



Maryland workers' compensation law requires employers to purchase insurance to pay compensation to employees for work-related injuries, occupational diseases, or deaths, regardless of whether someone is at fault.

This non-fault compensation is the employee's exclusive remedy against the employer for work-related injuries; the injured employee may not sue the employer in an attempt to recover greater compensation. The compensation available includes medical and rehabilitation expenses, a percentage of lost wages, and an amount for impairment of earning capacity.

Maryland employers are required to obtain workers' compensation insurance from any insurance company licensed to write workers' compensation insurance in the State of Maryland or from the [Chesapeake Employers' Insurance Company](#).

Employers may also apply to become a self-insured employer, which requires prior approval of the Workers' Compensation Commission.

To learn more, visit the [Workers' Compensation Commission](#) website.

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