



**U.S. Department of Labor
Office of Unemployment Insurance
Division of Fiscal and Actuarial Services**

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Significant Measures of State Unemployment Insurance Tax Systems



**Updated
2010**

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<http://ows.doleta.gov/unemploy/finance.asp>**

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Evaluating State Unemployment Insurance (UI) Tax Systems Using the Significant Tax Measures Report

Introduction

The publication of the yearly report of Significant Measures of a State UI Tax System provides an opportunity for interested users to evaluate and compare the primary functions of a state's UI tax structure. The wide range of methodologies and application of UI taxes across states creates a growing need to measure the differences and workings of these systems. This report fills that need by offering a series of useful and comparable metrics.

The following description is provided to assist users of this new report in interpreting and using the report information to effectively evaluate a state's UI tax structure. The twenty-two variables in this report are divided into four sections. The first eight variables provide the **State Tax Structure Description**, the next six items cover the state's **Contribution Levels**, followed by five variables on **Benefit Charging** measures, and concluding with four items on the **Distribution of Wages, Benefits, and Contributions**.

State Tax Structure Description

Items in this section provide an overview of the applicable laws for each state's UI tax structure, together with the average tax rate in the state and the current solvency level.

Each state has the legal authority to set the type of **experience rating method** to apply in the formulation of employers' tax rates. The majority of states, thirty-three, use the Reserve Ratio experience rating methodology, the only method which gives credit to employers for the amount of contributions they have made. Seventeen states use the Benefit Ratio method, two states use the Benefit Wage Ratio method, and one state employs the Payroll Decline method.

In addition to the type of experience rating method, states differ in the **type of employer ranking** employed in the assignment of tax rates, eleven states assign UI tax rates by using a relative ranking of all employers, called the Array Method. Essentially these states assign tax rates based on how employers compare against each other in terms of their experience with unemployment, however measured. The remaining 42 states all use **fixed intervals** of their experience rating measure (e.g.

reserve ratio) to place employers in tax rate groups. The Array Method pre-determines the proportion of taxable wages that will be assigned any specific tax rate which allows states to predetermine the level of contributions they will receive.

Of the states that charge a claimant's benefits back to an employer (three states do not charge benefits at all) all use one of three **types of charging methods** for claimants with multiple recent employers. Thirteen states charge the most recent or principal employer on the theory that this employer has primary responsibility for the unemployment. Based on the belief that unemployment results from general conditions of the labor market more than from a given employer's behavior, the largest number of states, thirty-four, charge employers in proportion to the base period wages earned. Five states charge base period employers in inverse chronological order, generally up to a specified percentage of base period wages.

The **average tax rate** is calculated by dividing the total contributions of taxable employers by taxable or total wages. It represents the average rate an employer would face in the state. The **statutory minimum rate** is the tax rate on taxable wages that is assigned to those employers with the best experience rate those laying off the fewest employees, the **maximum rate** is the rate on taxable wages that is assigned to the employers laying off the most employees.

The **new employer rate** applies to firms from one to three years and the specifics of each state rate can be found in the appendix.

Contribution Levels

Every state varies the level of its tax rates based on its UI trust fund balance and the application of experience rated reductions and increases. The average tax rate is one measure of the overall level of contributions. The **contribution per covered employee** translates the average tax rate into a dollar figure to give a nominal view of this rate. Likewise, the **estimated employer contribution for every dollar of wages paid** shows the portion of wages that employers are paying in UI taxes, with most all states below one cent. This amount signifies, on average, how much each taxable employer is paying yearly in taxes for each job. States with higher average contribution levels are collecting higher amounts, but they also may be paying higher levels of benefits or may have lower solvency levels, which can also be compared in this report.

Just comparing the minimum and maximum statutory tax rates in effect across states is not a clear indication of the applicable ranges in effect because each state may have

a different taxable wage base. The **estimated contributions per employee at the tax base** identifies the amount an employer **assigned the minimum rate** would pay for an employee earning at least the taxable wage base. A few states may have a zero value if the rates in effect for that year have a zero tax rate for the lowest rate applicable. Likewise, **contributions at the maximum rate** provides the amount an employer would pay for each employee earning at least the taxable wage base if they are assigned the maximum tax rate. The lowest amount a maximum-rated employer would pay per year is \$378 (5.4% times \$7,000 wage base) a year. The **average contribution per employee at the tax base provides** the average dollar amount each employer is paying for an employee at the tax base.

To reasonably compare the range of the per employee cost and compare in effect the differences in slope of each state's tax schedule, the metric of the **average increase in an Employer's Per Employee tax for incurring Benefit Charges Equivalent to 1% of its taxable payroll** is included. This measure gives an employer a reasonable expectation of the change in their tax amount (per employee) when they make layoffs of a certain level. This measure increases for states that have a wider range of applicable tax rates and a higher taxable wage base - meaning rates will increase more for each layoff by an employer.

States are continually paying UI benefits and receiving UI contributions with the difference between these monies being deposited or withdrawn from the UI trust fund. One way to compare the incoming and outgoing flows is to reduce the yearly totals to per dollar values by computing the ratio of benefits to contributions. This shows what happens to each dollar of contributions. For the **amount going to pay benefits in the previous computation year**, a value greater than one dollar means that benefits were greater than contributions and the difference is being taken **from the UI trust fund**. If the value is less than one, contributions are greater than benefits and the remaining amount is being put **into the UI trust fund**. During periods of high unemployment and high solvency, states may reasonably have values above one, and during periods of low unemployment and low solvency, states will reasonably be expected to have values below one. Values opposite of these expectations may be a matter of concern and merit further examination.

Also, to capture the solvency impact of the varying tax rate assignment in Experience Rating a comparison is made between the average tax rate of the current state distribution of tax rates against the average tax rate for an **Adequate level of Financing (AFR)**. The adequate level of financing is calculated as the rate equal to the amount needed to cover benefit payments (average level of last ten years) plus a

solvency amount (difference between trust fund (including loans) and Adequate Fund (1.0AHCM)).

The **percentage difference from the Adequate Financing Rate** shows how the state's current level of financing compares to the determined adequate level. A large negative number corresponds to a level of financing that is well below adequate.

This measure can be combined with the level of solvency (Average High Cost Multiple) to suggest that a state may have an inadequate level of taxation if to fund their program if they have a large negative difference from the adequate financing rate and a low level of solvency.

Benefit Charging

All but three states charge the benefits paid back to a so called "responsible" employer. The amount states **charge to active employers'** experience rating accounts varies tremendously among states (between 50 and 90 percent of total benefits paid). It is important to note that the amount of benefits attributed to individual employer accounts is not the amount employers will pay in UI taxes, but only the amount used in the formulation of their final tax rates. It is also necessary to look at how closely the assigned tax rates reflect employer experience. Thus, a state with a relatively higher level of benefit charging than another state does not necessarily have a greater degree of experience rating.

The benefit charging levels are important for comparing yearly fluctuations in each category and comparing against estimated overall contribution levels. A growing proportion of **non-charged benefits** may indicate either a significant law change or a greater use of existing non-charging provisions. The level of **Inactive charges** shows the amount of benefits that have been charged to employers that are no longer considered active employers. A large proportion of inactive charges may indicate more turbulent economic conditions or a changing pattern of employment composition.

For any insurance scheme that caps the payment amount of the worst rated participants there will be a difference between the **amount these maximum tax rate employers are charged in benefits in the prior year and the estimated amount these employers pay in contributions during the current year**. The amount of contributions from these employers is shown as a **percentage of their charged benefits**, with a lower percentage corresponding to less re-coupment (but higher "insurance"). The difference between these two values is referred to as ineffective

charges the amount is also shown as a **percentage of total benefits paid** to reflect the importance of this level to the entire program. A higher percentage would indicate a more serious issue of funding that would need to be addressed.

Distribution of Wages, Benefits, and Contributions

Using only the average tax rate to measure the tax burden can disguise a good deal of the actual distribution of tax rate assignment. Since for any single variable the data can be grouped in any number of various patterns above and below an average rate, displaying the actual distribution provides a much finer comparison.

The scale used for each variable distribution in this report is the so called effective tax rate or tax rate on total wages. It is derived by dividing total contributions for the year by the total wages. Effective tax rates are comparable across states because they are not affected by differences in the taxable wage base.

A high **proportion of total wages** located under the lowest rates (0 - .5%) indicates employers with a high proportion of wages have very low tax rates. A high proportion of wages at the highest interval of > 2.0% indicates a large proportion of wages for employers assigned higher tax rates.

There will be small differences between the **distribution of total wages** and the distribution of taxable wages depending on the level of the tax base. For states with a high taxable wage base the difference between the distributions of taxable and total wages should be relatively small, while the distribution of taxable wages for a low taxable wage base state should reveal the differences between high wage and low wage employers.

The **proportion of accounts** at each rate interval indicates the number of employers taxed at each interval. A larger share of wages than accounts in any one interval means a greater share of larger and/or higher-wage employers located at that interval, while a smaller share of wages than accounts in any one interval means a greater share of smaller and/or lower-wage employers located there.

Comparing the **distribution of benefits charged** to the **distribution of contributions** provides a further insight into the allocation of costs to those employers deemed “responsible.” All states will have a higher proportion of benefits charged in the highest tax categories compared to the proportion of contributions received at this interval, indicating the limited liability of the worst rated employers. Often those

states with the largest difference between these distributions at the highest intervals also have a comparably large and opposite difference between the contributions received and benefits charged at the lowest levels in order to adequately fund their programs.

A precise definition of each measure can be found in the Data Definitions section at the end of the report.

ALASKA		2010	
1) Type of Experience Rating Method:	Payroll Decline	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	None	4) Taxable Wage Base (\$):	34,100
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.20 / 1.95	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.00 / 5.40	8) Average High Cost Multiple (1/1/2011):	1.24
Contribution Levels			
9) Estimated Employer Contributions:		Per Covered Employee	For Every One Dollar of Wages Paid
		\$560	\$0.012
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate Maximum Rate
		\$341	\$663 \$1,841
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:			
NA			
12) For Every One Dollar of Contributions the Amount Going:		To Pay Benefits in Previous Comp. Year	Into the Trust Fund
		\$0.94	\$0.06
13) Average Tax Rate Compared to Adequate Financing Rate2:			
		Current Avg. Tax Rate	Adequate Financing Rate
		1.95%	2.23%
			% Difference From Adeq. Finan. Rate
			-13%
Benefit Charging			
		Amount (\$mil.)	% of Total Benefits
14) Benefits Charged to Active Taxable Employers:		0	0%
15) Benefits Non-Charged:		122	93%
16) Benefits Charged to Inactive Employers:		0	0%
17) Total Reimbursable Benefits Paid		9	7%
Total:		\$131	100%
		Amount (\$ mil.)	% of Total Benefits
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:		NA	NA
			Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
			NA

1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

ALABAMA		2010	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.77 / 3.24	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.59 / 6.74	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee \$301	For Every One Dollar of Wages Paid \$0.008	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$47	Average Rate \$259
			Maximum Rate \$539
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$68	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.24	Into the Trust Fund -\$0.24	
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference From Adeq. Finan. Rate
	Adequate Financing Rate ▼	Current Avg. Tax Rate ▼	
	3.08%	3.24%	5%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	443	80%	\$312
15) Benefits Non-Charged:	68	12%	\$48
16) Benefits Charged to Inactive Employers:	19	3%	\$13
17) Total Reimbursable Benefits Paid	23	4%	
	Total: \$552	100%	\$373
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	Amount (\$ mil.) NA	% of Total Benefits NA	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. NA

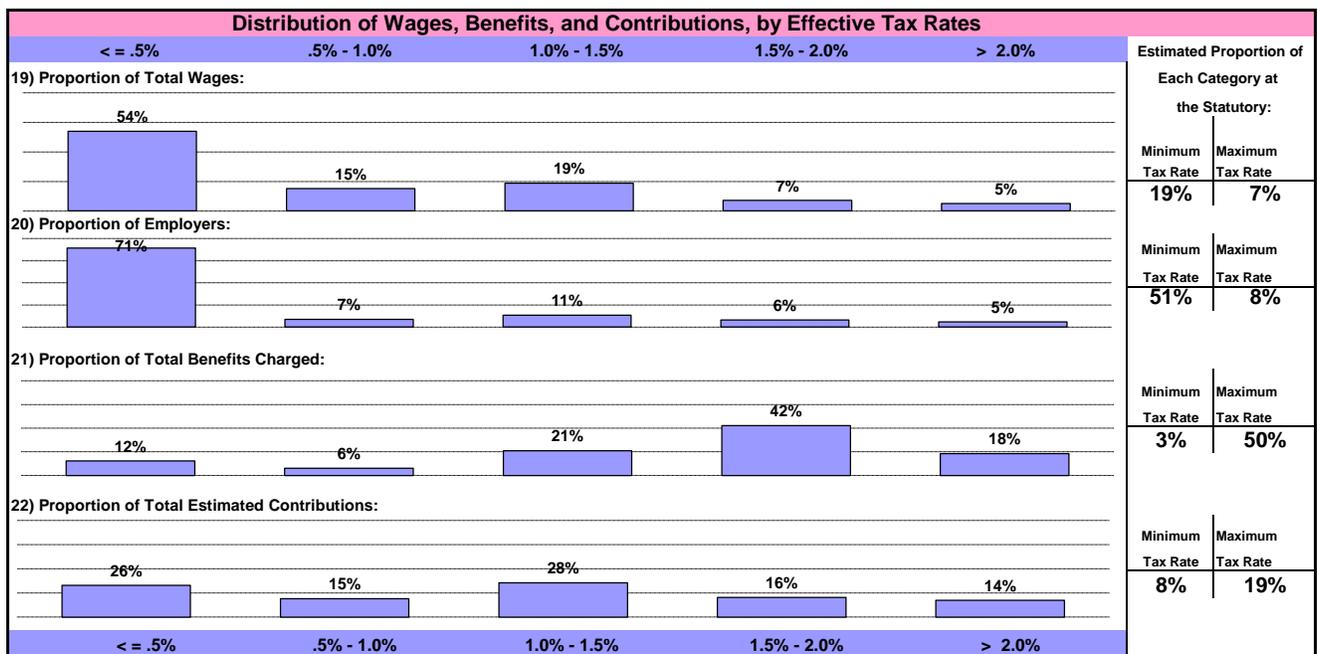
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

ARKANSAS		2010	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	12,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.09 / 3.05	6) New Employer Tax Rate (%):	3.8
7) Statutory Tax Rate (Minimum / Maximum)%:	1.00 / 6.90	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$387	\$0.011	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$120	Average Rate \$366	Maximum Rate \$828
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$71 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.46	Into the Trust Fund -\$0.46	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 3.05%	Adequate Financing Rate 3.59%	% Difference From Adeq. Finan. Rate -15%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	379	72%	\$424
15) Benefits Non-Charged:	119	23%	\$134
16) Benefits Charged to Inactive Employers:	8	1%	\$9
17) Total Reimbursable Benefits Paid	19	4%	\$9
Total:	\$525	100%	\$567
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	109	22%	27%

Est. Contributions from Max. Rated Employers as a % of their Charged Bens.

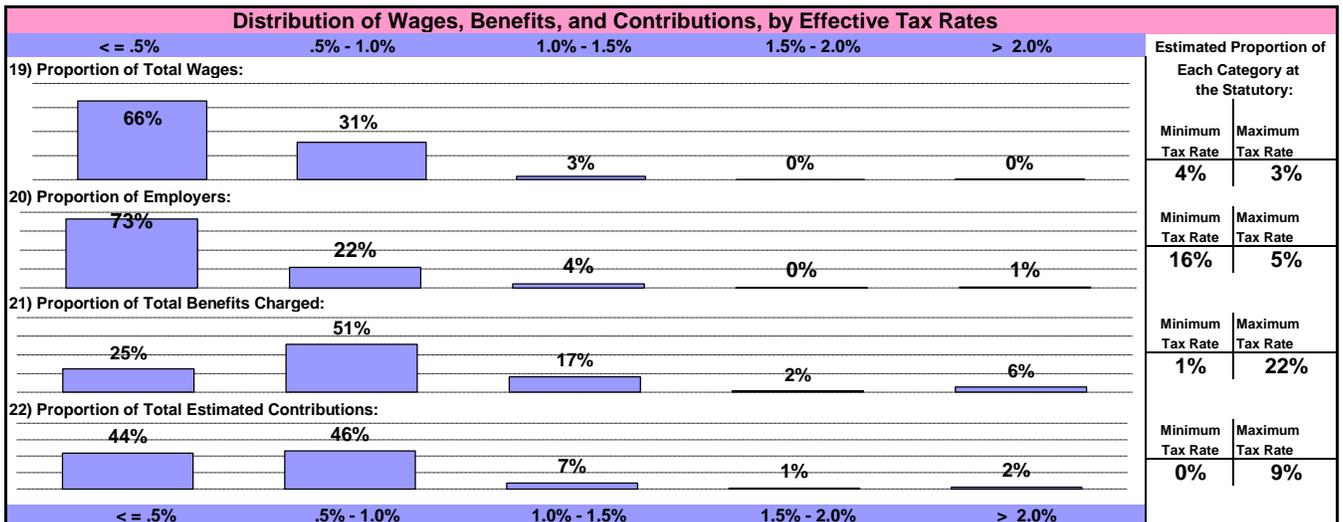


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

ARIZONA		2010	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.41 / 2.00	6) New Employer Tax Rate (%):	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.02 / 5.90	8) Average High Cost Multiple (1/1/2010):	0.23

Contribution Levels				
	Per Covered Employee		For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$172		\$0.004	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate	
	\$1	\$140	\$413	
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$16 Per Employee at the Tax Base			
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year		Into the Trust Fund	
	\$1.99		-\$0.99	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate	
	2.00%	2.66%	-25%	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	583	87%	\$311
15) Benefits Non-Charged:	22	3%	\$12
16) Benefits Charged to Inactive Employers:	37	5%	\$20
17) Total Reimbursable Benefits Paid	29	4%	
Total:	\$671	100%	\$343
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	99	15%	23%



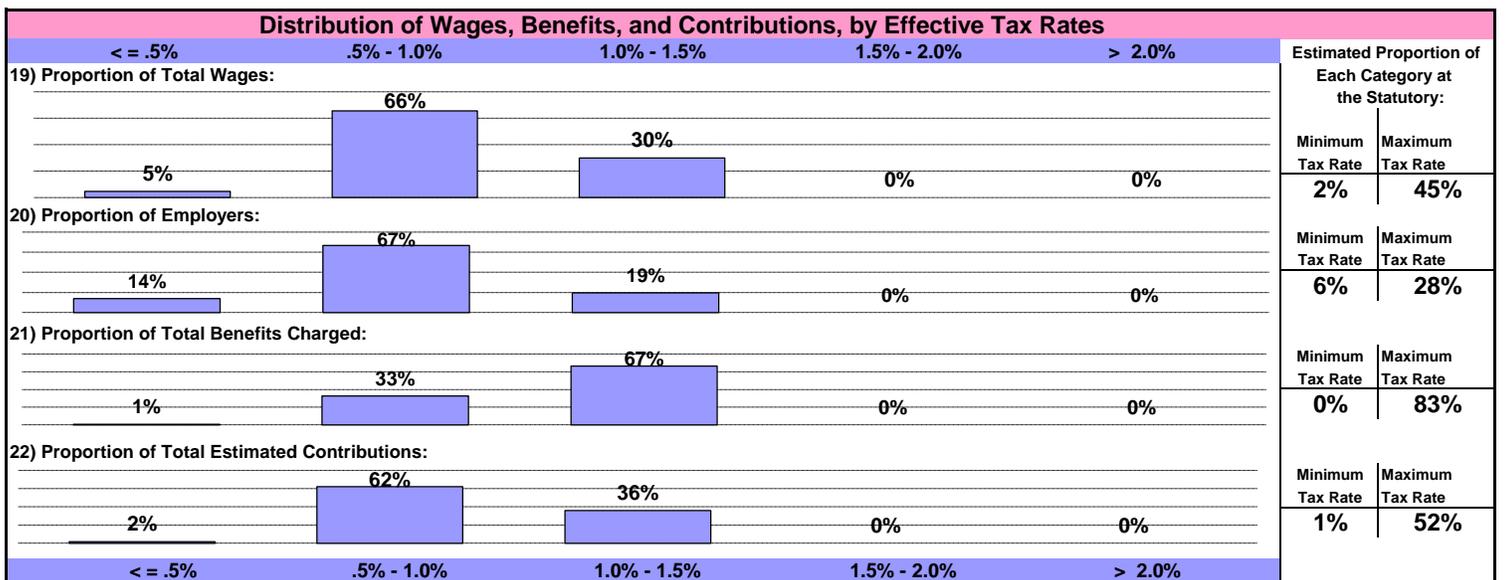
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

CALIFORNIA 2010

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.78 / 4.82	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 6.20	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$410	\$0.008	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$105	Average Rate \$338	Maximum Rate \$434
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$8 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.92	Into the Trust Fund -\$0.92	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 4.82%	Adequate Financing Rate 6.56%	% Difference From Adeq. Finan. Rate -26%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	7,847	84%	\$691
15) Benefits Non-Charged:	502	5%	\$44
16) Benefits Charged to Inactive Employers:	610	7%	\$54
17) Total Reimbursable Benefits Paid	380	4%	
Total:	\$9,339	100%	\$789
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	3,877	43%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 40%

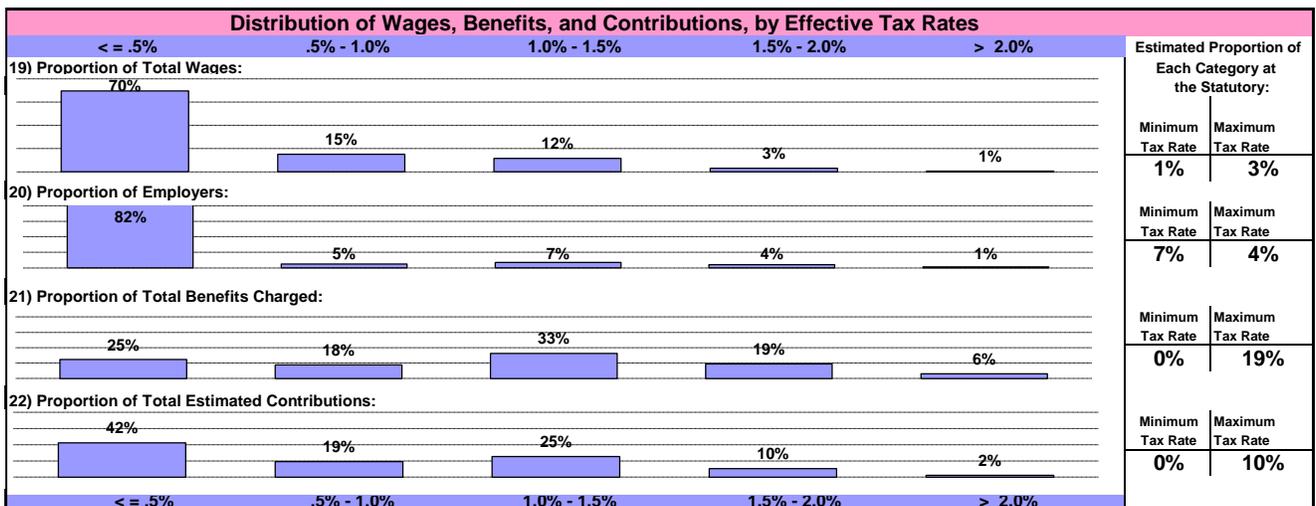


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

COLORADO		2010	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base (\$):	10,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.53 / 2.10	6) New Employer Tax Rate (%):	1.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 5.40	8) Average High Cost Multiple (1/1/2010):	0.08

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$253	Minimum Rate	Average Rate
			Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$0	\$210	\$540
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$12 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.62	-\$0.62	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	2.10%	2.65%	-21%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	650	88%	\$372
15) Benefits Non-Charged:	21	3%	\$12
16) Benefits Charged to Inactive Employers:	46	6%	\$26
17) Total Reimbursable Benefits Paid	25	3%	
	Total:	100%	\$410
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	83	12%	35%

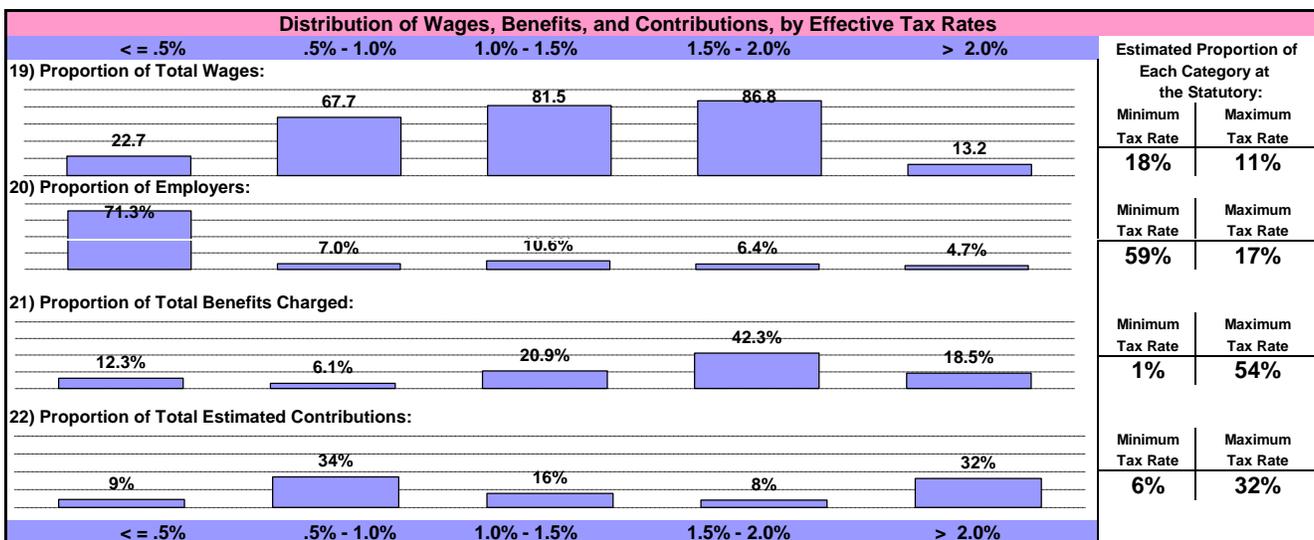


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

CONNECTICUT		2010	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	15,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.89 / 3.49	6) New Employer Tax Rate (%):	2.9
7) Statutory Tax Rate (Minimum / Maximum)%:	1.90 / 6.80	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$545	Minimum Rate	Average Rate
		\$285	\$524
		Maximum Rate	\$1,020
10) Estimated Contributions Per Employee at the Tax Base:			
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$136	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.62	-\$0.62	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate	Adequate Financing Rate	
	3.49%	4.08%	-14%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	908	81%	\$755
15) Benefits Non-Charged:	52	5%	\$44
16) Benefits Charged to Inactive Employers:	97	9%	\$81
17) Total Reimbursable Benefits Paid	57	5%	
	Total: \$1,115	100%	\$880
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$269	25%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 45%

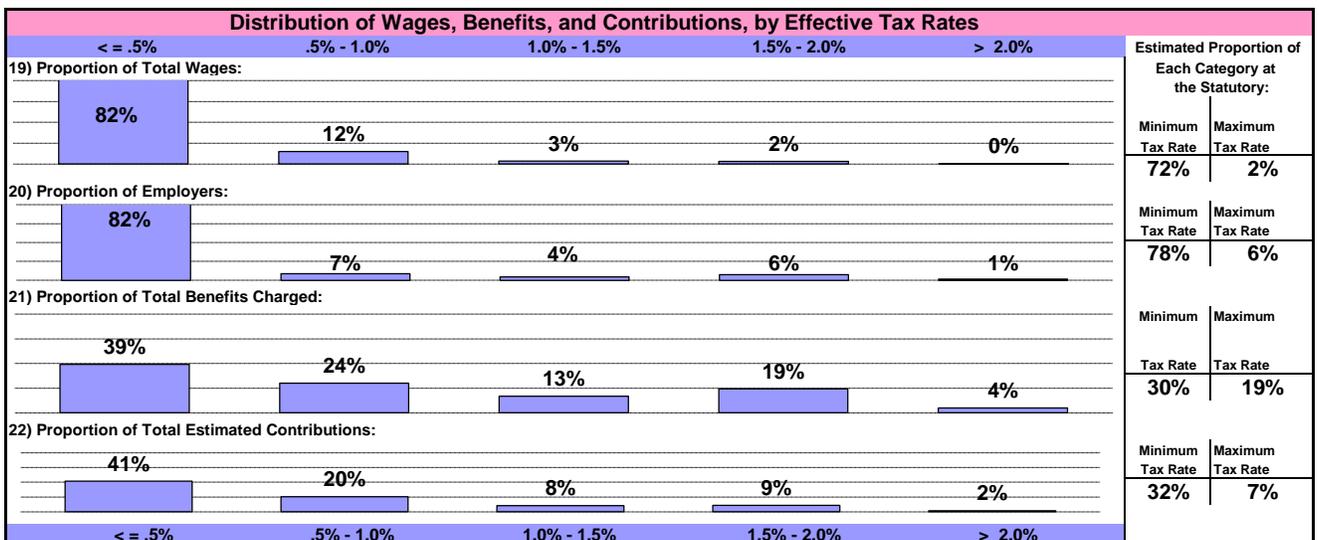


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

DISTRICT OF COLUMBIA 2010			
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.37 / 2.49	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.60 / 7.00	8) Average High Cost Multiple (1/1/2010):	1.18

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$276	Minimum Rate	Average Rate Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$144	\$224	\$630
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$27 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.28	Into the Trust Fund -\$0.28	
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference From Adeq. Finan. Rate
	Adequate Financing Rate 2.46%	Current Avg. Tax Rate 2.49%	1%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	127	78%	\$332
15) Benefits Non-Charged:	2	1%	\$5
16) Benefits Charged to Inactive Employers:	5	3%	\$14
17) Total Reimbursable Benefits Paid	29	18%	
Total:	\$163	100%	\$352
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	16	12%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 30%



1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

DELAWARE		2010	
1) Type of Experience Rating Method:	Benefit Wage	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	None	4) Taxable Wage Base (\$):	10,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.55 / 2.36	6) New Employer Tax Rate (%):	2.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 8.00	8) Average High Cost Multiple (1/1/2011):	0.23

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$271	Minimum Rate	Average Rate Maximum Rate
		\$11	\$248 \$840
10) Estimated Contributions Per Employee at the Tax Base:			
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	NA		
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$2.12	-\$1.12	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	2.36%	4.00%	-41%

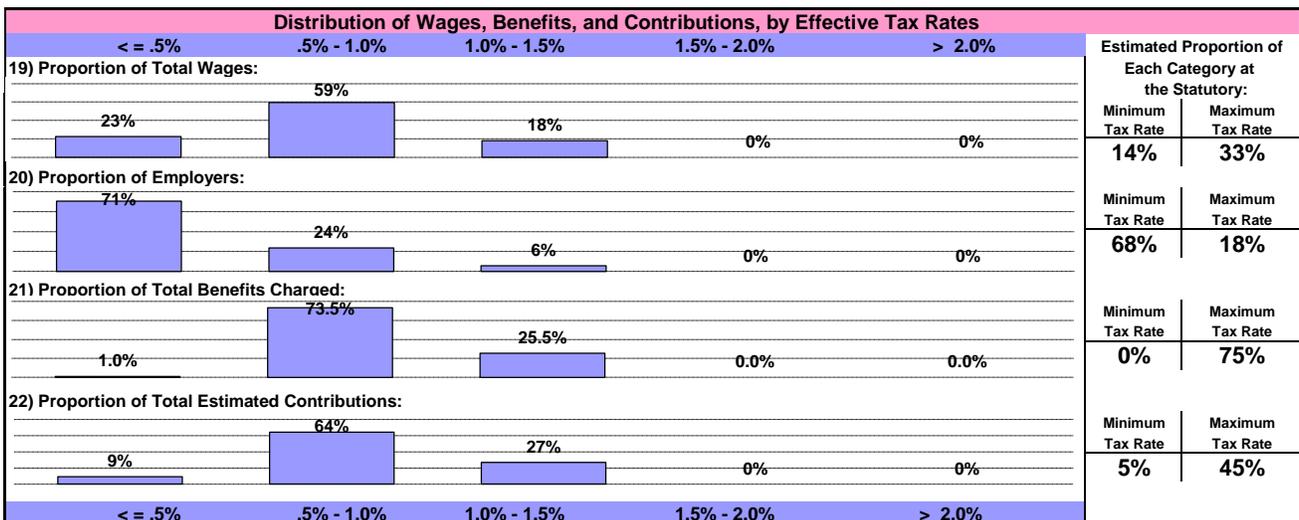
Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	111	60%	\$363
15) Benefits Non-Charged:	53	29%	\$174
16) Benefits Charged to Inactive Employers:	12	7%	\$39
17) Total Reimbursable Benefits Paid	9	5%	
	Total:	\$185	100%
			\$576
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
	NA	NA	NA

1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

FLORIDA		2010	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.51 / 2.38	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.36 / 5.40	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$206	\$0.005	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$25	Average Rate \$167 Maximum Rate \$378
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$65	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$2.18	Into the Trust Fund -\$1.18	
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate 2.38%	Adequate Financing Rate 2.97%	-20%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,946	73%	\$339
15) Benefits Non-Charged:	310	12%	\$54
16) Benefits Charged to Inactive Employers:	312	12%	\$54
17) Total Reimbursable Benefits Paid	99	4%	\$54
	Total: \$2,668	100%	\$448
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$657	26%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 52%

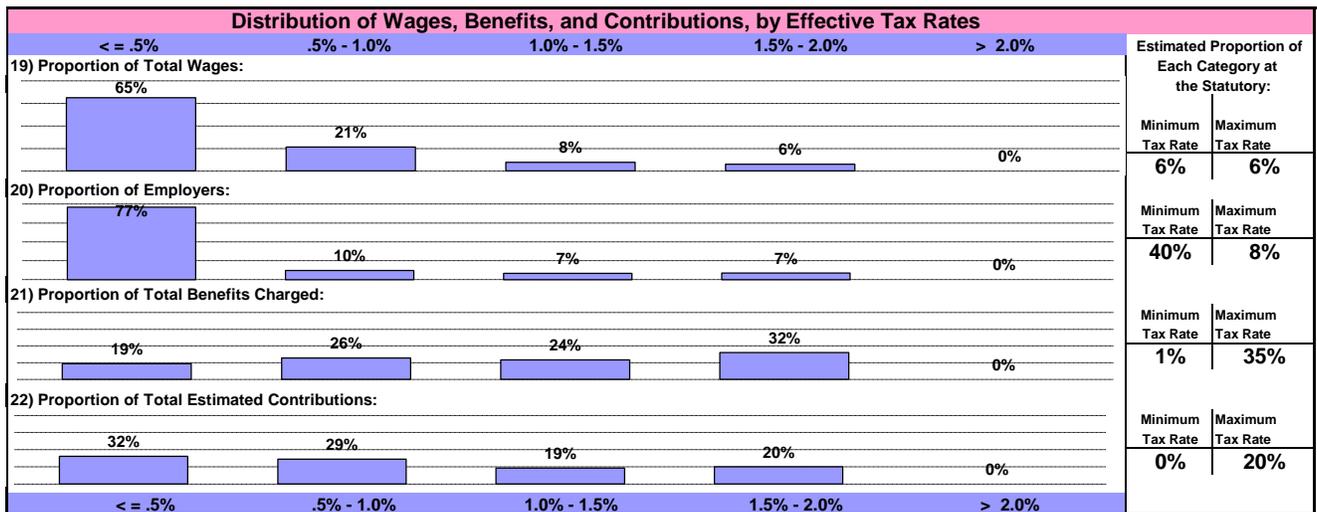


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

GEORGIA		2010	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	8,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.50 / 2.20	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.03 / 5.40	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$221	\$0.005	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$2	Average Rate \$187	Maximum Rate \$459
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$19 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$2.18	Into the Trust Fund -\$1.18	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 2.20%	Adequate Financing Rate 2.96%	% Difference From Adeq. Finan. Rate -26%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,241	85%	\$419
15) Benefits Non-Charged:	65	4%	\$22
16) Benefits Charged to Inactive Employers:	120	8%	\$41
17) Total Reimbursable Benefits Paid	42	3%	
Total:	\$1,468	100%	\$481
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	288	20%	29%
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.

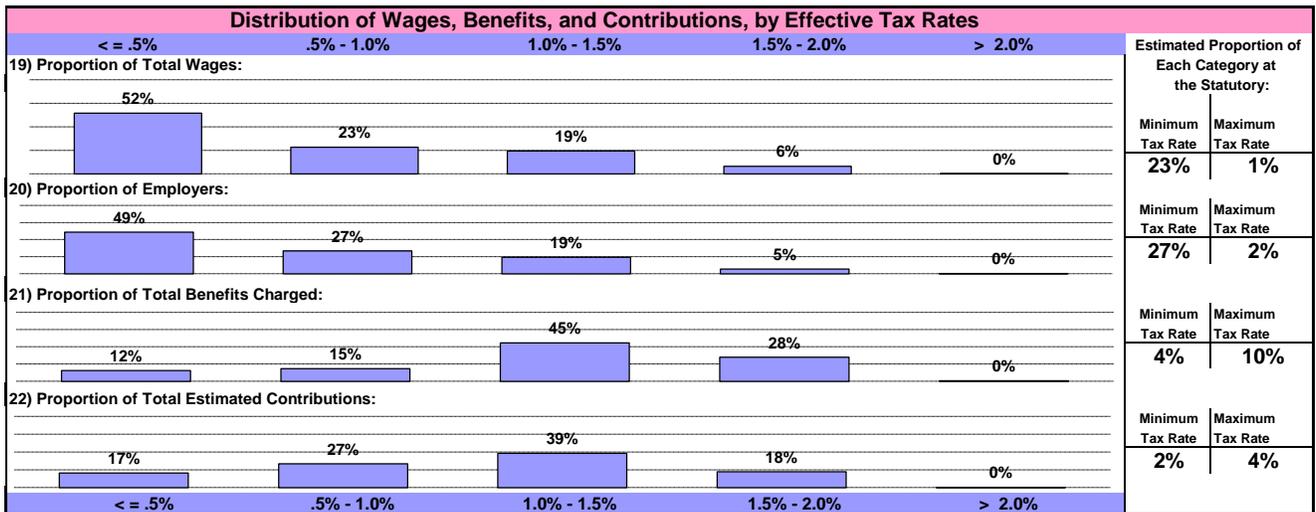


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

HAWAII		2010	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	34,100
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.18 / 1.76	6) New Employer Tax Rate (%):	3.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.20 / 5.40	8) Average High Cost Multiple (1/1/2010):	0.42

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$453	\$0.012	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$68	Average Rate \$599	Maximum Rate \$1,841
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$104 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.95	Into the Trust Fund -\$0.95	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 1.76%	Adequate Financing Rate 1.77%	% Difference From Adeq. Finan. Rate -1%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	304	78%	\$717
15) Benefits Non-Charged:	42	11%	\$100
16) Benefits Charged to Inactive Employers:	28	7%	\$65
17) Total Reimbursable Benefits Paid	16	4%	\$65
Total:	\$390	100%	\$883
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	26	7%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 12%



1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

IOWA		2010	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base (\$):	24,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.24 / 2.30	6) New Employer Tax Rate (%):	1.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 9.00	8) Average High Cost Multiple (1/1/2010):	0.70

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee	For Every One Dollar of Wages Paid	
	\$466	\$0.012	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate
		\$0	\$563
			Maximum Rate
			\$2,205
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$105 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.17	-\$0.17	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
	2.14%	2.30%	7%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	487	79%	\$440
15) Benefits Non-Charged:	82	13%	\$74
16) Benefits Charged to Inactive Employers:	32	5%	\$29
17) Total Reimbursable Benefits Paid	16	3%	
	Total: \$617	100%	\$544
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$68	11%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 57%

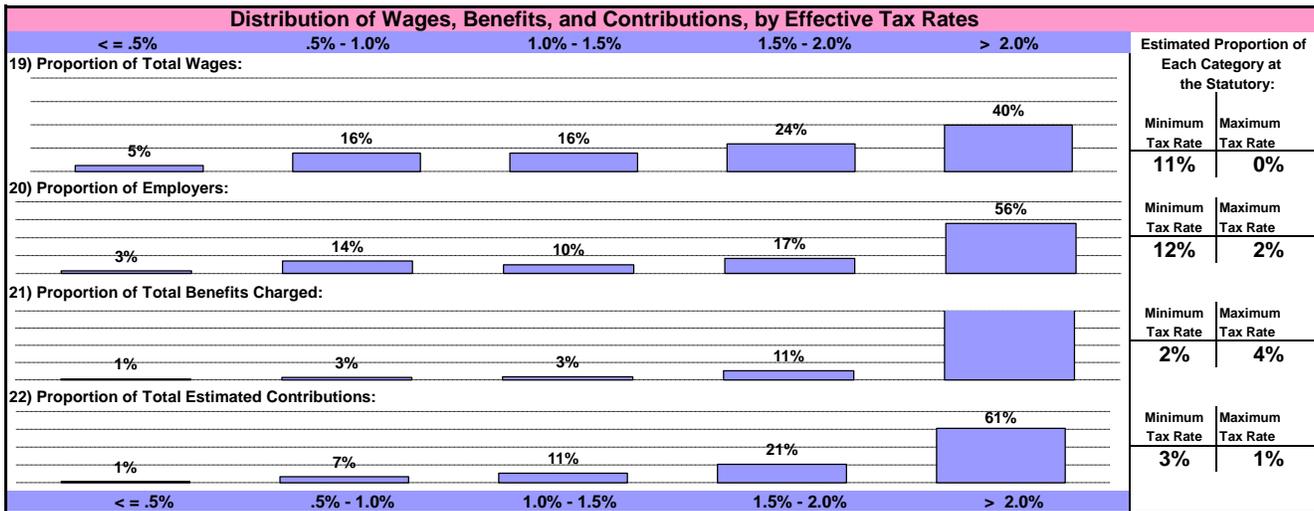
Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:
19) Proportion of Total Wages:	46.28	12.20	10.86	9.15	21.52	Minimum Tax Rate: 19% Maximum Tax Rate: 4%
20) Proportion of Employers:	66.39	4.09	4.78	4.57	20.18	Minimum Tax Rate: 58% Maximum Tax Rate: 7%
21) Proportion of Total Benefits Charged:	4.8%	4.0%	6.4%	8.2%	76.7%	Minimum Tax Rate: 0% Maximum Tax Rate: 33%
22) Proportion of Total Estimated Contributions:	7%	6%	10%	13%	65%	Minimum Tax Rate: 0% Maximum Tax Rate: 18%

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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

IDAHO		2010	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	33,300
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.94 / 2.85	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.96 / 6.80	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$661	\$0.019	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$320	Average Rate \$950	Maximum Rate \$2,264
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$24 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.02	Into the Trust Fund -\$0.02	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Adequate Financing Rate 2.32%	Current Avg. Tax Rate 2.85%	% Difference From Adeq. Finan. Rate 23%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	291	89%	\$617
15) Benefits Non-Charged:	22	7%	\$47
16) Benefits Charged to Inactive Employers:	5	2%	\$12
17) Total Reimbursable Benefits Paid	10	3%	
Total: \$328 100% \$675			
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	7	2%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 39%



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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

ILLINOIS		2010	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	12,520
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.87 / 3.28	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.65 / 7.25	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$433	\$0.009	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate
		\$81	\$411
			Maximum Rate
			\$908
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$98	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.86	-\$0.86	
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate	Adequate Financing Rate	
	3.28%	4.92%	-33%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	NA	NA	NA
15) Benefits Non-Charged:	NA	NA	NA
16) Benefits Charged to Inactive Employers:	NA	NA	NA
17) Total Reimbursable Benefits Paid	NA	NA	
	Total:		
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	NA	NA	NA

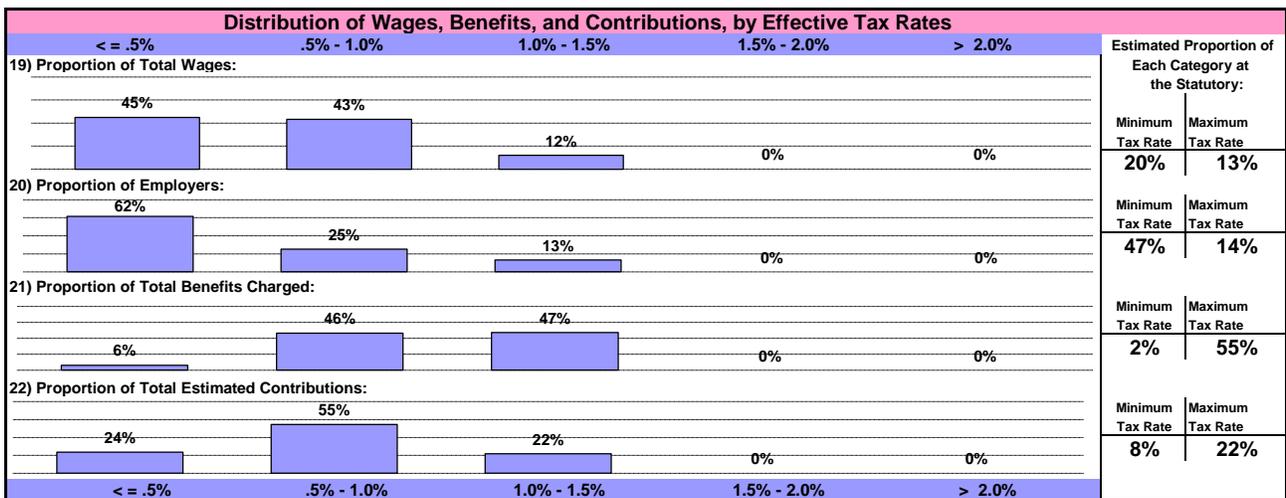
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

INDIANA		2010	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.64 / 2.96	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.10 / 5.60	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$250	Minimum Rate	Average Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$77	Average Rate	Maximum Rate
		\$207	\$392
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$35 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$2.94	-\$1.94	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	2.96%	4.82%	-39%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,252	78%	\$589
15) Benefits Non-Charged:	88	5%	\$41
16) Benefits Charged to Inactive Employers:	221	14%	\$104
17) Total Reimbursable Benefits Paid	44	3%	
	Total:	\$1,604	100%
			\$734
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	531	34%	16%



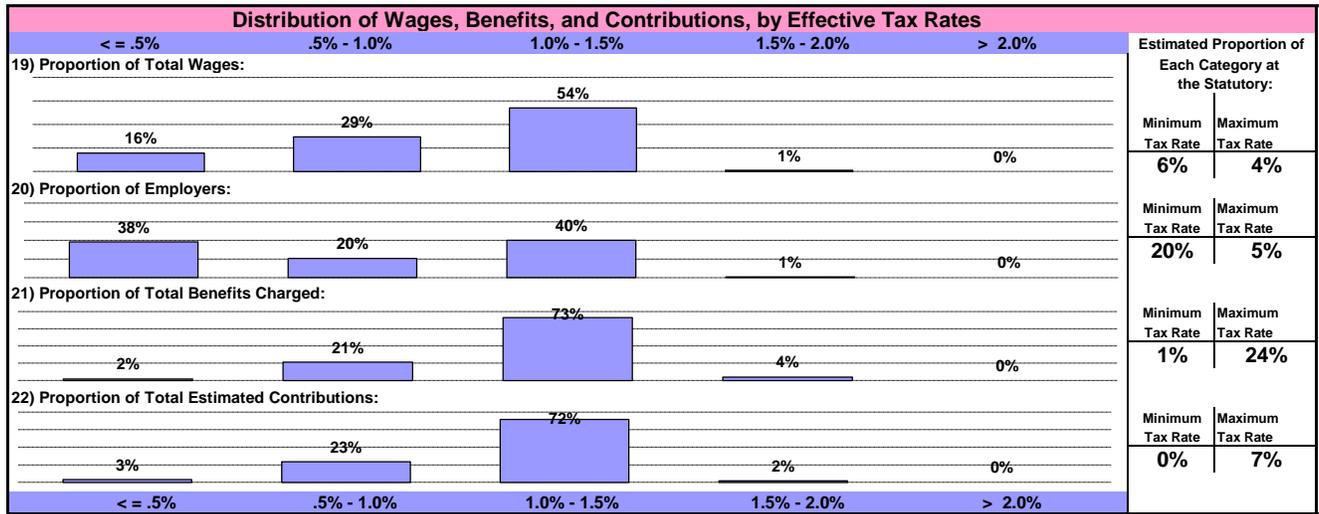
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

KANSAS 2010

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.84 / 2.53	6) New Employer Tax Rate (%):	4.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.11 / 7.40	8) Average High Cost Multiple (1/1/2010):	0.25

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$321	\$0.008	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$9	Average Rate \$202	Maximum Rate \$592
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$12 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.40	Into the Trust Fund -\$0.40	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate ▼ 2.53%	Adequate Financing Rate ▼ 2.68%	% Difference From Adeq. Finan. Rate -6%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	421	79%	\$363
15) Benefits Non-Charged:	67	13%	\$58
16) Benefits Charged to Inactive Employers:	33	6%	\$29
17) Total Reimbursable Benefits Paid	8	2%	\$7
Total:	\$530	100%	\$450
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	75	14%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 24%



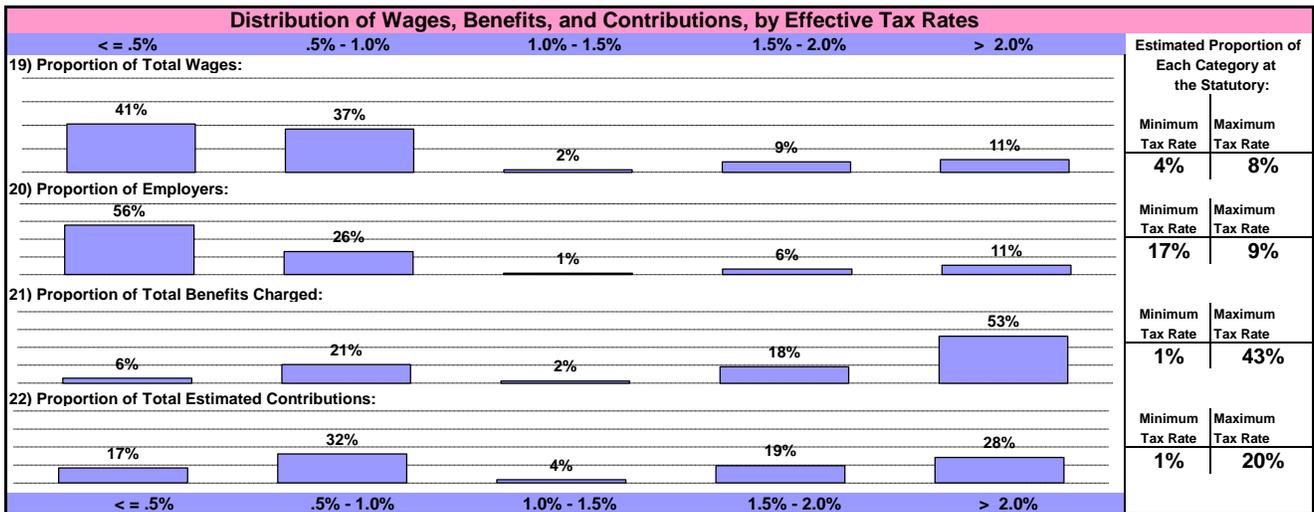
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

KENTUCKY 2010

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.86 / 3.51	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.00 / 10.00	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$329	\$0.009	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$80	Average Rate \$280	Maximum Rate \$800
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$45 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$2.30	Into the Trust Fund -\$1.30	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 3.51%	Adequate Financing Rate 5.26%	% Difference From Adeq. Finan. Rate -33%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	904	89%	\$692
15) Benefits Non-Charged:	36	4%	\$27
16) Benefits Charged to Inactive Employers:	45	4%	\$35
17) Total Reimbursable Benefits Paid	27	3%	\$21
Total:	\$1,013	100%	\$754
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	298	30%	21%



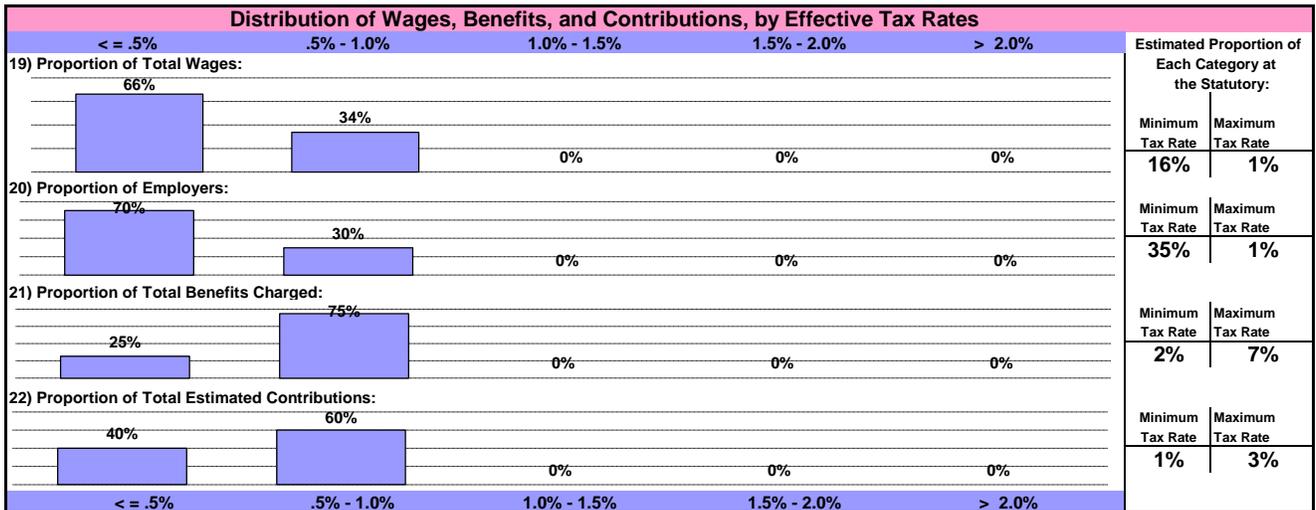
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

LOUISIANA 2010

1) Type of Experience Rating Method: Reserve Ratio	2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Proportionally	4) Taxable Wage Base (\$): 7,000
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.37 / 1.62	6) New Employer Tax Rate (%): 2.8
7) Statutory Tax Rate (Minimum / Maximum) %: 0.11 / 6.20	8) Average High Cost Multiple (1/1/2010): 2.06

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$153	\$0.004	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$8	Average Rate \$114	Maximum Rate \$434
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$0.42 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.44	Into the Trust Fund -\$0.44	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 1.62%	Adequate Financing Rate 2.92%	% Difference From Adeq. Finan. Rate -44%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	255	77%	\$179
15) Benefits Non-Charged:	45	14%	\$32
16) Benefits Charged to Inactive Employers:	15	4%	\$10
17) Total Reimbursable Benefits Paid	15	5%	\$10
Total:	\$330	100%	\$221
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	11	3%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 34%

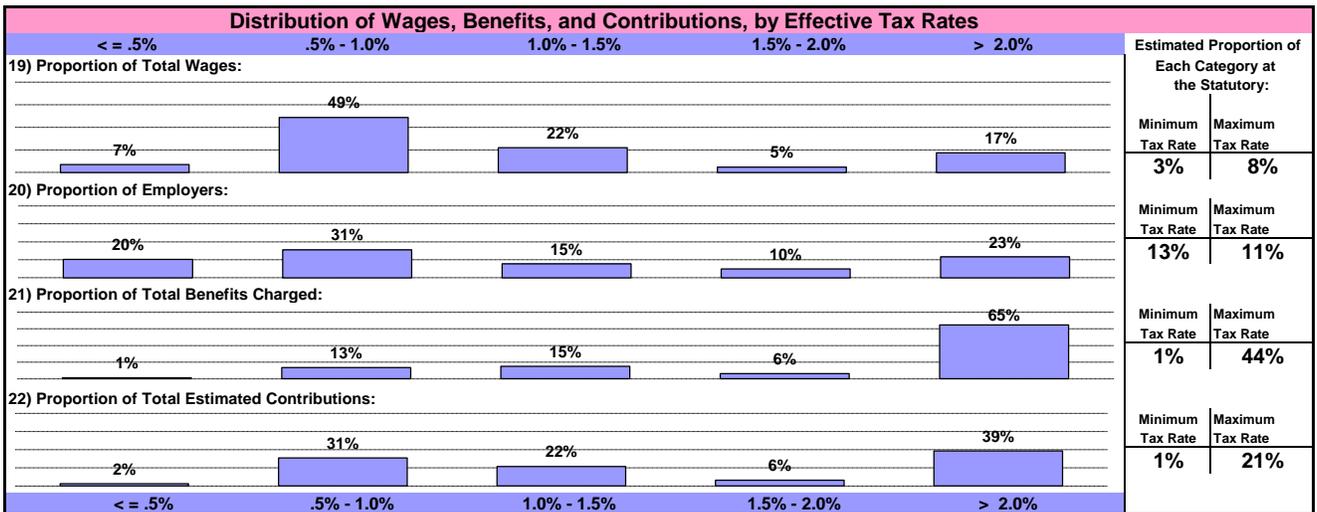


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

MASSACHUSETTS		2010	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base (\$):	14,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.16 / 4.06	6) New Employer Tax Rate (%):	2.8
7) Statutory Tax Rate (Minimum / Maximum)%:	1.26 / 12.27	8) Average High Cost Multiple (1/1/2010):	0.09

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$677	\$0.012	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$176	Average Rate \$568	Maximum Rate \$1,718
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$50 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.49	Into the Trust Fund -\$0.49	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 4.06%	Adequate Financing Rate 4.90%	% Difference From Adeq. Finan. Rate -17%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	2,243	87%	\$923
15) Benefits Non-Charged:	208	8%	\$86
16) Benefits Charged to Inactive Employers:	2	0%	\$1
17) Total Reimbursable Benefits Paid	137	5%	
Total:	\$2,590	100%	\$1,010
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	Amount (\$ mil.) 650	% of Total Benefits 26%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 34%



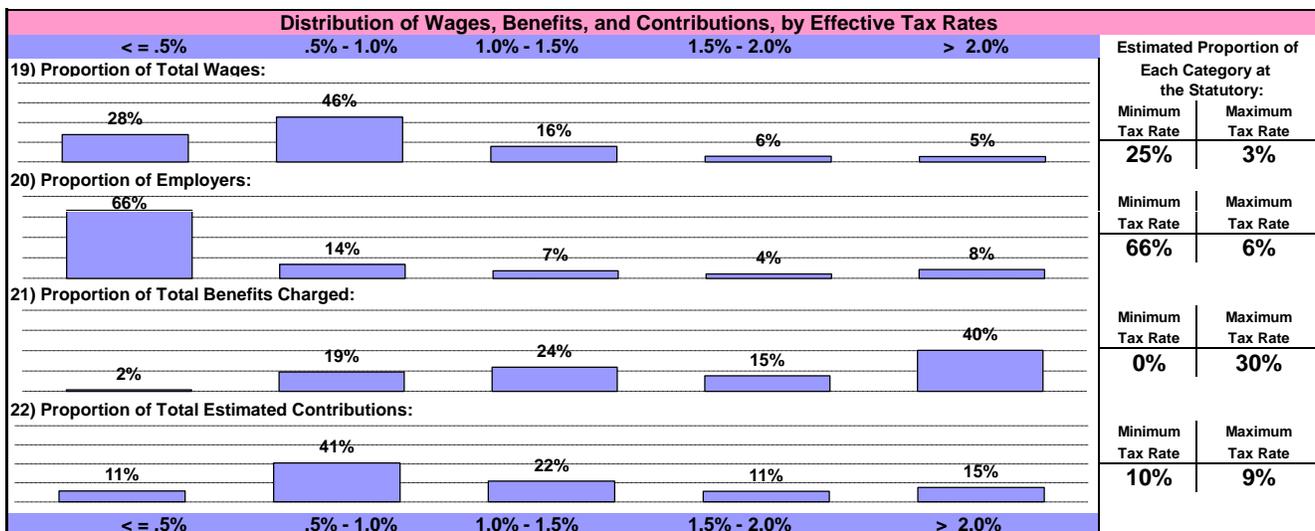
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

MARYLAND 2010

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.92 / 4.54	6) New Employer Tax Rate (%):	2.3
7) Statutory Tax Rate (Minimum / Maximum)%:	2.20 / 13.50	8) Average High Cost Multiple (1/1/2010):	0.13

Contribution Levels			
Per Covered Employee		For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$454	\$0.009	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$187	Average Rate \$386
			Maximum Rate \$1,148
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$102 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.59	Into the Trust Fund \$0.41	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Adequate Financing Rate 3.40%	Current Avg. Tax Rate 4.54%	% Difference From Adeq. Finan. Rate 34%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	362	71%	\$202
15) Benefits Non-Charged:	90	18%	\$50
16) Benefits Charged to Inactive Employers:	25	5%	\$14
17) Total Reimbursable Benefits Paid	31	6%	
Total:	\$508	100%	\$267
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$125	26%	36% <small>Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</small>



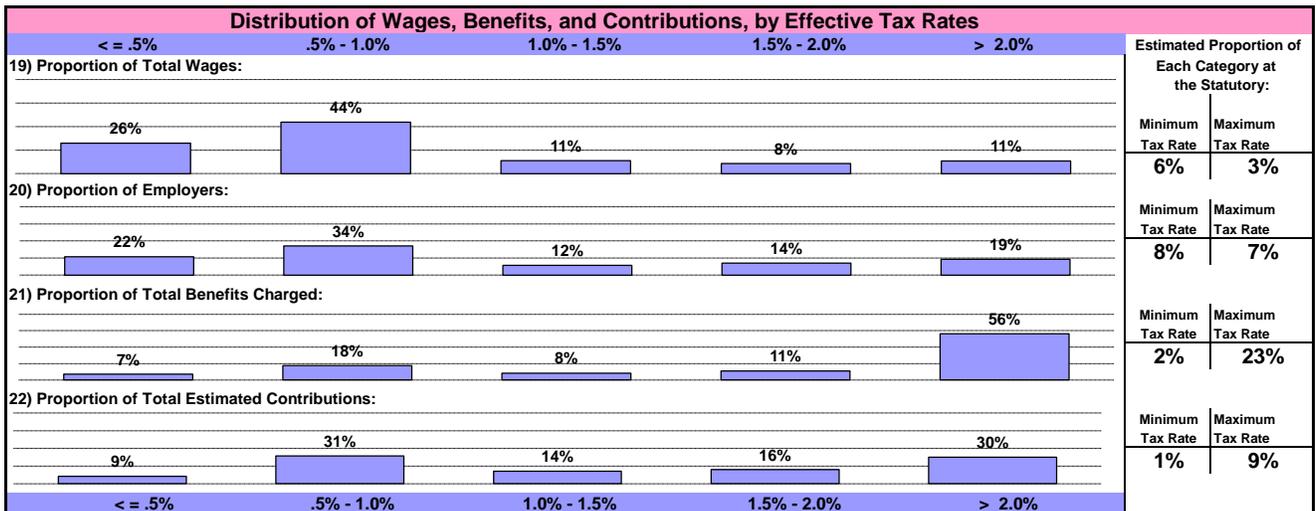
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

MAINE 2010

1) Type of Experience Rating Method: Reserve Ratio	2) Type of Employer Ranking: Array
3) Type of Charging Method: Most Recent	4) Taxable Wage Base (\$): 12,000
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.94 / 2.67	6) New Employer Tax Rate (%): 2.7
7) Statutory Tax Rate (Minimum / Maximum) %: 0.78 / 7.19	8) Average High Cost Multiple (1/1/2010): 1.20

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$331	\$0.009	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$94	Average Rate \$320	Maximum Rate \$863
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$38 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.51	Into the Trust Fund -\$0.51	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Adequate Financing Rate 2.16%	Current Avg. Tax Rate 2.67%	% Difference From Adeq. Finan. Rate 24%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	177	80%	\$420
15) Benefits Non-Charged:	32	15%	\$76
16) Benefits Charged to Inactive Employers:	1	1%	\$3
17) Total Reimbursable Benefits Paid	10	5%	\$3
Total:	\$221	100%	\$500
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	29	14%	29%

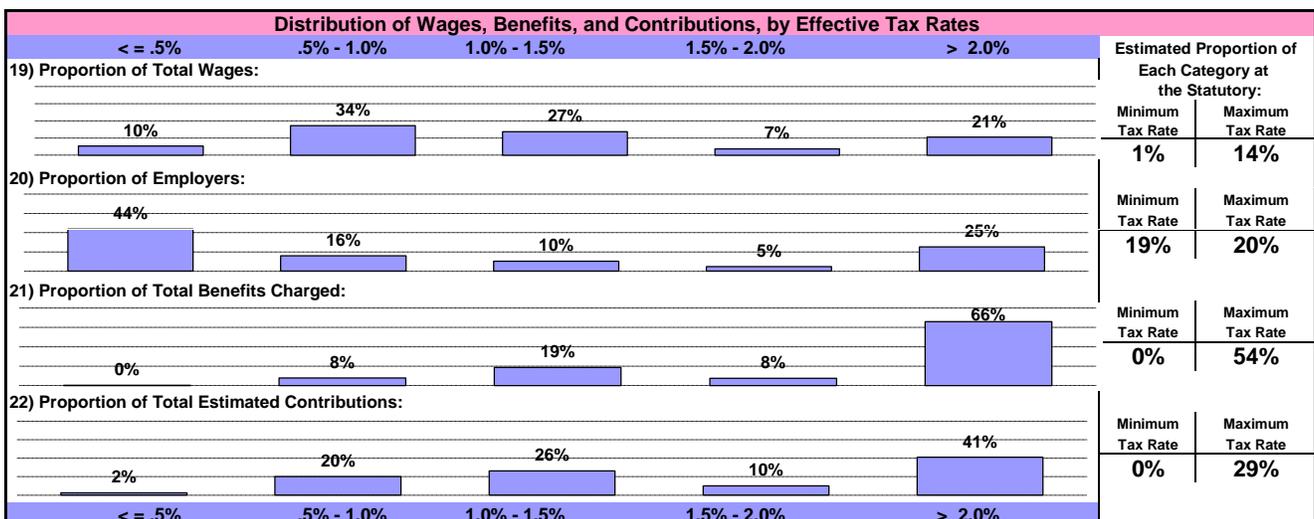


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

MICHIGAN		2010	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base (\$):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.17 / 5.10	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.06 / 10.30	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
Per Covered Employee		For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$515	\$0.012	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$5	Average Rate \$459 Maximum Rate \$927
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$89	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$2.24	Into the Trust Fund -\$1.24	
13) Average Tax Rate Compared to Adequate Financing Rate2:			
	Current Avg. Tax Rate 5.10%	Adequate Financing Rate 7.70%	% Difference From Adeq. Finan. Rate -34%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	2,898	85%	\$1,014
15) Benefits Non-Charged:	88	3%	\$31
16) Benefits Charged to Inactive Employers:	308	9%	\$108
17) Total Reimbursable Benefits Paid	108	3%	
	Total: \$3,403	100%	\$1,153
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:			
	\$1,086	33%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 29%

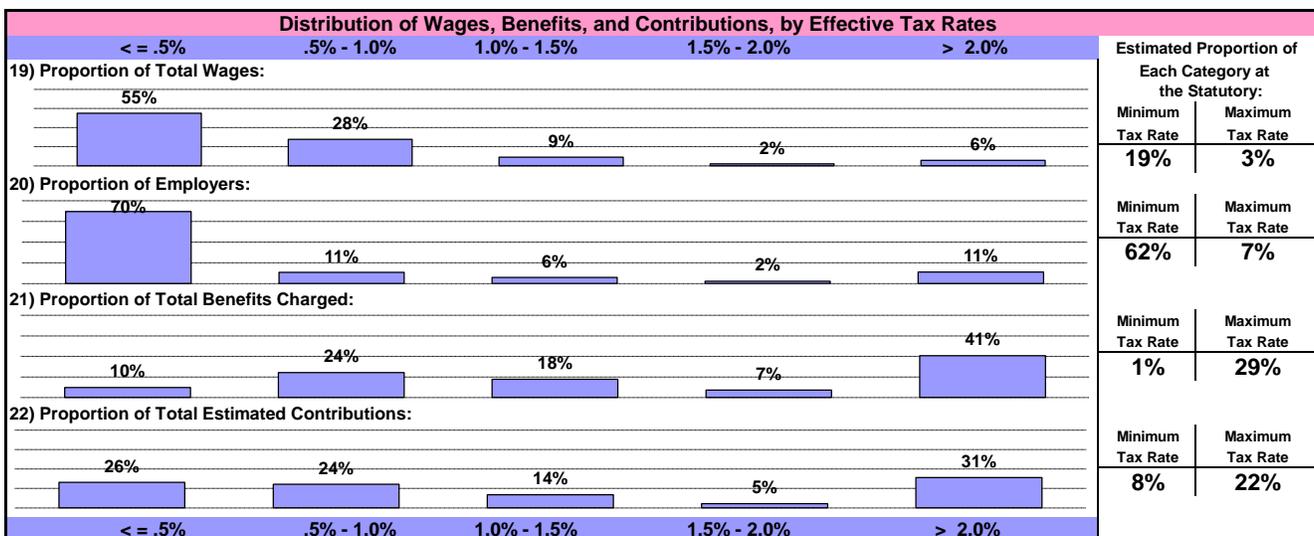


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

MINNESOTA		2010	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	27,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.90 / 1.88	6) New Employer Tax Rate (%):	2.9
7) Statutory Tax Rate (Minimum / Maximum)%:	0.69 / 10.84	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee	For Every One Dollar of Wages Paid	
	\$421	\$0.009	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate
		\$186	\$507
			Maximum Rate
			\$2,926
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$306	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.88	-\$0.88	
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate	Adequate Financing Rate	
	1.88%	2.50%	-25%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,333	82%	\$694
15) Benefits Non-Charged:	156	10%	\$81
16) Benefits Charged to Inactive Employers:	30	2%	\$16
17) Total Reimbursable Benefits Paid	113	7%	
	Total: \$1,632	100%	\$791
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$213	14%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 42%

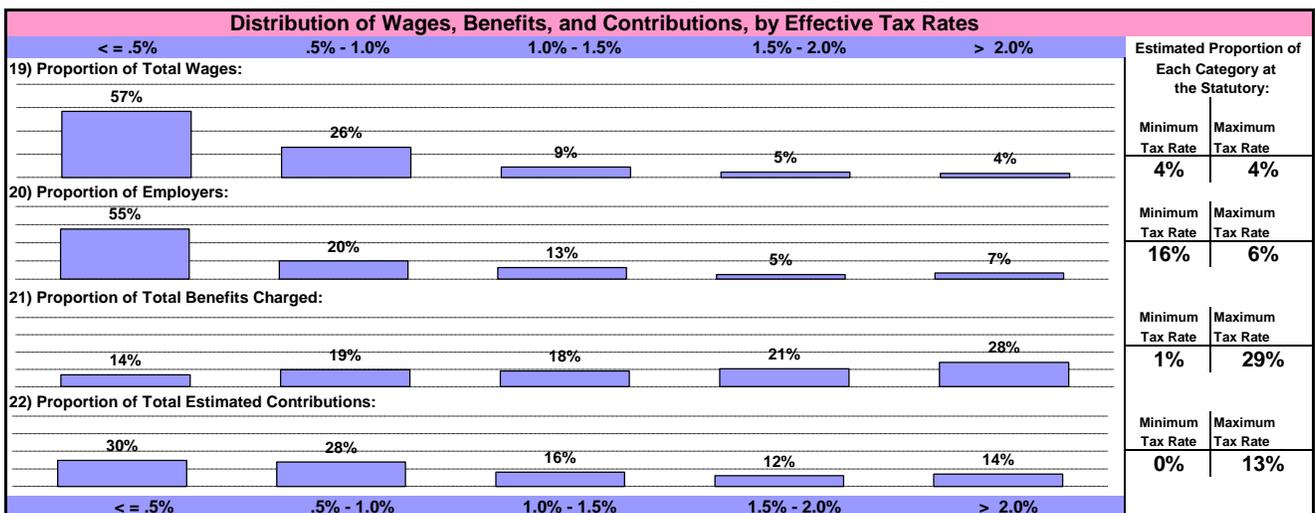


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

MISSOURI		2010	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	13,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.69 / 2.13	6) New Employer Tax Rate (%):	3.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 9.75	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$280	Minimum Rate	Average Rate Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$0	\$276	\$1,268
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$47 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.63	Into the Trust Fund -\$0.63	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 2.13%	Adequate Financing Rate 3.18%	% Difference From Adeq. Finan. Rate -33%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	814	87%	\$414
15) Benefits Non-Charged:	79	9%	\$40
16) Benefits Charged to Inactive Employers:	3	0%	\$1
17) Total Reimbursable Benefits Paid	34	4%	
Total:	\$930	100%	\$455
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	167	19%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 30%



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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

MISSISSIPPI		2010	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.42 / 1.65	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.70 / 5.40	8) Average High Cost Multiple (1/1/2010):	1.71

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$138	\$0.004	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate
		\$49	\$116
			Maximum Rate
			\$378
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$61	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$2.62	-\$1.62	
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate	Adequate Financing Rate	
	1.65%	2.40%	-31%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	269	88%	\$328
15) Benefits Non-Charged:	10	3%	\$12
16) Benefits Charged to Inactive Employers:	18	6%	\$22
17) Total Reimbursable Benefits Paid	10	3%	
	Total: \$307	100%	\$362
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$124	42%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 17%

Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:
19) Proportion of Total Wages:	75%	14%	11%	0%	0%	Minimum Tax Rate 18% Maximum Tax Rate 7%
20) Proportion of Employers:	40.8%	23.6%	34.5%	1.2%	0.0%	Minimum Tax Rate 63% Maximum Tax Rate 8%
21) Proportion of Total Benefits Charged:	15%	17%	68%	1%	0%	Minimum Tax Rate 0% Maximum Tax Rate 60%
22) Proportion of Total Estimated Contributions:	41%	24%	34%	1%	0%	Minimum Tax Rate 4% Maximum Tax Rate 25%

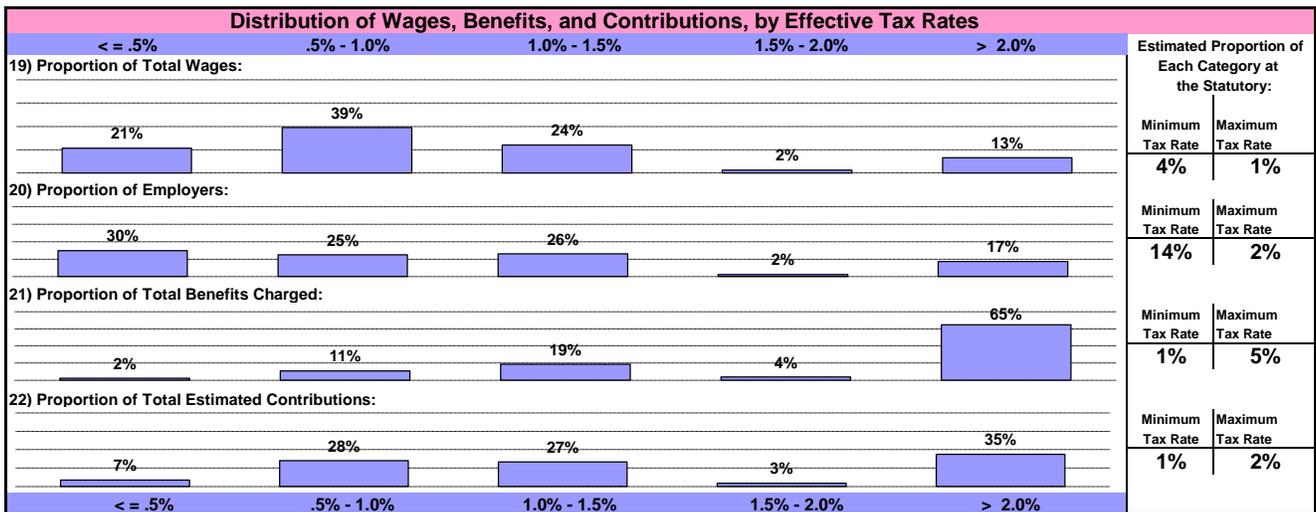
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

MONTANA 2010

1) Type of Experience Rating Method: Reserve Ratio	2) Type of Employer Ranking: Array
3) Type of Charging Method: Proportionally	4) Taxable Wage Base (\$): 26,000
5) Avg. Tax Rate (Total / Taxable Wages) %: 1.03 / 1.54	6) New Employer Tax Rate (%): 2.7
7) Statutory Tax Rate (Minimum / Maximum) %: 0.42 / 6.12	8) Average High Cost Multiple (1/1/2010): 1.20

Contribution Levels				
		Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:		\$342	\$0.010	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$109	Average Rate \$401	Maximum Rate \$1,591
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1: \$28 Per Employee at the Tax Base				
12) For Every One Dollar of Contributions the Amount Going:		To Pay Benefits in Previous Comp. Year \$1.60	Into the Trust Fund -\$0.60	
13) Average Tax Rate Compared to Adequate Financing Rate2:				% Difference From Adeq. Finan. Rate
		Adequate Financing Rate ▼ 1.36%	Current Avg. Tax Rate ▼ 1.54%	13%

Benefit Charging											
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee								
14) Benefits Charged to Active Taxable Employers:	149	76%	\$436								
15) Benefits Non-Charged:	27	14%	\$79								
16) Benefits Charged to Inactive Employers:	11	6%	\$33								
17) Total Reimbursable Benefits Paid	9	5%	\$27								
Total:		\$196	100%	\$547							
<table style="width: 100%; border: none;"> <tr> <td style="width: 40%;"></td> <td style="text-align: center;">Amount (\$ mil.)</td> <td style="text-align: center;">% of Total Benefits</td> <td style="text-align: center;">Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</td> </tr> <tr> <td>18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:</td> <td style="text-align: center;">5</td> <td style="text-align: center;">3%</td> <td style="text-align: center;">28%</td> </tr> </table>					Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.	18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	5	3%	28%
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.								
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	5	3%	28%								



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NORTH CAROLINA 2010

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	19,700
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.77 / 1.75	6) New Employer Tax Rate (%):	1.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 6.84	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$311	\$0.008	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Average Rate \$344	Maximum Rate \$1,347
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$164 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$2.24	Into the Trust Fund -\$1.24	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Adequate Financing Rate 1.59%	Current Avg. Tax Rate 1.75%	% Difference From Adeq. Finan. Rate 10%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	NA	NA	NA
15) Benefits Non-Charged:	NA	NA	NA
16) Benefits Charged to Inactive Employers:	NA	NA	NA
17) Total Reimbursable Benefits Paid	NA	NA	NA
Total:			
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	NA	NA	NA

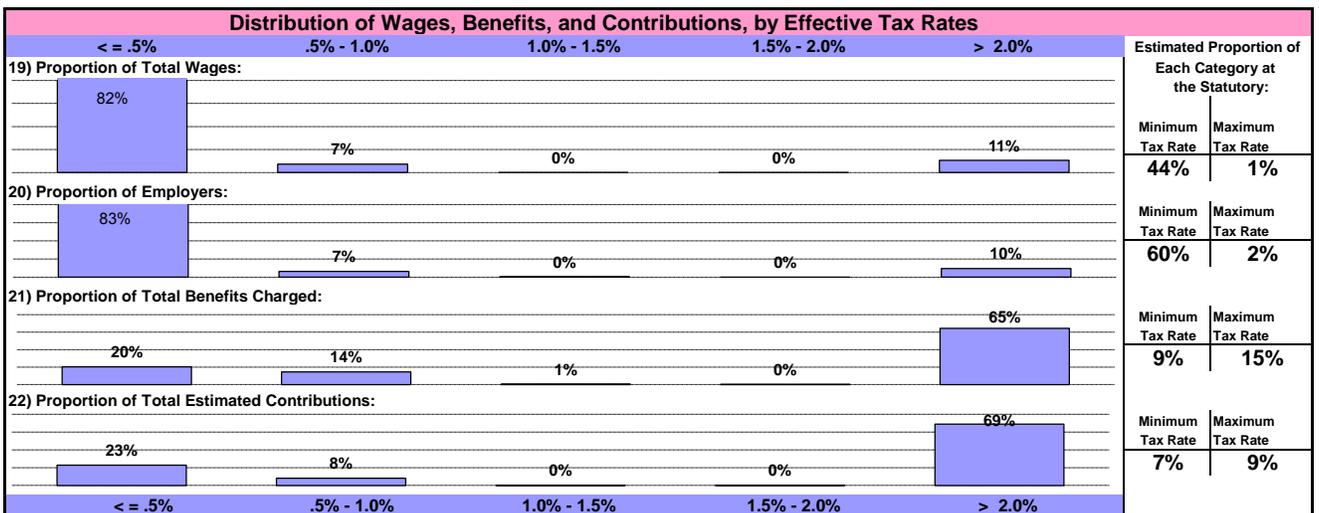
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

NORTH DAKOTA 2010

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	24,700
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.76 / 1.37	6) New Employer Tax Rate (%):	1.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.20 / 10.00	8) Average High Cost Multiple (1/1/2010):	1.15

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$289	\$0.008	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$49	Average Rate \$338	Maximum Rate \$2,470
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$123 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.19	Into the Trust Fund -\$0.19	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 1.37%	Adequate Financing Rate 1.58%	% Difference From Adeq. Finan. Rate -13%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	67	73%	\$258
15) Benefits Non-Charged:	11	12%	\$43
16) Benefits Charged to Inactive Employers:	11	12%	\$43
17) Total Reimbursable Benefits Paid	3	3%	\$43
Total:	\$92	100%	\$345
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	4	5%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 58%



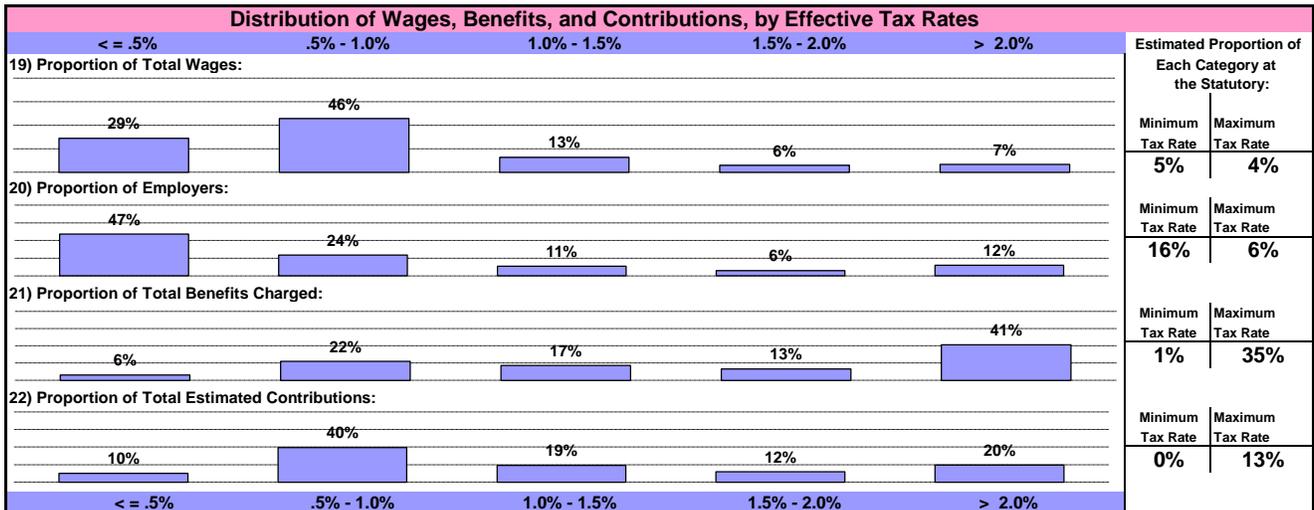
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

NEBRASKA 2010

1) Type of Experience Rating Method: Reserve Ratio	2) Type of Employer Ranking: Array
3) Type of Charging Method: Inverse Order	4) Taxable Wage Base (\$): 9,000
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.85 / 3.15	6) New Employer Tax Rate (%): 2.5
7) Statutory Tax Rate (Minimum / Maximum) %: 0.00 / 8.66	8) Average High Cost Multiple (1/1/2010): 0.99

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$308	Minimum Rate	Average Rate \$0.009
10) Estimated Contributions Per Employee at the Tax Base:	\$0	Maximum Rate	\$284 \$779
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1: \$39 Per Employee at the Tax Base			
12) For Every One Dollar of Contributions the Amount Going:		To Pay Benefits in Previous Comp. Year	Into the Trust Fund
		\$0.97	\$0.03
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference
	Adequate Financing Rate	Current Avg. Tax Rate	
	▼	▼	
	2.02%	3.15%	56%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	146	68%	\$215
15) Benefits Non-Charged:	43	20%	\$63
16) Benefits Charged to Inactive Employers:	15	7%	\$21
17) Total Reimbursable Benefits Paid	11	5%	\$17
Total:	\$214	100%	\$300
			Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	24	12%	53%

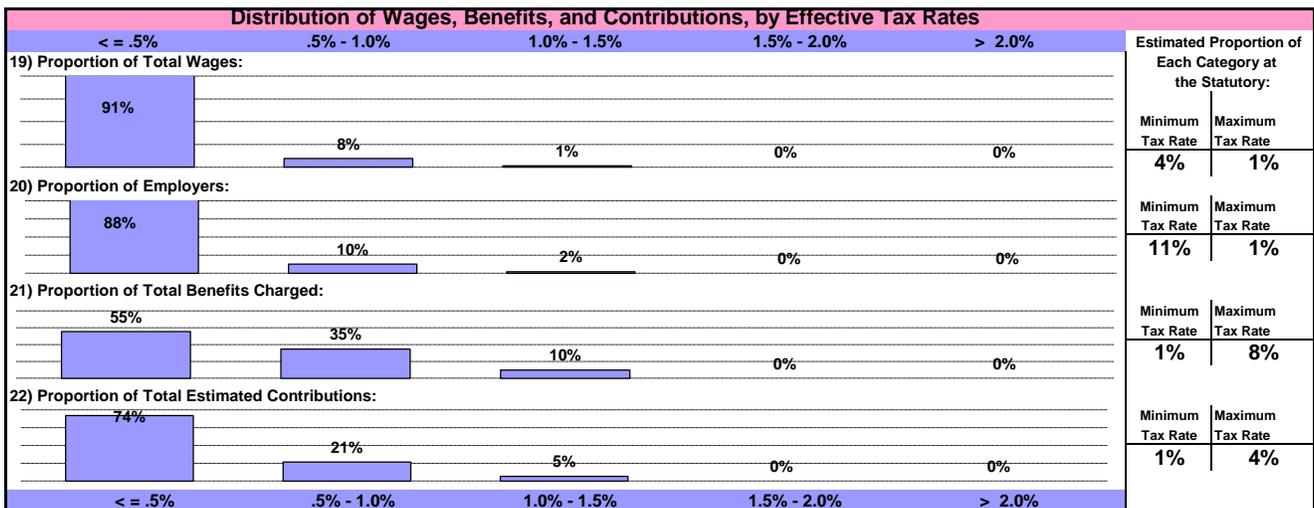


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

NEW HAMPSHIRE		2010	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	10,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.80 / 3.36	6) New Employer Tax Rate (%):	3.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.05 / 7.00	8) Average High Cost Multiple (1/1/2010):	0.09

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$365	\$0.008	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$5	Average Rate \$336	Maximum Rate \$700
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$6 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.68	Into the Trust Fund \$0.32	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Adequate Financing Rate ▼ 2.56%	Current Avg. Tax Rate ▼ 3.36%	% Difference From Adeq. Finan. Rate 32%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	96	82%	\$212
15) Benefits Non-Charged:	6	5%	\$13
16) Benefits Charged to Inactive Employers:	10	9%	\$22
17) Total Reimbursable Benefits Paid	5	5%	\$247
Total: \$118 100% \$247			
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	6	5%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 25%

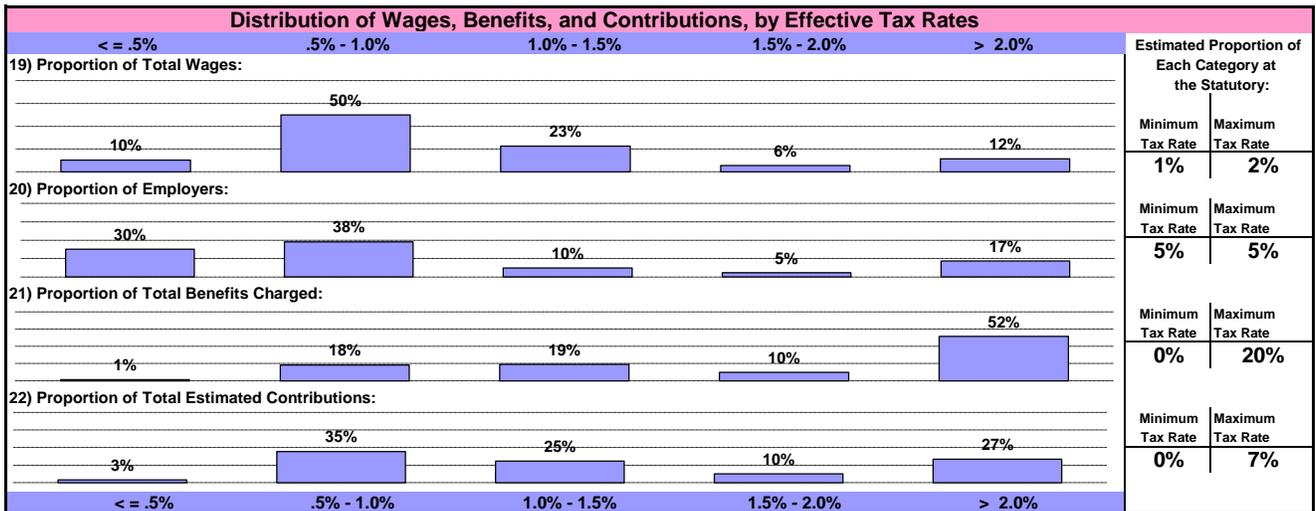


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

NEW JERSEY		2010	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	29,700
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.12 / 2.51	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30 / 5.40	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$629	\$0.011	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$89	Average Rate \$744	Maximum Rate \$1,604
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$29 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.19	Into the Trust Fund -\$0.19	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 2.51%	Adequate Financing Rate 3.35%	% Difference From Adeq. Finan. Rate -25%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,811	77%	\$611
15) Benefits Non-Charged:	317	14%	\$107
16) Benefits Charged to Inactive Employers:	97	4%	\$33
17) Total Reimbursable Benefits Paid	123	5%	\$33
Total:	\$2,348	100%	\$751
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	235	11%	32% <small>Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</small>

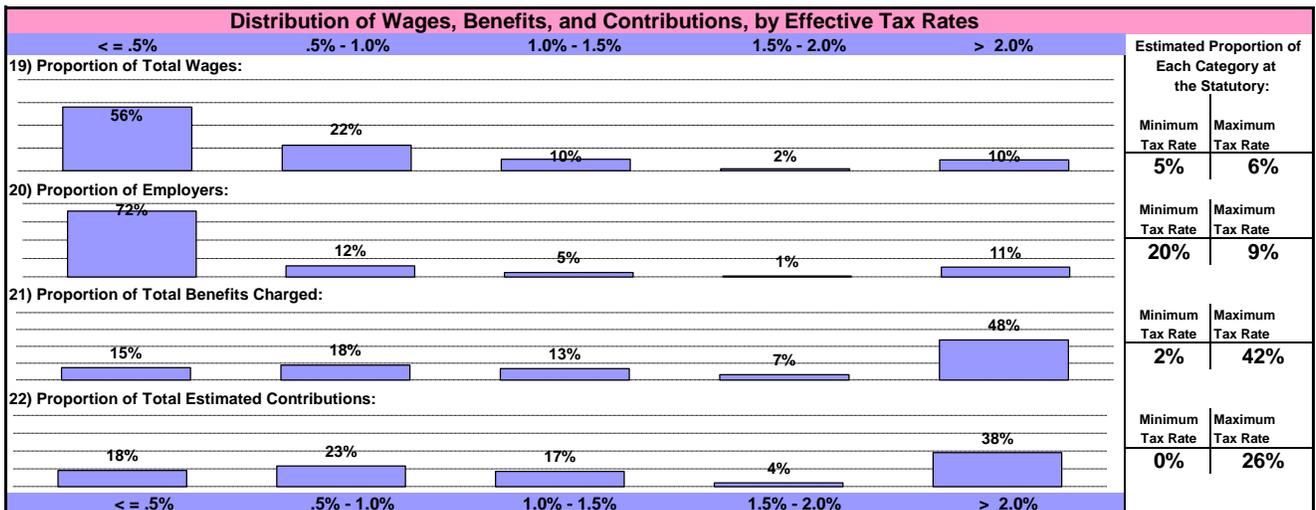


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

NEW MEXICO		2010	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	20,800
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.69 / 1.38	6) New Employer Tax Rate (%):	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.03 / 5.40	8) Average High Cost Multiple (1/1/2010):	1.19

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$259	\$0.007	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$6	Average Rate \$287	Maximum Rate \$1,123
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$93 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.75	Into the Trust Fund -\$0.75	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 1.38%	Adequate Financing Rate 1.44%	% Difference From Adeq. Finan. Rate -4%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	200	71%	\$341
15) Benefits Non-Charged:	34	12%	\$58
16) Benefits Charged to Inactive Employers:	31	11%	\$53
17) Total Reimbursable Benefits Paid	15	5%	
Total:	\$279	100%	\$453
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	41	16%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 45%

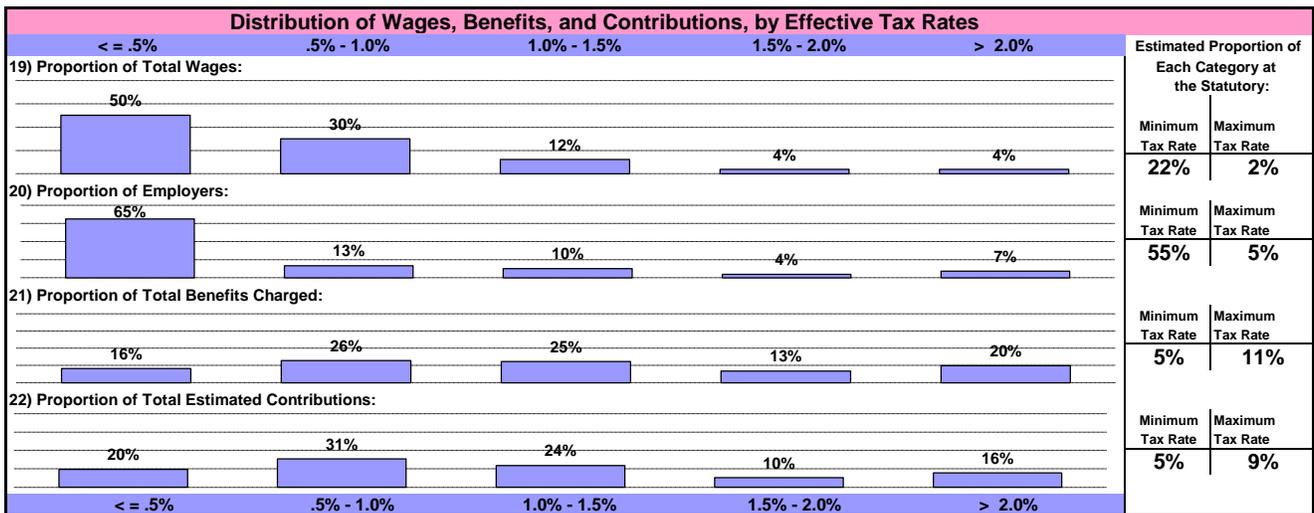


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

NEVADA		2010	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	27,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.71 / 1.22	6) New Employer Tax Rate (%):	3.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.25 / 5.40	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$290	Minimum Rate	Average Rate \$0.007
10) Estimated Contributions Per Employee at the Tax Base:	\$68	Average Rate	Maximum Rate \$1,458
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$62 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$3.49	Into the Trust Fund -\$2.49	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 1.22%	Adequate Financing Rate 2.37%	% Difference From Adeq. Finan. Rate -49%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	791	83%	\$837
15) Benefits Non-Charged:	78	8%	\$82
16) Benefits Charged to Inactive Employers:	88	9%	\$93
17) Total Reimbursable Benefits Paid	2	0%	
Total:	\$958	100%	\$1,012
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	61	6%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 26%



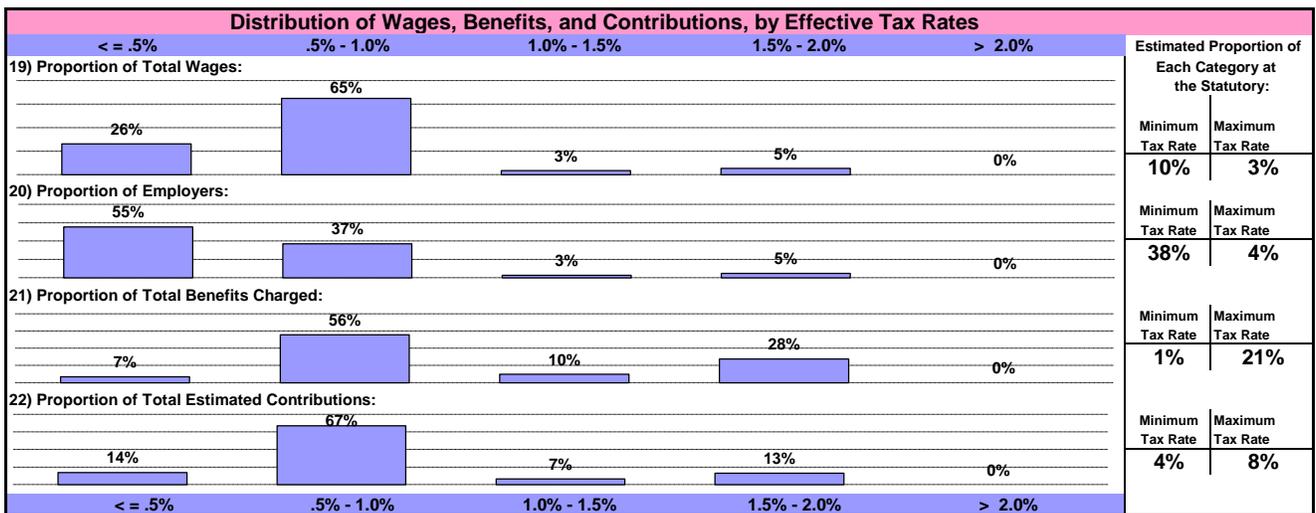
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

NEW YORK 2010

1) Type of Experience Rating Method: Reserve Ratio	2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Proportionally	4) Taxable Wage Base (\$): 8,500
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.71 / 4.52	6) New Employer Tax Rate (%): 3.4
7) Statutory Tax Rate (Minimum / Maximum) %: 0.90 / 8.90	8) Average High Cost Multiple (1/1/2010): 0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$453	Minimum Rate	Average Rate
		\$77	\$384
		Maximum Rate	\$757
10) Estimated Contributions Per Employee at the Tax Base:			
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1: \$21 Per Employee at the Tax Base			
12) For Every One Dollar of Contributions the Amount Going:		To Pay Benefits in Previous Comp. Year	Into the Trust Fund
		\$1.73	-\$0.73
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference
	Current Avg. Tax Rate	Adequate Financing Rate	From Adeq. Finan. Rate
	▼	▼	
	4.52%	5.86%	-23%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	4,293	85%	\$730
15) Benefits Non-Charged:	85	2%	\$14
16) Benefits Charged to Inactive Employers:	241	5%	\$41
17) Total Reimbursable Benefits Paid	416	8%	
Total:		\$5,036	100%
		\$786	
			Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	522	11%	26%

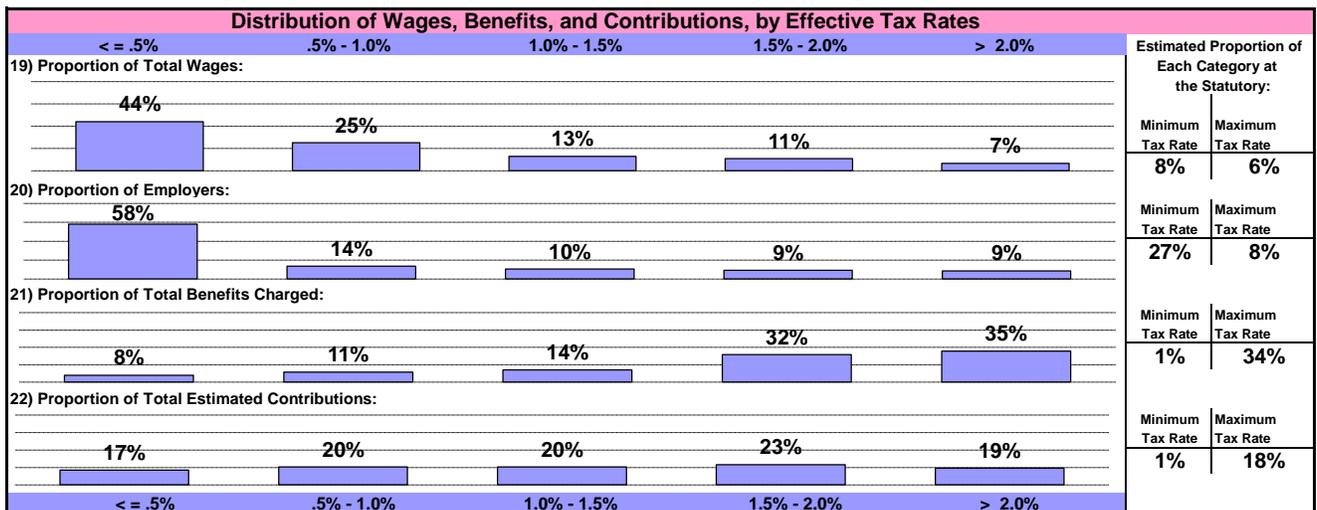


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

OHIO		2010	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.77 / 3.18	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.40 / 9.00	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$316	\$0.008	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$36	Average Rate \$286	Maximum Rate \$810
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$23 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.92	Into the Trust Fund -\$0.92	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 3.18%	Adequate Financing Rate 4.84%	% Difference From Adeq. Finan. Rate -34%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,886	80%	\$503
15) Benefits Non-Charged:	168	7%	\$45
16) Benefits Charged to Inactive Employers:	225	10%	\$60
17) Total Reimbursable Benefits Paid	71	3%	
Total:	\$2,351	100%	\$608
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	405	18%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 35%



1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

OKLAHOMA 2011

1) Type of Experience Rating Method:	Benefit Wage	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	None	4) Taxable Wage Base (\$):	14,900
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.39 / 0.97	6) New Employer Tax Rate (%):	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 5.50	8) Average High Cost Multiple (1/1/2011):	1.16

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$145	\$0.004	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$15	Average Rate \$144
			Maximum Rate \$820
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	NA		
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.87	Into the Trust Fund \$0.13	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate ▼	Adequate Financing Rate ▼	
	0.97%	1.28%	-25%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	104	65%	\$86
15) Benefits Non-Charged:	32	20%	\$27
16) Benefits Charged to Inactive Employers:	16	10%	\$13
17) Total Reimbursable Benefits Paid	7	5%	
Total:	\$159	100%	\$126
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	NA	NA	NA

This state has no employer distribution available.

¹ Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

OREGON		2010	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	32,100
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.66 / 2.74	6) New Employer Tax Rate (%):	3.1
7) Statutory Tax Rate (Minimum / Maximum)%:	1.80 / 5.40	8) Average High Cost Multiple (1/1/2010):	0.89

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee	For Every One Dollar of Wages Paid	
	\$676	\$0.017	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate
		\$578	\$878
			Maximum Rate
			\$1,733
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$51	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.62	-\$0.62	
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference From Adeq. Finan. Rate
	Adequate Financing Rate	Current Avg. Tax Rate	
	2.63%	2.74%	4%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,041	75%	\$862
15) Benefits Non-Charged:	196	14%	\$162
16) Benefits Charged to Inactive Employers:	89	6%	\$74
17) Total Reimbursable Benefits Paid	56	4%	
	Total: \$1,382	100%	\$1,098
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$41	3%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 10%

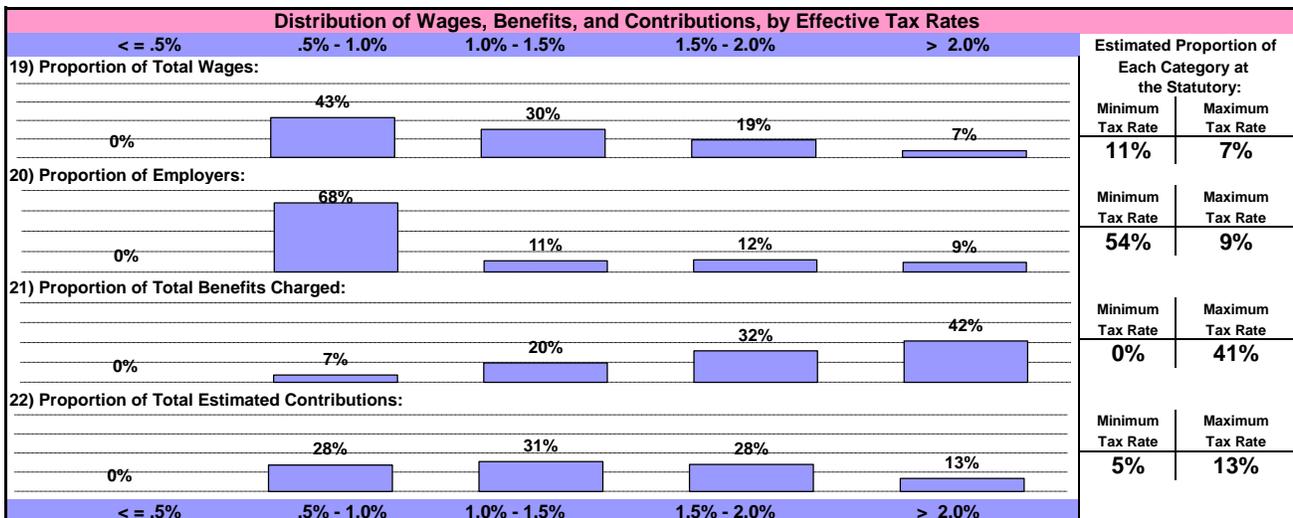
Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:
19) Proportion of Total Wages:	0%	0%	44%	30%	26%	Minimum Tax Rate: 12% Maximum Tax Rate: 0%
20) Proportion of Employers:	0%	0%	61%	13%	26%	Minimum Tax Rate: 49% Maximum Tax Rate: 3%
21) Proportion of Total Benefits Charged:	0%	0%	6%	21%	73%	Minimum Tax Rate: 0% Maximum Tax Rate: 4%
22) Proportion of Total Estimated Contributions:	0%	0%	32%	32%	36%	Minimum Tax Rate: 8% Maximum Tax Rate: 1%

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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

PENNSYLVANIA		2010	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.12 / 5.58	6) New Employer Tax Rate (%):	3.7
7) Statutory Tax Rate (Minimum / Maximum)%:	2.24 / 13.56	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee	For Every One Dollar of Wages Paid	
	\$507	\$0.011	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate
		\$179	\$446
			Maximum Rate
			\$1,085
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$84	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.84	-\$0.84	
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference
	Current Avg. Tax Rate	Adequate Financing Rate	From Adeq. Finan. Rate
	5.58%	8.47%	-34%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	3,171	79%	\$774
15) Benefits Non-Charged:	421	10%	\$103
16) Benefits Charged to Inactive Employers:	225	6%	\$55
17) Total Reimbursable Benefits Paid	192	5%	
	Total: \$4,009	100%	\$931
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$49	1%	4%
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.



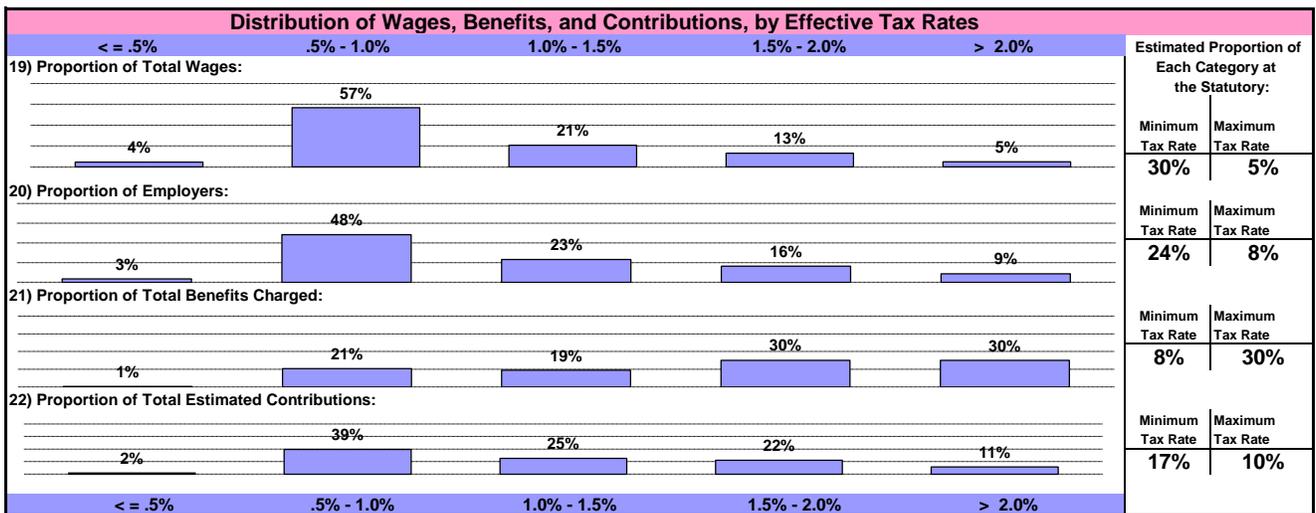
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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

PUERTO RICO 2010

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.03 / 3.25	6) New Employer Tax Rate (%):	3.0
7) Statutory Tax Rate (Minimum / Maximum)%:	1.70 / 5.40	8) Average High Cost Multiple (1/1/2010):	0.93

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$254	\$0.010	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$119	Average Rate \$228	Maximum Rate \$378
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$6 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.54	Into the Trust Fund -\$0.54	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate ▼ 3.25%	Adequate Financing Rate ▼ 5.04%	% Difference From Adeq. Finan. Rate -35%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	203	77%	\$317
15) Benefits Non-Charged:	0	0%	\$0
16) Benefits Charged to Inactive Employers:	48	18%	\$75
17) Total Reimbursable Benefits Paid	12	5%	\$20
Total:	\$263	100%	\$391
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	44	17%	\$67
			Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 27%



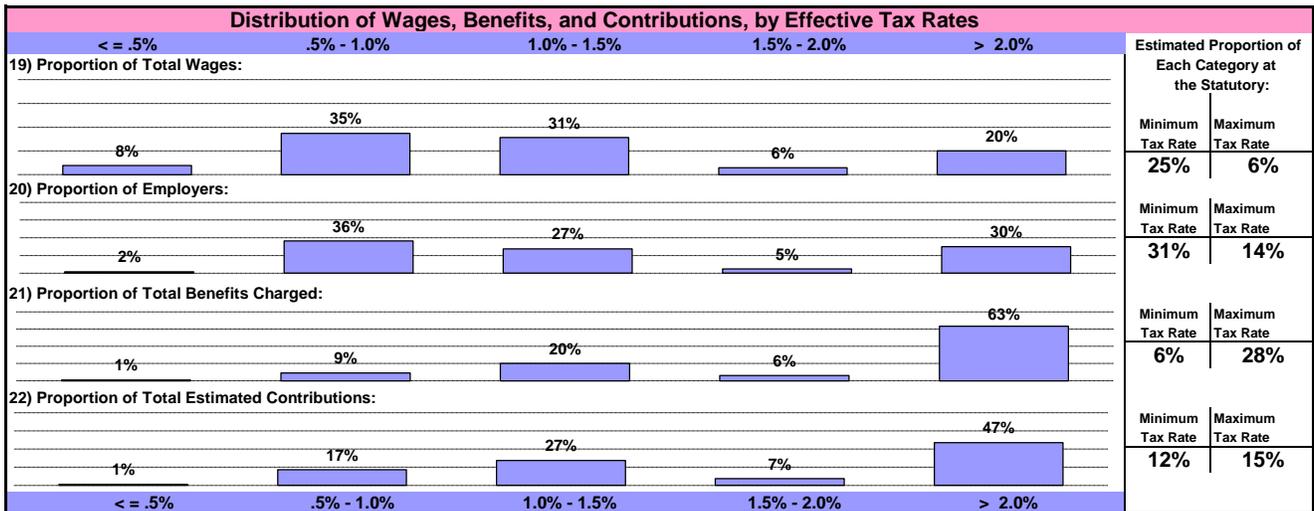
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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

RHODE ISLAND 2010

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	19,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.54 / 3.67	6) New Employer Tax Rate (%):	2.3
7) Statutory Tax Rate (Minimum / Maximum)%:	1.69 / 9.79	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels				
		Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:		\$650	\$0.015	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$321	Average Rate \$698	Maximum Rate \$1,860
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1: \$38 Per Employee at the Tax Base				
12) For Every One Dollar of Contributions the Amount Going:		To Pay Benefits in Previous Comp. Year \$1.68	Into the Trust Fund -\$0.68	
13) Average Tax Rate Compared to Adequate Financing Rate2:				% Difference From Adeq. Finan. Rate
		Current Avg. Tax Rate ▼ 3.67%	Adequate Financing Rate ▼ 5.48%	-33%

Benefit Charging				
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee	
14) Benefits Charged to Active Taxable Employers:	311	82%	\$941	
15) Benefits Non-Charged:	20	5%	\$62	
16) Benefits Charged to Inactive Employers:	30	8%	\$89	
17) Total Reimbursable Benefits Paid	18	5%	\$57	
Total:		\$380	100%	\$1,092
		Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:		57	16%	33%

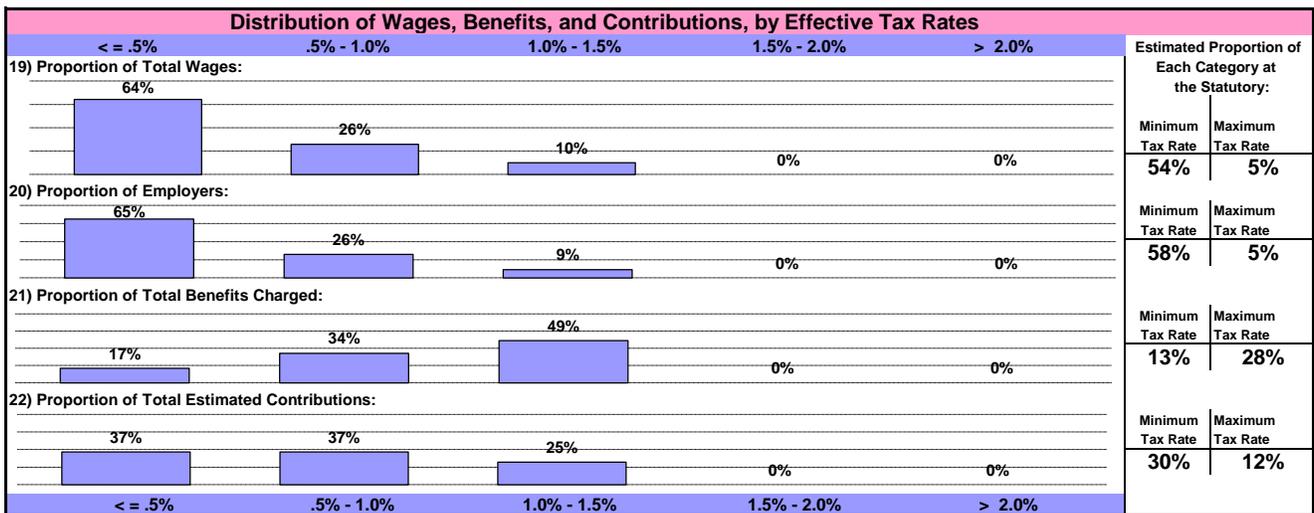


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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

SOUTH CAROLINA		2010	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.52 / 2.30	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	1.24 / 6.10	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$189	\$0.005	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$87	Average Rate \$161	Maximum Rate \$427
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$17 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$2.88	Into the Trust Fund -\$1.88	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 2.30%	Adequate Financing Rate 4.49%	% Difference From Adeq. Finan. Rate -49%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	612	79%	\$443
15) Benefits Non-Charged:	61	8%	\$44
16) Benefits Charged to Inactive Employers:	77	10%	\$56
17) Total Reimbursable Benefits Paid	25	3%	
Total:	\$775	100%	\$543
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	Amount (\$ mil.) 138	% of Total Benefits 18%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 18%



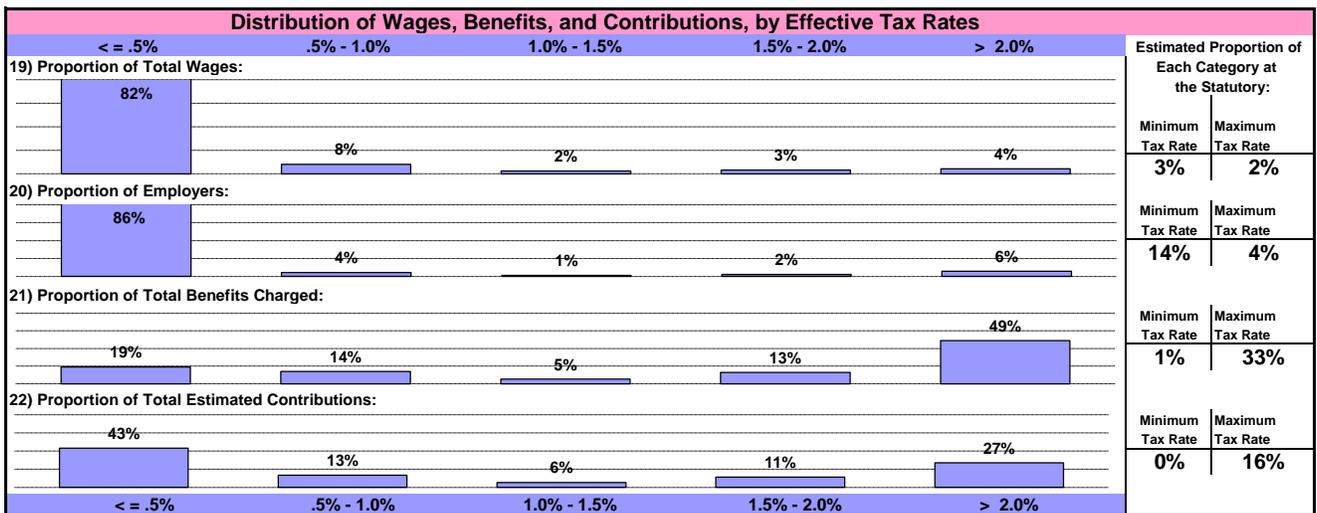
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

SOUTH DAKOTA 2010

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base (\$):	10,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.73 / 2.27	6) New Employer Tax Rate (%):	1.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 8.50	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$236	\$0.007	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Average Rate \$227	Maximum Rate \$850
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$99 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.91	Into the Trust Fund \$0.09	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Adequate Financing Rate ▼ 1.65%	Current Avg. Tax Rate ▼ 2.27%	% Difference From Adeq. Finan. Rate 38%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	50	76%	\$169
15) Benefits Non-Charged:	10	16%	\$35
16) Benefits Charged to Inactive Employers:	3	5%	\$11
17) Total Reimbursable Benefits Paid	2	3%	
Total:	\$65	100%	\$215
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	9	15%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 42%



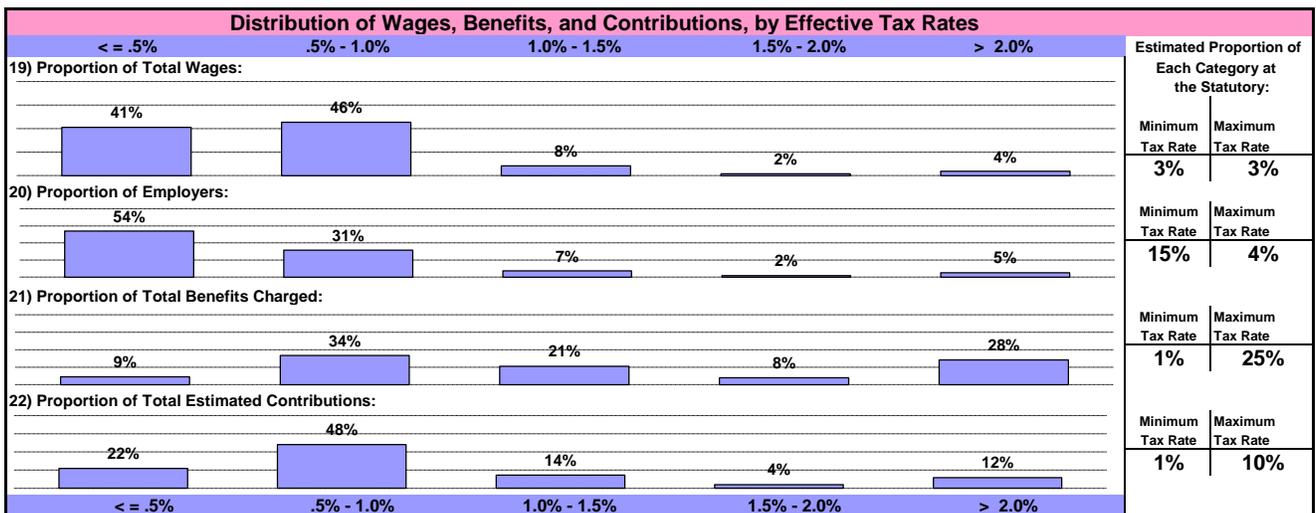
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

TENNESSEE 2010

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.79 / 3.19	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.50 / 10.00	8) Average High Cost Multiple (1/1/2010):	0.20

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$325	Minimum Rate	Average Rate Maximum Rate
		\$45	\$287 \$900
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:			
	\$21 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:		To Pay Benefits in Previous Comp. Year	Into the Trust Fund
		\$0.81	\$0.19
13) Average Tax Rate Compared to Adequate Financing Rate2:			
	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	3.19%	3.48%	-8%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	408	73%	\$200
15) Benefits Non-Charged:	71	13%	\$35
16) Benefits Charged to Inactive Employers:	60	11%	\$30
17) Total Reimbursable Benefits Paid	20	4%	
Total:	\$559	100%	\$264
			Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	42	8%	56%

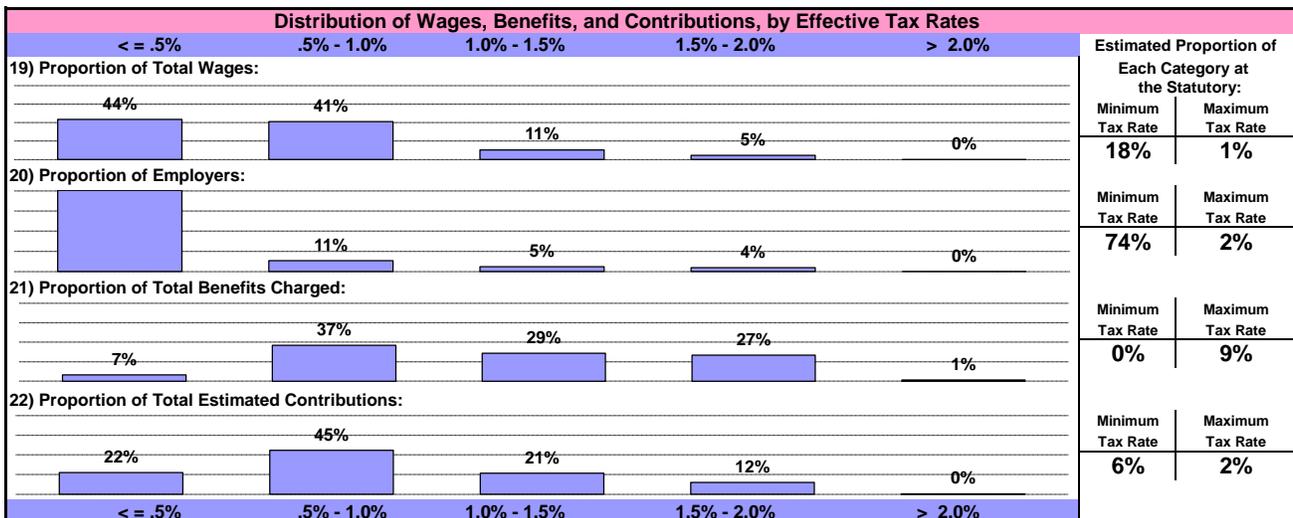


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

TEXAS		2010	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.61 / 2.78	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.72 / 8.60	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
Per Covered Employee		For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$291	\$0.006	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$65	Average Rate \$251 Maximum Rate \$774
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$86	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.30	Into the Trust Fund -\$0.30	
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate 2.78%	Adequate Financing Rate 2.91%	-4%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	2,475	77%	\$303
15) Benefits Non-Charged:	595	18%	\$73
16) Benefits Charged to Inactive Employers:	4	0%	\$1
17) Total Reimbursable Benefits Paid	147	5%	
	Total: \$3,221	100%	\$377
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$161	5%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 22%

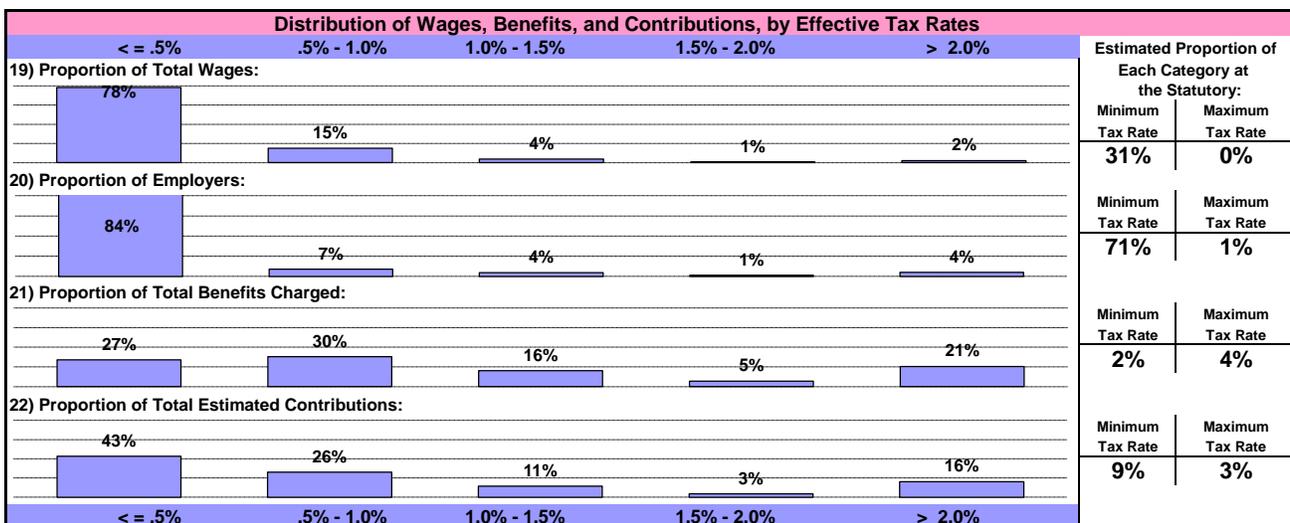


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UTAH		2010	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	28,300
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.43 / 0.74	6) New Employer Tax Rate (%):	0.1
7) Statutory Tax Rate (Minimum / Maximum)%:	0.20 / 9.20	8) Average High Cost Multiple (1/1/2010):	1.35

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee	For Every One Dollar of Wages Paid	
	\$164	\$0.004	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate
		\$57	\$208
			Maximum Rate
			\$2,604
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$318	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$2.44	-\$1.44	
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate	Adequate Financing Rate	
	0.74%	1.11%	-34%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	265	72%	\$294
15) Benefits Non-Charged:	62	17%	\$69
16) Benefits Charged to Inactive Employers:	34	9%	\$37
17) Total Reimbursable Benefits Paid	10	3%	
	Total:	100%	\$400
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$6	2%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 43%

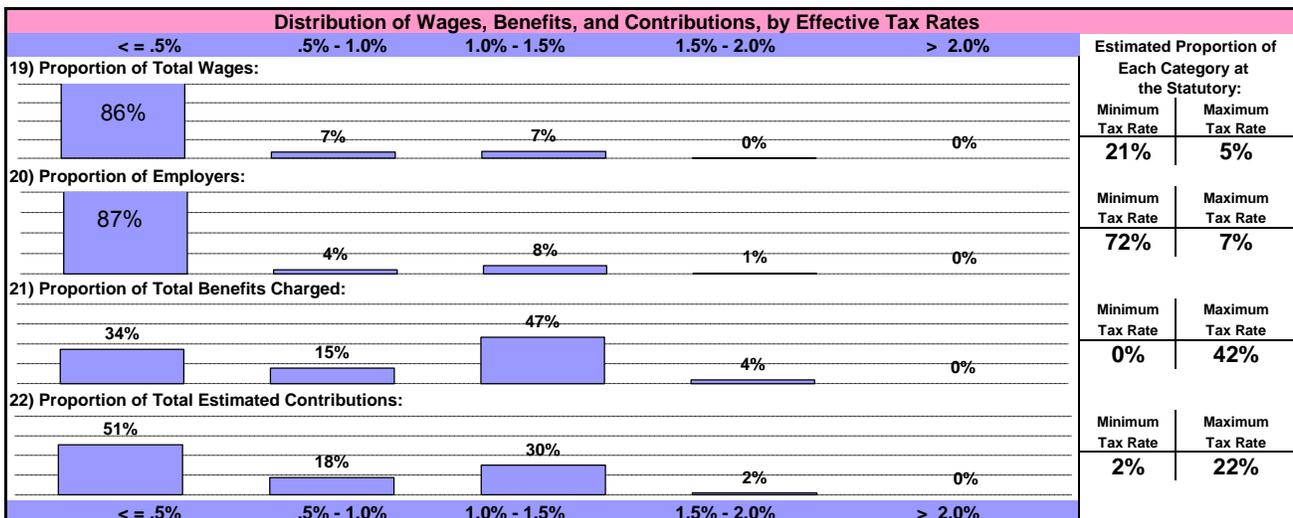


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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

VIRGINIA		2010	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.39 / 2.03	6) New Employer Tax Rate (%):	2.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 6.20	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee	For Every One Dollar of Wages Paid	
	\$190	\$0.004	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate
		\$8	\$163
			Maximum Rate
			\$496
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$108	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.55	-\$0.55	
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate	Adequate Financing Rate	
	2.03%	2.48%	-18%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	699	84%	\$254
15) Benefits Non-Charged:	64	8%	\$23
16) Benefits Charged to Inactive Employers:	47	6%	\$17
17) Total Reimbursable Benefits Paid	20	2%	
	Total:	100%	\$295
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$203	25%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 30%



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VIRGINISLANDS		2010	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	22,200
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.13 / 0.23	6) New Employer Tax Rate (%):	2.4
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 6.00	8) Average High Cost Multiple (1/1/2010):	0.00
Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee \$48	For Every One Dollar of Wages Paid \$0.001	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$333	Average Rate \$52	Maximum Rate \$1,332
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$111 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$12.69	Into the Trust Fund -\$11.69	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 0.23%	Adequate Financing Rate 2.53%	% Difference From Adeq. Finan. Rate -91%
Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	17	90%	\$562
15) Benefits Non-Charged:	0	0%	\$0
16) Benefits Charged to Inactive Employers:	1	7%	\$41
17) Total Reimbursable Benefits Paid	1	4%	
Total:	\$19	100%	\$603
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	Amount (\$ mil.) NA	% of Total Benefits NA	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. NA

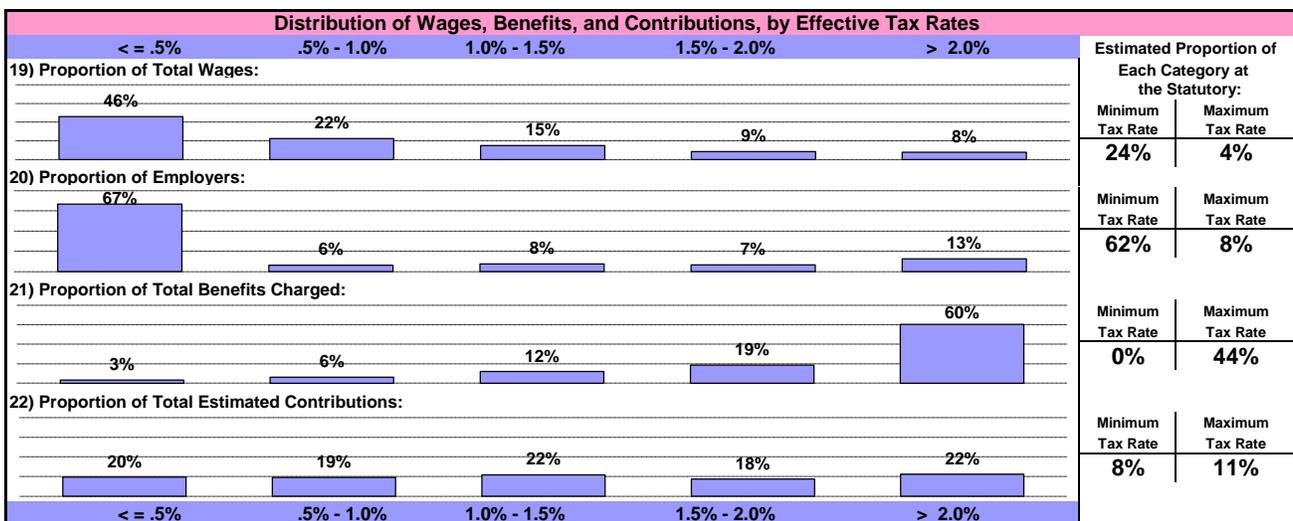
¹ Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

² Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

VERMONT		2010	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	10,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.99 / 3.46	6) New Employer Tax Rate (%):	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	1.10 / 7.70	8) Average High Cost Multiple (1/1/2010):	0.16

Contribution Levels			
Per Covered Employee		For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$377	\$0.010	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate
		\$110	\$346
			Maximum Rate
			\$770
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$44	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.37	-\$0.37	
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate	Adequate Financing Rate	
	3.46%	4.98%	-31%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	78	69%	\$381
15) Benefits Non-Charged:	20	17%	\$96
16) Benefits Charged to Inactive Employers:	8	7%	\$38
17) Total Reimbursable Benefits Paid	7	6%	
	Total: \$112	100%	\$515
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$27	26%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 21%



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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

WASHINGTON		2010	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	36,800
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.32 / 2.25	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.98 / 6.02	8) Average High Cost Multiple (1/1/2010):	1.19

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$629	\$0.013	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate
		\$361	\$829
			Maximum Rate
			\$2,215
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$308	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.27	-\$0.27	
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference From Adeq. Finan. Rate
	Adequate Financing Rate	Current Avg. Tax Rate	
	1.89%	2.25%	19%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	NA	NA	NA
15) Benefits Non-Charged:	NA	NA	NA
16) Benefits Charged to Inactive Employers:	NA	NA	NA
17) Total Reimbursable Benefits Paid	NA	NA	
Total:			
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	NA	NA	NA

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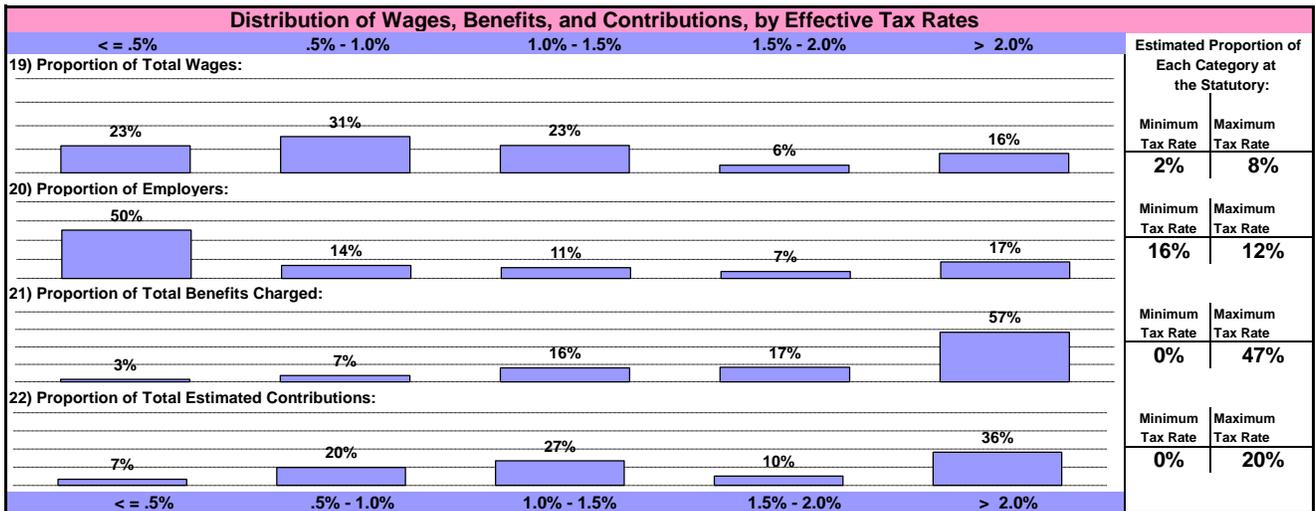
2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

WISCONSIN 2010

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	12,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.12 / 3.59	6) New Employer Tax Rate (%):	3.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.27 / 9.80	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$433	Minimum Rate	Average Rate Maximum Rate
		\$32	\$431 \$1,176
10) Estimated Contributions Per Employee at the Tax Base:			
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$54 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.76	-\$0.76	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	3.59%	5.18%	-31%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,279	80%	\$630
15) Benefits Non-Charged:	225	14%	\$111
16) Benefits Charged to Inactive Employers:	47	3%	\$23
17) Total Reimbursable Benefits Paid	46	3%	\$23
Total:	\$1,596	100%	\$764
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	423	27%	28%



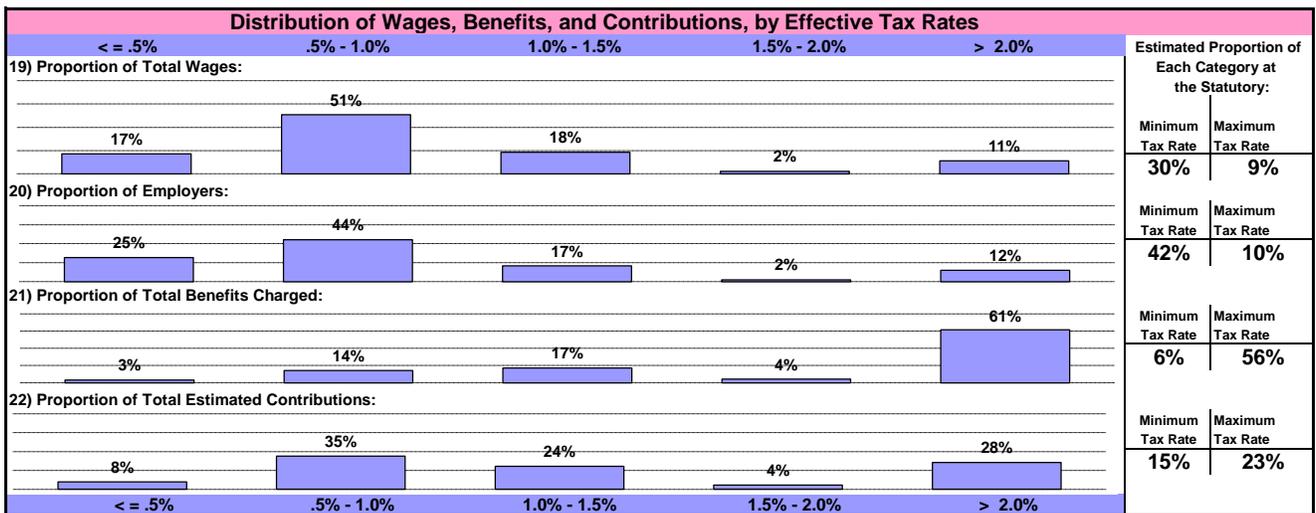
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WEST VIRGINIA 2010

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	12,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.02 / 2.95	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 7.50	8) Average High Cost Multiple (1/1/2010):	0.43

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$372	\$0.010	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$180	Average Rate \$354	Maximum Rate \$900
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$40 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.28	Into the Trust Fund -\$0.28	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 2.95%	Adequate Financing Rate 4.45%	% Difference From Adeq. Finan. Rate -34%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	195	78%	\$383
15) Benefits Non-Charged:	20	8%	\$39
16) Benefits Charged to Inactive Employers:	27	11%	\$53
17) Total Reimbursable Benefits Paid	7	3%	\$15
Total:	\$250	100%	\$475
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	69	29%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 34%

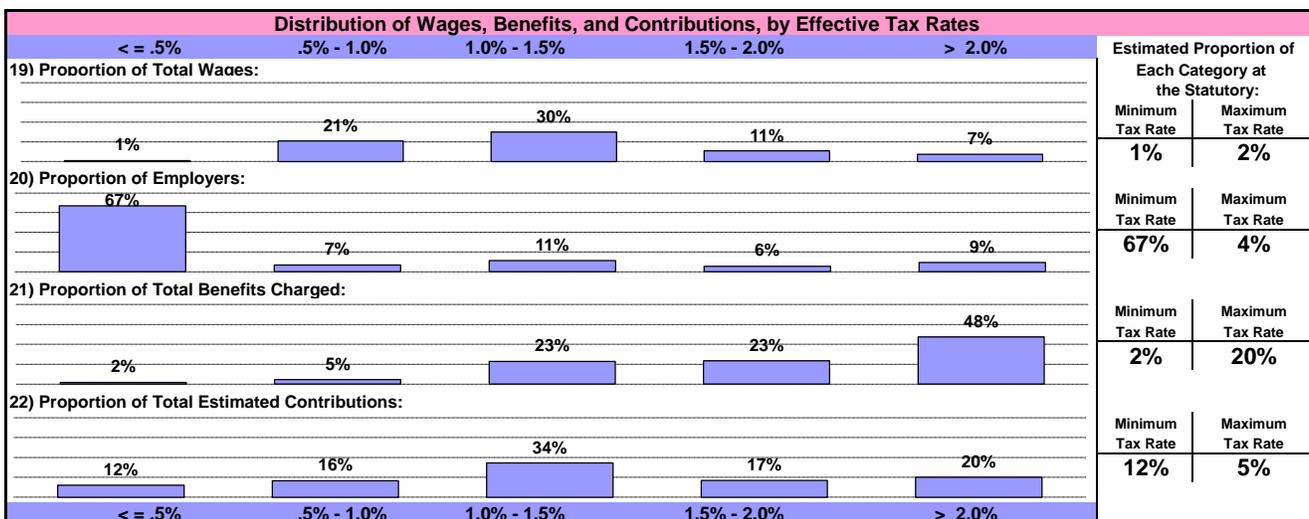


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WYOMING		2010	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	22,800
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.20 / 2.37	6) New Employer Tax Rate (%):	1.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.56 / 10.00	8) Average High Cost Multiple (1/1/2010):	1.49

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee	For Every One Dollar of Wages Paid	
	\$496	\$0.012	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate
		\$128	\$540
			Maximum Rate
			\$2,280
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$215	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.02	-\$0.02	
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference From Adeq. Finan. Rate
	Adequate Financing Rate	Current Avg. Tax Rate	
	1.62%	2.37%	46%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	80	75%	\$394
15) Benefits Non-Charged:	21	20%	\$104
16) Benefits Charged to Inactive Employers:	1	1%	\$6
17) Total Reimbursable Benefits Paid	4	4%	\$6
	Total: \$106	100%	\$504
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$11	10%	28%
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.



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Summary of State Benefit Charging

2010

State	% of Benefits Charged to Taxable Employers (%)	% of Benefits Non-Charged (%)	% of Benefits Charged to Inactive Employers (%)	% of Benefits Charged to Reimbursable Employers (%)	Contributions as % of Benefits Charged to Maximum Rated Employers (%)
ALASKA	NA	93%	NA	7%	NA
ALABAMA	80%	12%	3%	4%	NA
ARKANSAS	72%	23%	1%	4%	27%
ARIZONA	87%	3%	5%	4%	23%
CALIFORNIA	84%	5%	7%	4%	40%
COLORADO	88%	3%	6%	3%	35%
CONNECTICUT	81%	5%	9%	5%	45%
DISTRICT OF COLUMBIA	78%	1%	3%	18%	30%
DELAWARE	60%	29%	7%	5%	NA
FLORIDA	73%	12%	12%	4%	52%
GEORGIA	85%	4%	8%	3%	29%
HAWAII	78%	11%	7%	4%	12%
IOWA	79%	13%	5%	3%	57%
IDAHO	89%	7%	2%	3%	39%
ILLINOIS	NA	NA	NA	NA	NA
INDIANA	78%	5%	14%	3%	16%
KANSAS	79%	13%	6%	2%	24%
KENTUCKY	89%	4%	4%	3%	21%
LOUISIANA	77%	14%	4%	5%	34%
MASSACHUSETTS	87%	8%	0%	5%	34%
MARYLAND	71%	18%	5%	6%	36%
MAINE	80%	15%	1%	5%	29%
MICHIGAN	85%	3%	9%	3%	29%
MINNESOTA	82%	10%	2%	7%	42%
MISSOURI	87%	9%	0%	4%	30%
MISSISSIPPI	88%	3%	6%	3%	17%
MONTANA	76%	14%	6%	5%	28%
NORTH CAROLINA	NA	NA	NA	NA	NA
NORTH DAKOTA	73%	12%	12%	3%	58%
NEBRASKA	68%	20%	7%	5%	53%
NEW HAMPSHIRE	82%	5%	9%	5%	25%
NEW JERSEY	77%	14%	4%	5%	32%
NEW MEXICO	71%	12%	11%	5%	45%
NEVADA	83%	8%	9%	0%	26%
NEW YORK	85%	2%	5%	8%	26%
OHIO	80%	7%	10%	3%	35%
OKLAHOMA	65%	20%	10%	5%	NA
OREGON	75%	14%	6%	4%	10%
PENNSYLVANIA	79%	10%	6%	5%	4%
PUERTO RICO	NA	NA	NA	NA	NA
RHODE ISLAND	82%	5%	8%	5%	33%
SOUTH CAROLINA	79%	8%	10%	3%	18%
SOUTH DAKOTA	76%	16%	5%	3%	42%
TENNESSEE	73%	13%	11%	4%	56%
TEXAS	77%	18%	0%	5%	22%
UTAH	72%	17%	9%	3%	43%
VIRGINIA	84%	8%	6%	2%	30%
VIRGINISLANDS	NA	NA	NA	NA	NA
VERMONT	69%	17%	7%	6%	21%
WASHINGTON	NA	NA	NA	NA	NA
WISCONSIN	80%	14%	3%	3%	28%
WEST VIRGINIA	78%	8%	11%	3%	34%
WYOMING	75%	20%	1%	4%	28%
United States (average)	79%	13%	6%	4%	32%

Summary of State Contribution Levels 2010

Table 1

State	Contributions per Covered Employee (\$)	Contributions Per Employee at the Taxable Wage Base:		
		at Minimum Rate (\$)	at Average Rate (\$)	at Maximum Rate (\$)
ALASKA	560	341	663	1,841
ALABAMA	301	47	259	539
ARKANSAS	387	120	366	828
ARIZONA	172	1	140	413
CALIFORNIA	410	105	338	434
COLORADO	253	0	210	540
CONNECTICUT	545	285	524	1,020
DISTRICT OF COLUMBIA	276	144	224	630
DELAWARE	271	11	248	840
FLORIDA	206	25	167	378
GEORGIA	221	2	187	459
HAWAII	453	68	599	1,841
IOWA	466	0	563	2,205
IDAHO	661	320	950	2,264
ILLINOIS	433	81	411	908
INDIANA	250	77	207	392
KANSAS	321	9	202	592
KENTUCKY	329	80	280	800
LOUISIANA	153	8	114	434
MASSACHUSETTS	677	176	568	1,718
MARYLAND	454	187	386	1,148
MAINE	331	94	320	863
MICHIGAN	515	5	459	927
MINNESOTA	421	186	507	2,926
MISSOURI	280	0	276	1,268
MISSISSIPPI	138	49	116	378
MONTANA	342	109	401	1,591
NORTH CAROLINA	311	0	344	1,347
NORTH DAKOTA	289	49	338	2,470
NEBRASKA	308	0	284	779
NEW HAMPSHIRE	365	5	336	700
NEW JERSEY	629	89	744	1,604
NEW MEXICO	259	6	287	1,123
NEVADA	290	68	329	1,458
NEW YORK	453	77	384	757
OHIO	316	36	286	810
OKLAHOMA	145	15	144	820
OREGON	676	578	878	1,733
PENNSYLVANIA	507	179	446	1,085
PUERTO RICO	254	119	228	378
RHODE ISLAND	650	321	698	1,860
SOUTH CAROLINA	189	87	161	427
SOUTH DAKOTA	236	0	227	850
TENNESSEE	325	45	287	900
TEXAS	291	65	251	774
UTAH	164	57	208	2,604
VIRGINIA	190	8	163	496
VIRGINISLANDS	48	333	52	1,332
VERMONT	377	110	346	770
WASHINGTON	629	361	829	2,215
WISCONSIN	433	32	431	1,176
WEST VIRGINIA	372	180	354	900
WYOMING	496	128	540	2,280
United States (average)	359	103	363	1,129

Summary of State Contribution Levels 2010

Table 2

State	For Every Dollar of Contributions the Amount Going:		Average Tax Rate compared to Adequate Financing Rate	
	To Pay Benefits	Into the Trust Fund	% Difference from	
	(\$)	(\$)	AFR	AFR
ALASKA	0.94	0.06	2%	-13%
ALABAMA	1.24	-0.24	3%	5%
ARKANSAS	1.46	-0.46	4%	-15%
ARIZONA	1.99	-0.99	3%	-25%
CALIFORNIA	1.92	-0.92	7%	-26%
COLORADO	1.62	-0.62	3%	-21%
CONNECTICUT	1.62	-0.62	4%	-14%
DISTRICT OF COLUM	1.28	-0.28	2%	1%
DELAWARE	2.12	-1.12	4%	-41%
FLORIDA	2.18	-1.18	3%	-20%
GEORGIA	2.18	-1.18	3%	-26%
HAWAII	1.95	-0.95	2%	-1%
IOWA	1.17	-0.17	2%	7%
IDAHO	1.02	-0.02	2%	23%
ILLINOIS	1.86	-0.86	5%	-33%
INDIANA	2.94	-1.94	5%	-39%
KANSAS	1.40	-0.40	3%	-6%
KENTUCKY	2.30	-1.30	5%	-33%
LOUISIANA	1.44	-0.44	3%	-44%
MASSACHUSETTS	1.49	-0.49	5%	-17%
MARYLAND	0.59	0.41	3%	34%
MAINE	1.51	-0.51	2%	24%
MICHIGAN	2.24	-1.24	8%	-34%
MINNESOTA	1.88	-0.88	2%	-25%
MISSOURI	1.63	-0.63	3%	-33%
MISSISSIPPI	2.62	-1.62	2%	-31%
MONTANA	1.60	-0.60	1%	13%
NORTH CAROLINA	2.24	-1.24	2%	10%
NORTH DAKOTA	1.19	-0.19	2%	-13%
NEBRASKA	0.97	0.03	2%	56%
NEW HAMPSHIRE	0.68	0.32	3%	32%
NEW JERSEY	1.19	-0.19	3%	-25%
NEW MEXICO	1.75	-0.75	1%	-4%
NEVADA	3.49	-2.49	2%	-49%
NEW YORK	1.73	-0.73	6%	-23%
OHIO	1.92	-0.92	5%	-34%
OKLAHOMA	0.87	0.13	1%	-25%
OREGON	1.62	-0.62	3%	4%
PENNSYLVANIA	1.84	-0.84	8%	-34%
PUERTO RICO	1.54	-0.54	5%	-35%
RHODE ISLAND	1.68	-0.68	5%	-33%
SOUTH CAROLINA	2.88	-1.88	4%	-49%
SOUTH DAKOTA	0.91	0.09	2%	38%
TENNESSEE	0.81	0.19	3%	-8%
TEXAS	1.30	-0.30	3%	-4%
UTAH	2.44	-1.44	1%	-34%
VIRGINIA	1.55	-0.55	2%	-18%
VIRGINISLANDS	12.69	-11.69	3%	-91%
VERMONT	1.37	-0.37	5%	-31%
WASHINGTON	1.27	-0.27	2%	19%
WISCONSIN	1.76	-0.76	5%	-31%
WEST VIRGINIA	1.28	-0.28	4%	-34%
WYOMING	1.02	-0.02	2%	46%

Summary of Distribution of Wages, Benefits and Contributions

2010

State	Proportion of Total wages at Statutory		Proportion of Employers at Statutory		Proportion of Benefits Charged at Statutory		Proportion of Contributions at Statutory	
	Min	Max.	Min	Max.	Min	Max.	Min	Max.
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
ALASKA	NA	NA	NA	NA	NA	NA	NA	NA
ALABAMA	NA	NA	NA	NA	NA	NA	NA	NA
ARKANSAS	19%	7%	51%	8%	3%	50%	8%	19%
ARIZONA	4%	3%	16%	5%	1%	22%	0%	9%
CALIFORNIA	2%	45%	6%	28%	0%	83%	1%	52%
COLORADO	1%	3%	7%	4%	0%	19%	0%	10%
CONNECTICUT	18%	11%	0%	17%	1%	54%	6%	32%
DISTRICT OF COLUMBIA	72%	2%	78%	6%	30%	19%	32%	7%
DELAWARE	NA	NA	NA	NA	NA	NA	NA	NA
FLORIDA	14%	33%	68%	18%	0%	75%	5%	45%
GEORGIA	6%	6%	40%	8%	1%	35%	0%	20%
HAWAII	23%	1%	27%	2%	4%	10%	2%	4%
IOWA	19%	4%	58%	7%	0%	33%	0%	18%
IDAHO	11%	0%	12%	2%	2%	4%	3%	1%
ILLINOIS	NA	NA	NA	NA	NA	NA	NA	NA
INDIANA	20%	13%	47%	14%	2%	55%	8%	22%
KANSAS	6%	4%	20%	5%	1%	24%	0%	7%
KENTUCKY	4%	8%	17%	9%	1%	43%	1%	20%
LOUISIANA	16%	1%	35%	1%	2%	NA	NA	NA
MASSACHUSETTS	3%	8%	13%	11%	1%	44%	1%	21%
MARYLAND	25%	3%	66%	6%	0%	30%	10%	9%
MAINE	6%	3%	8%	7%	2%	23%	1%	9%
MICHIGAN	1%	14%	19%	20%	0%	54%	0%	29%
MINNESOTA	19%	3%	62%	7%	1%	29%	8%	22%
MISSOURI	4%	4%	16%	6%	1%	29%	0%	13%
MISSISSIPPI	18%	7%	63%	8%	0%	60%	4%	25%
MONTANA	4%	1%	14%	2%	1%	5%	1%	2%
NORTH CAROLINA	NA	NA	NA	NA	NA	NA	NA	NA
NORTH DAKOTA	44%	1%	60%	2%	9%	15%	7%	9%
NEBRASKA	5%	4%	16%	6%	1%	35%	0%	13%
NEW HAMPSHIRE	4%	1%	11%	1%	1%	8%	1%	4%
NEW JERSEY	1%	2%	5%	5%	0%	20%	0%	7%
NEW MEXICO	5%	6%	20%	9%	2%	42%	0%	26%
NEVADA	22%	2%	55%	5%	5%	11%	5%	9%
NEW YORK	10%	3%	38%	4%	1%	21%	4%	8%
OHIO	8%	6%	0%	8%	0%	34%	1%	18%
OKLAHOMA	NA	NA	NA	NA	NA	NA	NA	NA
OREGON	12%	0%	49%	3%	0%	4%	8%	1%
PENNSYLVANIA	11%	7%	54%	9%	0%	41%	5%	13%
PUERTO RICO	NA	NA	NA	NA	NA	NA	NA	NA
RHODE ISLAND	25%	6%	31%	14%	6%	28%	12%	15%
SOUTH CAROLINA	54%	5%	58%	5%	13%	28%	30%	12%
SOUTH DAKOTA	3%	2%	14%	4%	1%	33%	0%	16%
TENNESSEE	3%	3%	15%	4%	1%	25%	1%	10%
TEXAS	18%	1%	74%	2%	0%	9%	6%	2%
UTAH	31%	0%	71%	1%	2%	4%	9%	3%
VIRGINIA	21%	5%	72%	7%	0%	42%	2%	22%
VIRGINISLANDS	NA	NA	NA	NA	NA	NA	NA	NA
VERMONT	24%	4%	62%	8%	0%	44%	8%	11%
WASHINGTON	NA	NA	NA	NA	NA	NA	NA	NA
WISCONSIN	2%	8%	16%	12%	0%	47%	0%	20%
WEST VIRGINIA	30%	9%	42%	10%	6%	NA	NA	NA
WYOMING	1%	2%	67%	4%	2%	20%	12%	5%

New Employer Tax Rates**2010****State**

ALASKA	Average industry rate, or average for all employers if undetermined industry.
ALABAMA	2.7%
ARKANSAS	3.80%
ARIZONA	2.0%
CALIFORNIA	3.4%
COLORADO	Greater of 1.7%, actual rate if higher. Construction industry pays average industry rate.
CONNECTICUT	2.9%
DISTRICT OF COLUMBIA	2.7%, or average rate for all employers if higher.
DELAWARE	Average "Assessment Rate" (2.6%). Construction employers pay an average industry rate.
FLORIDA	2.7%
GEORGIA	2.7%
HAWAII	3.00
IOWA	1.5%, new construction employers pay 8.0%.
IDAHO	3.36%
ILLINOIS	3.35, or average industry rate if higher.
INDIANA	2.7%, 1% for government employers.
KANSAS	4.0%, construction employers pay 6.0%
KENTUCKY	2.7%, foreign and domestic construction firms receive maximum rate.
LOUISIANA	Up to 6.2% based on average industry rate.
MASSACHUSETTS	2.83%, new construction employers pay industry average.
MARYLAND	2.3%. Foreign contractors assigned average industry rate.
MAINE	2.73%, or "Predetermined Yield" if higher.
MICHIGAN	2.7%, Construction employers receive industry rate.
MINNESOTA	2.8674%
MISSOURI	3.51%, or rate assigned to industry division.
MISSISSIPPI	2.7%
MONTANA	Average Industry Rate.
NORTH CAROLINA	1.2%
NORTH DAKOTA	1.37%
NEBRASKA	2.50%
NEW HAMPSHIRE	3.7%
NEW JERSEY	2.6825%
NEW MEXICO	2.0%
NEVADA	2.95%
NEW YORK	Highest rate assigned to employers with positive account balances or 3.4%, whichever is less.
OHIO	2.7%, or average industry rate if higher.
OKLAHOMA	1.0%
OREGON	3.10%
PENNSYLVANIA	3.7030%, new construction employers pay 9.2%.
PUERTO RICO	3.0%
RHODE ISLAND	2.30 or higher of 1.0% or the state's five year benefit cost rate up to 4.2%.
SOUTH CAROLINA	3.4%
SOUTH DAKOTA	1.2% for 1st year; 1.0% for 2nd if positive balance.
TENNESSEE	2.7%, except average industry rate for selected high experience rated industries.
TEXAS	Greater of 2.7% or industry rate.
UTAH	Average Industry Rate up to 9.5%.
VIRGINIA	2.5%
VIRGINISLANDS	2.40%
VERMONT	Average industry rate, between 1.0% and 8.4%.
WASHINGTON	115% of the industry average
WISCONSIN	3.6% for larger employers. New construction employers pay 6.6%.
WEST VIRGINIA	2.7%; Construction and foreign entities pay 7.5%.
WYOMING	Average Industry Rate not less than 1.0%.

Significant Measures of State Unemployment Insurance Tax Systems

Data Definitions

Following are the definitions used for all of the items reported on the Significant Measures of State Unemployment Insurance Tax Systems report. The data used for this publication comes from individual state law publications and from the ETA-204 Experience Rating Report submitted yearly by all state agencies.

Also, it is important to note that all state contribution measures are derived from extrapolated wages and covered employment for the 12 month period of the report. Contributions from the 204 report are estimated using the actual tax rates in effect for the specified rate year multiplied by the estimated wages for each tax rate interval (derived by applying the recent growth rate to previous yearly wages).

- 1) Type of Experience Rating Method:** Method used to measure employers' experience with unemployment. There are currently four methods: Reserve Ratio, Benefit Ratio, Benefit Wage Ratio, and Payroll Decline.
- 2) Type of Employer Ranking:** A "Fixed" measure of rating employers' experience has predefined intervals for the assignment of tax rates. An "Array" ranking method ranks all of the employers against each other before assigning tax rates.
- 3) Type of Charging Method:** If a claimant has multiple recent employers, states determine the benefits attributable to a specific employer in three ways: 1) proportionally according to the amount of wages earned from each base period employer, 2) in inverse order based on wages earned, or 3) the most recent employer.
- 4) Taxable Wage Base:** The maximum amount of an employee's total wages that is taxable.
- 5) Statutory Tax Rates (Minimum and Maximum):** Minimum statutory rate is the lowest rate (on taxable wages) assigned in law to any employer for the year of the report. Maximum is the highest tax rate (on taxable wages) assigned to an employer for the year of the report.
- 6) New Employer Tax Rate:** The tax rate assigned to newly established employers who do not have enough experience to qualify for a variable rate (also Ineligible

- Rate).**
- 7) Average Tax Rate (on Total Wages/
Taxable Wages):** The estimated total contributions received by the state divided by the total wages for the year. Average Tax Rate on Taxable Wages is the estimated total contributions received divided by the total taxable wages for the year.
- 8) Average High Cost Multiple (AHCM):** The calendar year reserve ratio (year ending UI Trust Fund balance divided by total wages for the calendar year) divided by the Average High Cost Rate (average of the three highest calendar year benefit cost rates in the last twenty years -- or a period including three recessions, if longer).

Contribution Level

- 9) Estimated Employer Contributions:** **Per Covered Employee:** Total amount of estimated contributions for the year divided by the estimated number of covered workers for the same period. **For Every One Dollar of Wages Paid:** The average tax rate on total wages (%) divided by 100.
- 10) Estimated Contributions per Employee at the Taxable Wage Base (Minimum/
Average/Maximum)** The state taxable wage base multiplied by the specific statutory tax rate: **Minimum:** the taxable wage base times the minimum tax rate in effect for the year. **Average:** the taxable wage base times the average tax rate (on taxable wages). **Maximum:** the taxable wage base times the maximum tax rate in effect that year.
- 11) The Average Increase in an Employer's Per employee Tax for Incurring Benefit Charges Equivalent to 1% of its Taxable Payroll.** The difference between the maximum per employee cost at the tax base and the minimum per employee cost, divided by the difference between the experience rating percent (either Reserve Ratio or Benefit Ratio) corresponding to the maximum statutory tax rate and the experience rating percent corresponding to the minimum statutory tax rate.
- 12) For Every One Dollar of Contributions Received the Amount Going: To Pay Benefits in the Previous Computation Year or Into the Trust Fund.** The amount going to pay benefits is the total benefits in the previous computation year divided by the total estimated contributions in the report year. The amount going into the trust fund is the previous amount subtracted from \$1.00 (may be negative).

Adequate Financing Rate:

The tax rate formulated by taking the average benefit cost rate plus a solvency amount. The average benefit cost rate is equal to the average of the previous ten calendar year ratios of total benefits paid to total taxable wages. The solvency amount is equal to the difference between the state's current Trust Fund Balance, including outstanding advances as of Jan. 1, and the Trust Fund Balance needed to have an AHCM of 1.0, divided by five, divided by taxable wages. (For states above a 1.5 AHCM a negative solvency amount (subtracted from benefit costs) is included equal to the amount that the trust fund exceeds the thrust fund balance needed to have a 1.0 AHCM, divided by 5, divided by taxable wages).

13) The Average Tax Rate Compared to The Adequate Financing Rate:

The percentage difference between the Average Tax Rate on Taxable Wages and the Adequate Financing Rate.

**Benefit
Charging**

14) Benefits Charged to active Taxable Employers:

The portion of total benefits paid that is assigned to individual employer experience rating accounts.

15) Benefits Non-Charged to Employers:

The amount of benefits attributable to taxable employers but not charged to individual employer accounts.

16) Benefits Charged to Inactive Accounts:

Benefits assigned to employers that are no longer active.

17) Total Reimbursable Benefits Paid:

Benefits paid to all claimants from reimbursable employers.

18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from Those Employers:

The amount by which benefit charges exceed projected contributions for employers that are assigned the maximum tax rate in the states tax schedule for the year. This amount is also reported as a percentage of total benefits paid (divided by total benefits).

The Contributions from Maximum rated employers as a Percent of their Charged Benefits:

The amount of estimated contributions from maximum rated employers divided by the total charged benefits from these employers.

Distribution of Wages, Benefits and Contributions, by Effective Tax Rates

19) Proportion of Total Wages by Effective Tax Rate:

Proportion of total wages aggregated within intervals of effective tax rates (total contributions divided by total wages). Also shown are the percent of total wages for employers assigned the minimum tax rate and the percent of total wages for employers assigned the maximum tax rate.

20) Proportion of Employers by Effective Tax Rate:

Proportion of employer accounts aggregated within intervals of effective tax rates (total contributions divided by total wages). Also shown are the percent of total wages for employers assigned the minimum tax rate and the percent of total wages for employers assigned the maximum tax rate.

21) Proportion of Total Benefits Charged to Employer Accounts by Effective Tax Rate:

Proportion of total benefits charged aggregated within intervals of effective tax rates (total contributions divided by total wages). Also shown are the percent of benefits charged to employers assigned the minimum tax rate and the percent of benefits charged to employers assigned the maximum tax rate.

22) Proportion of Estimated Contributions by Effective Tax Rate:

Proportion of total contributions aggregated within intervals of effective tax rates (total contributions divided by total wages). Also shown are the percent of contributions for employers assigned the minimum tax rate and the percent of contributions for employers assigned the maximum tax rate.