



2025 Annual Report



Maryland

WORKERS' COMPENSATION
COMMISSION

Wes Moore, Governor

Aruna Miller, Lt. Governor

Maureen Quinn, Chair

Theresa A. Cornish, Chief Executive Officer

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MISSION

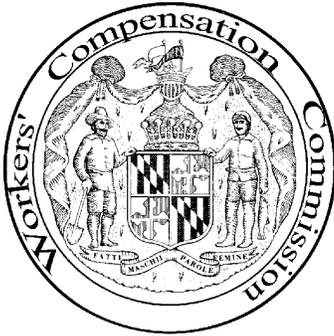
The Maryland Workers' Compensation Commission seeks to secure the equitable and timely administration of the provisions of the Maryland Workers' Compensation law on behalf of its customers, the injured workers and their employers, by providing an efficient forum for the resolution of individual claims.

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.

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.



LETTER FROM THE CHAIRWOMAN

I offer our Annual Report for FY 2025, covering the period July 1, 2024 - June 30, 2025.

Last month, I announced my retirement effective December 31, 2025. I have been a part of this agency for nearly a quarter century of my life. I loved taking the bench every morning and deciding cases for the first 20 years of my tenure. Serving as Chair these past 3 years has been the capstone to that long career.

Annapolis, our State's capital and my former home, appears on the cover of this year's issue. Annapolis is not only one of the most beautiful towns in America but also is the epicenter of legislative reform and oversight. This year, the Maryland Prescription Drug Affordability Board agreed to undertake a study of the cost of prescription drugs in the workers' compensation system. Upon receipt of the report in 2026, the Commission will undertake the appropriate regulatory reform. Additionally, the provisions of the death benefit statute that apply to nearly all public safety employees will be an area of heightened activity this upcoming year both in the courts and at the Commission and may necessitate a fresh look at our statute and regulations within the next few years.

As our state seeks a solution to its structural deficit, our agency remains fiscally sound. The design and deployment phase of CompHub ended in September of this year and we are now in the long-term maintenance phase. The workers' compensation insurance industry remains profitable and continues a 16 year downward trend in workers' compensation premiums. Premiums will decline 12.3% this year.

We continue to improve our Insurance, Compliance & Reporting Division. This unit sues businesses that we believe have employees who are not covered by a workers' compensation policy. We hired an Assistant Attorney General who will exclusively serve that division as a civil prosecutor. Our goals are to increase the number of enforcement actions we bring, to improve the procedural aspects of our enforcement actions and to create a deterrence to misclassification through rigorous prosecution.

Our agency touches the lives of many people and we have an enormous responsibility to them through the fulfillment of our mission to fairly and timely administer the law. We challenge ourselves every year to design new ways to more equitably and more quickly serve the citizens of the State.

I look forward to watching the great things this agency does in the years ahead.

Sincerely yours,

A handwritten signature in black ink, appearing to read "Maureen Quinn".

Maureen Quinn

THE COMMISSION AT A GLANCE

The Maryland Workers' Compensation Commission (the "Commission" or "WCC") is an Independent Agency within the Executive Branch of Maryland State Government. *See generally*, Md. Code Ann., Labor and Employment Article ("LE"), §§ 9-101 - 9-1201. Appointed by the Governor with Senate advice and consent, the Commission's ten members serve twelve-year terms. LE § 9-302. The Governor names the chair. LE § 9-303.

Under Administration, work of the WCC is carried out by three departments: Finance, Information Technology, and Operations.

- a. Finance oversees Fiscal Services, Insurance Programs, Compliance and Reporting, Security and Personnel, and is aided by the Budget Advisory Committee.
- b. Information Technology oversees Software and Database Development, Systems and Networks, Information Security, Datacenters and Technical Customer Support.
- c. Operations oversees Court Reporting, Hearings, Claims Processing, Interpreter Services, Public Service, Appeals, Document Processing and Support Services (Medical Fee Guide Publisher, Vocational Rehabilitation Certification and Registry).
- d. WCC also is aided by the Advisory Committee on the Registration of Rehabilitation Practitioners, and the Medical Fee Guide Revision Committee.

The WCC administers the Workers' Compensation Law and adjudicates claims for compensation arising under the law. *See generally*, Md. Code Ann., Labor and Employment Article ("LE"), §§ 9-301—9-316. Claims are filed and processed by the WCC which hears contested cases throughout the State. Claimants requiring rehabilitation are referred by the Commission to appropriate rehabilitation service providers.

Employers file a First Report of Injury form with the Commission after a qualifying employee injury occurs. If the injured worker files a claim for benefits within the statutory time limits, an Employee Claim file is created. An Employee Claim for benefits may also be filed for occupational disease under specialized statutory definitions. Although not directly subject to HIPAA as a covered entity or trading partner, WCC adheres to strict data privacy protections. Access to non-public data and document images is restricted.

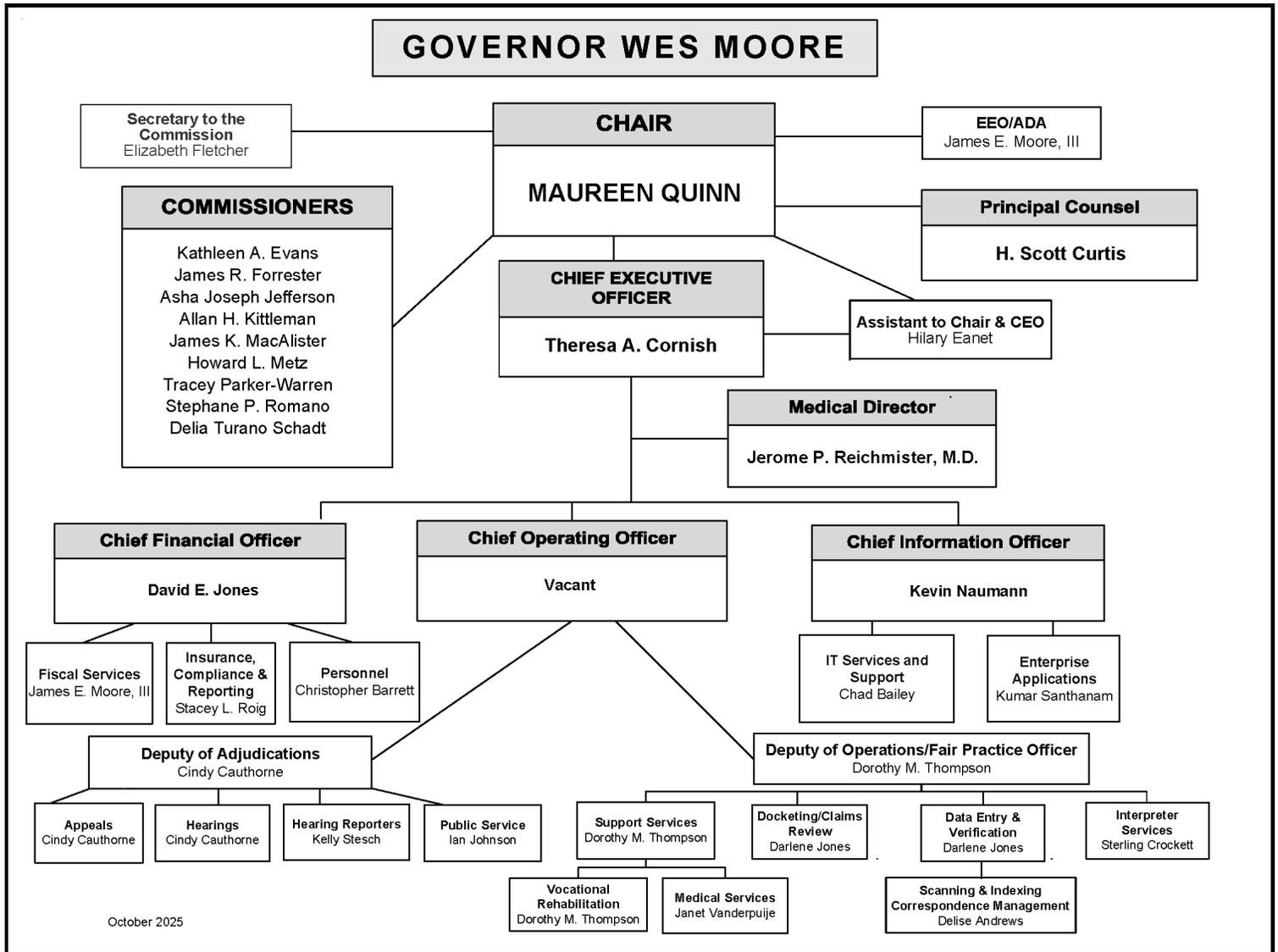
The Commission functions similarly to a judicial system in adjudicating the disputed claims of injured workers in Maryland. A case may be set for one or more hearings before a Commissioner. The Commissioner makes decisions based on issues raised and creates Commission orders. Appeals of Commission decisions are sent to one of Maryland's 24 county or municipal circuit courts. The WCC is required to provide certain notifications to parties and, on request, case related documents to the circuit courts.

The WCC schedules and conducts hearings at multiple hearing sites strategically located across the State. Hearing sites are located in Abingdon, Baltimore City, Beltsville, Cambridge, Cumberland, Frederick, and LaPlata. Commissioners rotate among the hearing locations. The WCC coordinates and schedules language and hearing interpreters for case hearings. The interpreter service is available upon request by a party in the case at no charge to the parties. Interpreters are sourced from a combination of in-house and outside services.

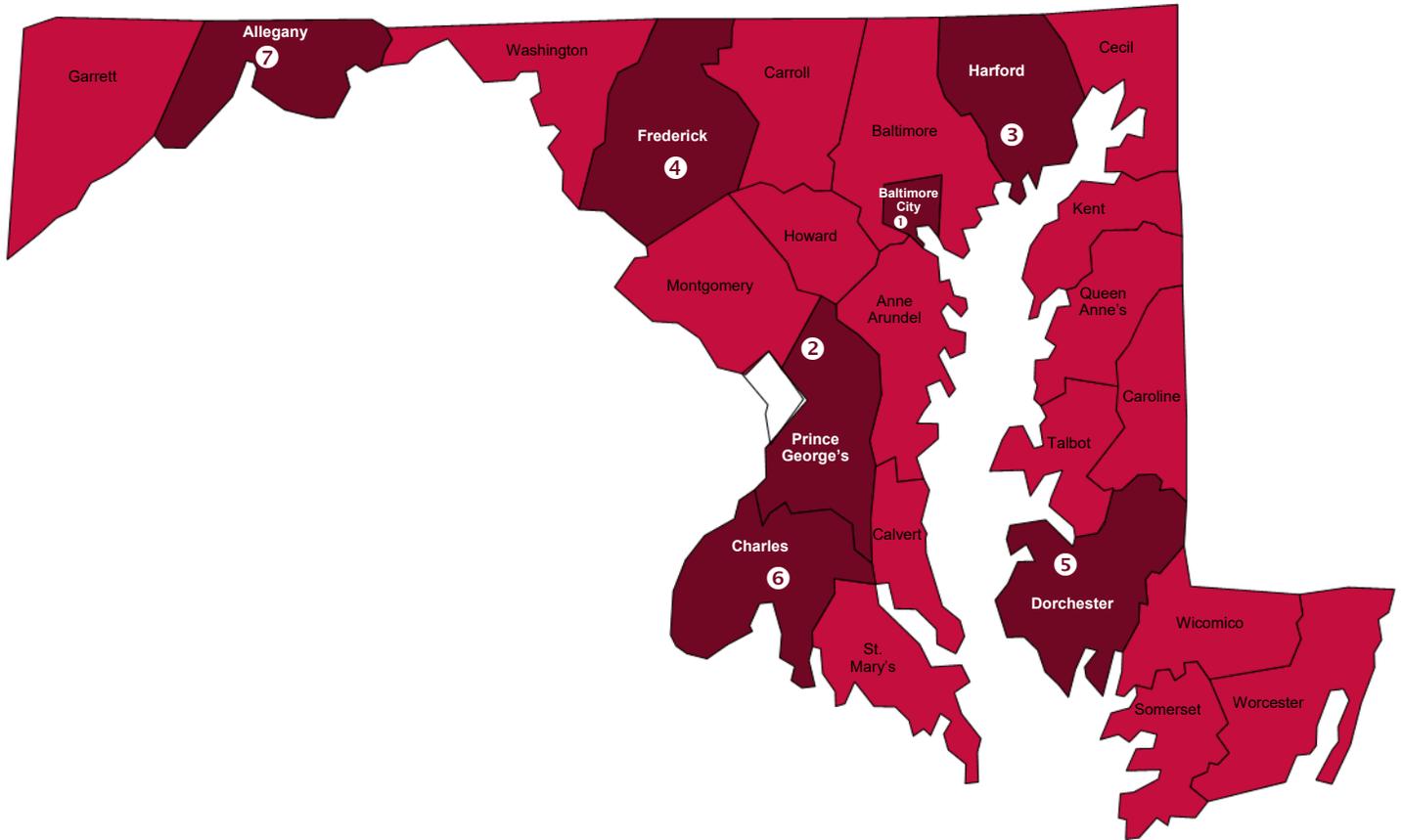
The Commission also:

- Tracks and orders employer compliance with workers' compensation insurance requirements.
- Processes attorney registrations for admission to worker's compensation law practice in Maryland.
- Assesses insurers for amounts based on the size of employer payrolls in Maryland for which they have written workers' compensation insurance policies.
- Oversees the self-insurance program and tracks the financial health of self-insured employers and establishes security deposit requirements.
- Registers and certifies vocational rehabilitation practitioners and providers, and tracks their continuing education.
- Updates and publishes an annual medical fee guide and handles medical fee dispute resolution. The Commission maintains internal subject matter expertise and internal consultative services on workplace injury related medical topics.

ORGANIZATIONAL CHART
Workers' Compensation Commission



HEARING SITE LOCATIONS



- 1. BALTIMORE CITY
Commission Headquarters and Hearing Rooms
10 East Baltimore Street, 4th Floor
Baltimore, MD 21202
- 2. CENTRAL REGIONAL
4780 Corridor Place, Suite D
Beltsville, MD 20705
- 3. NORTH EAST REGIONAL
3465 Box Hill Corporate Center Drive, Suite E
Abingdon, MD 21009
- 4. NORTH WEST REGIONAL
1890 N. Market Street, Suite 200
Frederick, MD 21701

- 5. EASTERN REGIONAL
828 Airpax Road, Building B, Suite 400
Cambridge, MD 21613
- 6. SOUTHERN REGIONAL
403 East Charles Street
La Plata, MD 20646
- 7. WESTERN MARYLAND
Comfort Inn & Suites
1216 National Highway
Lavale, MD 21502

BIOGRAPHIES

Maureen Quinn, *Chairwoman*



Maureen Quinn was appointed a member of the Maryland Workers' Compensation Commission in 2002 by Governor Parris N Glendening and again in 2014 by Governor Martin O'Malley. Governor Wes Moore named her Chairwoman of the Commission in March 2023.

Chairwoman Quinn graduated from Temple University's Beasley School of Law in 1987 and graduated with a bachelors degree from The American University in 1982. Prior to joining the Commission, she was a trial attorney for 15 years and established her own

law firm in Annapolis. Governor Glendening appointed her Chairwoman of the Anne Arundel County Trial Courts Judicial Nominating Commission from 1998- 2002. The Daniel O'Connell Law Society bestowed its Service to Women in the Profession Award on her in 2002 "in recognition of her courage in advancing the status of women in the legal profession." Chairwoman Quinn was an adjunct professor at the University of Maryland Global Campus for nearly 2 decades where she taught Business Law and Business Ethics.

Theresa A. Cornish, *Chief Executive Officer*



Theresa Cornish is an accomplished professional with a wealth of experience in insurance, banking, and government administration. She holds a bachelor's degree from Iona College (now Iona University) and has cultivated a successful, multifaceted career across these industries.

Theresa began her career at Allstate Insurance Company (NY) as a Claims Adjuster and later advanced to Claims Manager at Warner Claim Services (NJ), where she honed her leadership and problem-solving abilities.

She then transitioned to Sandy Spring Bank (MD), where she spent over 15 years in various key roles, including Human Resources Assistant, Assistant Corporate Secretary, and ultimately Operations Manager for Sandy Spring Insurance Corporation, a subsidiary of Sandy Spring

Bancorp. Her versatility and dedication allowed her to excel in diverse capacities throughout her tenure.

In January 2012, Theresa joined the Maryland Workers' Compensation Commission as Chief Operating Officer. Her leadership was further recognized in May 2024 when she was appointed Chief Executive Officer by Chairwoman Quinn. In addition to her role at the Commission, she serves as co-chair of the Administration and Procedures Committee of the Southern Association of Workers' Compensation Administrators (SAWCA).

Beyond her professional career, Theresa is a dynamic individual with a broad range of talents. She is an accomplished author, a certified travel agent, and holds life insurance licenses in both Maryland and New York.

BIOGRAPHIES

Kathleen A. Evans, *Commissioner*



Kathleen A. Evans was appointed a member of the Maryland Workers' Compensation Commission by Governor Lawrence J. Hogan, Jr., in 2015. She received her Bachelor of Arts from the University of Maryland in 1979 and earned her Juris Doctorate from the University of Baltimore Law School in 1982. Commissioner Evans served as a prosecutor in both Anne Arundel County and Prince George's County for 19 years. During her tenure as an Assistant State's Attorney, Commissioner Evans prosecuted all major violent crime felonies occurring throughout Anne Arundel County

and Prince George's County. She served as the Assistant Division Chief of the Homicide and Narcotics Division in Prince George's County, Chief of the District Court Division in Anne Arundel County, and Chief of the Narcotics Unit in Prince George's County. Commissioner Evans is a member of the Maryland State Bar Association and the Anne Arundel County Bar Association. Commissioner Evans has been a speaker on various workers' compensation matters over the years; and has lectured annually at the MWCEA conference.

James R. Forrester, *Commissioner*



James R. Forrester was appointed a member of the Maryland Workers' Compensation Commission in 2018 by Governor Lawrence J. Hogan, Jr. He is a graduate of Randolph-Macon College and the University of Baltimore's Merrick School of Business and School of Law. He earned a Master of Business Administration in 1995 and a Juris Doctor in 1998, with honors. In 1999, he joined the Law Offices of Ileen M. Ticer as an Associate Claims Attorney. Thereafter, he joined Semmes Bowen & Semmes, P.C. in the firm's Workers' Compensation and Employers' Liability Department, having

been elected a Principal in 2009. Throughout his years in legal practice, Commissioner Forrester has concentrated in the area of workers' compensation, appearing before all levels of the judiciary in the State of Maryland. He is also licensed and practiced in the District of Columbia. He served as President and Member of the Executive Board of the Baltimore Claims Association as well as the Co-Chair of the Workers' Compensation Section of the Maryland Defense Counsel. He also serves in a leadership role with several civic organizations.

BIOGRAPHIES

Asha Joseph Jefferson, *Commissioner*



On March 13, 2023, Governor Wes Moore appointed Asha Joseph Jefferson to the Maryland Workers' Compensation. Asha Jefferson is a graduate of Rutgers University and earned her Juris Doctor from the George Washington University School of Law. Immediately after law school she served initially as a judicial clerk to The Honorable Toni E. Clarke and subsequently The Honorable Cathy H. Serrette both of the Circuit Court for Prince George's County. Commissioner Jefferson began her legal career as an advocate for clients of low and

moderate income with civil legal issues involving predatory lending practices, Protection of Homeowners in Foreclosure Act (PHIFA) violations, and other consumer protection issues. She continued as a public servant practicing as an Assistant State's Attorney with the Office of the State's Attorney for Baltimore City in various capacities until she was hired as a trial attorney with Chesapeake Employers' Insurance Company. She has spent her career litigating a broad range of complex cases in both civil and criminal matters.

Allan H. Kittleman, *Commissioner*



On November 28, 2018 Governor Larry Hogan announced the appointment of Allan H. Kittleman to the Maryland Workers' Compensation Commission. Commissioner Kittleman graduated with honors from the University of Maryland School of Law with a J.D. in 1988. He received his bachelor's degree in political science from the University of Maryland, Baltimore County in 1981. After receiving his J.D. degree, he joined Smith, Somerville & Case. In 1991, he joined Herwig & Humphreys where he

became a partner. Subsequently, he became "of counsel" at Godwin, Erlandson, Vernon and Daney. Throughout his 25 years in legal practice, Commissioner Kittleman concentrated his practice in the defense of workers' compensation claims in Maryland and the District of Columbia. Commissioner Kittleman also previously served on the Howard County Council (1998-2004), in the Maryland State Senate (2004-2014) and as the Howard County Executive (2014-2018).

BIOGRAPHIES

James K. MacAlister, *Commissioner*



James K. MacAlister was appointed a member of the Maryland Workers' Compensation Commission by Governor Wes Moore in February of 2025. Mr. MacAlister is a graduate of Frostburg State College and earned his Juris Doctor from the University of Baltimore School of Law. After completing a one-year appellate clerkship with the Honorable William H. Adkins, II, he devoted the next four years to working for law firms that represented insurance companies and corporate clients. Since 1990, he has represented plaintiffs injured by the negligence of others in state and Federal courts and injured workers at the Maryland Workers' Compensation Commission. During the 35 years devoted to representing the injured, he tried court/jury trials, arbitrated/mediated disputed claims,

handled workers' compensation hearings/appeals, and briefed/argued several appeals in Maryland's appellate courts and in the United States Court of Appeals for the Fourth Circuit. He was also a member of several bar associations, including the Maryland Association for Justice (MAJ). During his twenty-five-year tenure at the MAJ, he engaged in legislative advocacy and authored several amicus briefs in support of—or in opposition to—efforts to reshape Maryland's workers' compensation law. Lastly, he has published several articles about personal injury and workers' compensation issues and has presented at many continuing legal education seminars devoted to these topics, including the MCWEA's annual workers' compensation conference in Ocean City, Maryland.

Howard L. Metz, *Commissioner*



On November 28, 2018 Governor Larry Hogan announced the appointment of Howard L. Metz to the Maryland Workers' Compensation Commission. Commissioner Metz graduated from Rutgers – the State University of New Jersey - School of Law in 1985. He received his bachelor's degree from The American University in 1982. Mr. Metz has over 35 years of experience in workers' compensation and as a litigation attorney representing clients in trials before the Maryland Circuit and District Courts and U.S. District Court including courts in Pennsylvania and New Jersey. He has briefed and argued cases before the Maryland

Court of Appeals, Court of Special Appeals and U.S. Court of Appeals for the Fourth Circuit. In addition to practicing before the Maryland Workers' Compensation Commission, Mr. Metz has appeared before the Social Security Administration and other State and Federal Agencies. He has been a court appointed mediator for the Circuit Court for Frederick County since 2000 and for the Circuit Court for Washington County since 2008. He frequently lectures and is a continuing legal education instructor in the areas of Workers' Compensation law and mediation practice.

BIOGRAPHIES

Tracey Parker-Warren, *Commissioner*



Tracey Warren was appointed a member of the Maryland Workers' Compensation Commission in June 2016 by Governor Lawrence J. Hogan, Jr. Immediately prior to this appointment, she served as an Administrative Law Judge in the Office of Administrative Hearings. She graduated *cum laude* from the University of Baltimore School of Law. Commissioner Warren subsequently clerked for The Honorable Arrie W. Davis (Ret.), Court of Special

Appeals of Maryland, and through the US Attorney General's Honors Program, she served as Attorney Advisor for the Department of Justice. She was also an attorney with the US Department of Veterans Affairs. She is a member of the Board of Regents for Morgan State University and a member of the Appellate Judicial Nominating Commission. She is a member of the bars of Maryland, the District of Columbia, and the Supreme Court of the United States.

Stephane P. Romano, *Commissioner*



Stephane P. Romano was appointed a member of the Maryland Workers' Compensation Commission by Governor Wes Moore in February of 2025. Ms. Romano was born in Brazil to a Peruvian mother and a Brazilian father. She moved to the United States as a child and settled with her family in Montgomery County, Maryland. She graduated with an Economics degree from the University of Maryland, College Park and earned her Juris Doctor from the University of Maryland King Carey School of Law. Prior to and during law school, Commissioner Romano worked as a paralegal and law clerk and was eventually hired as an associate

attorney at Antezana & Antezana, LLC. Fluent in both Spanish and Portuguese, she has worked to bridge language barriers, ensuring equitable access to justice for all individuals, particularly within the Latino and immigrant communities. She spent her career as an advocate for underserved populations, addressing the unique challenges they face in navigating the legal system. Commissioner Romano has over 14 years of experience in Workers' Compensation law, including nine years representing injured workers in Maryland and Virginia. Commissioner Romano is a member of the Maryland Hispanic bar association.

BIOGRAPHIES

Delia Turano Schadt, *Commissioner*



Delia Turano Schadt was appointed a member of the Maryland Workers' Compensation Commission in 2011. A native of Cumberland, Maryland, she is a graduate of James Madison University, and she earned her Juris Doctor from the University of Dayton School of Law. She served as judicial clerk to The Honorable J. Frederick Sharer and The Honorable Gary G. Leasure in the Circuit Court for Allegany County. Commissioner Schadt practiced workers' compensation law as a trial attorney with the Injured Workers' Insurance Fund for several years, following which, she was appointed an Assistant Attorney General with

the Maryland Office of the Attorney General, Department of Health, until her appointment to the Commission. Commissioner Schadt is an Ex-Officio member of, and the Commission's representative to, the Maryland State Bar Association's Negligence, Insurance, and Workers' Compensation Section. She is a member of the National Association of Workers' Compensation Judiciary and the Women's Bar Association of Maryland. Commissioner Schadt has published and lectured extensively on workers' compensation law over the years.

AGENCY HIGHLIGHTS AND PROCESS IMPROVEMENTS

WORKERS' COMPENSATION PROFESSIONAL ASSOCIATIONS

The success of the Maryland Workers' Compensation Commission rests largely on a strong foundation of highly talented and knowledgeable Commissioners and staff. Continuing professional development for both is one of the key elements in the Commission's quest to provide a smooth process and positive outcome in claims adjudication. Each year the Commissioners and staff are actively involved in educational opportunities sponsored by local, national and international workers' compensation professional associations.

FORMS FILING

The Commission now has the majority of its forms available for filing through CompHub. As new versions of CompHub are released, the community will begin to see an increase in the number of forms in CompHub. For claimants and employers who are not registered CompHub subscribers, limited forms are available for hardcopy filing.

See Forms & Instructions at:
https://www.wcc.state.md.us/Adjud_Claims/Forms.html

HIGHLIGHTS AND PROCESS IMPROVEMENTS

Operations

- ◆ **First Report of Injury (FROIs):** In FY 25, the Commission processed 77,604 First Reports of Injury (FROIs) as opposed to 46,596 in FY 24. We were able to clear a backlog of paper FROIs from previous years and at the close of FY 25, the backlog of FROIs have been migrated in CompHub. This contributed to the increase in FROIs processed for FY25.
- ◆ **Operational Performance:** In a strategic move to improve operational performance and stakeholder satisfaction, the Commission expanded its Claims Reviewer Department this year. This initiative was driven by the growing volume and complexity of claims, and reflects our commitment to delivering timely, accurate, and transparent service.
- ◆ **My Claims:** The "My Claims" Process is a feature introduced to simplify legal workflows and enhance user experience. This intuitive dashboard-style display allows attorneys to conveniently view all claims associated with their appearances in one centralized location. By consolidating critical case information into a single, user-friendly interface, the "My Claims" Process enhances case tracking, and supports more informed decision-making. This process was created in response to the workers' compensation community feedback. It centralizes case data for easier access and better management.
- ◆ **CompHub Notifications:** Attorneys and Attorney Proxies now have improved access to system-generated communications through the CompHub Notices feature. Designed in response to user input, this centralized tool allows users to efficiently review notifications within a selected timeframe, supporting timely awareness and better workflow management. The date-filtering capability ensures easier access to relevant updates, helping the workers' comp community stay informed and organized.
- ◆ **Withdrawal of Medical Controversion Process:** The Commission launched the Withdrawal of Medical Controversion process, enabling filers to halt actions initiated by a C-51 filing. This enhancement allows medical providers to retract previously submitted claims for service payments, streamlining claim management and ensuring dispute resolution efforts concentrate solely on active issues.

AGENCY HIGHLIGHTS AND PROCESS IMPROVEMENTS

- ◆ **Medical Claim Controversions:** This process allows employers or insurers to formally contest a claim for medical expenses submitted by a provider. It ensures the claim is clearly and easily identified through case review as having medical issues, improving clarity and efficiency compared to previous filing methods.
- ◆ **Motion to Quash Medical Subpoena:** This feature allows parties to electronically file a motion to quash a medical subpoena—effectively and formally challenging its validity or relevance. Previously submitted by email, this new process enhances consistency and transparency in handling these motions.
- ◆ **Update Adjuster Process:** This tool allows insurers to update adjuster information as needed, ensuring that claims are managed by the appropriate personnel. The process improves data accuracy and administrative efficiency. This flexible functionality empowers insurers to maintain accurate, up-to-date information with greater efficiency and control, reinforcing our commitment to delivering scalable solutions that adapt to evolving business needs.
- ◆ **Interpreter Program Office (IPO):** In Fiscal Year 2025, a total of 2,903 interpreter requests were received, of which 2,260 (approximately 91%) were for Spanish interpretation. This represents a consistent demand for Spanish language services, mirroring the previous fiscal year (FY 2024), during which 2,542 interpreter requests were recorded, with 1,646 (also 91%) pertaining to Spanish interpretation.

In addition, this year marked a pivotal milestone for the Interpreter Program Office (IPO), which transitioned into a standalone entity to more effectively manage the growing demand for interpreter services. This strategic move has enabled the IPO to streamline operations and enhance responsiveness to interpreter requests across the organization. This achievement reflects the team's commitment to timely and equitable access to language services.

In anticipation of new requirements under House Bill 1473 implemented by the Governor's office, the IPO has launched early expansion initiatives to ensure full compliance and sustained service excellence.

Adjudications

- ◆ **Commissioner Orders:** In FY25, a total of 25,448 Commissioner Orders were issued, compared to 26,152 in FY24, reflecting the division's continued commitment to timely and effective claim resolution.
- ◆ **Transcripts:** In FY25, 1,955 transcripts were produced, including 1,207 generated from appeals. This is consistent with FY24's total of 1,988 transcripts, of which 1,213 stemmed from appeals.

Public Service

- ◆ **Subpoenas:** In parallel, 9,953 subpoenas were processed through the CompHub system in FY25, a slight increase from 9,780 in FY24.

Self-Insurance

- ◆ 17 employers were scheduled for audit to verify the accuracy and validity of their reporting to the Commission. Payroll covered by these audits totaled approximately \$3.2 billion. A review of security held by the Commission was completed, and a full review of Excess Insurance required by the Commission was also completed in FY25.

Employer Compliance

- ◆ 975 cases were scheduled for Hearings on Employer Compliance, 116 of which were employers with a claim filed for a worker injured on the job. 2,436 Certificate of Compliance applications were also processed for approval or rejection through the online portal. Exclusion Forms processed through the online portal totaled 2,677, and the Commission continues to educate insurance carriers and agents on the proper method to file for an Exclusion to workers' compensation.

Statistics

- ◆ Over 100,000 statistical coding transactions were processed by the Insurance, Compliance, and Reporting Division. Statistical coding transactions capture award information, including, but not limited to, class code of employee, industry, cause of injury, and body part injured. This information is summarized in the annual report and used for analysis purposes from year to year.

AGENCY HIGHLIGHTS AND PROCESS IMPROVEMENTS

Facilities

- ◆ In April 2025, a new lease was signed for the LaPlata hearing site. The Department of General Services (DGS) negotiated a 5 yr. lease term that will end on March 31, 2030.
- ◆ In May 2025, a “Consent to Short-Term Extension of Lease Term” was executed for the Beltsville hearing site. This extends the current lease until October 31, 2025, and will allow DGS to continue negotiations for a new standard lease renewal of a 10 year period with one 5 year renewal option after the 10 year term.

Personnel

- ◆ The Personnel Division processed 1,066 applications, resulting in the hiring of 10 new employees during FY25. Three long-serving staff members retired, contributing a combined 60 years of service, with an average tenure of 20 years each. These transitions reflect both renewal and continuity within the agency’s workforce.

Information Technology

- ◆ During FY25, the Information Technology Division continued advancing the Commission’s modernization goals through focused improvements to enterprise systems, service delivery, and cybersecurity readiness.
- ◆ The Division completed internal testing of a new help desk management system designed to modernize IT service operations. The new system introduces request routing, built-in reporting dashboards, and improved SLA tracking to enhance user support and operational transparency.
- ◆ The new MergeDoc system, responsible for generating official case and order documents, reached the final phase of testing during FY25. This modernization effort ensures seamless integration with CompHub workflows, improved reliability, and significant reductions in manual document processing. The system is scheduled for production implementation in September 2025.

- ◆ Continuous updates were applied to the CompHub enterprise application and related systems, improving speed, usability, and the accuracy of claims and adjudication data. These efforts reflect the Division’s ongoing commitment to refining critical business applications post-launch.
- ◆ Enterprise security remained a top priority. The Division continued implementation of vulnerability scanning, endpoint protection enhancements, and regular patch management cycles, while maintaining compliance with Maryland Department of Information Technology (DoIT) and statewide security standards.

Report on Fraud Unit

- ◆ 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 ("MIA") 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. In FY25 the Commission made four direct referrals to the Insurance Fraud Division and continues to review cases for possible referral to them.



AGENCY PERFORMANCE

TABLES AND CHARTS

FIGURE 1 • Filed Claims

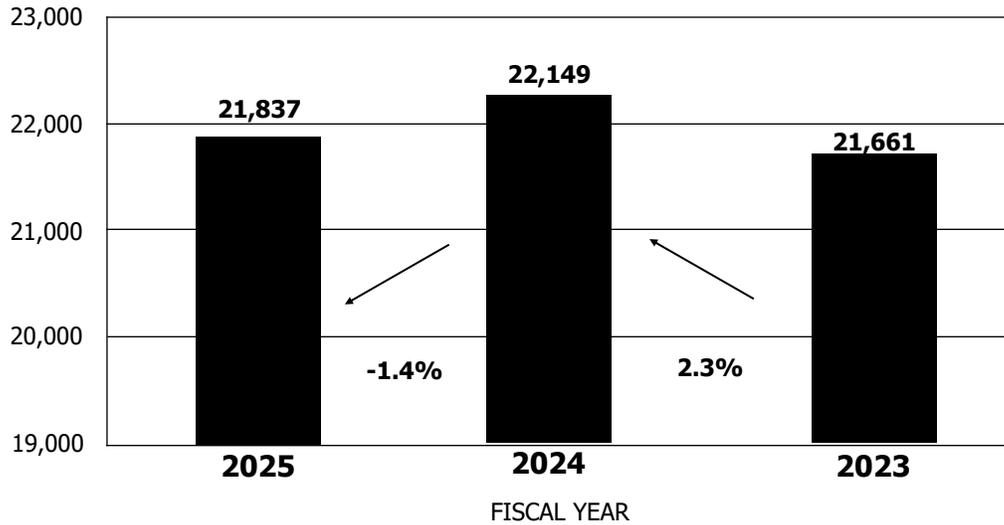


FIGURE 2 • Hearing Transcripts

CATEGORY	FISCAL YEAR		
	2025	2024 ⁽¹⁾	2023
Non Appeal Transcripts	748	775	977
Appeal Transcripts	1,207	1,213	1,386

(1) After further analysis, the FY2024 data was updated from the 2024 Annual Report.

Source: Commission Data, September 2025

FIGURE 3 • Interpreter Office Program Statistics

ITEM	FISCAL YEAR		
	2025 ⁽²⁾	2024 ⁽¹⁾	Change
Requests	2,903	2,542	14.2%
Interpretations Provided	2,482	1,794	38.4%
Requests Continued or Withdrawn	1,705	1,401	21.7%
Spanish Interpretations	2,260	1,646	37.3%
All Other Interpretations	164	102	60.8%
Percent Spanish	91.1	91.8	-0.8%
Number Of Languages Provided	23	16	43.8%

(1) Source: Commission Records of data captured since August 14, 2023

(2) Source: Commission Data, September 2025

FIGURE 4 • Self-Insurance Program

ITEM	FISCAL YEAR		
	2025	2024	2023
Individual Self-Insurers and 1 Group	83	84	86
Covered Self-Insured Employees ⁽¹⁾	503.1 k	473.3 k	452.4 k
Covered Self-Insured Payroll ⁽¹⁾	\$34.8 B	\$33.7 B	\$28.1 B
Self-Insured Payroll as Percent of All Covered Payroll ⁽³⁾	19.3%	19.1%	16.6%
Security Held ⁽²⁾	\$286.3 M	\$277.1 M	\$271.9 M

k = Thousand, M = Million, B = Billion

⁽¹⁾ Source: A-01/IC-1 Reports 2023 - 2025 Note: Security includes active self-insurers only.

⁽²⁾ Commission Data 2023 - 2025

⁽³⁾ Using Assessment Base Insured Payroll for 2023-2025

FIGURE 5 • Licensed Insurers Writing Workers' Compensation Insurance

Fiscal Year	Licensed Insurers ⁽¹⁾	Licensed Insurers Billed	Percentage of Licensed WC Insurers
2025	674	344	51.0%
2024	674	351	52.1%
2023	669	339	50.7%

Source: Commission Data, September 2025

⁽¹⁾ Includes Self-Insurers

FIGURE 6 • Insurer Assessments, Safety/Fraud Costs and Commission Expenses

Fiscal Year	Assessment Base Insured Payroll	Total Insurer Assessments	Safety and Fraud Program Cost	WCC Cost	Assessment per \$1000 of Payroll
2025	\$180,593,267,357	\$40,870,022	\$16,693,330	\$23,524,139	0.226
2024	\$176,679,327,289	\$37,163,266	\$15,911,238	\$22,405,329	0.210
2023	\$168,798,594,409	\$35,020,398	\$14,163,645	\$20,936,921	0.207

Source: Commission Data, September 2025



MARYLAND WORKERS' COMPENSATION COMMISSION

FIGURE 7 • Workers' Compensation Premium Rate Ranking

2025 Ranking	2022 Ranking	State	Median Index Rate	State % of Median
1	2	Hawaii	2.52	231%
2	1	New Jersey	2.16	198%
3	4	New York	1.98	182%
4	3	California	1.86	170%
5	6	Vermont	1.60	147%
6	10	Connecticut	1.48	135%
7	8	Wisconsin	1.42	130%
8	7	Wyoming	1.41	130%
9	5	Louisiana	1.41	129%
10	11	Rhode Island	1.38	127%
11	9	Maine	1.37	125%
12	24	Washington	1.35	123%
13	19	Illinois	1.34	123%
14	15	Montana	1.34	122%
15	17	Oklahoma	1.33	122%
16	13	Missouri	1.31	120%
17	12	Minnesota	1.25	114%
18	18	New Hampshire	1.22	112%
19	14	Iowa	1.21	110%
20	21	Alaska	1.16	106%
21	26	Pennsylvania	1.14	105%
22	25	South Dakota	1.13	103%
23	29	Nebraska	1.12	103%
24	20	Alabama	1.11	101%
25	16	Idaho	1.10	101%
26	31	Georgia	1.09	100%
27	27	New Mexico	1.05	96%
28	41	Colorado	1.05	96%
29	22	South Carolina	1.03	94%
30	28	Florida	1.00	92%
31	32	Massachusetts	0.97	89%
32	23	Delaware	0.97	89%
33	30	North Carolina	0.95	87%
34	39	Mississippi	0.94	86%
35	35	Kansas	0.91	83%
36	38	Michigan	0.90	82%
37	33	Maryland	0.89	82%
38	42	Oregon	0.89	82%
39	34	Tennessee	0.80	73%
40	43	Texas	0.78	72%
41	46	Kentucky	0.76	70%
42	37	Nevada	0.73	67%
43	40	District of Columbia	0.73	67%
44	36	Virginia	0.73	67%
45	48	Indiana	0.71	65%
46	44	Arizona	0.70	64%
47	47	Ohio	0.68	63%
48	45	Utah	0.63	57%
49	50	West Virginia	0.54	49%
50	49	Arkansas	0.53	48%
51	51	North Dakota	0.50	45%

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (Rev. 1/2025)

Notes: 1. Starting with the 2008 study, when two or more states' Index Rate are the same, they now are assigned the same ranking.

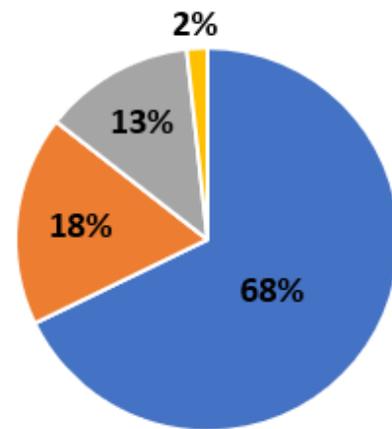
REVENUES/EXPENDITURES

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 and the Workplace Fraud Act within the Department of Labor (DOL). During this fiscal year, \$40,870,022 was assessed and collected with \$16,693,330 being transferred to DOL for its safety program and workplace fraud initiative. The remaining funds were retained in the Workers' Compensation Fund and were disbursed as Commission operating expenditures as appropriated. The fiscal year 2025 Legislative Appropriation

for the Commission's operating expenditures totaled \$23,721,183. Approximately 68 percent of this budget provided for the Commission's allotment of 115.0 full-time equivalent permanent position salaries and 11.25 full-time equivalent contractual position salaries, 13 percent for contractual services to include lease agreements and lease escalations, insurance, and utilities, 18 percent for fixed costs to include computer software and hardware maintenance contracts, postage and communication, and 2 percent for travel expenses, supplies, and equipment.

WCC Expenditures

- **Salaries/Benefits**
- **Contractual Services**
lease agreements, insurance, utilities
- **Fixed Costs**
computer maintenance, postage, and communications
- **Supplies/Equipment**
travel expenses, supplies, and equipment



REGULATORY/LEGAL UPDATE

Legislation

HB0015/CH0198

SB0144/CH0199

Corporations and Associations – Limited Worker Cooperative Associations – Authorization (Maryland Limited Worker Cooperative Association Act)

Authorizing the formation of limited worker cooperative associations; and establishing rules and procedures for the formation, governance, conversion, and dissolution of limited workers cooperative associations.

(Effective: October 1, 2025)

HB1473/CH0434

State Government - Equal Access to Public Services for Individuals With Limited English Proficiency and Individuals With Disabilities

Requiring the Governor's Office of Immigrant Affairs and the Department of Disabilities to convene the Maryland Language Advisory Group, by January 1, 2026, to make findings and recommendations on oversight, monitoring, investigation, and enforcement of certain provisions of law relating to equal access to public services for certain individuals; altering provisions of law relating to equal access to public services for individuals with limited English proficiency to include individuals with disabilities; etc.

(Effective: October 1, 2025)

SB0695/CH0309

Labor and Employment – Uninsured Employers' Fund Board – Membership and Reserves

Altering the membership of the Uninsured Employers' Fund Board; and requiring, rather than authorizing, the Board to establish reserves to meet potential losses of the Uninsured Employers' Fund.

(Effective: October 1, 2025)

SB0830/CH0308

Workers' Compensation – Claims Application Form – Authorization for Release of Information.

Altering the entities to which a claimant is required to authorize the release in a claim application filed with the Workers' Compensation Commission to include the Uninsured Employers' Fund and the Subsequent Injury Fund; altering the information which a claimant is required to authorize the release in a claim application to include additional claims filed by the claimant and information in the custody of the Commission; etc.

(Effective: October 1, 2025)



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. Chapter 5 of the Acts of 2011 expanded the membership to include a representative from a self-insured local government entity. 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, labor, business, insurance, rehabilitation sectors, and self-insured local government, as well as the general public. The Committee is co-chaired by an appointed State Senator and a House of Delegates member. Current Chairs are Senator Arthur C. Ellis and Delegate Andrea Fletcher Harrison.

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 this review and make its 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. A meeting of the Committee was held in person on September 30, 2024.

2025 Committee Roster

Anthonia St. John, Esq., Chair	Courtney Jenkins
Lyndsey Beidle Meninger, Esq.	James A. Lanier, Esq.
Sandra Dorsey	James Morrow, Esq.
Shelby Dubato	Adrienne Ray
Justin Hall	Lisa Y. Settles, Esq.
Lee Holland	Matthew D. Trollinger, Esq.

COMMITTEES

Advisory Committee on the Registration of Rehabilitation Practitioners

The Advisory Committee on the Registration of 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).

2025 Committee Roster

Janet Spry, Ph.D., CRC, LPC, MCRSP
Committee Chair
 Jim Allen, BS, CCM, CDMS, CRP
 Michelle Baker, BS, RN, CRRN, CCM
 Daniel Lentscher, CFCE
 Mary Sevinsky, MS, CRC, CCM, MCRSP
 James Stewart, Ph.D., CRC, CWIP
 Danita Williams, RN, BS, MBA

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. Recommendations are then made to the full Commission. 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 Medical Fee Guide was fully incorporated into COMAR and was updated to include an annual adjustment factor that will help reimbursement rates stay current.

2025 Committee Roster

Commissioner Allan Kittleman, Committee Chair
 Jerome P. Reichmister, M.D., Physician Adviser, WCC
 Janet Vanderpuije, Committee Secretary, WCC

Payers

Edward J. Bernacki, M.D.
 Mary Capelli-Schellpfeffer, M.D., MPA
 Carmine D. D'Alessandro, Esq.
 Maija B. Jackson, Esq.
 Anthonia V. St. John, Esq
 One Vacancy

Receivers

Allyson Bloom, Esq.
 Robert Garza, Esq.
 Gregory M. Gilbert
 Jason Hammond, M.D.
 Keith A. Segalman, M.D.

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Elizabeth Fletcher, Secretary to the Commission
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*For technical questions or website problems,
please contact websupport@wcc.state.md.us.*

*For matters relating to CompHub, please email
CompHubSupport@wcc.state.md.us*

DEPARTMENTAL RESPONSIBILITIES

INSURANCE COMPLIANCE

- Employer/Insurance Compliance & Proof of Coverage
- Statistics
- Self-Insured Organizations

JUDICIAL AND HEARING DIVISION

- Hearings
- Order
- Settlements and Stipulations
- Specialized Hearings and Video Remote Hearings
- Appeals Office

PROCESSING

- Correspondence management
- Microfilming
- Scanning & Indexing
- Docket Prep & Print Management

INFORMATION TECHNOLOGY

- Software and Hardware related Computer Operations
- Technical infrastructure of the Commission
- CompHub Support

FISCAL SERVICES

- Collects Revenue
- Develops and Administers Agency Budget
- Procurement
- Purchasing Operations
- Security Operations
- Timekeeping and Payroll
- Facilities Management

HUMAN RESOURCE MANAGEMENT

- Personnel
- On-boarding & off-boarding of employees
- Recruitment
- Employee Benefits

EXECUTIVE OFFICE

- Provides Senior Leadership
- Commission Meetings
- Organizes Educational and Outreach Events
- Budget Advisory Committee
- Steering Committee
- Regulations
- Fair Practices
- EEO

CLAIMS MANAGEMENT

- Proof of Coverage
- Claims & Claim Related Documents
- Docketing
- Settlements & Stipulations

PUBLIC SERVICES

- In-person Customer & Call Center Service Support
- Subpoenas
- Court Room Support

VOCATIONAL REHAB & MEDICAL

- Practitioner and Organization Registration
- CEUs (Continuing Education Units)
- Medical Fee Guide
- Vocational Rehabilitation Plans
- Vocational Rehabilitation Compliance
- Medical & Prescription Claims

INTERPRETER PROGRAM OFFICE (IPO)

- Schedule Interpreter Services for In-Person and Remote Hearings.

HEARING REPORTER

- Court Reporting
- Hearing Transcription