



**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
2011**

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**View this report online at:
<http://ows.doleta.gov/unemploy/finance.asp>**

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Note: Blank cells appearing in any section of this report indicates that information is unavailable

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		2011	
1) Type of Experience Rating Method:	Payroll Decline	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	None	4) Taxable Wage Base (\$):	34,600
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.52 / 2.49	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	1.00 / 5.40	8) Average High Cost Multiple (1/1/2011):	1.00
Contribution Levels			
Per Covered Employee		For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$504	Minimum Rate	Average Rate Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$346	\$346	\$862 \$1,868
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	NA		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.49	-\$0.49	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Minimum Adequate Financing Rate	Current Avg. Tax Rate	
	2.23%	2.49%	11%
Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	0	0%	\$0
15) Benefits Non-Charged:	178	93%	\$747
16) Benefits Charged to Inactive Employers:	0	0%	\$0
17) Total Reimbursable Benefits Paid	14	7%	
	Total:	\$192	100% \$747
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
	NA	NA	NA

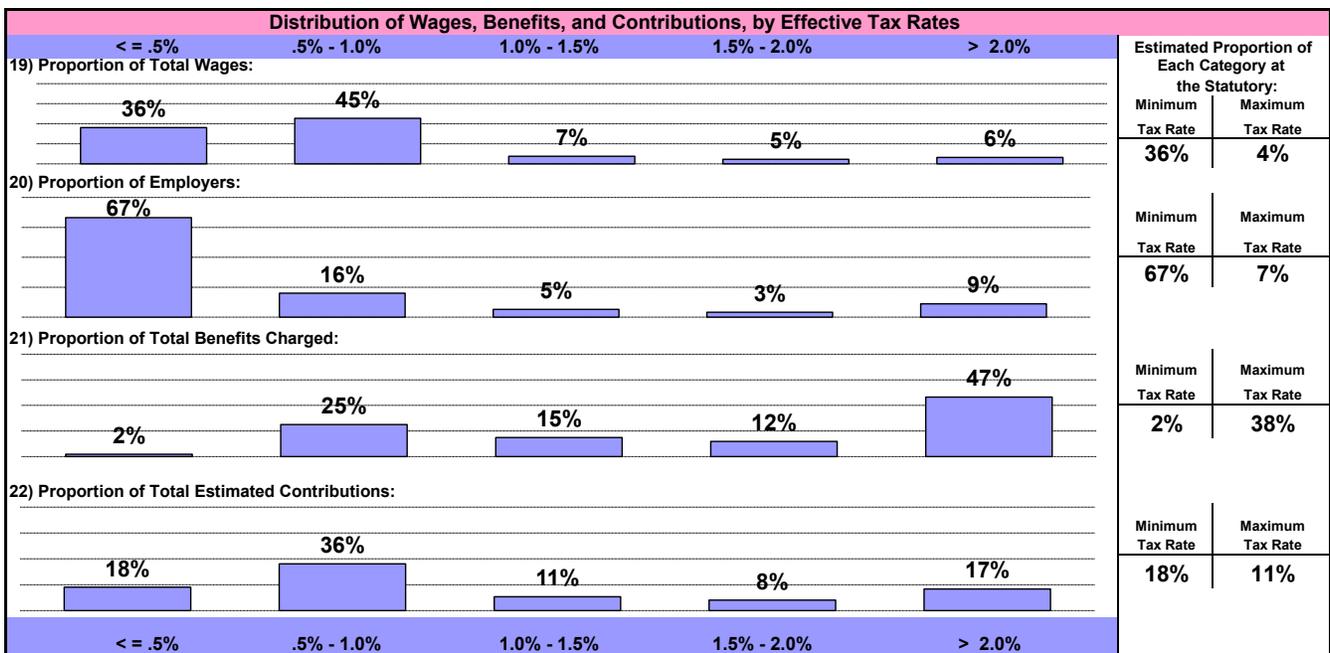
¹ Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

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

ALABAMA		2011	
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) %:	0.89 / 3.83	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	2.19 / 8.34	8) Average High Cost Multiple (1/1/2011):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$399	\$0.89	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$175	Average Rate \$306 Maximum Rate \$667
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$68 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.93	Into the Trust Fund \$0.07	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Minimum Adequate Financing Rate 2.83%	Current Avg. Tax Rate 3.83%	% Difference From Adeq. Finan. Rate 35%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	NA	NA	NA
15) Benefits Non-Charged:	NA	NA	NA
16) Benefits Charged to Inactive Employers:	NA	NA	NA
17) Total Reimbursable Benefits Paid	NA	NA	NA
Total: NA NA NA			
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$116	22%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 31%



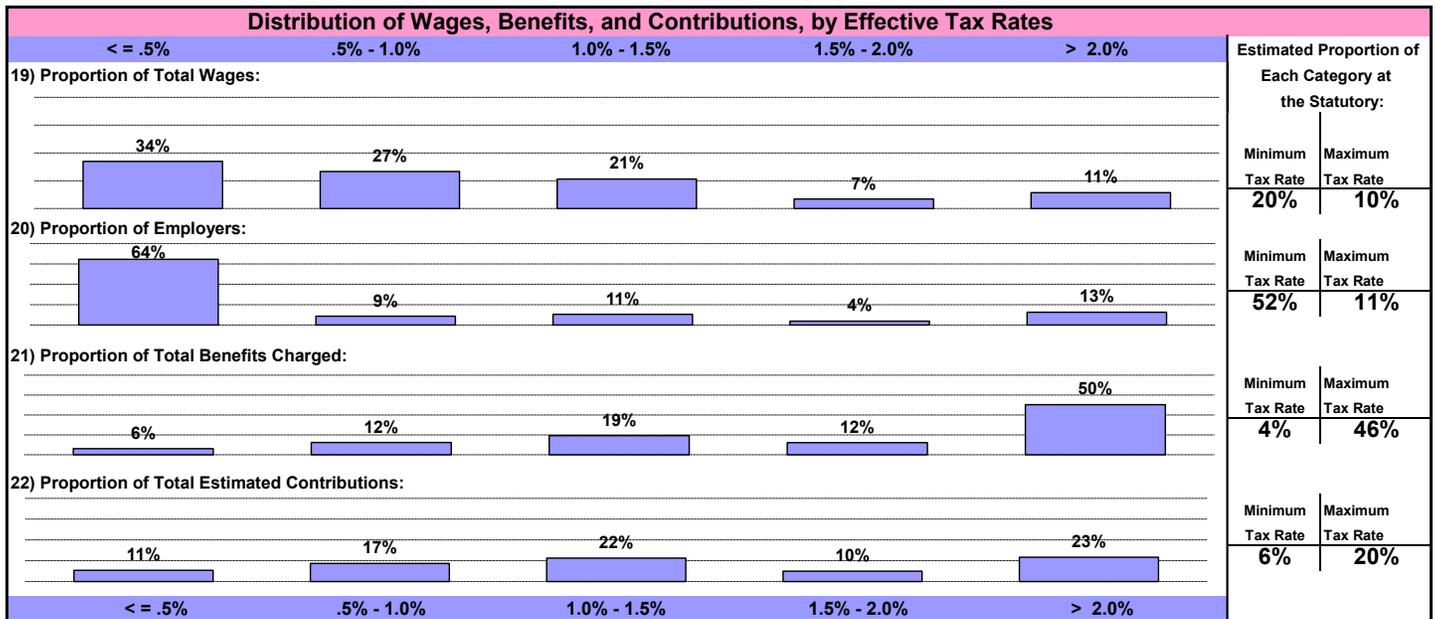
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

ARKANSAS 2011

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	12,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.19 / 3.41	6) New Employer Tax Rate (%):	3.8
7) Statutory Tax Rate (Minimum / Maximum)%:	1.00 / 6.90	8) Average High Cost Multiple (1/1/2011):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$534	Minimum Rate	Average Rate / Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$120	\$409	\$828
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$71 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	
	\$1.06	-\$0.06	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	3.41%	3.92%	-13%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	387	72%	\$430
15) Benefits Non-Charged:	114	21%	\$126
16) Benefits Charged to Inactive Employers:	10	2%	\$11
17) Total Reimbursable Benefits Paid	24	4%	
Total:	\$534	100%	\$567
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	76	15%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 40%

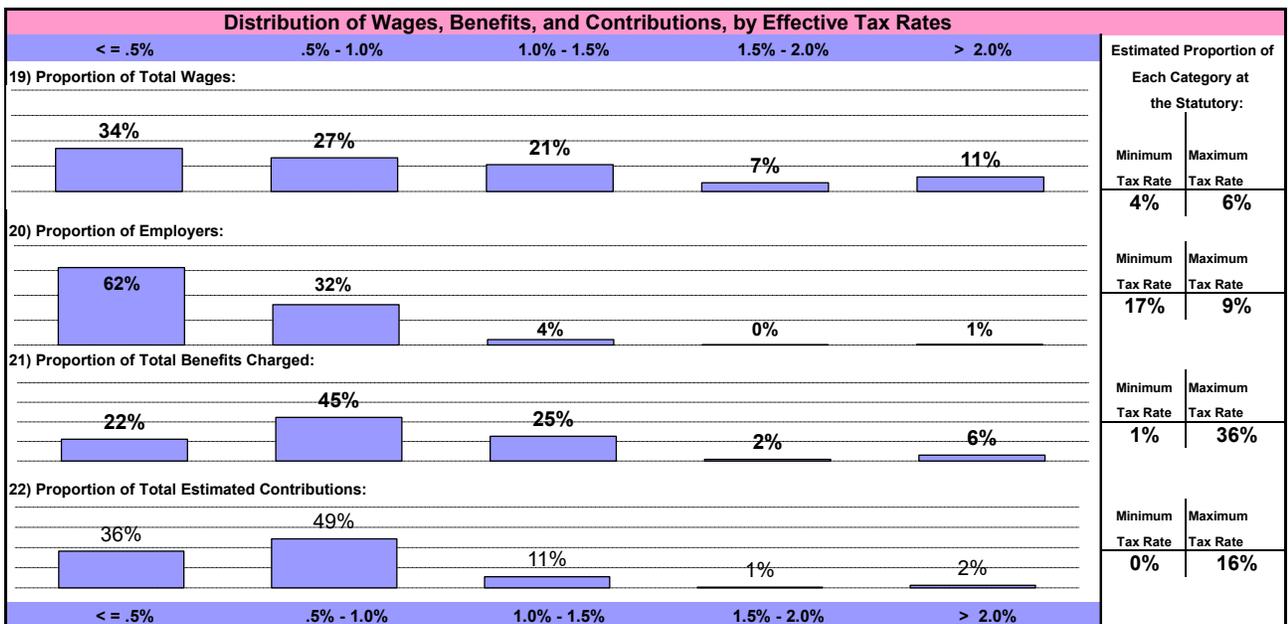


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

ARIZONA		2011	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.44 / 2.22	6) New Employer Tax Rate (%):	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.02 / 5.86	8) Average High Cost Multiple (1/1/2011):	0.00

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee	For Every \$100 of Wages Paid	
	\$198	\$0.44	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$1	\$155	\$410
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$16 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$2.21	-\$1.21	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate	
	Current Avg. Tax Rate	3.18%	-30%
	2.22%		

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	761	86%	\$400
15) Benefits Non-Charged:	33	4%	\$17
16) Benefits Charged to Inactive Employers:	38	4%	\$20
17) Total Reimbursable Benefits Paid	53	6%	
	Total:	100%	\$437
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	205	25%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 20%



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 2011

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) %:	0.87 / 5.31	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 6.20	8) Average High Cost Multiple (1/1/2011):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$479	Minimum Rate	Average Rate / Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$105	\$372	\$434
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$8 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.75	-\$0.75	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	5.31%	8.86%	-40%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	8,575	84%	\$742
15) Benefits Non-Charged:	435	4%	\$38
16) Benefits Charged to Inactive Employers:	671	7%	\$58
17) Total Reimbursable Benefits Paid	542	5%	\$46
	Total:	\$10,222	100%
			\$838
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	4,082	42%	\$348
			Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 47%

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:	2%		15%	0%	0%	Minimum Tax Rate: 1% Maximum Tax Rate: 64%
20) Proportion of Employers:	8%	73%	19%	0%	0%	Minimum Tax Rate: 4% Maximum Tax Rate: 46%
21) Proportion of Total Benefits Charged:	0%		7%	0%	0%	Minimum Tax Rate: 0.2% Maximum Tax Rate: 91%
22) Proportion of Total Estimated Contributions:	1%		19%	0%	0%	Minimum Tax Rate: 0.3% Maximum Tax Rate: 70%

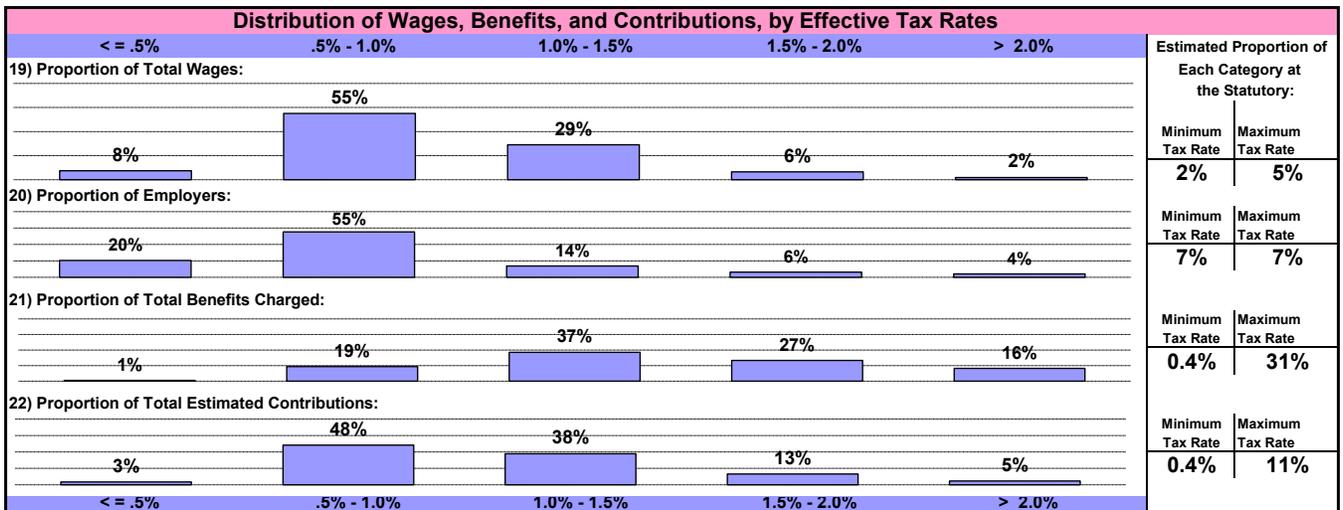
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

COLORADO 2011

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) %: 0.87 / 3.54	6) New Employer Tax Rate (%): 1.7
7) Statutory Tax Rate (Minimum / Maximum) %: 1.00 / 5.40	8) Average High Cost Multiple (1/1/2011): 0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$446	Minimum Rate	Average Rate \$0.87
10) Estimated Contributions Per Employee at the Tax Base:	\$100	Maximum Rate	\$354 \$540
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ : \$10 Per Employee at the Tax Base			
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.28	Into the Trust Fund -\$0.28	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			
	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	3.31%		0%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	911	86%	\$511
15) Benefits Non-Charged:	38	4%	\$21
16) Benefits Charged to Inactive Employers:	68	6%	\$38
17) Total Reimbursable Benefits Paid	46	4%	\$25
Total:	\$1,063	100%	\$571
			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:	212	21%	26%



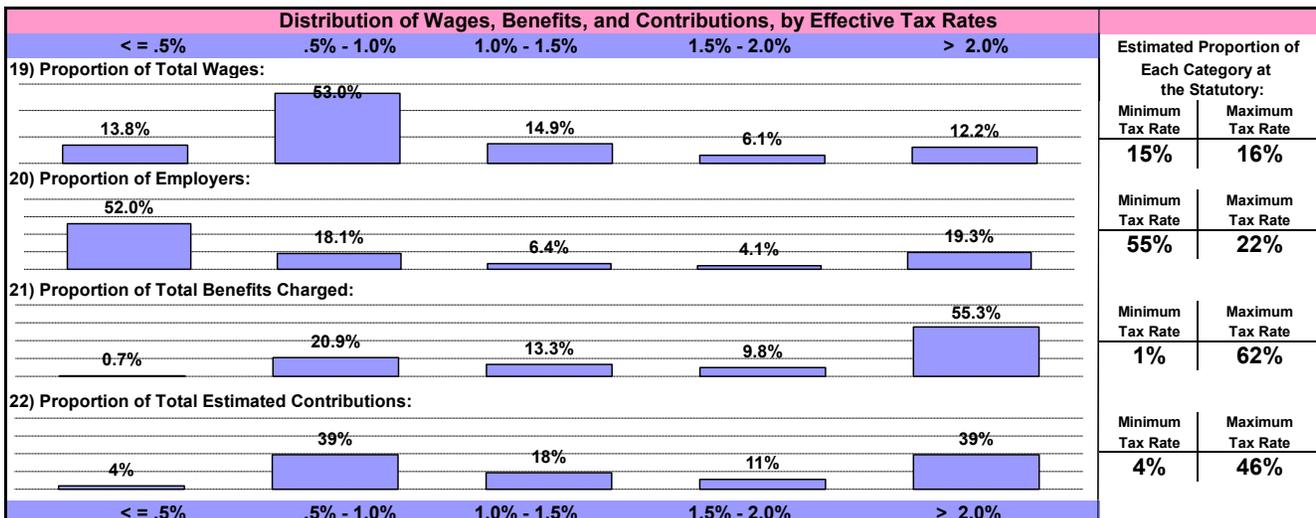
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

CONNECTICUT 2011

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) %:	0.99 / 3.99	6) New Employer Tax Rate (%):	3.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.90 / 6.80	8) Average High Cost Multiple (1/1/2011):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$645	\$0.99	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$285	Average Rate \$599
			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 \$1.44	Into the Trust Fund -\$0.44	
13) Average Tax Rate Compared to Adequate Financing Rate ² :		Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate 3.99%	5.19%	-23%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	991	82%	\$813
15) Benefits Non-Charged:	87	7%	\$71
16) Benefits Charged to Inactive Employers:	52	4%	\$43
17) Total Reimbursable Benefits Paid	77	6%	
Total:	\$1,206	100%	\$926
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$254	23%	59% <small>Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</small>



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

DISTRICT OF COLUMBIA		2011	
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) %:	0.40 / 2.78	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.60 / 7.00	8) Average High Cost Multiple (1/1/2011):	1.05

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$291	Minimum Rate	Average Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$144	\$250	Maximum Rate
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$27 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.66	-\$0.66	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Minimum Adequate Financing Rate	Current Avg. Tax Rate	
	2.62%	2.78%	6%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	173	76%	\$443
15) Benefits Non-Charged:	5	2%	\$13
16) Benefits Charged to Inactive Employers:	11	5%	\$27
17) Total Reimbursable Benefits Paid	38	17%	
	Total:	100%	\$483
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	28	15%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 31%

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:	76%	14%	6%	3%	0%	Minimum Tax Rate: 67% Maximum Tax Rate: 3%
20) Proportion of Employers:	78%	7%	7%	7%	1%	Minimum Tax Rate: 75% Maximum Tax Rate: 8%
21) Proportion of Total Benefits Charged:	34%	20%	23%	21%	2%	Minimum Tax Rate: 27% Maximum Tax Rate: 24%
22) Proportion of Total Estimated Contributions:	41%	25%	20%	14%	1%	Minimum Tax Rate: 32% 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

DELAWARE

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) %:	0.63 / 2.74	6) New Employer Tax Rate (%):	2.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 8.00	8) Average High Cost Multiple (1/1/2011):	0.00

Contribution Levels

9) Estimated Employer Contributions:	Per Covered Employee		For Every \$100 of Wages Paid	
	Minimum	Average Rate	Minimum Rate	Maximum Rate
	\$380		\$0.63	
10) Estimated Contributions Per Employee at the Tax Base:		\$288		\$840
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	NA			
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp		Into the Trust Fund	
	\$1.25		-\$0.25	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate		Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	2.74%		4.47%	-39%

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	106		\$342
15) Benefits Non-Charged:	34		\$111
16) Benefits Charged to Inactive Employers:	7		\$22
17) Total Reimbursable Benefits Paid	10		
	Total:		\$475
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	NA	NA	NA

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

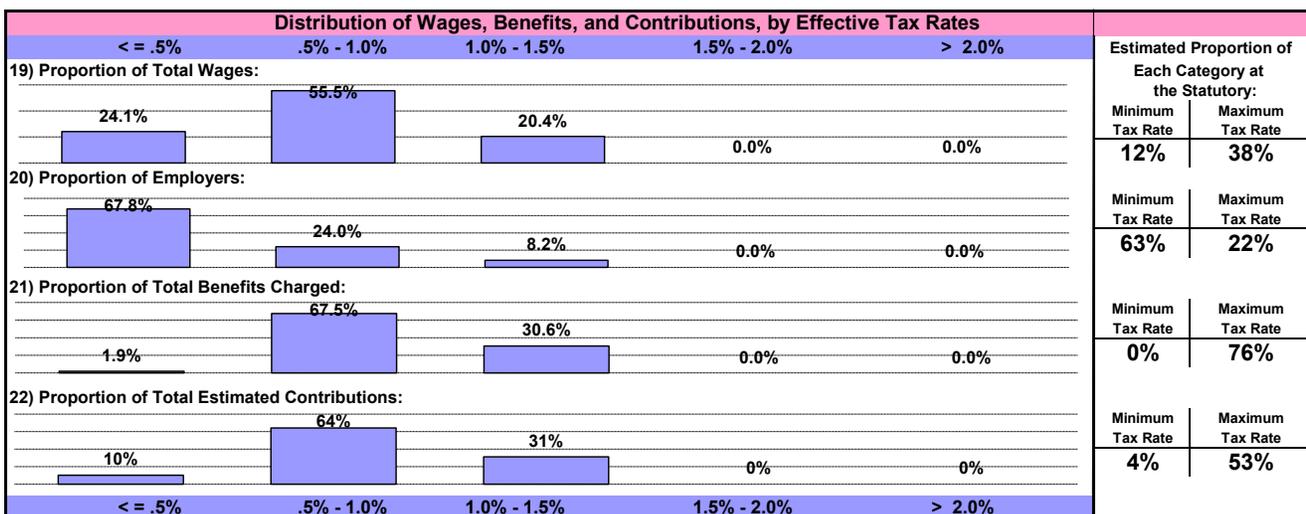
¹ Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

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

FLORIDA		2011	
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) %:	0.71 / 3.41	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.03 / 5.40	8) Average High Cost Multiple (1/1/2011):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$319	\$0.71	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$72	Average Rate \$239 Maximum Rate \$378
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$57	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.40	Into the Trust Fund -\$0.40	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate 3.41%	Minimum Adequate Financing Rate 3.76%	-9%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	2,046	75%	\$351
15) Benefits Non-Charged:	290	11%	\$50
16) Benefits Charged to Inactive Employers:	276	10%	\$47
17) Total Reimbursable Benefits Paid	132	5%	
Total:	\$2,743	100%	\$448
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$649	25%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 56%

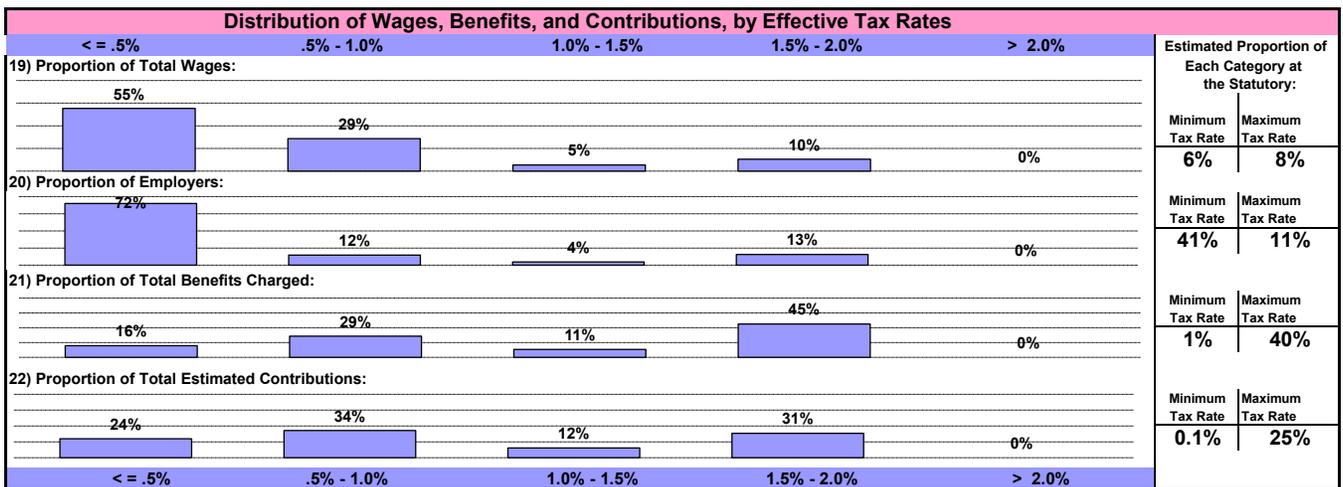


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

GEORGIA		2011	
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) %:	0.56 / 2.51	6) New Employer Tax Rate (%):	2.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.03 / 5.40	8) Average High Cost Multiple (1/1/2011):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$275	Minimum Rate	Average Rate Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$2	\$213	\$459
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$19 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.65	-\$0.65	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	2.51%	3.30%	-24%

Benefit Charging				
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee	
14) Benefits Charged to Active Taxable Employers:	1,190	83%	\$395	
15) Benefits Non-Charged:	151	11%	\$50	
16) Benefits Charged to Inactive Employers:	26	2%	\$9	
17) Total Reimbursable Benefits Paid	59	4%	\$19	
	Total:	\$1,426	100%	\$453
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	283	21%	37%	

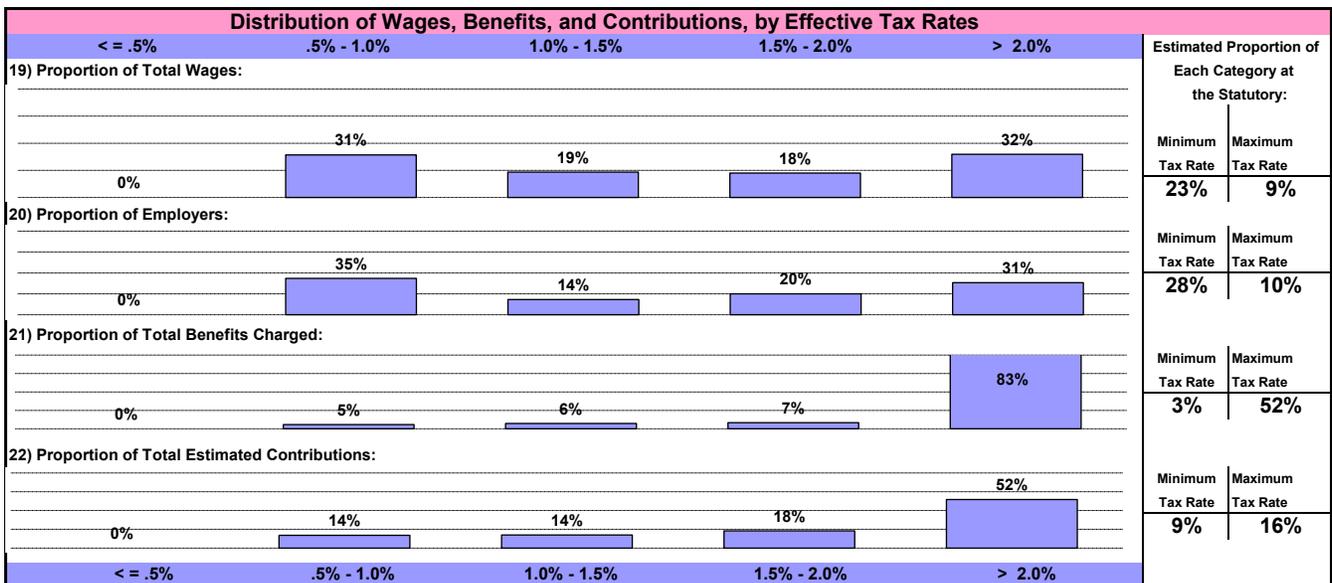


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

HAWAII		2011	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	34,200
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.74 / 2.65	6) New Employer Tax Rate (%):	4.0
7) Statutory Tax Rate (Minimum / Maximum)%:	1.20 / 5.40	8) Average High Cost Multiple (1/1/2011):	0.00

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee	For Every \$100 of Wages Paid	
	\$724	Minimum Rate	Average Rate
			Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$410	\$906	\$1,847
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$84 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.98	\$0.02	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate		% Difference From Adeq. Finan. Rate
	Minimum Adequate Financing Rate	2.65%	39%
	1.91%		

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	252	78%	\$587
15) Benefits Non-Charged:	29	9%	\$67
16) Benefits Charged to Inactive Employers:	24	7%	\$57
17) Total Reimbursable Benefits Paid	20	6%	
	Total:	100%	\$710
18) Benefits Charged to Employers at the maximum tax rate in Excess of the Estimated Contributions from those Employers:	83	27%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 35%



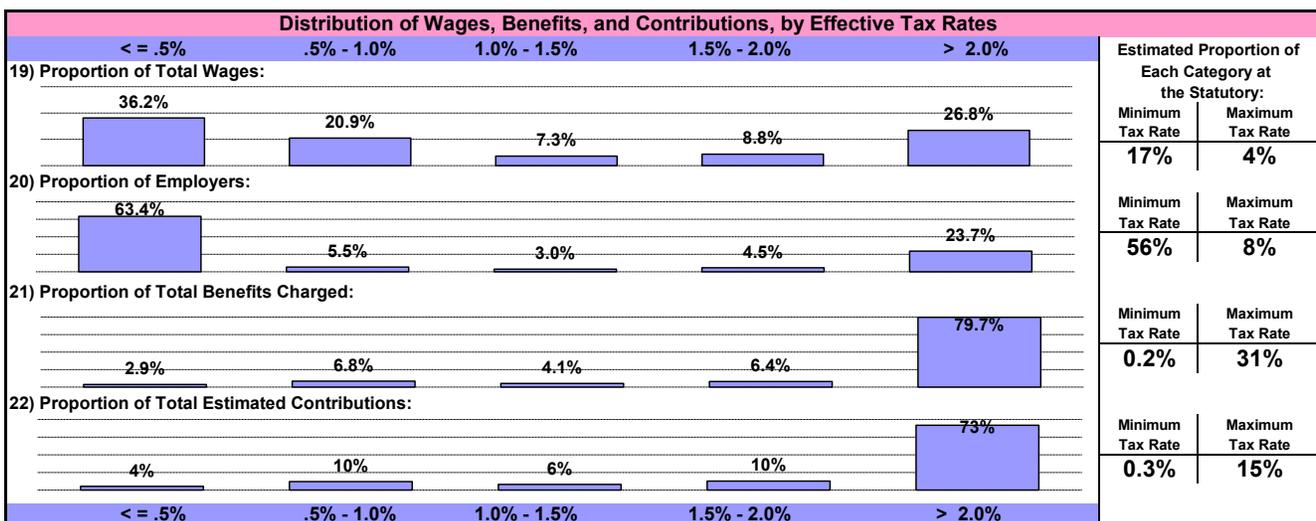
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

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

IOWA		2011	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base (\$):	24,700
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.47 / 2.74	6) New Employer Tax Rate (%):	1.9
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 9.00	8) Average High Cost Multiple (1/1/2011):	0.51

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$588	\$1.47	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$0	Average Rate \$677 Maximum Rate \$2,223
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$106 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.99	Into the Trust Fund \$0.01	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Minimum Adequate Financing Rate 2.05%	Current Avg. Tax Rate 2.74%	% Difference From Adeq. Finan. Rate 34%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	551	81%	\$491
15) Benefits Non-Charged:	75	11%	\$67
16) Benefits Charged to Inactive Employers:	28	4%	\$25
17) Total Reimbursable Benefits Paid	27	4%	
Total:	\$681	100%	\$582
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$80	12%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 53%



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

IDAHO		2011	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	33,300
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.94 / 2.89	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.96 / 6.80	8) Average High Cost Multiple (1/1/2011):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$704	Minimum Rate	Average Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$320	\$962	Maximum Rate
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$24 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.96	\$0.04	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Adequate Financing Rate	Minimum Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
	2.22%	2.89%	30%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	272	81%	\$574
15) Benefits Non-Charged:	40	12%	\$84
16) Benefits Charged to Inactive Employers:	8	3%	\$18
17) Total Reimbursable Benefits Paid	14	4%	
	Total: \$334	100%	\$676
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	7	2%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 41%

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:	6%	16%	13%	30%	35%	Minimum Tax Rate 11% Maximum Tax Rate 1%
20) Proportion of Employers:	4%	13%	9%	19%	56%	Minimum Tax Rate 12% Maximum Tax Rate 2%
21) Proportion of Total Benefits Charged:	1%	3%	3%	14%	80%	Minimum Tax Rate 2% Maximum Tax Rate 5%
22) Proportion of Total Estimated Contributions:	1%	6%	8%	26%	54%	Minimum Tax Rate 3% Maximum Tax Rate 2%

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

ILLINOIS		2011	
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 (\$):	12,740
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.16 / 4.40	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.70 / 8.40	8) Average High Cost Multiple (1/1/2011):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$518	Minimum Rate	Average Rate \$1.16
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate \$561
			Maximum Rate \$1,070
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$117	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.53	Into the Trust Fund -\$0.53	
13) Average Tax Rate Compared to Adequate Financing Rate ² :		Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate		
	4.40%	6.06%	-27%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	NA	NA	NA
15) Benefits Non-Charged:	NA	NA	NA
16) Benefits Charged to Inactive Employers:	NA	NA	NA
17) Total Reimbursable Benefits Paid	NA	NA	NA
Total:	NA	NA	NA
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

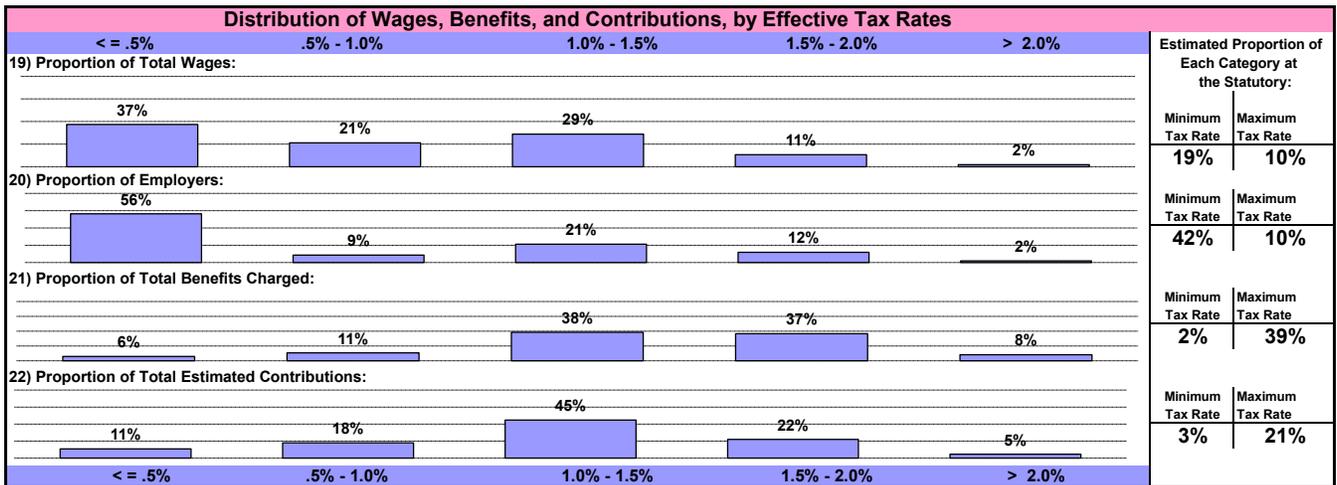
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² Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

INDIANA		2011	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	9,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.83 / 3.16	6) New Employer Tax Rate (%):	2.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.70 / 9.50	8) Average High Cost Multiple (1/1/2011):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$344	Minimum Rate	Average Rate \$0.83
10) Estimated Contributions Per Employee at the Tax Base:	\$67	Maximum Rate	\$300
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$93 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.73	Into the Trust Fund -\$0.73	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 3.16%	Minimum Adequate Financing Rate 6.48%	% Difference From Adeq. Finan. Rate -51%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,046	77%	\$481
15) Benefits Non-Charged:	93	7%	\$43
16) Benefits Charged to Inactive Employers:	155	11%	\$71
17) Total Reimbursable Benefits Paid	63	5%	
	Total:	100%	\$595
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	298	23%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 27%

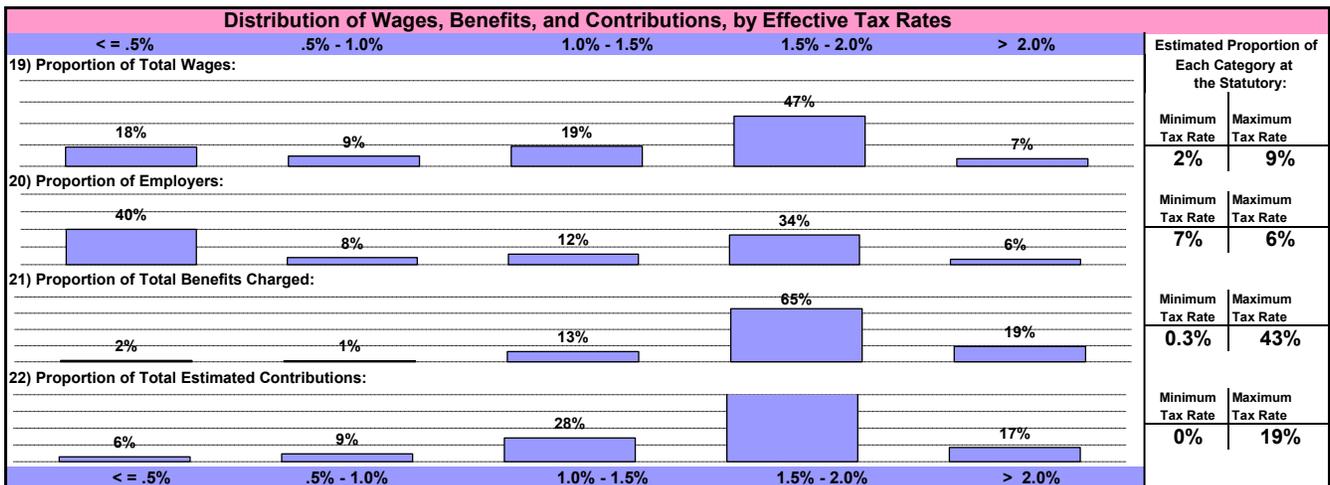


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2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

KANSAS		2011	
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) %:	0.86 / 2.66	6) New Employer Tax Rate (%):	4.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.11 / 7.40	8) Average High Cost Multiple (1/1/2011):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$353	Minimum Rate	Average Rate Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$9	\$213	\$592
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$12 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.53	-\$0.53	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Minimum Adequate Financing Rate	Current Avg. Tax Rate	
	2.63%	2.66%	1%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	499	78%	\$428
15) Benefits Non-Charged:	99	15%	\$85
16) Benefits Charged to Inactive Employers:	31	5%	\$26
17) Total Reimbursable Benefits Paid	15	2%	
	Total:	\$643 100%	\$539
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	151	24%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 30%

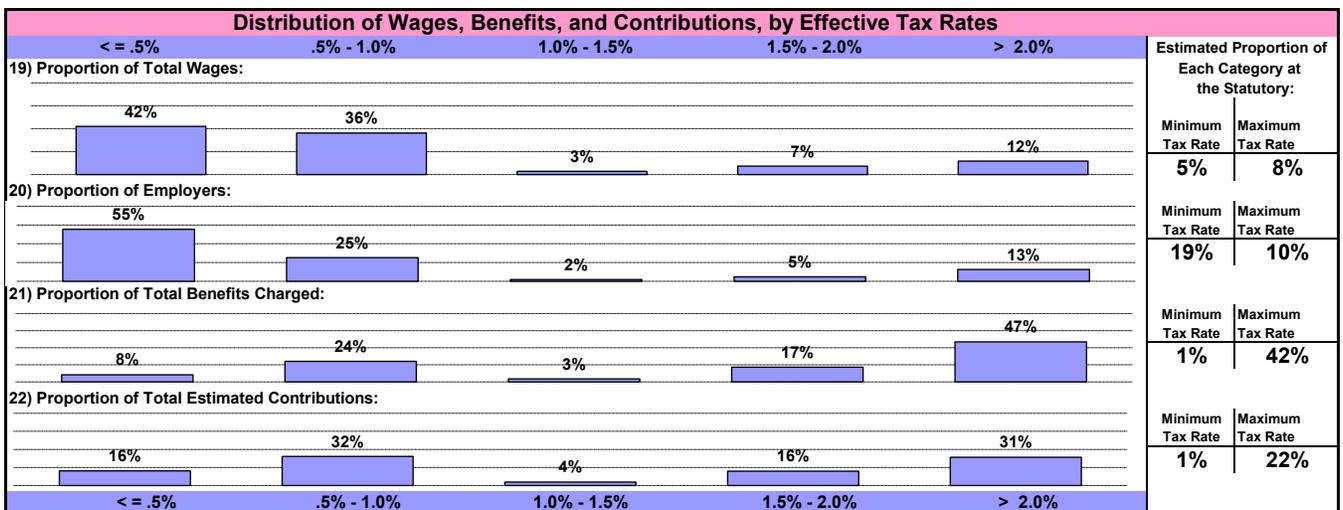


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

KENTUCKY		2011	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.86 / 3.55	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.00 / 10.00	8) Average High Cost Multiple (1/1/2011):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$353	Minimum Rate	Average Rate \$0.86
10) Estimated Contributions Per Employee at the Tax Base:	\$80	Maximum Rate	\$284
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :			
	\$45 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	
	\$1.22	-\$0.22	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			
	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	3.55%	5.98%	-41%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	493	82%	\$371
15) Benefits Non-Charged:	31	5%	\$24
16) Benefits Charged to Inactive Employers:	48	8%	\$36
17) Total Reimbursable Benefits Paid	26	4%	
	Total:	100%	\$431
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.
	121	21%	39%



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

LOUISIANA 2011

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	7,700
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.43 / 1.91	6) New Employer Tax Rate (%):	2.8
7) Statutory Tax Rate (Minimum / Maximum)%:	0.11 / 6.20	8) Average High Cost Multiple (1/1/2011):	1.56

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$156	Minimum Rate	Average Rate \$0.43
10) Estimated Contributions Per Employee at the Tax Base:	\$8	Maximum Rate	\$147 \$477
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :			
	\$0.46 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	
	\$2.57	-\$1.57	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			
	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	1.91%	2.73%	-30%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	488	80%	\$337
15) Benefits Non-Charged:	84	14%	\$58
16) Benefits Charged to Inactive Employers:	8	1%	\$5
17) Total Reimbursable Benefits Paid	26	4%	
	Total:	100%	\$401
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.
	20	3%	23%

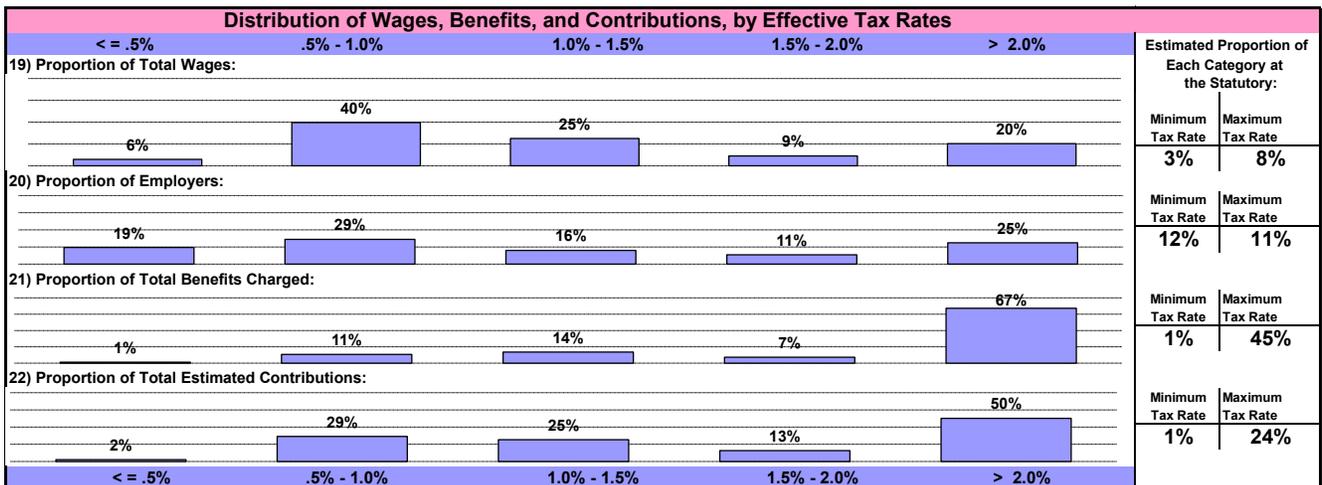
Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	
19) Proportion of Total Wages:	54%	46%	0%	0%	0%	Estimated Proportion of Each Category at the Statutory:
	14%	1%	0%	0%	0%	
20) Proportion of Employers:	65%	35%	0%	0%	0%	Minimum Tax Rate 32% Maximum Tax Rate 2%
21) Proportion of Total Benefits Charged:	14%	83%	1%	0%	0%	Minimum Tax Rate 2% Maximum Tax Rate 6%
22) Proportion of Total Estimated Contributions:	29%	69%	0%	0%	0%	Minimum Tax Rate 1% Maximum Tax Rate 3%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

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

MASSACHUSETTS				2011	
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) %:	1.20	/	4.27	6) New Employer Tax Rate (%):	2.8
7) Statutory Tax Rate (Minimum / Maximum)%:	1.26	/	12.27	8) Average High Cost Multiple (1/1/2011):	0.01

Contribution Levels				
	Per Covered Employee		For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$693		\$1.20	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate	
	\$176	\$598	\$1,718	
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$50 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	
	\$1.13		-\$0.13	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate	
	4.27%	5.39%	-21%	

Benefit Charging				
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee	
14) Benefits Charged to Active Taxable Employers:	1,696	81%	\$686	
15) Benefits Non-Charged:	177	8%	\$72	
16) Benefits Charged to Inactive Employers:	63	3%	\$26	
17) Total Reimbursable Benefits Paid	158	8%		
	Total:	\$2,094	100%	\$783
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	356	18%	53%	
			<i>Est. Contributions from Max. Rated Employers as a % of their Charged Bns.</i>	



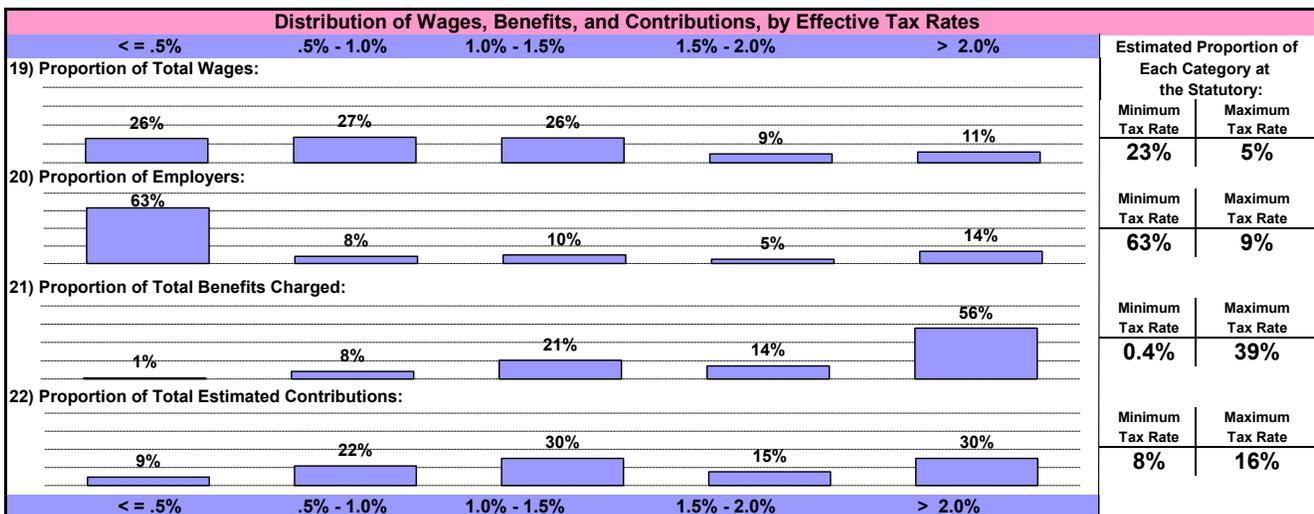
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

MARYLAND 2011

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.04 / 5.25	6) New Employer Tax Rate (%):	2.6
7) Statutory Tax Rate (Minimum / Maximum)%:	2.20 / 13.50	8) Average High Cost Multiple (1/1/2011):	0.19

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$488	Minimum Rate	Average Rate \$1.04
10) Estimated Contributions Per Employee at the Tax Base:		\$187	Maximum Rate \$1,148
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$102	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.18	Into the Trust Fund -\$0.18	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			
Minimum Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate	
3.77%	5.25%	39%	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	736	66%	\$408
15) Benefits Non-Charged:	253	23%	\$141
16) Benefits Charged to Inactive Employers:	52	5%	\$29
17) Total Reimbursable Benefits Paid	70	6%	
Total:	\$1,111	100%	\$578
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:			
	\$152	15%	47% <small>Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</small>



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

MAINE		2011	
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) %:	1.04 / 3.00	6) New Employer Tax Rate (%):	3.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.86 / 7.95	8) Average High Cost Multiple (1/1/2011):	0.98

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$391	Minimum Rate	Average Rate
		\$103	\$360
			Maximum Rate
			\$954
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$43 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	
	\$1.34	-\$0.34	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Minimum Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
	2.43%	3.00%	23%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	193	81%	\$453
15) Benefits Non-Charged:	27	12%	\$65
16) Benefits Charged to Inactive Employers:	2	1%	\$4
17) Total Reimbursable Benefits Paid	15	6%	
	Total:	100%	\$522
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	36	16%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 30%

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%	39%	15%	4%	15%	Minimum Tax Rate: 4% Maximum Tax Rate: 3%
20) Proportion of Employers:	22%	30%	17%	6%	24%	Minimum Tax Rate: 7% Maximum Tax Rate: 8%
21) Proportion of Total Benefits Charged:	7%	15%	11%	4%	62%	Minimum Tax Rate: 2% Maximum Tax Rate: 27%
22) Proportion of Total Estimated Contributions:	9%	27%	19%	6%	39%	Minimum Tax Rate: 1% Maximum Tax Rate: 11%

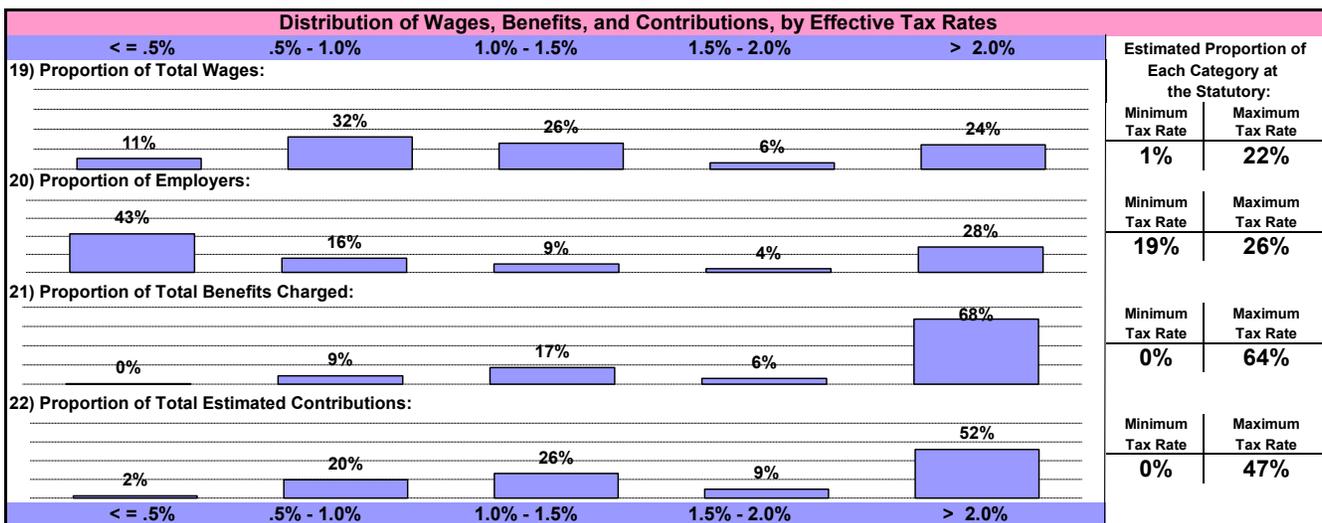
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

MICHIGAN 2011

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) %:	1.22 / 5.51	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.06 / 10.30	8) Average High Cost Multiple (1/1/2011):	0.00

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee \$737	For Every \$100 of Wages Paid \$1.22	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$5	Average Rate \$496	Maximum Rate \$927
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :			
	\$89	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:			
	To Pay Benefits in Previous Comp. Year \$1.24	Into the Trust Fund -\$0.24	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			
Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate	
5.51%	7.88%	-30%	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	2,324	81%	\$783
15) Benefits Non-Charged:	73	3%	\$25
16) Benefits Charged to Inactive Employers:	324	11%	\$109
17) Total Reimbursable Benefits Paid	155	5%	
	Total: \$2,877	100%	\$916
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.
	\$709	26%	51%



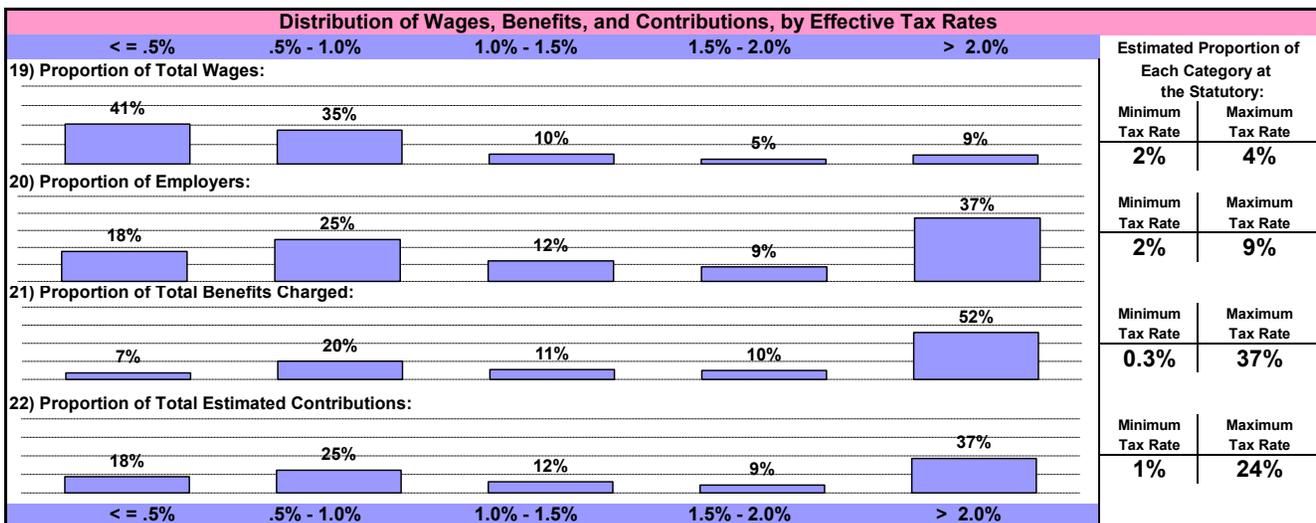
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 1)
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

MINNESOTA 2011

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	27,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.11 / 2.34	6) New Employer Tax Rate (%):	2.9
7) Statutory Tax Rate (Minimum / Maximum)%:	0.50 / 9.40	8) Average High Cost Multiple (1/1/2011):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$441	Minimum Rate	Average Rate
		\$135	\$632
10) Estimated Contributions Per Employee at the Tax Base:		Maximum Rate	
		\$2,538	
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$268	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	
	\$1.54	-\$0.54	
13) Average Tax Rate Compared to Adequate Financing Rate2:	Current Avg. Tax Rate	Minimum Advanced Financing Rate	% Difference From Adeq. Finan. Rate
	2.34%	2.75%	-15%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,134	77%	\$577
15) Benefits Non-Charged:	156	11%	\$79
16) Benefits Charged to Inactive Employers:	46	3%	\$23
17) Total Reimbursable Benefits Paid	136	9%	\$680
	Total:	\$1,471	100%
			\$680
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$188	14%	53%



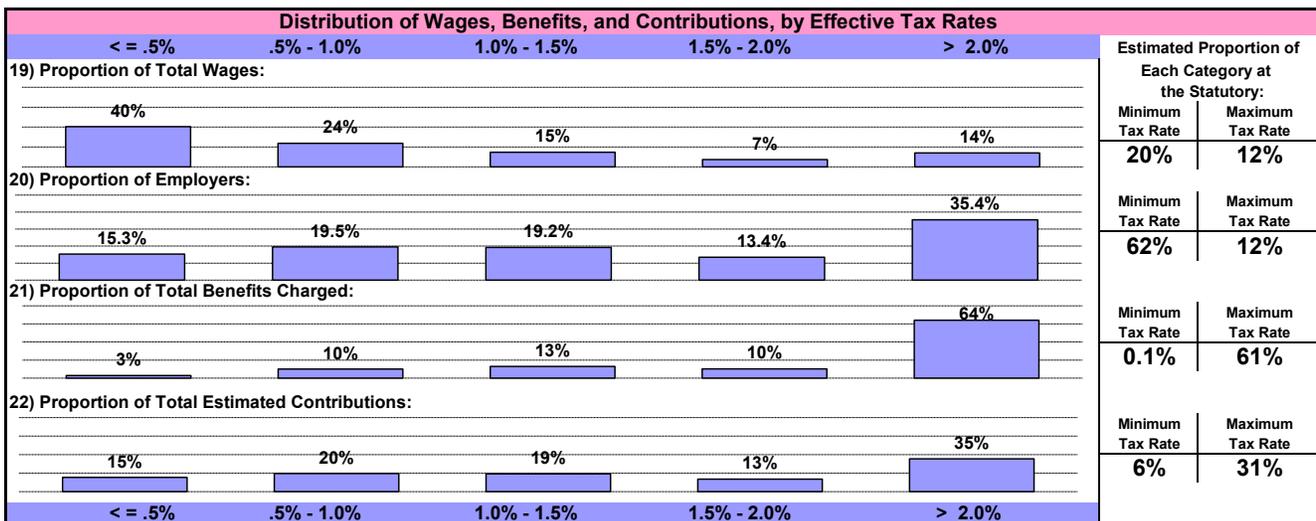
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 1)
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

MISSISSIPPI 2011

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	14,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.89 / 2.17	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.85 / 5.40	8) Average High Cost Multiple (1/1/2011):	1.17

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$172	\$0.89	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$119	Average Rate \$304 Maximum Rate \$756
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$118 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$2.10	Into the Trust Fund -\$1.10	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate 2.17%	Minimum Adequate Financing Rate 2.54%	-15%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	219	70%	\$265
15) Benefits Non-Charged:	52	17%	\$63
16) Benefits Charged to Inactive Employers:	28	9%	\$33
17) Total Reimbursable Benefits Paid	14	4%	\$33
	Total: \$312	100%	\$362
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$87	29%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 33%



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

MISSOURI 2011

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) %: 0.75 / 2.37	6) New Employer Tax Rate (%): 3.5
7) Statutory Tax Rate (Minimum / Maximum) %: 0.00 / 9.75	8) Average High Cost Multiple (1/1/2011): 0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$319	Minimum Rate	Average Rate \$0.75
10) Estimated Contributions Per Employee at the Tax Base:	\$0	Maximum Rate	\$1,268
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$47 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.58	Into the Trust Fund -\$0.58	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 2.37%	Minimum Adequate Financing Rate 3.61%	% Difference From Adeq. Finan. Rate -34%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	916	86%	\$463
15) Benefits Non-Charged:	76	7%	\$39
16) Benefits Charged to Inactive Employers:	7	1%	\$3
17) Total Reimbursable Benefits Paid	71	7%	\$3
Total:	\$1,070	100%	\$505
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	232	23%	29%

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

Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	
19) Proportion of Total Wages:	42%	35%	12%	4%	7%	Estimated Proportion of Each Category at the Statutory: Minimum Tax Rate Maximum Tax Rate 3% 5%
20) Proportion of Employers:	48%	23%	14%	4%	12%	
21) Proportion of Total Benefits Charged:	9%	20%	17%	10%	44%	1% 36%
22) Proportion of Total Estimated Contributions:	18%	30%	18%	8%	23%	0% 17%

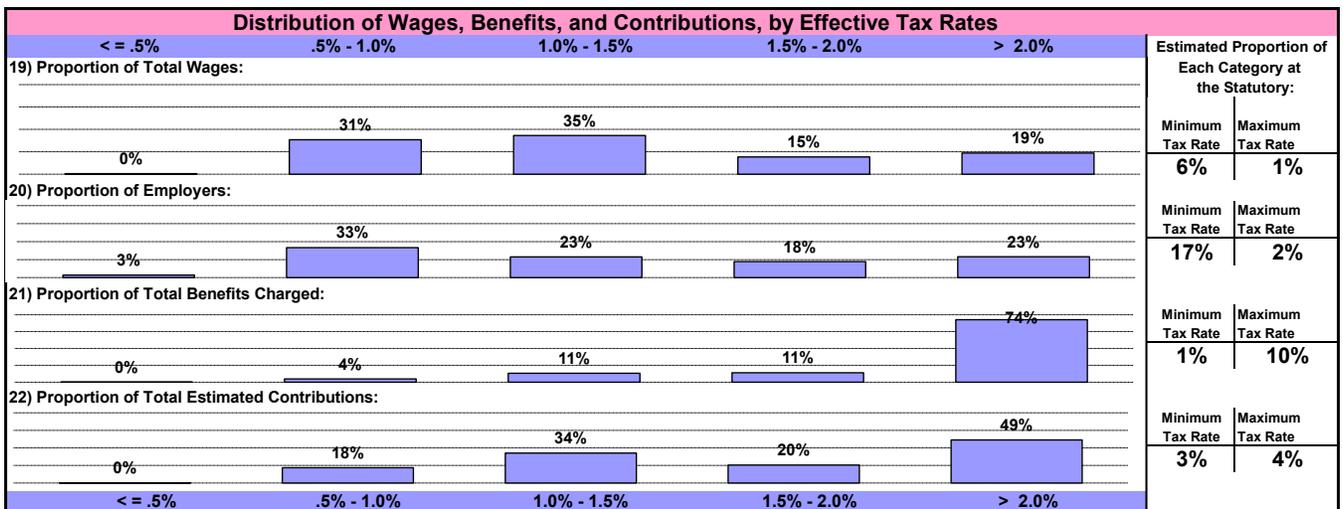
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MONTANA 2011

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	26,300
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.25 / 1.90	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.82 / 6.12	8) Average High Cost Multiple (1/1/2011):	0.70

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$461	Minimum Rate	Average Rate \$1.25
10) Estimated Contributions Per Employee at the Tax Base:	\$216	Maximum Rate	\$500 \$1,610
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :			
	\$26 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	
	\$1.07	-\$0.07	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			
	Minimum Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
	1.40%	1.90%	36%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	131	73%	\$380
15) Benefits Non-Charged:	25	14%	\$71
16) Benefits Charged to Inactive Employers:	14	8%	\$41
17) Total Reimbursable Benefits Paid	11	6%	
Total:	\$180	100%	\$492
<small>Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</small>			
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	8	5%	40%



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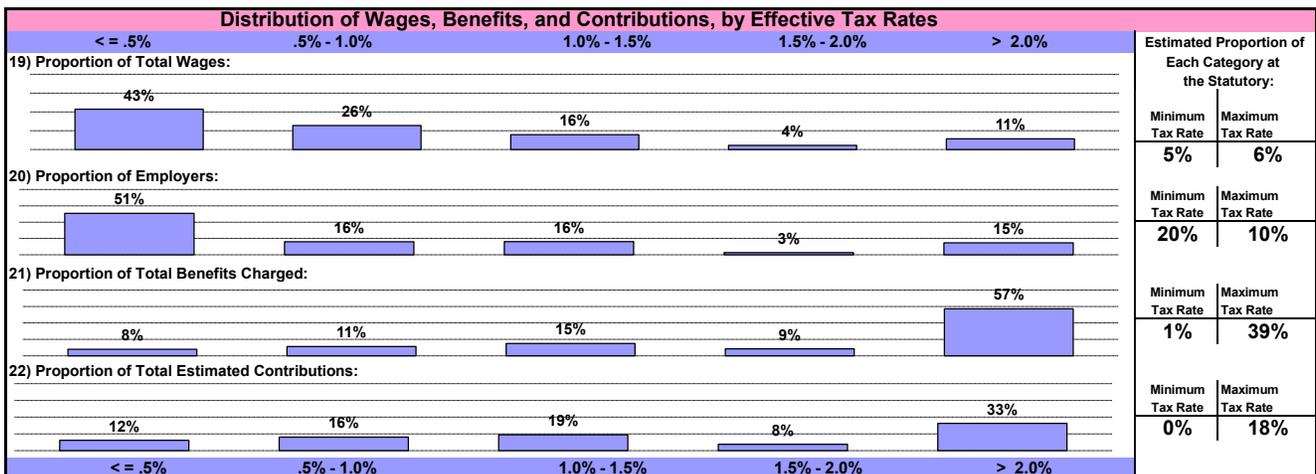
2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

NORTH CAROLINA 2011

1) Type of Experience Rating Method: Reserve Ratio	2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Proportionally	4) Taxable Wage Base (\$): 19,700
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.96 / 2.22	6) New Employer Tax Rate (%): 1.2
7) Statutory Tax Rate (Minimum / Maximum) %: 0.00 / 6.84	8) Average High Cost Multiple (1/1/2011): 0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$328	Minimum Rate	\$0.96
10) Estimated Contributions Per Employee at the Tax Base:	\$0	Average Rate	\$437
		Maximum Rate	\$1,347
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$164 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	
	\$2.09	-\$1.09	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	2.22%	3.60%	-38%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,848	87%	\$615
15) Benefits Non-Charged:	341	16%	\$114
16) Benefits Charged to Inactive Employers:	235	11%	\$78
17) Total Reimbursable Benefits Paid	60	3%	\$20
Total:	\$2,485	117%	\$807
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	721	35%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 19%



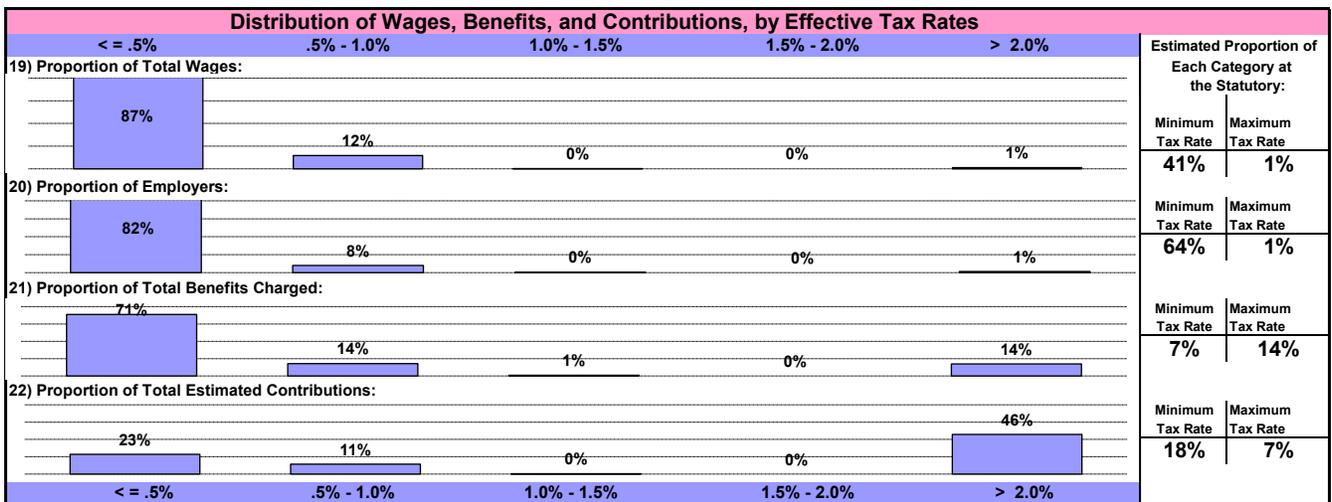
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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

NORTH DAKOTA 2011

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	25,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.73 / 1.34	6) New Employer Tax Rate (%):	1.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.20 / 10.00	8) Average High Cost Multiple (1/1/2011):	1.01

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$327	Minimum Rate	Average Rate \$0.73
10) Estimated Contributions Per Employee at the Tax Base:	\$51	Maximum Rate	\$2,550
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$127 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.90	Into the Trust Fund \$0.10	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Minimum Adequate Financing Rate 1.23%	Current Avg. Tax Rate 1.34%	9%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	69	81%	\$245
15) Benefits Non-Charged:	9	11%	\$34
16) Benefits Charged to Inactive Employers:	4	5%	\$15
17) Total Reimbursable Benefits Paid	3	3%	
Total:	\$85	100%	\$293
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	5	7%	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

NEBRASKA		2011	
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) %:	0.84 / 3.15	6) New Employer Tax Rate (%):	2.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 8.66	8) Average High Cost Multiple (1/1/2011):	1.17

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$318	Minimum Rate	Average Rate Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$0	\$284	\$779
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$39 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.89	\$0.11	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Minimum Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
	2.03%	3.15%	55%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	134	64%	\$196
13) Benefits Non-Charged:	42	20%	\$61
14) Benefits Charged to Inactive Employers:	18	9%	\$27
15) Total Reimbursable Benefits Paid	14	7%	
	Total:	100%	\$284
17) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	26	14%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 50%

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:	30%	39%	17%	6%	7%	Minimum Tax Rate 8% Maximum Tax Rate 5%
20) Proportion of Employers:	49%	19%	13%	7%	12%	Minimum Tax Rate 24% Maximum Tax Rate 7%
21) Proportion of Total Benefits Charged:	4%	17%	18%	12%	48%	Minimum Tax Rate 1% Maximum Tax Rate 41%
22) Proportion of Total Estimated Contributions:	10%	35%	25%	12%	20%	Minimum Tax Rate 0% Maximum Tax Rate 13%

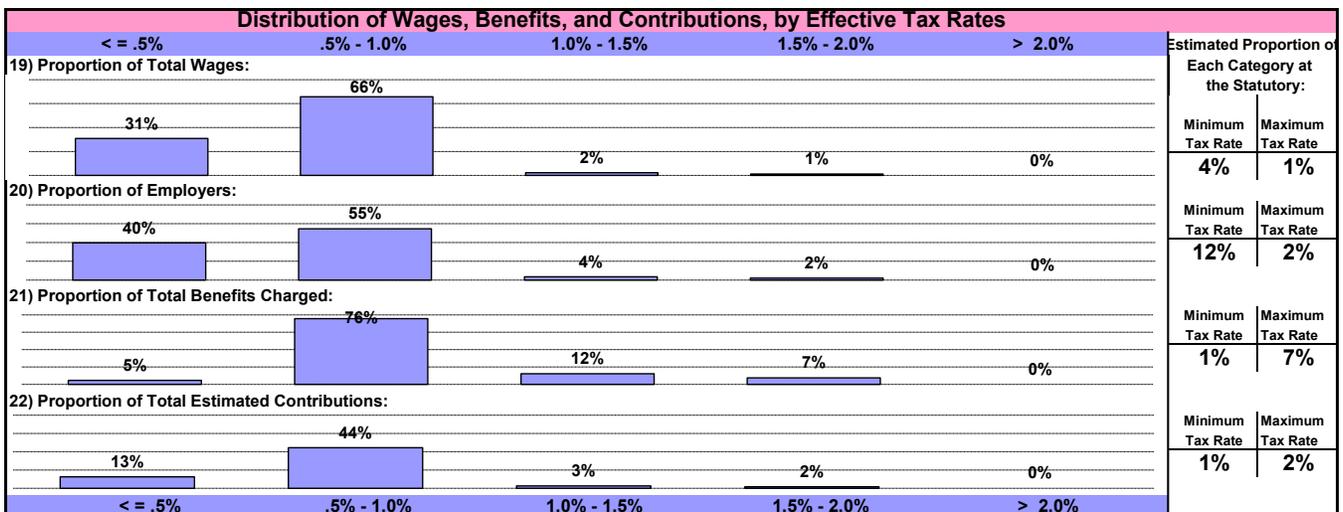
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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

NEW HAMPSHIRE 2011

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 (\$):	12,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.96 / 3.59	6) New Employer Tax Rate (%):	3.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.01 / 7.00	8) Average High Cost Multiple (1/1/2011):	0.02

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$456	Minimum Rate	Average Rate \$0.96
10) Estimated Contributions Per Employee at the Tax Base:	\$1	Average Rate	Maximum Rate \$840
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$7 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.22	Into the Trust Fund -\$0.22	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Minimum Adequate Financing Rate 3.26%	Current Avg. Tax Rate 3.59%	% Difference From Adeq. Finan. Rate 10%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	216	81%	\$468
15) Benefits Non-Charged:	12	4%	\$25
16) Benefits Charged to Inactive Employers:	28	11%	\$62
17) Total Reimbursable Benefits Paid	11	4%	
Total:	\$267	100%	\$555
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	14	6%	Est. Contributions from Max. Rated Employers as a % of their Charged Benefits 10%



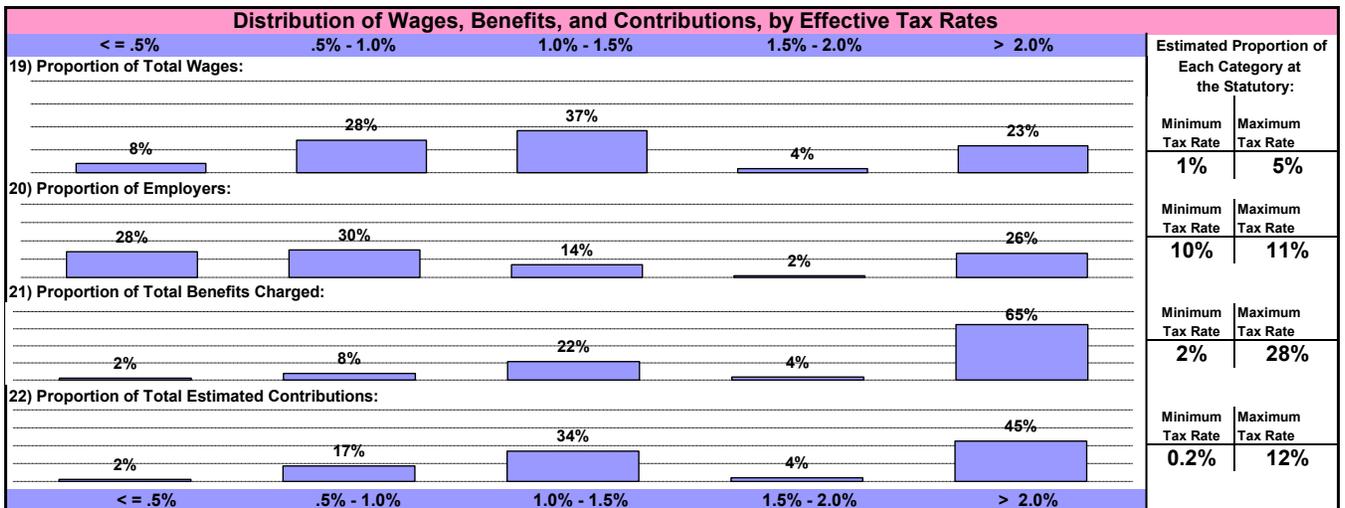
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

NEW JERSEY 2011

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	29,600
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.31 / 2.99	6) New Employer Tax Rate (%):	2.8
7) Statutory Tax Rate (Minimum / Maximum)%:	0.50 / 5.80	8) Average High Cost Multiple (1/1/2011):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$789	Minimum Rate	Average Rate Maximum Rate
			\$1.31
10) Estimated Contributions Per Employee at the Tax Base:	\$148		\$885 \$1,717
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$30 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.46	-\$0.46	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	2.99%	4.03%	-26%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	2,914	80%	\$976
15) Benefits Non-Charged:	343	9%	\$115
16) Benefits Charged to Inactive Employers:	193	5%	\$64
17) Total Reimbursable Benefits Paid	190	5%	\$64
	Total:	100%	\$1,156
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	Amount (\$ mil.) 548	% of Maximum Rated Employers' Benefits 31%	% of Total Benefits 31%



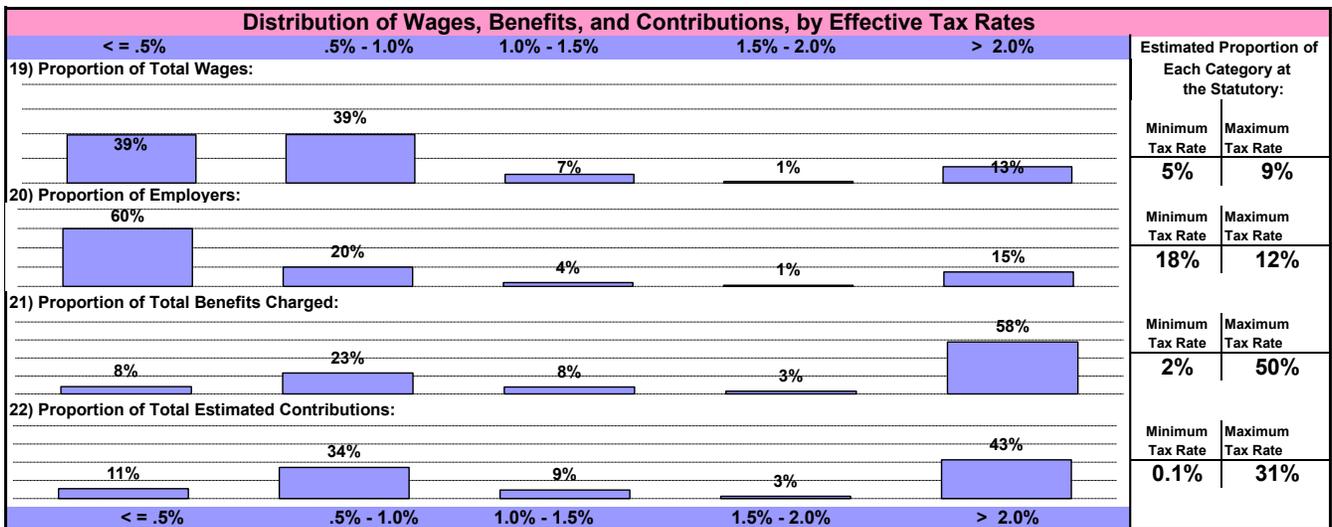
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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

NEW MEXICO 2011

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	21,900
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.86 / 1.68	6) New Employer Tax Rate (%):	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.05 / 5.40	8) Average High Cost Multiple (1/1/2011):	0.78

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$361	Average Rate	\$0.86
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$11	Average Rate \$368	Maximum Rate \$1,183
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$98 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.67	Into the Trust Fund -\$0.67	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Minimum Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
		1.68%	0%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	274	73%	\$466
15) Benefits Non-Charged:	37	10%	\$63
16) Benefits Charged to Inactive Employers:	43	11%	\$73
17) Total Reimbursable Benefits Paid	23	6%	\$37
Total:	\$377	100%	\$602
18) Benefits Charged to Employers at the maximum tax rate in Excess of the Estimated Contributions from those Employers:	Amount (\$ mil.) 76	% of Total Benefits 22%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 40%



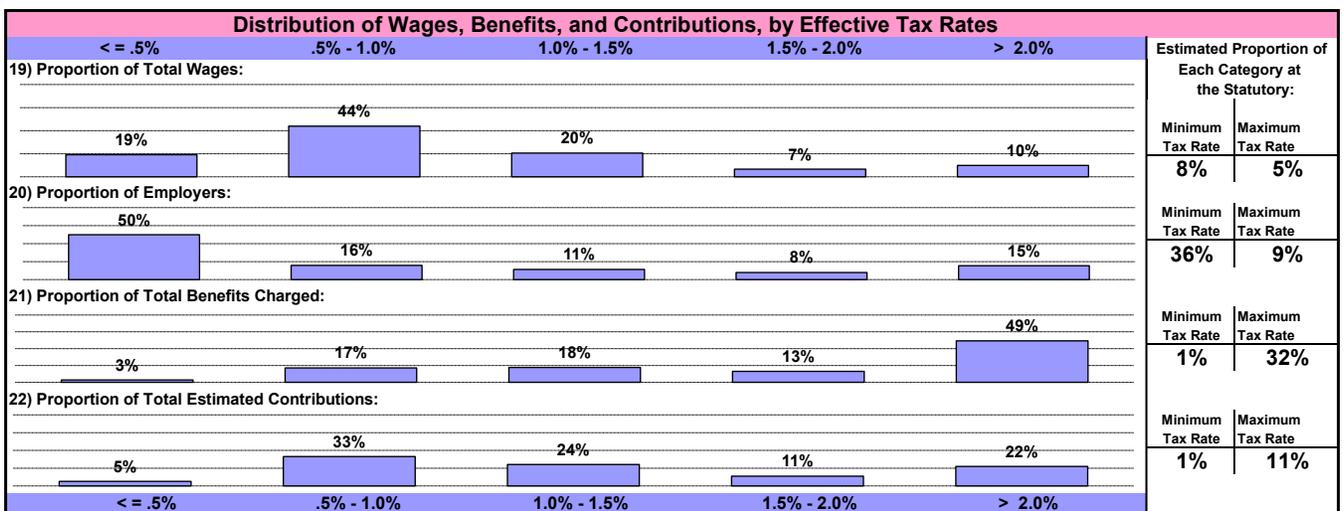
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

NEVADA 2011

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) %:	1.06 / 1.85	6) New Employer Tax Rate (%):	3.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.25 / 5.40	8) Average High Cost Multiple (1/1/2011):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$483	Minimum Rate	Average Rate \$1.06 Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$67	\$492	\$1,436
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	
	\$2.23	-\$1.23	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			
	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	1.85%	2.75%	-33%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	879	84%	\$920
15) Benefits Non-Charged:	141	13%	\$148
16) Benefits Charged to Inactive Employers:	8	1%	\$9
17) Total Reimbursable Benefits Paid	23	2%	\$9
	Total:	100%	\$1,077
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:			
	232	23%	14%



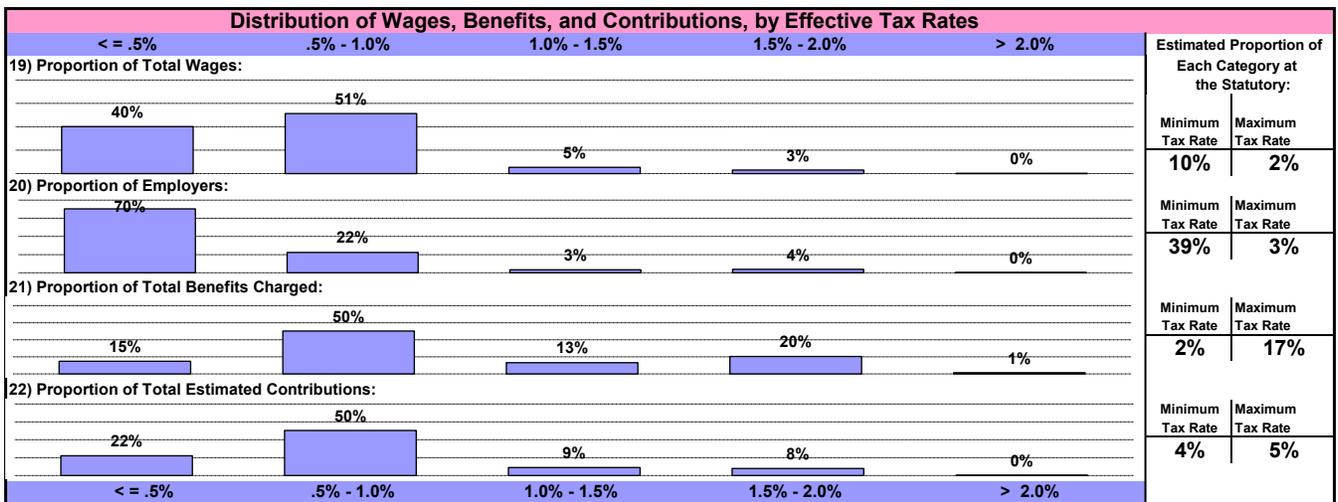
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

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

NEW YORK		2011	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.71 / 4.62	6) New Employer Tax Rate (%):	4.1
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 9.90	8) Average High Cost Multiple (1/1/2011):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$552	Minimum Rate	Average Rate
		\$128	\$393
10) Estimated Contributions Per Employee at the Tax Base:		Maximum Rate	\$842
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$22 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	
	\$1.07	-\$0.07	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	4.62%	6.92%	-33%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	3,293	82%	\$547
15) Benefits Non-Charged:	92	2%	\$15
16) Benefits Charged to Inactive Employers:	185	5%	\$31
17) Total Reimbursable Benefits Paid	448	11%	
Total:	\$4,018	100%	\$593
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	269	8%	28%

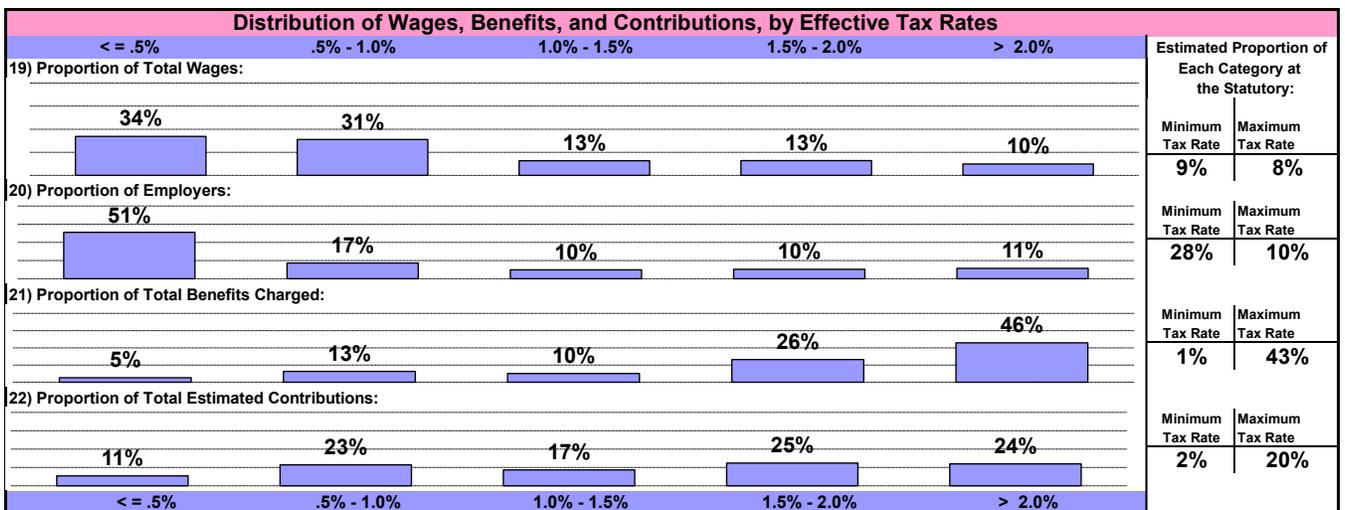


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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

OHIO		2011	
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) %:	0.90 / 3.80	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.40 / 9.60	8) Average High Cost Multiple (1/1/2011):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$358	Minimum Rate	Average Rate \$0.90
10) Estimated Contributions Per Employee at the Tax Base:	\$36	Maximum Rate	\$342 \$864
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :			
\$24 Per Employee at the Tax Base			
12) For Every One Dollar of Contributions the Amount Going:		To Pay Benefits in Previous Comp. Year	Into the Trust Fund
		\$1.83	-\$0.83
13) Average Tax Rate Compared to Adequate Financing Rate ² :			
	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	3.80%	5.81%	-35%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,904	73%	\$498
15) Benefits Non-Charged:	129	5%	\$34
16) Benefits Charged to Inactive Employers:	208	8%	\$54
17) Total Reimbursable Benefits Paid	113	4%	
Total:		\$2,354	90%
		\$586	
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:	506	20%	35%



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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 (\$):	18,600
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.96 / 2.14	6) New Employer Tax Rate (%):	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30 / 7.50	8) Average High Cost Multiple (1/1/2011):	0.61

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$288	\$0.96	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate
		\$56	\$398
			Maximum Rate
			\$1,395
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	NA		
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.38	-\$0.38	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference
	Minimum Adequate Financing Rate	Current Avg. Tax Rate	From Adeq. Finan. Rate
	1.59%	2.14%	34%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	362	71%	\$295
15) Benefits Non-Charged:	76	15%	\$62
16) Benefits Charged to Inactive Employers:	51	10%	\$41
17) Total Reimbursable Benefits Paid	21	4%	
	Total:	\$510	100%
			\$399
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.

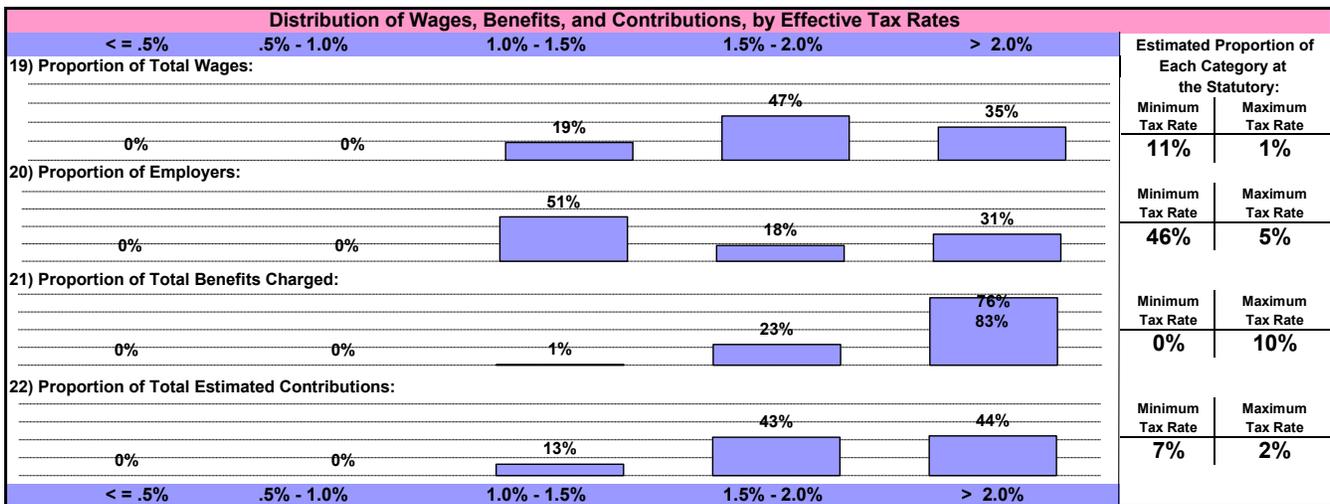
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 4)

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

OREGON		2011	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	32,300
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.84 / 3.08	6) New Employer Tax Rate (%):	3.3
7) Statutory Tax Rate (Minimum / Maximum)%:	2.20 / 5.40	8) Average High Cost Multiple (1/1/2011):	0.75

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$773	Minimum Rate	Average Rate
		\$711	\$995
10) Estimated Contributions Per Employee at the Tax Base:		Maximum Rate	\$1,744
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$46	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.33	-\$0.33	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference
	Minimum Adequate Financing Rate	Current Avg. Tax Rate	From Adeq. Finan. Rate
	2.52%	3.08%	22%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	877	65%	\$714
15) Benefits Non-Charged:	318	24%	\$259
16) Benefits Charged to Inactive Employers:	70	5%	\$57
17) Total Reimbursable Benefits Paid	78	6%	
Total:	\$1,343	100%	\$1,029
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$87	7%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 13%

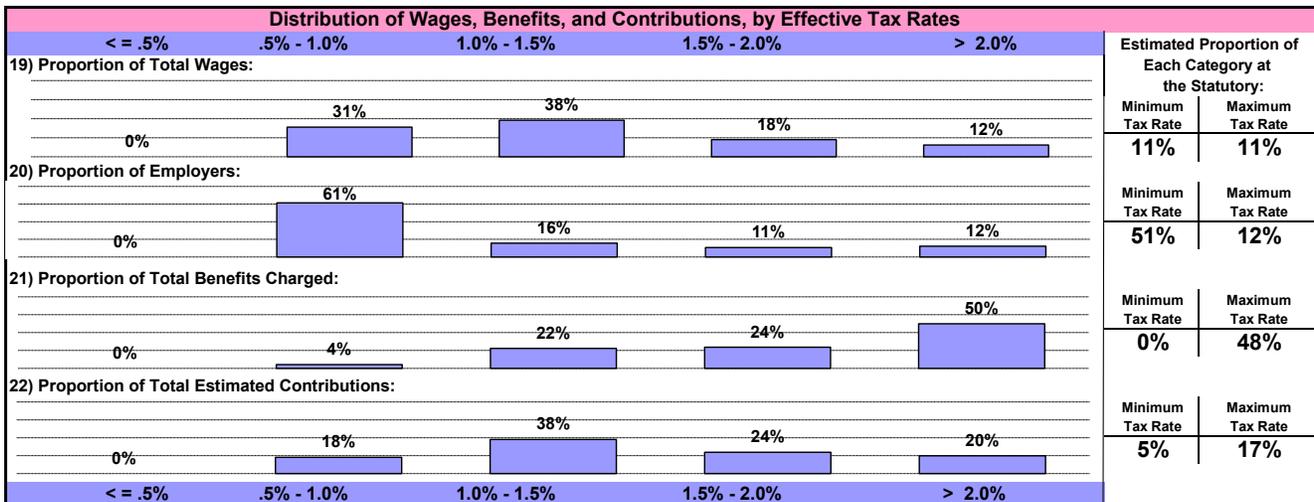


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PENNSYLVANIA		2011	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.29 / 6.51	6) New Employer Tax Rate (%):	3.7
7) Statutory Tax Rate (Minimum / Maximum)%:	2.68 / 10.82	8) Average High Cost Multiple (1/1/2011):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$663	\$1.29	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$214	Average Rate \$521 Maximum Rate \$866
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$60	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.44	Into the Trust Fund -\$0.44	
13) Average Tax Rate Compared to Adequate Financing Rate ² :		Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate 6.51%	9.55%	-32%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	3,393	80%	\$813
15) Benefits Non-Charged:	314	7%	\$75
16) Benefits Charged to Inactive Employers:	269	6%	\$64
17) Total Reimbursable Benefits Paid	253	6%	
Total:	\$4,230	100%	\$953
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$1,137	29%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 24%



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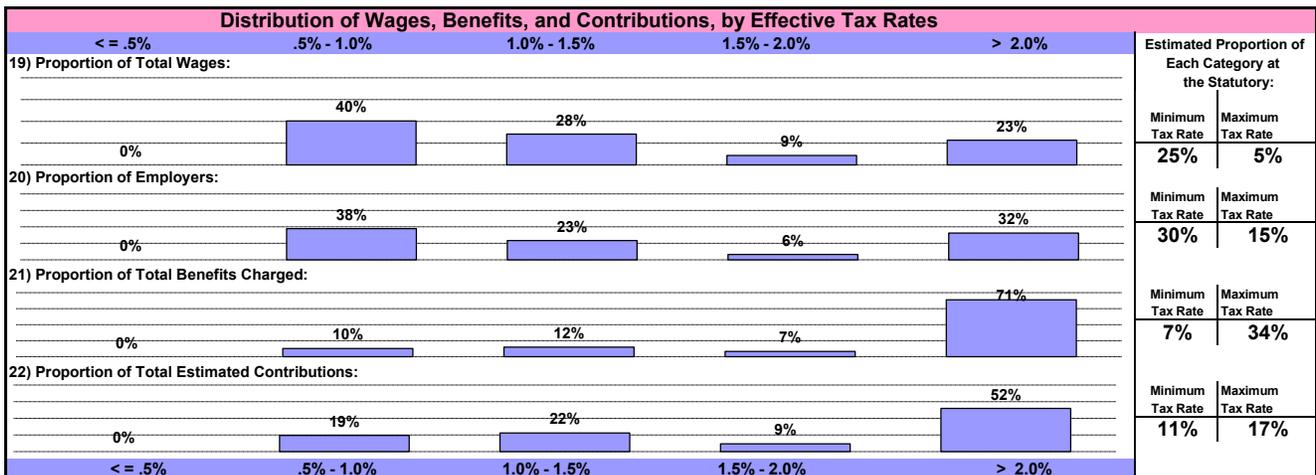
PUERTO RICO		2011	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.11 / 3.59	6) New Employer Tax Rate (%):	3.3
7) Statutory Tax Rate (Minimum / Maximum)%:	2.40 / 5.40	8) Average High Cost Multiple (1/1/2011):	0.69
Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee \$157	For Every \$100 of Wages Paid \$1.11	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$168	Average Rate \$251	Maximum Rate \$378
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$5 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$3.04	Into the Trust Fund -\$2.04	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 3.59%	Minimum Adequate Financing Rate 4.67%	% Difference From Adeq. Finan. Rate -23%
Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	NA	NA	NA
15) Benefits Non-Charged:	NA	NA	NA
16) Benefits Charged to Inactive Employers:	NA	NA	NA
17) Total Reimbursable Benefits Paid	NA	NA	NA
	Total:	NA	NA
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

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RHODE ISLAND		2011	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	19,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.57 / 3.79	6) New Employer Tax Rate (%):	2.5
7) Statutory Tax Rate (Minimum / Maximum)%:	1.69 / 9.79	8) Average High Cost Multiple (1/1/2011):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$637	Minimum Rate	Average Rate
			Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$321	\$720	\$1,860
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$38 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	
	\$1.38	-\$0.38	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	3.79%	6.43%	-41%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	250	80%	\$749
15) Benefits Non-Charged:	24	8%	\$72
16) Benefits Charged to Inactive Employers:	19	6%	\$56
17) Total Reimbursable Benefits Paid	20	7%	
	Total:	\$313	100%
			\$877
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	48	16%	42%
			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

SOUTH CAROLINA 2011

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	10,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.97 / 3.45	6) New Employer Tax Rate (%):	2.9
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 11.28	8) Average High Cost Multiple (1/1/2011):	0.00

Contribution Levels			
Per Covered Employee			
9) Estimated Employer Contributions:	\$376	Average Rate	\$0.97
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$10	Average Rate \$345	Maximum Rate \$1,128
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$56 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.32	Into the Trust Fund -\$0.32	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 3.45%	Minimum Adequate Financing Rate 5.26%	% Difference From Adeq. Finan. Rate -34%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	534	72%	\$379
15) Benefits Non-Charged:	132	18%	\$93
16) Benefits Charged to Inactive Employers:	36	5%	\$25
17) Total Reimbursable Benefits Paid	35	5%	
Total:	\$737	100%	\$498
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	84	12%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 39%

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:	41%	21%	9%	11%	18%	Minimum Tax Rate	Maximum Tax Rate
20) Proportion of Employers:	64%	8%	5%	7%	17%	14%	4%
21) Proportion of Total Benefits Charged:	6%	10%	7%	14%	63%	56%	6%
22) Proportion of Total Estimated Contributions:	15%	14%	13%	19%	50%	0.1%	26%
	4%					13%	

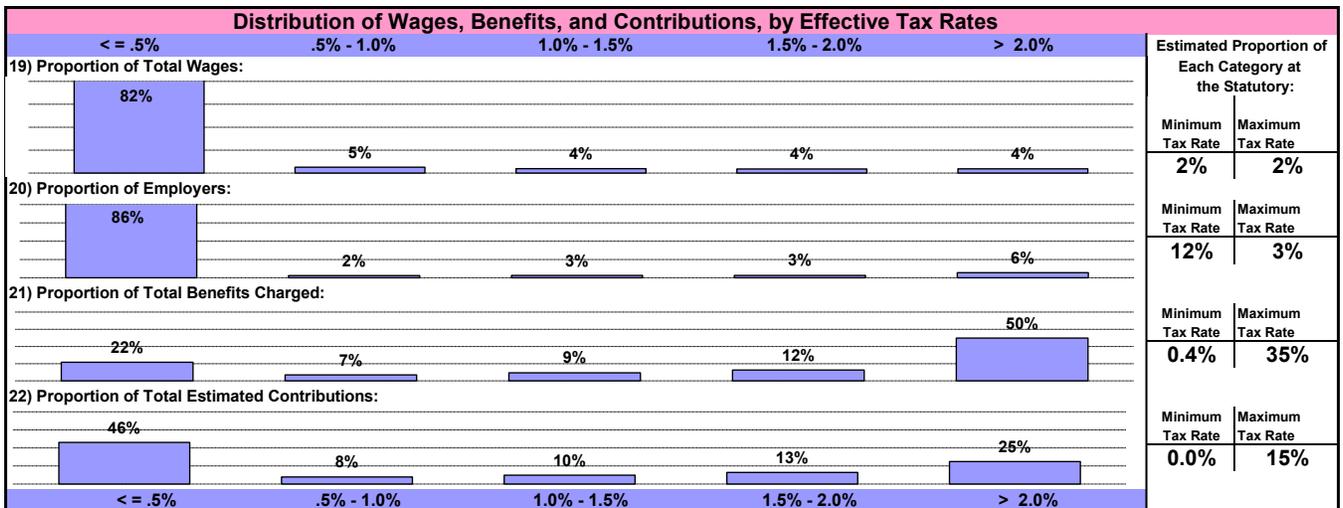
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

SOUTH DAKOTA 2011

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 (\$):	11,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.48 / 1.42	6) New Employer Tax Rate (%):	1.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 9.50	8) Average High Cost Multiple (1/1/2011):	0.50

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$166	Minimum Rate	Average Rate \$0.48
10) Estimated Contributions Per Employee at the Tax Base:	\$0	Maximum Rate	\$1,045
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :			
	\$122 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
		\$1.05	-\$0.05
13) Average Tax Rate Compared to Adequate Financing Rate ² :			
	Minimum Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
	1.34%	1.42%	6%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	40	75%	\$136
15) Benefits Non-Charged:	8	15%	\$27
16) Benefits Charged to Inactive Employers:	3	6%	\$10
17) Total Reimbursable Benefits Paid	3	5%	
	Total:	\$54	100%
			\$174
			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:		Amount (\$ mil.)	% of Total Benefits
		8	15%
			45%



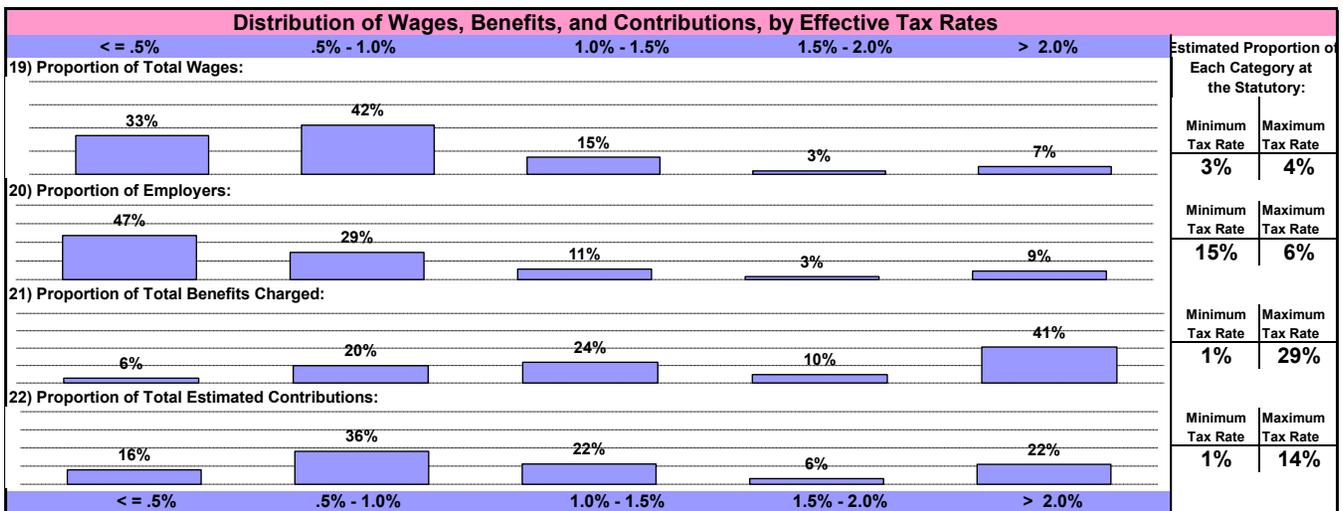
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

TENNESSEE 2011

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) %:	0.82 / 3.35	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.50 / 10.00	8) Average High Cost Multiple (1/1/2011):	0.19

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$368	Minimum Rate	Average Rate
		\$45	\$302
			Maximum Rate
			\$900
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 :			
\$21 Per Employee at the Tax Base			
12) For Every One Dollar of Contributions the Amount Going:			
	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.36	-\$0.36	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			
	Minimum Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
	3.27%	3.35%	2%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	814	75%	\$390
15) Benefits Non-Charged:	103	9%	\$49
16) Benefits Charged to Inactive Employers:	128	12%	\$61
17) Total Reimbursable Benefits Paid	38	3%	
Total:	\$1,082	100%	\$501
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:			
	137	13%	40%

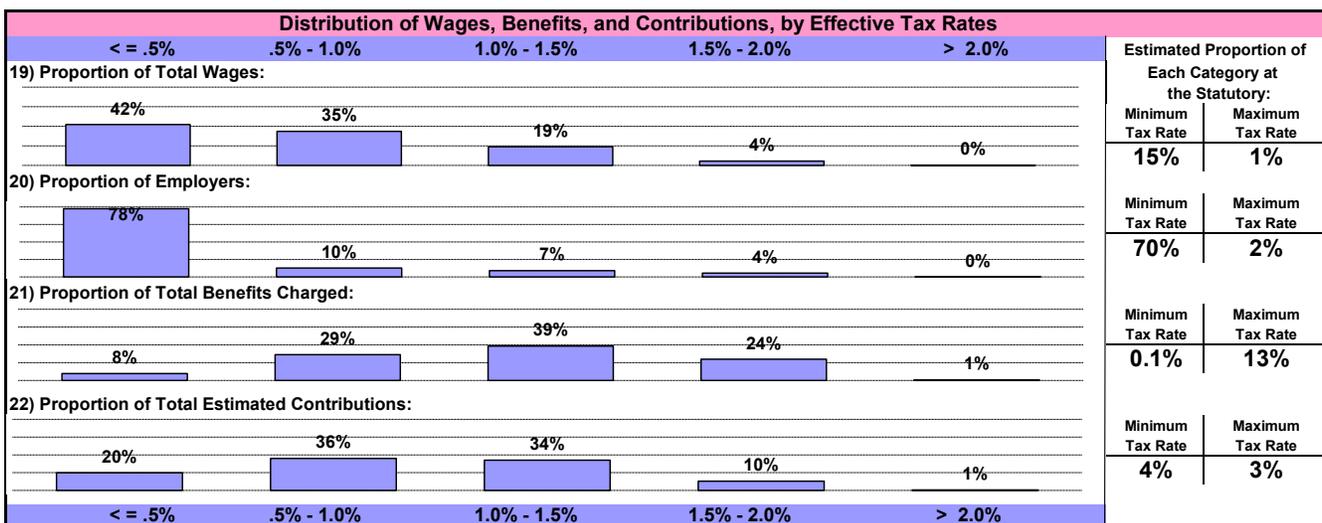


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

TEXAS		2011	
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) % ¹ :	0.67 / 3.14	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.78 / 8.25	8) Average High Cost Multiple (1/1/2011):	0.09

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee \$339	For Every \$100 of Wages Paid \$0.67	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$70	Average Rate \$283
			Maximum Rate \$743
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ² :		\$81	Per Employee at the Tax Base
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.97	Into the Trust Fund \$0.03	
13) Average Tax Rate Compared to Adequate Financing Rate ³ :			% Difference 14%
	Minimum Adequate Financing Rate 2.74%	Current Avg. Tax Rate 3.14%	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	2,289	82%	\$272
15) Benefits Non-Charged:	474	17%	\$56
16) Benefits Charged to Inactive Employers:	2	0%	\$0
17) Total Reimbursable Benefits Paid	36	1%	\$0
	Total: \$2,801	100%	\$328
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$203	7%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 29%



1 All contribution estimates for Texas do not include the additional bond tax charged to employers to repay the \$1.9 billion bond issue made in 2010
 2 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).
 3 For Texas this rate does not include the \$1.9 billion bond issue the state made in 2010.

UTAH		2011	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	28,600
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.88 / 1.54	6) New Employer Tax Rate (%):	0.1
7) Statutory Tax Rate (Minimum / Maximum)%:	0.40 / 9.40	8) Average High Cost Multiple (1/1/2011):	0.79

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$355	Minimum Rate	Average Rate \$0.88
10) Estimated Contributions Per Employee at the Tax Base:		\$114	Maximum Rate \$2,688
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$322	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.30	Into the Trust Fund -\$0.30	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Minimum Adequate Financing Rate 1.08%	Current Avg. Tax Rate 1.54%	% Difference From Adeq. Finan. Rate 42%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	321	73%	\$348
15) Benefits Non-Charged:	60	14%	\$65
16) Benefits Charged to Inactive Employers:	46	10%	\$50
17) Total Reimbursable Benefits Paid	15	3%	
Total:	\$442	100%	\$462
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$9	2%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 56%

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:	48%	26%	11%	9%	7%	Minimum Tax Rate: 22% Maximum Tax Rate: 1%
20) Proportion of Employers:	73%	7%	5%	5%	10%	Minimum Tax Rate: 66% Maximum Tax Rate: 1%
21) Proportion of Total Benefits Charged:	8%	20%	15%	19%	38%	Minimum Tax Rate: 1% Maximum Tax Rate: 6%
22) Proportion of Total Estimated Contributions:	18%	21%	14%	17%	25%	Minimum Tax Rate: 6% Maximum Tax Rate: 4%

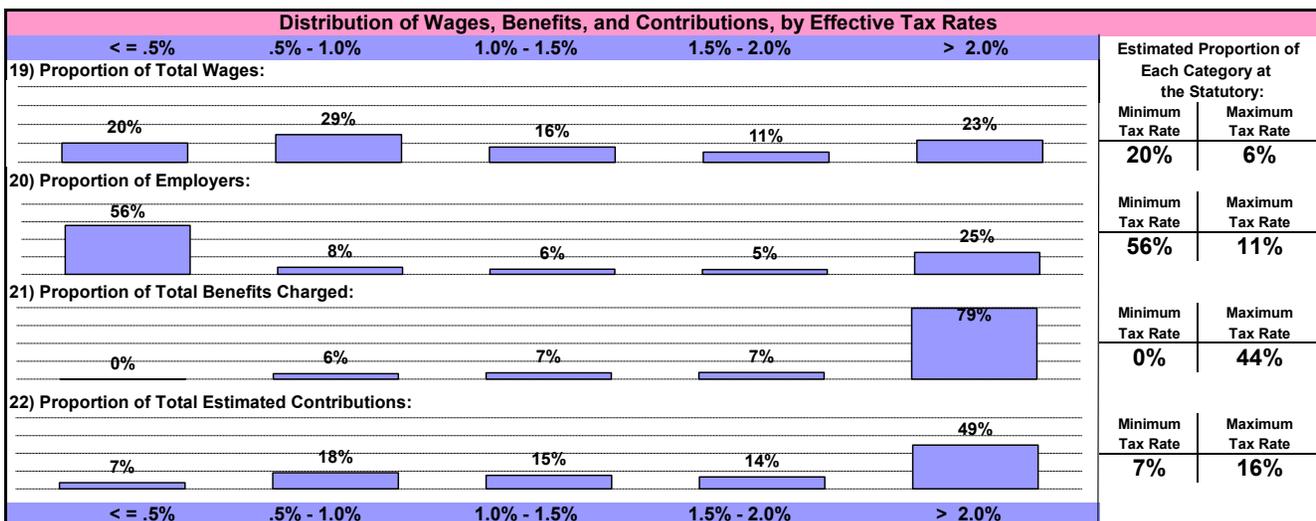
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

VERMONT 2011

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	13,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.38 / 3.98	6) New Employer Tax Rate (%):	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	1.30 / 8.40	8) Average High Cost Multiple (1/1/2011):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$536	\$1.38	
10) Estimated Contributions Per Employee at the Tax Base:	\$169	\$517	\$1,092
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$62	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	\$1.65	Into the Trust Fund -\$0.65	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference
Current Avg. Tax Rate	Minimum Adequate Financing Rate		
3.98%	5.93%	-33%	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	141	72%	\$683
15) Benefits Non-Charged:	30	15%	\$147
16) Benefits Charged to Inactive Employers:	12	6%	\$57
17) Total Reimbursable Benefits Paid	13	7%	\$57
Total:	\$196	100%	\$887
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$50	27%	19%
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.

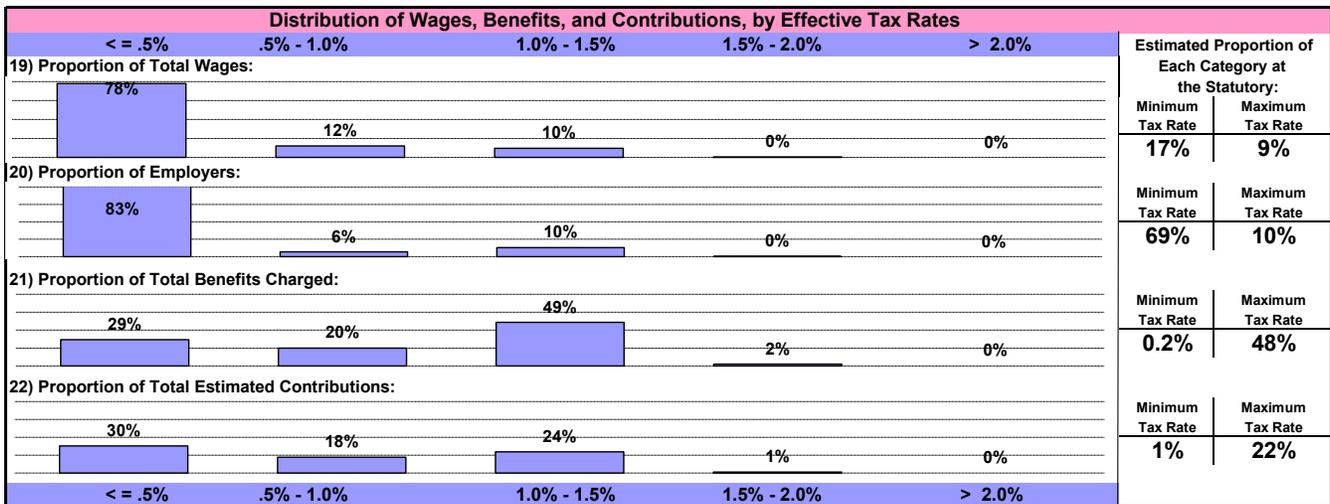


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

VIRGINIA		2011	
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) %:	0.49 / 2.62	6) New Employer Tax Rate (%):	3.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.77 / 6.87	8) Average High Cost Multiple (1/1/2011):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$253	Minimum Rate	Average Rate Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:		\$62	\$210 \$550
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$108	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.20	Into the Trust Fund -\$0.20	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 2.62%	Minimum Adequate Financing Rate 2.72%	% Difference From Adeq. Finan. Rate -4%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	728	83%	\$261
15) Benefits Non-Charged:	66	7%	\$24
16) Benefits Charged to Inactive Employers:	53	6%	\$19
17) Total Reimbursable Benefits Paid	29	3%	
Total:	\$874	100%	\$304
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$241	29%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 29%



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

VIRGIN ISLANDS		2011	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	22,600
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.23 / 0.41	6) New Employer Tax Rate (%):	3.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 9.00	8) Average High Cost Multiple (1/1/2011):	0.00
Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee \$46	For Every \$100 of Wages Paid \$0.23	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$23	Average Rate \$93	Maximum Rate \$2,034
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$223 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$9.32	Into the Trust Fund -\$8.32	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 0.41%	Minimum Adequate Financing Rate 3.05%	% Difference From Adeq. Finan. Rate -87%
Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	NA	NA	NA
15) Benefits Non-Charged:	NA	NA	NA
16) Benefits Charged to Inactive Employers:	NA	NA	NA
17) Total Reimbursable Benefits Paid	NA	NA	NA
	Total:	NA	NA
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	Amount (\$ mil.) NA	% of Total Benefits NA	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. NA

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

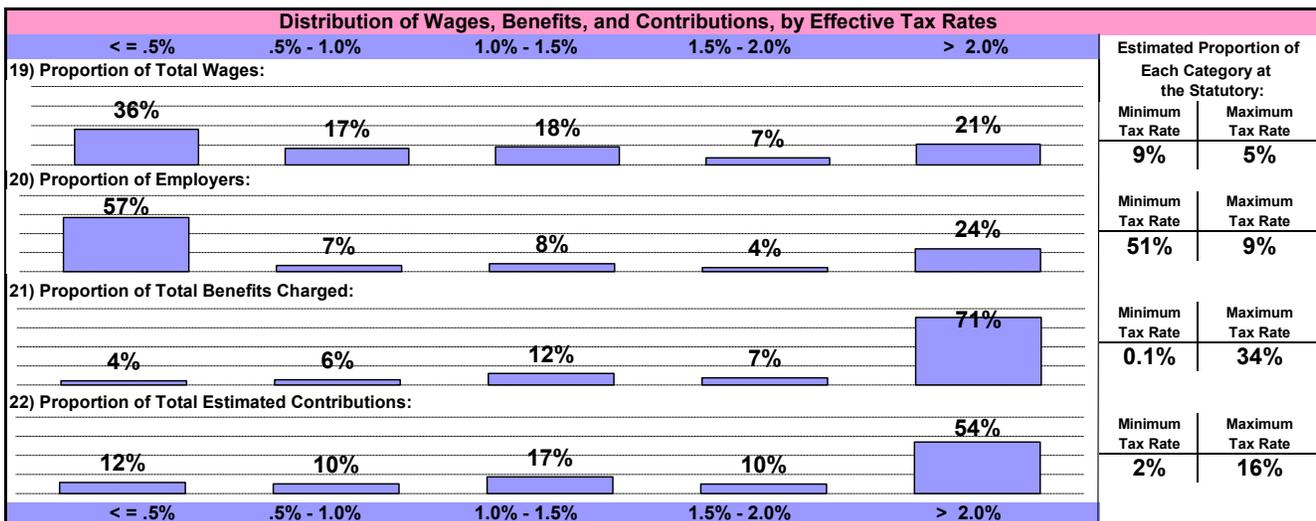
2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

WASHINGTON 2011

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	37,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.28 / 2.23	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.49 / 6.00	8) Average High Cost Multiple (1/1/2011):	1.09

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$573	\$1.28	
10) Estimated Contributions Per Employee at the Tax Base:	\$181	Average Rate \$825	Maximum Rate \$2,220
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$358 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$2.02	Into the Trust Fund -\$1.02	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Minimum Adequate Financing Rate 1.97%	Current Avg. Tax Rate 2.23%	% Difference From Adeq. Finan. Rate 13%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,635	63%	\$753
15) Benefits Non-Charged:	655	25%	\$302
16) Benefits Charged to Inactive Employers:	222	9%	\$102
17) Total Reimbursable Benefits Paid	100	4%	\$45
Total:	\$2,611	100%	\$1,157
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$344	14%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 38%



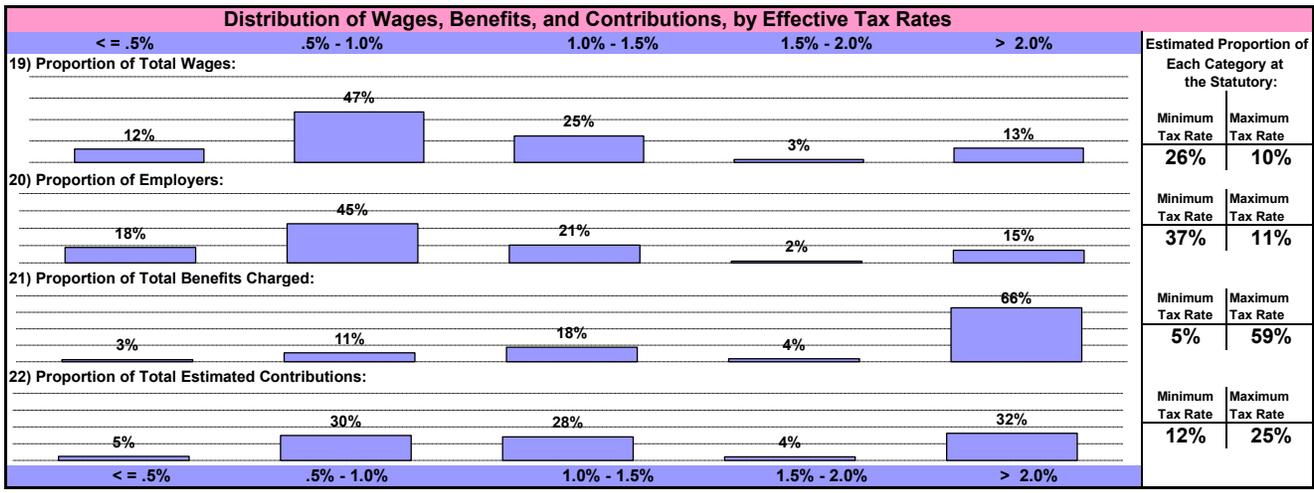
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

WEST VIRGINIA 2011

1) Type of Experience Rating Method: Reserve Ratio	2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Proportionally	4) Taxable Wage Base (\$): 12,000
5) Avg. Tax Rate (Total / Taxable Wages) %: 1.07 / 3.17	6) New Employer Tax Rate (%): 2.7
7) Statutory Tax Rate (Minimum / Maximum) %: 1.50 / 7.50	8) Average High Cost Multiple (1/1/2011): 0.26

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$391	Minimum Rate	Average Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$180	\$380	Maximum Rate
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$40 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.49	-\$0.49	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Minimum Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	3.17%	3.96%	-20%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	246	79%	\$474
15) Benefits Non-Charged:	25	8%	\$48
16) Benefits Charged to Inactive Employers:	32	10%	\$62
17) Total Reimbursable Benefits Paid	10	3%	\$19
Total:	\$313	100%	\$584
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	92	30%	\$174
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens
			33%

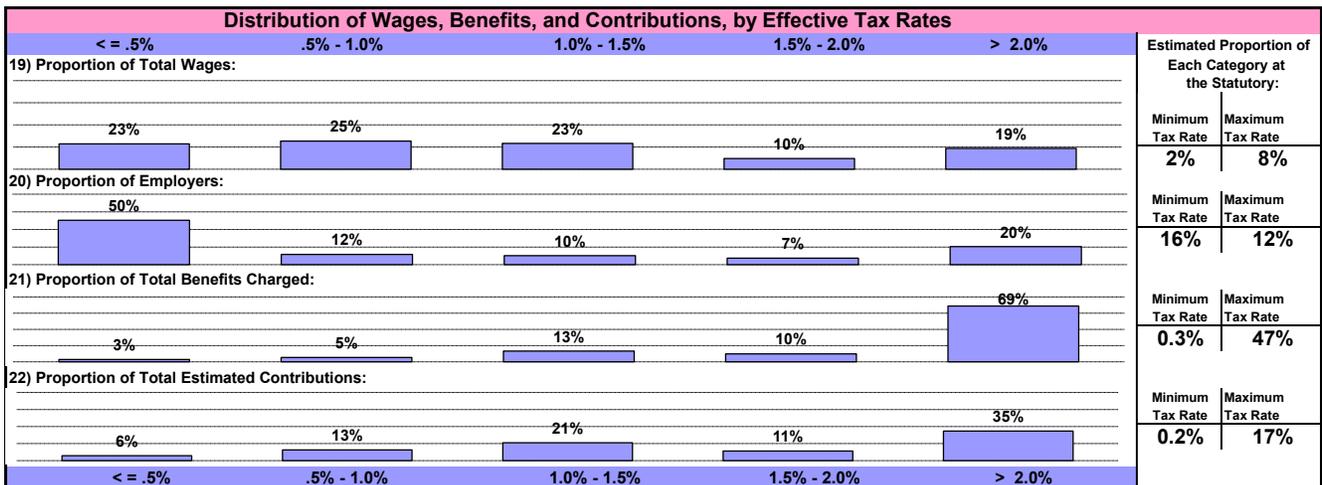


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

WISCONSIN		2011	
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) %:	1.38 / 4.26	6) New Employer Tax Rate (%):	3.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.27 / 9.80	8) Average High Cost Multiple (1/1/2011):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$426	Minimum Rate	Average Rate \$1.38
10) Estimated Contributions Per Employee at the Tax Base:	\$35	Maximum Rate	\$1,274
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$59 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.84	Into the Trust Fund -\$0.84	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 4.26%	Minimum Adequate Financing Rate 6.22%	% Difference From Adeq. Finan. Rate -32%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,358	80%	\$659
15) Benefits Non-Charged:	195	12%	\$94
16) Benefits Charged to Inactive Employers:	63	4%	\$31
17) Total Reimbursable Benefits Paid	71	4%	
Total:	\$1,688	100%	\$784
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	448	28%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 24%



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

WYOMING		2011	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	22,300
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.46 / 2.99	6) New Employer Tax Rate (%):	1.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.67 / 10.00	8) Average High Cost Multiple (1/1/2011):	1.03

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee	For Every \$100 of Wages Paid	
	\$659	\$1.46	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate
		\$149	\$667
			Maximum Rate
			\$2,230
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$208	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	
	\$1.22	-\$0.22	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference
	Minimum Adequate Financing Rate	Current Avg. Tax Rate	From Adeq. Finan. Rate
	1.62%	2.99%	85%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	114	66%	\$553
15) Benefits Non-Charged:	49	29%	\$239
16) Benefits Charged to Inactive Employers:	3	1%	\$12
17) Total Reimbursable Benefits Paid	6	4%	\$12
	Total:	100%	\$803
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$21	13%	32%
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.

Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:
19) Proportion of Total Wages:	0%	23%	21%	12%	22%	Minimum Tax Rate: 1% Maximum Tax Rate: 4%
20) Proportion of Employers:	0%	67%	8%	6%	19%	Minimum Tax Rate: 61% Maximum Tax Rate: 7%
21) Proportion of Total Benefits Charged:	0%	4%	9%	12%	74%	Minimum Tax Rate: 2% Maximum Tax Rate: 29%
22) Proportion of Total Estimated Contributions:	0%	22%	18%	14%	43%	Minimum Tax Rate: 9% Maximum Tax Rate: 9%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

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

Summary of State Contribution Levels 2011

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	504	346	862	1,868
ALABAMA	399	175	306	667
ARKANSAS	534	120	409	828
ARIZONA	198	1	155	410
CALIFORNIA	479	105	372	434
COLORADO	446	100	354	540
CONNECTICUT	645	285	599	1,020
DISTRICT OF COLUMBIA	291	144	250	630
DELAWARE	380	11	288	840
FLORIDA	319	0	239	378
GEORGIA	275	2	213	459
HAWAII	724	410	906	1,847
IOWA	588	0	677	2,223
IDAHO	704	320	962	2,264
ILLINOIS	518	89	561	1,070
INDIANA	344	67	300	903
KANSAS	353	9	213	592
KENTUCKY	353	80	284	800
LOUISIANA	156	8	147	477
MASSACHUSETTS	693	176	598	1,718
MARYLAND	488	187	446	1,148
MAINE	391	103	360	954
MICHIGAN	737	5	496	927
MINNESOTA	441	135	632	2,538
MISSOURI	319	0	308	1,268
MISSISSIPPI	172	119	304	756
MONTANA	461	216	500	1,610
NORTH CAROLINA	328	0	437	1,347
NORTH DAKOTA	327	51	342	2,550
NEBRASKA	318	0	284	779
NEW HAMPSHIRE	456	1	431	840
NEW JERSEY	789	148	885	1,717
NEW MEXICO	361	11	368	1,183
NEVADA	483	67	492	1,436
NEW YORK	552	128	393	842
OHIO	358	36	342	864
OKLAHOMA	288	56	398	1,395
OREGON	773	711	995	1,744
PENNSYLVANIA	663	214	521	866
PUERTO RICO	157	168	251	378
RHODE ISLAND	637	321	720	1,860
SOUTH CAROLINA	376	10	345	1,128
SOUTH DAKOTA	166	0	156	1,045
TENNESSEE	368	45	302	900
TEXAS	339	70	283	743
UTAH	355	114	440	2,688
VIRGINIA	253	62	210	550
VIRGINISLANDS	46	23	93	2,034
VERMONT	536	169	517	1,092
WASHINGTON	573	181	825	2,220
WISCONSIN	426	35	554	1,274
WEST VIRGINIA	391	180	380	900
WYOMING	659	149	667	2,230
United States (average)	432	116	441	1,203

Summary of State Contribution Levels

2011

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	1.49	-0.49	2.49%	2.21%
ALABAMA	0.93	0.07	3.83%	3.17%
ARKANSAS	1.06	-0.06	3.41%	4.37%
ARIZONA	2.21	-1.21	2.22%	3.60%
CALIFORNIA	1.75	-0.75	5.31%	9.40%
COLORADO	1.28	-0.28	0.00%	3.54%
CONNECTICUT	1.44	-0.44	3.99%	5.46%
DISTRICT OF COLUMBIA	1.66	-0.66	2.78%	2.90%
DELAWARE	1.25	-0.25	2.74%	4.67%
FLORIDA	1.40	-0.40	3.41%	4.23%
GEORGIA	1.65	-0.65	2.51%	3.71%
HAWAII	0.98	0.02	2.65%	2.68%
IOWA	0.99	0.01	2.74%	2.25%
IDAHO	0.96	0.04	2.89%	2.50%
ILLINOIS	1.53	-0.53	4.40%	6.49%
INDIANA	1.73	-0.73	3.16%	7.07%
KANSAS	1.53	-0.53	2.66%	2.88%
KENTUCKY	1.22	-0.22	3.55%	6.55%
LOUISIANA	2.57	-1.57	1.91%	2.58%
MASSACHUSETTS	1.13	-0.13	4.27%	5.84%
MARYLAND	1.18	-0.18	5.25%	4.08%
MAINE	1.34	-0.34	3.00%	2.61%
MICHIGAN	1.24	-0.24	5.51%	8.48%
MINNESOTA	1.54	-0.54	2.34%	2.97%
MISSOURI	1.58	-0.58	2.37%	3.92%
MISSISSIPPI	2.10	-1.10	2.17%	2.78%
MONTANA	1.07	-0.07	1.90%	1.56%
NORTH CAROLINA	2.09	-1.09	2.22%	3.93%
NORTH DAKOTA	0.90	0.10	1.34%	1.35%
NEBRASKA	0.89	0.11	3.15%	2.07%
NEW HAMPSHIRE	1.22	-0.22	3.59%	3.67%
NEW JERSEY	1.46	-0.46	2.99%	4.20%
NEW MEXICO	1.67	-0.67	1.68%	1.79%
NEVADA	2.23	-1.23	1.85%	3.17%
NEW YORK	1.07	-0.07	4.62%	7.33%
OHIO	1.83	-0.83	3.80%	6.24%
OKLAHOMA	1.38	-0.38	2.14%	1.81%
OREGON	1.33	-0.33	3.08%	2.97%
PENNSYLVANIA	1.44	-0.44	6.51%	10.17%
PUERTO RICO	3.04	-2.04	3.59%	5.02%
RHODE ISLAND	1.38	-0.38	3.79%	6.88%
SOUTH CAROLINA	1.32	-0.32	3.45%	5.85%
SOUTH DAKOTA	1.05	-0.05	1.42%	1.41%
TENNESSEE	1.36	-0.36	3.35%	3.70%
TEXAS	0.97	0.03	3.14%	3.01%
UTAH	1.30	-0.30	1.54%	1.31%
VIRGINIA	1.20	-0.20	2.62%	3.07%
VIRGINISLANDS	9.32	-8.32	0.41%	3.44%
VERMONT	1.65	-0.65	3.98%	6.42%
WASHINGTON	2.02	-1.02	2.23%	2.38%
WISCONSIN	1.84	-0.84	4.26%	6.63%
WEST VIRGINIA	1.49	-0.49	3.17%	4.17%
WYOMING	1.22	-0.22	2.99%	1.79%

United States (average)

Summary of State Benefit Charging

2011

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	0%	93%	NA	7%	NA
ALABAMA	NA	NA	NA	NA	NA
ARKANSAS	72%	21%	2%	4%	15%
ARIZONA	86%	4%	4%	6%	25%
CALIFORNIA	84%	4%	7%	5%	42%
COLORADO	86%	4%	6%	4%	21%
CONNECTICUT	82%	7%	4%	6%	23%
DISTRICT OF COLUMBIA	76%	2%	5%	17%	15%
DELAWARE	68%	22%	4%	6%	NA
FLORIDA	75%	11%	10%	5%	25%
GEORGIA	83%	11%	2%	4%	21%
HAWAII	78%	9%	7%	6%	27%
IOWA	81%	11%	4%	4%	12%
IDAHO	81%	12%	3%	4%	2%
ILLINOIS	NA	NA	NA	NA	NA
INDIANA	77%	7%	11%	5%	23%
KANSAS	78%	15%	5%	2%	24%
KENTUCKY	82%	5%	8%	4%	21%
LOUISIANA	80%	14%	1%	4%	3%
MASSACHUSETTS	81%	8%	3%	8%	18%
MARYLAND	66%	23%	5%	6%	15%
MAINE	81%	12%	1%	6%	16%
MICHIGAN	81%	3%	11%	5%	26%
MINNESOTA	77%	11%	3%	9%	14%
MISSOURI	86%	7%	1%	7%	23%
MISSISSIPPI	70%	17%	9%	4%	29%
MONTANA	73%	14%	8%	6%	5%
NORTH CAROLINA	87%	16%	11%	3%	35%
NORTH DAKOTA	81%	11%	5%	3%	7%
NEBRASKA	64%	20%	9%	7%	14%
NEW HAMPSHIRE	81%	4%	11%	4%	6%
NEW JERSEY	80%	9%	5%	5%	31%
NEW MEXICO	73%	10%	11%	6%	22%
NEVADA	84%	13%	1%	2%	23%
NEW YORK	82%	2%	5%	11%	8%
OHIO	73%	5%	8%	4%	20%
OKLAHOMA	71%	15%	10%	4%	NA
OREGON	65%	24%	5%	6%	7%
PENNSYLVANIA	80%	7%	6%	6%	29%
PUERTO RICO	NA	NA	NA	NA	NA
RHODE ISLAND	80%	8%	6%	7%	16%
SOUTH CAROLINA	72%	18%	5%	5%	12%
SOUTH DAKOTA	75%	15%	6%	5%	15%
TENNESSEE	75%	9%	12%	3%	13%
TEXAS	82%	17%	0%	1%	7%
UTAH	73%	14%	10%	3%	2%
VIRGINIA	83%	7%	6%	3%	29%
VIRGINISLANDS	NA	NA	NA	NA	NA
VERMONT	72%	15%	6%	7%	27%
WASHINGTON	63%	NA	9%	4%	14%
WISCONSIN	80%	12%	4%	4%	28%
WEST VIRGINIA	79%	8%	10%	3%	30%
WYOMING	66%	29%	1%	4%	13%

United States (average)

76%

13%

6%

5%

Summary of Distribution of Wages, Benefits and Contributions

2011

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	36%	4%	67%	7%	2%	38%	18%	11%
ARKANSAS	20%	10%	52%	11%	4%	46%	6%	20%
ARIZONA	4%	6%	17%	9%	1%	36%	0%	16%
CALIFORNIA	1%	64%	4%	46%	0%	91%	0%	70%
COLORADO	2%	5%	7%	7%	0%	31%	0%	11%
CONNECTICUT	15%	16%	55%	22%	1%	62%	4%	46%
DISTRICT OF COLUMBIA	67%	3%	75%	8%	27%	24%	32%	12%
DELAWARE	NA	NA	NA	NA	NA	NA	NA	NA
FLORIDA	12%	38%	63%	22%	0%	76%	4%	53%
GEORGIA	6%	8%	41%	11%	1%	40%	0%	25%
HAWAII	23%	9%	28%	10%	3%	52%	9%	16%
IOWA	17%	4%	56%	8%	0%	31%	0%	15%
IDAHO	11%	1%	12%	2%	2%	5%	3%	2%
ILLINOIS	NA	NA	NA	NA	NA	NA	NA	NA
INDIANA	19%	10%	42%	10%	2%	39%	3%	21%
KANSAS	2%	9%	7%	6%	0%	43%	0%	19%
KENTUCKY	5%	8%	19%	10%	1%	42%	1%	22%
LOUISIANA	14%	1%	32%	2%	2%	6%	0%	3%
MASSACHUSETTS	3%	8%	12%	11%	1%	45%	1%	24%
MARYLAND	23%	5%	63%	9%	0%	39%	8%	16%
MAINE	4%	3%	7%	8%	2%	27%	1%	11%
MICHIGAN	1%	22%	19%	26%	0%	64%	0%	47%
MINNESOTA	2%	4%	2%	9%	0%	37%	1%	24%
MISSOURI	3%	5%	16%	8%	1%	36%	0%	17%
MISSISSIPPI	20%	12%	62%	12%	0%	61%	6%	31%
MONTANA	6%	1%	17%	2%	1%	10%	3%	4%
NORTH CAROLINA	5%	6%	15%	10%	1%	39%	0%	18%
NORTH DAKOTA	41%	1%	64%	1%	7%	14%	18%	7%
NEBRASKA	8%	5%	24%	7%	1%	41%	0%	13%
NEW HAMPSHIRE	4%	1%	12%	2%	1%	7%	1%	2%
NEW JERSEY	1%	5%	10%	11%	2%	28%	0%	12%
NEW MEXICO	5%	9%	18%	12%	2%	50%	0%	31%
NEVADA	8%	5%	36%	9%	1%	32%	1%	11%
NEW YORK	10%	2%	39%	3%	2%	17%	4%	5%
OHIO	9%	8%	28%	10%	1%	43%	2%	20%
OKLAHOMA	NA	NA	NA	NA	NA	NA	NA	NA
OREGON	11%	1%	46%	5%	0%	10%	7%	2%
PENNSYLVANIA	11%	11%	51%	12%	0%	48%	5%	17%
PUERTO RICO	NA	NA	NA	NA	NA	NA	NA	NA
RHODE ISLAND	25%	5%	30%	15%	7%	34%	11%	17%
SOUTH CAROLINA	14%	4%	56%	6%	0%	26%	4%	13%
SOUTH DAKOTA	2%	2%	12%	3%	0%	35%	0%	15%
TENNESSEE	3%	4%	15%	6%	1%	29%	1%	14%
TEXAS	15%	1%	70%	2%	0%	13%	4%	3%
UTAH	22%	1%	66%	1%	1%	6%	6%	4%
VIRGINIA	17%	9%	69%	10%	0%	48%	1%	22%
VIRGINISLANDS	NA	NA	NA	NA	NA	NA	NA	NA
VERMONT	20%	6%	56%	11%	0%	44%	7%	16%
WASHINGTON	9%	5%	51%	9%	0%	34%	2%	16%
WISCONSIN	2%	8%	16%	12%	0%	47%	0%	17%
WEST VIRGINIA	26%	10%	37%	11%	5%	59%	12%	25%
WYOMING	1%	4%	61%	7%	2%	29%	9%	9%
United States (average)	12%	8%	35%	10%	2%	36%	4%	18%

New Employer Tax Rates**2011**

State

ALASKA	Average industry rate, or average for all employers if undetermined industry.
ALABAMA	2.7%
ARKANSAS	3.80%
ARIZONA	2.0%
CALIFORNIA	3.4%
COLORADO	Greater of 1.7%, actual rate if higher. Construction industry pays average industry rate.
CONNECTICUT	3.70
DISTRICT OF COLUMBIA	2.7%, or average rate for all employers if higher.
DELAWARE	Average "Assessment Rate" (2.6%). Construction employers pay an average industry rate.
FLORIDA	2.7%
GEORGIA	2.62
HAWAII	4.00
IOWA	1.9%, new construction employers pay 8.0%.
IDAHO	3.36%
ILLINOIS	3.80, or average industry rate if higher.
INDIANA	2.5%, 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	2.6%. Foreign contractors assigned average industry rate.
MAINE	3.02%, or "Predetermined Yield" if higher.
MICHIGAN	2.7%, Construction employers receive industry rate.
MINNESOTA	2.91%
MISSOURI	3.51%, or rate assigned to industry division.
MISSISSIPPI	2.7%
MONTANA	Average Industry Rate.
NORTH CAROLINA	1.2%
NORTH DAKOTA	1.37%
NEBRASKA	2.50%
NEW HAMPSHIRE	3.7%
NEW JERSEY	2.80%
NEW MEXICO	2.0%
NEVADA	2.95%
NEW YORK	Highest rate assigned to employers with positive account balances or 4.10%, whichever is less.
OHIO	2.7%, or average industry rate if higher.
OKLAHOMA	1.0%
OREGON	3.0%
PENNSYLVANIA	3.7030%, new construction employers pay 9.2%.
PUERTO RICO	3.0%
RHODE ISLAND	2.46 or higher of 1.0% or the state's five year benefit cost rate up to 4.2%.
SOUTH CAROLINA	2.87%
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	3.17%
VIRGINISLANDS	3.00%
VERMONT	Average industry rate, between 1.0% and 8.4%.
WASHINGTON	115% of the industry average
WISCONSIN	3.6% for larger employers. New construction employers pay 6.6%.
WEST VIRGINIA	2.7%; Construction and foreign entities pay 7.5%.
WYOMING	Average Industry Rate not less than 1.0%.

Significant Measures of State Unemployment Insurance Tax Systems

Data Definitions

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

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

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

to qualify for a variable rate (also Ineligible Rate).

**7) Average Tax Rate (on Total Wages/
Taxable Wages):**

The estimated total contributions received by the state divided by the total wages for the year. Average Tax Rate on Taxable Wages is the estimated total contributions received divided by the total taxable wages for the year.

8) Average High Cost Multiple (AHCM):

The calendar year reserve ratio (year ending UI Trust Fund balance divided by total wages for the calendar year) divided by the Average High Cost Rate (average of the three highest calendar year benefit cost rates in the last twenty years -- or a period including three recessions, if longer).

Contribution Level

9) Estimated Employer Contributions:

Per Covered Employee: Total amount of estimated contributions for the year divided by the estimated number of covered workers for the same period.

For Every One Dollar of Wages Paid: The average tax rate on total wages (%) divided by 100.

10) Estimated Contributions per Employee at the Taxable Wage Base (Minimum/Average/Maximum)

The state taxable wage base multiplied by the specific statutory tax rate: **Minimum:** the taxable wage base times the minimum tax rate in effect for the year. **Average:** the taxable wage base times the average tax rate (on taxable wages). **Maximum:** the taxable wage base times the maximum tax rate in effect that year.

11) The Average Increase in an Employer's Per employee Tax for Incurring Benefit Charges Equivalent to 1% of its Taxable Payroll.

The difference between the maximum per employee cost at the tax base and the minimum per employee cost, divided by the difference between the experience rating percent (either Reserve Ratio or Benefit Ratio) corresponding to the maximum statutory tax rate and the experience rating percent corresponding to the minimum statutory tax rate.

12) For Every One Dollar of Contributions Received the Amount Going: To Pay Benefits in the Previous Computation Year or Into the Trust Fund.

The amount going to pay benefits is the total benefits in the previous computation year divided by the total estimated contributions in the report year. The amount going into the trust fund is the previous amount subtracted from \$1.00 (may be negative).

Adequate Financing Rate:

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

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

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

Benefit Charging**14) Benefits Charged to active Taxable Employers:**

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

15) Benefits Non-Charged to Employers:

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

16) Benefits Charged to Inactive Accounts:

Benefits assigned to employers that are no longer active.

17) Total Reimbursable Benefits Paid:

Benefits paid to all claimants from reimbursable employers.

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

The amount by which benefit charges exceed projected contributions for employers that are assigned the maximum tax rate in the states tax schedule for the year. This amount is also

reported as a percentage of total benefits paid (divided by total benefits).

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

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

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

19) Proportion of Total Wages by Effective Tax Rate:

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

20) Proportion of Employers by Effective Tax Rate:

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

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

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

22) Proportion of Estimated Contributions by Effective Tax Rate:

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