



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

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Significant Measures of State Unemployment Insurance Tax Systems



**Updated
2009**

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**View this report online at:
<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		2009	
1) Type of Experience Rating Method:	Payroll Decline	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	None	4) Taxable Wage Base (\$):	32,700
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.12 / 1.84	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.00 / 5.40	8) Average High Cost Multiple (1/1/2011):	1.24
Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee \$538	For Every One Dollar of Wages Paid \$0.011	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$327	Average Rate \$603	Maximum Rate \$1,766
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 \$1.03	Into the Trust Fund -\$0.03	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 1.84%	Adequate Financing Rate 2.13%	% Difference From Adeq. Finan. Rate -13%
Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	NA	NA	NA
15) Benefits Non-Charged:	122	93%	\$553
16) Benefits Charged to Inactive Employers:	NA	NA	NA
17) Total Reimbursable Benefits Paid	9	7%	
	Total:	\$131	100%
			\$553
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	NA	NA	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. NA

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

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

ALABAMA		2009	
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) %:	0.36 / 1.49	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.44 / 6.04	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$138	\$0.004	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate
		\$35	\$120
			Maximum Rate
			\$483
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$62	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$2.69	-\$1.69	
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate	Adequate Financing Rate	
	1.49%	2.89%	-48%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	443	80%	\$312
15) Benefits Non-Charged:	68	12%	\$48
16) Benefits Charged to Inactive Employers:	19	3%	\$13
17) Total Reimbursable Benefits Paid	23	4%	
Total:	\$552	100%	\$372
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$39	7%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 40%

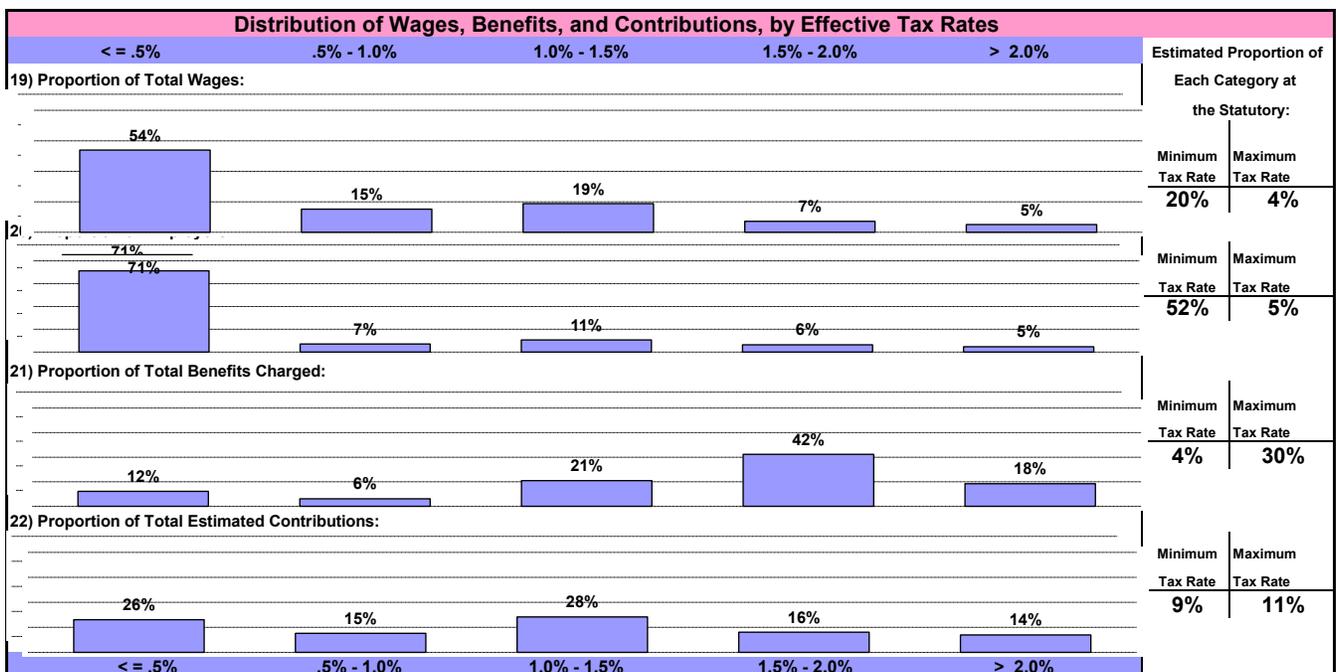
Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:
19) Proportion of Total Wages:	83%	11%	3%	2%	2%	Minimum Tax Rate 48% Maximum Tax Rate 2%
20) Proportion of Employers:	85%	6%	3%	2%	3%	Minimum Tax Rate 74% Maximum Tax Rate 4%
21) Proportion of Total Benefits Charged:	29%	22%	12%	17%	20%	Minimum Tax Rate 4% Maximum Tax Rate 32%
22) Proportion of Total Estimated Contributions:	51%	21%	11%	8%	10%	Minimum Tax Rate 21% Maximum Tax Rate 12%

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

ARKANSAS		2009	
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) %:	0.80 / 2.53	6) New Employer Tax Rate (%):	3.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.90 / 6.80	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$279	\$0.008	
10) Estimated Contributions Per Employee at the Tax Base:	\$90	Minimum Rate	Average Rate \$253
			Maximum Rate \$680
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 \$2.04	Into the Trust Fund -\$1.04	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 2.53%	Adequate Financing Rate 3.68%	% Difference From Adeq. Finan. Rate -31%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	379	72%	\$427
15) Benefits Non-Charged:	119	23%	\$135
16) Benefits Charged to Inactive Employers:	8	1%	\$9
17) Total Reimbursable Benefits Paid	19	4%	
	Total:	100%	\$570
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	19	4%	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

ARIZONA		2009	
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) %:	0.27 / 1.33	6) New Employer Tax Rate (%):	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.02 / 5.40	8) Average High Cost Multiple (1/1/2010):	0.23

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$114	\$0.003	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$1	Average Rate \$93	Maximum Rate \$378
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$14 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$2.96	Into the Trust Fund -\$1.96	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 1.33%	Adequate Financing Rate 2.54%	% Difference From Adeq. Finan. Rate -48%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	583	87%	\$307
15) Benefits Non-Charged:	22	3%	\$12
16) Benefits Charged to Inactive Employers:	37	5%	\$19
17) Total Reimbursable Benefits Paid	29	4%	
Total:	\$671	100%	\$338
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	Amount (\$ mil.) 41	% of Total Benefits 6%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 32%

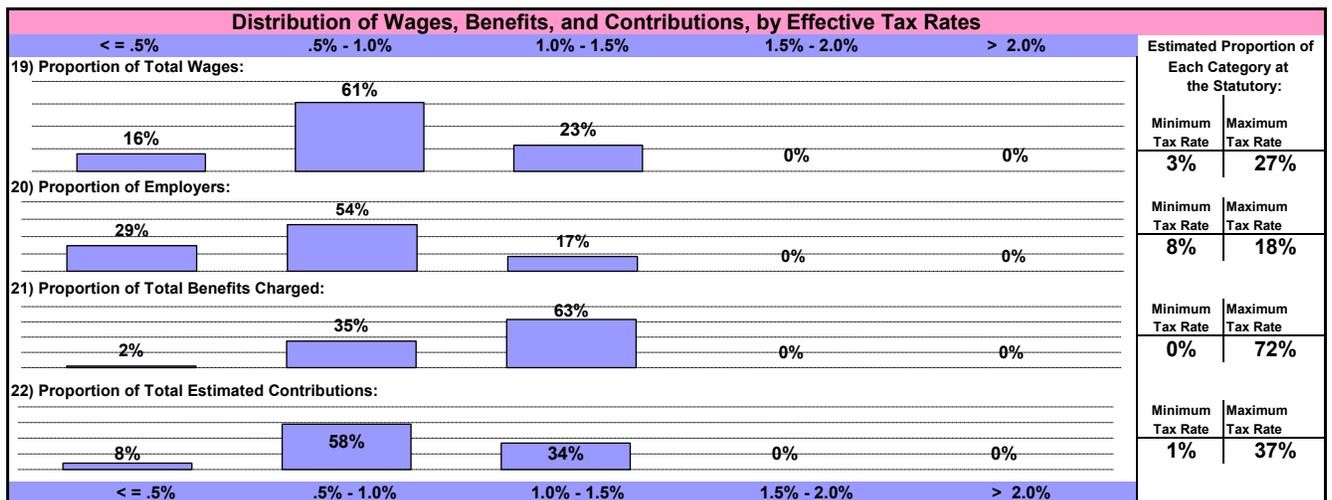
Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates					Estimated Proportion of Each Category at the Statutory:		
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	95%	3%	1%	1%	0%	3%	2%
20) Proportion of Employers:	93%	3%	3%	1%	0%	15%	3%
21) Proportion of Total Benefits Charged:	59%	14%	14%	13%	0%	1%	23%
22) Proportion of Total Estimated Contributions:	83%	7%	6%	4%	0%	0%	8%

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		2009	
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 / 4.16	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 6.20	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
Per Covered Employee		For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$353	\$0.007	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$105	Average Rate \$291	Maximum Rate \$434
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$8 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$2.23	Into the Trust Fund -\$1.23	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 4.16%	Adequate Financing Rate 6.72%	% Difference From Adeq. Finan. Rate -38%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	7,847	84%	\$689
15) Benefits Non-Charged:	502	5%	\$44
16) Benefits Charged to Inactive Employers:	610	7%	\$53
17) Total Reimbursable Benefits Paid	380	4%	
Total:	\$9,339	100%	\$786
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	Amount (\$ mil.) 1,638	% of Total Benefits 18%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 51%

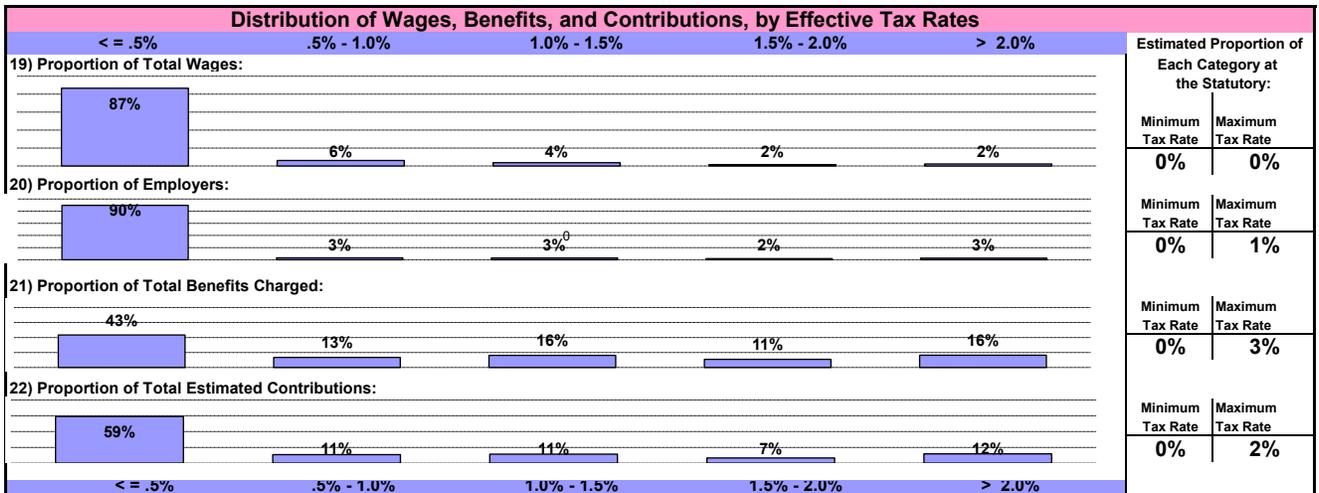


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

COLORADO		2009	
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) %:	0.41 / 1.59	6) New Employer Tax Rate (%):	1.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 5.40	8) Average High Cost Multiple (1/1/2010):	0.08

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$193	Minimum Rate	Average Rate \$0.004
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 Payroll1:	\$12 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$2.12	Into the Trust Fund -\$1.12	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 1.59%	Adequate Financing Rate 2.75%	% Difference From Adeq. Finan. Rate -42%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	650	88%	\$371
15) Benefits Non-Charged:	21	3%	\$12
16) Benefits Charged to Inactive Employers:	46	6%	\$26
17) Total Reimbursable Benefits Paid	25	3%	
Total:	\$741	100%	\$409
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	1.1	0.2%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 87%



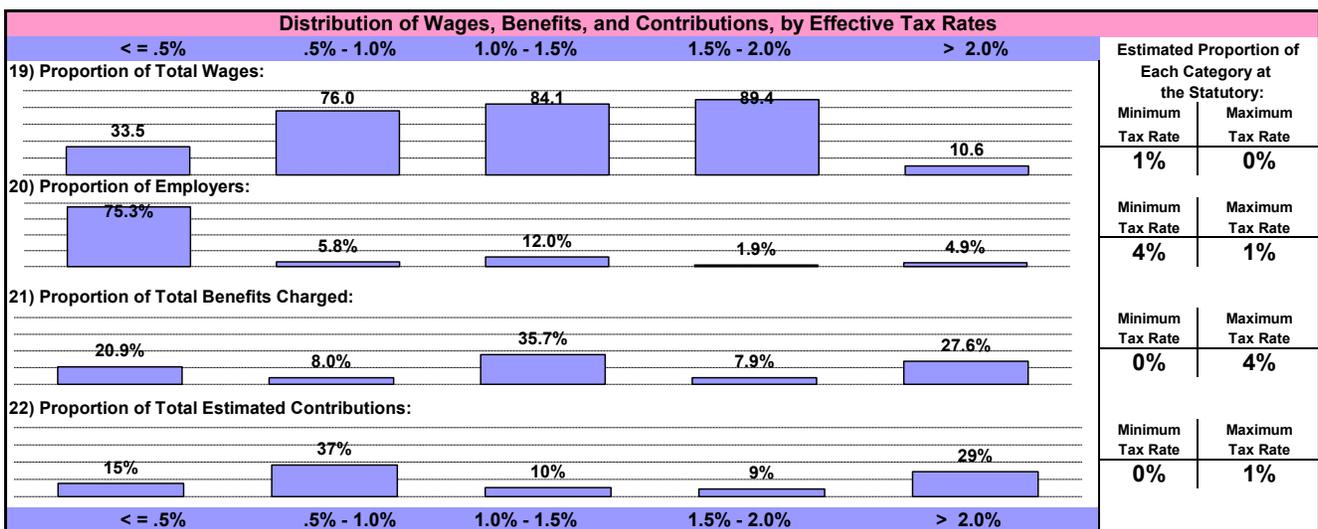
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

CONNECTICUT 2009

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) %:	0.81 / 3.07	6) New Employer Tax Rate (%):	3.1
7) Statutory Tax Rate (Minimum / Maximum)%:	1.90 / 6.80	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels				
		Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:		\$479	\$0.008	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$285	Average Rate \$461	Maximum Rate \$1,020
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 \$1.82	Into the Trust Fund -\$0.82	
13) Average Tax Rate Compared to Adequate Financing Rate ² :				% Difference From Adeq. Finan. Rate
		Current Avg. Tax Rate 3.07%	Adequate Financing Rate 4.10%	-25%

Benefit Charging				
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee	
14) Benefits Charged to Active Taxable Employers:	908	81%	\$748	
15) Benefits Non-Charged:	52	5%	\$43	
16) Benefits Charged to Inactive Employers:	97	9%	\$80	
17) Total Reimbursable Benefits Paid	57	5%	\$80	
Total:		\$1,115	100%	\$871
		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:		\$14	1%	32%



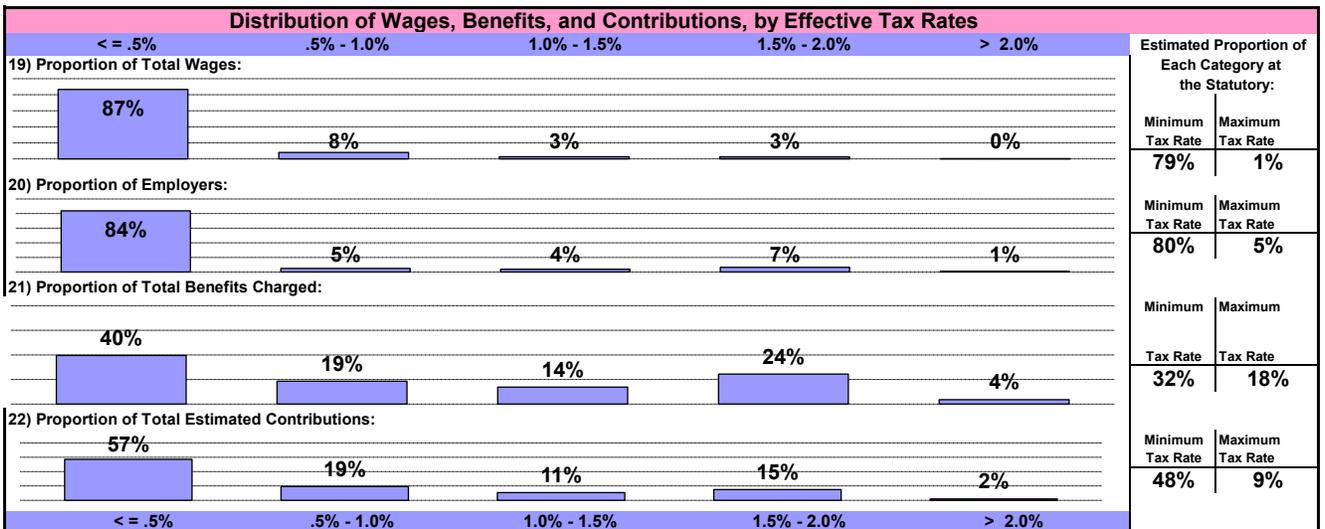
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

DISTRICT OF COLUMBIA 2009

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 / 2.07	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.30 / 6.60	8) Average High Cost Multiple (1/1/2010):	1.18

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$225	Minimum Rate	Average Rate Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$117	\$186	\$594
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$27 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.57	Into the Trust Fund -\$0.57	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate ▼ 2.07%	Adequate Financing Rate ▼ 2.55%	% Difference From Adeq. Finan. Rate -19%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	127	78%	\$333
15) Benefits Non-Charged:	2	1%	\$5
16) Benefits Charged to Inactive Employers:	5	3%	\$14
17) Total Reimbursable Benefits Paid	29	18%	
Total:	\$163	100%	\$352
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	6	5%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 51%



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DELAWARE 2009

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) %:	0.49 / 2.04	6) New Employer Tax Rate (%):	2.3
7) Statutory Tax Rate (Minimum / Maximum)%:	1.00 / 8.00	8) Average High Cost Multiple (1/1/2011):	0.23

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$236	\$0.005	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$105	Average Rate \$214
			Maximum Rate \$840
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$9		Per Employee at the Tax Base
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$2.43	Into the Trust Fund -\$1.43	
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate ▼ 2.04%	Adequate Financing Rate ▼ 4.11%	
	-----		-50%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	111	60%	\$362
15) Benefits Non-Charged:	53	29%	\$173
16) Benefits Charged to Inactive Employers:	12	7%	\$39
17) Total Reimbursable Benefits Paid	9	5%	
	Total: \$185	100%	\$574
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	NA	NA	NA
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.

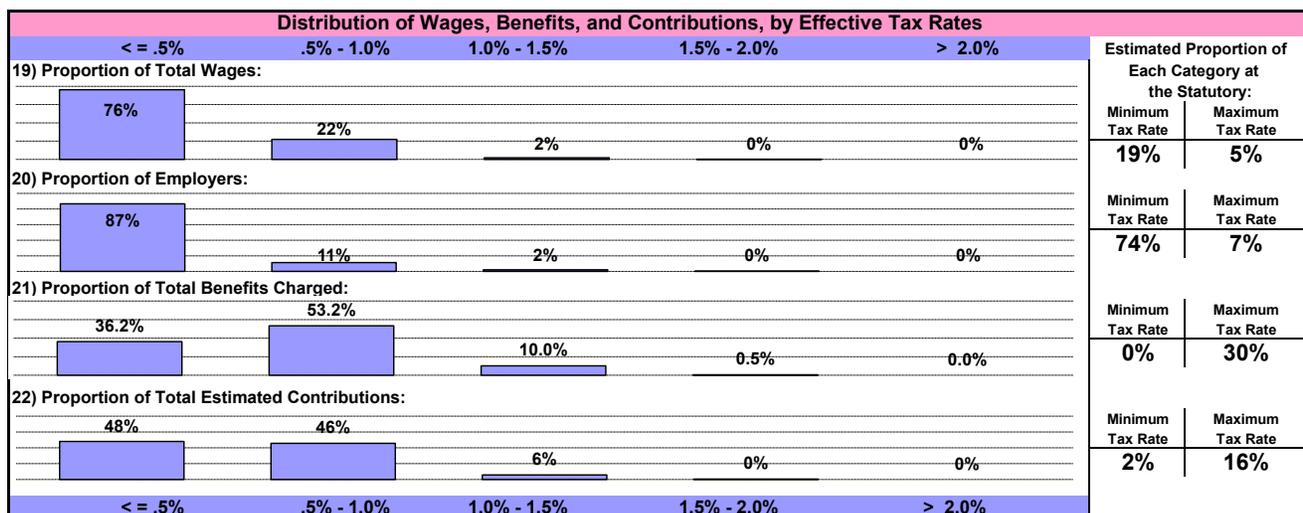
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

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FLORIDA		2009	
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) %:	0.33 / 1.54	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.12 / 5.40	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$131	Minimum Rate	Average Rate
		\$8	\$108
10) Estimated Contributions Per Employee at the Tax Base:		Maximum Rate	\$378
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$68	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$3.40	-\$2.40	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	1.54%	2.74%	-44%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,946	73%	\$337
15) Benefits Non-Charged:	310	12%	\$54
16) Benefits Charged to Inactive Employers:	312	12%	\$54
17) Total Reimbursable Benefits Paid	99	4%	
Total:	\$2,668	100%	\$445
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$176	7%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 40%

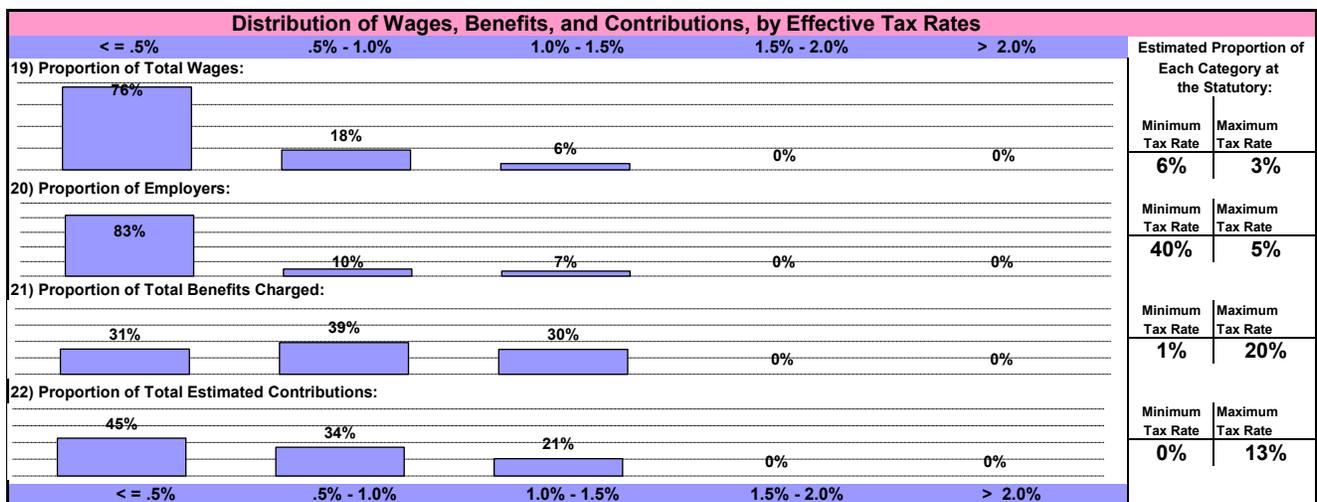


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

GEORGIA		2009	
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) %:	0.38 / 1.65	6) New Employer Tax Rate (%):	2.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.03 / 5.40	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$165	\$0.004	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$2	Average Rate \$140	Maximum Rate \$459
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$19 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$2.90	Into the Trust Fund -\$1.90	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 1.65%	Adequate Financing Rate 2.87%	% Difference From Adeq. Finan. Rate -43%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,241	85%	\$416
15) Benefits Non-Charged:	65	4%	\$22
16) Benefits Charged to Inactive Employers:	120	8%	\$40
17) Total Reimbursable Benefits Paid	42	3%	
Total:	\$1,468	100%	\$478
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	48 (\$ mil.)	3% Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 55%

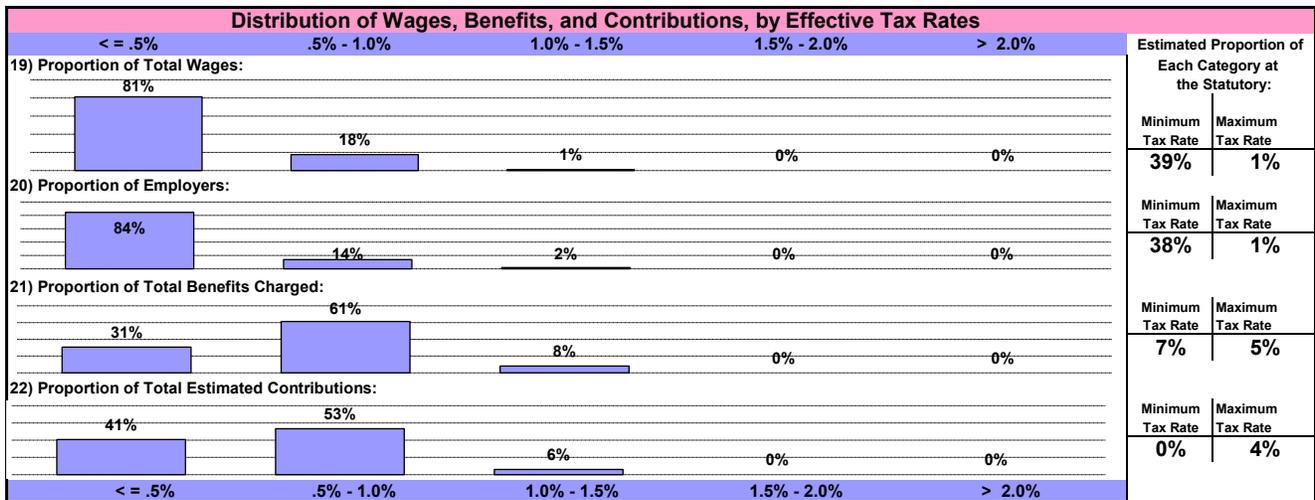


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HAWAII		2009	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	13,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.25 / 0.71	6) New Employer Tax Rate (%):	1.9
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 5.40	8) Average High Cost Multiple (1/1/2010):	0.42

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$97	\$0.003	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Average Rate \$93	Maximum Rate \$702
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$41 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$8.89	Into the Trust Fund -\$7.89	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 0.71%	Adequate Financing Rate 1.73%	% Difference From Adeq. Finan. Rate -59%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	304	78%	\$701
15) Benefits Non-Charged:	42	11%	\$98
16) Benefits Charged to Inactive Employers:	28	7%	\$64
17) Total Reimbursable Benefits Paid	16	4%	
Total:	\$390	100%	\$863
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	6	2%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 20%

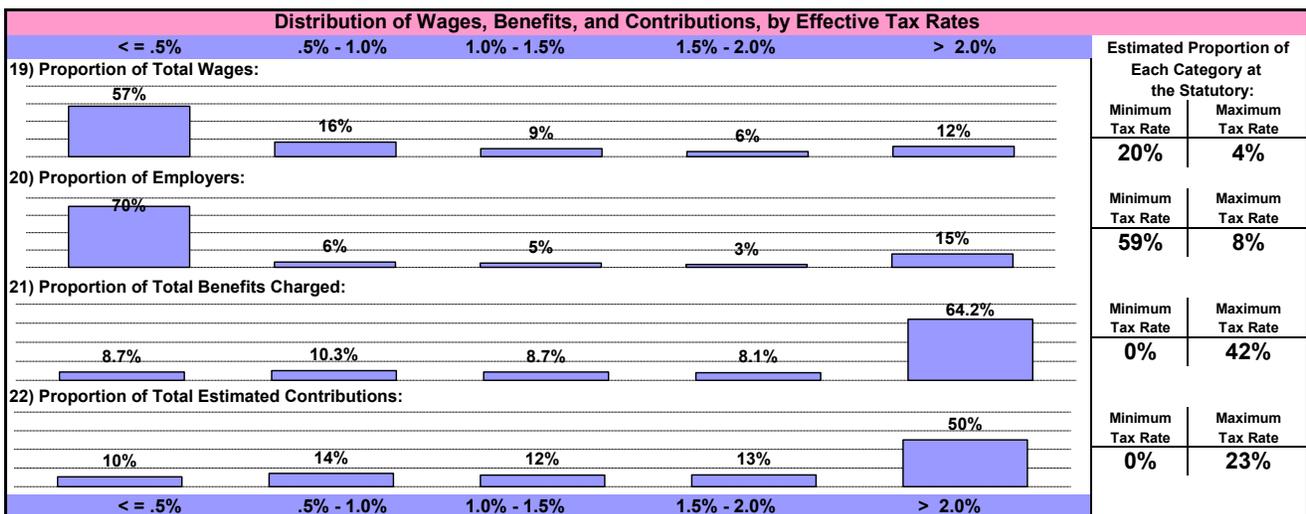


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IOWA		2009	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base (\$):	23,700
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.82 / 1.51	6) New Employer Tax Rate (%):	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 8.00	8) Average High Cost Multiple (1/1/2010):	0.70

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee	For Every One Dollar of Wages Paid	
	\$300	\$0.008	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$0	\$358	\$1,896
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$90 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	
	\$1.81	-\$0.81	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	1.51%	2.15%	-30%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	487	79%	\$439
15) Benefits Non-Charged:	82	13%	\$74
16) Benefits Charged to Inactive Employers:	32	5%	\$29
17) Total Reimbursable Benefits Paid	16	3%	
	Total: \$617	100%	\$542
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.
	\$30	5%	72%

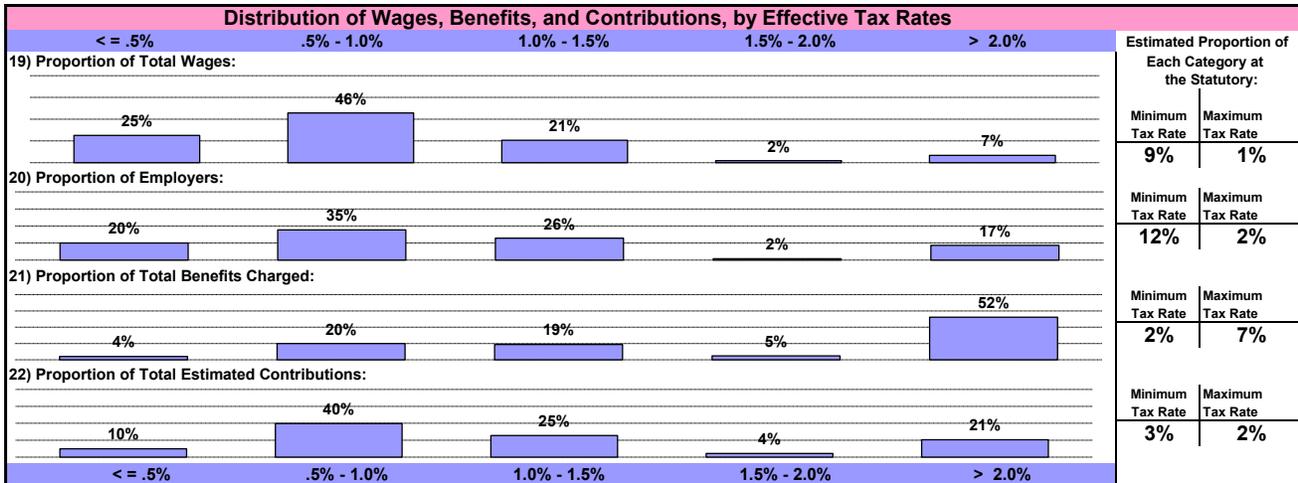


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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

IDAHO		2009	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	33,200
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.91 / 1.31	6) New Employer Tax Rate (%):	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.45 / 5.40	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
Per Covered Employee		For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$303	\$0.009	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$148	Average Rate \$436	Maximum Rate \$1,793
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:			
\$20 Per Employee at the Tax Base			
12) For Every One Dollar of Contributions the Amount Going:		To Pay Benefits in Previous Comp. Year \$2.20	Into the Trust Fund -\$1.20
13) Average Tax Rate Compared to Adequate Financing Rate2:			
	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	▼	▼	
	1.31%	1.80%	-27%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	291	89%	\$610
15) Benefits Non-Charged:	22	7%	\$46
16) Benefits Charged to Inactive Employers:	5	2%	\$11
17) Total Reimbursable Benefits Paid	10	3%	
Total:	\$328	100%	\$667
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.
	6	2%	36%



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ILLINOIS		2009	
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 (\$):	12,300
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.65 / 2.44	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.60 / 6.80	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$317	\$0.006	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$74	Average Rate \$300 Maximum Rate \$836
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$91	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.24	Into the Trust Fund -\$0.24	
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate 2.44%	Adequate Financing Rate 5.64%	-57%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,551	87%	\$359
15) Benefits Non-Charged:	92	5%	\$21
16) Benefits Charged to Inactive Employers:	56	3%	\$13
17) Total Reimbursable Benefits Paid	78	4%	
	Total:	\$1,777	100%
			\$394
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%

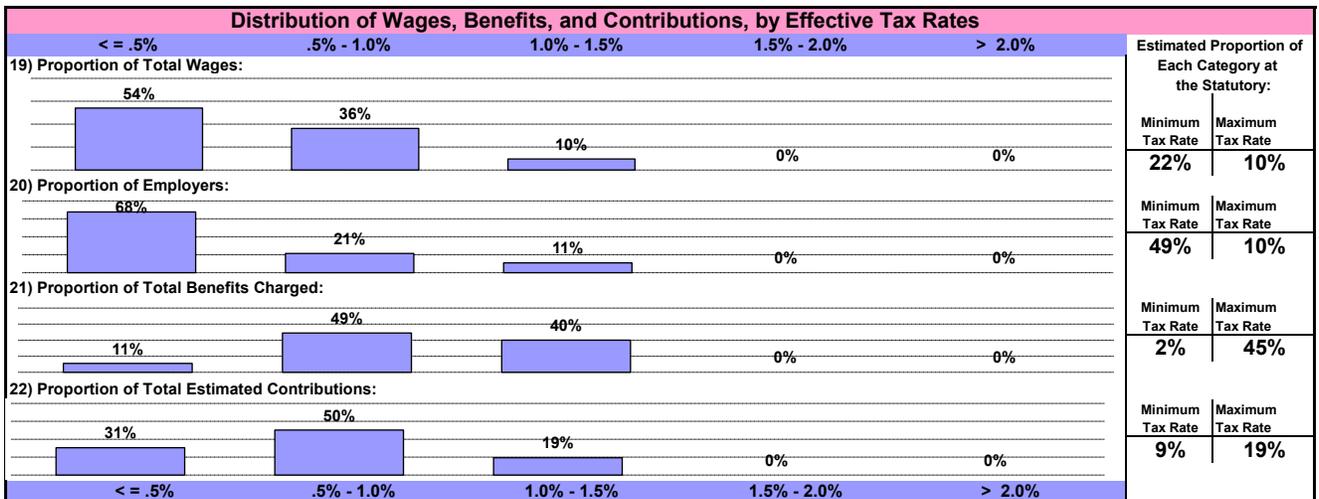
Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:
19) Proportion of Total Wages:	27.8%	40.8%	14.6%	6.4%	10.5%	Minimum Tax Rate: 14% Maximum Tax Rate: 13%
20) Proportion of Employers:	0.76	0.11	0.05	0.03	0.06	Minimum Tax Rate: 71% Maximum Tax Rate: 7%
21) Proportion of Total Benefits Charged:	9.6%	23.9%	13.6%	10.7%	42.1%	Minimum Tax Rate: 5% Maximum Tax Rate: 47%
22) Proportion of Total Estimated Contributions:	10%	32%	20%	12%	26%	Minimum Tax Rate: 4% Maximum Tax Rate: 30%

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INDIANA		2009	
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) %:	0.56 / 2.61	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.10 / 5.60	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$213	\$0.006	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$77	Average Rate \$183	Maximum Rate \$392
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$35 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$3.45	Into the Trust Fund -\$2.45	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 2.61%	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:	1,252	78%	\$591
15) Benefits Non-Charged:	88	5%	\$41
16) Benefits Charged to Inactive Employers:	221	14%	\$104
17) Total Reimbursable Benefits Paid	44	3%	
Total:	\$1,604	100%	\$736
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	Amount (\$ mil.) 166	% of Total Benefits 11%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 33%



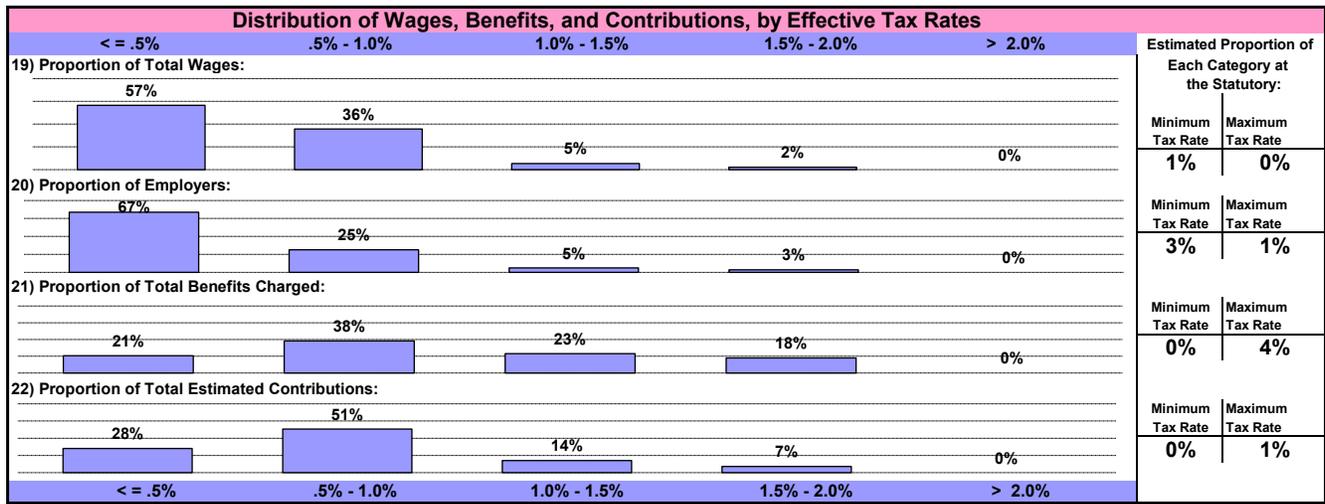
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KANSAS 2009

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) %: 0.46 / 1.38	6) New Employer Tax Rate (%): 4.0
7) Statutory Tax Rate (Minimum / Maximum)%: 0.00 / 7.40	8) Average High Cost Multiple (1/1/2010): 0.25

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$173	\$0.005	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Average Rate \$110	Maximum Rate \$592
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$12 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$2.56	Into the Trust Fund -\$1.56	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 1.38%	Adequate Financing Rate 2.61%	% Difference From Adeq. Finan. Rate -47%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	421	79%	\$359
15) Benefits Non-Charged:	67	13%	\$57
16) Benefits Charged to Inactive Employers:	33	6%	\$28
17) Total Reimbursable Benefits Paid	8	2%	\$4
Total:	\$530	100%	\$444
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	4	1%	41%



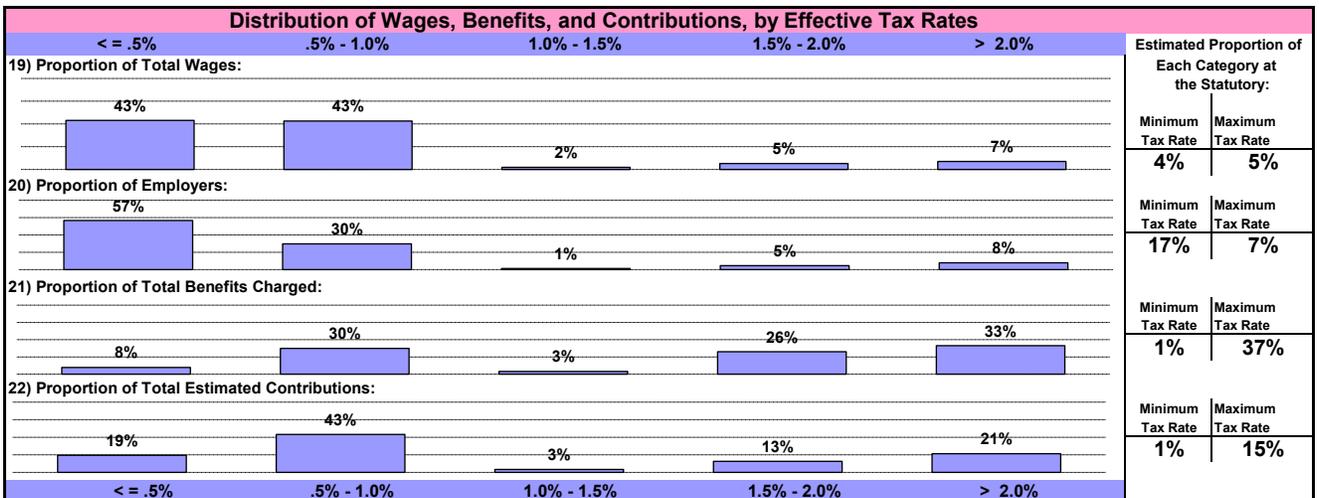
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KENTUCKY 2009

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) %:	0.77 / 3.07	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.00 / 10.00	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$287	\$0.008	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$80	Average Rate \$245	Maximum Rate \$800
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$45 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$2.62	Into the Trust Fund -\$1.62	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 3.07%	Adequate Financing Rate 5.04%	% Difference From Adeq. Finan. Rate -39%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	904	89%	\$689
15) Benefits Non-Charged:	36	4%	\$27
16) Benefits Charged to Inactive Employers:	45	4%	\$35
17) Total Reimbursable Benefits Paid	27	3%	
Total:	\$1,013	100%	\$750
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	90	9%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 38%



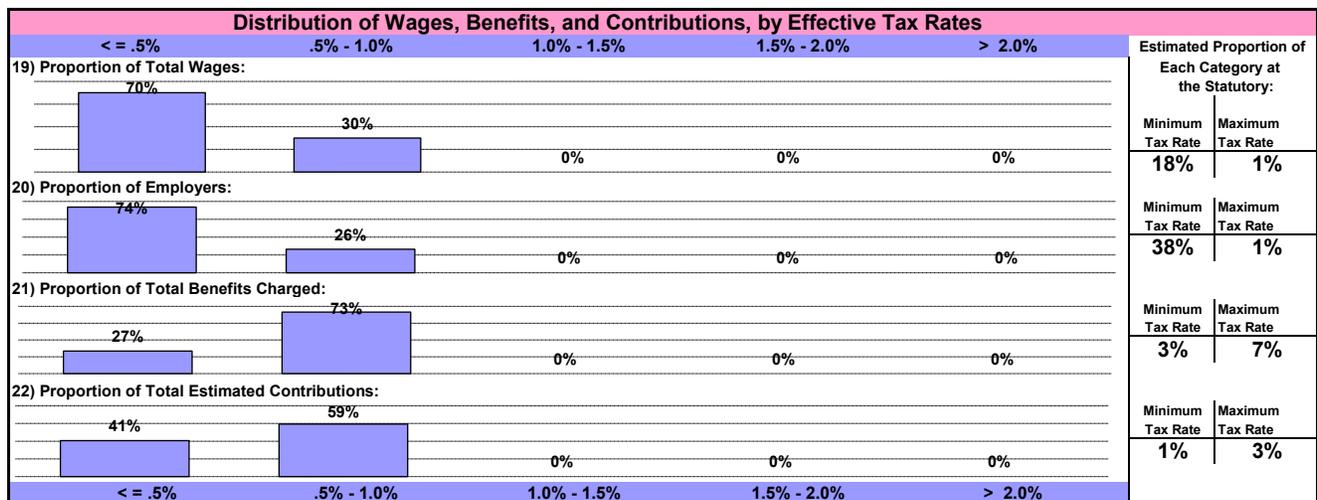
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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

LOUISIANA 2009

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) %:	0.30 / 1.39	6) New Employer Tax Rate (%):	2.8
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 6.20	8) Average High Cost Multiple (1/1/2010):	2.06

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$122	\$0.003	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$7	Average Rate \$98	Maximum Rate \$434
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$0 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.81	Into the Trust Fund -\$0.81	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 1.39%	Adequate Financing Rate 3.27%	% Difference From Adeq. Finan. Rate -57%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	255	77%	\$179
15) Benefits Non-Charged:	45	14%	\$32
16) Benefits Charged to Inactive Employers:	15	4%	\$10
17) Total Reimbursable Benefits Paid	15	5%	
Total:	<u>\$330</u>	<u>100%</u>	<u>\$221</u>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	5	1%	52%

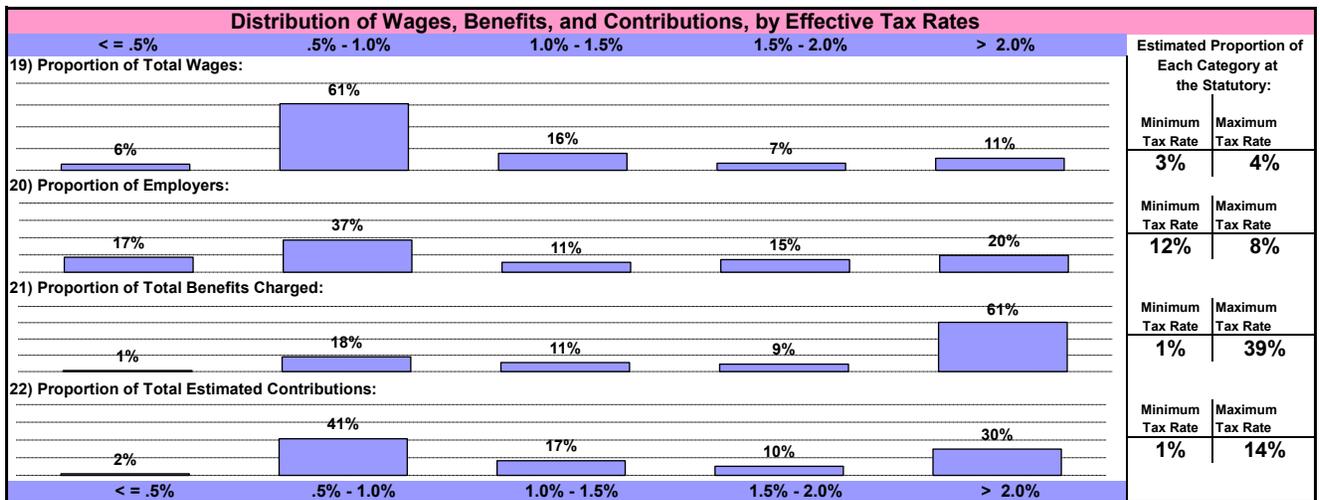


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MASSACHUSETTS		2009	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base (\$):	14,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.05 / 3.60	6) New Employer Tax Rate (%):	2.83
7) Statutory Tax Rate (Minimum / Maximum)%:	1.26 / 12.27	8) Average High Cost Multiple (1/1/2010):	0.09

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$594	\$0.010	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$176	Average Rate \$504	Maximum Rate \$1,718
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$50 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.71	Into the Trust Fund -\$0.71	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 3.60%	Adequate Financing Rate 5.03%	% Difference From Adeq. Finan. Rate -28%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	2,243	87%	\$929
15) Benefits Non-Charged:	208	8%	\$86
16) Benefits Charged to Inactive Employers:	2	0%	\$1
17) Total Reimbursable Benefits Paid	137	5%	
Total:	\$2,590	100%	\$1,016
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	261	11%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 46%



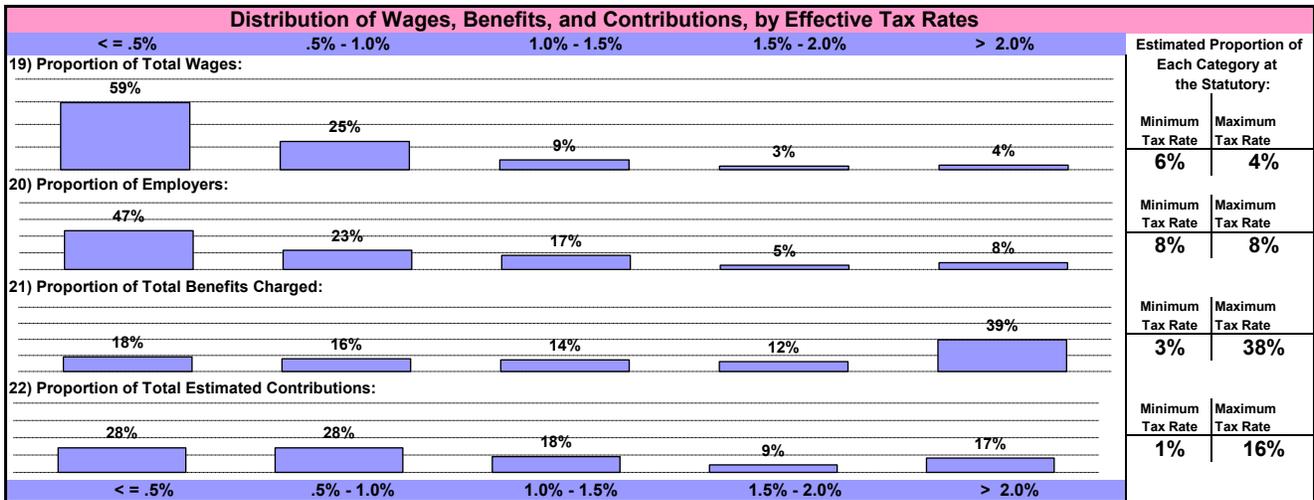
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

MAINE 2009

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 / 1.59	6) New Employer Tax Rate (%):	1.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.44 / 5.40	8) Average High Cost Multiple (1/1/2010):	1.20

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$197	\$0.006	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$53	Average Rate \$191	Maximum Rate \$648
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$30 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$2.52	Into the Trust Fund -\$1.52	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate ▼ 1.59%	Adequate Financing Rate ▼ 2.03%	% Difference From Adeq. Finan. Rate -21%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	177	80%	\$417
15) Benefits Non-Charged:	32	15%	\$76
16) Benefits Charged to Inactive Employers:	1	1%	\$3
17) Total Reimbursable Benefits Paid	10	5%	\$3
Total:	\$221	100%	\$496
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	Amount (\$ mil.) 17	% of Total Benefits 8%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 44%

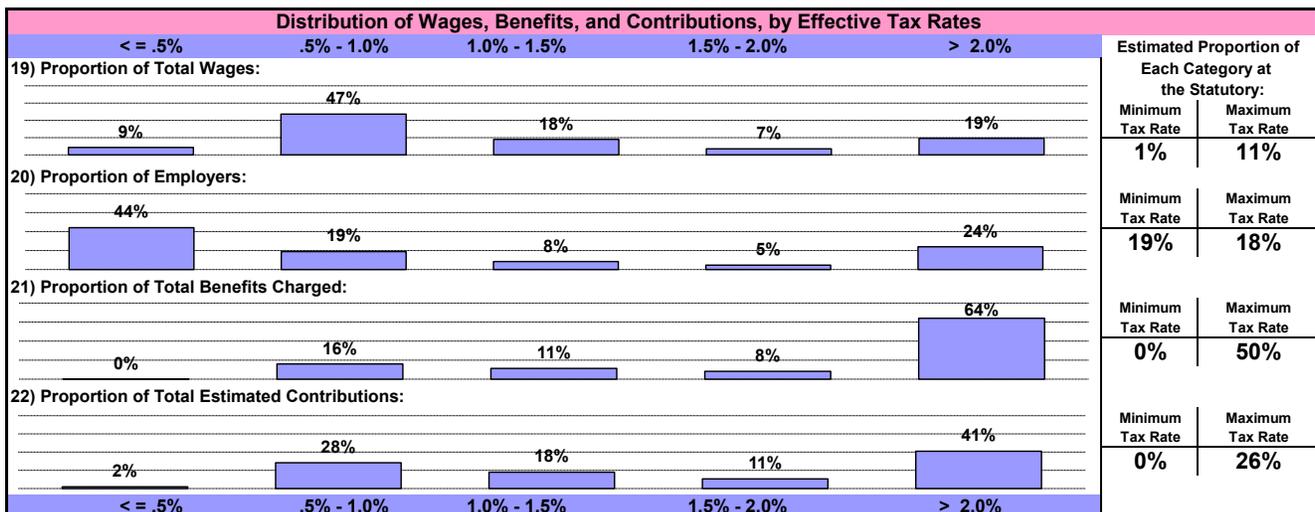


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

MICHIGAN		2009	
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) %:	1.07 / 4.57	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.60 / 10.30	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee	For Every One Dollar of Wages Paid	
	\$460	\$0.011	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate
		\$54	\$411
			Maximum Rate
			\$927
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$85	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$2.51	-\$1.51	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate	Adequate Financing Rate	
	4.57%	7.82%	-42%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	2,898	85%	\$1,016
15) Benefits Non-Charged:	88	3%	\$31
16) Benefits Charged to Inactive Employers:	308	9%	\$108
17) Total Reimbursable Benefits Paid	108	3%	
	Total: \$3,403	100%	\$1,155
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$389	12%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 51%

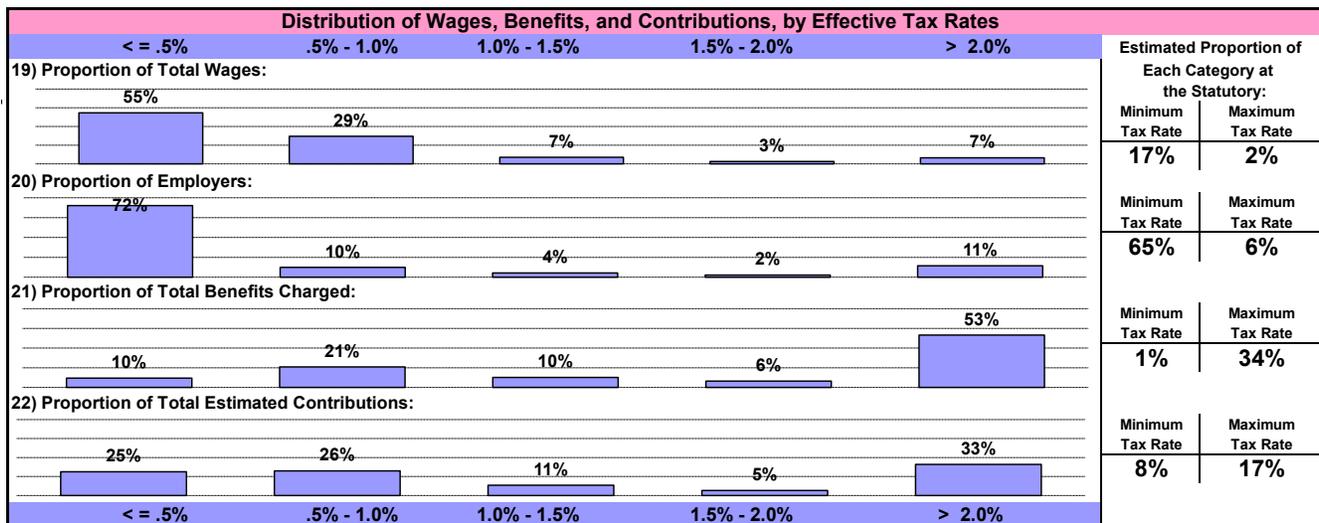


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

MINNESOTA		2009	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	26,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.72 / 1.48	6) New Employer Tax Rate (%):	2.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.56 / 10.70	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$325	\$0.007	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate
		\$145	\$386
			Maximum Rate
			\$2,782
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$295	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$2.42	-\$1.42	
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference
	Current Avg. Tax Rate	Adequate Financing Rate	From Adeq. Finan. Rate
	1.48%	2.48%	-40%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,333	82%	\$690
15) Benefits Non-Charged:	156	10%	\$81
16) Benefits Charged to Inactive Employers:	30	2%	\$16
17) Total Reimbursable Benefits Paid	113	7%	\$786
	Total:	\$1,632	100%
			\$786
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$78	5%	62%
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.



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

MISSOURI		2009	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	12,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.64 / 2.01	6) New Employer Tax Rate (%):	3.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 9.75	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$258	\$0.006	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Average Rate \$251	Maximum Rate \$1,219
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$45 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.76	Into the Trust Fund -\$0.76	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 2.01%	Adequate Financing Rate 3.22%	% Difference From Adeq. Finan. Rate -38%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	814	87%	\$411
15) Benefits Non-Charged:	79	9%	\$40
16) Benefits Charged to Inactive Employers:	3	0%	\$1
17) Total Reimbursable Benefits Paid	34	4%	
Total:	\$930	100%	\$453
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	21	2%	60% <small>Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</small>

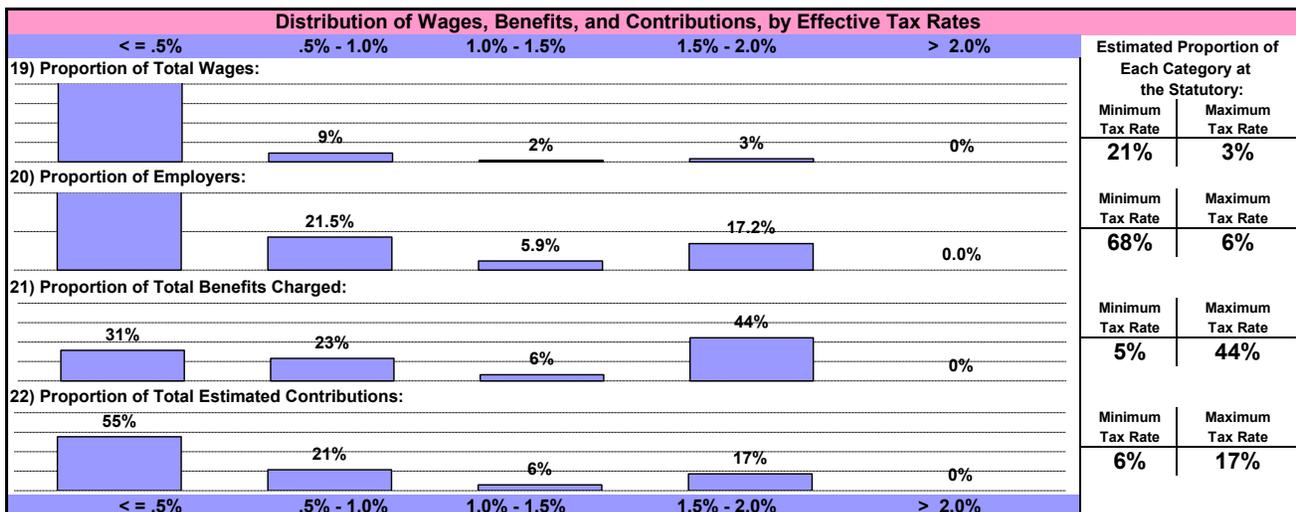
Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:
19) Proportion of Total Wages:	57%	27%	9%	2%	3%	Minimum Tax Rate: 3%, Maximum Tax Rate: 1%
20) Proportion of Employers:	55%	19%	16%	3%	7%	Minimum Tax Rate: 14%, Maximum Tax Rate: 3%
21) Proportion of Total Benefits Charged:	14%	22%	20%	14%	30%	Minimum Tax Rate: 1%, Maximum Tax Rate: 13%
22) Proportion of Total Estimated Contributions:	31%	30%	17%	7%	15%	Minimum Tax Rate: 0%, Maximum Tax Rate: 6%

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

MISSISSIPPI		2009	
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) %:	0.31 / 1.25	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.70 / 5.40	8) Average High Cost Multiple (1/1/2010):	1.71

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$104	\$0.003	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate
		\$49	\$87
			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	Into the Trust Fund	
	\$3.50	-\$2.50	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate	Adequate Financing Rate	
	1.25%	2.36%	-47%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	269	88%	\$328
15) Benefits Non-Charged:	10	3%	\$12
16) Benefits Charged to Inactive Employers:	18	6%	\$22
17) Total Reimbursable Benefits Paid	10	3%	
	Total:	100%	\$363
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$30	10%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 32%



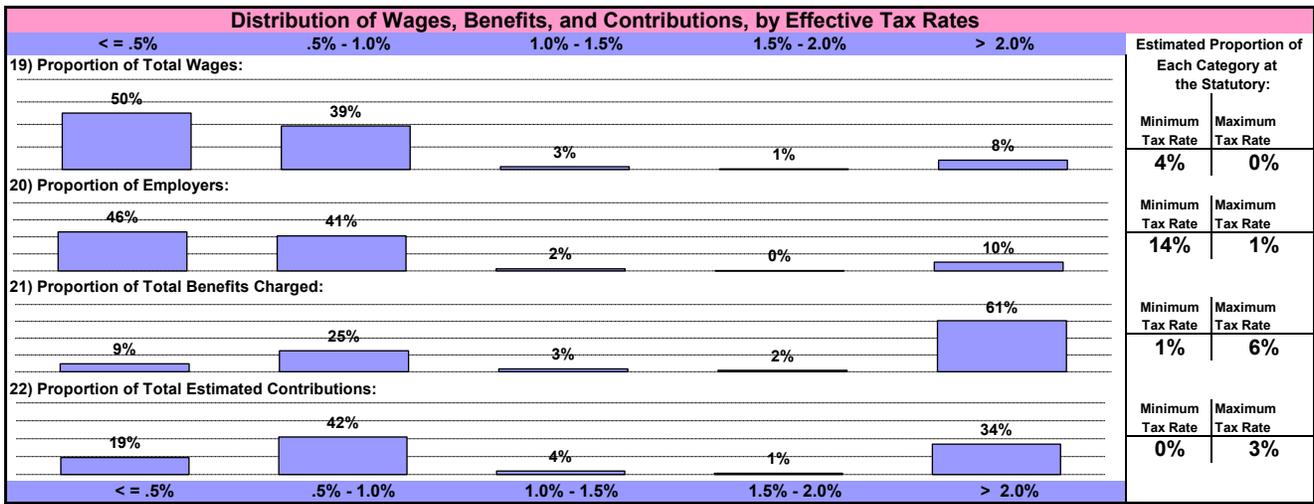
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

MONTANA 2009

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	25,100
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.62 / 0.93	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 6.12	8) Average High Cost Multiple (1/1/2010):	1.20

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$203	\$0.006	
10) Estimated Contributions Per Employee at the Tax Base:	\$0	Average Rate \$234	Maximum Rate \$1,536
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:			
	\$29 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$2.70	Into the Trust Fund -\$1.70	
13) Average Tax Rate Compared to Adequate Financing Rate2:			
	Current Avg. Tax Rate 0.93%	Adequate Financing Rate 1.19%	% Difference From Adeq. Finan. Rate -22%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	149	76%	\$435
15) Benefits Non-Charged:	27	14%	\$79
16) Benefits Charged to Inactive Employers:	11	6%	\$33
17) Total Reimbursable Benefits Paid	9	5%	\$27
Total:	\$196	100%	\$547
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:			
	Amount (\$ mil.) 2	% of Total Benefits 1%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 45%



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

NORTH CAROLINA 2009

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	19,300
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.76 / 1.70	6) New Employer Tax Rate (%):	1.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 6.84	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$299	Minimum Rate	\$0.008
10) Estimated Contributions Per Employee at the Tax Base:	\$0	Average Rate	\$1,320
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$161 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	
	\$0.94	\$0.06	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	▼	▼	
	1.70%	1.85%	-9%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	587	68%	\$197
15) Benefits Non-Charged:	175	20%	\$59
16) Benefits Charged to Inactive Employers:	76	9%	\$26
17) Total Reimbursable Benefits Paid	28	3%	\$9
Total:	<u>\$865</u>	<u>100%</u>	<u>\$282</u>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	NA	NA	NA

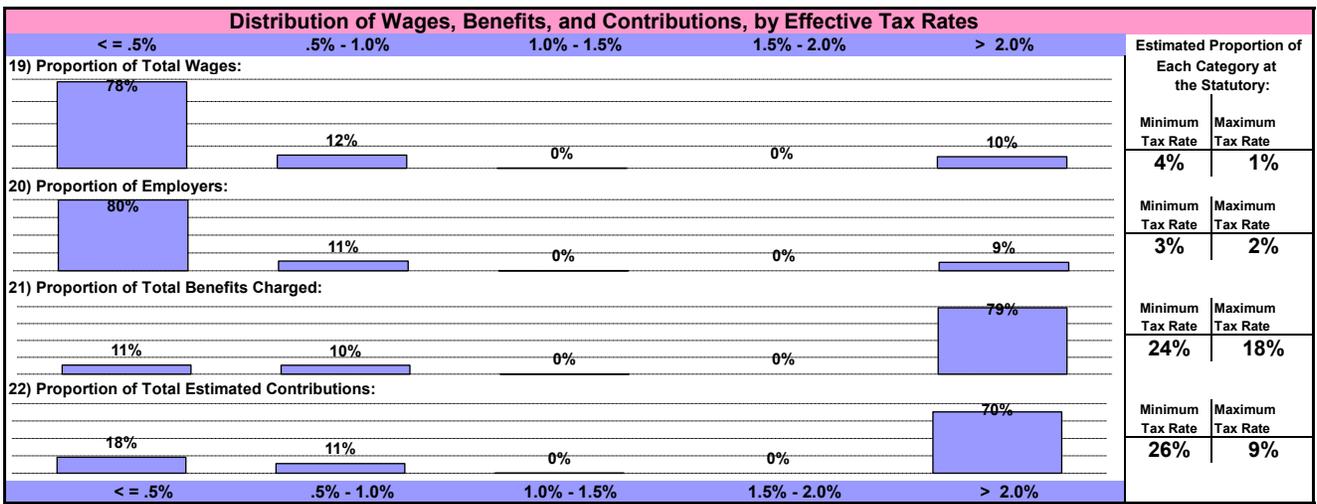
¹ Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
² Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

NORTH DAKOTA 2009

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	23,700
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.57 / 1.03	6) New Employer Tax Rate (%):	1.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.20 / 9.86	8) Average High Cost Multiple (1/1/2010):	1.15

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$200	Minimum Rate	Average Rate
		\$47	\$243
		Maximum Rate	\$2,337
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 :			
\$116 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
		\$1.75	-\$0.75
13) Average Tax Rate Compared to Adequate Financing Rate ² :			
	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	1.03%	1.51%	-32%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	67	73%	\$262
15) Benefits Non-Charged:	11	12%	\$44
16) Benefits Charged to Inactive Employers:	11	12%	\$44
17) Total Reimbursable Benefits Paid	3	3%	\$12
Total:	\$92	100%	\$350
			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:	4	5%	58%



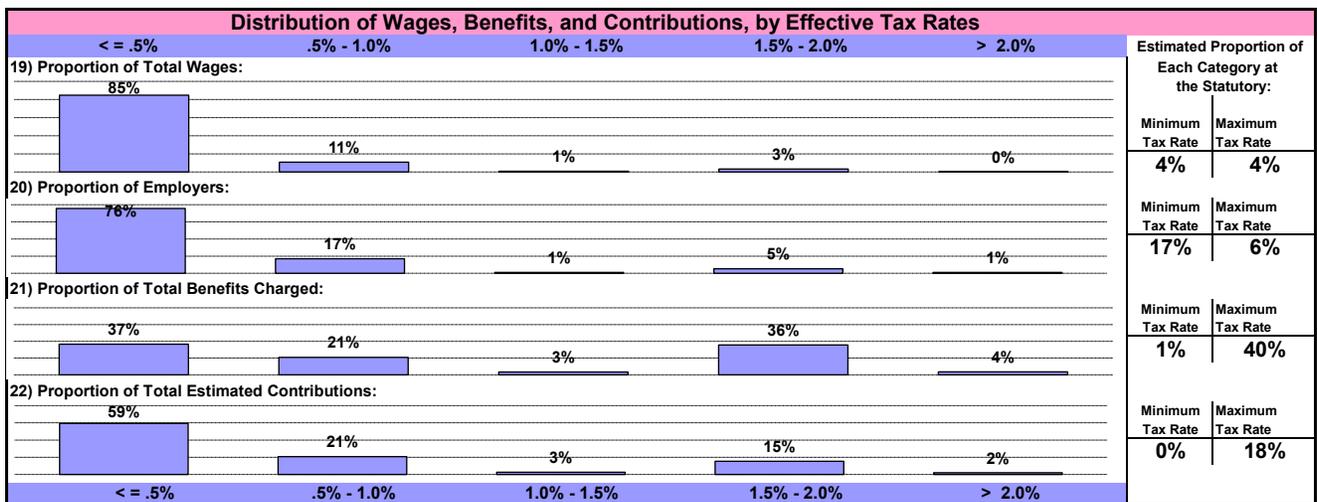
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

NEBRASKA 2009

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) %:	0.36 / 1.34	6) New Employer Tax Rate (%):	1.3
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 5.40	8) Average High Cost Multiple (1/1/2010):	0.99

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$130	\$0.004	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Average Rate \$120	Maximum Rate \$486
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$24 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$2.30	Into the Trust Fund -\$1.30	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 1.34%	Adequate Financing Rate 2.11%	% Difference From Adeq. Finan. Rate -37%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	146	68%	\$214
15) Benefits Non-Charged:	43	20%	\$63
16) Benefits Charged to Inactive Employers:	15	7%	\$21
17) Total Reimbursable Benefits Paid	11	5%	\$298
Total:			
	\$214	100%	\$298
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	11	5%	59%



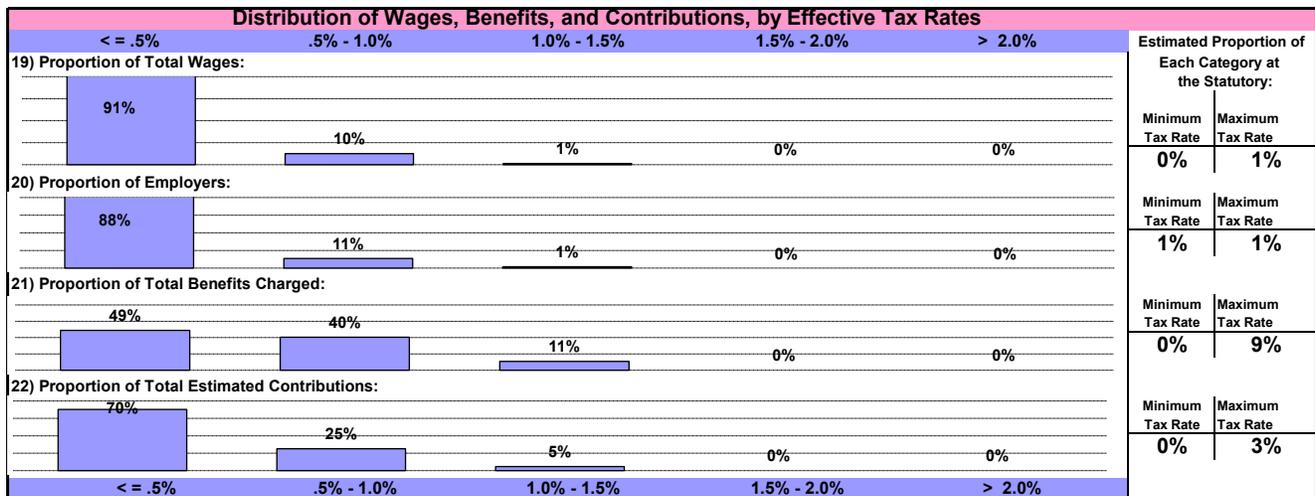
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

NEW HAMPSHIRE 2009

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) %:	0.45 / 2.23	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 6.50	8) Average High Cost Multiple (1/1/2010):	0.09

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$203	\$0.004	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$8	Average Rate \$178	Maximum Rate \$520
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$4 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.22	Into the Trust Fund -\$0.22	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 2.23%	Adequate Financing Rate 3.00%	% Difference From Adeq. Finan. Rate -26%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	96	82%	\$211
15) Benefits Non-Charged:	6	5%	\$13
16) Benefits Charged to Inactive Employers:	10	9%	\$22
17) Total Reimbursable Benefits Paid	5	5%	
Total:	\$118	100%	\$247
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	4	4%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 31%



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

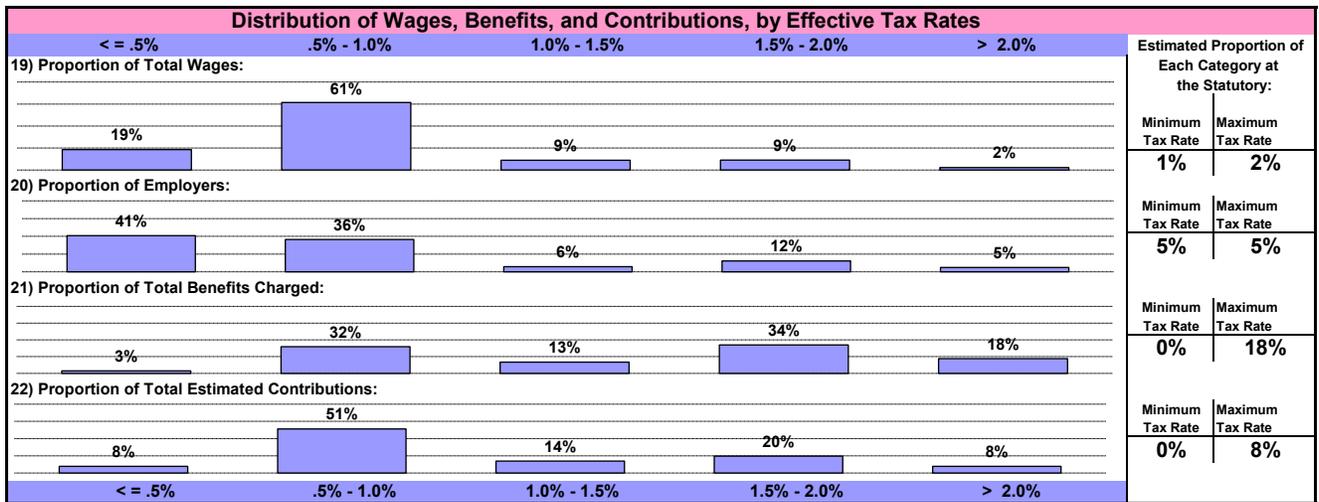
NEW JERSEY 2009

1) Type of Experience Rating Method: Reserve Ratio	2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Proportionally	4) Taxable Wage Base (\$): 28,900
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.92 / 2.06	6) New Employer Tax Rate (%): 2.8
7) Statutory Tax Rate (Minimum / Maximum)%: 0.30 / 5.40	8) Average High Cost Multiple (1/1/2010): 0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$507	\$0.009	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$87	Average Rate \$596	Maximum Rate \$1,561
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$28 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.48	Into the Trust Fund -\$0.48	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 2.06%	Adequate Financing Rate 3.55%	% Difference From Adeq. Finan. Rate -42%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,811	77%	\$608
15) Benefits Non-Charged:	317	14%	\$107
16) Benefits Charged to Inactive Employers:	97	4%	\$33
17) Total Reimbursable Benefits Paid	123	5%	\$41
Total:	\$2,348	100%	\$747
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	136	6%	\$43

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

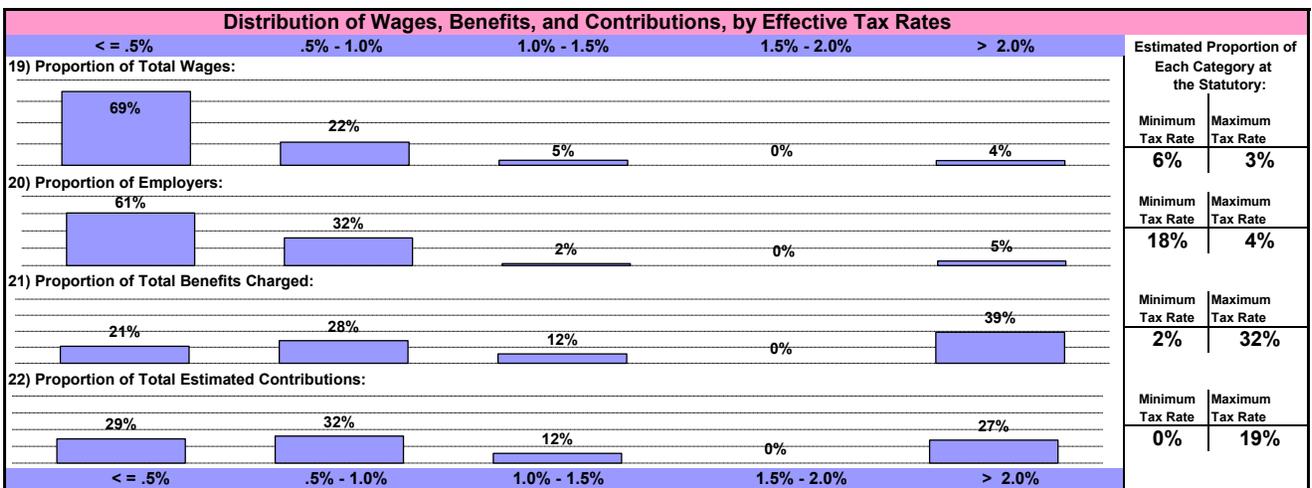


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

NEW MEXICO		2009	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	20,900
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.57 / 1.11	6) New Employer Tax Rate (%):	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.03 / 5.40	8) Average High Cost Multiple (1/1/2010):	1.19

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$211	\$0.006	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$6	Average Rate \$232	Maximum Rate \$1,129
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$94 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$2.14	Into the Trust Fund -\$1.14	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 1.11%	Adequate Financing Rate 1.39%	% Difference From Adeq. Finan. Rate -20%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	200	71%	\$339
15) Benefits Non-Charged:	34	12%	\$58
16) Benefits Charged to Inactive Employers:	31	11%	\$53
17) Total Reimbursable Benefits Paid	15	5%	
Total:	\$279	100%	\$450
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	12	4%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 61%

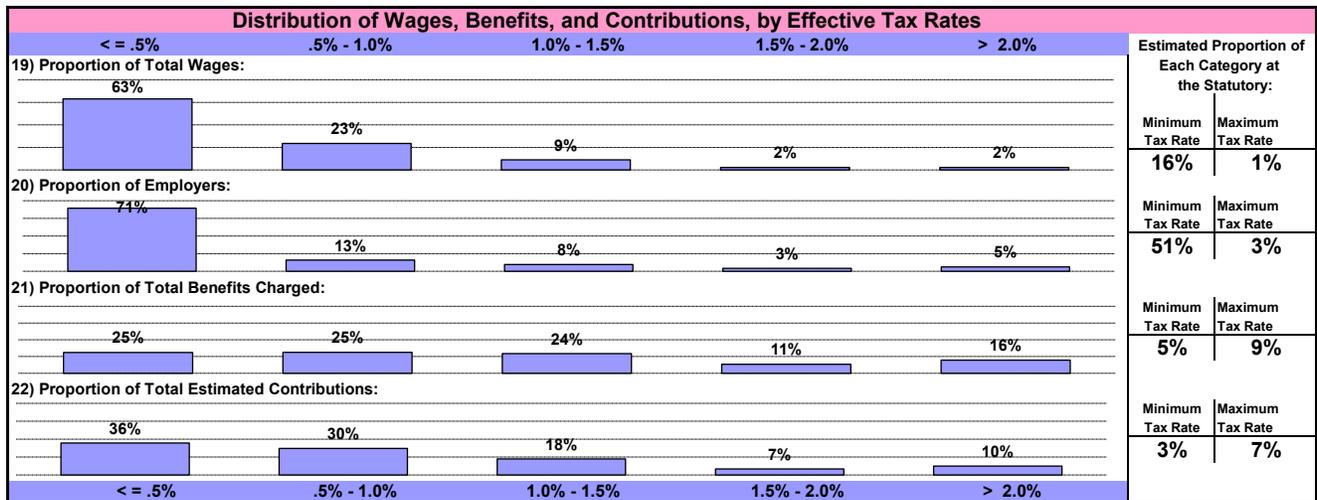


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NEVADA		2009	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	26,600
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.73 / 1.25	6) New Employer Tax Rate (%):	3.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.25 / 5.40	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$302	\$0.007	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$67	Average Rate \$332	Maximum Rate \$1,436
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$61 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$3.30	Into the Trust Fund -\$2.30	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 1.25%	Adequate Financing Rate 2.04%	% Difference From Adeq. Finan. Rate -39%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	791	83%	\$825
15) Benefits Non-Charged:	78	8%	\$81
16) Benefits Charged to Inactive Employers:	88	9%	\$91
17) Total Reimbursable Benefits Paid	2	0%	
Total:	\$958	100%	\$998
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	Amount (\$ mil.) 16	% of Total Benefits 2%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 52%



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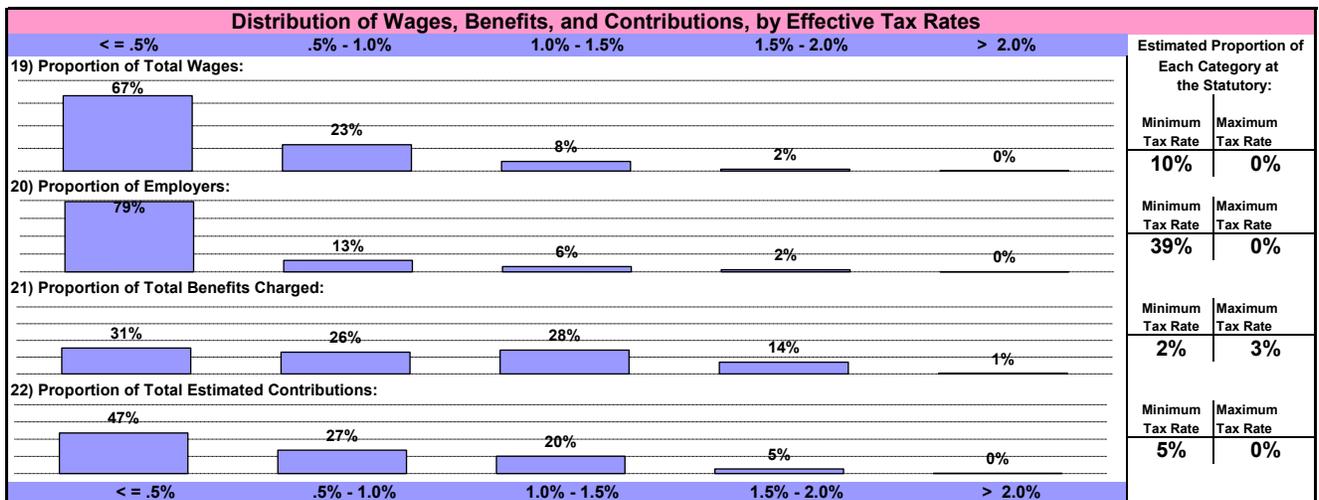
NEW YORK 2009

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) %:	0.61 / 3.74	6) New Employer Tax Rate (%):	4.1
7) Statutory Tax Rate (Minimum / Maximum)%:	0.70 / 8.70	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$370	\$0.006	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$60	Average Rate \$318	Maximum Rate \$740
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 \$2.12	Into the Trust Fund -\$1.12	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 3.74%	Adequate Financing Rate 5.83%	% Difference From Adeq. Finan. Rate -36%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	4,293	85%	\$730
15) Benefits Non-Charged:	85	2%	\$14
16) Benefits Charged to Inactive Employers:	241	5%	\$41
17) Total Reimbursable Benefits Paid	416	8%	
Total:	\$5,036	100%	\$785
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	38	1%	16%

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



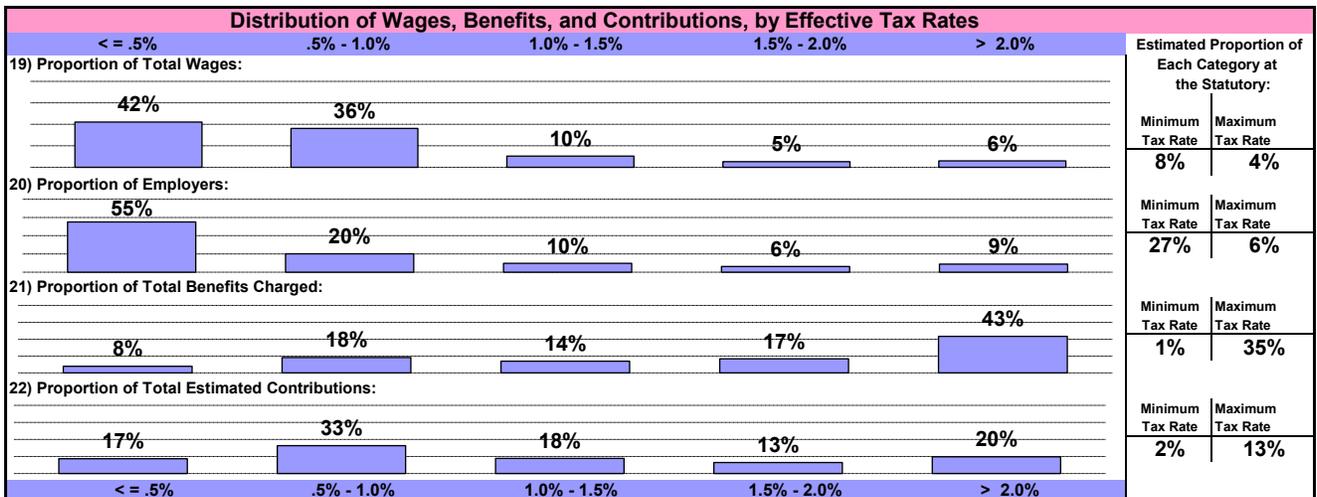
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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

OHIO		2009	
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) %:	0.67 / 2.73	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.40 / 9.00	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$273	\$0.007	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$36	Average Rate \$246	Maximum Rate \$810
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 \$2.23	Into the Trust Fund -\$1.23	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 2.73%	Adequate Financing Rate 4.78%	% Difference From Adeq. Finan. Rate -43%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,886	80%	\$503
15) Benefits Non-Charged:	168	7%	\$45
16) Benefits Charged to Inactive Employers:	225	10%	\$60
17) Total Reimbursable Benefits Paid	71	3%	
Total:	\$2,351	100%	\$608
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	175	8%	46%

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

OKLAHOMA 2011

1) Type of Experience Rating Method:	Benefit Wage	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	None	4) Taxable Wage Base (\$):	14,200
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.27 / 0.68	6) New Employer Tax Rate (%):	1.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 5.50	8) Average High Cost Multiple (1/1/2011):	1.16

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$99	\$0.003	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$14	Average Rate \$97
			Maximum Rate \$781
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	NA		
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.28	Into the Trust Fund -\$0.28	
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate	Adequate Financing Rate	
	0.68%	1.42%	-52%

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

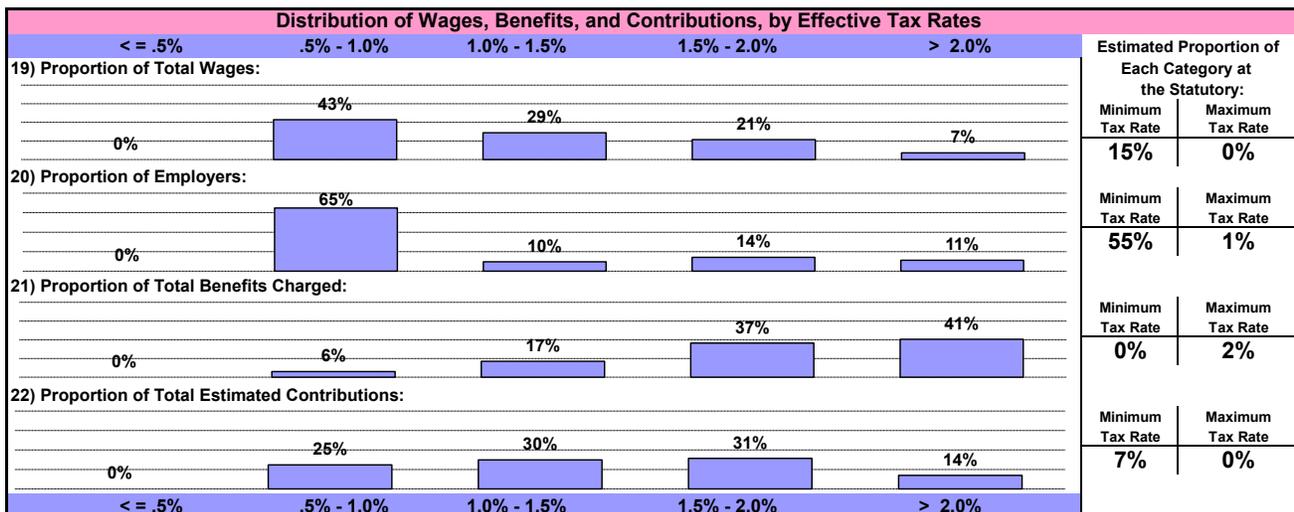
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2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

OREGON		2009	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	31,300
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.17 / 1.91	6) New Employer Tax Rate (%):	2.8
7) Statutory Tax Rate (Minimum / Maximum)%:	0.90 / 5.40	8) Average High Cost Multiple (1/1/2010):	0.89

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee	For Every One Dollar of Wages Paid	
	\$467	\$0.012	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate
		\$282	\$598
			Maximum Rate
			\$1,690
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$63	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$2.35	-\$1.35	
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate	Adequate Financing Rate	
	▼	▼	
	1.91%	2.49%	-23%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,041	75%	\$862
15) Benefits Non-Charged:	196	14%	\$162
16) Benefits Charged to Inactive Employers:	89	6%	\$74
17) Total Reimbursable Benefits Paid	56	4%	
	Total:	100%	\$1,098
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$9	1%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 18%

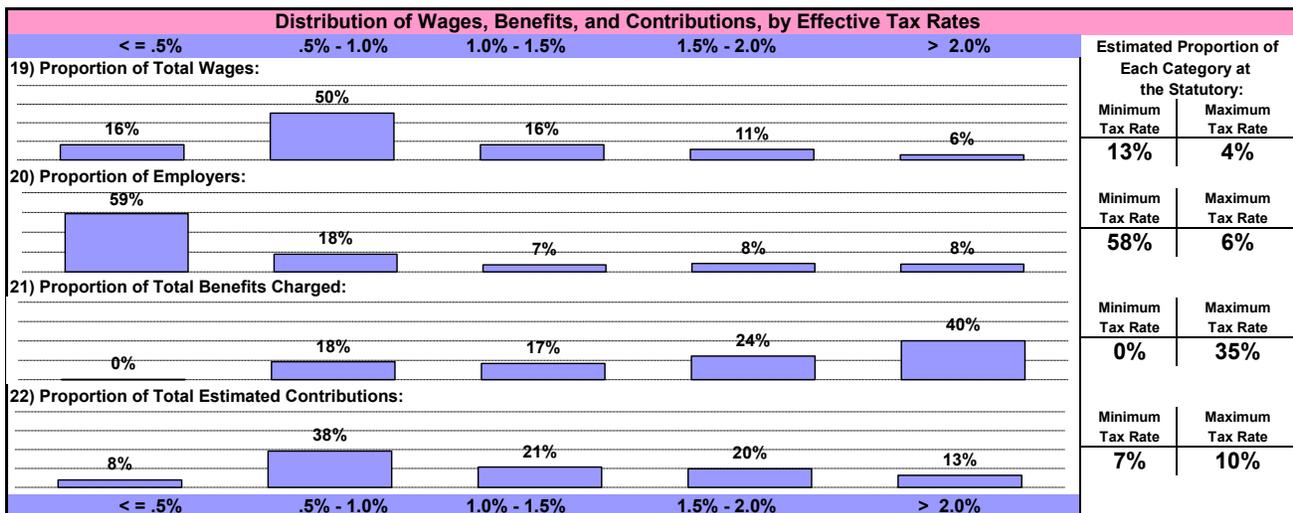


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PENNSYLVANIA		2009	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.94 / 4.64	6) New Employer Tax Rate (%):	3.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.84 / 13.16	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$418	\$0.009	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$147	Average Rate \$371 Maximum Rate \$1,053
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$84	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$2.23	Into the Trust Fund -\$1.23	
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate 4.64%	Adequate Financing Rate 8.53%	-46%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	3,171	79%	\$775
15) Benefits Non-Charged:	421	10%	\$103
16) Benefits Charged to Inactive Employers:	225	6%	\$55
17) Total Reimbursable Benefits Paid	192	5%	
	Total: \$4,009	100%	\$933
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$32	1%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 2%

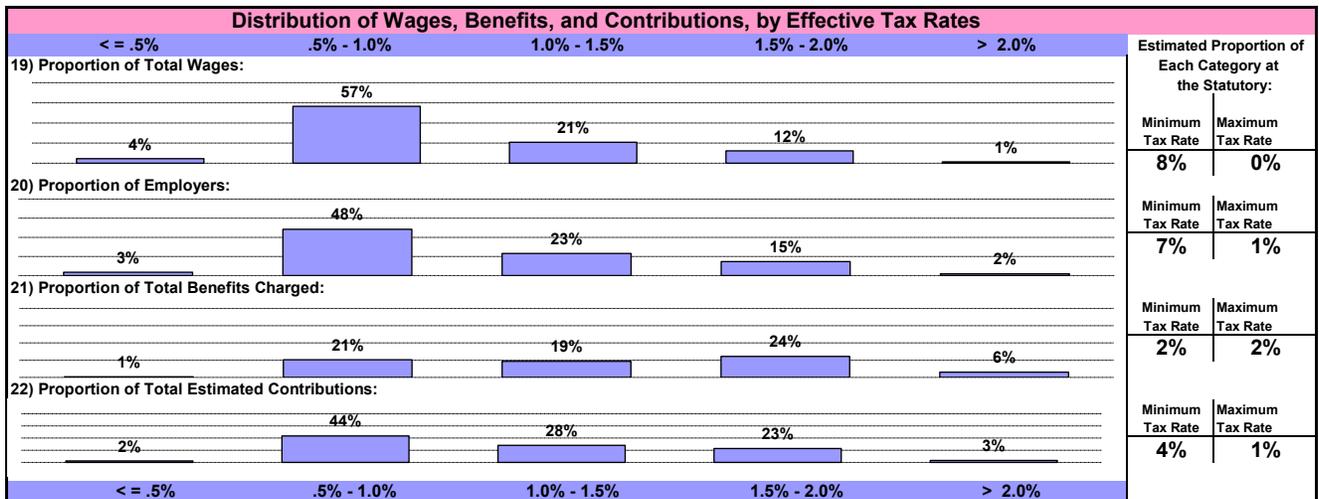


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PUERTO RICO		2009	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.98 / 3.11	6) New Employer Tax Rate (%):	2.9
7) Statutory Tax Rate (Minimum / Maximum)%:	1.40 / 5.40	8) Average High Cost Multiple (1/1/2010):	0.93

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$238	\$0.010	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$98	Average Rate \$218	Maximum Rate \$378
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$7 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.60	Into the Trust Fund -\$0.60	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate ▼ 3.11%	Adequate Financing Rate ▼ 4.80%	% Difference From Adeq. Finan. Rate -35%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	203	77%	\$308
15) Benefits Non-Charged:	0	0%	\$0
16) Benefits Charged to Inactive Employers:	48	18%	\$73
17) Total Reimbursable Benefits Paid	12	5%	
Total:	\$263	100%	\$381
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	Amount (\$ mil.) 4	% of Total Benefits 1%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 26%

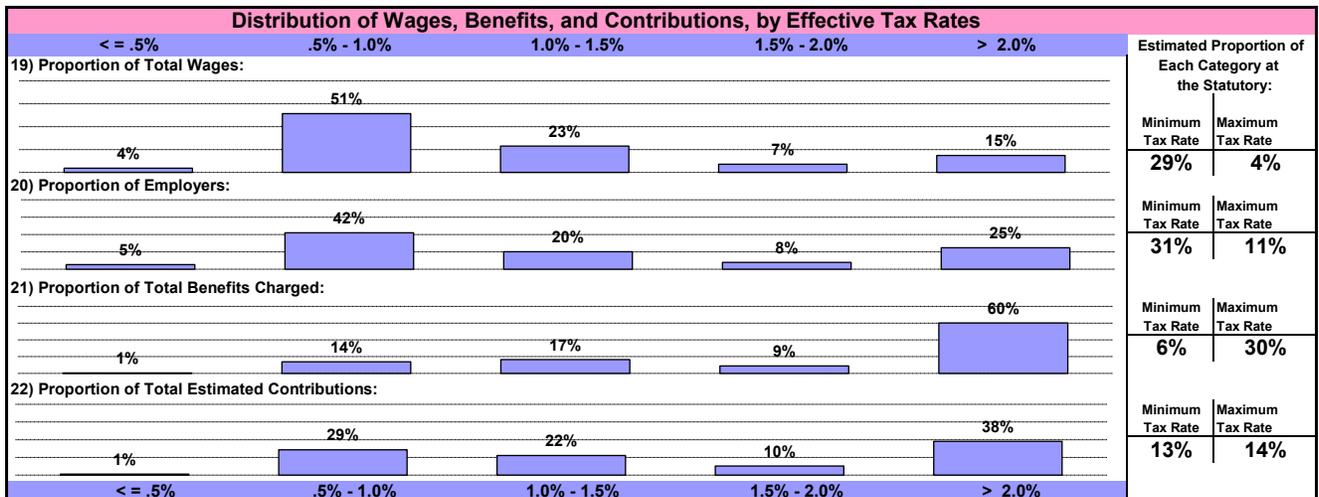


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RHODE ISLAND		2009	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	18,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.41 / 3.37	6) New Employer Tax Rate (%):	2.4
7) Statutory Tax Rate (Minimum / Maximum)%:	1.69 / 9.79	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$574	\$0.014	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$304	Average Rate \$607	Maximum Rate \$1,762
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$36 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.89	Into the Trust Fund -\$0.89	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 3.37%	Adequate Financing Rate 5.55%	% Difference From Adeq. Finan. Rate -39%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	311	82%	\$938
15) Benefits Non-Charged:	20	5%	\$62
16) Benefits Charged to Inactive Employers:	30	8%	\$89
17) Total Reimbursable Benefits Paid	18	5%	
Total:	\$380	100%	\$1,088
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	34	9%	40%



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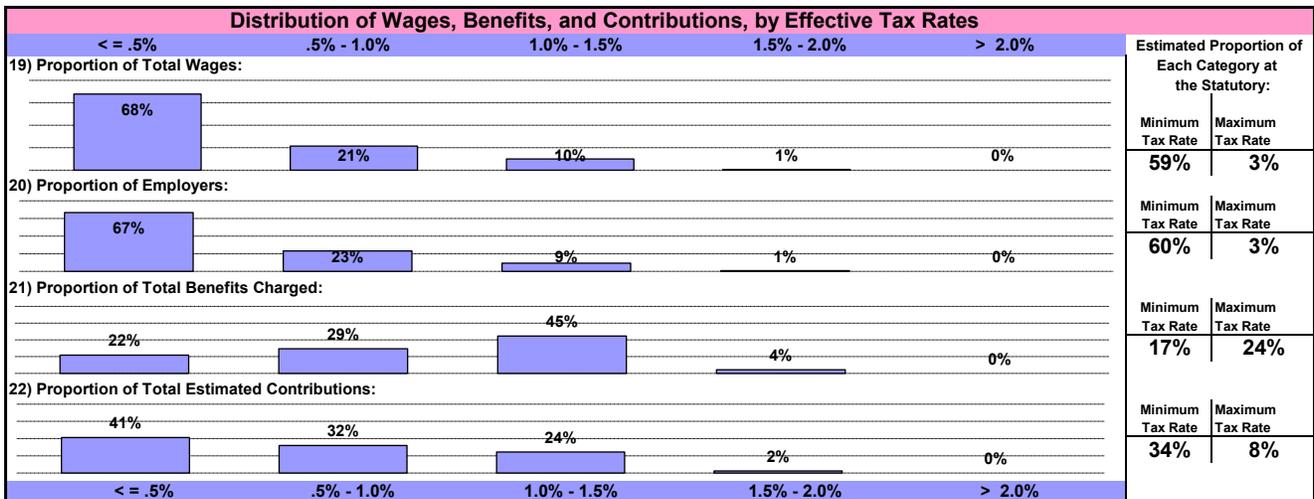
SOUTH CAROLINA 2009

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) %: 0.47 / 2.06	6) New Employer Tax Rate (%): 3.4
7) Statutory Tax Rate (Minimum / Maximum) %: 1.14 / 6.00	8) Average High Cost Multiple (1/1/2010): 0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$169	\$0.005	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$80	Average Rate \$144	Maximum Rate \$420
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$17 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$3.23	Into the Trust Fund -\$2.23	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate ▼ 2.06%	Adequate Financing Rate ▼ 4.37%	% Difference From Adeq. Finan. Rate -53%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	612	79%	\$447
15) Benefits Non-Charged:	61	8%	\$44
16) Benefits Charged to Inactive Employers:	77	10%	\$56
17) Total Reimbursable Benefits Paid	25	3%	
Total:	\$775	100%	\$547
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	47	6%	30%

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



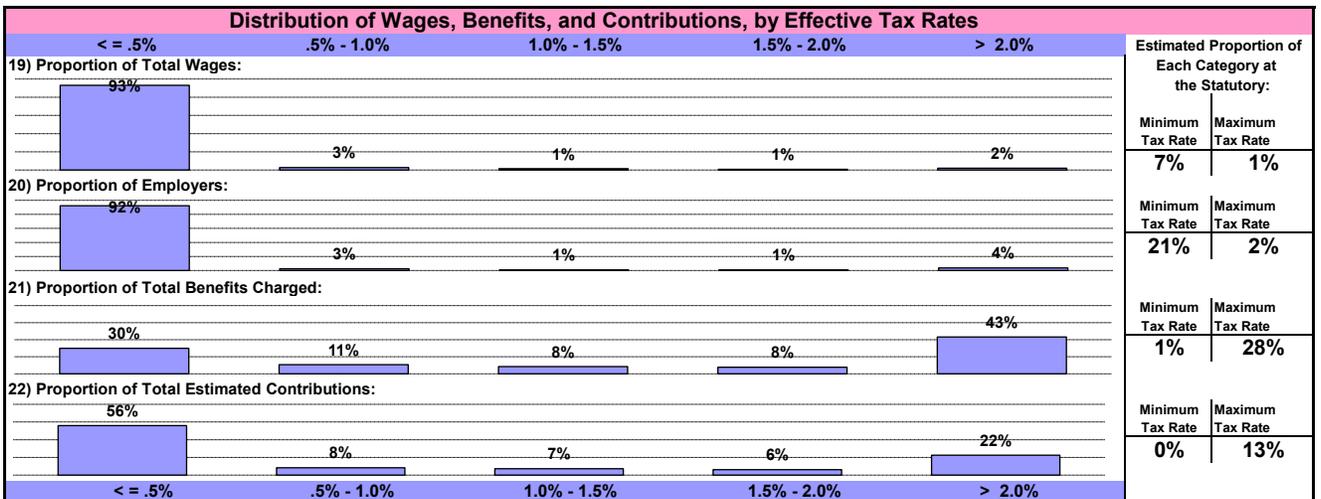
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SOUTH DAKOTA 2009

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 (\$): 9,500
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.31 / 0.98	6) New Employer Tax Rate (%): 1.2
7) Statutory Tax Rate (Minimum / Maximum) %: 0.00 / 8.50	8) Average High Cost Multiple (1/1/2010): 0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$98	\$0.003	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Average Rate \$93	Maximum Rate \$808
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$94 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$2.19	Into the Trust Fund -\$1.19	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 0.98%	Adequate Financing Rate 1.67%	% Difference From Adeq. Finan. Rate -41%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	50	76%	\$169
15) Benefits Non-Charged:	10	16%	\$35
16) Benefits Charged to Inactive Employers:	3	5%	\$11
17) Total Reimbursable Benefits Paid	2	3%	
Total:	<u>\$65</u>	<u>100%</u>	<u>\$215</u>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	2	4%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 54%

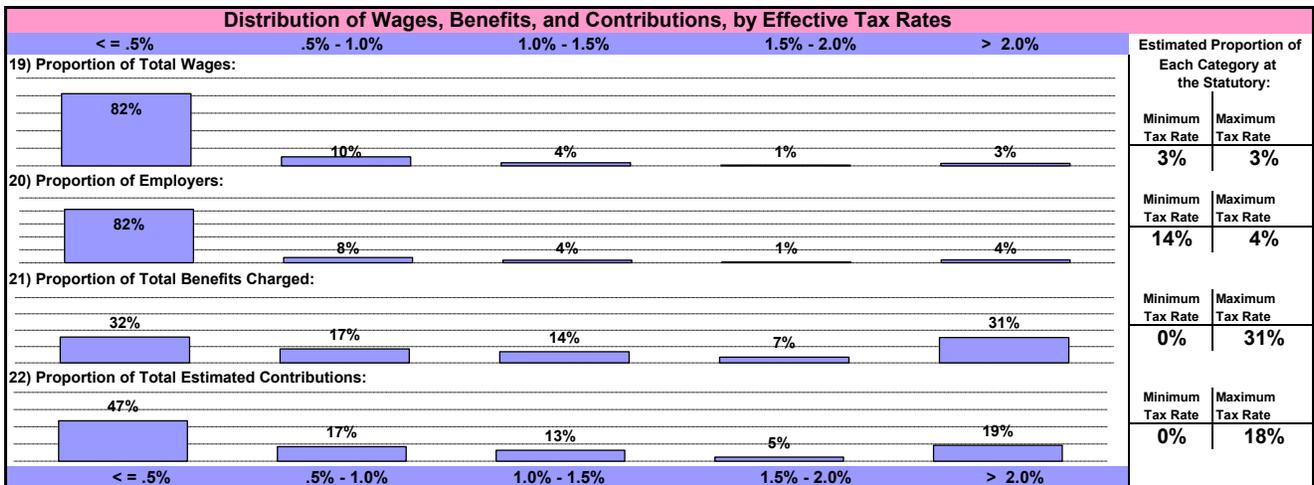


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TENNESSEE		2009	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.78 / 3.15	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.50 / 10.00	8) Average High Cost Multiple (1/1/2010):	0.20

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$309	\$0.008	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$35	Average Rate \$220	Maximum Rate \$700
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$17 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.85	Into the Trust Fund \$0.15	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 3.15%	Adequate Financing Rate 3.62%	% Difference From Adeq. Finan. Rate -13%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	408	73%	\$199
15) Benefits Non-Charged:	71	13%	\$35
16) Benefits Charged to Inactive Employers:	60	11%	\$29
17) Total Reimbursable Benefits Paid	20	4%	
Total:	\$559	100%	\$264
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	40	7%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 55%



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

TEXAS		2009	
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) %:	0.29 / 1.28	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.26 / 6.26	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$133	\$0.003	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate
		\$23	\$115
			Maximum Rate
			\$563
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$65	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$2.85	-\$1.85	
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate	Adequate Financing Rate	
	1.28%	2.86%	-55%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	2,475	77%	\$305
15) Benefits Non-Charged:	595	18%	\$73
16) Benefits Charged to Inactive Employers:	4	0%	\$1
17) Total Reimbursable Benefits Paid	147	5%	
	Total:	\$3,221	100%
			\$379
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$99	3%	57%

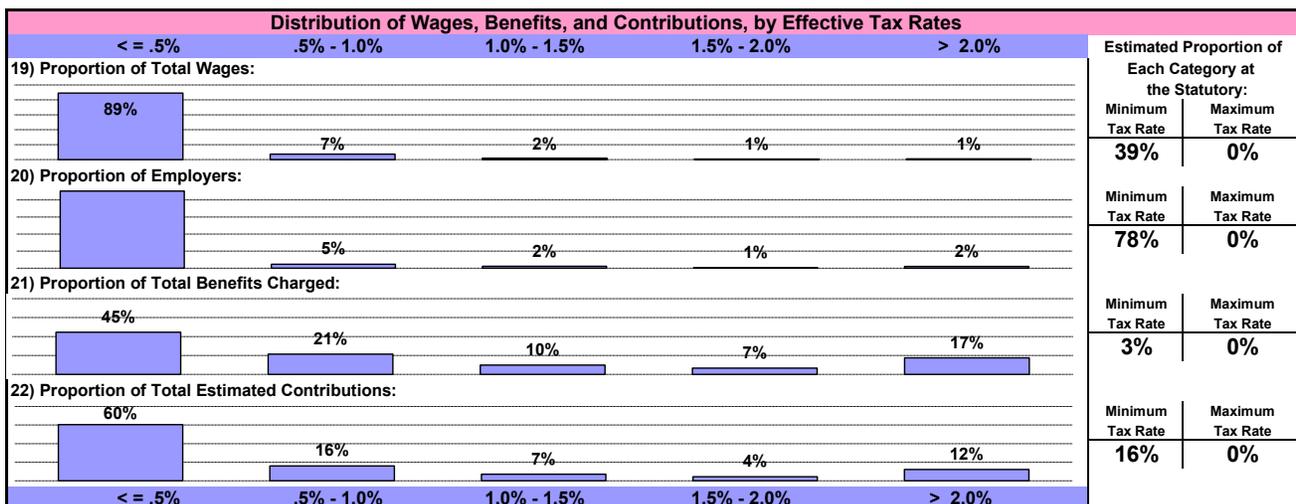
Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:
19) Proportion of Total Wages:	88%	8%	4%	0%	0%	Minimum Tax Rate: 22% Maximum Tax Rate: 3%
20) Proportion of Employers:	92%	4%	4%	0%	0%	Minimum Tax Rate: 78% Maximum Tax Rate: 3%
21) Proportion of Total Benefits Charged:	45%	23%	28%	2%	1%	Minimum Tax Rate: 0% Maximum Tax Rate: 26%
22) Proportion of Total Estimated Contributions:	61%	21%	16%	1%	1%	Minimum Tax Rate: 5% Maximum Tax Rate: 12%

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

UTAH		2009	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	27,800
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.33 / 0.57	6) New Employer Tax Rate (%):	0.1
7) Statutory Tax Rate (Minimum / Maximum)%:	0.20 / 9.20	8) Average High Cost Multiple (1/1/2010):	1.35

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$125	\$0.003	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate
		\$56	\$157
			Maximum Rate
			\$2,558
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$313	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	
	\$3.19	-\$2.19	
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate	Adequate Financing Rate	
	0.57%	1.05%	-46%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	265	72%	\$293
15) Benefits Non-Charged:	62	17%	\$68
16) Benefits Charged to Inactive Employers:	34	9%	\$37
17) Total Reimbursable Benefits Paid	10	3%	
	Total:	\$370	100%
			\$398
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$0	0%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 43%

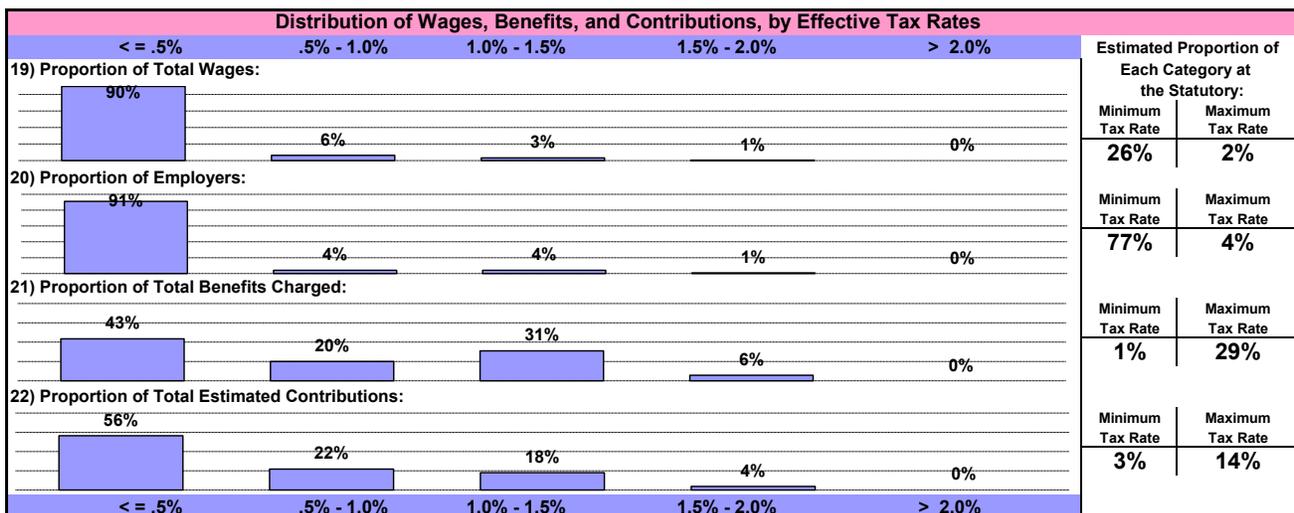


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

VIRGINIA		2009	
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 / 1.20	6) New Employer Tax Rate (%):	2.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.18 / 6.28	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$111	\$0.002	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$14	Average Rate \$96 Maximum Rate \$502
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$108	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$2.65	Into the Trust Fund -\$1.65	
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate 1.20%	Adequate Financing Rate 2.58%	-53%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	699	84%	\$254
15) Benefits Non-Charged:	64	8%	\$23
16) Benefits Charged to Inactive Employers:	47	6%	\$17
17) Total Reimbursable Benefits Paid	20	2%	
	Total: \$830	100%	\$294
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$52	6%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 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

VIRGINISLANDS		2009	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	22,100
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.08 / 0.15	6) New Employer Tax Rate (%):	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 6.00	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$29	\$0.001	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Average Rate \$32	Maximum Rate \$1,326
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$147 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$21.15	Into the Trust Fund -\$20.15	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate ▼ 0.15%	Adequate Financing Rate ▼ 2.80%	% Difference From Adeq. Finan. Rate -95%

Benefit Charging				
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee	
14) Benefits Charged to Active Taxable Employers:	17	90%	\$577	
15) Benefits Non-Charged:	0	0%	\$0	
16) Benefits Charged to Inactive Employers:	1	7%	\$42	
17) Total Reimbursable Benefits Paid	1	4%		
	Total:	\$19	100%	\$619
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	Amount (\$ mil.) NA	% of Total Benefits NA	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. NA	

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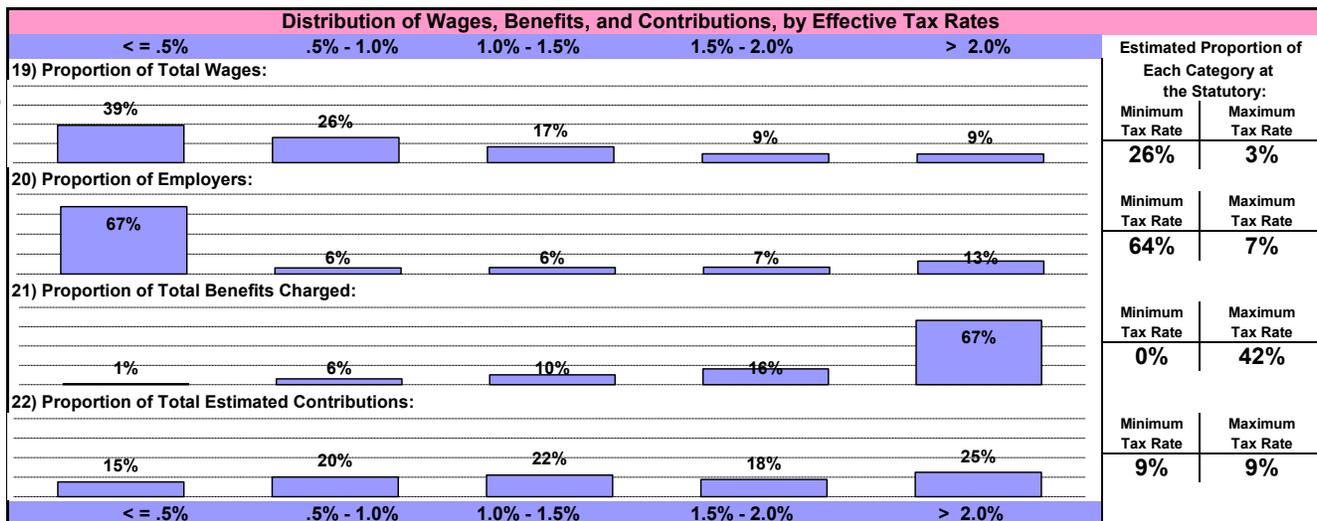
2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

VERMONT 2009

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) %:	0.80 / 3.27	6) New Employer Tax Rate (%):	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.80 / 6.50	8) Average High Cost Multiple (1/1/2010):	0.16

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$298	\$0.008	
10) Estimated Contributions Per Employee at the Tax Base:	\$64	Minimum Rate \$64	Average Rate \$262 Maximum Rate \$520
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$30 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.72	Into the Trust Fund -\$0.72	
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference From Adeq. Finan. Rate
Current Avg. Tax Rate	Adequate Financing Rate		
3.27%	5.69%	-43%	

Benefit Charging									
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee						
14) Benefits Charged to Active Taxable Employers:	78	69%	\$380						
15) Benefits Non-Charged:	20	17%	\$96						
16) Benefits Charged to Inactive Employers:	8	7%	\$38						
17) Total Reimbursable Benefits Paid	7	6%	\$38						
Total:	\$112	100%	\$514						
<table style="margin-left: auto;"> <tr> <td style="text-align: center;">Amount (\$ mil.)</td> <td style="text-align: center;">% of Total Benefits</td> <td style="text-align: center;">Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</td> </tr> <tr> <td style="text-align: center;">\$20</td> <td style="text-align: center;">19%</td> <td style="text-align: center;">22%</td> </tr> </table>				Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.	\$20	19%	22%
Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.							
\$20	19%	22%							
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$20	19%	22%						

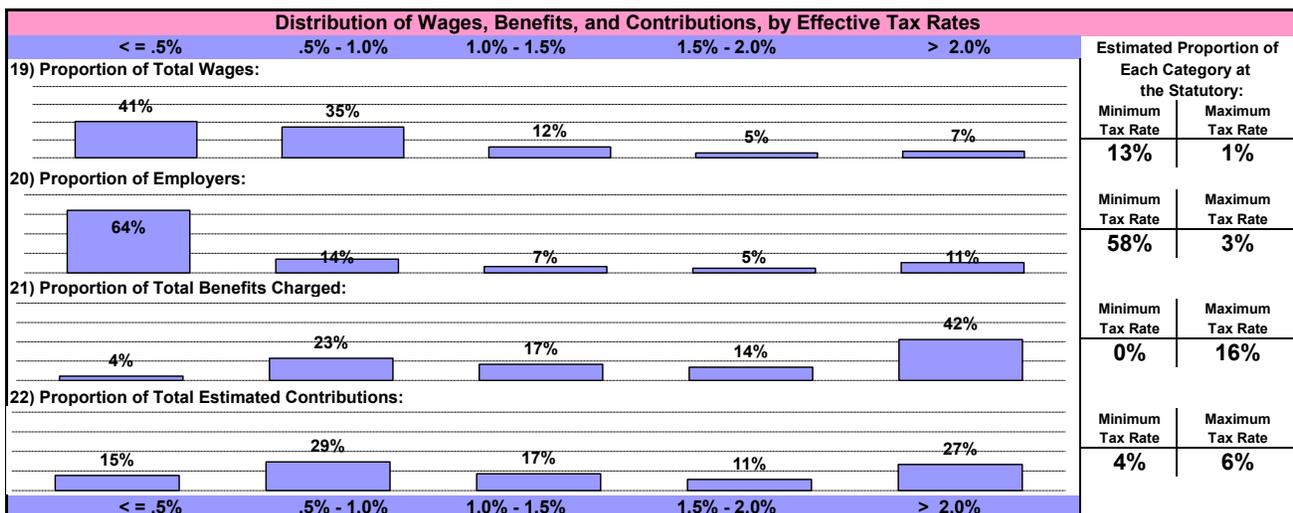


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

WASHINGTON		2009	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	35,700
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.83 / 1.40	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 5.40	8) Average High Cost Multiple (1/1/2010):	1.19

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$391	\$0.008	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$0	Average Rate \$500 Maximum Rate \$1,928
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$338	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 Rate2:			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate 1.40%	Adequate Financing Rate 2.03%	-31%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	516	64%	\$243
15) Benefits Non-Charged:	219	27%	\$103
16) Benefits Charged to Inactive Employers:	38	5%	\$18
17) Total Reimbursable Benefits Paid	33	4%	
	Total: \$806	100%	\$363
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$2	0%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 4%



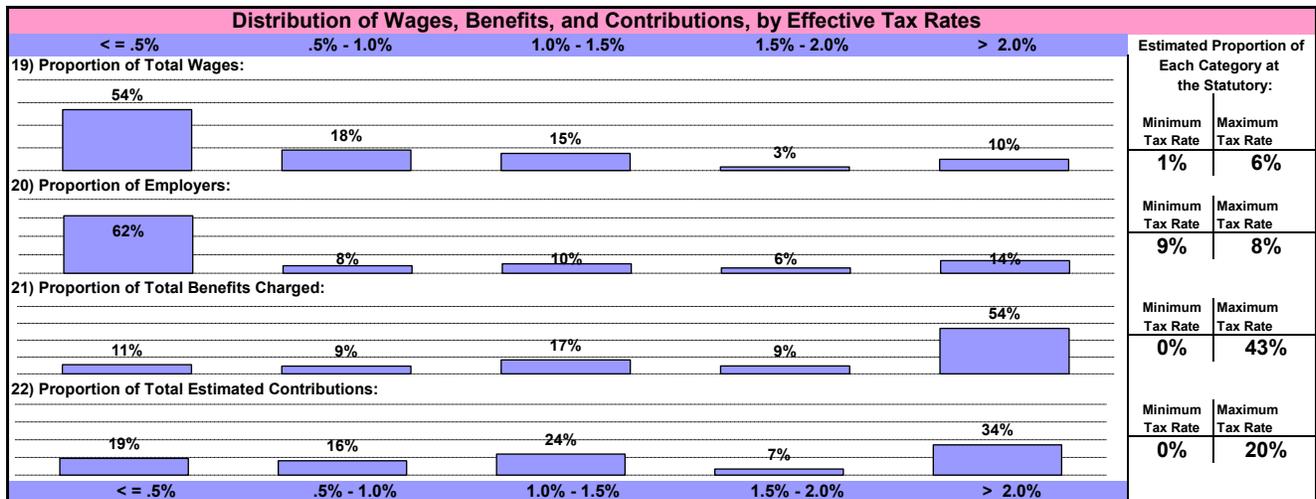
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

WISCONSIN		2009	
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) %:	0.82 / 2.61	6) New Employer Tax Rate (%):	3.3
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 8.50	8) Average High Cost Multiple (1/1/2010):	0.00

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$312	\$0.008	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Average Rate \$313	Maximum Rate \$1,020
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$49 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.27	Into the Trust Fund -\$0.27	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate 2.61%	Adequate Financing Rate 5.24%	% Difference From Adeq. Finan. Rate -50%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	671	82%	\$329
15) Benefits Non-Charged:	130	16%	\$64
16) Benefits Charged to Inactive Employers:	9	1%	\$4
17) Total Reimbursable Benefits Paid	11	1%	
Total:	\$821	100%	\$398
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	166	20%	43%

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



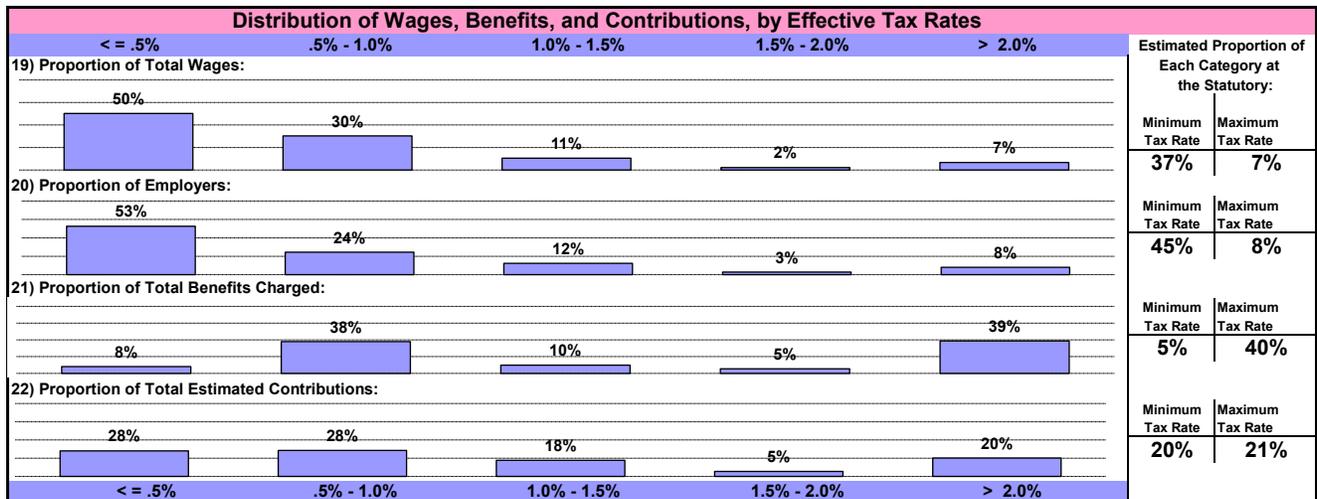
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

WEST VIRGINIA 2009

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) %:	0.93 / 2.71	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 7.50	8) Average High Cost Multiple (1/1/2010):	0.43

Contribution Levels			
	Per Covered Employee	For Every One Dollar of Wages Paid	
9) Estimated Employer Contributions:	\$329	\$0.009	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$120	Average Rate \$216	Maximum Rate \$600
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$27 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.44	Into the Trust Fund -\$0.44	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate ▼ 2.71%	Adequate Financing Rate ▼ 4.59%	% Difference From Adeq. Finan. Rate -41%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	195	78%	\$381
15) Benefits Non-Charged:	20	8%	\$39
16) Benefits Charged to Inactive Employers:	27	11%	\$53
17) Total Reimbursable Benefits Paid	7	3%	
Total:	\$250	100%	\$473
	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:	27	11%	48%



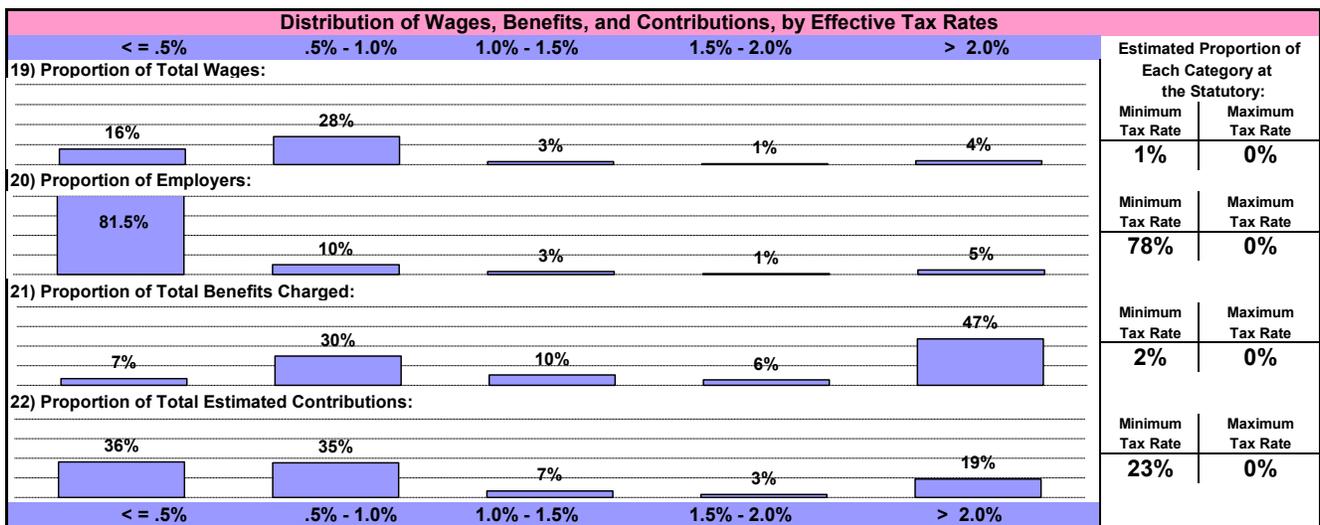
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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

WYOMING 2009

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	21,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.61 / 1.23	6) New Employer Tax Rate (%):	1.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30 / 9.10	8) Average High Cost Multiple (1/1/2010):	1.49

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee	For Every One Dollar of Wages Paid	
	\$251	\$0.006	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$65	\$264	\$1,957
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$189		Per Employee at the Tax Base
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year		Into the Trust Fund
	\$2.03		-\$1.03
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate	Current Adequate Financing Tax Rate	% Difference From Adeq. Finan. Rate
	1.23%	1.56%	-21%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	80	75%	\$399
15) Benefits Non-Charged:	21	20%	\$105
16) Benefits Charged to Inactive Employers:	1	1%	\$7
17) Total Reimbursable Benefits Paid	4	4%	\$510
Total:	\$106	100%	\$510
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$0	0%	66%



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Summary of State Benefit Charging

2009

State	% of Benefits Charged to Taxable Employers (%)	% of Benefits Non-Charged (%)	% of Benefits Charged to Inactive Employers (%)	% of Benefits Charged to Reimbursable Employers (%)	% of Benefits Charged in Excess of Contributions (%)
ALASKA	NA	93%	NA	7%	NA
ALABAMA	80%	12%	3%	4%	7%
ARKANSAS	72%	23%	1%	4%	4%
ARIZONA	87%	3%	5%	4%	6%
CALIFORNIA	84%	5%	7%	4%	18%
COLORADO	88%	3%	6%	3%	0.2%
CONNECTICUT	81%	5%	9%	5%	1%
DISTRICT OF COLUMBIA	78%	1%	3%	18%	5%
DELAWARE	60%	29%	7%	5%	NA
FLORIDA	73%	12%	12%	4%	7%
GEORGIA	85%	4%	8%	3%	3%
HAWAII	78%	11%	7%	4%	2%
IOWA	79%	13%	12%	3%	5%
IDAHO	89%	7%	2%	3%	2%
ILLINOIS	87%	5%	3%	4%	4%
INDIANA	78%	5%	14%	3%	11%
KANSAS	79%	13%	6%	2%	1%
KENTUCKY	89%	4%	4%	3%	9%
LOUISIANA	77%	14%	4%	5%	1%
MASSACHUSETTS	87%	8%	0%	5%	11%
MARYLAND	71%	18%	5%	6%	NA
MAINE	80%	15%	1%	5%	8%
MICHIGAN	85%	3%	9%	3%	12%
MINNESOTA	82%	10%	2%	7%	5%
MISSOURI	87%	9%	0%	4%	2%
MISSISSIPPI	88%	3%	6%	3%	10%
MONTANA	76%	14%	6%	5%	1%
NORTH CAROLINA	68%	20%	9%	NA	NA
NORTH DAKOTA	73%	12%	12%	3%	5%
NEBRASKA	68%	20%	7%	5%	5%
NEW HAMPSHIRE	82%	5%	9%	5%	4%
NEW JERSEY	77%	14%	4%	5%	6%
NEW MEXICO	71%	12%	11%	5%	4%
NEVADA	83%	8%	9%	0%	2%
NEW YORK	85%	2%	5%	8%	1%
OHIO	80%	7%	10%	3%	8%
OKLAHOMA	65%	20%	10%	5%	NA
OREGON	75%	14%	6%	4%	1%
PENNSYLVANIA	79%	10%	6%	5%	1%
PUERTO RICO	NA	NA	NA	NA	NA
RHODE ISLAND	82%	5%	8%	5%	9%
SOUTH CAROLINA	79%	8%	10%	3%	6%
SOUTH DAKOTA	76%	16%	5%	3%	4%
TENNESSEE	73%	13%	11%	4%	7%
TEXAS	77%	18%	0%	5%	3%
UTAH	72%	17%	9%	3%	0%
VIRGINIA	84%	8%	6%	2%	6%
VIRGINISLANDS	NA	NA	NA	NA	NA
VERMONT	69%	17%	7%	6%	19%
WASHINGTON	64%	27%	0%	NA	0.2%
WISCONSIN	82%	16%	1%	1%	20%
WEST VIRGINIA	78%	8%	11%	3%	11%
WYOMING	75%	20%	1%	4%	0.0%
United States (average)	78%	13%	6%	4%	

Summary of Distribution of Wages, Benefits and Contributions

2009

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%	2%	NA	4%	NA	32%	NA	12%
ARKANSAS	20%	4%	52%	5%	4%	30%	9%	11%
ARIZONA	3%	2%	15%	3%	1%	23%	0%	8%
CALIFORNIA	3%	27%	8%	18%	0%	72%	1%	37%
COLORADO	0%	0%	0%	1%	0%	3%	0%	2%
CONNECTICUT	1%	0%	0%	1%	0%	NA	NA	NA
DISTRICT OF COLUMBIA	79%	1%	80%	5%	32%	18%	48%	9%
DELAWARE	NA	NA	NA	NA	NA	NA	NA	NA
FLORIDA	19%	5%	74%	7%	0%	30%	2%	16%
GEORGIA	6%	3%	40%	5%	1%	20%	0%	13%
HAWAII	39%	1%	38%	1%	7%	5%	0%	4%
IOWA	20%	4%	59%	8%	0%	42%	0%	23%
IDAHO	9%	1%	12%	2%	2%	7%	3%	2%
ILLINOIS	NA	NA	NA	NA	NA	NA	NA	NA
INDIANA	22%	10%	49%	10%	2%	45%	9%	19%
KANSAS	1%	0%	3%	1%	0%	4%	0%	1%
KENTUCKY	4%	5%	17%	7%	1%	37%	1%	15%
LOUISIANA	NA	1%	NA	1%	NA	NA	NA	NA
MASSACHUSETTS	3%	4%	12%	8%	1%	39%	1%	14%
MARYLAND	NA	NA	NA	NA	NA	NA	NA	NA
MAINE	6%	4%	8%	8%	3%	38%	1%	16%
MICHIGAN	1%	11%	19%	18%	0%	50%	0%	26%
MINNESOTA	17%	2%	65%	6%	1%	34%	8%	17%
MISSOURI	3%	1%	14%	3%	1%	13%	0%	6%
MISSISSIPPI	21%	3%	68%	6%	5%	44%	6%	17%
MONTANA	4%	0%	14%	1%	1%	6%	0%	3%
NORTH CAROLINA	NA	NA	NA	NA	NA	NA	NA	NA
NORTH DAKOTA	4%	1%	3%	2%	24%	18%	26%	9%
NEBRASKA	4%	4%	17%	6%	1%	40%	0%	18%
NEW HAMPSHIRE	0%	1%	1%	1%	0%	9%	0%	3%
NEW JERSEY	1%	2%	5%	5%	0%	18%	0%	8%
NEW MEXICO	6%	3%	18%	4%	2%	32%	0%	19%
NEVADA	16%	1%	51%	3%	5%	9%	3%	7%
NEW YORK	10%	0%	39%	0%	2%	3%	5%	0%
OHIO	NA	4%	27%	6%	NA	NA	NA	NA
OKLAHOMA	NA	NA	NA	NA	NA	NA	NA	NA
OREGON	15%	0%	55%	1%	0%	2%	7%	0%
PENNSYLVANIA	13%	4%	58%	6%	0%	35%	7%	10%
PUERTO RICO	NA	NA	NA	NA	NA	NA	NA	NA
RHODE ISLAND	29%	4%	31%	11%	6%	30%	13%	14%
SOUTH CAROLINA	59%	3%	60%	3%	17%	24%	34%	8%
SOUTH DAKOTA	7%	1%	21%	2%	1%	28%	0%	13%
TENNESSEE	3%	3%	14%	4%	0%	31%	0%	18%
TEXAS	22%	3%	78%	3%	0%	26%	5%	12%
UTAH	39%	0%	78%	0%	3%	0%	16%	0%
VIRGINIA	26%	2%	77%	4%	1%	29%	3%	14%
VIRGINISLANDS	NA	NA	NA	NA	NA	NA	NA	NA
VERMONT	26%	3%	64%	7%	0%	42%	9%	9%
WASHINGTON	NA	1%	58%	3%	NA	NA	NA	NA
WISCONSIN	1%	6%	9%	8%	0%	43%	0%	20%
WEST VIRGINIA	37%	7%	45%	8%	5%	NA	NA	NA
WYOMING	1%	0%	78%	0%	2%	0%	23%	0%
United States (average)	15%	3%	36%	5%	3%	25%	6%	11%

Summary of State Contribution Levels

2009

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	AFR	% Difference from AFR
ALASKA	1.03	-0.03	2%	-13%
ALABAMA	2.69	-1.69	3%	-48%
ARKANSAS	2.04	-1.04	4%	-31%
ARIZONA	2.96	-1.96	3%	-48%
CALIFORNIA	2.23	-1.23	7%	-38%
COLORADO	2.12	-1.12	3%	-42%
CONNECTICUT	1.82	-0.82	4%	-25%
DISTRICT OF COLUMBIA	1.57	-0.57	3%	-19%
DELAWARE	2.43	-1.43	4%	-50%
FLORIDA	3.40	-2.40	3%	-44%
GEORGIA	2.90	-1.90	3%	-43%
HAWAII	8.89	-7.89	2%	-59%
IOWA	1.81	-0.81	2%	-30%
IDAHO	2.20	-1.20	1%	-27%
ILLINOIS	1.24	-0.24	6%	-57%
INDIANA	3.45	-2.45	5%	-46%
KANSAS	2.56	-1.56	3%	-47%
KENTUCKY	2.62	-1.62	5%	-39%
LOUISIANA	1.81	-0.81	3%	-57%
MASSACHUSETTS	1.71	-0.71	5%	-28%
MARYLAND	1.30	-0.30	4%	-42%
MAINE	2.52	-1.52	2%	-21%
MICHIGAN	2.51	-1.51	8%	-42%
MINNESOTA	2.42	-1.42	2%	-40%
MISSOURI	1.76	-0.76	3%	-38%
MISSISSIPPI	3.50	-2.50	2%	-47%
MONTANA	2.70	-1.70	1%	-22%
NORTH CAROLINA	0.94	0.06	2%	-9%
NORTH DAKOTA	1.75	-0.75	2%	-32%
NEBRASKA	2.30	-1.30	2%	-37%
NEW HAMPSHIRE	1.22	-0.22	3%	-26%
NEW JERSEY	1.48	-0.48	4%	-42%
NEW MEXICO	2.14	-1.14	1%	-20%
NEVADA	3.30	-2.30	2%	-39%
NEW YORK	2.12	-1.12	6%	-36%
OHIO	2.23	-1.23	5%	-43%
OKLAHOMA	1.28	-0.28	1%	-52%
OREGON	2.35	-1.35	2%	-23%
PENNSYLVANIA	2.23	-1.23	9%	-46%
PUERTO RICO	1.60	-0.60	5%	-35%
RHODE ISLAND	1.89	-0.89	6%	-39%
SOUTH CAROLINA	3.23	-2.23	4%	-53%
SOUTH DAKOTA	2.19	-1.19	2%	-41%
TENNESSEE	0.85	0.15	4%	-13%
TEXAS	2.85	-1.85	3%	-55%
UTAH	3.19	-2.19	1%	-46%
VIRGINIA	2.65	-1.65	3%	-53%
VIRGINISLANDS	21.15	-20.15	3%	-95%
VERMONT	1.72	-0.72	6%	-43%
WASHINGTON	0.93	0.07	1%	-31%
WISCONSIN	1.27	-0.27	5%	-50%
WEST VIRGINIA	1.44	-0.44	5%	-41%
WYOMING	2.03	-1.03	2%	-21%

Summary of State Contribution Levels

2009

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	538	327	603	1,766
ALABAMA	138	35	120	483
ARKANSAS	279	90	253	680
ARIZONA	114	1	93	378
CALIFORNIA	353	105	291	434
COLORADO	193	0	159	540
CONNECTICUT	479	285	461	1,020
DISTRICT OF COLUMBIA	225	117	186	594
DELAWARE	236	105	214	840
FLORIDA	131	8	108	378
GEORGIA	165	2	140	459
HAWAII	97	0	93	702
IOWA	300	0	358	1,896
IDAHO	303	148	436	1,793
ILLINOIS	317	74	300	836
INDIANA	213	77	183	392
KANSAS	173	0	110	592
KENTUCKY	287	80	245	800
LOUISIANA	122	7	98	434
MASSACHUSETTS	594	176	504	1,718
MARYLAND	204	51	173	765
MAINE	197	53	191	648
MICHIGAN	460	54	411	927
MINNESOTA	325	145	386	2,782
MISSOURI	258	0	251	1,219
MISSISSIPPI	104	49	87	378
MONTANA	203	0	234	1,536
NORTH CAROLINA	299	0	327	1,320
NORTH DAKOTA	200	47	243	2,337
NEBRASKA	130	0	120	486
NEW HAMPSHIRE	203	8	178	520
NEW JERSEY	507	87	596	1,561
NEW MEXICO	211	6	232	1,129
NEVADA	302	67	332	1,436
NEW YORK	370	60	318	740
OHIO	273	36	246	810
OKLAHOMA	99	14	97	781
OREGON	467	282	598	1,690
PENNSYLVANIA	418	147	371	1,053
PUERTO RICO	238	98	218	378
RHODE ISLAND	574	304	607	1,762
SOUTH CAROLINA	169	80	144	420
SOUTH DAKOTA	98	0	93	808
TENNESSEE	309	35	220	700
TEXAS	133	23	115	563
UTAH	125	56	157	2,558
VIRGINIA	111	14	96	502
VIRGINISLANDS	29	0	32	1,326
VERMONT	298	64	262	520
WASHINGTON	391	0	500	1,928
WISCONSIN	312	0	313	1,020
WEST VIRGINIA	329	120	216	600
WYOMING	251	65	264	1,957
United States (average)	261	68	256	1,017

New Employer Tax Rates**2009****State**

ALASKA	Average industry rate, or average for all employers if undetermined industry.
ALABAMA	2.7%
ARKANSAS	3.70%
ARIZONA	2.0%
CALIFORNIA	3.4%
COLORADO	Greater of 1.7%, actual rate if higher. Construction industry pays average industry rate.
CONNECTICUT	3.0%
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	2.62
HAWAII	1.90
IOWA	1.0%, new construction employers pay 8.0%.
IDAHO	1.0%
ILLINOIS	3.1, or average industry rate if higher.
INDIANA	2.7%, 1% for government employers.
KANSAS	4.0%, construction employers pay 6.0%
KENTUCKY	2.7%, foreign and domestic construction firms receive maximum rate.
LOUISIANA	Up to 6.2% based on average industry rate.
MASSACHUSETTS	2.83%, new construction employers pay industry average.
MARYLAND	2.2%. Foreign contractors assigned average industry rate.
MAINE	1.57%, or "Predetermined Yield" if higher.
MICHIGAN	2.7%, Construction employers receive industry rate.
MINNESOTA	2.3116%
MISSOURI	3.51%, or rate assigned to industry division.
MISSISSIPPI	2.7%
MONTANA	Average Industry Rate.
NORTH CAROLINA	1.2%
NORTH DAKOTA	1.6%
NEBRASKA	1.29%
NEW HAMPSHIRE	2.7%
NEW JERSEY	2.6825%
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	1.2%
OREGON	2.4%
PENNSYLVANNIA	3.7030%, new construction employers pay 9.2%.
PUERTO RICO	2.9%
RHODE ISLAND	2.36 or higher of 1.0% or the state's five year benefit cost rate up to 4.2%.
SOUTH CAROLINA	3.4%
SOUTH DAKOTA	1.2% for 1st year; 1.0% for 2nd if positive balance.
TENNESSEE	2.7%, except average industry rate for selected high experience rated industries.
TEXAS	Greater of 2.7% or industry rate.
UTAH	Average Industry Rate up to 9.5%.
VIRGINIA	2.5%
VIRGINISLANDS	1.0%
VERMONT	Average industry rate, between 1.0% and 8.4%.
WASHINGTON	115% of the industry average
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 thrust fund balance needed to have a 1.0 AHCM, divided by 5, divided by taxable wages).

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

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

Charging Benefit**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.