



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

November 2012

Significant Measures of State Unemployment Insurance Tax Systems



**Updated
2008**

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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 six 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		2008	
1) Type of Experience Rating Method:	Payroll Decline	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	None	4) Taxable Wage Base (\$):	31,300
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.29 / 2.12	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.00 / 5.40	8) Average High Cost Multiple (1/1/2008):	1.07

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee	For Every \$100 of Wages Paid	
	\$523	Minimum Rate	Average Rate
			Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$313	\$664	\$1,690
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	Into the Trust Fund	
	\$0.88	\$0.12	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Minimum Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
	2.02%	2.12%	5%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	0	0%	\$0
15) Benefits Non-Charged:	109	93%	\$462
16) Benefits Charged to Inactive Employers:	0	0%	\$0
17) Total Reimbursable Benefits Paid	8	7%	
	Total:	\$117	100%
			\$462
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

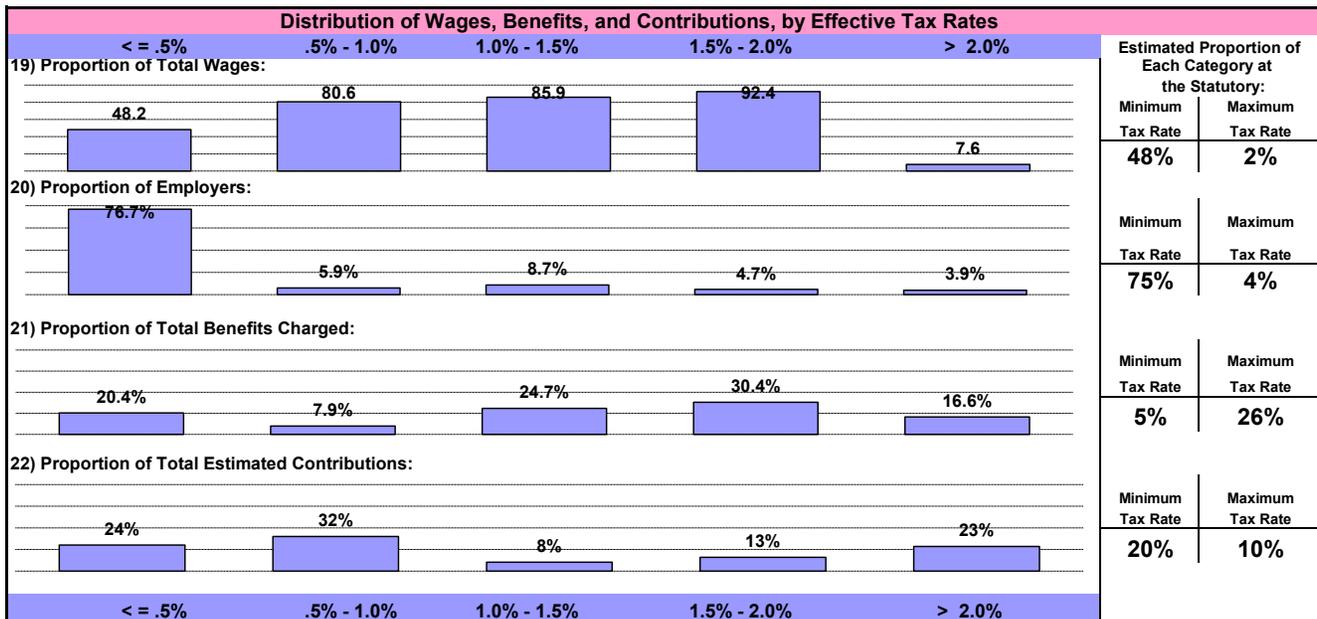
¹ Applicable for all employers (except 1)

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

ALABAMA		2008	
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) %:	0.35 / 1.43	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.44 / 6.04	8) Average High Cost Multiple (1/1/2008):	0.52

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee	For Every \$100 of Wages Paid	
	\$140	\$0.35	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate
		\$35	\$114
			Maximum Rate
			\$483
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$62	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	
	\$1.03	-\$0.03	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate	Minimum Adequate Financing Rate	
	1.43%	2.30%	-38%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	175	75%	\$113
15) Benefits Non-Charged:	41	17%	\$26
16) Benefits Charged to Inactive Employers:	7	3%	\$5
17) Total Reimbursable Benefits Paid	9	4%	\$5
	Total:	100%	\$144
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$25	11%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 44%



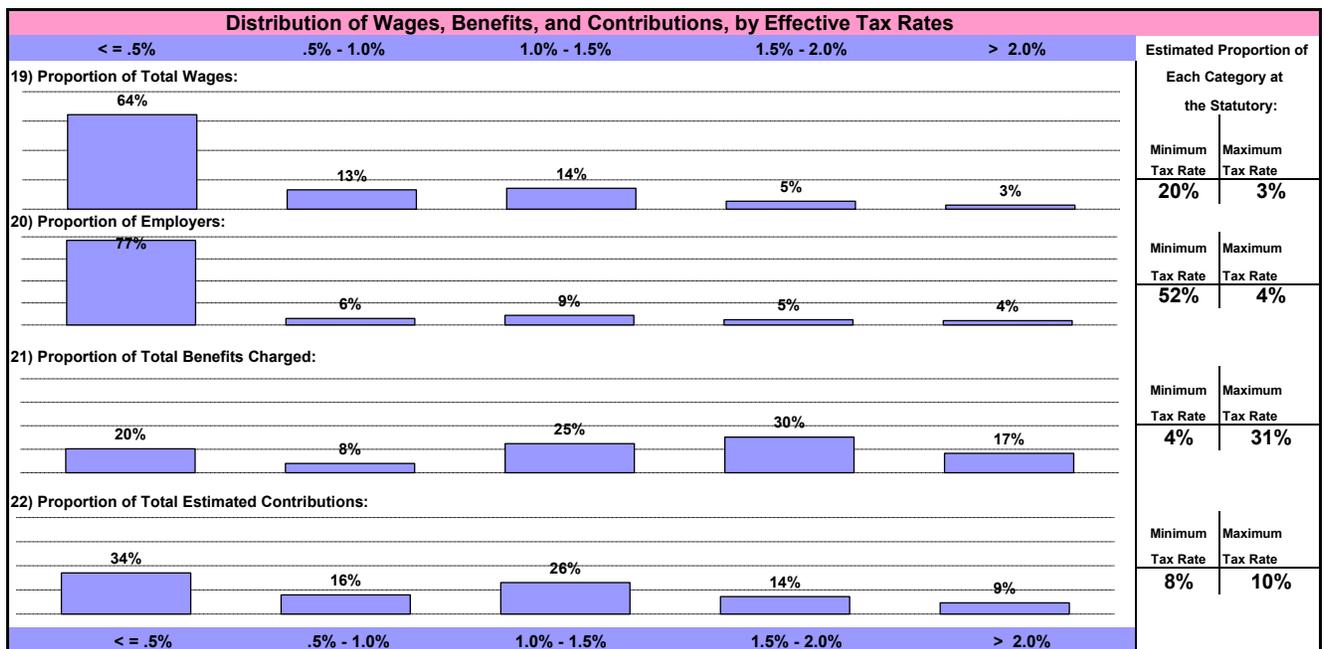
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

ARKANSAS 2008

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	10,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.79 / 2.42	6) New Employer Tax Rate (%):	3.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.80 / 6.70	8) Average High Cost Multiple (1/1/2008):	0.32

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$268	\$0.79	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$80	Average Rate \$242	Maximum Rate \$670
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$59 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.03	Into the Trust Fund -\$0.03	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 2.42%	Minimum Adequate Financing Rate 3.26%	% Difference From Adeq. Finan. Rate -26%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	186	69%	\$200
15) Benefits Non-Charged:	69	26%	\$74
16) Benefits Charged to Inactive Employers:	3	1%	\$3
17) Total Reimbursable Benefits Paid	11	4%	
Total:	\$269	100%	\$277
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	25	10%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 39%



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

ARIZONA		2008	
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) %:	0.29 / 1.38	6) New Employer Tax Rate (%):	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.02 / 5.40	8) Average High Cost Multiple (1/1/2008):	1.12

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$128	\$0.29	
	Minimum Rate	Average Rate	Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$1	\$97	\$378
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$14 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	
	\$0.78	\$0.22	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	1.38%	1.63%	-15%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	187	84%	\$89
15) Benefits Non-Charged:	17	8%	\$8
16) Benefits Charged to Inactive Employers:	5	2%	\$3
17) Total Reimbursable Benefits Paid	14	6%	\$3
Total:	\$224	100%	\$100
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	36	17%	32%
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.

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:	89%	9%	1%	1%	0%	Minimum Tax Rate: 3% Maximum Tax Rate: 2%
20) Proportion of Employers:	78%	19%	2%	1%	0%	Minimum Tax Rate: 14% Maximum Tax Rate: 3%
21) Proportion of Total Benefits Charged:	47%	24%	9%	20%	0%	Minimum Tax Rate: 1% Maximum Tax Rate: 29%
22) Proportion of Total Estimated Contributions:	75%	18%	4%	4%	0%	Minimum Tax Rate: 0% Maximum Tax Rate: 7%

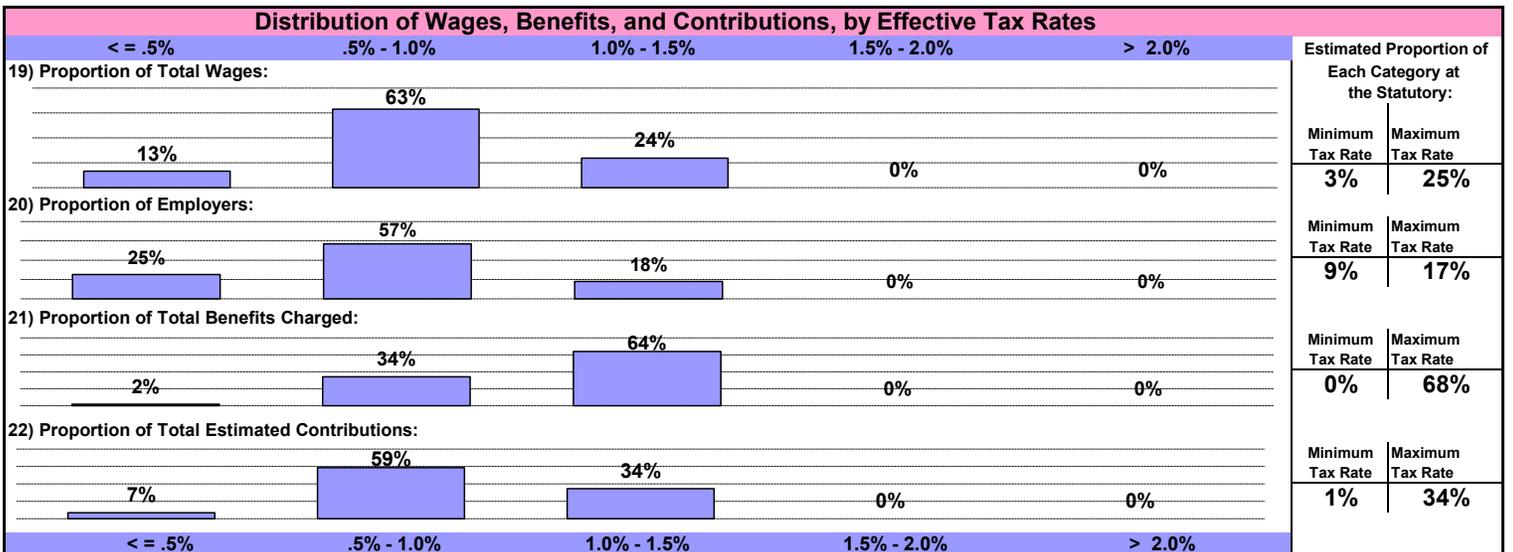
¹ Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
² Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

CALIFORNIA 2008

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) %:	0.69 / 4.05	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 6.20	8) Average High Cost Multiple (1/1/2008):	0.27

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$363	Minimum Rate	Average Rate
			Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$105	\$284	\$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	Into the Trust Fund	
	\$0.98	\$0.02	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	4.05%	6.02%	-33%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	3,760	82%	\$304
15) Benefits Non-Charged:	318	7%	\$26
16) Benefits Charged to Inactive Employers:	303	7%	\$24
17) Total Reimbursable Benefits Paid	228	5%	
Total:	\$4,610	100%	\$355
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	951	##	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 63%



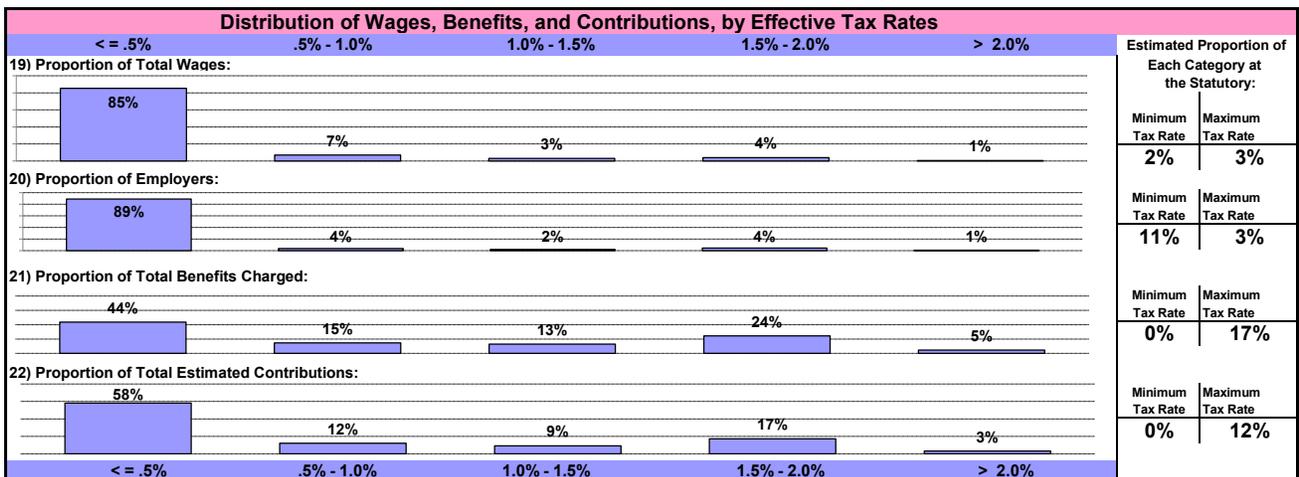
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

COLORADO		2008	
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) %:	0.43 / 1.65	6) New Employer Tax Rate (%):	1.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 5.40	8) Average High Cost Multiple (1/1/2008):	0.67

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$208	Minimum Rate	Average Rate \$0.43
10) Estimated Contributions Per Employee at the Tax Base:	\$0	Average Rate	Maximum Rate \$540
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$12 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.70	Into the Trust Fund \$0.30	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 1.65%	Minimum Adequate Financing Rate 2.17%	% Difference From Adeq. Finan. Rate -24%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	249	86%	\$132
15) Benefits Non-Charged:	11	4%	\$6
16) Benefits Charged to Inactive Employers:	15	5%	\$8
17) Total Reimbursable Benefits Paid	15	5%	\$8
Total:	\$291	100%	\$146
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	4	1%	91%

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

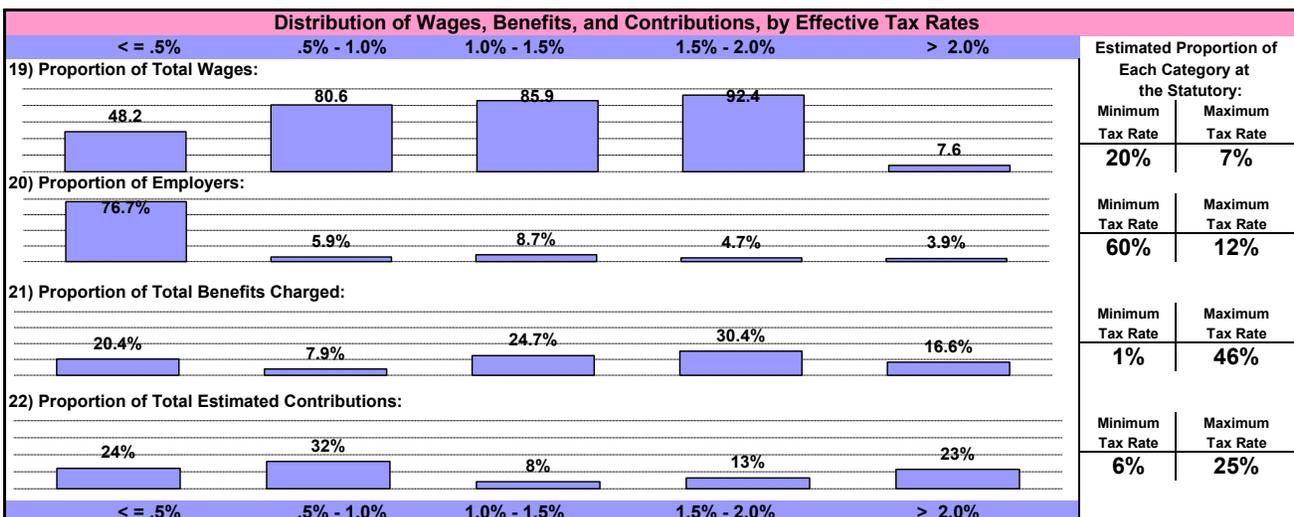


¹ Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

CONNECTICUT		2008	
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) %:	0.69 / 2.63	6) New Employer Tax Rate (%):	3.1
7) Statutory Tax Rate (Minimum / Maximum)%:	1.20 / 6.10	8) Average High Cost Multiple (1/1/2008):	0.54

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$410	Minimum Rate	Average Rate
10) Estimated Contributions Per Employee at the Tax Base:		\$180	\$395
			Maximum Rate
			\$915
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	
	\$1.01	-\$0.01	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate	Minimum Adequate Financing Rate	
	2.63%	3.45%	-24%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	457	80%	\$354
15) Benefits Non-Charged:	35	6%	\$27
16) Benefits Charged to Inactive Employers:	43	8%	\$33
17) Total Reimbursable Benefits Paid	34	6%	
	Total:	100%	\$414
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$78	15%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 63%



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 2008

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) %:	0.31 / 2.03	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 6.80	8) Average High Cost Multiple (1/1/2008):	1.10

Contribution Levels

	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$275	Minimum Rate	Average Rate Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$135	\$183	\$612
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$27 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	
	\$0.69	\$0.31	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference
	Current Avg. Tax Rate	Minimum Adequate Financing Rate	From Adeq. Finan. Rate
	2.03%	2.37%	-14%

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	67	72%	\$173
15) Benefits Non-Charged:	2	2%	\$4
16) Benefits Charged to Inactive Employers:	5	5%	\$13
17) Total Reimbursable Benefits Paid	19	21%	
	Total:	\$93 100%	\$190
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

DELAWARE 2008

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) %:	0.48 / 1.96	6) New Employer Tax Rate (%):	2.3
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 8.00	8) Average High Cost Multiple (1/1/2008):	0.90

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$235	\$0.48	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$11	Average Rate \$206 Maximum Rate \$840
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 \$1.14	Into the Trust Fund -\$0.14	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate	Minimum Adequate Financing Rate	
	1.96%	3.36%	-42%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	61	63%	\$183
15) Benefits Non-Charged:	24	25%	\$73
16) Benefits Charged to Inactive Employers:	4	5%	\$13
17) Total Reimbursable Benefits Paid	7	7%	
Total:	\$96	100%	\$269
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

FLORIDA		2008	
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) %:	0.30 / 1.37	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 5.40	8) Average High Cost Multiple (1/1/2008):	1.05

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$123	Minimum Rate	Average Rate \$0.30
10) Estimated Contributions Per Employee at the Tax Base:		\$7	Maximum Rate \$378
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$69	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.17	Into the Trust Fund -\$0.17	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate ▼ 1.37%	Minimum Adequate Financing Rate ▼ 1.81%	-24%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	637	67%	\$101
15) Benefits Non-Charged:	186	20%	\$30
16) Benefits Charged to Inactive Employers:	87	9%	\$14
17) Total Reimbursable Benefits Paid	41	4%	
Total:	\$952	100%	\$145
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$73	8%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 52%

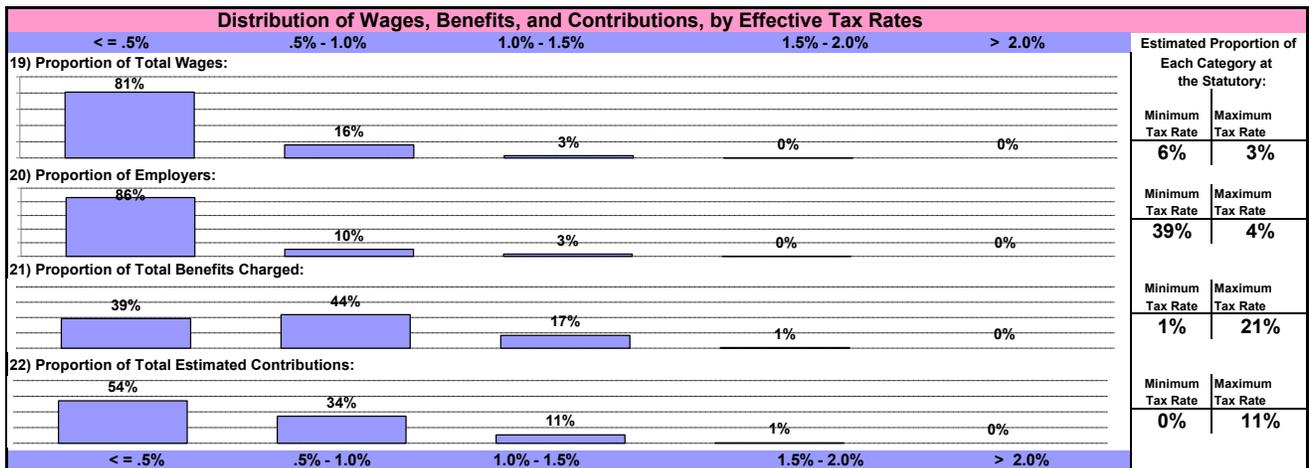
Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:
19) Proportion of Total Wages:	88%	10%	1%	0%	0%	Minimum Tax Rate 23% Maximum Tax Rate 3%
20) Proportion of Employers:	91%	7%	2%	0%	0%	Minimum Tax Rate 77% Maximum Tax Rate 5%
21) Proportion of Total Benefits Charged:	55.3%	34.2%	9.5%	0.9%	0.0%	Minimum Tax Rate 1% Maximum Tax Rate 23%
22) Proportion of Total Estimated Contributions:	66%	27%	6%	1%	0%	Minimum Tax Rate 3% Maximum Tax Rate 12%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

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		2008	
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) %:	0.35 / 1.49	6) New Employer Tax Rate (%):	2.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.03 / 5.40	8) Average High Cost Multiple (1/1/2008):	0.98

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$152	\$0.35	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$2	Average Rate \$127	Maximum Rate \$459
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$19 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.10	Into the Trust Fund -\$0.10	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 1.49%	Minimum Adequate Financing Rate 2.02%	% Difference From Adeq. Finan. Rate -26%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	466	84%	\$144
15) Benefits Non-Charged:	34	6%	\$11
16) Benefits Charged to Inactive Employers:	38	7%	\$12
17) Total Reimbursable Benefits Paid	14	3%	
Total:	\$552	100%	\$167
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	Amount (\$ mil.) 45	% of Total Benefits 8%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 50%

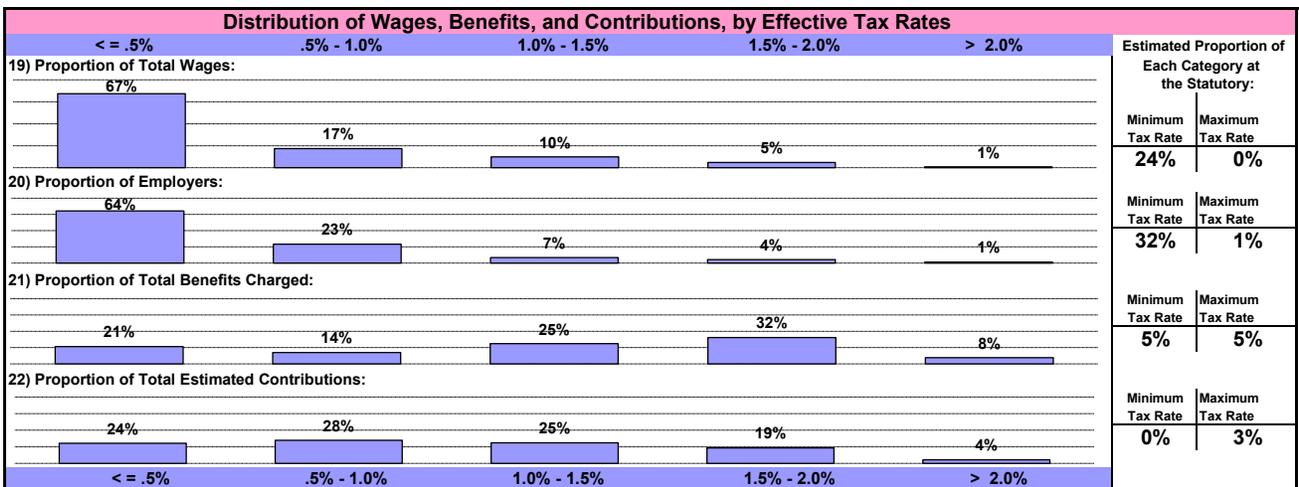


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

HAWAII		2008	
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) %:	0.27 / 0.73	6) New Employer Tax Rate (%):	1.9
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 5.40	8) Average High Cost Multiple (1/1/2008):	1.88

Contribution Levels			
	Per Covered Employee		For Every \$100 of Wages Paid
9) Estimated Employer Contributions:	\$132		\$0.27
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$0	\$95	\$702
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$41 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 Rate ² :	Minimum Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
	0.55%	0.73%	32%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	81	71%	\$173
15) Benefits Non-Charged:	20	17%	\$42
16) Benefits Charged to Inactive Employers:	7	7%	\$16
17) Total Reimbursable Benefits Paid	6	6%	
	Total:	\$114	100%
			\$232
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.
	2	2%	51%



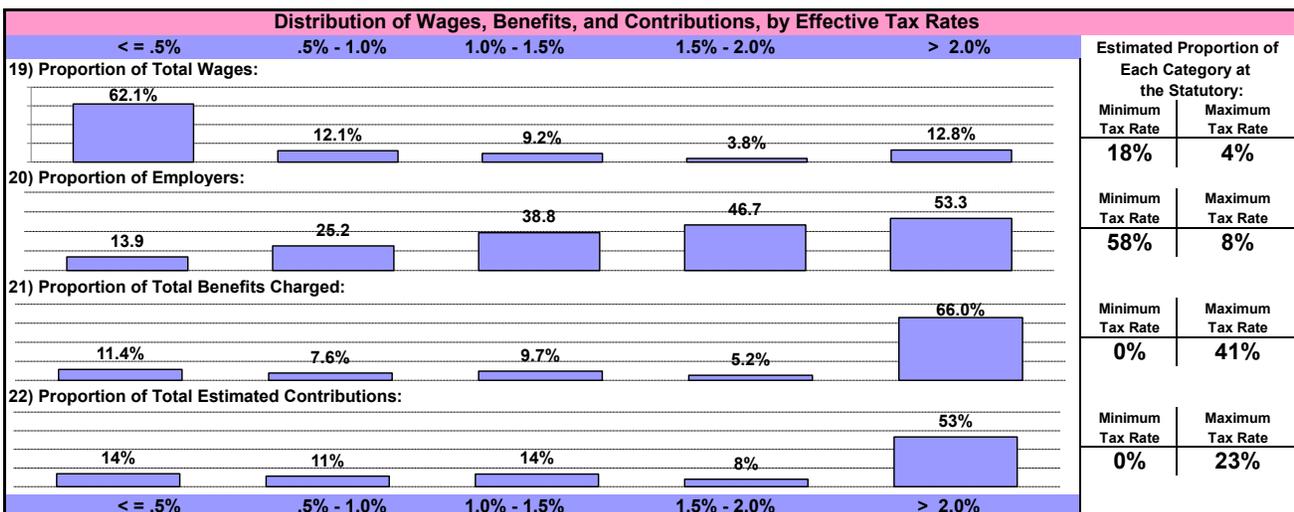
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IOWA		2008	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base (\$):	22,800
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.84 / 1.59	6) New Employer Tax Rate (%):	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 8.00	8) Average High Cost Multiple (1/1/2008):	0.88

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$307	\$0.84	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate
		\$0	\$363
			Maximum Rate
			\$1,824
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$87	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	
	\$0.89	\$0.11	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	1.59%	1.80%	-11%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	254	77%	\$218
15) Benefits Non-Charged:	48	15%	\$41
16) Benefits Charged to Inactive Employers:	15	5%	\$13
17) Total Reimbursable Benefits Paid	11	3%	
	Total: \$328	100%	\$272
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$27	9%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 72%

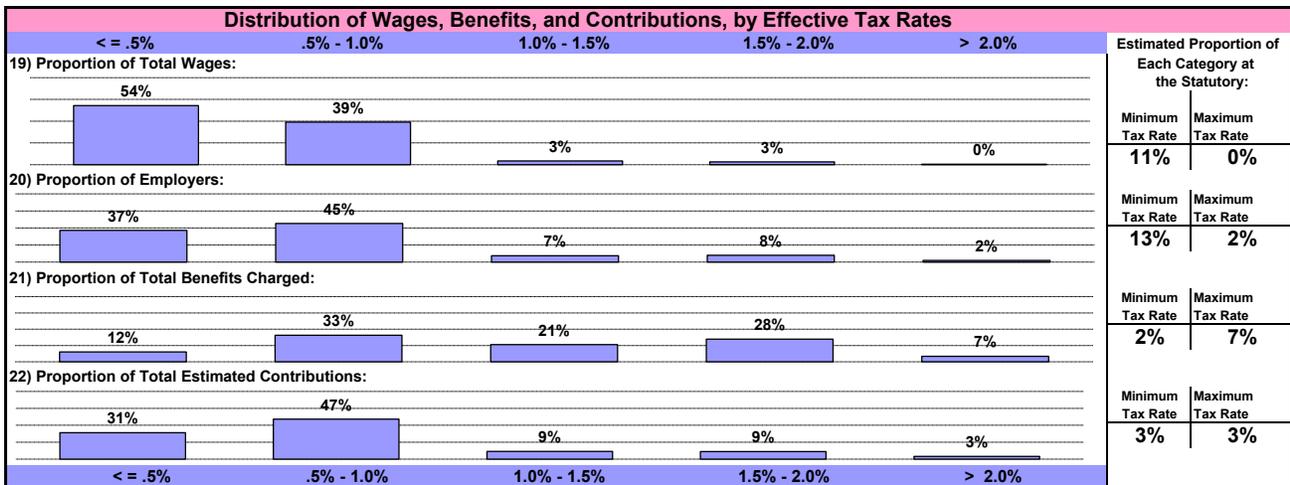


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IDAHO		2008	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	32,200
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.53 / 0.77	6) New Employer Tax Rate (%):	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.26 / 5.40	8) Average High Cost Multiple (1/1/2008):	0.47

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$186	\$0.53	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$84	Average Rate \$248	Maximum Rate \$1,739
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$20 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.06	Into the Trust Fund -\$0.06	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 0.77%	Minimum Adequate Financing Rate 1.80%	% Difference From Adeq. Finan. Rate -57%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	84	78%	\$161
15) Benefits Non-Charged:	17	16%	\$33
16) Benefits Charged to Inactive Employers:	2	1%	\$3
17) Total Reimbursable Benefits Paid	5	4%	
Total:	\$107	100%	\$197
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	3	3%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 48%



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

ILLINOIS		2008	
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 (\$):	12,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.77 / 2.95	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.80 / 7.20	8) Average High Cost Multiple (1/1/2008):	0.35

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$399	\$0.77	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate
		\$96	\$354
			Maximum Rate
			\$864
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$91	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	
	\$0.92	\$0.08	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference
	Current Avg. Tax Rate	Minimum Adequate Financing Rate	From Adeq. Finan. Rate
	2.95%	5.08%	-42%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,551	87%	\$334
15) Benefits Non-Charged:	92	5%	\$20
16) Benefits Charged to Inactive Employers:	56	3%	\$12
17) Total Reimbursable Benefits Paid	78	4%	
	Total: \$1,777	100%	\$366
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$61	4%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 90%

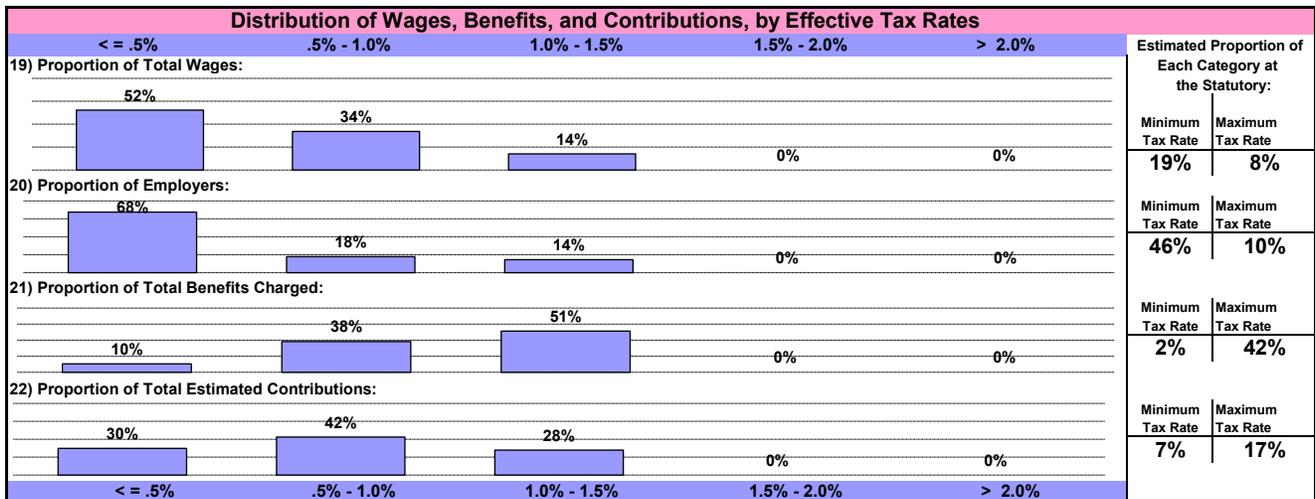
Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:
19) Proportion of Total Wages:	62.1%	12.1%	9.2%	3.8%	12.8%	Minimum Tax Rate 14% Maximum Tax Rate 13%
20) Proportion of Employers:	13.9	25.2	38.8	46.7	53.3	Minimum Tax Rate 71% Maximum Tax Rate 7%
21) Proportion of Total Benefits Charged:	11.4%	7.6%	9.7%	5.2%	66.0%	Minimum Tax Rate 5% Maximum Tax Rate 47%
22) Proportion of Total Estimated Contributions:	14%	11%	14%	8%	53%	Minimum Tax Rate 4% Maximum Tax Rate 30%

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

INDIANA		2008	
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) %:	0.58 / 2.67	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.10 / 5.60	8) Average High Cost Multiple (1/1/2008):	0.29

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$224	\$0.58	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$77	Average Rate \$187	Maximum Rate \$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 \$1.37	Into the Trust Fund -\$0.37	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	2.67%	4.14%	-36%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	524	71%	\$229
15) Benefits Non-Charged:	109	15%	\$48
16) Benefits Charged to Inactive Employers:	70	10%	\$31
17) Total Reimbursable Benefits Paid	33	5%	
Total:	\$737	100%	\$307
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	Amount (\$ mil.) 132	% of Total Benefits 19%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 36%



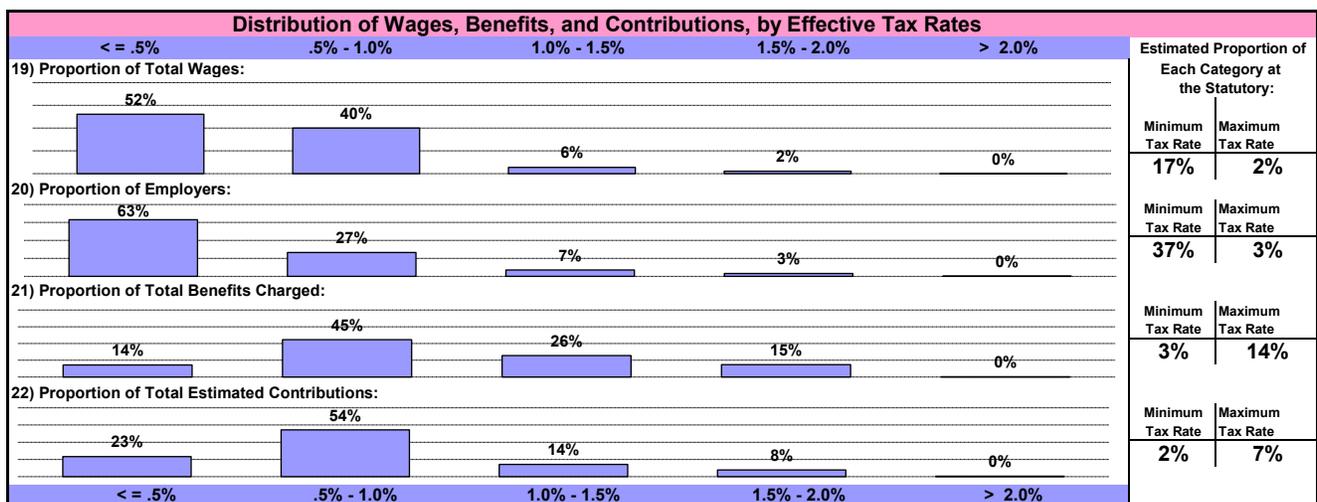
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

KANSAS 2008

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) %:	0.47 / 1.42	6) New Employer Tax Rate (%):	4.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 7.40	8) Average High Cost Multiple (1/1/2008):	0.97

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$176	\$0.47	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Average Rate \$114	Maximum Rate \$592
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$12 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.93	Into the Trust Fund \$0.07	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 1.42%	Minimum Adequate Financing Rate 1.82%	% Difference From Adeq. Finan. Rate -22%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	156	75%	\$127
15) Benefits Non-Charged:	32	16%	\$26
16) Benefits Charged to Inactive Employers:	13	6%	\$11
17) Total Reimbursable Benefits Paid	6	3%	\$5
Total:	\$208	100%	\$164
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	10	5%	\$8
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 57%

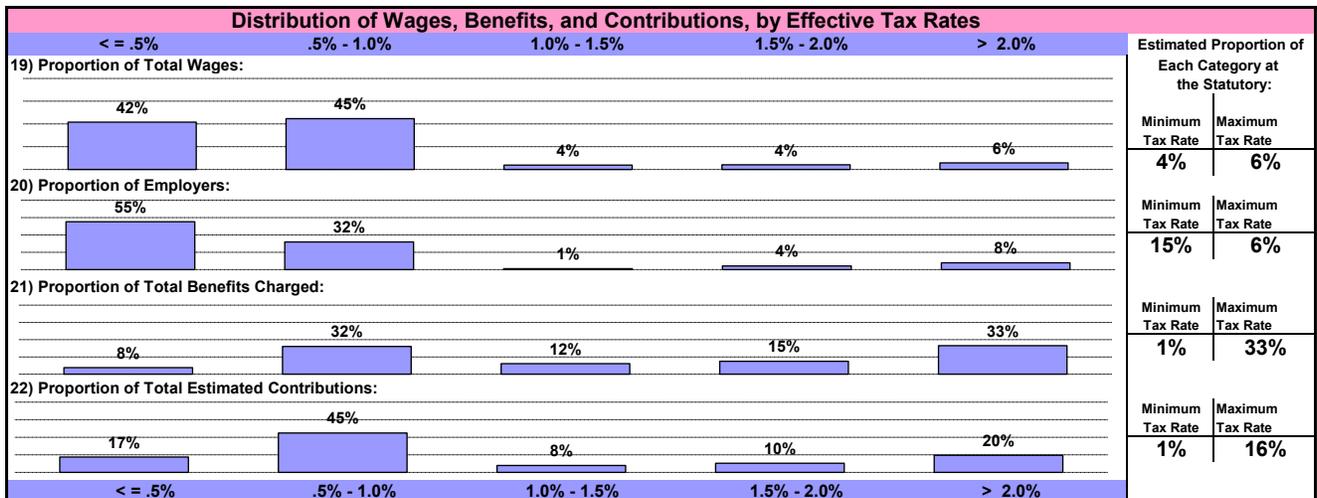


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

KENTUCKY		2008	
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) %:	0.71 / 2.82	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.60 / 9.75	8) Average High Cost Multiple (1/1/2008):	0.21

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$264	\$0.71	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$48	Average Rate \$226	Maximum Rate \$780
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$46 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.03	Into the Trust Fund -\$0.03	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	2.82%	4.60%	-39%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	350	88%	\$251
15) Benefits Non-Charged:	13	3%	\$9
16) Benefits Charged to Inactive Employers:	19	5%	\$14
17) Total Reimbursable Benefits Paid	18	4%	
Total:	\$400	100%	\$274
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	55	14%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 50%



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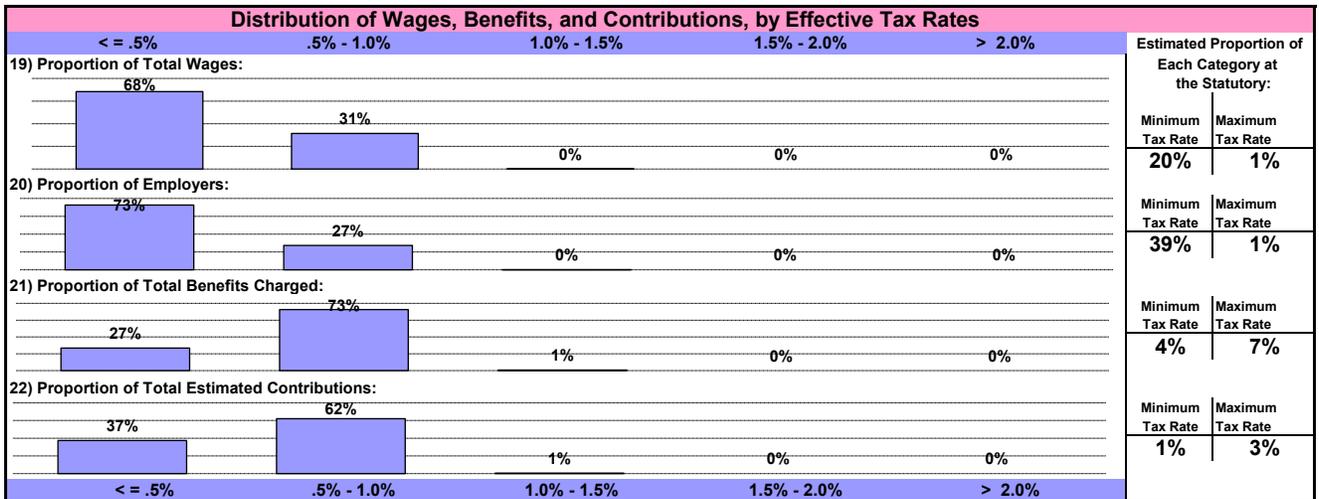
LOUISIANA 2008

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) %:	0.31 / 1.42	6) New Employer Tax Rate (%):	2.8
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 6.20	8) Average High Cost Multiple (1/1/2008):	0.94

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$104	\$0.31	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$7	Average Rate \$99	Maximum Rate \$434
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$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 \$1.05	Into the Trust Fund -\$0.05	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 1.42%	Minimum Adequate Financing Rate 2.86%	% Difference From Adeq. Finan. Rate -50%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	103	60%	\$70
15) Benefits Non-Charged:	57	33%	\$38
16) Benefits Charged to Inactive Employers:	2	1%	\$1
17) Total Reimbursable Benefits Paid	9	5%	
Total:	\$171	100%	\$109
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	2	1%	70%

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



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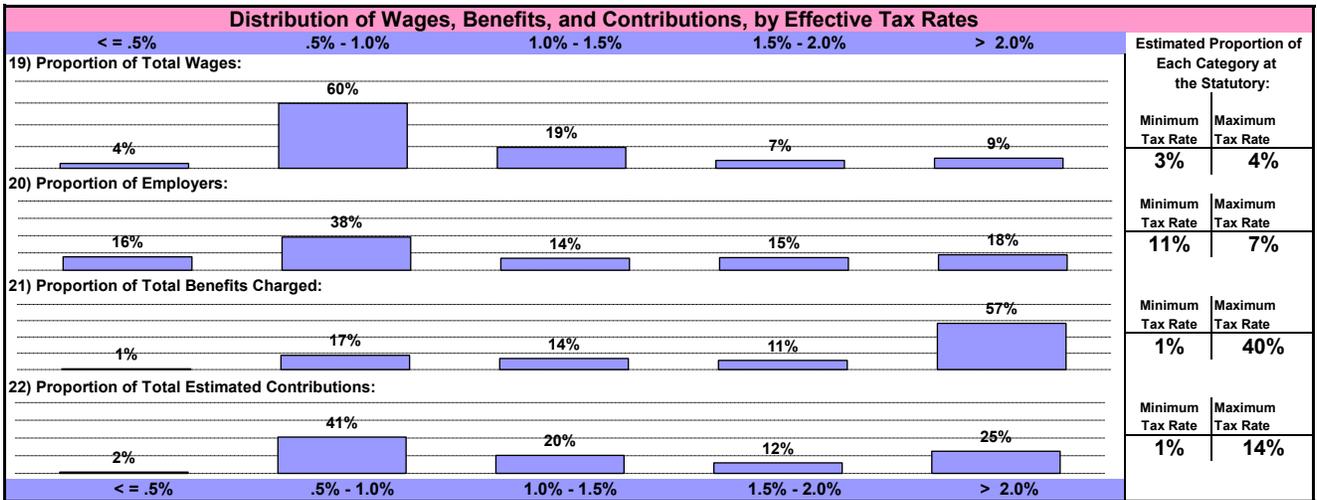
MASSACHUSETTS 2008

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) %:	0.97 / 3.37	6) New Employer Tax Rate (%):	2.5
7) Statutory Tax Rate (Minimum / Maximum)%:	1.12 / 10.96	8) Average High Cost Multiple (1/1/2008):	0.50

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$563	\$0.97	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$157	Average Rate \$472	Maximum Rate \$1,534
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$44 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.88	Into the Trust Fund \$0.12	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 3.37%	Minimum Adequate Financing Rate 4.48%	% Difference From Adeq. Finan. Rate -25%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,116	84%	\$441
15) Benefits Non-Charged:	136	10%	\$54
16) Benefits Charged to Inactive Employers:	2	0%	\$1
17) Total Reimbursable Benefits Paid	77	6%	\$1
Total:	\$1,331	100%	\$496
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	242	19%	45%

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



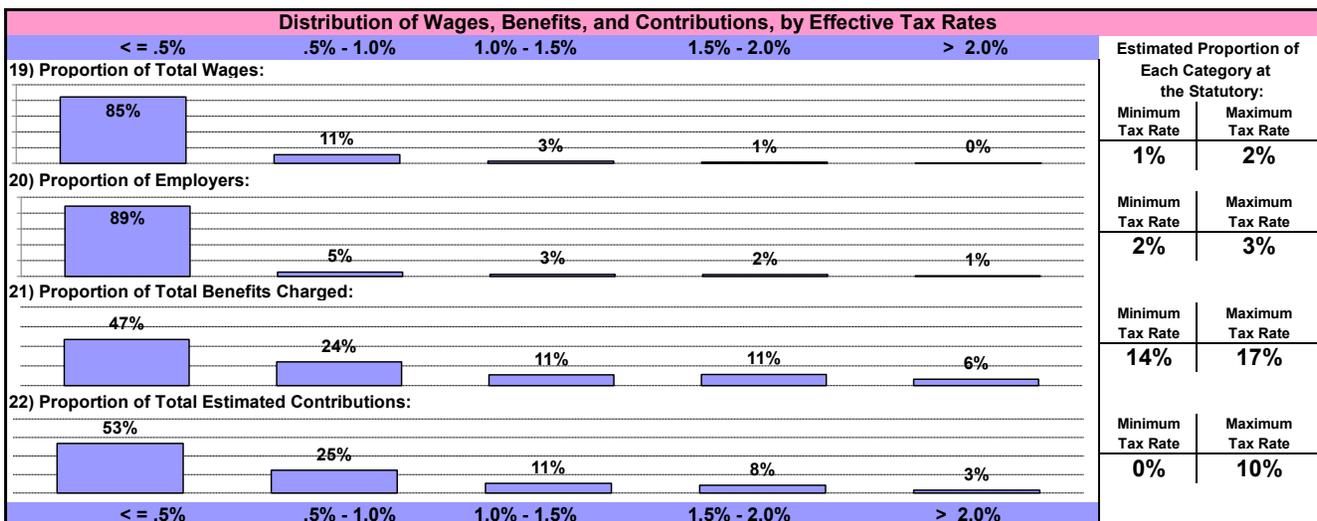
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

MARYLAND 2008

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) %:	0.36 / 1.70	6) New Employer Tax Rate (%):	2.3
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30 / 7.50	8) Average High Cost Multiple (1/1/2008):	0.79

Contribution Levels			
Per Covered Employee		For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$184	\$0.36	
10) Estimated Contributions Per Employee at the Tax Base:	\$26	Minimum Rate \$145	Average Rate \$638
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :		\$65	Per Employee at the Tax Base
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.10	Into the Trust Fund -\$0.10	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
Current Avg. Tax Rate	Minimum Adequate Financing Rate		
1.70%	2.58%	-34%	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	283	69%	\$150
15) Benefits Non-Charged:	76	19%	\$40
16) Benefits Charged to Inactive Employers:	21	5%	\$11
17) Total Reimbursable Benefits Paid	27	7%	\$11
Total:	\$408	100%	\$201
			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:	\$18	5%	62%



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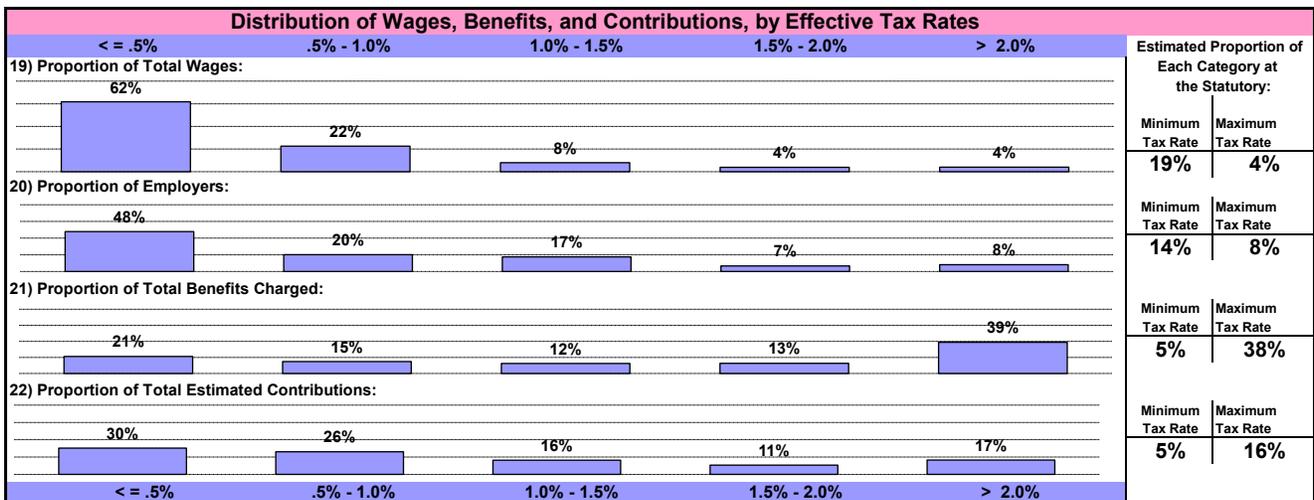
MAINE 2008

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) %:	0.57 / 1.58	6) New Employer Tax Rate (%):	1.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.42 / 5.40	8) Average High Cost Multiple (1/1/2008):	1.64

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$201	Minimum Rate	Average Rate
		\$50	\$190
		Maximum Rate	\$648
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 :	\$30 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	
	\$1.21	-\$0.21	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Minimum Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
	1.49%	1.58%	6%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	73	63%	\$164
15) Benefits Non-Charged:	35	30%	\$77
16) Benefits Charged to Inactive Employers:	1	1%	\$2
17) Total Reimbursable Benefits Paid	7	6%	
Total:	\$115	100%	\$244
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	15	14%	47%

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

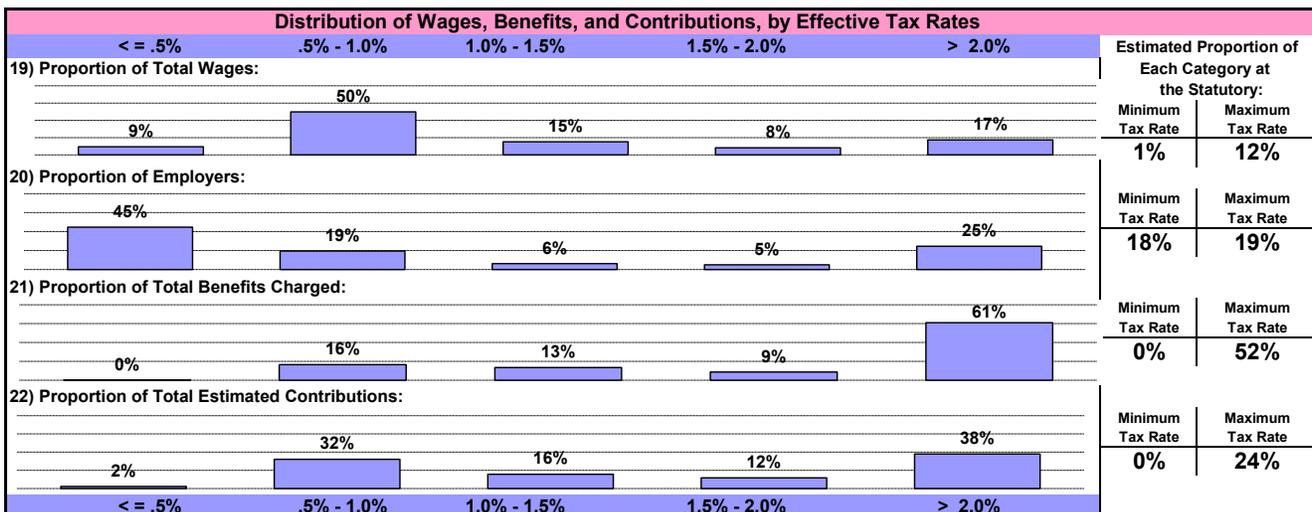


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

MICHIGAN		2008	
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) %:	1.08 / 4.72	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.06 / 10.30	8) Average High Cost Multiple (1/1/2008):	-0.03

Contribution Levels			
Per Covered Employee		For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$476	Average Rate	\$1.08
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	\$5
		Average Rate	\$425
		Maximum Rate	\$927
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$89	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	
	\$1.28	-\$0.28	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate	Minimum Adequate Financing Rate	
	4.72%	7.68%	-39%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,673	84%	\$533
15) Benefits Non-Charged:	62	3%	\$20
16) Benefits Charged to Inactive Employers:	172	9%	\$55
17) Total Reimbursable Benefits Paid	78	4%	
Total:	\$1,985	100%	\$607
	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:	\$455	24%	46%

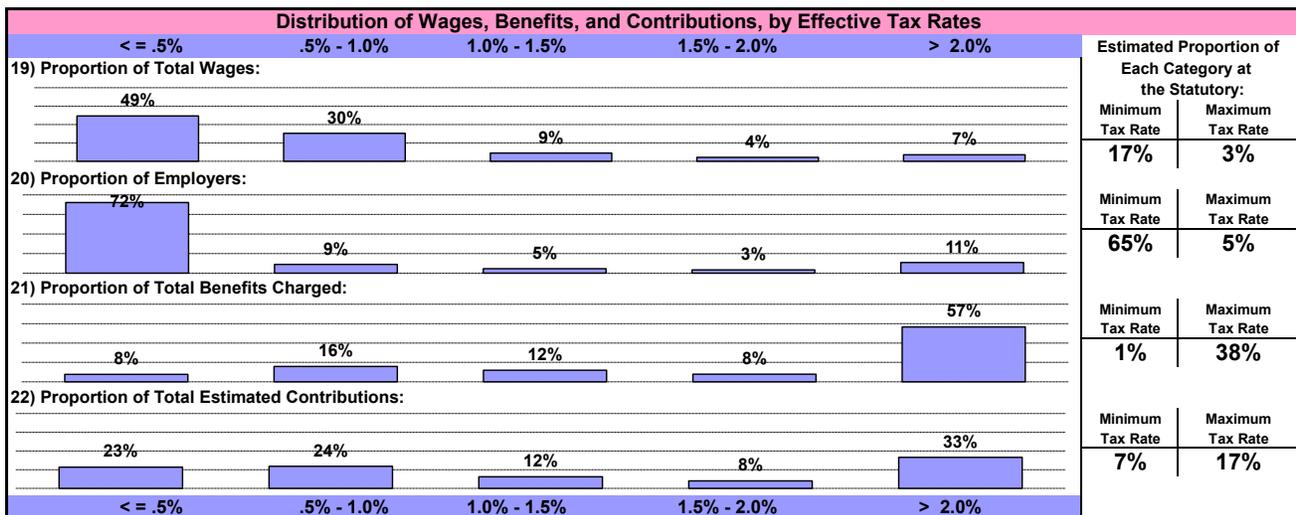


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

MINNESOTA		2008	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	25,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.73 / 1.57	6) New Employer Tax Rate (%):	2.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.56 / 10.70	8) Average High Cost Multiple (1/1/2008):	0.38

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee	For Every \$100 of Wages Paid	
	\$384	\$0.73	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$140	\$393	\$2,675
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$283	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	
	\$0.85	\$0.15	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate	Minimum Adequate Financing Rate	
	1.57%	2.19%	-28%

Benefit Charging				
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee	
14) Benefits Charged to Active Taxable Employers:	594	82%	\$290	
15) Benefits Non-Charged:	61	8%	\$30	
16) Benefits Charged to Inactive Employers:	16	2%	\$8	
17) Total Reimbursable Benefits Paid	55	8%		
	Total:	\$727	100%	\$327
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.	
	\$76	11%	64%	

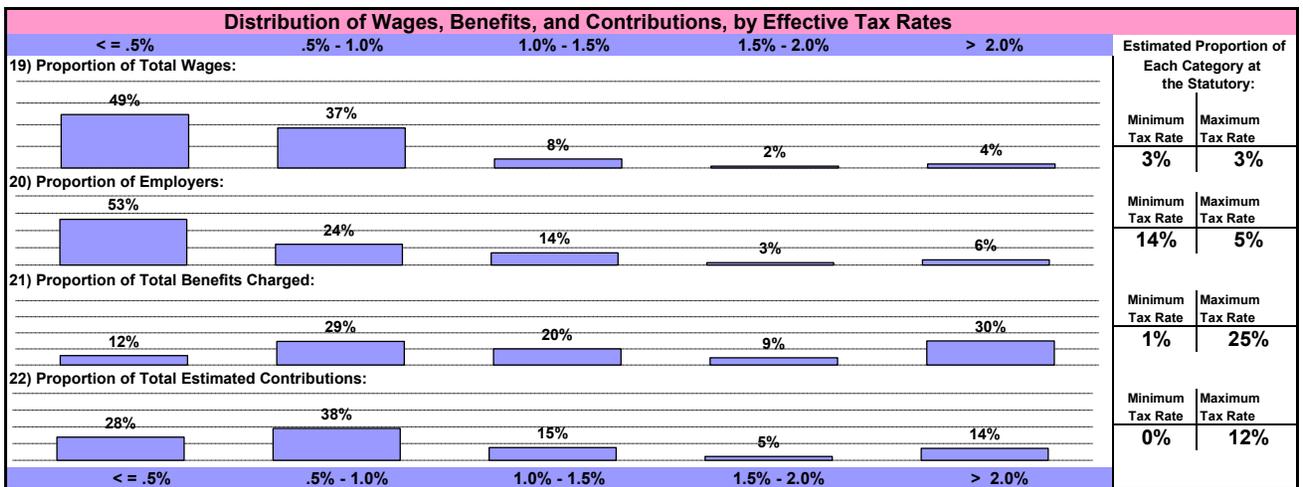


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

MISSOURI		2008	
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) %:	0.68 / 2.19	6) New Employer Tax Rate (%):	3.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 9.10	8) Average High Cost Multiple (1/1/2008):	0.12

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$275	Minimum Rate	Average Rate / Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$0	\$263	\$1,092
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$40 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	
	\$0.71	\$0.29	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	2.19%	3.09%	-29%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	361	83%	\$171
15) Benefits Non-Charged:	50	11%	\$24
16) Benefits Charged to Inactive Employers:	2	0%	\$1
17) Total Reimbursable Benefits Paid	23	5%	
Total:	\$436	100%	\$195
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	30	7%	67%



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

MISSISSIPPI 2008

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) %:	0.34 / 1.30	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.70 / 5.40	8) Average High Cost Multiple (1/1/2008):	1.70

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$112	\$0.34	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$49	Average Rate \$91 Maximum Rate \$378
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$61	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.38	Into the Trust Fund -\$0.38	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate	Minimum Adequate Financing Rate	
	1.30%	1.44%	-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	
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

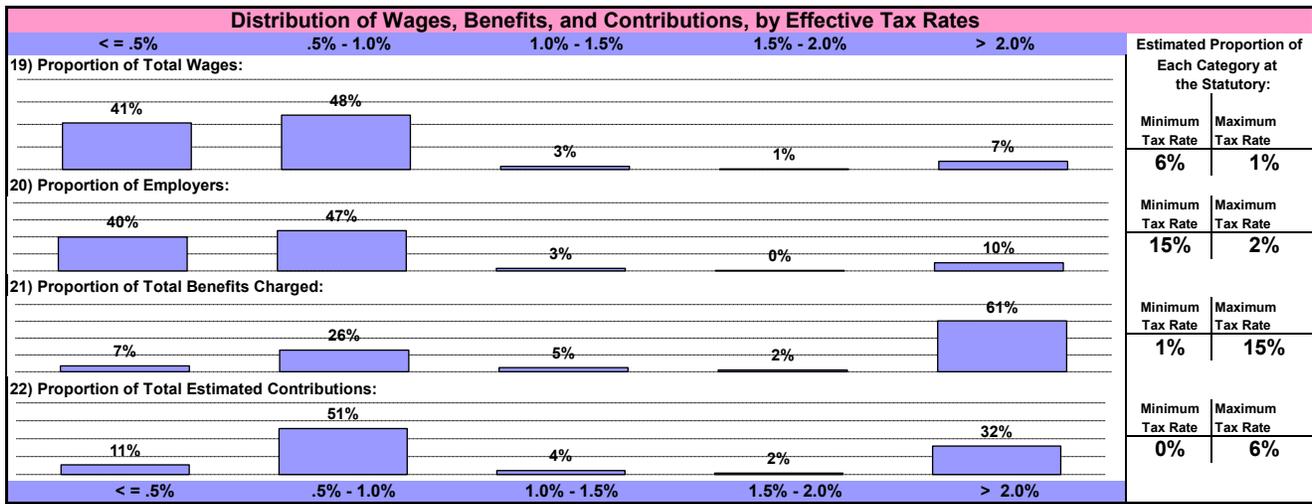
¹ Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

MONTANA 2008

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	23,800
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.64 / 0.98	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.13 / 6.50	8) Average High Cost Multiple (1/1/2008):	1.45

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$211	Minimum Rate	Average Rate
		Maximum Rate	Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$31	\$233	\$1,547
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :			
	\$29 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 Rate ² :			
	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	0.98%	1.09%	-10%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	47	70%	\$130
15) Benefits Non-Charged:	10	15%	\$27
16) Benefits Charged to Inactive Employers:	5	7%	\$13
17) Total Reimbursable Benefits Paid	5	8%	\$171
	Total:	\$68	100%
	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:	3	5%	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).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

NORTH CAROLINA 2008

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	18,600
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.79 / 1.80	6) New Employer Tax Rate (%):	1.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 6.84	8) Average High Cost Multiple (1/1/2008):	0.23

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$268	Minimum Rate	Average Rate Maximum Rate
			\$0.79
10) Estimated Contributions Per Employee at the Tax Base:	\$0		\$335 \$1,272
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$155 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	
	\$0.85	\$0.15	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	▼	▼	
	1.80%	2.18%	-17%

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).

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

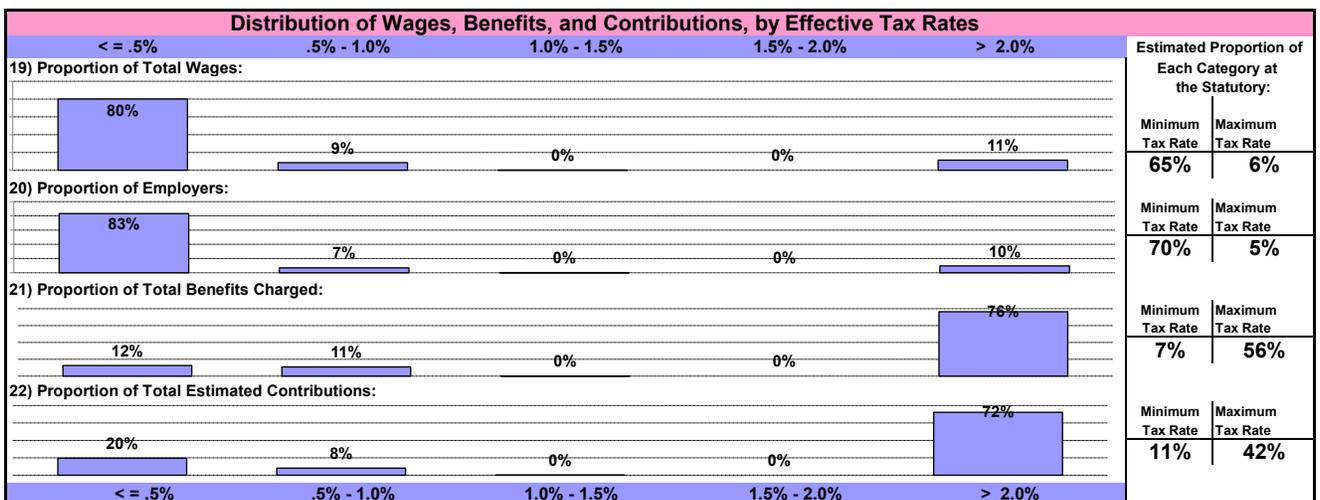
NORTH DAKOTA 2008

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	22,100
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.52 / 0.97	6) New Employer Tax Rate (%):	1.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.20 / 9.86	8) Average High Cost Multiple (1/1/2008):	0.79

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$188	\$0.52	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$44	Average Rate \$214	Maximum Rate \$2,179
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$108 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.89	Into the Trust Fund \$0.11	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 0.97%	Minimum Adequate Financing Rate 1.37%	% Difference From Adeq. Finan. Rate -29%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	36	81%	\$141
15) Benefits Non-Charged:	5	11%	\$19
16) Benefits Charged to Inactive Employers:	2	4%	\$8
17) Total Reimbursable Benefits Paid	2	4%	
Total:	\$45	100%	\$168
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	6	15%	79%

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



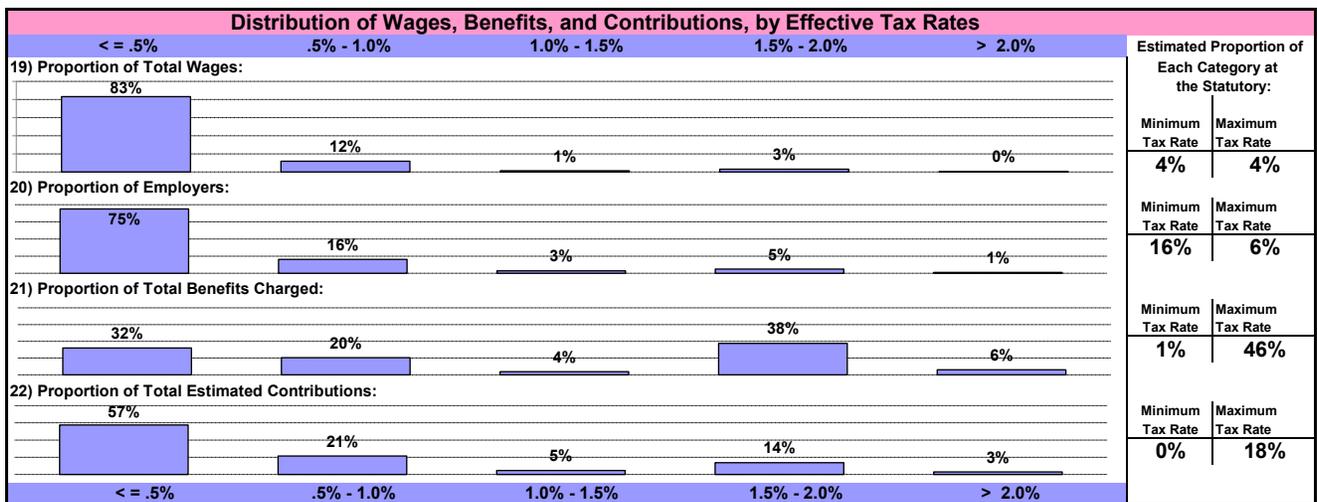
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

NEBRASKA 2008

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) %:	0.38 / 1.38	6) New Employer Tax Rate (%):	1.3
7) Statutory Tax Rate (Minimum / Maximum)%:	0.24 / 5.40	8) Average High Cost Multiple (1/1/2008):	1.19

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$141	Minimum Rate	Average Rate
		\$22	\$124
		Maximum Rate	\$486
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 :	\$23 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	
	\$0.86	\$0.14	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	1.38%	1.90%	-28%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	59	63%	\$83
15) Benefits Non-Charged:	21	23%	\$30
16) Benefits Charged to Inactive Employers:	6	7%	\$9
17) Total Reimbursable Benefits Paid	7	7%	\$9
Total:	\$93	100%	\$122
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	11	12%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 60%

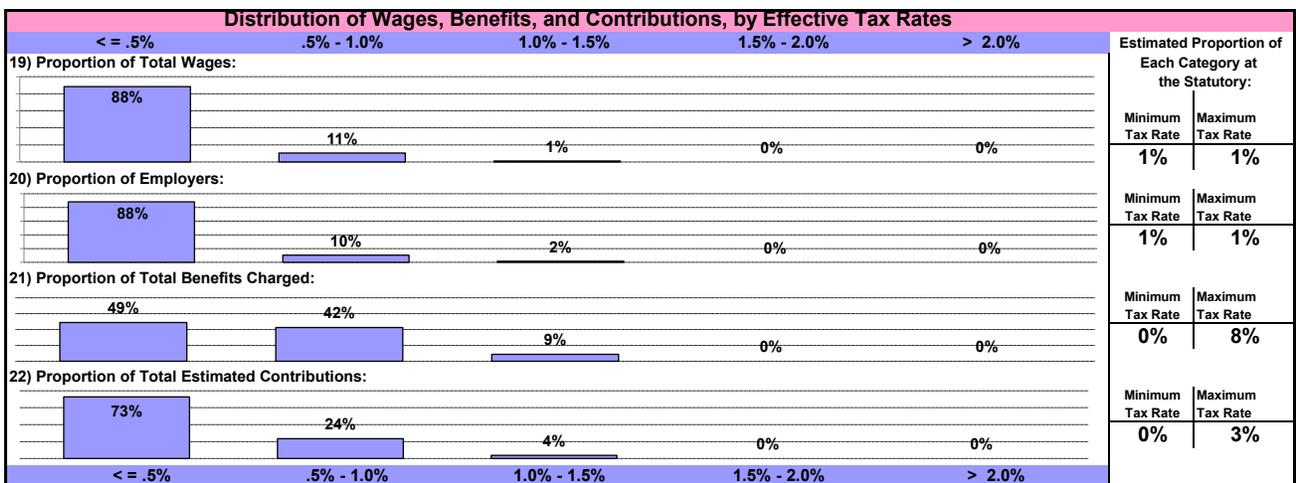


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

NEW HAMPSHIRE		2008	
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) %:	0.25 / 1.23	6) New Employer Tax Rate (%):	1.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 6.50	8) Average High Cost Multiple (1/1/2008):	1.19

Contribution Levels			
	Per Covered Employee		For Every \$100 of Wages Paid
9) Estimated Employer Contributions:	\$97		\$0.25
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$8	\$98	\$520
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$4 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	
	\$1.48	-\$0.48	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	1.23%	2.02%	-39%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	59	81%	\$123
15) Benefits Non-Charged:	3	5%	\$7
16) Benefits Charged to Inactive Employers:	7	9%	\$13
17) Total Reimbursable Benefits Paid	4	5%	
	Total:	100%	\$143
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.
	3	4%	44%



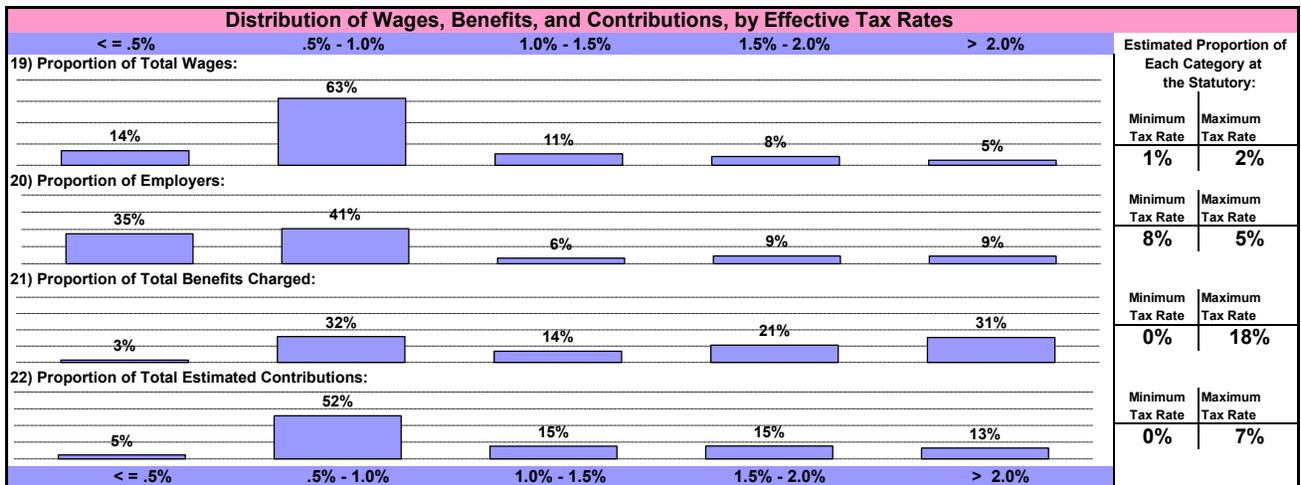
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

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

NEW JERSEY		2008	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	27,700
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.88 / 2.01	6) New Employer Tax Rate (%):	2.8
7) Statutory Tax Rate (Minimum / Maximum) %:	0.30 / 5.40	8) Average High Cost Multiple (1/1/2008):	0.21

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$583	\$0.88	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$83	Average Rate \$557	Maximum Rate \$1,496
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$27 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.92	Into the Trust Fund \$0.08	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 2.01%	Minimum Adequate Financing Rate 3.35%	% Difference From Adeq. Finan. Rate -40%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,273	71%	\$404
15) Benefits Non-Charged:	280	16%	\$89
16) Benefits Charged to Inactive Employers:	143	8%	\$45
17) Total Reimbursable Benefits Paid	100	6%	
	Total:	100%	\$538
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	140	8%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 38%



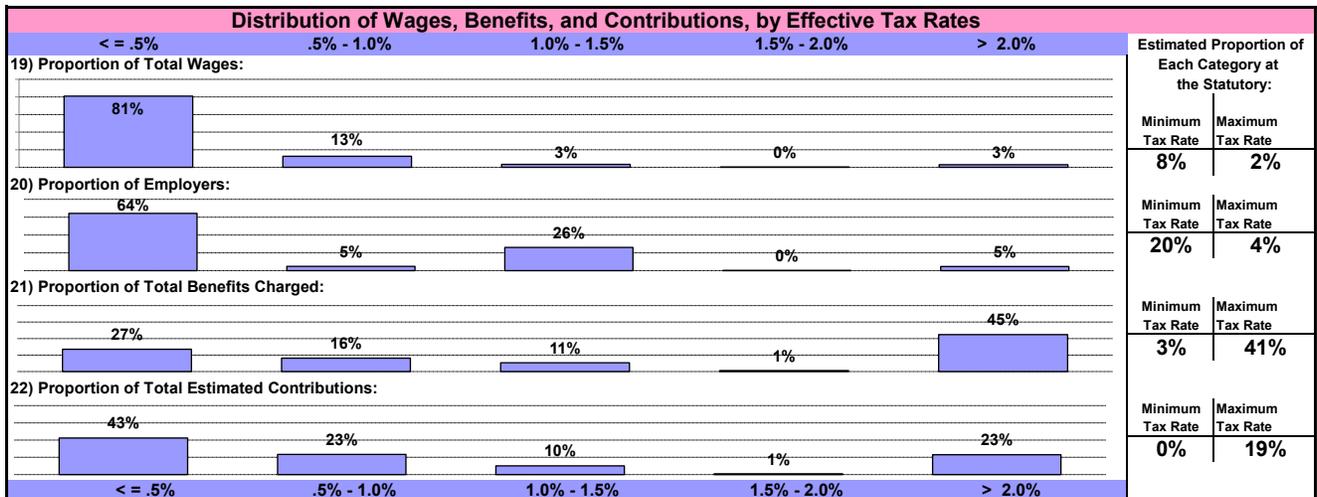
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

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

NEW MEXICO		2008	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	19,900
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.49 / 0.97	6) New Employer Tax Rate (%):	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.03 / 5.40	8) Average High Cost Multiple (1/1/2008):	1.88

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$107	\$0.49	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$6	Average Rate \$193	Maximum Rate \$1,075
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$89 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.42	Into the Trust Fund -\$0.42	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Minimum Adequate Financing Rate 0.64%	Current Avg. Tax Rate 0.97%	% Difference From Adeq. Finan. Rate 50%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	80	76%	\$127
15) Benefits Non-Charged:	11	10%	\$17
16) Benefits Charged to Inactive Employers:	5	5%	\$9
17) Total Reimbursable Benefits Paid	9	9%	
Total:	\$106	100%	\$153
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	17	18%	43%

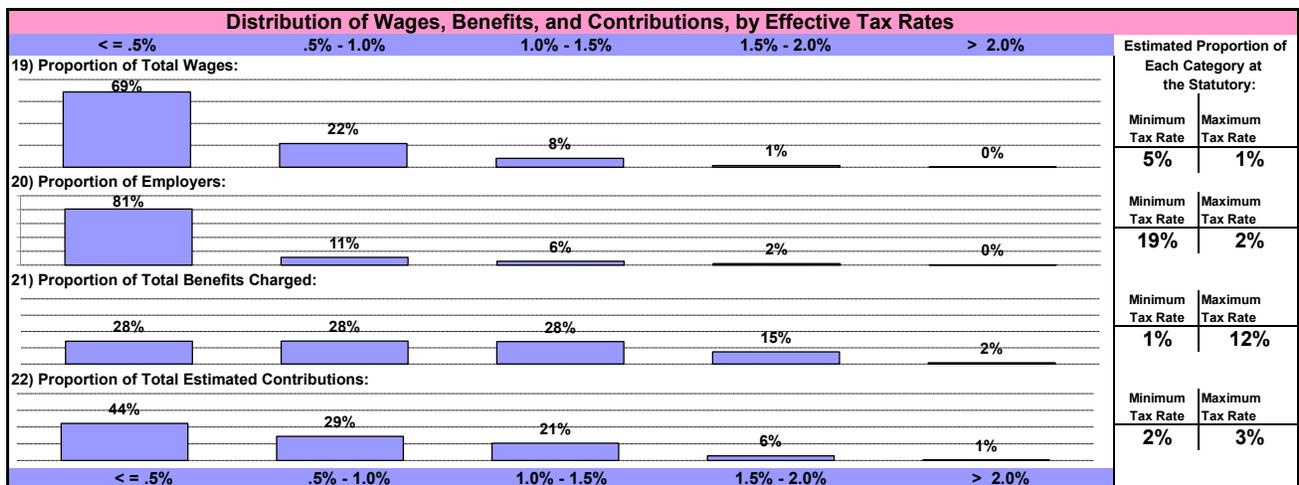


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

NEW YORK		2008	
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) %:	0.53 / 3.44	6) New Employer Tax Rate (%):	4.1
7) Statutory Tax Rate (Minimum / Maximum)%:	0.50 / 8.50	8) Average High Cost Multiple (1/1/2008):	0.09

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$345	\$0.53	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$43	Average Rate \$292	Maximum Rate \$723
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$21 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.00	Into the Trust Fund \$0.00	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 3.44%	Minimum Adequate Financing Rate 5.72%	% Difference From Adeq. Finan. Rate -40%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,942	84%	\$316
15) Benefits Non-Charged:	68	3%	\$11
16) Benefits Charged to Inactive Employers:	110	5%	\$18
17) Total Reimbursable Benefits Paid	204	9%	
Total:	\$2,324	100%	\$345
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	101	5%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 36%

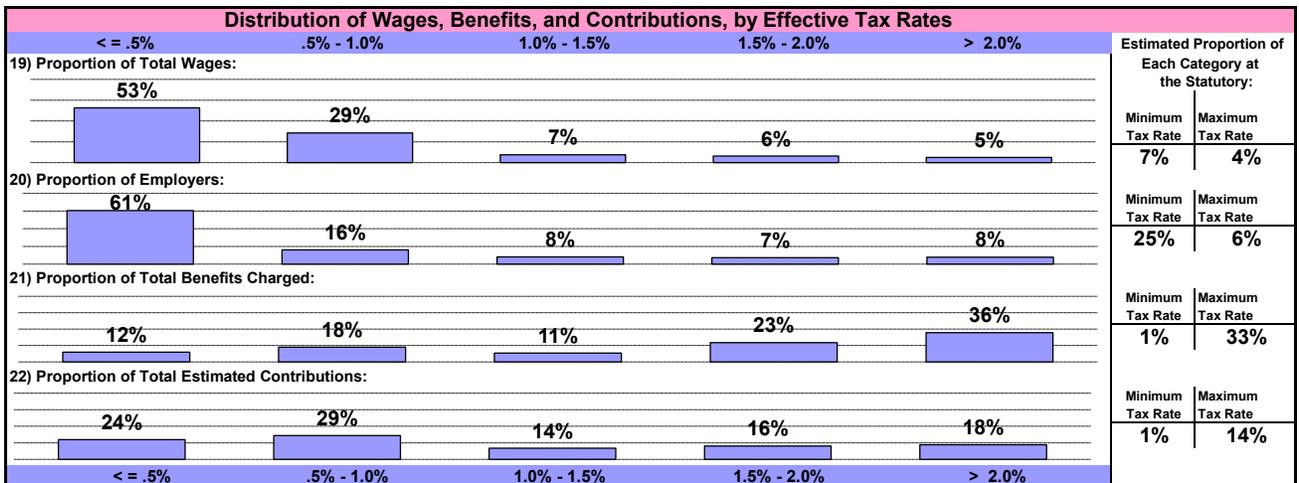


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

OHIO		2008	
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) %:	0.63 / 2.56	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.40 / 9.20	8) Average High Cost Multiple (1/1/2008):	0.12

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$256	\$0.63	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$36	Average Rate \$230	Maximum Rate \$828
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$23 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.98	Into the Trust Fund \$0.02	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	2.56%	4.53%	-43%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	862	80%	\$212
15) Benefits Non-Charged:	102	10%	\$25
16) Benefits Charged to Inactive Employers:	64	6%	\$16
17) Total Reimbursable Benefits Paid	46	4%	
	Total: \$1,074	100%	\$252
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	131	13%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 54%



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 (\$):	13,600
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.29 / 0.75	6) New Employer Tax Rate (%):	1.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 5.50	8) Average High Cost Multiple (1/1/2008):	1.51

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$117	\$0.29	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$14	Average Rate \$102 Maximum Rate \$748
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 \$0.90	Into the Trust Fund \$0.10	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 0.75%	Minimum Adequate Financing Rate 1.31%	% Difference From Adeq. Finan. Rate -43%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	92	65%	\$72
15) Benefits Non-Charged:	26	18%	\$21
16) Benefits Charged to Inactive Employers:	16	11%	\$13
17) Total Reimbursable Benefits Paid	7	5%	
Total:	\$142	100%	\$105
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.

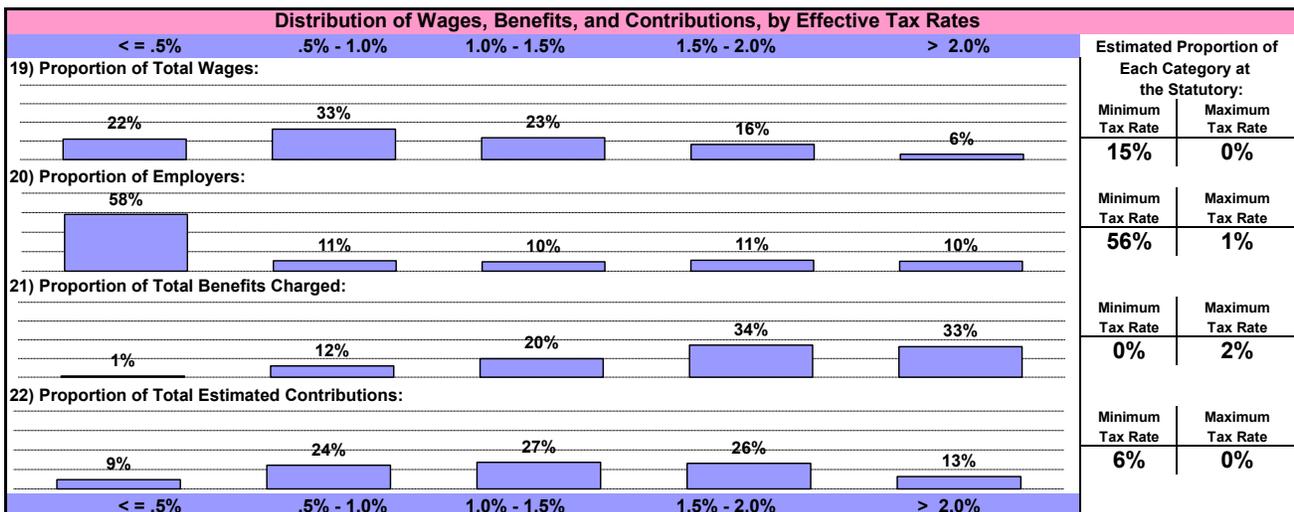
¹ Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

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

OREGON		2008	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	30,200
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.02 / 1.69	6) New Employer Tax Rate (%):	2.8
7) Statutory Tax Rate (Minimum / Maximum)%:	0.70 / 5.40	8) Average High Cost Multiple (1/1/2008):	1.46

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$563	\$1.02	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$211	Average Rate \$510 Maximum Rate \$1,631
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$63	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.61	Into the Trust Fund \$0.39	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate 1.69%	Minimum Adequate Financing Rate 2.26%	-25%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	364	75%	\$274
15) Benefits Non-Charged:	67	14%	\$50
16) Benefits Charged to Inactive Employers:	23	5%	\$18
17) Total Reimbursable Benefits Paid	34	7%	
	Total: \$488	100%	\$342
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$6	1%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 28%



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

PENNSYLVANIA		2008	
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) %:	0.97 / 4.67	6) New Employer Tax Rate (%):	3.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.84 / 9.98	8) Average High Cost Multiple (1/1/2008):	0.30

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$472	\$0.97	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$147	Average Rate \$374 Maximum Rate \$798
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$60	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.94	Into the Trust Fund \$0.06	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate 4.67%	Minimum Adequate Financing Rate 7.57%	-38%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,590	76%	\$370
15) Benefits Non-Charged:	197	9%	\$46
16) Benefits Charged to Inactive Employers:	115	6%	\$27
17) Total Reimbursable Benefits Paid	186	9%	
	Total:	\$2,088	100%
			\$442
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$24	1%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 2%

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:	15%	49%	20%	11%	6%	Minimum Tax Rate: 13% Maximum Tax Rate: 4%
20) Proportion of Employers:	59%	17%	8%	8%	8%	Minimum Tax Rate: 58% Maximum Tax Rate: 6%
21) Proportion of Total Benefits Charged:	0%	18%	19%	22%	40%	Minimum Tax Rate: 0% Maximum Tax Rate: 34%
22) Proportion of Total Estimated Contributions:	7%	37%	24%	19%	13%	Minimum Tax Rate: 7% Maximum Tax Rate: 9%

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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		2008	
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) %:	1.02 / 3.18	6) New Employer Tax Rate (%):	2.9
7) Statutory Tax Rate (Minimum / Maximum)%:	1.40 / 5.40	8) Average High Cost Multiple (1/1/2008):	1.00
Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee \$238	For Every \$100 of Wages Paid \$1.02	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$98	Average Rate \$223	Maximum Rate \$378
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$7 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.21	Into the Trust Fund -\$0.21	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 3.18%	Minimum Adequate Financing Rate 3.98%	% Difference From Adeq. Finan. Rate -20%
Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	152	72%	\$219
15) Benefits Non-Charged:	0	0%	\$0
16) Benefits Charged to Inactive Employers:	46	22%	\$67
17) Total Reimbursable Benefits Paid	12	6%	
Total:	\$210	100%	\$287
	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).

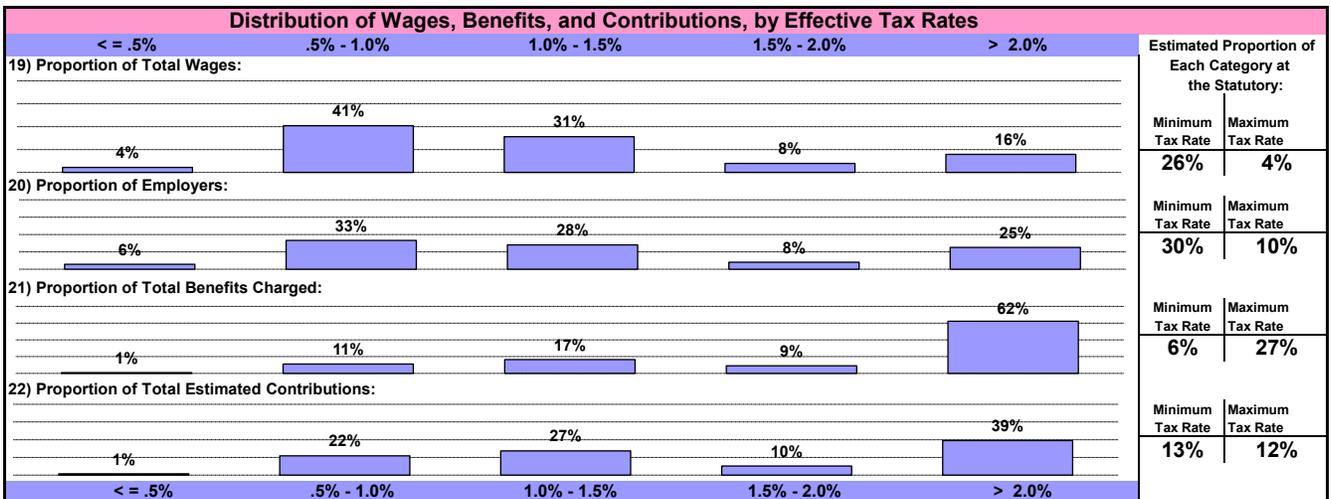
RHODE ISLAND 2008

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 (\$): 14,000
5) Avg. Tax Rate (Total / Taxable Wages) %: 1.17 / 3.35	6) New Employer Tax Rate (%): 2.4
7) Statutory Tax Rate (Minimum / Maximum) %: 1.69 / 8.59	8) Average High Cost Multiple (1/1/2008): 0.38

Contribution Levels				
	Per Covered Employee		For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$480		\$1.17	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$237	Average Rate \$469	Maximum Rate \$1,203	
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$24 Per Employee at the Tax Base			
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.10		Into the Trust Fund -\$0.10	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 3.35%	Minimum Adequate Financing Rate 5.13%	% Difference From Adeq. Finan. Rate -35%	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	155	78%	\$439
15) Benefits Non-Charged:	19	10%	\$54
16) Benefits Charged to Inactive Employers:	13	6%	\$36
17) Total Reimbursable Benefits Paid	12	6%	
Total:	\$198	100%	\$529
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	19	10%	\$53

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



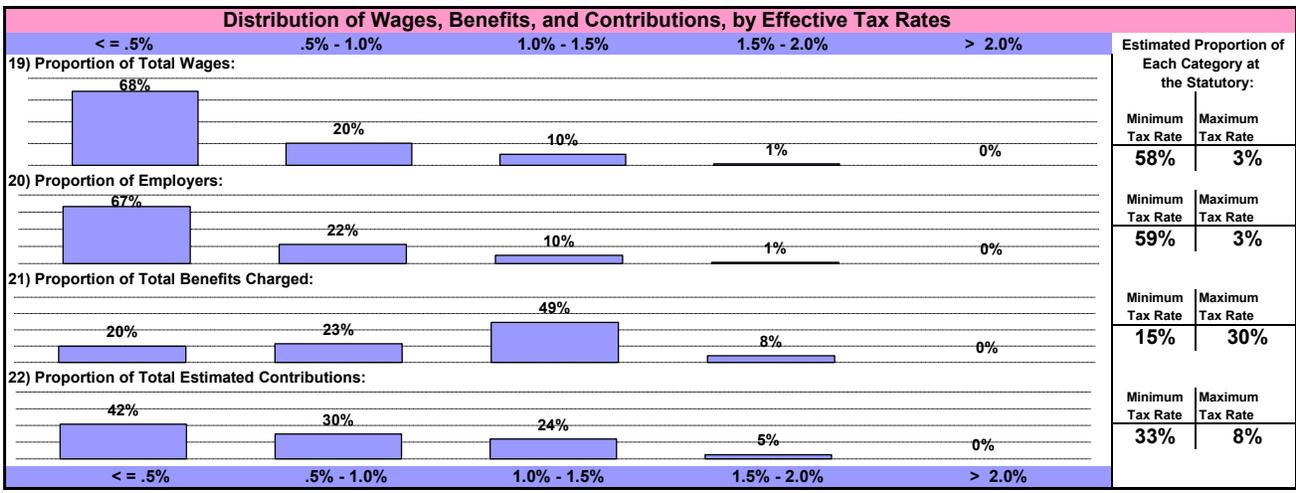
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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

SOUTH CAROLINA 2008

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) %: 0.49 / 2.09	6) New Employer Tax Rate (%): 3.4
7) Statutory Tax Rate (Minimum / Maximum) %: 1.24 / 6.10	8) Average High Cost Multiple (1/1/2008): 0.26

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$176	Minimum Rate	Average Rate
		\$87	\$146
		Maximum Rate	\$427
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 :	\$17 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	
	\$1.20	-\$0.20	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	2.09%	3.88%	-46%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	242	73%	\$161
15) Benefits Non-Charged:	44	13%	\$29
16) Benefits Charged to Inactive Employers:	31	9%	\$21
17) Total Reimbursable Benefits Paid	14	4%	\$9
Total:	\$331	100%	\$211
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	51	16%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 28%



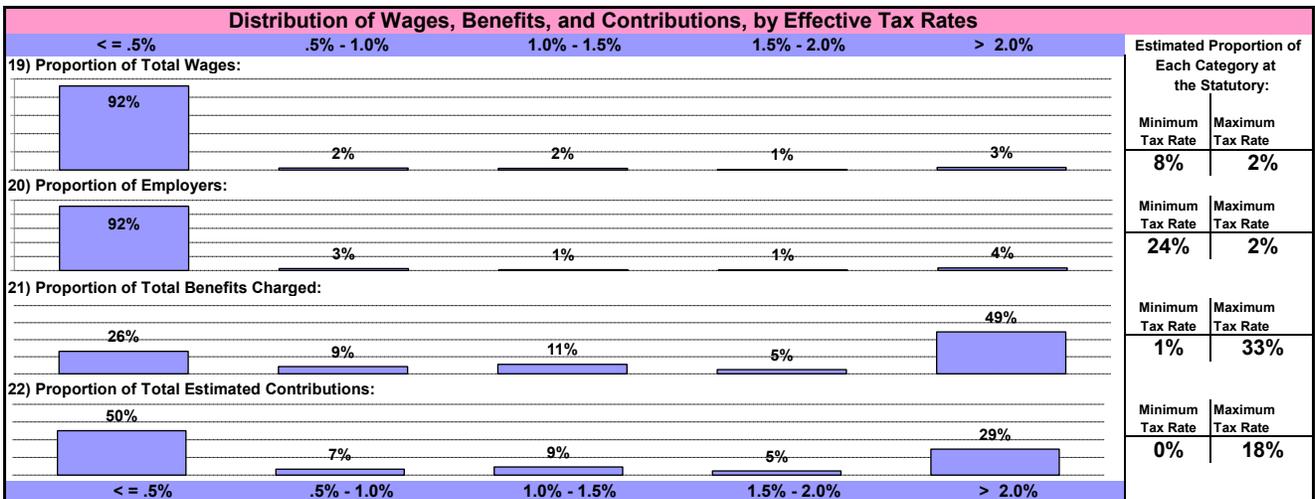
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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

SOUTH DAKOTA 2008

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 (\$): 9,000
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.26 / 0.84	6) New Employer Tax Rate (%): 1.2
7) Statutory Tax Rate (Minimum / Maximum) %: 0.00 / 8.50	8) Average High Cost Multiple (1/1/2008): 0.33

Contribution Levels			
	Per Covered Employee		For Every \$100 of Wages Paid
9) Estimated Employer Contributions:	\$83		\$0.26
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$0	\$76	\$765
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$89 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	
	\$0.84	\$0.16	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	0.84%	1.52%	-45%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	17	78%	\$57
15) Benefits Non-Charged:	3	13%	\$10
16) Benefits Charged to Inactive Employers:	1	4%	\$3
17) Total Reimbursable Benefits Paid	1	5%	
Total:	<u>\$22</u>	<u>100%</u>	<u>\$69</u>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	2	8%	70%



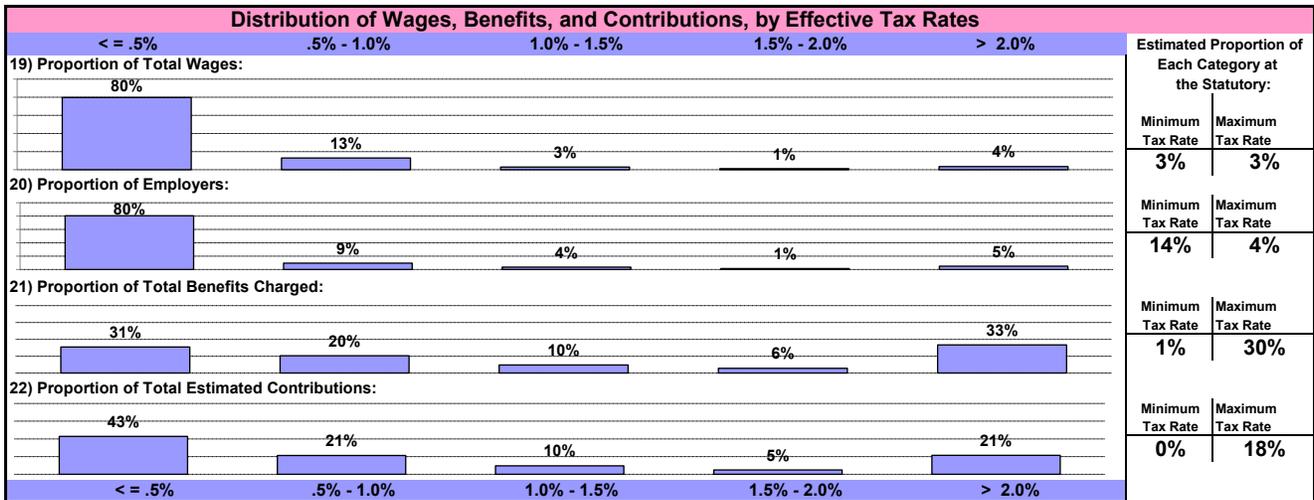
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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

TENNESSEE 2008

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) %:	0.44 / 2.09	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.40 / 10.00	8) Average High Cost Multiple (1/1/2008):	0.48

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$178	\$0.44	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$28	Average Rate \$146	Maximum Rate \$700
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$17 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.98	Into the Trust Fund \$0.02	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 2.09%	Minimum Adequate Financing Rate 3.31%	% Difference From Adeq. Finan. Rate -37%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	286	71%	\$129
15) Benefits Non-Charged:	53	13%	\$24
16) Benefits Charged to Inactive Employers:	45	11%	\$21
17) Total Reimbursable Benefits Paid	18	4%	\$7
Total:	\$402	100%	\$174
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	30	8%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 62%



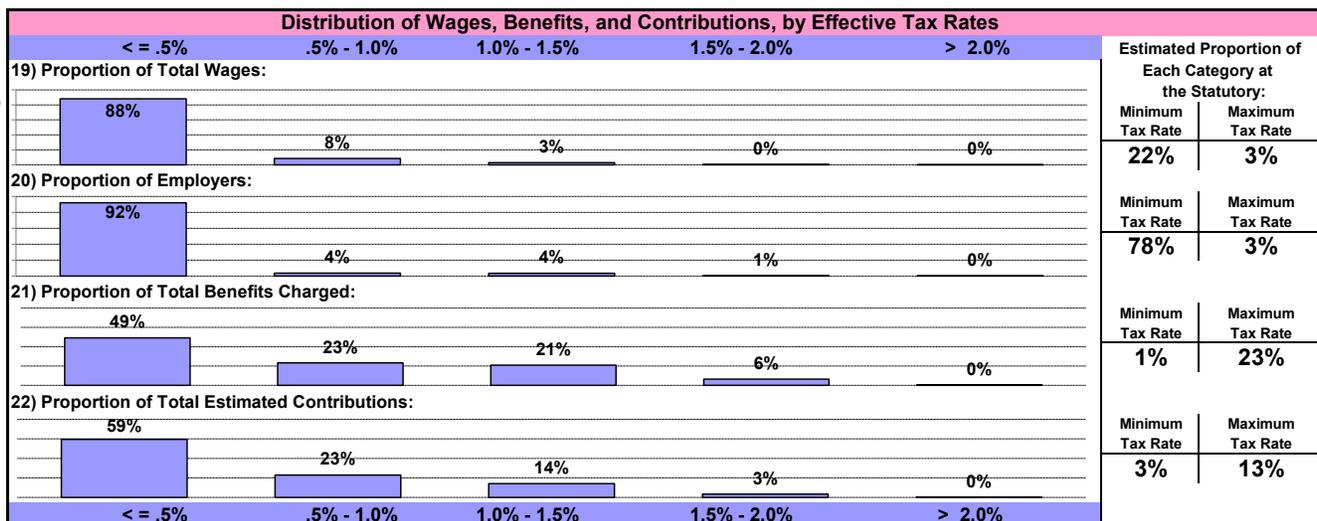
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

TEXAS 2008

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) %:	0.27 / 1.19	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.22 / 6.22	8) Average High Cost Multiple (1/1/2008):	0.45

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$111	\$0.27	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$20	Average Rate \$107
			Maximum Rate \$560
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$65 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.10	Into the Trust Fund -\$0.10	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate 1.19%	Minimum Adequate Financing Rate 2.47%	-52%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	648	59%	\$76
15) Benefits Non-Charged:	398	36%	\$47
16) Benefits Charged to Inactive Employers:	2	0%	\$0
17) Total Reimbursable Benefits Paid	55	5%	\$0
Total:	\$1,104	100%	\$123
	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:	\$33	3%	78%

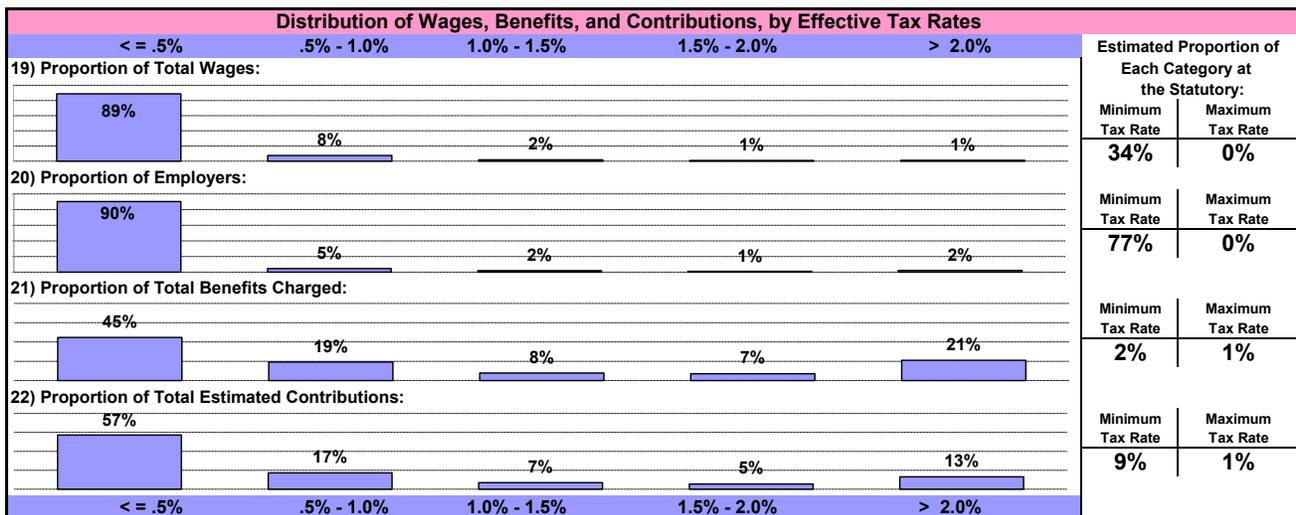


¹ Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
² Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

UTAH		2008	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	25,400
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.33 / 0.57	6) New Employer Tax Rate (%):	1.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 9.10	8) Average High Cost Multiple (1/1/2008):	1.47

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee	For Every \$100 of Wages Paid	
	\$134	\$0.33	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$25	\$145	\$2,311
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$286	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	
	\$0.63	\$0.37	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference
	Current Avg. Tax Rate	Minimum Adequate Financing Rate	From Adeq. Finan. Rate
	0.57%	0.95%	-40%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	57	66%	\$58
15) Benefits Non-Charged:	19	23%	\$20
16) Benefits Charged to Inactive Employers:	5	6%	\$6
17) Total Reimbursable Benefits Paid	4	5%	
	Total: \$86	100%	\$84
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.
	\$0	0%	96%



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

VIRGINIA 2008

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) %:	0.23 / 1.14	6) New Employer Tax Rate (%):	2.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.12 / 6.22	8) Average High Cost Multiple (1/1/2008):	0.71

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee	For Every \$100 of Wages Paid	
	\$112	\$0.23	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$10	\$91	\$498
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$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	
	\$1.04	-\$0.04	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference
	Current Avg. Tax Rate	Minimum Adequate Financing Rate	From Adeq. Finan. Rate
	1.14%	2.01%	-43%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	290	83%	\$100
15) Benefits Non-Charged:	31	9%	\$11
16) Benefits Charged to Inactive Employers:	15	4%	\$5
17) Total Reimbursable Benefits Paid	12	3%	
Total:	\$349	100%	\$117
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.
	\$53	16%	44%

Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates					
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%
19) Proportion of Total Wages:	86%	9%	3%	1%	0%
20) Proportion of Employers:	87%	5%	3%	1%	0%
21) Proportion of Total Benefits Charged:	40%	27%	24%	8%	0%
22) Proportion of Total Estimated Contributions:	52%	28%	14%	6%	0%

Estimated Proportion of Each Category at the Statutory:	
Minimum Tax Rate	Maximum Tax Rate
25%	2%
77%	3%
1%	33%
3%	15%

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

VIRGINISLANDS 2008

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	21,800
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.09 / 0.15	6) New Employer Tax Rate (%):	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 6.00	8) Average High Cost Multiple (1/1/2008):	0.80

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$33	Minimum Rate	Average Rate
		\$0	\$33
10) Estimated Contributions Per Employee at the Tax Base:		Maximum Rate	\$1,308
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$145 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	
	\$6.64	-\$5.64	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	0.15%	2.13%	-93%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	7	89%	\$211
15) Benefits Non-Charged:	0	0%	\$0
16) Benefits Charged to Inactive Employers:	0	5%	\$11
17) Total Reimbursable Benefits Paid	0	6%	\$222
Total:	\$8	100%	\$222
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

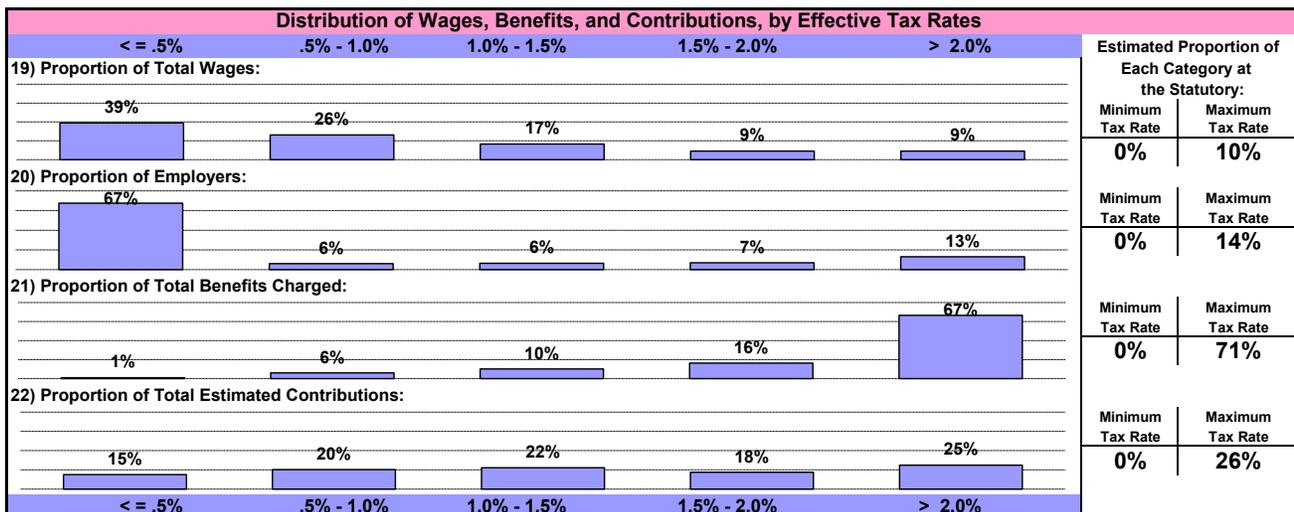
¹ Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

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

VERMONT		2008	
1) Type of Experience Rating Method:	Benefit 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) %:	0.73 / 2.92	6) New Employer Tax Rate (%):	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.80 / 6.50	8) Average High Cost Multiple (1/1/2008):	1.20

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$269	\$0.73	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$64	Average Rate \$234 Maximum Rate \$520
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$30	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.34	Into the Trust Fund -\$0.34	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate 2.92%	Minimum Adequate Financing Rate 4.20%	-30%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	56	67%	\$259
15) Benefits Non-Charged:	17	20%	\$77
16) Benefits Charged to Inactive Employers:	5	6%	\$24
17) Total Reimbursable Benefits Paid	6	7%	
	Total: \$84	100%	\$360
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$27	34%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 40%



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

WASHINGTON

2008

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	31,400
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.97 / 1.66	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 5.40	8) Average High Cost Multiple (1/1/2008):	1.53

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$465	\$0.97	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$0	Average Rate \$521 Maximum Rate \$1,696
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$282	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 Rate ² :			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate 1.66%	Minimum Adequate Financing Rate 2.03%	-18%

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

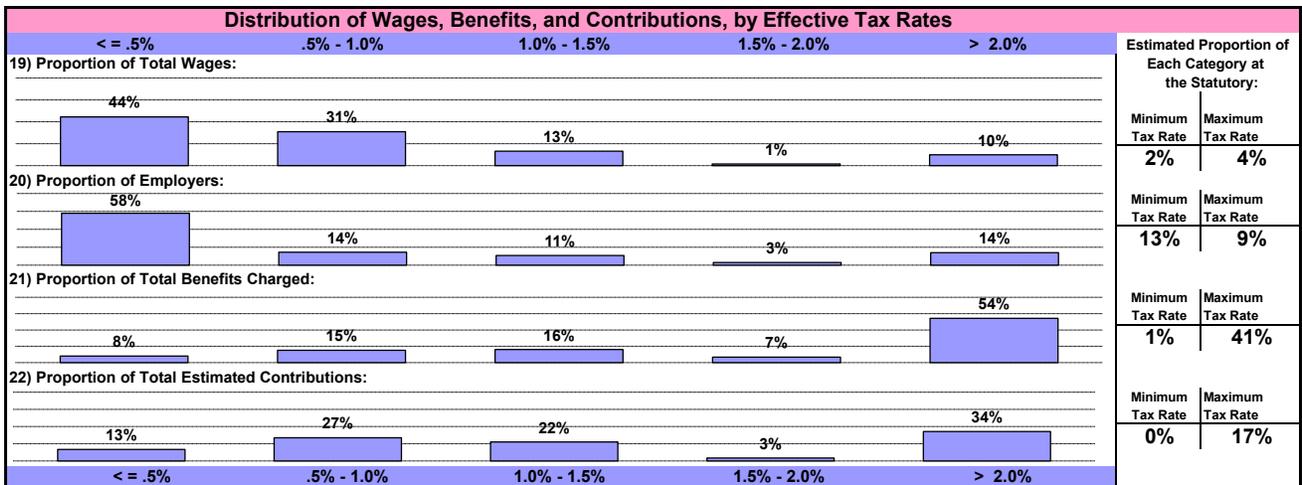
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² Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

WISCONSIN		2008	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	10,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.74 / 2.60	6) New Employer Tax Rate (%):	3.3
7) Statutory Tax Rate (Minimum / Maximum)%:	0.05 / 9.80	8) Average High Cost Multiple (1/1/2008):	0.29

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$287	\$0.74	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$5	Average Rate \$273	Maximum Rate \$1,029
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$49 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 Rate ² :	Current Avg. Tax Rate 2.60%	Minimum Adequate Financing Rate 4.84%	% Difference From Adeq. Finan. Rate -46%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	651	78%	\$299
15) Benefits Non-Charged:	129	15%	\$59
16) Benefits Charged to Inactive Employers:	24	3%	\$11
17) Total Reimbursable Benefits Paid	35	4%	
	Total:	100%	\$369
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	Amount (\$ mil.) 161	% of Total Benefits 20%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 39%



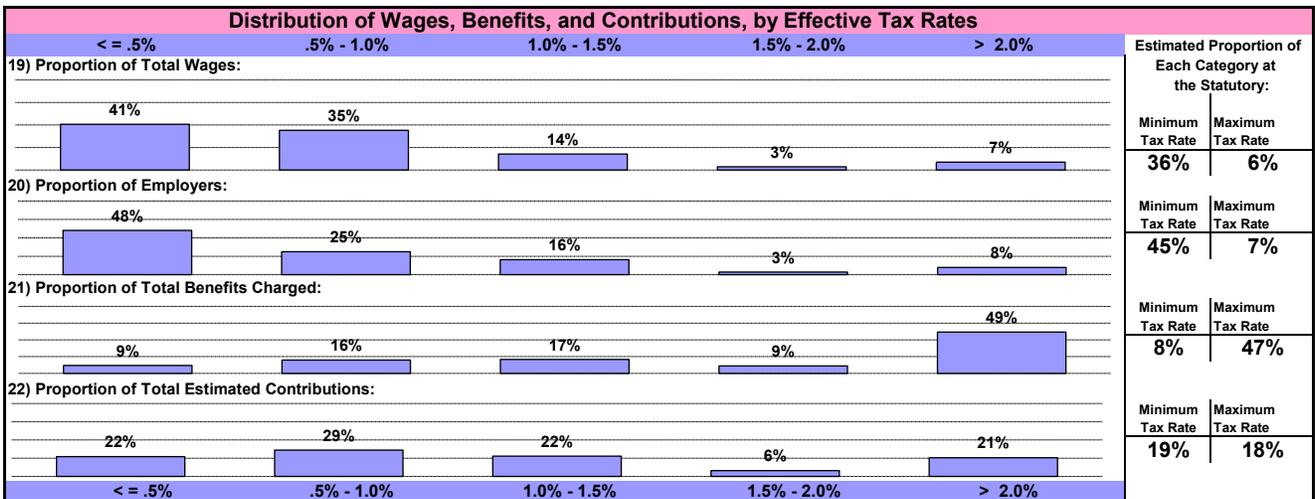
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

WEST VIRGINIA 2008

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.74 / 2.76	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 7.50	8) Average High Cost Multiple (1/1/2008):	0.45

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$255	\$0.74	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$120	Average Rate \$221	Maximum Rate \$600
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$27 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.00	Into the Trust Fund \$0.00	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 2.76%	Minimum Adequate Financing Rate 4.52%	% Difference From Adeq. Finan. Rate -39%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	103	72%	\$192
15) Benefits Non-Charged:	13	9%	\$24
16) Benefits Charged to Inactive Employers:	21	15%	\$39
17) Total Reimbursable Benefits Paid	5	4%	\$255
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:	24	18%	47%

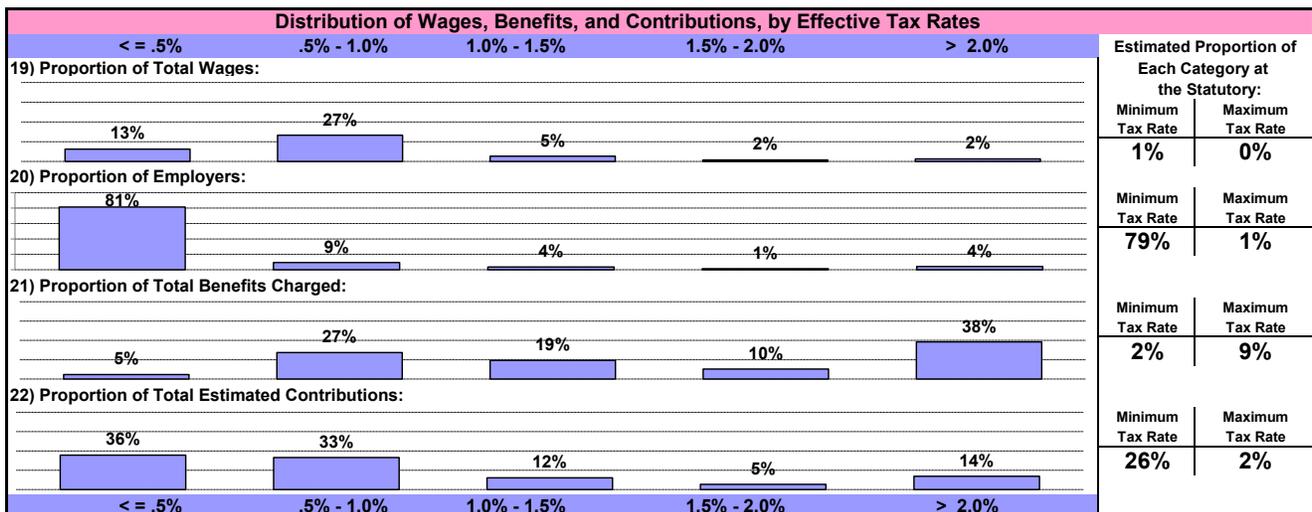


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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

WYOMING		2008	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	20,100
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.61 / 1.27	6) New Employer Tax Rate (%):	1.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.27 / 9.03	8) Average High Cost Multiple (1/1/2008):	1.15

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee	For Every \$100 of Wages Paid	
	\$243	\$0.61	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$54	\$255	\$1,815
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$176	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	
	\$0.54	\$0.46	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	1.27%	1.28%	-1%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	23	74%	\$105
15) Benefits Non-Charged:	5	17%	\$24
16) Benefits Charged to Inactive Employers:	1	2%	\$3
17) Total Reimbursable Benefits Paid	2	7%	
	Total: \$31	100%	\$132
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.
	\$1	5%	33%



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Summary of State Contribution Levels

2008

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	523	313	664	1,690
ALABAMA	140	35	114	483
ARKANSAS	268	80	242	670
ARIZONA	128	1	97	378
CALIFORNIA	363	105	284	434
COLORADO	208	0	165	540
CONNECTICUT	410	180	395	915
DISTRICT OF COLUMBIA	275	135	183	612
DELAWARE	235	11	206	840
FLORIDA	123	7	96	378
GEORGIA	152	2	127	459
HAWAII	132	0	95	702
IOWA	307	0	363	1,824
IDAHO	186	84	248	1,739
ILLINOIS	399	96	354	864
INDIANA	224	77	187	392
KANSAS	176	0	114	592
KENTUCKY	264	48	226	780
LOUISIANA	104	7	99	434
MASSACHUSETTS	563	157	472	1,534
MARYLAND	184	26	145	638
MAINE	201	50	190	648
MICHIGAN	476	5	425	927
MINNESOTA	384	140	393	2,675
MISSOURI	275	0	263	1,092
MISSISSIPPI	112	49	91	378
MONTANA	211	31	233	1,547
NORTH CAROLINA	268	0	335	1,272
NORTH DAKOTA	188	44	214	2,179
NEBRASKA	141	22	124	486
NEW HAMPSHIRE	97	8	98	520
NEW JERSEY	583	83	557	1,496
NEW MEXICO	107	6	193	1,075
NEVADA	316	62	330	1,328
NEW YORK	345	43	292	723
OHIO	256	36	230	828
OKLAHOMA	117	14	102	748
OREGON	563	211	510	1,631
PENNSYLVANIA	472	147	374	798
PUERTO RICO	238	98	223	378
RHODE ISLAND	480	237	469	1,203
SOUTH CAROLINA	176	87	146	427
SOUTH DAKOTA	83	0	76	765
TENNESSEE	178	28	146	700
TEXAS	111	20	107	560
UTAH	134	25	145	2,311
VIRGINIA	112	10	91	498
VIRGINISLANDS	33	0	33	1,308
VERMONT	269	64	234	520
WASHINGTON	465	0	521	1,696
WISCONSIN	287	5	273	1,029
WEST VIRGINIA	255	120	221	600
WYOMING	243	54	255	1,815
United States (average)	256	58	241	963

Summary of State Contribution Levels

2008

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	0.88	0.12	2.02%	4.83%
ALABAMA	1.03	-0.03	2.30%	-37.74%
ARKANSAS	1.03	-0.03	3.26%	-25.87%
ARIZONA	0.78	0.22	1.63%	-15.17%
CALIFORNIA	0.98	0.02	6.02%	-32.70%
COLORADO	0.70	0.30	2.17%	-23.85%
CONNECTICUT	1.01	-0.01	3.45%	-23.83%
DISTRICT OF COLUMBIA	0.69	0.31	2.37%	-14.21%
DELAWARE	1.14	-0.14	3.36%	-41.62%
FLORIDA	1.17	-0.17	1.81%	-24.19%
GEORGIA	1.10	-0.10	2.02%	-26.28%
HAWAII	1.76	-0.76	0.55%	32.06%
IOWA	0.89	0.11	1.80%	-11.49%
IDAHO	1.06	-0.06	1.80%	-57.17%
ILLINOIS	0.92	0.08	5.08%	-41.88%
INDIANA	1.37	-0.37	4.14%	-35.57%
KANSAS	0.93	0.07	1.82%	-21.87%
KENTUCKY	1.03	-0.03	4.60%	-38.65%
LOUISIANA	1.05	-0.05	2.86%	-50.40%
MASSACHUSETTS	0.88	0.12	4.48%	-24.81%
MARYLAND	1.10	-0.10	2.58%	-34.16%
MAINE	1.21	-0.21	1.49%	5.94%
MICHIGAN	1.28	-0.28	7.68%	-38.56%
MINNESOTA	0.85	0.15	2.19%	-28.32%
MISSOURI	0.71	0.29	3.09%	-29.17%
MISSISSIPPI	1.38	-0.38	1.44%	-9.80%
MONTANA	0.81	0.19	1.09%	-10.27%
NORTH CAROLINA	0.85	0.15	2.18%	-17.49%
NORTH DAKOTA	0.89	0.11	1.37%	-29.30%
NEBRASKA	0.86	0.14	1.90%	-27.53%
NEW HAMPSHIRE	1.48	-0.48	2.02%	-39.14%
NEW JERSEY	0.92	0.08	3.35%	-39.98%
NEW MEXICO	1.42	-0.42	0.64%	50.43%
NEVADA	0.90	0.10	1.33%	0.75%
NEW YORK	1.00	0.00	5.72%	-39.90%
OHIO	0.98	0.02	4.53%	-43.46%
OKLAHOMA	0.90	0.10	1.31%	-42.56%
OREGON	0.61	0.39	2.26%	-25.34%
PENNSYLVANIA	0.94	0.06	7.57%	-38.32%
PUERTO RICO	1.21	-0.21	3.98%	-20.08%
RHODE ISLAND	1.10	-0.10	5.13%	-34.75%
SOUTH CAROLINA	1.20	-0.20	3.88%	-46.16%
SOUTH DAKOTA	0.84	0.16	1.52%	-44.73%
TENNESSEE	0.98	0.02	3.31%	-36.85%
TEXAS	1.10	-0.10	2.47%	-51.77%
UTAH	0.63	0.37	0.95%	-40.03%
VIRGINIA	1.04	-0.04	2.01%	-43.20%
VIRGINISLANDS	6.64	-5.64	2.13%	-92.94%
VERMONT	1.34	-0.34	4.20%	-30.47%
WASHINGTON	1.60	-0.60	2.03%	-18.31%
WISCONSIN	1.28	-0.28	4.84%	-46.23%
WEST VIRGINIA	1.00	0.00	4.52%	-38.94%
WYOMING	0.54	0.46	1.28%	-0.61%

Summary of State Benefit Charging

2008

State	% of Benefits Charged to		% of Benefits Charged to	% of Benefits Charged to	Contributions as %
	Taxable Employers (%)	% of Benefits Non-Charged (%)	Inactive Employers (%)	Reimbursable Employers (%)	of Benefits Charged to Maximum Rated Employers (%)
ALASKA	0%	93%	0%	7%	NA
ALABAMA	75%	17%	3%	4%	44%
ARKANSAS	69%	26%	1%	4%	39%
ARIZONA	84%	8%	2%	6%	32%
CALIFORNIA	82%	7%	7%	5%	63%
COLORADO	86%	4%	5%	5%	91%
CONNECTICUT	80%	6%	8%	6%	63%
DISTRICT OF COLUMBIA	72%	2%	5%	21%	NA
DELAWARE	63%	25%	5%	7%	NA
FLORIDA	67%	20%	9%	4%	52%
GEORGIA	84%	6%	7%	3%	50%
HAWAII	71%	17%	7%	6%	51%
IOWA	77%	15%	5%	3%	72%
IDAHO	78%	16%	1%	4%	48%
ILLINOIS	87%	5%	3%	4%	90%
INDIANA	71%	15%	10%	5%	36%
KANSAS	75%	16%	6%	3%	57%
KENTUCKY	88%	3%	5%	4%	50%
LOUISIANA	60%	33%	1%	5%	70%
MASSACHUSETTS	84%	10%	0%	6%	45%
MARYLAND	69%	19%	5%	7%	NA
MAINE	63%	30%	1%	6%	47%
MICHIGAN	84%	3%	9%	4%	46%
MINNESOTA	82%	8%	2%	8%	64%
MISSOURI	83%	11%	0%	5%	67%
MISSISSIPPI	NA	NA	NA	NA	NA
MONTANA	70%	15%	7%	8%	52%
NORTH CAROLINA	NA	NA	NA	NA	NA
NORTH DAKOTA	81%	11%	4%	4%	79%
NEBRASKA	63%	23%	7%	7%	60%
NEW HAMPSHIRE	81%	5%	9%	5%	44%
NEW JERSEY	71%	16%	8%	6%	38%
NEW MEXICO	76%	10%	5%	9%	43%
NEVADA	80%	12%	7%	2%	70%
NEW YORK	84%	3%	5%	9%	36%
OHIO	80%	10%	6%	4%	54%
OKLAHOMA	65%	18%	11%	5%	NA
OREGON	75%	14%	5%	7%	28%
PENNSYLVANIA	76%	9%	6%	9%	2%
PUERTO RICO	NA	NA	NA	NA	NA
RHODE ISLAND	78%	10%	6%	6%	53%
SOUTH CAROLINA	73%	13%	9%	4%	28%
SOUTH DAKOTA	78%	13%	4%	5%	70%
TENNESSEE	71%	13%	11%	4%	62%
TEXAS	59%	36%	0%	5%	78%
UTAH	66%	23%	6%	5%	96%
VIRGINIA	83%	9%	4%	3%	44%
VIRGINISLANDS	NA	NA	NA	NA	NA
VERMONT	67%	20%	6%	7%	40%
WASHINGTON	NA	NA	NA	NA	NA
WISCONSIN	78%	15%	3%	4%	39%
WEST VIRGINIA	72%	9%	15%	4%	47%
WYOMING	74%	17%	2%	7%	33%
United States (average)	74%	15%	5%	6%	53%

Summary of Distribution of Wages, Benefits and Contributions

2008

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	48%	NA	75%	NA	NA	NA	NA	NA
ARKANSAS	20%	3%	52%	4%	4%	31%	8%	10%
ARIZONA	3%	2%	14%	3%	1%	29%	0%	7%
CALIFORNIA	3%	25%	9%	17%	0%	68%	1%	34%
COLORADO	2%	3%	11%	3%	0%	17%	0%	12%
CONNECTICUT	20%	7%	0%	12%	1%	46%	6%	25%
DISTRICT OF COLUMBIA	NA	NA	NA	NA	NA	NA	NA	NA
DELAWARE	NA	NA	NA	NA	NA	NA	NA	NA
FLORIDA	23%	3%	77%	5%	1%	23%	3%	12%
GEORGIA	6%	3%	39%	4%	1%	21%	0%	11%
HAWAII	24%	0%	32%	1%	5%	5%	0%	3%
IOWA	18%	4%	58%	8%	0%	41%	0%	23%
IDAHO	11%	0%	13%	2%	2%	7%	3%	3%
ILLINOIS	NA	NA	NA	NA	NA	NA	NA	NA
INDIANA	19%	8%	46%	10%	2%	42%	7%	17%
KANSAS	17%	2%	37%	3%	3%	14%	2%	7%
KENTUCKY	4%	6%	15%	6%	1%	33%	1%	16%
LOUISIANA	20%	1%	39%	1%	4%	7%	1%	3%
MASSACHUSETTS	3%	4%	11%	7%	1%	40%	1%	14%
MARYLAND	1%	2%	2%	3%	14%	17%	0%	10%
MAINE	19%	4%	14%	8%	5%	38%	5%	16%
MICHIGAN	1%	12%	18%	19%	0%	52%	0%	24%
MINNESOTA	17%	3%	65%	5%	1%	38%	7%	17%
MISSOURI	3%	3%	14%	5%	1%	25%	0%	12%
MISSISSIPPI	NA	NA	NA	NA	NA	NA	NA	NA
MONTANA	6%	1%	15%	2%	1%	15%	0%	6%
NORTH CAROLINA	NA	NA	NA	NA	NA	NA	NA	NA
NORTH DAKOTA	65%	6%	70%	5%	7%	56%	11%	42%
NEBRASKA	4%	4%	16%	6%	1%	46%	0%	18%
NEW HAMPSHIRE	1%	1%	1%	1%	0%	8%	0%	3%
NEW JERSEY	1%	2%	8%	5%	0%	18%	0%	7%
NEW MEXICO	8%	2%	20%	4%	3%	41%	0%	19%
NEVADA	13%	1%	48%	3%	4%	8%	3%	5%
NEW YORK	5%	1%	19%	2%	1%	12%	2%	3%
OHIO	7%	4%	0%	6%	0%	33%	1%	14%
OKLAHOMA	NA	NA	NA	NA	NA	NA	NA	NA
OREGON	15%	0%	56%	1%	0%	2%	6%	0%
PENNSYLVANIA	13%	4%	58%	6%	0%	34%	7%	9%
PUERTO RICO	NA	NA	NA	NA	NA	NA	NA	NA
RHODE ISLAND	26%	4%	30%	10%	6%	27%	13%	12%
SOUTH CAROLINA	58%	3%	59%	3%	15%	30%	33%	8%
SOUTH DAKOTA	8%	2%	24%	2%	1%	33%	0%	18%
TENNESSEE	3%	3%	14%	4%	1%	30%	0%	18%
TEXAS	22%	3%	78%	3%	1%	23%	3%	13%
UTAH	34%	0%	77%	0%	2%	1%	9%	1%
VIRGINIA	25%	2%	77%	3%	1%	33%	3%	15%
VIRGINISLANDS	NA	NA	NA	NA	NA	NA	NA	NA
VERMONT	0%	10%	0%	14%	0%	71%	0%	26%
WASHINGTON	NA	NA	NA	NA	NA	NA	NA	NA
WISCONSIN	2%	4%	13%	9%	1%	41%	0%	17%
WEST VIRGINIA	36%	6%	45%	7%	8%	47%	19%	18%
WYOMING	1%	0%	79%	1%	2%	9%	26%	2%
United States (average)	NA		NA		2%	29%	4%	13%

New Employer Tax Rates**2008**

ALASKA	Average industry rate, or average for all employers if undetermined industry.
ALABAMA	2.7%
ARKANSAS	3.6%
ARIZONA	2.0%
CALIFORNIA	3.4%
COLORADO	Greater of 1.7%, actual rate if higher. Construction industry pays average industry rate.
CONNECTICUT	3.1%
DISTRICT OF COLUMBIA	2.7%, or average rate for all employers if higher.
DELAWARE	Average "Assessment Rate" (2.1%). Construction employers pay an average industry rate.
FLORIDA	2.7%
GEORGIA	2.7%
HAWAII	1.7%
IOWA	1.0%, new construction employers pay 8.0%.
IDAHO	1.0%
ILLINOIS	2.8%, or average industry rate if higher.
INDIANA	2.7%
KANSAS	4.0%, construction employers pay 6.0%
KENTUCKY	2.7%, foreign and domestic construction firms receive maximum rate.
LOUISIANA	Average industry rate, from 1.07% to 2.81%.
MASSACHUSETTS	2.83%, new construction employers pay industry average.
MARYLAND	2.3%. Foreign contractors assigned average industry rate (4.5%).
MAINE	1.53%, or "Predetermined Yield" if higher.
MICHIGAN	2.7%
MINNESOTA	1.0%, or avg. cost rate for past 48 months if higher. High Exp. Rating industry is assigned 8.0%
MISSOURI	2.7%, or rate assigned to industry division.
MISSISSIPPI	2.7%
MONTANA	Average Industry Rate, from 1.0% to 6.37%
NORTH CAROLINA	1.2%
NORTH DAKOTA	1.17% for positive balance, 6.26% for negative balance, 9.86% for construction employers.
NEBRASKA	State's average tax rate or 2.5% whichever is less.
NEW HAMPSHIRE	2.7%
NEW JERSEY	2.8%
NEW MEXICO	2.0%
NEVADA	2.95%
NEW YORK	Highest rate assigned to employers with positive account balances or 4.1%, whichever is less.
OHIO	2.7%, or average industry rate if higher.
OKLAHOMA	1.8%
OREGON	2.8%
PENNSYLVANIA	3.7%, new construction employers pay 10.4%.
PUERTO RICO	2.9%
RHODE ISLAND	2.43% - State's five year benefit cost rate.
SOUTH CAROLINA	2.64%
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 not less than 1.6% or more than up to 9.4%.
VIRGINIA	2.52%
VIRGIN ISLANDS	1.0%
VERMONT	Average industry rate, between 1.0% and 8.4%.
WASHINGTON	Average industry rate plus 15% of that amount, but not less than 1.0%.
WISCONSIN	3.25% and 3.4% 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 six 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 trust 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.