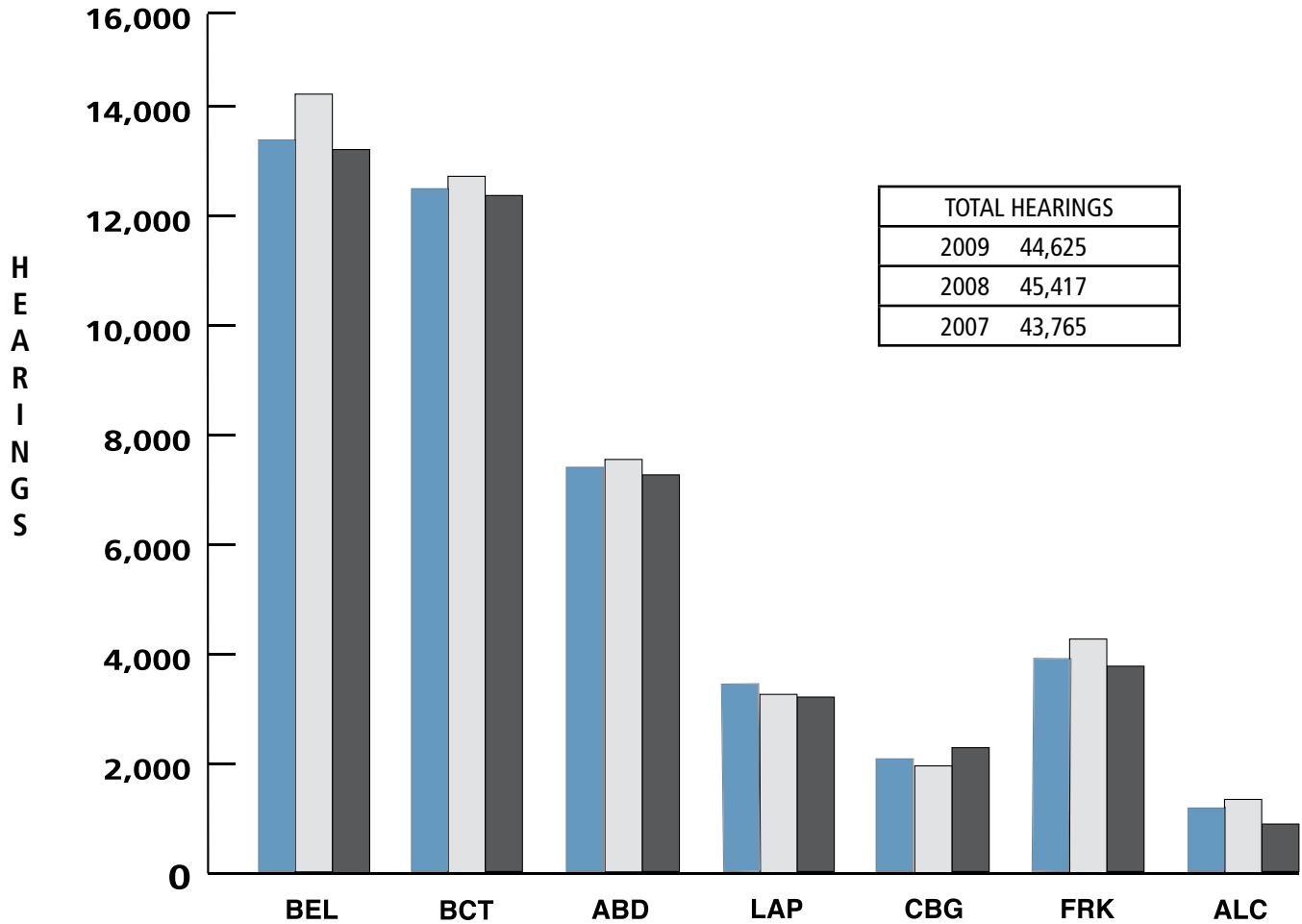
FIGURE 15 • Source of Claims and Appeals by Political Subdivision

JURISDICTIONS	FISCAL YEAR					
	2009		2008		2007	
	Claims	Appeals	Claims	Appeals	Claims	Appeals
Baltimore City	3,745	262	4,155	331	4,425	336
Baltimore County	3,734	352	3,991	375	4,015	288
Prince George's County	2,998	326	3,000	311	3,201	248
Montgomery County	1,987	270	2,224	206	2,163	220
Anne Arundel County	1,873	135	1,844	172	1,951	148
Harford County	1,065	87	1,098	102	1,063	77
SIX MAJOR METRO AREAS - COUNT	15,402	1,432	16,312	1,497	16,818	1,317
Percent of Total Filed Claims	68.1%	75.8%	67.8%	74.9%	67.5%	73.5%
Frederick County	663	58	740	83	804	51
Washington County	645	39	616	49	652	47
Carroll County	613	31	641	42	729	45
Howard County	527	71	545	83	554	63
Charles County	473	43	439	46	493	41
Wicomico County	327	32	399	31	408	22
Calvert County	294	26	366	22	393	18
Allegany County	318	38	332	28	303	52
Cecil County	304	30	355	38	359	47
St. Mary's County	323	14	357	23	327	11
Caroline County	269	6	221	7	178	5
Queen Anne's County	126	7	136	3	155	10
Worcester County	183	21	188	13	173	17
Dorchester County	148	14	200	9	128	16
Talbot County	91	8	84	10	101	8
Garrett County	105	8	111	4	136	13
Somerset County	76	3	86	5	92	4
Kent County	72	7	58	5	67	4
Unclassified	0		0		0	
EIGHTEEN NON-METRO AREAS - COUNT	5,557	456	5,874	501	6,052	474
Percent of Total Filed Claims	24.6%	24.2%	24.4%	25.1%	24.3%	26.5%
OUT-OF-STATE CLAIMS - COUNT	1,663		1,868		2,054	
Percent of Total Filed Claims	7.3%		7.8%		8.2%	
TOTAL	22,622	1,888	24,054	1,998	24,924	1,791
PERCENT OF CLAIMS APPEALED		8.3%		8.3%		7.2%

Source: Commission Data, July 2009

AGENCY PERFORMANCE

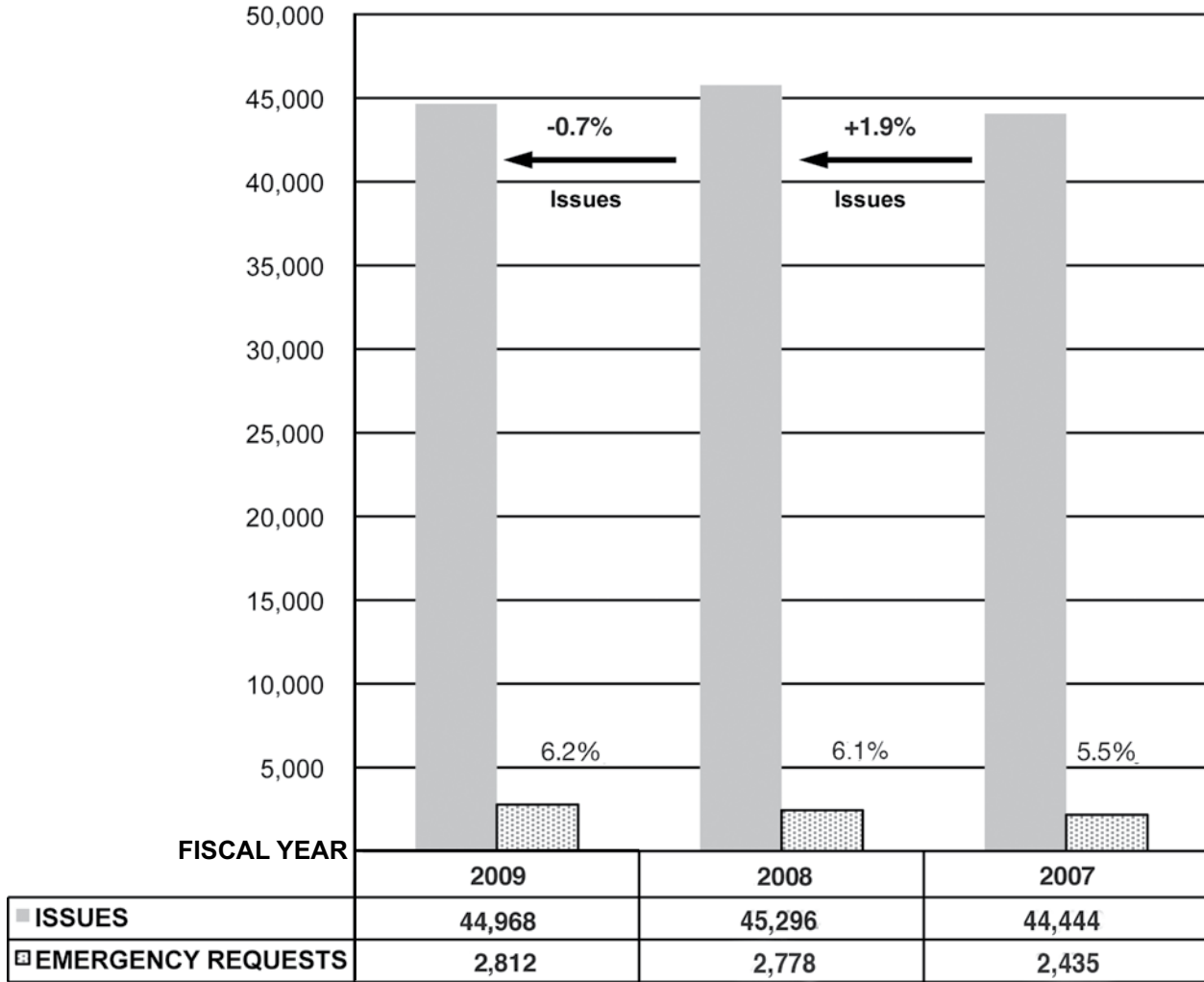
FIGURE 16 • Scheduled Hearing Distribution



	BELTSVILLE	BALTIMORE CITY	ABINGDON	LA PLATA	CAMBRIDGE	FREDERICK	CUMBERLAND
	BEL	BCT	ABD	LAP	CBG	FRK	ALC
2009	13,865	12,336	7,643	3,622	2,062	3,991	1,106
2008	14,170	12,477	7,887	3,422	2,048	4,262	1,151
2007	13,824	12,049	7,523	3,369	2,192	3,847	961

AGENCY PERFORMANCE

FIGURE 17 • Emergency Hearing Requests on Filed Issues



AGENCY PERFORMANCE

FIGURE 18 • Interpreter Office Program Statistics

ITEM	FISCAL YEAR		
	2009	2008	Change
Requests	2,092	2,437	-14.1%
Interpretations Provided	1,458	1,576	-7.5%
Requests Continued or Withdrawn	634	861	-2.6%
Spanish Interpretations	1,306	1,340	-2.5%
All Other Interpretations	152	236	-3.6%
Percent Spanish	89.6%	85.0%	4.6%
Variety of Languages Provided	38	39	-2.6%

Source: Commission Data, July 2009

FIGURE 19 • Hearing Transcripts

CATEGORY	FISCAL YEAR		
	2009	2008	2007
Non Appeal Transcripts	1,427	1,291	1,108
Appeal Transcripts	1,722	1,780	1,700
Fraud Hearing Transcripts to Maryland Insurance Administration	0	0	0

Source: Commission Data, July 2009

FIGURE 20 • Vocational Rehabilitation Case Management

FISCAL YEAR 2009		
	Count	Percent
Return to Work		
Same Employer, Same Job	1,448	63.7%
Same Employer, Different Job	125	5.5%
New Employer, Same Occupation	53	2.3%
New Employer, Different Occupation	219	9.6%
Self-Employment	10	0.4%
Medical Issues, Not Employed	175	7.7%
Subtotal	2,030	89.2%
Employment Status Unknown		
Rehabilitation Services Declined	106	4.7%
Rehabilitation Program Dropout	116	5.1%
Claimant Moved Out of State	7	0.3%
Claimant Declined Job Offers	15	0.7%
Subtotal	244	10.8%
Total Vocational Rehabilitation Case Dispositions	2,274	100.0%

Source: Commission Data, July 2009

INSURANCE/SELF-INSURANCE

The Insurance, Compliance and Reporting Division has revamped its process to identify uninsured employers in the state of Maryland. These changes are a direct result of the Workplace Fraud Act that was enacted in the most recent legislative session. The Commission continues to partner with state agencies to address the needs of all involved in ensuring compliance with Maryland law.

The online reporting system for the Annual Information Report (A-01) was again revised to allow more information to be submitted by self-insured employers electronically. The Commission anticipates that the reporting will be entirely paperless for fiscal year 2010.

FIGURE 21 • Self-Insurance Program

ITEM	FISCAL YEAR		
	2009	2008	2007
Individual Self-Insurers and 1 Group	114	112	116
Covered Self-Insured Employees ⁽¹⁾	450.6 T	432.9 T	427.1 T
Covered Self-Insured Payroll ⁽¹⁾	\$20.2 B	\$19.3 B	\$18.1 B
Self-Insured Payroll as Percent of All Covered Payroll	16.1%	15.7%	18.0%
Security Held ⁽¹⁾	\$219.5 M	\$277.6 M	\$275.9 M
Commission Orders ⁽²⁾	34	26	29

T = Thousand, M = Million, B = Billion

⁽¹⁾ Source: A-01 Report 2007–2008

⁽²⁾ Commission Data 2008–2009

Note: 2009 security includes active self-insurers only; prior years include active and terminated self-insurers

FIGURE 22 • Workers' Compensation Certification and Coverage Election

TYPE	FISCAL YEAR		
	2009	2008	2007
Certificates of Compliance	748	1,129	1,474
Coverage Exclusions	2,427	2,818	3,273
Coverage Inclusions	222	146	179

Source: Commission Data, July 2009

INSURANCE/SELF-INSURANCE

FIGURE 23 • Workers' Compensation Premium Rate Ranking

2008 Ranking	2006 Ranking	State	Median Index Rate	State % of Median
1	1	Alaska	3.97	176%
2	5	Montana	3.50	155%
3	12	Ohio	3.32	147%
4	7	Vermont	3.14	139%
5	8	Maine	3.04	135%
7	3	Delaware	2.96	131%
7	4	Kentucky	2.96	131%
8	9	Alabama	2.90	129%
9	13	Oklahoma	2.89	128%
10	21	Illinois	2.79	124%
11	11	Louisiana	2.76	122%
12	25	South Carolina	2.74	121%
13	2	California	2.72	121%
14	19	New Hampshire	2.70	120%
15	18	Pennsylvania	2.68	119%
16	23	New Jersey	2.66	118%
17	17	Texas	2.61	116%
18	30	Nevada	2.58	115%
19	10	New York	2.55	113%
20	14	Connecticut	2.46	109%
21	26	Tennessee	2.44	108%
22	37	North Carolina	2.43	108%
24	21	Minnesota	2.33	103%
24	32	Mississippi	2.33	103%
25	41	Georgia	2.29	102%
26	22	Rhode Island	2.26	100%
28	6	Florida	2.20	98%
28	25	Missouri	2.20	97%
29	16	District of Columbia	2.16	96%
32	27	New Mexico	2.15	95%
32	39	Michigan	2.15	95%
32	33	Nebraska	2.15	95%
34	35	Wisconsin	2.12	94%
34	32	Idaho	2.12	94%
36	15	Hawaii	2.08	92%
36	44	South Dakota	2.08	92%
37	29	Wyoming	2.06	91%
38	37	Washington	1.98	88%
39	42	Oregon	1.88	83%
41	34	West Virginia	1.86	83%
41	45	Iowa	1.86	82%
42	43	Kansas	1.77	78%
43	29	Colorado	1.76	78%
44	40	Maryland	1.72	76%
45	46	Arizona	1.67	74%
46	38	Utah	1.63	72%
47	48	Arkansas	1.61	71%
48	49	Virginia	1.43	63%
49	47	Massachusetts	1.39	62%
50	50	Indiana	1.23	55%
51	51	North Dakota	1.08	48%

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (Rev. 3/2009)

Note: Starting with the 2008 study, when two or more states have the same Index Rate, they now are assigned the same ranking.

INSURANCE/SELF-INSURANCE

FIGURE 24 • NCCI Voluntary Market Premium and Loss Data⁽¹⁾

(Amounts in Thousands of Dollars)								
CALENDAR YEAR								
Net Earned Premium	Nationwide		Maryland		Pennsylvania		Virginia	
	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent
2007	24,871,497	117.7%	655,500	115.2%	2,626,144	108.4%	932,679	112.5%
2006	24,968,672	118.1%	668,008	117.4%	2,620,364	108.2%	948,997	114.4%
2005	22,793,124	107.8%	620,294	109.1%	2,581,581	106.6%	889,795	107.3%
2004 BASE	21,136,508	100.0%	568,721	100.0%	2,421,470	100.0%	829,112	100.0%
Incurred Losses								
2007	15,405,644	106.1%	524,490	132.1%	1,949,814	105.3%	616,182	108.0%
2006	15,715,971	108.2%	468,350	117.9%	2,003,915	108.2%	612,310	107.3%
2005	14,968,593	103.1%	375,737	94.6%	1,867,361	100.8%	578,144	101.3%
2004 BASE	14,523,914	100.0%	397,083	100.0%	1,851,672	100.0%	570,552	100.0%

Source: NCCI Annual Statistical Bulletin, 2009

⁽¹⁾ The Voluntary Market Excludes IWIF and Self-Insurers



REVENUES/EXPENDITURES

The Commission collects an assessment from licensed workers' compensation insurers and self-insurers 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 fiscal year, \$21,458,320 was collected with \$10,095,153 being transferred to DLLR for the safety program. The remaining funds were disbursed as Commission operating expenditures. The fiscal year 2009 Amended Legislative Appropriation for the Commission totaled \$13,602,692. This budget was amended to reduce the savings created by the temporary salary reduction and the furlough

of state employees that became effective February 11, 2009. Approximately 75.0 percent of the budget will provide for the Commission's allotment of 124.0 full-time equivalent permanent position salaries and 12.25 full-time equivalent contractual position salaries, 11.7 percent for fixed costs to include lease agreements and lease escalations, 6.5 percent for contractual services to include computer software and hardware maintenance contracts, 4.0 percent for communications and postage, and 3.5 percent for travel expenses, supplies and equipment.

FIGURE 25 • Licensed Insurers Writing Workers' Compensation Insurance

Fiscal Year	Licensed Insurers ⁽¹⁾	Licensed Insurers Billed	Percentage of Licensed WC Insurers
2009	651	274	42.1%
2008	659	279	42.3%
2007	649	274	42.2%

Source: Commission Data, July 2009

⁽¹⁾ Includes Self-Insurers

FIGURE 26 • Insurer Assessments and Commission Expenses

Fiscal Year	Assessment Base Insurer Payroll	Gross Commission Expense	Safety Program Cost	Net Commission Expense	Assessment per \$1,000 of Payroll
2009	\$112,282,039,829	\$20,879,634	\$10,095,153	\$10,784,481	0.185
2008	\$102,210,947,969	\$22,038,459	\$ 9,261,289	\$12,777,170	0.209
2007	\$100,620,077,256	\$21,872,521	\$ 8,801,072	\$13,071,449	0.217

Source: Commission Data, July 2009

REGULATORY/LEGAL UPDATE

Legislation

Senate Bill 863/House Bill 899 – Death Benefits for Partially Dependent Individuals

This bill increases the maximum workers' compensation payment to partially dependent or partially self-supporting individuals to \$75,000. Previously, surviving spouses who were partially dependent at the time of the covered employee's death were entitled to a death benefit for the period of partial dependency or until \$60,000 had been paid. The bills also require the Workers' Compensation Commission to conduct a study on statutory provisions related to death benefit payments to individuals dependent on a covered employee.

Senate Bill 959 – Injured Workers' Insurance Fund Regulation and Status

The bill specifies that, with certain exceptions, the Injured Workers' Insurance Fund is subject to the same insurance law requirements as any authorized domestic workers' compensation insurer in the state.

Senate Bill 161 – Injured Workers' Insurance Fund – Board – Term Limits

The bill alters the term limits and specifies that a member of the board may not serve for more than either two full terms or a total of 10 years.

Senate Bill 909 – Misclassification of Employees as Independent Contractors

The bill establishes, for the purpose of enforcement only, a presumption that work performed by an individual paid by an employer creates an employer-employee relationship, subject to specified exemptions. To overcome the presumption of covered employment under workers' compensation, an employer must establish that the individual performing the services is an independent contractor in accordance with common law or is specifically exempted under the workers' compensation law. The Workers' Compensation Commission must pay, through an assessment on insurers, the costs of administering the workplace fraud program by the Commissioner of Labor and Industry.

House Bill 1135 – Maryland-National Capital Park and Planning Commission Employees – Lyme Disease Presumption

The bill extends the presumption that an employee of the Maryland-National Capital Park and Planning Commission contracted Lyme disease during employment subject to certain conditions.

Senate Bill 376/House Bill 380 – Charles County – Auxiliary Volunteer of Sheriff's Office

The bill establishes that auxiliary volunteers of the Charles County Sheriff's Office are covered employees while performing work assigned by the sheriff. The bill also specifies how the average weekly wage is computed for auxiliary volunteers if they are entitled to workers' compensation.

Regulatory Updates

14.09.05.06 – The Commission adopted amendments to update the regulation with the Commission's current address.

14.09.03.03 – The Commission adopted amendments to clarify language utilized during the re-promulgation of the Workers' Compensation Guide of Medical and Surgical Fees.

REGULATORY/LEGAL UPDATE

Appellate Opinions

Md. Code, Ins. § 19-513(e) allows an insurer to calculate the benefits payable under an uninsured/under-insured policy by deducting all monies paid to the insured by a workmen's compensation carrier not merely the amount repaid by the insured that was necessary to satisfy the workers' compensation lien.

Blackburn, et al. v. Erie Insurance Group, 185 Md.App. 504

Reduction in UM/UIM benefits payable, to extent of un-reimbursed workers' compensation benefits recovered by recipient, is required under Md. Code, Insurance § 19-513 and does not conflict with statutory election of remedies under Md. Code, Labor & Employment § 9-901.

Parry, et al. v. Allstate Ins. Co., 408 Md. 130

Determination whether a device or service constitutes medical treatment should not be based, as a matter of law, on whether the device or service is inherently medical in nature. Where there is a recommendation from a medical professional that a device or service be provided because it will provide a medical benefit, the determination whether it is compensable medical treatment is a question of fact.

Simmons v. Comfort Suites, 185 Md.App.203

[P]olice officers and firefighters are precluded from recovery for acts of negligence that injure them so long as the officer or firefighter is injured while performing an obligation of his occupation and so long as there is a causal relationship between the manner of performing his job and the manner of injury.

White v. Maryland, CSA No. 1960, Sept. Term 2007, Opinion by Salmon, J.

The testimony of a vocational expert is not a sine quo non requirement to rebut the presumption of correctness of a Workers' Compensation Commission award under "Other cases" industrial loss and expert vocational testimony was not required where the jury was presented with sufficient evidence from which to determine industrial loss.

Maldonado v. American Airlines, et al., 405 Md. 467

COMMITTEES

Maryland General Assembly Workers' Compensation Benefit and Insurance Oversight Committee

Chapters 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. The committee is co-chaired by an appointed State Senator and a House of Delegates member.

2009 Committee Roster

Senator Nathaniel Exum, *Co-Chairman*
 Delegate Carolyn J. Krysiak, *Co-Chairman*
 Senator Allan H. Kittleman
 Delegate Joseph J. Minnick

Representative of Maryland Business Community:

Mary Anne Reuschling

Representative of the Maryland Labor Organization:

Jerome S. Lozupone

Representative of the Maryland Building and Construction Labor Organization:

Vacancy

Two Members of the Public:

Deborah Fajer-Smith, Esq.
 Vacancy

Member of the Insurance Industry:

H. Glenn Twigg, Jr.

Member of a Workers' Compensation Rating Organization:

Lori Lovgren, Esq.

Member of the 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

Maryland Certified Rehabilitation Service Provider:

Kathy M. Stone

Workers' Compensation—Ex-Officio:

Commissioner Maureen Quinn

Committee Staff:

Tamela D. Burt and Erica White,
 Department of Legislative Services

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

Pursuant to the requirements of Labor and Employment Article §§ 9-317 and 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 1 of each year. The committee submits its annual report and recommendations to the Governor and Legislature by December 1 of each year.

2009 Committee Roster

Patrick A. Roberson, Esq.	Melinda L. Hayes
Kathleen Fink, M.D.	Sandra I. Dorsey
Kevin P. Foy, Esq.	Jeff Horowitz, Esq.
Stephen G. Fugate	Mark G. Comeau
Mark T. Hackman, Esq.	

COMMITTEES

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. The committee consists of seven members who are certified rehabilitation practitioners (Labor and Employment Article, Section 9-6A-05).

The committee has conferred on four registrations to review qualifications pursuant to the Commission's laws during this fiscal year.

2009 Committee Roster

Charles Smolkin, MS, LCPC, CRC, CVE, MSRSP
Committee Chair

Susan Budden, MS, CRC, 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

Mary Sevinsky, MS, CRC, CCM, MCRSP

Vocational Rehabilitation Committee

The Vocational Rehabilitation Committee has been re-established to review current processes and conditions that may be in need of change in the area of vocational rehabilitation. The Commission has appointed a committee composed of Insurer and Self-insurer representatives, members of the Defense and Plaintiff's Bar and vocational rehabilitation providers, all of whom are well known and respected in the workers' compensation community.

The committee's goals are to provide guidelines, education and support in the area of vocational rehabilitation to the workers' compensation community and to develop a better process that works for all parties and further assists to accomplish the Commission's goals.

2009 Committee Roster

Commissioner Jeffrey C. Herwig, *Committee Chair*

Commissioner Cynthia S. Miraglia

Commissioner John R. Webster, Jr.

Commissioner Patricia G. Adams

Regina W. Brown, WCC

Timothy McLaughlin, Esq.

Patrick A. Roberson, Esq.

Michael Steinhardt, Esq.

Mark Snyder, Esq.

Nicole Topper, Insurance Representative

Kathy M. Stone, Private Vocational Rehabilitation

Jody Malcolm, Private Vocational Rehabilitation

Melinda L. Hayes, Private Vocational Rehabilitation

Tom Scheurich, Maryland Division of Rehabilitation Services

Carole Stolte Upman, R.N., Medical Case Management

COMMITTEES

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 monitor legislation concerning employers' conversion of employees to independent contractors, homeowners' failure to insure their housekeepers and home health care workers, and noncompliance in the dry cleaning and construction trades.

2009 Committee Roster

Chairman R. Karl Aumann
 Commissioner Maureen Quinn
 Mary K. Ahearn, WCC
 Michele McDonald, WCC
 Steven Jones, WCC
 James Himes, Esq., UEF
 Holly Isaacs, Esq., UEF
 Dennis Morton, DLLR
 Susan Bass, DLLR
 Betty Mull, DLLR
 P. Randi Johnson, MIA

Medical Fee Guide Revision Committee

The Medical Fee Guide Revision Committee (MFGRC) was established in response to Labor and Employment Article, §9-663(b) (3). It reviews medical and surgical fees for completeness and reasonableness as well as provides a forum for discussing the fee guide. The MFGRC, whose membership consists of an equal number of payers and receivers of workers' compensation medical benefits, engages in an ongoing analysis of reimbursement rates and recommends modifications to the Commission. In 2008 the guide was fully incorporated into COMAR and was updated to include an annual adjustment factor that will help reimbursement rates stay current. The Committee met in August of 2008 and discussed the most recent fee increases and the need for additional recommendations.

2009 Committee Roster

Commissioner Kenneth G. Macleay, *Committee Chair*
 Neil A. Robinson, M.D., Physician Advisor, WCC
 Monica Matthews, Committee Secretary, WCC

Payers	Receivers
Rudolph Rose, Esq.	Gregory M. Gilbert
Dennis Carroll, Esq.	P. Matthew Darby, Esq.
Beth Porter	Primo R. Padeletti
Michael Levin, Esq.	Keith A. Segalman, M.D.
Ken Stoller, Esq.	Derek Kram, M.D.
Craig J. Ross, DO	Eric Gordon, PT
Antonio R. Lopez, Esq.	Charles Thorne, D.C.

COMMITTEES

Online Services Advisory Counsel

The Online Services Advisory Counsel (OSAC) was formed to serve as a forum for two-way communication with the Commission to improve the effectiveness of online experiences, and to make it easier and more accessible to conduct business with the Commission online. Membership consists of representatives from all areas of the workers' compensation community. Members are asked to share ideas and comments regarding current and future online services at <http://www.wcc.state.md.us>.

The Commission is committed to a high level of stakeholder communication and feedback. Throughout the year, members may be contacted via e-mail or phone to provide subject matter expertise on proposals or invited to participate in pre-release reviews of new online products and services. Suggestions and criticisms from OSAC members help us to continue providing innovative online products and services to facilitate conducting business with the Commission.

For more information about OSAC, please send an e-mail request to the MDWCC Online Services Advisory Council at mdwccosac@wcc.state.md.us.

2009 Committee Roster

Joyce McNemar, *Committee Chair*

Lynda Dilks

Nancy Harrison, Esq.

Michael Steinhardt, Esq.

Mark Vincent, Esq.

Gale Reikenis

Donna Henderson, Esq.

Stan Haynes, Esq.

Steve Perrouts

Gretchen Rogers, Esq.

James Forrester, Esq.

Mary Sevinsky

Andy Nussdorf

Bob Zarbin, Esq.

Mark Hackman, Esq.

Buffy L. Pyle-Liberto

Mitch Greenberg, Esq.

Michael L. Galey, WCC

Lally Abraham, WCC

Jim MacDonald, WCC

Carolyn Nelson, WCC



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.