

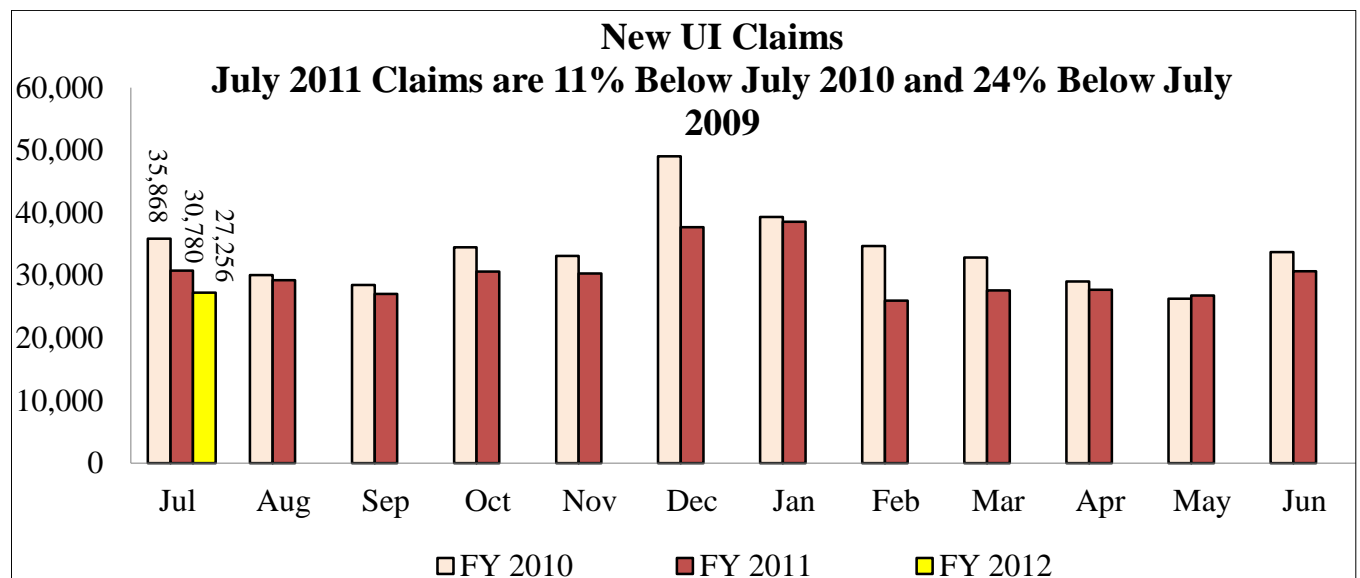
Meeting Summary

Following is a summary of issues discussed at the DLLR Stat, held on August 11, 2011. Analysis is provided by StateStat.

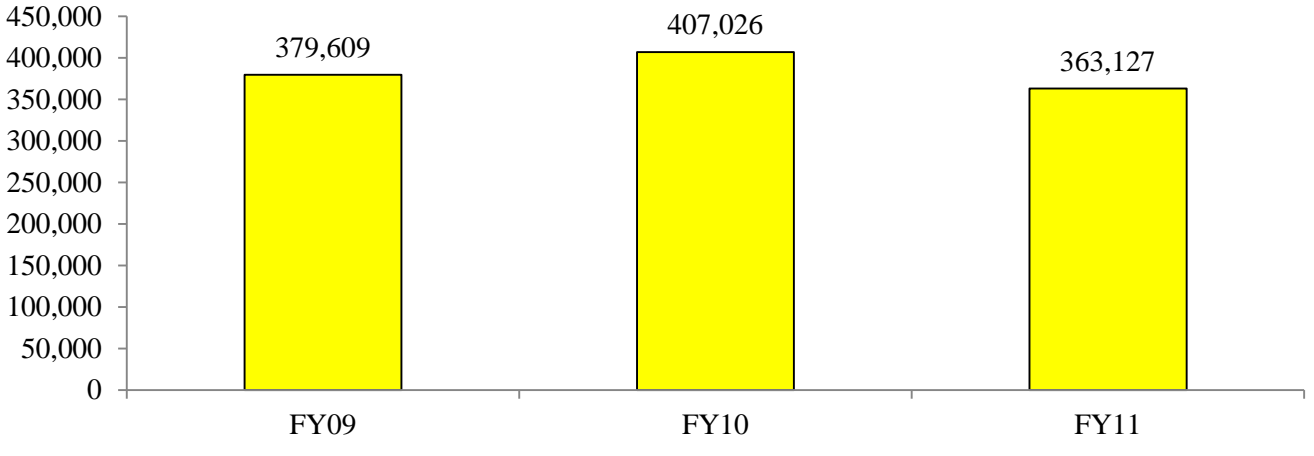
- **Racing Commission Approves Applications.** On July 29, the Maryland Racing Commission granted racing licenses to Stron-MJC Limited Partnership and Penn National's PGRV, Inc. Stron-MJC will conduct thoroughbred racing at Laurel and Pimlico racetracks and PGRV will conduct standardbred racing at Rosecroft Raceway. Under the commission's decision, Stron-MJC is required to operate 146 days of live racing and PGRV is required to operate 20 days of live racing this year and 54 in 2012. The thoroughbred and standardbred industries are currently in mediation regarding thoroughbred simulcast signals. Secretary Alex Sanchez is leading the mediation process. If no agreement is reached by October 1, the parties are subject to binding arbitration.

Unemployment Insurance

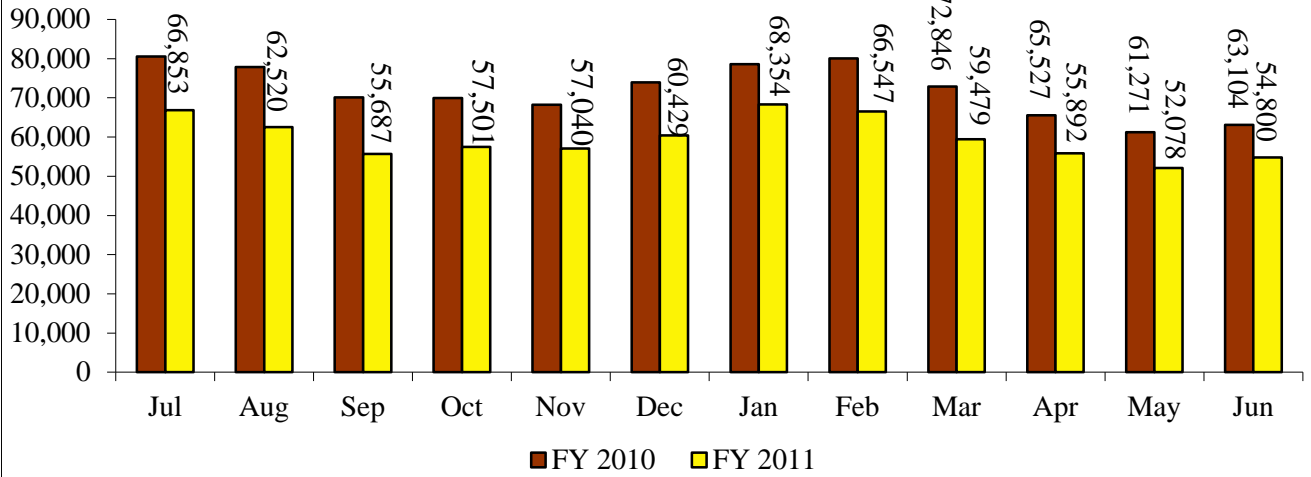
- **Key Metrics.** In July 2011 new claims for Unemployment Insurance (UI) decreased from June 2011 to a level 11 percent below July 2010, and 24 percent below July 2009. New UI claims in FY 2011 were at the lowest level of the most recent three years. Persons currently drawing UI benefits increased slightly in June but remained 13 percent below June 2010. Dollars paid in UI benefits decreased in June. In FY 2011, UI benefits paid were the lowest level since FY 2009. Weekly UI benefits paid on 8/6/2011 were 28 percent below the comparable week in 2009. The UI trust fund balance decreased slightly in June.
 - According to USODL, Maryland is one 23 states operating a solvent trust fund at the current time.



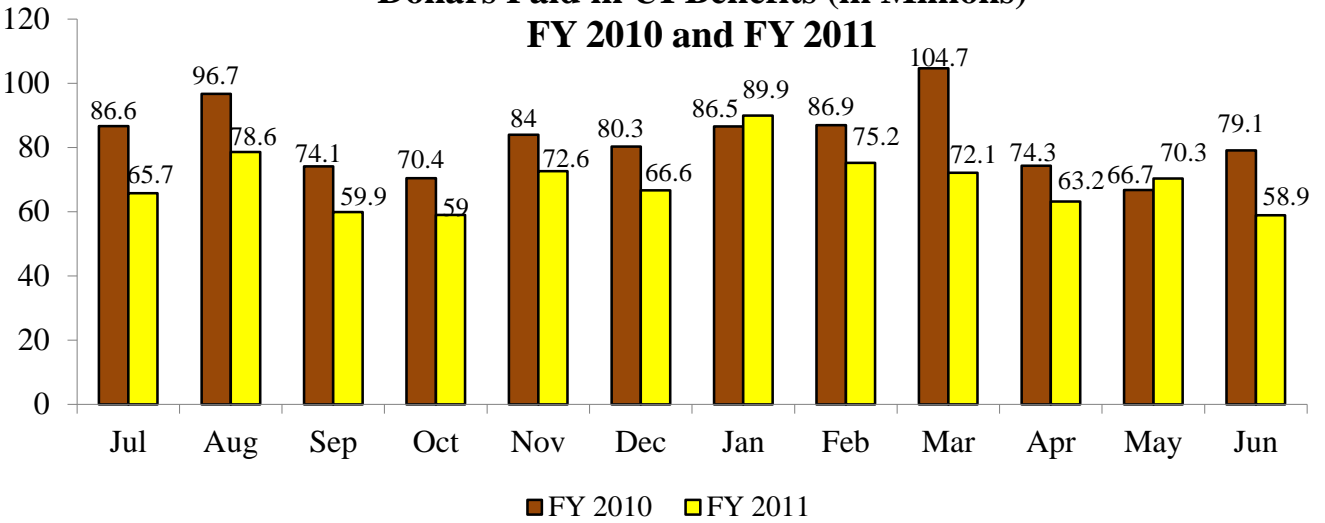
**New UI Claims
FY 2009, FY 2010 and FY 2011**



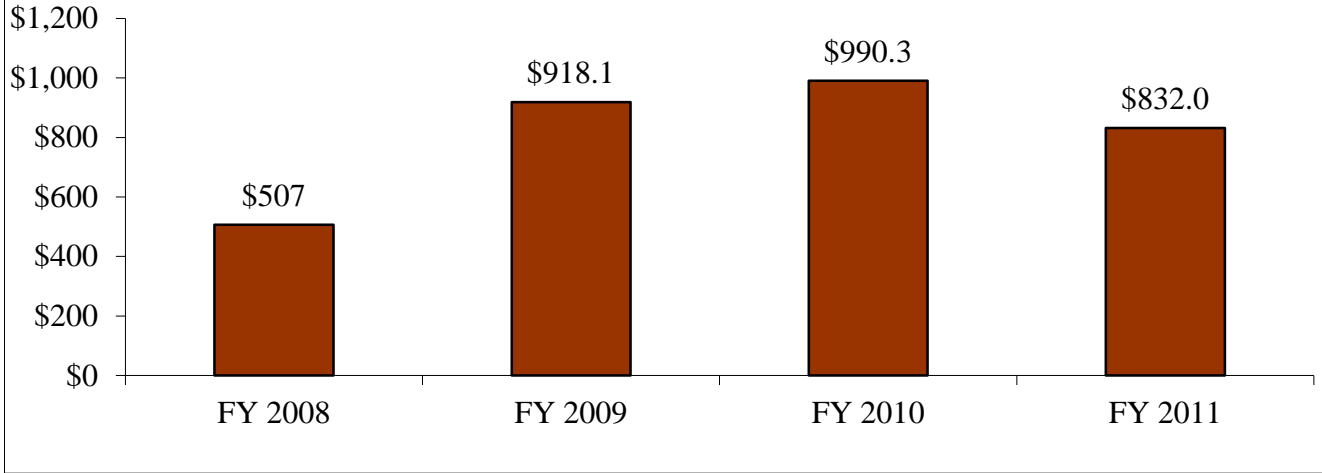
**Persons Currently Drawing UI Benefits
FY 2010 and FY 2011**



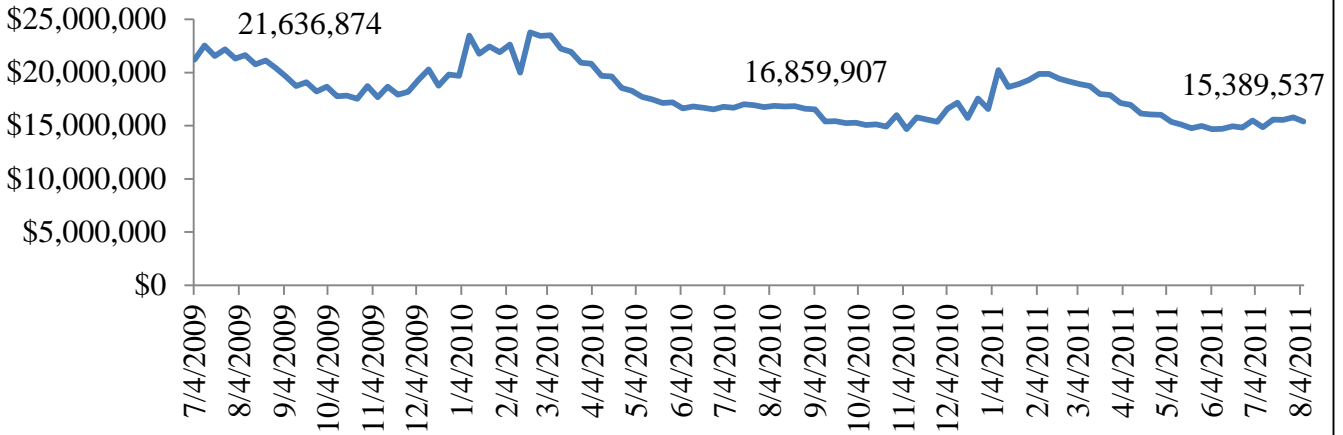
**Dollars Paid in UI Benefits (in Millions)
FY 2010 and FY 2011**



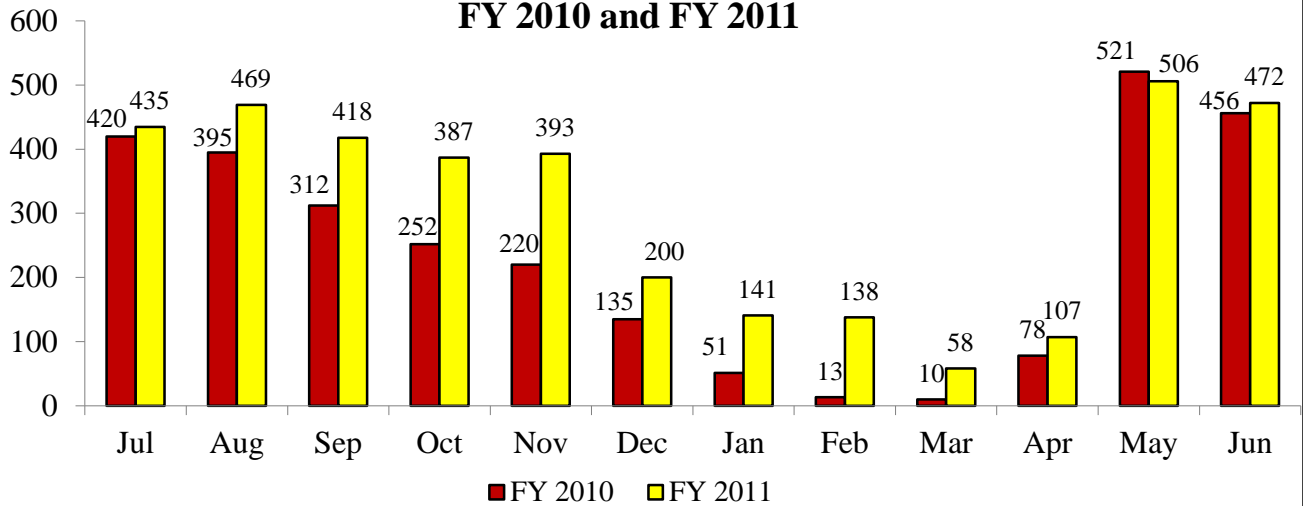
**Dollars Paid in U.I. Benefits (in Millions)
FY 2009 to FY 2011**



**Weekly UI Benefits Paid
2009-2011**

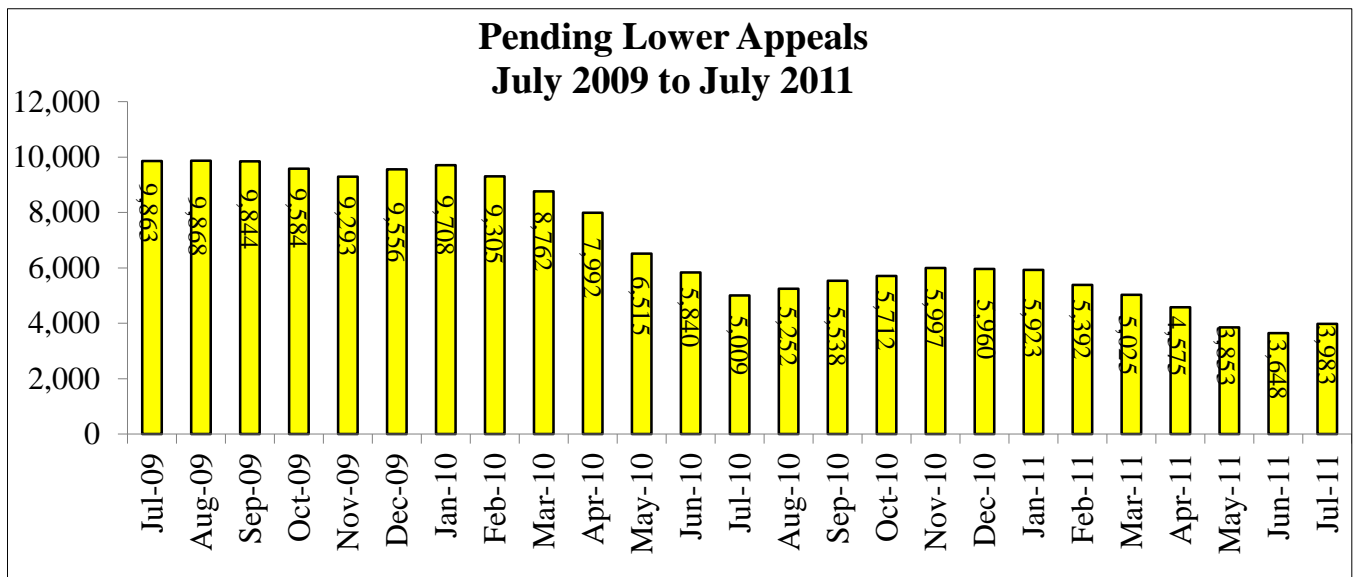
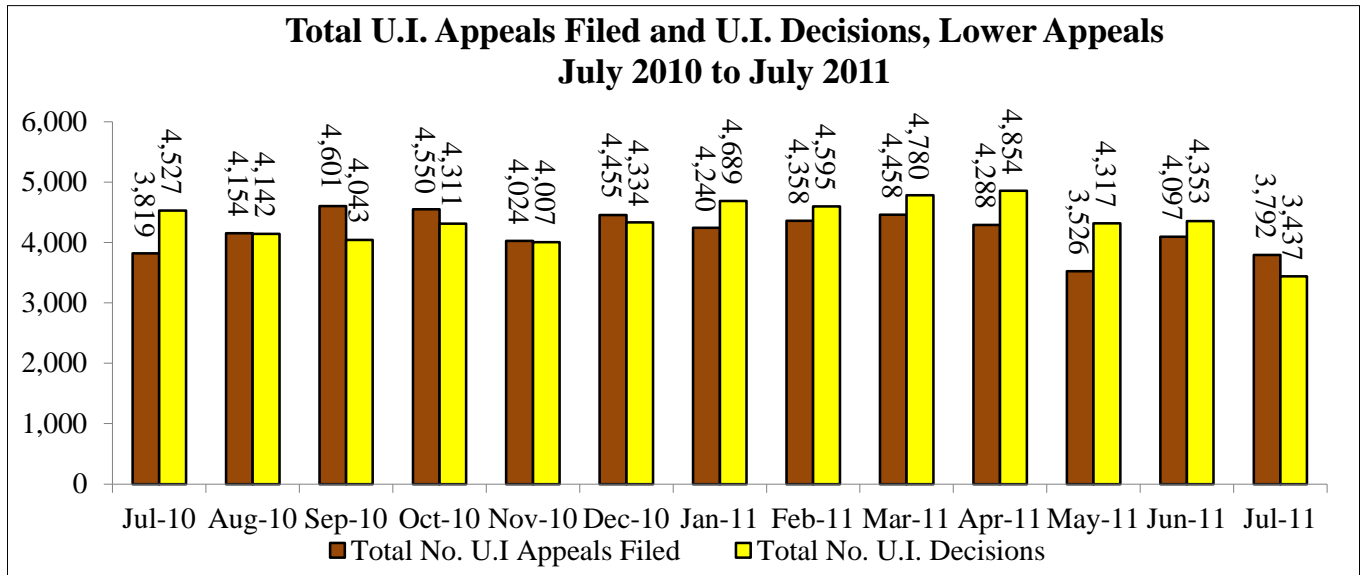


**UI Trust Fund Balance (in Millions)
FY 2010 and FY 2011**

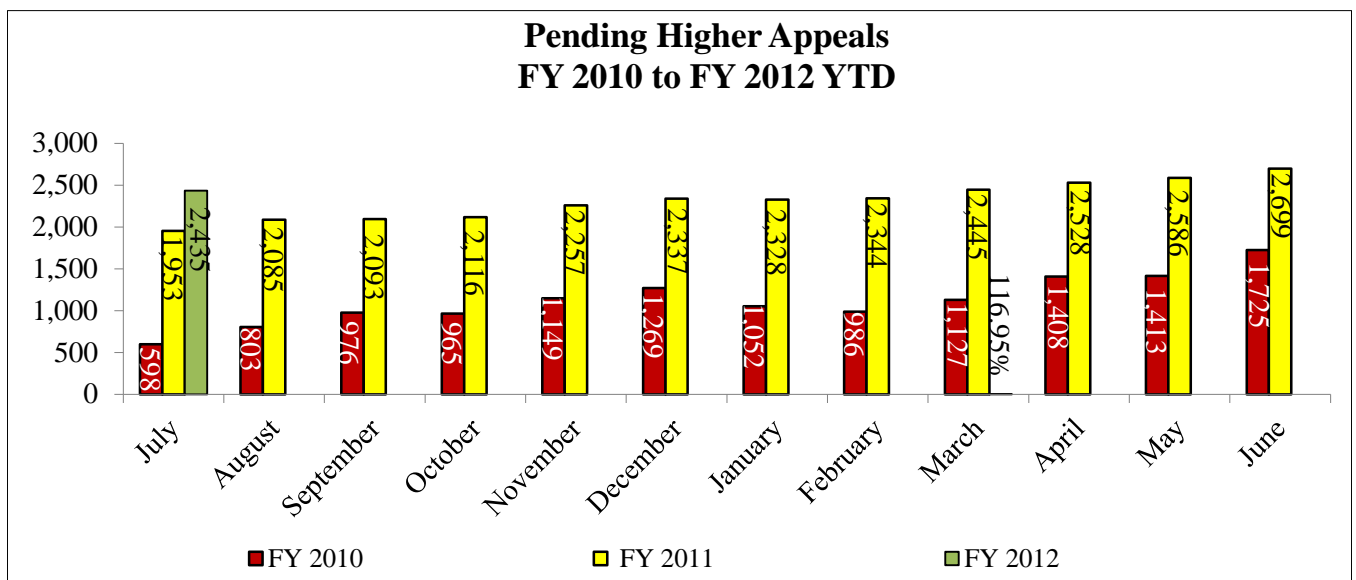
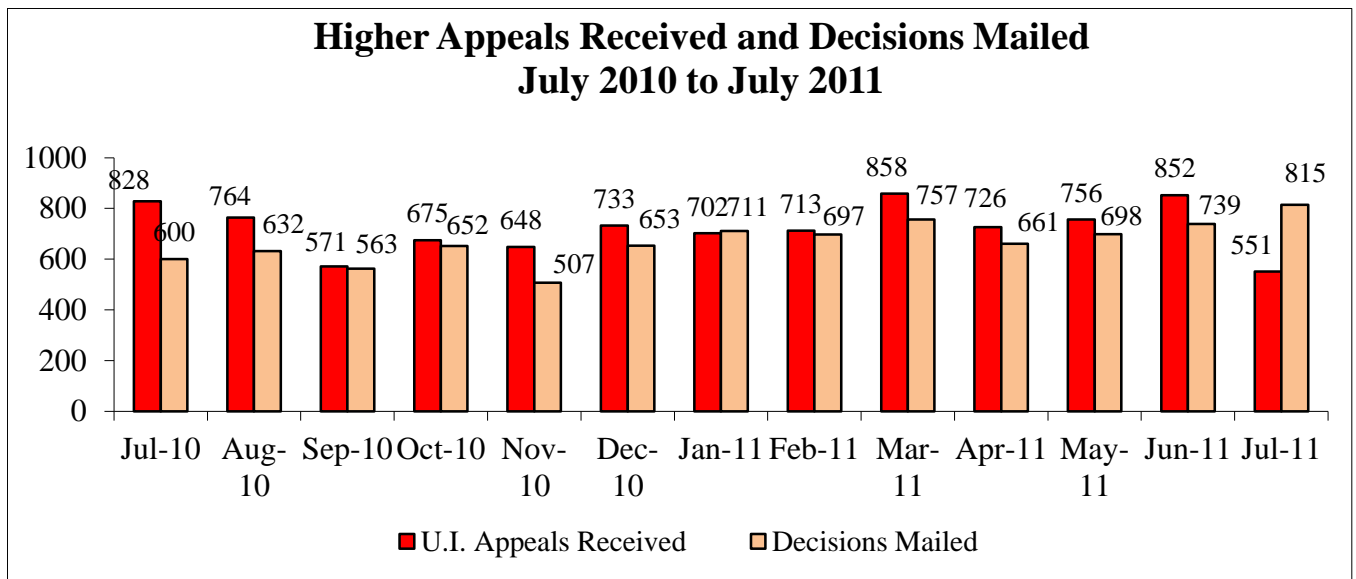


Unemployment Insurance Appeals

- **Lower Appeals.** The number of lower appeals decisions fell by 916 in July 2011, and the number of appeals filed surpassed decisions for the first time since January 2011. The number of pending lower appeals also increased for the first time since January 2011.
 - The agency reported that the goal is to keep the number of U.I. appeals filed and decisions roughly equal.

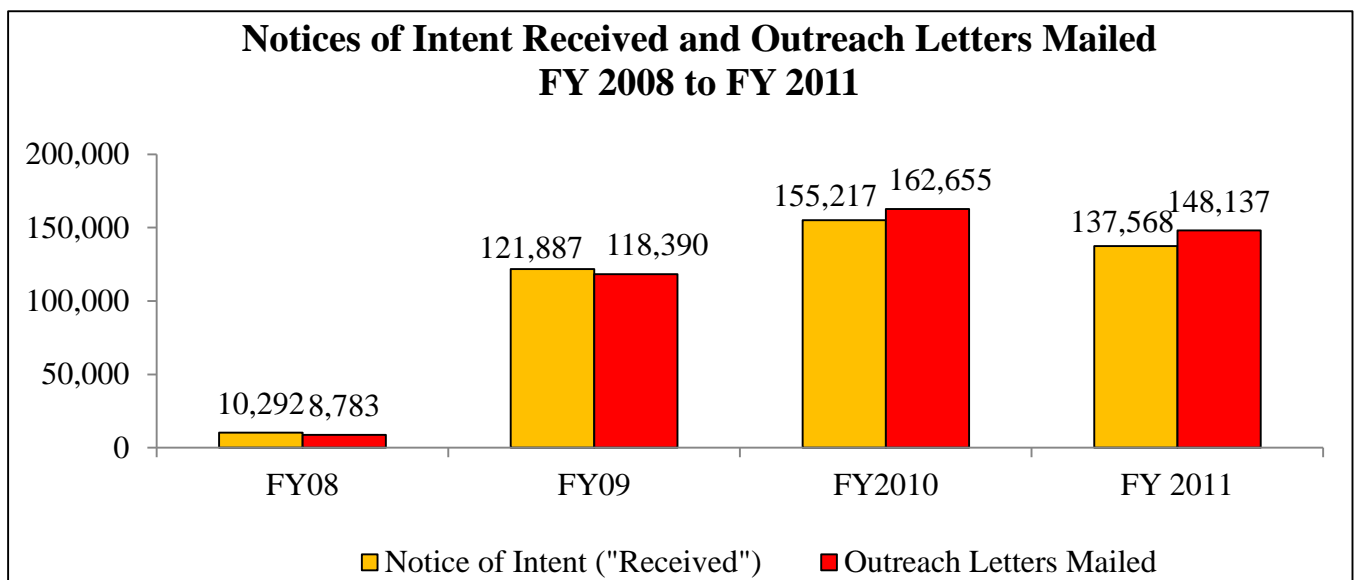
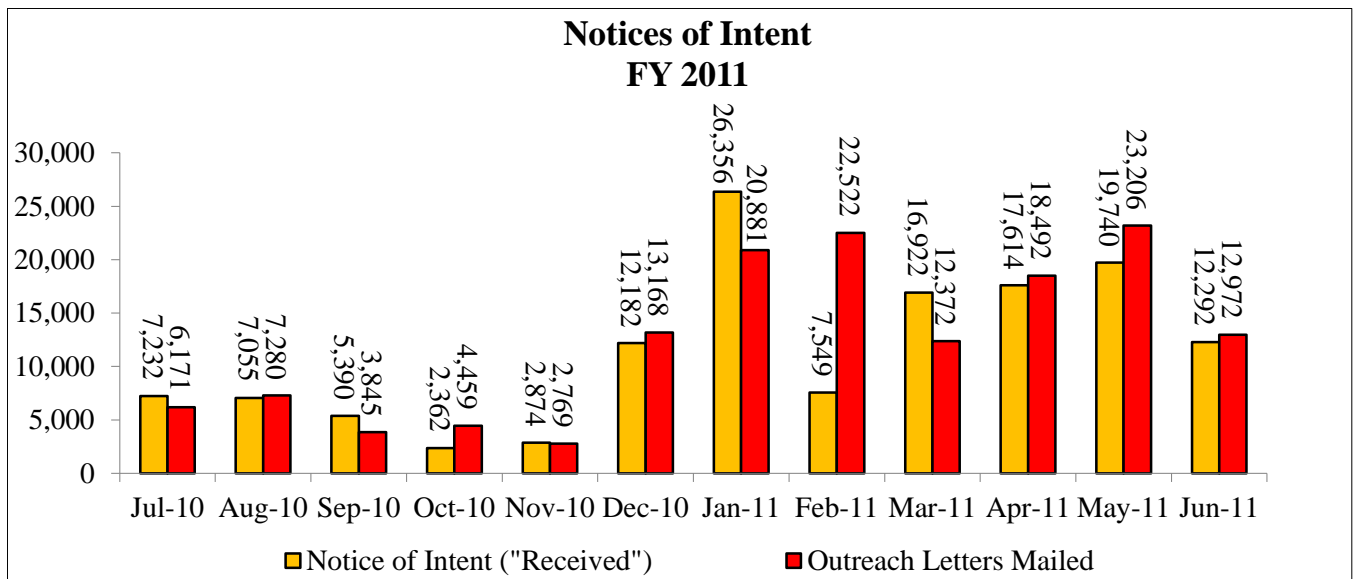


- **Higher Appeals.** Higher appeals decisions mailed in July 2011 surpassed appeals received by 264. Meanwhile, pending higher appeals decreased in July but remained above FY 2011 and FY 2010 levels.



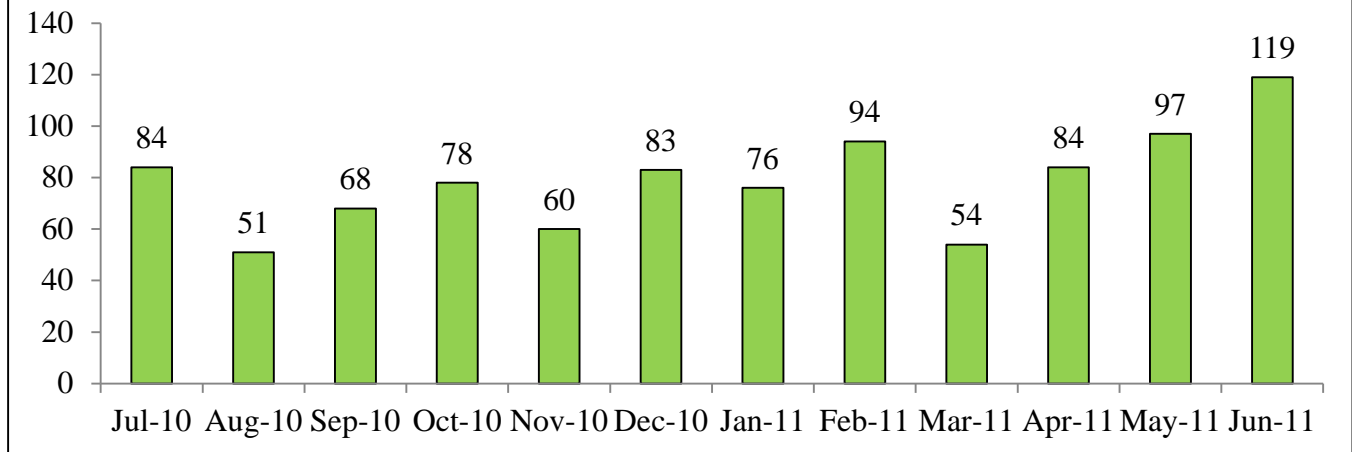
Financial Regulation

- **Notice of Intent.** DLLR’s Office of the Commissioner of Financial Regulation received 12,292 copies of Notices of Intent to Foreclose sent to delinquent Maryland borrowers in June. The Office sent 12,972 outreach letters containing foreclosure prevention information and warnings regarding scams. The Department reported previously that in May, April’s outreach letters were carried over from the previous month, but in June this data seems to be normalizing. Fiscal year data for the past four years reveals that notices of intent received and outreach letters mailed peaked in FY 2010 and decreased slightly in FY 2011.
 - The agency reported that there is no predictive value in an uptick of NOIs and foreclosure filings.
 - DLLR is working with the HOPE Portal, DHCD and GMAC to implement utilizing the HOPE Portal to exchange documents for mediations. GMAC is the only servicer signed up to fund the project at this time



- **Average Days to Approval on New Licenses.** Average days to approval on new collection agency licenses increased to 119 in June. The increase was driven by six applications that had review periods of greater than 100 days. According to the agency, two collection agency applications were overlooked and the approval process was extended to greater than 60 days during the transition to the National Mortgage Licensing System (NMLS). The other four applicants were slow to submit documents, and two submitted the license fee more than 30 days after submission of the license request.
 - DLLR reports that reviewers are more closely running and reviewing pending reports on a monthly basis so that older applications are identified and given priority status for completion. In addition, NMLS is working on bringing other licenses into its online system. NMLS is currently in the process of surveying states in preparation to develop standards.

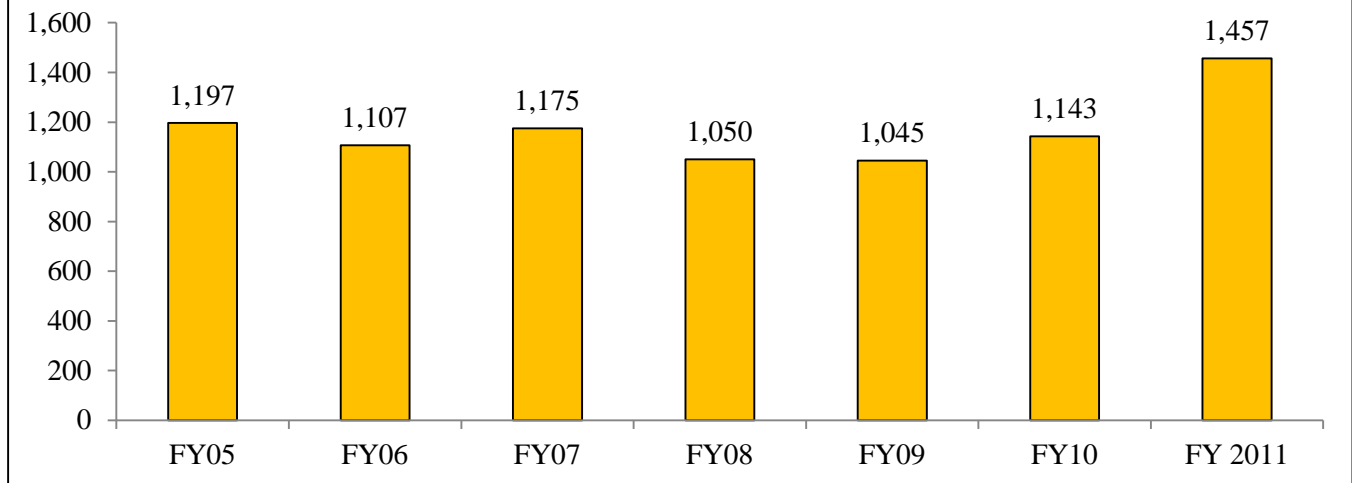
Avg. Days to Approval on New Collection Agency Licenses FY 2011



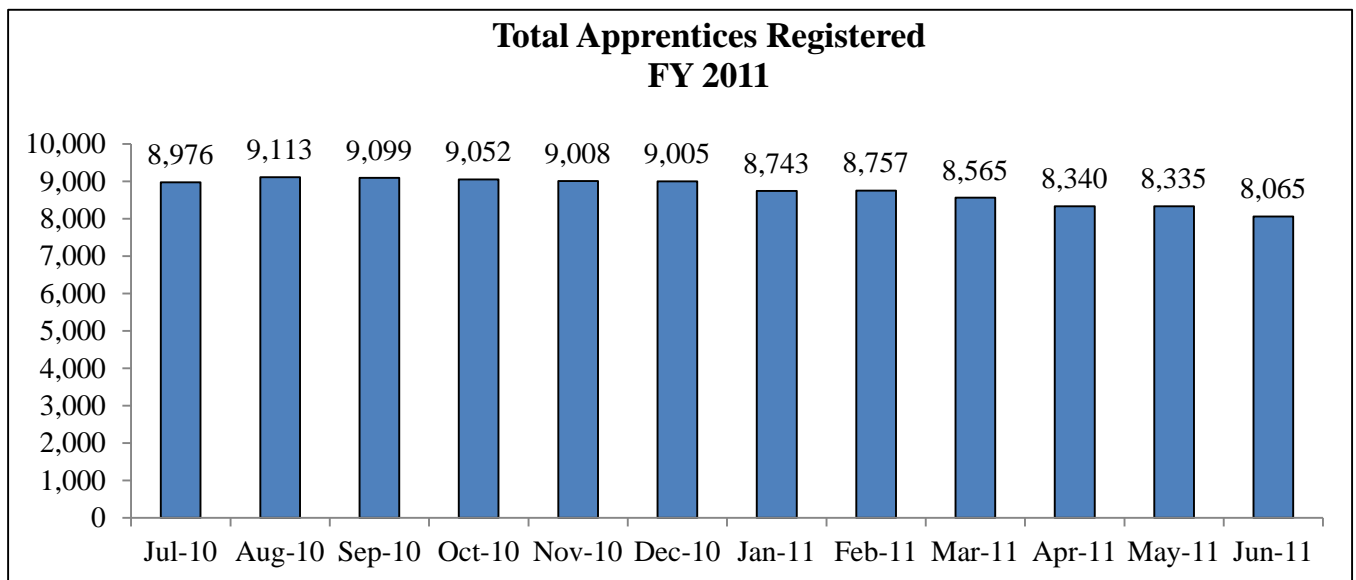
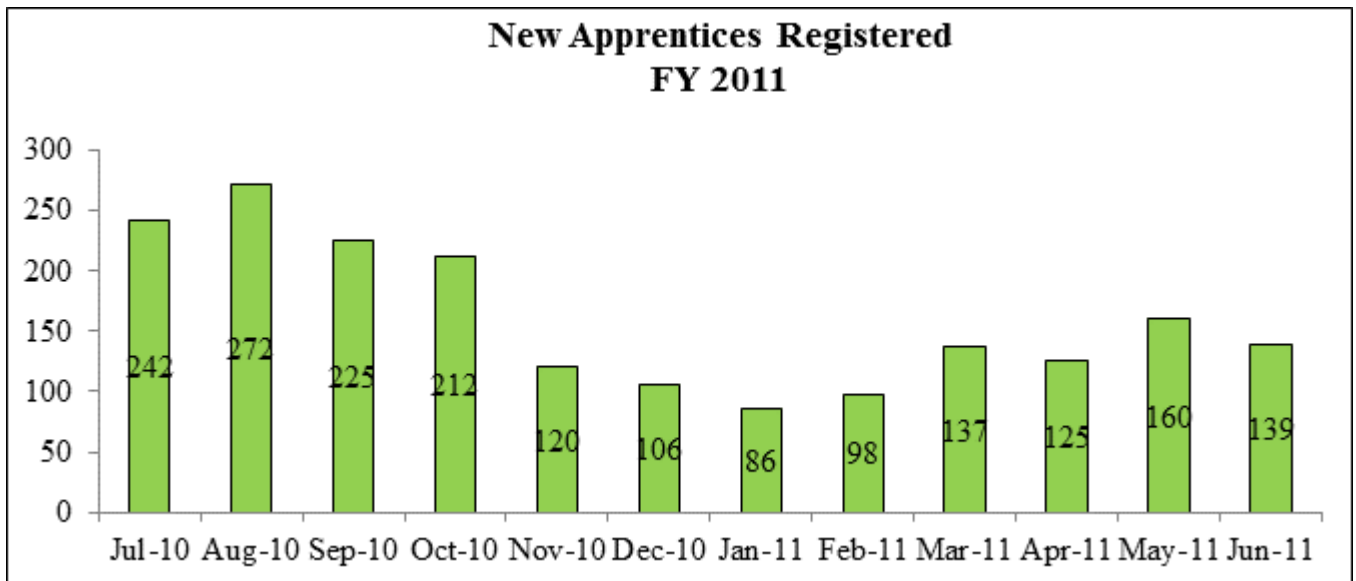
Labor and Industry

- Graduating Apprentices.** According to DLLR, more workers graduated from Maryland apprenticeship programs during the 12 months ending in June than in the previous 20 years. The 1,457 workers represent a 27 percent increase over FY 2010. Of the total, 4 and a half percent were women, an increase over the FY 2010 percentage of women graduates.

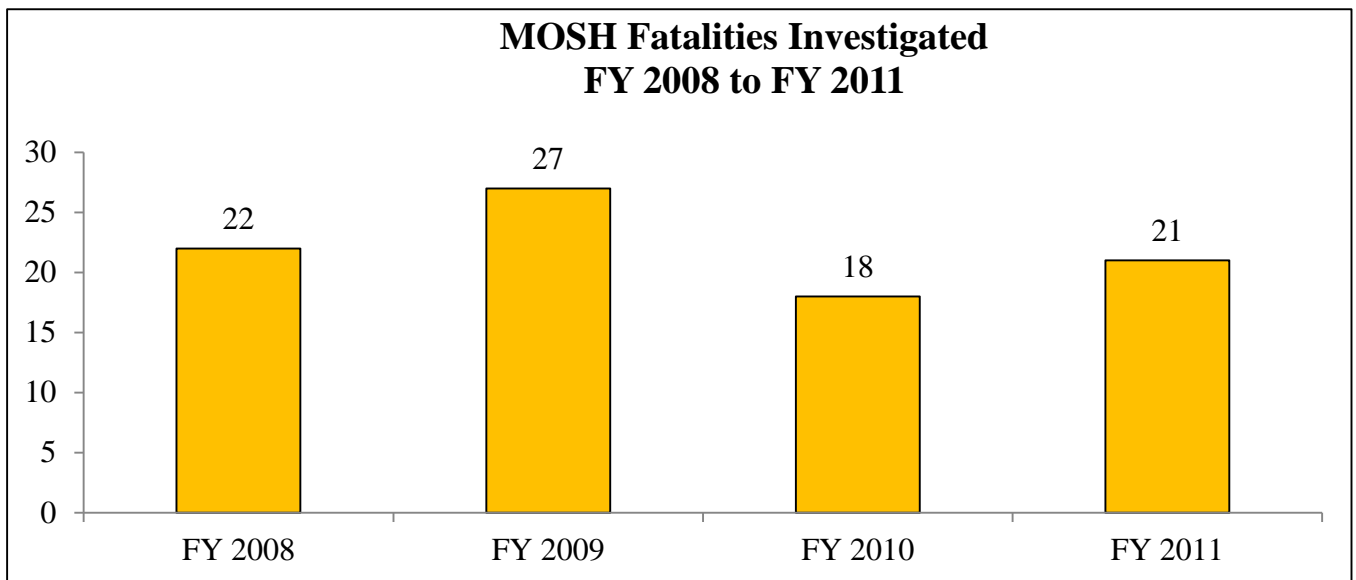
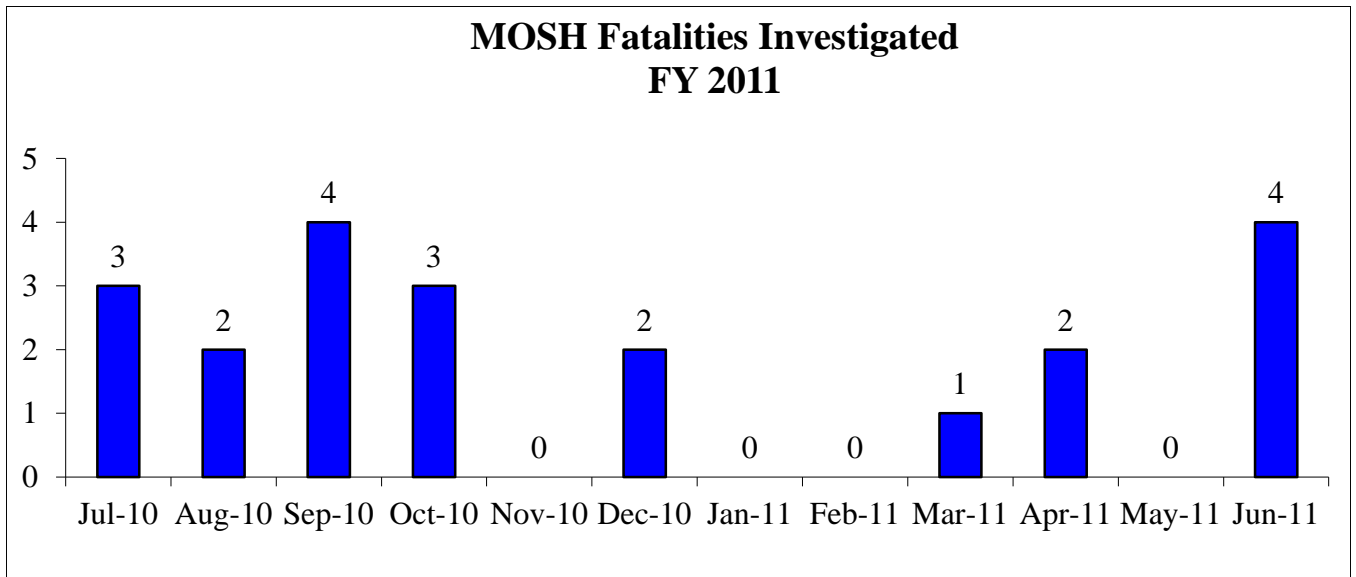
Total Apprentice Graduates FY 2005 to FY 2011



- Apprentices Registered.** The number of new apprentices registered fluctuates monthly, as shown in the chart below. Meanwhile, the number of total apprentices registered has been decreasing since March 2011.
 - The agency reports that this is a function of available opportunity.



- **MOSH Fatalities Investigated.** The agency reported four MOSH fatalities investigated in June 2011, the largest number since September 2010. There were a total of 21 fatalities investigated in FY 2011. Further, in its communications memo the agency reported one fatality in July and one in August. The July fatality resulted from an accident at the construction site for the Maryland Live! casino at Arundel Mills Mall, in which another employee was seriously injured as well. In August, an employee of Ocean Pines Stump and Tree Removal in Berlin was working in a tree when he attempted to descend and suffered a fatal fall. MOSH responded to both incidents and is in the process of investigating.
 - The agency reported that most fatalities that MOSH investigates are not likely to be replicated in other sites. Nevertheless, Labor and Industry puts out an alert on the site and of other similar sites regarding the injury.



- Reentry Resource Fair.** Correctional Education staff at the Maryland Correctional Institution for Women (MCIW) sponsored a Reentry Resource Fair at the facility in Jessup on July 28, 2011. Representatives from over 20 local, state, and community-based agencies spoke about the resources that are available to the women upon release. Approximately 100 women who will be returning to the community attended the fair and developed reentry plans for their successful future transitions.