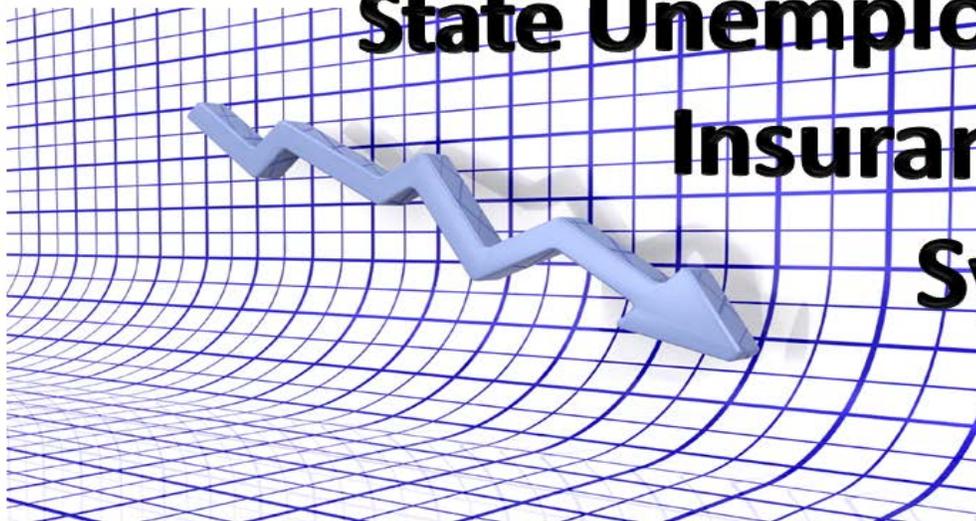


May 2016



# Significant Measures of State Unemployment Insurance Tax Systems



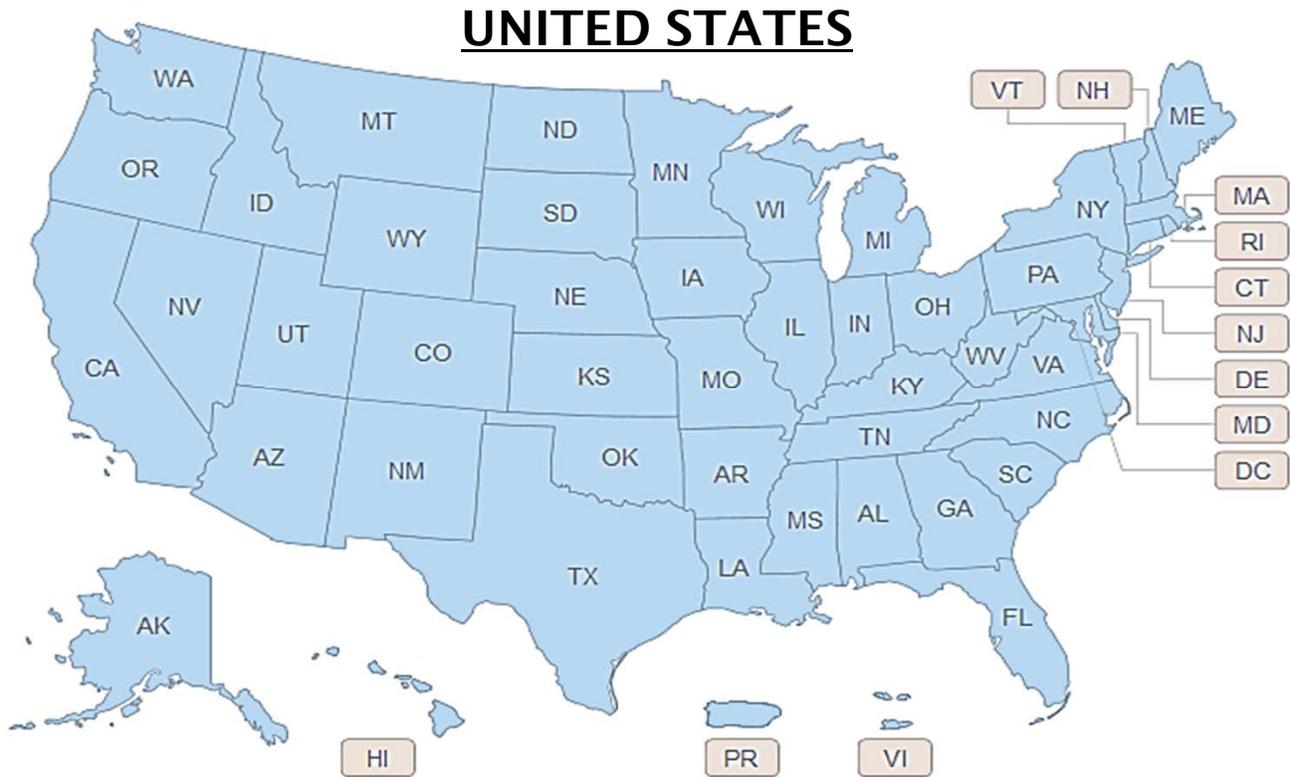
## 2015

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  - Summary of Distribution of Wages, Benefits and Contributions
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View this report online at:  
<http://ows.doleta.gov/unemploy/finance.asp>

# Individual State Pages: Significant Tax Measures Report

[CLICK ON DESIRED STATE:](#)



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

# Significant Measures of State UI Tax Systems Report 2015

## Highlights

The measures in this report describe the 2015 tax rate year amounts for each state. For 49 states and jurisdictions that would correspond to the employer tax rates assigned beginning in January 1, 2015 to December 31, 2015, for four states it would be the rates assigned from July 1, 2014 to June 30, 2015. For this period:

- **On average UI taxable employers paid \$370 per employee in UI taxes, which was equivalent to \$.72 per every hundred dollars paid in wages.**
- **Fifty percent of taxable employers paid less than \$.50 in UI taxes for every hundred dollars of wages paid.**
- **Thirty-seven percent of taxable employers paid the lowest tax rate in state rate schedules, (four states had a 0% tax rate assigned to those employers). Seven percent of taxable employers were assigned the highest tax rate.**
- **Six percent of the total benefits paid were made to claimants that were laid off from firms that went out of business.**
- **Eight percent of total benefits were paid to claimants who were laid off from a non-taxed reimbursable employer (Federal, state, or local government, or non-profit organization).**

## Report User Guide

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

### Introduction

The publication of the yearly report of Significant Measures of State UI Tax Systems 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 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 primary **State Tax Structure Features**, 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 Features

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 state's solvency level to begin the year.

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-two, use the Reserve Ratio experience rating methodology, the only method which gives credit to employers for the amount of contributions they have made. Eighteen 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; twelve 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 41 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 **employer contribution for every \$100 of wages paid** shows the portion of wages that employers are paying in UI taxes, with most all states below one dollar. 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 **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. For comparison between states it must be remembered that a significant number of employees, especially in high wage base states, would not be making the level of the wage base so the tax amount would be less.

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 a **Minimum 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 (1.0 Average High Cost Multiple)).

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 they have a large negative difference from the adequate financing rate and a low level of solvency.

It is important to note, if a state has made a recent reduction in benefit payments, either through its benefit formula or potential duration, then the adequate financing rate would not be representative of the new required revenue requirements, since it is relying on the average of the past six years of benefits for its construction.

### **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 UI 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.

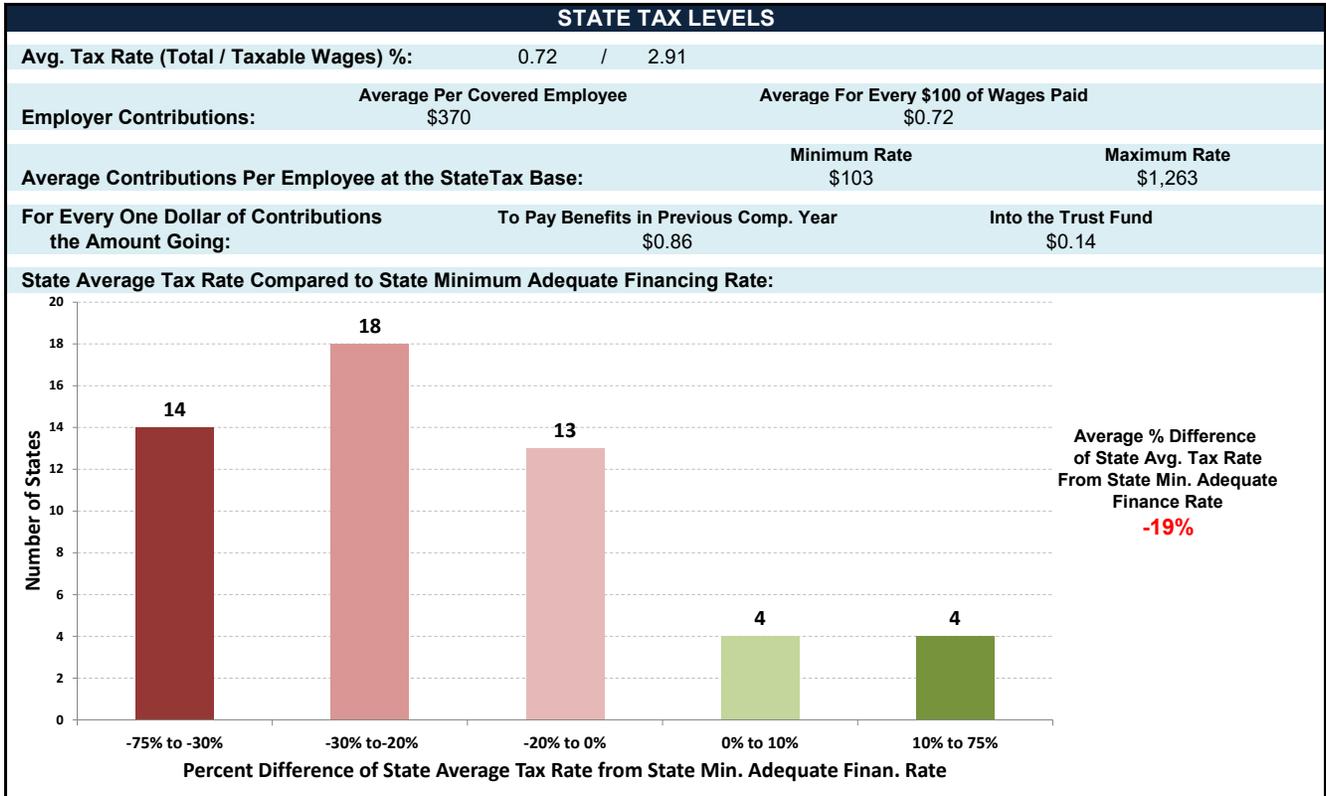
There will be small differences between the **distribution of total wages** and the distribution of taxable wages depending on the level of the tax base. For states with a high taxable wage base the difference between the distributions of taxable and total wages should be relatively small, while the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

# UNITED STATES 2015

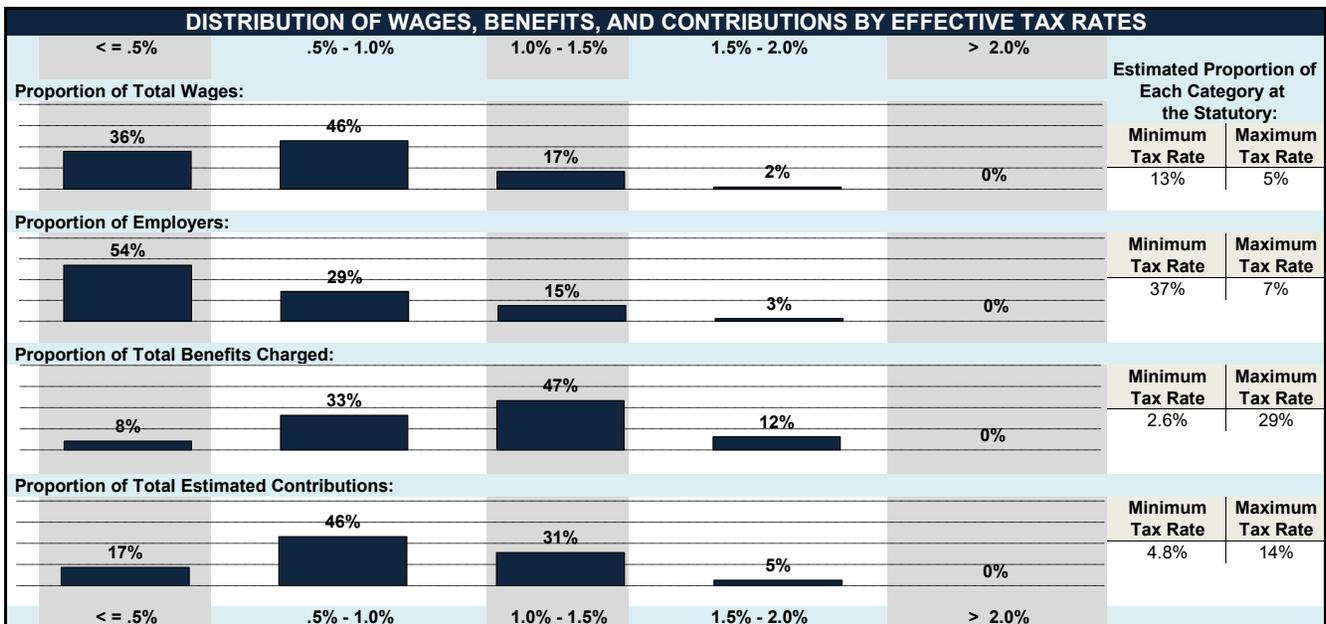


### BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
Total Benefits Charged to Active Taxable Employers:	27,649	78%	\$251
Total Benefits Non-Charged:	3,080	9%	\$28
Total Benefits Charged to Inactive Employers:	2,171	6%	\$20
Total Reimbursable Benefits Paid	2,678	8%	
<b>Total:</b>	<b>\$35,578</b>	<b>100%</b>	<b>\$298</b>

% of Total Benefits

Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	9%
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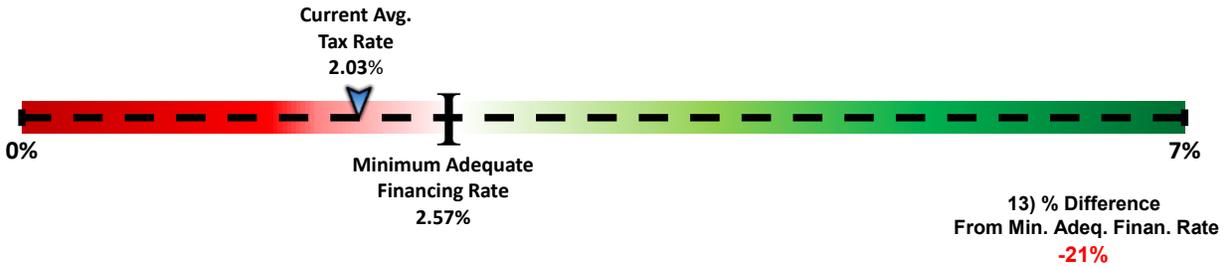
# ALABAMA 2015

## STATE TAX FEATURES

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) %:	0.45 / 2.03	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.95 / 7.10	8) Average High Cost Multiple (1/1/2015):	0.58

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$193	Average For Every \$100 of Wages Paid \$0.45
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$76	Maximum Rate \$568
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.89	Into the Trust Fund \$0.11
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		



## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	212	78%	\$142
15) Benefits Non-Charged:	37	13%	\$25
16) Benefits Charged to Inactive Employers:	10	4%	\$7
17) Total Reimbursable Benefits Paid	15	5%	
<b>Total:</b>	<b>\$274</b>	<b>100%</b>	<b>\$174</b>

	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$31	12%	55%

## 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:	73%	16%	6%	4%	0%	Minimum Tax Rate: 28%   Maximum Tax Rate: 3%
20) Proportion of Employers:	79%	8%	5%	7%	1%	Minimum Tax Rate: 67%   Maximum Tax Rate: 7%
21) Proportion of Total Benefits Charged:	24%	23%	18%	32%	3%	Minimum Tax Rate: 1%   Maximum Tax Rate: 32%
22) Proportion of Total Estimated Contributions:	41%	24%	16%	16%	2%	Minimum Tax Rate: 11%   Maximum Tax Rate: 13%

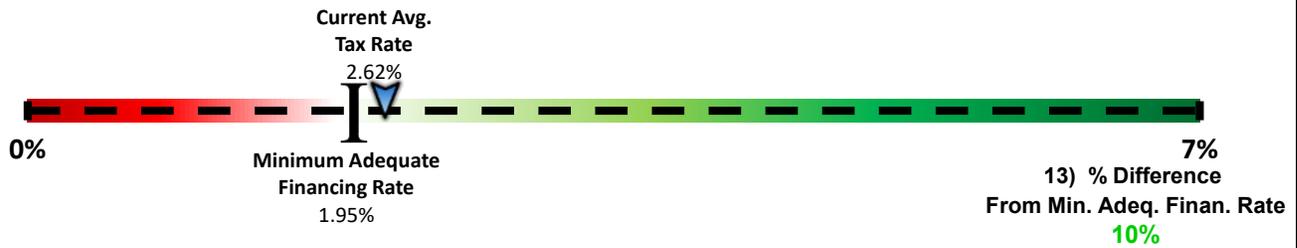
# ALASKA 2015

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Payroll Decline	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	None	4) Taxable Wage Base (\$):	38,700
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.62 / 2.14	6) New Employer Tax Rate (%):	2.5
7) Statutory Tax Rate (Minimum / Maximum)%:	1.00 / 5.40	8) Average High Cost Multiple (1/1/2015):	1.40

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$685	Average For Every \$100 of Wages Paid \$1.62
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$387	Maximum Rate \$2,090
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Yr \$0.83	Into the Trust Fund \$0.17
12) Average Tax Rate Compared to Min. Adequate Financing Rate:		



## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	0	0%	\$0
15) Benefits Non-Charged:	142	92%	\$604
16) Benefits Charged to Inactive Employers:	0	0%	\$0
17) Total Reimbursable Benefits Paid	12	8%	
<b>Total:</b>	<b>\$154</b>	<b>100%</b>	<b>\$604</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	NA	NA	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. NA

# ARIZONA 2015

## STATE TAX FEATURES

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) % <sup>1</sup> :	0.44 / 2.32	6) New Employer Tax Rate (%):	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.03 / 7.79	8) Average High Cost Multiple (1/1/2015):	0.00

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$207	Average For Every \$100 of Wages Paid \$0.44
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$2	Maximum Rate \$545
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.71	Into the Trust Fund \$0.29
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 2.32%</p> <p>Minimum Adequate Financing Rate: 3.53%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: -34%</p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	284	85%	\$135
15) Benefits Non-Charged:	16	5%	\$8
16) Benefits Charged to Inactive Employers:	11	3%	\$5
17) Total Reimbursable Benefits Paid	23	7%	
<b>Total:</b>	<b>\$334</b>	<b>100%</b>	<b>\$147</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	0	0%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 113%

## 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:	70%	27%	3%	0%	0%	Minimum Tax Rate: 4%, Maximum Tax Rate: 0%
20) Proportion of Employers:	64%	32%	3%	0%	0%	Minimum Tax Rate: 20%, Maximum Tax Rate: 0%
21) Proportion of Total Benefits Charged:	36%	50%	15%	0%	0%	Minimum Tax Rate: 1%, Maximum Tax Rate: 2%
22) Proportion of Total Estimated Contributions:	44%	47%	9%	0%	0%	Minimum Tax Rate: 0%, Maximum Tax Rate: 1%

# ARKANSAS 2015

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	12,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.89 / 2.72	6) New Employer Tax Rate (%):	3.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.90 / 6.80	8) Average High Cost Multiple (1/1/2015):	0.45

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$354	Average For Every \$100 of Wages Paid \$0.89
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$108	Maximum Rate \$816
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.76	Into the Trust Fund \$0.24
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 2.72%</p> <p>Minimum Adequate Financing Rate: 3.13%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: -13%</p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	172	64%	\$184
15) Benefits Non-Charged:	36	13%	\$38
16) Benefits Charged to Inactive Employers:	45	17%	\$48
17) Total Reimbursable Benefits Paid	17	6%	
<b>Total:</b>	<b>\$269</b>	<b>100%</b>	<b>\$270</b>

	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	28	11%	34%

## 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:	1%	5%	75%	13%	5%	Minimum Tax Rate: 0% Maximum Tax Rate: 3%
20) Proportion of Employers:	3%	7%	51%	7%	33%	Minimum Tax Rate: 0% Maximum Tax Rate: 9%
21) Proportion of Total Benefits Charged:	0%	15%	27%	14%	43%	Minimum Tax Rate: 4% Maximum Tax Rate: 42%
22) Proportion of Total Estimated Contributions:	0%	2%	70%	17%	10%	Minimum Tax Rate: 0% Maximum Tax Rate: 4%

# CALIFORNIA 2015

## STATE TAX FEATURES

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) %:	0.73 / 4.88	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 6.20	8) Average High Cost Multiple (1/1/2015):	0.00

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$443	Average For Every \$100 of Wages Paid \$0.73
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$105	Maximum Rate \$434
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.00	Into the Trust Fund \$0.00
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
13) % Difference From Min. Adeq. Finan. Rate <b>-47%</b>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	5,202	80%	\$400
15) Benefits Non-Charged:	281	4%	\$22
16) Benefits Charged to Inactive Employers:	336	5%	\$26
17) Total Reimbursable Benefits Paid	679	10%	
<b>Total:</b>	<b>\$6,499</b>	<b>100%</b>	<b>\$448</b>

	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	1,368	24%	69%

## 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:	9%	87%	5%	0%	0%	Minimum Tax Rate: 1%   Maximum Tax Rate: 49%
20) Proportion of Employers:	20%	74%	6%	0%	0%	Minimum Tax Rate: 4%   Maximum Tax Rate: 27%
21) Proportion of Total Benefits Charged:	1%	77%	22%	0%	0%	Minimum Tax Rate: 8%   Maximum Tax Rate: 85%
22) Proportion of Total Estimated Contributions:	5%	89%	6%	0%	0%	Minimum Tax Rate: 26%   Maximum Tax Rate: 55%

# COLORADO 2015

## STATE TAX FEATURES

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 (\$):	11,800
5) Avg. Tax Rate (Total / Taxable Wages) % <sup>1</sup> :	0.59 / 2.26	6) New Employer Tax Rate (%):	1.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.62 / 8.15	8) Average High Cost Multiple (1/1/2015):	0.58

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$323	Average For Every \$100 of Wages Paid \$0.59
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$73	Maximum Rate \$962
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.75	Into the Trust Fund \$0.25
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">Current Avg. Tax Rate 2.26%</p> <p style="text-align: center;">Minimum Adequate Financing Rate 2.86%</p> <p style="text-align: right;">13) % Difference From Min. Adeq. Finan. Rate <b>-21%</b></p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	429	80%	\$214
15) Benefits Non-Charged:	37	7%	\$18
16) Benefits Charged to Inactive Employers:	30	6%	\$15
17) Total Reimbursable Benefits Paid	39	7%	
<b>Total:</b>	<b>\$535</b>	<b>100%</b>	<b>\$247</b>
			<b>Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	15	3%	85%

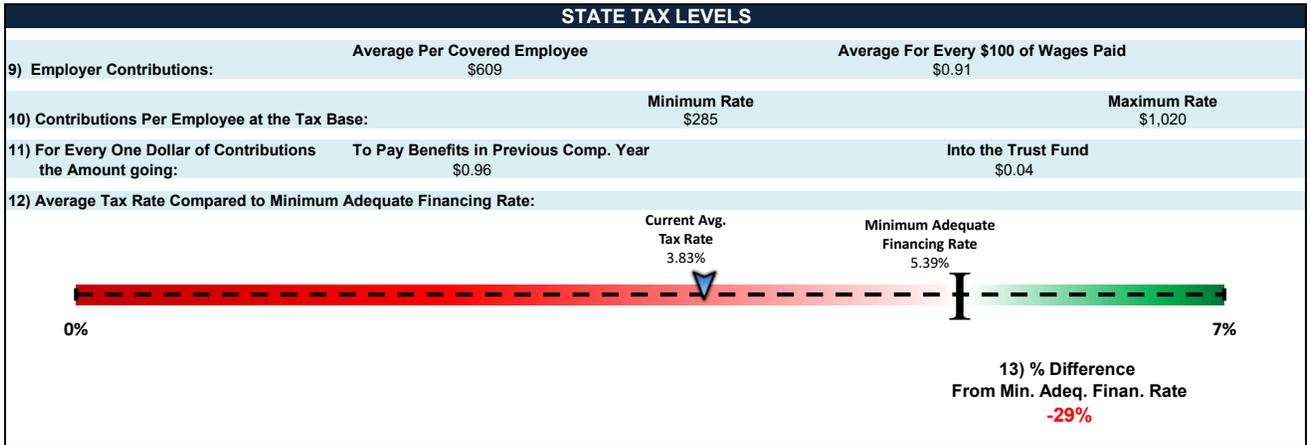
## DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	
19) Proportion of Total Wages:	70%	17%	5%	4%	4%	Estimated Proportion of Each Category at the Statutory: Minimum Tax Rate   Maximum Tax Rate 2%   4%
20) Proportion of Employers:	74%	12%	4%	3%	7%	
21) Proportion of Total Benefits Charged:	29%	19%	15%	13%	24%	Minimum Tax Rate   Maximum Tax Rate 0%   23%
22) Proportion of Total Estimated Contributions:	43%	19%	12%	10%	16%	Minimum Tax Rate   Maximum Tax Rate 1%   16%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

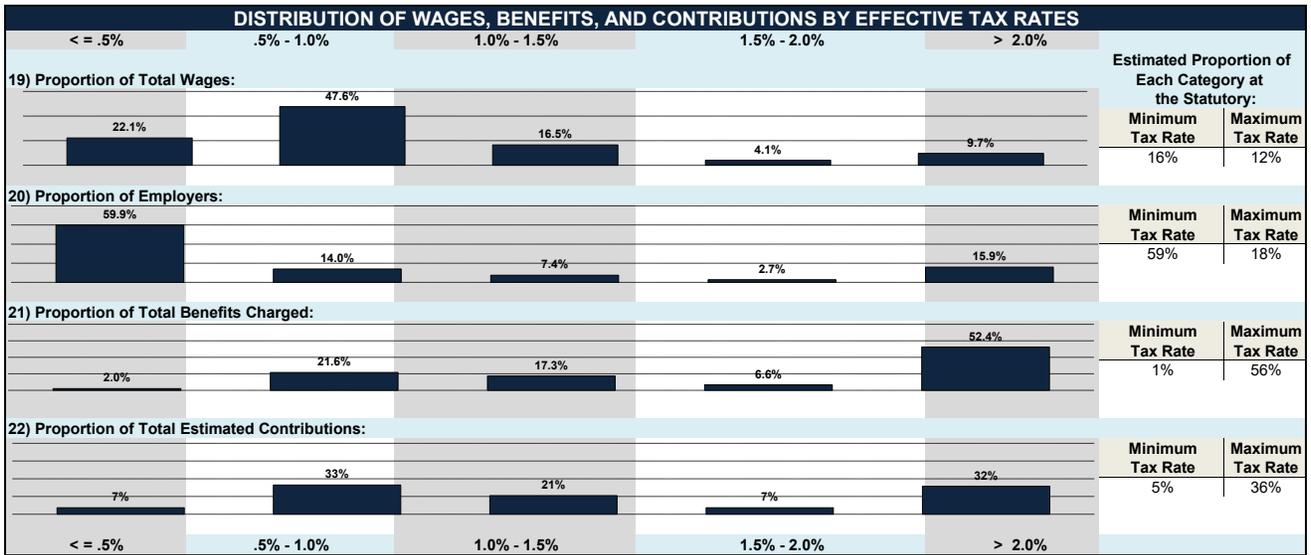
<sup>1</sup> All contribution estimates do not include the additional bond tax charged to employers to repay the state bond issue

# CONNECTICUT 2015

STATE TAX FEATURES					
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) %:	0.91	/	3.83	6) New Employer Tax Rate (%):	4.9
7) Statutory Tax Rate (Minimum / Maximum)%:	1.90	/	6.80	8) Average High Cost Multiple (1/1/2015):	0.00



BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	670	84%	\$529
15) Benefits Non-Charged:	39	5%	\$31
16) Benefits Charged to Inactive Employers:	27	3%	\$21
17) Total Reimbursable Benefits Paid	66	8%	
<b>Total:</b>	<b>\$802</b>	<b>100%</b>	<b>\$581</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$98	13%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 74%



<sup>1</sup> 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).

# DELAWARE 2015

STATE TAX FEATURES			
1) Type of Experience Rating Method:	Benefit Wage	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	None	4) Taxable Wage Base (\$):	18,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.64 / 2.04	6) New Employer Tax Rate (%):	2.1
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30 / 8.20	8) Average High Cost Multiple (1/1/2015):	0.11

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$386	Average For Every \$100 of Wages Paid \$0.64
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$56	Maximum Rate \$1,517
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.67	Into the Trust Fund \$0.33
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="text-align: center;"> <p>Current Avg. Tax Rate 2.04%</p> </div> <div style="text-align: center;"> <p>Minimum Adequate Financing Rate 3.54%</p> </div> <div style="text-align: right;"> <p>13) % Difference From Minimum Adeq. Finan. Rate <b>-42%</b></p> </div> </div>		

BENEFIT CHARGING			
	<u>Amount</u> (\$mil.)	<u>% of Total</u> <u>Benefits</u>	<u>Amount</u> <u>Per Employee</u>
14) Benefits Charged to Active Taxable Employers:	69	72%	\$207
15) Benefits Non-Charged:	13	14%	\$40
16) Benefits Charged to Inactive Employers:	4	4%	\$12
17) Total Reimbursable Benefits Paid	10	10%	\$259
	<b>Total: \$96</b>	<b>100%</b>	
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	NA	NA	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. NA

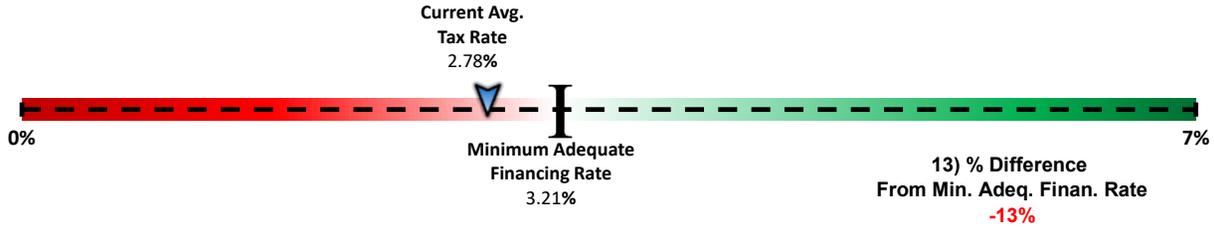
# DISTRICT OF COLUMBIA 2015

## STATE TAX FEATURES

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) %:	0.39 / 2.78	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.60 / 7.20	8) Average High Cost Multiple (1/1/2015):	0.89

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$329	Average For Every \$100 of Wages Paid \$0.39
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$144	Maximum Rate \$648
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.90	Into the Trust Fund \$0.10
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		



## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee	
14) Benefits Charged to Active Taxable Employers:	122	84%	\$288	
15) Benefits Non-Charged:	4	3%	\$10	
16) Benefits Charged to Inactive Employers:	1	1%	\$3	
17) Total Reimbursable Benefits Paid	19	13%		
<b>Total:</b>	<b>\$146</b>	<b>100%</b>	<b>\$301</b>	
				<b>Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	14	11%		57%

## DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%		
19) Proportion of Total Wages:	75%	17%	4%	4%	0%	Estimated Proportion of Each Category at the Statutory: Minimum Tax Rate   Maximum Tax Rate 66%   4%	
20) Proportion of Employers:	77%	9%	5%	9%	0%		
21) Proportion of Total Benefits Charged:	28%	27%	16%	29%	0%	Minimum Tax Rate   Maximum Tax Rate 22%   29%	
22) Proportion of Total Estimated Contributions:	38%	30%	14%	17%	0%	Minimum Tax Rate   Maximum Tax Rate 31%   17%	
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%		

# FLORIDA 2015

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.42 / 2.11	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.24 / 5.40	8) Average High Cost Multiple (1/1/2015):	0.65

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$190	Average For Every \$100 of Wages Paid \$0.42
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$17	Maximum Rate \$378
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.63	Into the Trust Fund \$0.37
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;"> <b>Current Avg. Tax Rate</b> 2.11%  <b>Minimum Adequate Financing Rate</b> 2.66%  <b>13) % Difference From Min. Adeq. Finan. Rate</b> -21%         </p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	655	77%	\$100
15) Benefits Non-Charged:	53	6%	\$8
16) Benefits Charged to Inactive Employers:	85	10%	\$13
17) Total Reimbursable Benefits Paid	63	7%	\$121
<b>Total:</b>	<b>\$856</b>	<b>100%</b>	<b>\$121</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$0	0%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 103%

## 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:	66.6%	23.8%	9.3%	0.4%	0.0%	Estimated Proportion of Each Category at the Statutory: Minimum Tax Rate   Maximum Tax Rate 16%   7%
20) Proportion of Employers:	83.4%	7.5%	8.7%	0.4%	0.0%	
21) Proportion of Total Benefits Charged:	28.6%	33.5%	35.5%	2.3%	0.0%	Minimum Tax Rate   Maximum Tax Rate 0%   33%
22) Proportion of Total Estimated Contributions:	36%	37%	25%	1%	0%	Minimum Tax Rate   Maximum Tax Rate 2%   20%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

# GEORGIA 2015

## STATE TAX FEATURES

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 (\$):	9,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.48 / 2.09	6) New Employer Tax Rate (%):	2.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.02 / 5.40	8) Average High Cost Multiple (1/1/2015):	0.31

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$238	Average For Every \$100 of Wages Paid \$0.48
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$2	Maximum Rate \$513
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.67	Into the Trust Fund \$0.33
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		



## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	486	85%	\$146
15) Benefits Non-Charged:	22	4%	\$7
16) Benefits Charged to Inactive Employers:	33.0	6%	\$10
17) Total Reimbursable Benefits Paid	30	5%	\$9
<b>Total:</b>	<b>\$571</b>	<b>100%</b>	<b>\$162</b>

	Amount (\$ mil.)	% of Total Benefits	
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	0	0%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 121%

## 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:	77%	15%	4%	4%	0%	Estimated Proportion of Each Category at the Statutory: Minimum Tax Rate: 12% Maximum Tax Rate: 8%
20) Proportion of Employers:	73%	9%	6%	6%	0%	
21) Proportion of Total Benefits Charged:	30%	30%	18%	20%	2%	Minimum Tax Rate: 1% Maximum Tax Rate: 37%
22) Proportion of Total Estimated Contributions:	39%	28%	13%	19%	2%	Minimum Tax Rate: 0% Maximum Tax Rate: 31%

# HAWAII 2015

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	40,900
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.90 / 1.31	6) New Employer Tax Rate (%):	3.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.40 / 5.80	8) Average High Cost Multiple (1/1/2015):	1.07

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$385	Average For Every \$100 of Wages Paid \$0.90
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$164	Maximum Rate \$2,372
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.95	Into the Trust Fund \$0.05
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		

Current Avg. Tax Rate: 1.31%

Minimum Adequate Financing Rate: 1.78%

13) % Difference From Min. Adeq. Finan. Rate: **-26%**

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	138	75%	\$295
15) Benefits Non-Charged:	21	11%	\$45
16) Benefits Charged to Inactive Employers:	13	7%	\$28
17) Total Reimbursable Benefits Paid	12	7%	
<b>Total:</b>	<b>\$184</b>	<b>100%</b>	<b>\$368</b>

	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	13	7%	43%

## 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:	36%	38%	14%	6%	9%	Minimum Tax Rate	Maximum Tax Rate
						22%	1%
20) Proportion of Employers:	46%	32%	8%	3%	11%	Minimum Tax Rate	Maximum Tax Rate
						37%	2%
21) Proportion of Total Benefits Charged:	6%	14%	11%	10%	58%	Minimum Tax Rate	Maximum Tax Rate
						3%	17%
22) Proportion of Total Estimated Contributions:	11%	31%	17%	11%	30%	Minimum Tax Rate	Maximum Tax Rate
						5%	6%

# IDAHO 2015

STATE TAX FEATURES			
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 (\$):	36,000
5) Avg. Tax Rate (Total / Taxable Wages) % <sup>1</sup> :	0.83 / 1.25	6) New Employer Tax Rate (%):	1.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.45 / 5.40	8) Average High Cost Multiple (1/1/2015):	1.41

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$315	Average For Every \$100 of Wages Paid \$0.83
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$162	Maximum Rate \$1,944
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.68	Into the Trust Fund \$0.32
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">Current Avg. Tax Rate: 1.25%</p> <p style="text-align: center;">Minimum Adequate Financing Rate: 1.45%</p> <p style="text-align: right; color: red;">13) % Difference From Min. Adeq. Finan. Rate: -14%</p>		

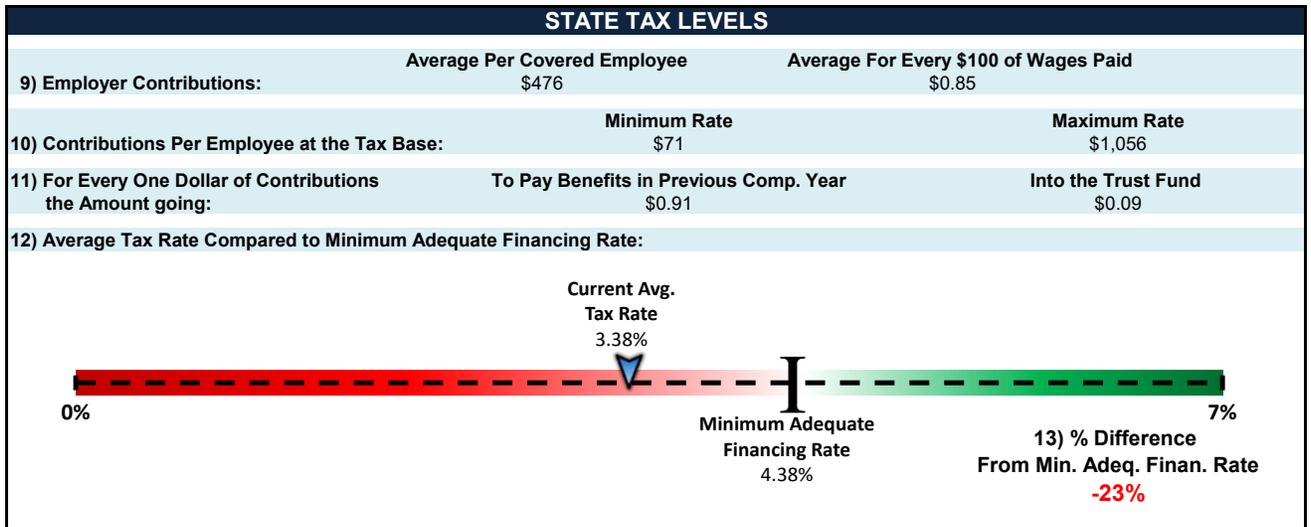
BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	89	75%	\$173
15) Benefits Non-Charged:	16	13%	\$31
16) Benefits Charged to Inactive Employers:	7	6%	\$13
17) Total Reimbursable Benefits Paid	7	6%	\$13
<b>Total:</b>	<b>\$118</b>	<b>100%</b>	<b>\$217</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	4	3%	68%

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:						<b>Estimated Proportion of Each Category at the Statutory:</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th>Minimum Tax Rate</th> <th>Maximum Tax Rate</th> </tr> <tr> <td style="text-align: center;">0%</td> <td style="text-align: center;">1%</td> </tr> </table>	Minimum Tax Rate	Maximum Tax Rate	0%	1%
Minimum Tax Rate	Maximum Tax Rate									
0%	1%									
20) Proportion of Employers:						<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th>Minimum Tax Rate</th> <th>Maximum Tax Rate</th> </tr> <tr> <td style="text-align: center;">1%</td> <td style="text-align: center;">6%</td> </tr> </table>	Minimum Tax Rate	Maximum Tax Rate	1%	6%
Minimum Tax Rate	Maximum Tax Rate									
1%	6%									
21) Proportion of Total Benefits Charged:						<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th>Minimum Tax Rate</th> <th>Maximum Tax Rate</th> </tr> <tr> <td style="text-align: center;">0%</td> <td style="text-align: center;">12%</td> </tr> </table>	Minimum Tax Rate	Maximum Tax Rate	0%	12%
Minimum Tax Rate	Maximum Tax Rate									
0%	12%									
22) Proportion of Total Estimated Contributions:						<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th>Minimum Tax Rate</th> <th>Maximum Tax Rate</th> </tr> <tr> <td style="text-align: center;">0%</td> <td style="text-align: center;">4%</td> </tr> </table>	Minimum Tax Rate	Maximum Tax Rate	0%	4%
Minimum Tax Rate	Maximum Tax Rate									
0%	4%									
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%					

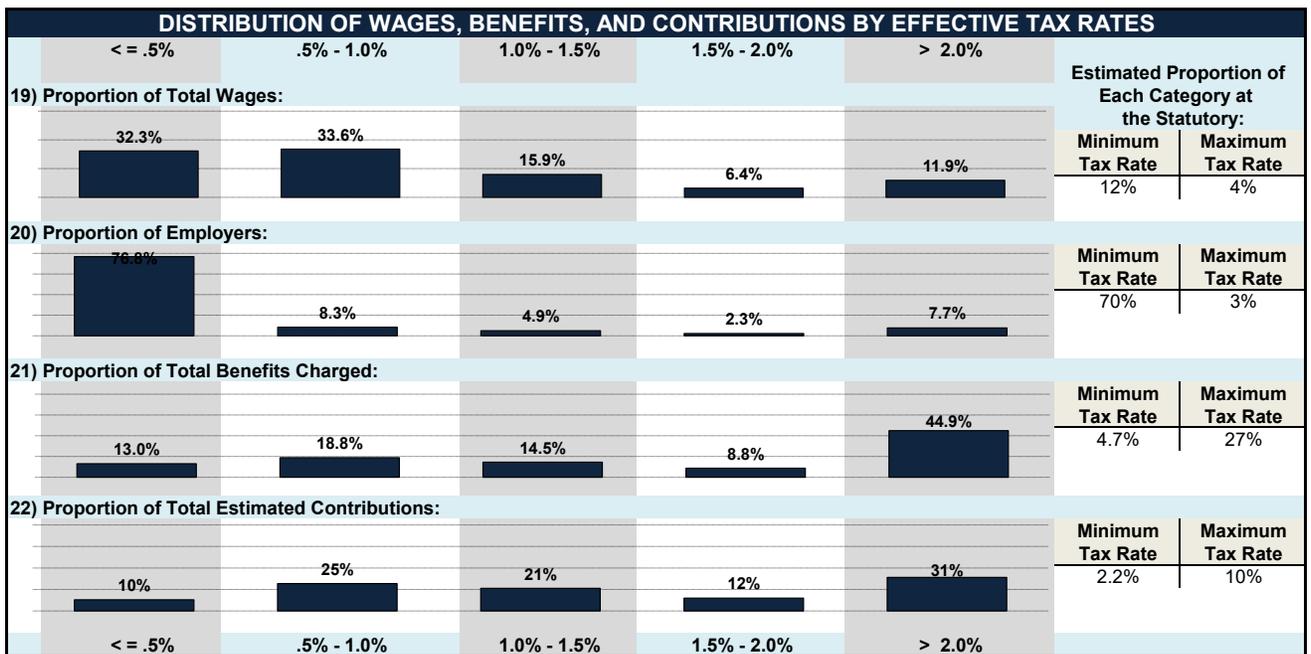
<sup>1</sup> All contribution estimates do not include the additional bond tax charged to employers to repay the state bond issue

# ILLINOIS 2015

STATE TAX FEATURES				
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 (\$):	12,960
5) Avg. Tax Rate (Total / Taxable Wages) % <sup>1</sup> :	0.85	/	3.38	6) New Employer Tax Rate (%):
7) Statutory Tax Rate (Minimum / Maximum)%:	0.55	/	8.15	8) Average High Cost Multiple (1/1/2015):
				0.34



BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,676	78%	\$361
15) Benefits Non-Charged:	103	5%	\$22
16) Benefits Charged to Inactive Employers:	228	11%	\$49
17) Total Reimbursable Benefits Paid	142	7%	
	<b>Total: \$2,148</b>	<b>100%</b>	<b>\$433</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	Amount (\$ mil.) \$177	% of Total Benefits 9%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 56%



<sup>1</sup> All contribution estimates do not include the additional bond tax charged to employers to repay the state bond issue

# INDIANA 2015

## STATE TAX FEATURES

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) %:	0.64 / 2.52	6) New Employer Tax Rate (%):	2.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.51 / 7.54	8) Average High Cost Multiple (1/1/2015):	0.00

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$276	Average For Every \$100 of Wages Paid \$0.64
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$48	Maximum Rate \$716
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.77	Into the Trust Fund \$0.23
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
13) % Difference From Min. Adeq. Finan. Rate <b>-49%</b>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee	
14) Benefits Charged to Active Taxable Employers:	448	82%	\$191	
15) Benefits Non-Charged:	3	1%	\$1	
16) Benefits Charged to Inactive Employers:	50	9%	\$21	
17) Total Reimbursable Benefits Paid	43	8%		
<b>Total:</b>	<b>\$544</b>	<b>100%</b>	<b>\$214</b>	
				<b>Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	24	5%		73%

## 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:	53%	27%	13%	7%	0%	Estimated Proportion of Each Category at the Statutory: Minimum Tax Rate   Maximum Tax Rate 0%   4%
20) Proportion of Employers:	68%	12%	12%	8%	0%	
21) Proportion of Total Benefits Charged:	16%	26%	24%	35%	0%	Minimum Tax Rate   Maximum Tax Rate 0%   21%
22) Proportion of Total Estimated Contributions:	27%	27%	27%	19%	0%	Minimum Tax Rate   Maximum Tax Rate 0%   11%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

# IOWA 2015

STATE TAX FEATURES				
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 (\$):	27,300	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.68 / 1.26	6) New Employer Tax Rate (%):	1.0	
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 7.50	8) Average High Cost Multiple (1/1/2015):	1.30	

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$292	Average For Every \$100 of Wages Paid \$0.68
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Maximum Rate \$2,048
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.01	Into the Trust Fund -\$0.01
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 1.26%</p> <p>Minimum Adequate Financing Rate: 1.77%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: -29%</p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	306	82%	\$257
15) Benefits Non-Charged:	50	13%	\$42
16) Benefits Charged to Inactive Employers:	0	0%	\$0
17) Total Reimbursable Benefits Paid	18	5%	\$0
	<b>Total: \$373</b>	<b>100%</b>	<b>\$299</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	Amount (\$ mil.) \$35	% of Total Benefits 10%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 70%

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:	64.2%	16.3%	7.4%	3.4%	8.8%	Minimum Tax Rate: 17% Maximum Tax Rate: 4%
20) Proportion of Employers:	77.6%	7.7%	4.0%	2.1%	13.6%	Minimum Tax Rate: 57% Maximum Tax Rate: 8%
21) Proportion of Total Benefits Charged:	14.2%	14.9%	9.4%	6.4%	55.1%	Minimum Tax Rate: 0.2% Maximum Tax Rate: 41%
22) Proportion of Total Estimated Contributions:	14%	17%	14%	9%	46%	Minimum Tax Rate: 0.3% Maximum Tax Rate: 27%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

# KANSAS 2015

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	12,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.84 / 2.28	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.07 / 7.40	8) Average High Cost Multiple (1/1/2015):	0.38

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$365	Average For Every \$100 of Wages Paid \$0.84
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$8	Maximum Rate \$888
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.59	Into the Trust Fund \$0.41
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
	Current Avg. Tax Rate 2.28%	
	Minimum Adequate Financing Rate 2.15%	13) % Difference From Min. Adeq. Finan. Rate 6%

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	214	78%	\$173
15) Benefits Non-Charged:	38	14%	\$31
16) Benefits Charged to Inactive Employers:	13	5%	\$10
17) Total Reimbursable Benefits Paid	9	3%	
<b>Total:</b>	<b>\$274</b>	<b>100%</b>	<b>\$214</b>

	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	25	9%	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:	14%	59%	29%	0%	0%	Minimum Tax Rate: 2%   Maximum Tax Rate: 6%
20) Proportion of Employers:	29%	45%	28%	0%	0%	Minimum Tax Rate: 7%   Maximum Tax Rate: 4%
21) Proportion of Total Benefits Charged:	2%	30%	67%	1%	0%	Minimum Tax Rate: 0%   Maximum Tax Rate: 27%
22) Proportion of Total Estimated Contributions:	1%	50%	48%	0%	0%	Minimum Tax Rate: 0%   Maximum Tax Rate: 10%

# KENTUCKY 2015

## STATE TAX FEATURES

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 (\$):	9,900
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.85 / 3.16	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.00 / 10.00	8) Average High Cost Multiple (1/1/2015):	0.00

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$361	Average For Every \$100 of Wages Paid \$0.85
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$99	Maximum Rate \$990
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.75	Into the Trust Fund \$0.25
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
	Current Avg. Tax Rate 3.16%	Minimum Adequate Financing Rate 4.96%
13) % Difference From Min. Adeq. Finan. Rate <b>-36%</b>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	297	72%	\$207
15) Benefits Non-Charged:	69	17%	\$48
16) Benefits Charged to Inactive Employers:	22	5%	\$16
17) Total Reimbursable Benefits Paid	27	7%	
<b>Total:</b>	<b>\$415</b>	<b>100%</b>	<b>\$270</b>

	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	20	7%	79%

## 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:	42%	45%	0%	9%	4%	Minimum Tax Rate	Maximum Tax Rate
						2%	7%
20) Proportion of Employers:	56%	29%	0%	9%	6%	Minimum Tax Rate	Maximum Tax Rate
						12%	8%
21) Proportion of Total Benefits Charged:	9%	38%	0%	31%	21%	Minimum Tax Rate	Maximum Tax Rate
						0%	31%
22) Proportion of Total Estimated Contributions:	18%	45%	0%	23%	13%	Minimum Tax Rate	Maximum Tax Rate
						1%	19%

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).

# LOUISIANA 2015

STATE TAX FEATURES			
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) %:	0.33 / 1.61	6) New Employer Tax Rate (%):	InAvg
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 6.20	8) Average High Cost Multiple (1/1/2015):	1.29

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$155	Average For Every \$100 of Wages Paid \$0.33
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$8	Maximum Rate \$477
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.75	Into the Trust Fund \$0.25
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">Current Avg. Tax Rate: 1.61%</p> <p style="text-align: center;">Minimum Adequate Financing Rate: 1.81%</p> <p style="text-align: right;">13) % Difference From Min. Adeq. Finan. Rate: <b>-11%</b></p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	153	78%	\$98
15) Benefits Non-Charged:	24	12%	\$15
16) Benefits Charged to Inactive Employers:	4	2%	\$2
17) Total Reimbursable Benefits Paid	15	8%	\$2
<b>Total:</b>	<b>\$195</b>	<b>100%</b>	<b>\$115</b>
			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 Contributions from those Employers:	8	4%	45%

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES						
					Estimated Proportion of Each Category at the Statutory:	
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	
19) Proportion of Total Wages:	73%	27%	0%	0%	0%	Minimum Tax Rate: 11% Maximum Tax Rate: 1%
20) Proportion of Employers:	77%	23%	0%	0%	0%	Minimum Tax Rate: 27% Maximum Tax Rate: 2%
21) Proportion of Total Benefits Charged:	31%	69%	0%	0%	0%	Minimum Tax Rate: 1% Maximum Tax Rate: 10%
22) Proportion of Total Estimated Contributions:	51%	49%	0%	0%	0%	Minimum Tax Rate: 0% Maximum Tax Rate: 3%
					<= .5%	.5% - 1.0%

# MAINE 2015

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	12,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.84 / 2.53	6) New Employer Tax Rate (%):	2.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.74 / 6.86	8) Average High Cost Multiple (1/1/2015):	0.99

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$328	Average For Every \$100 of Wages Paid \$0.84
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$89	Maximum Rate \$823
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.03	Into the Trust Fund -\$0.03
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">Current Avg. Tax Rate 2.53%</p> <p style="text-align: center;">Minimum Adequate Financing Rate 2.99%</p> <p style="text-align: right;">13) % Difference From Min. Adeq. Finan. Rate <b>-15%</b></p>		

## BENEFIT CHARGING

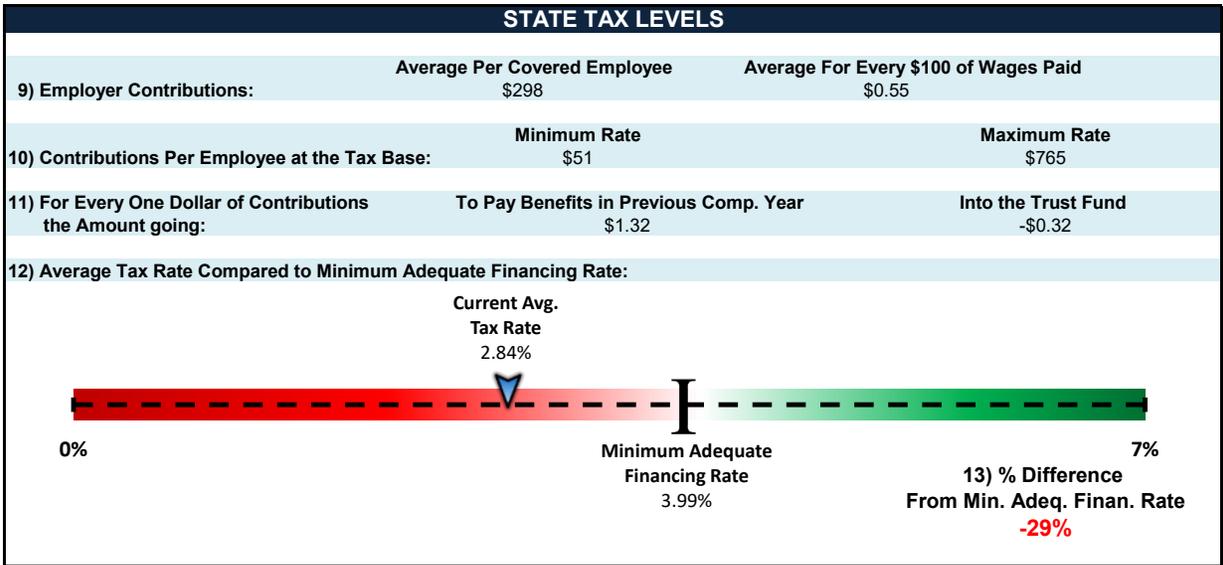
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	114	72%	\$261
15) Benefits Non-Charged:	33	20%	\$75
16) Benefits Charged to Inactive Employers:	1	1%	\$3
17) Total Reimbursable Benefits Paid	11	7%	
<b>Total:</b>	<b>\$159</b>	<b>100%</b>	<b>\$339</b>
			<b>Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	23	16%	40%

## DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

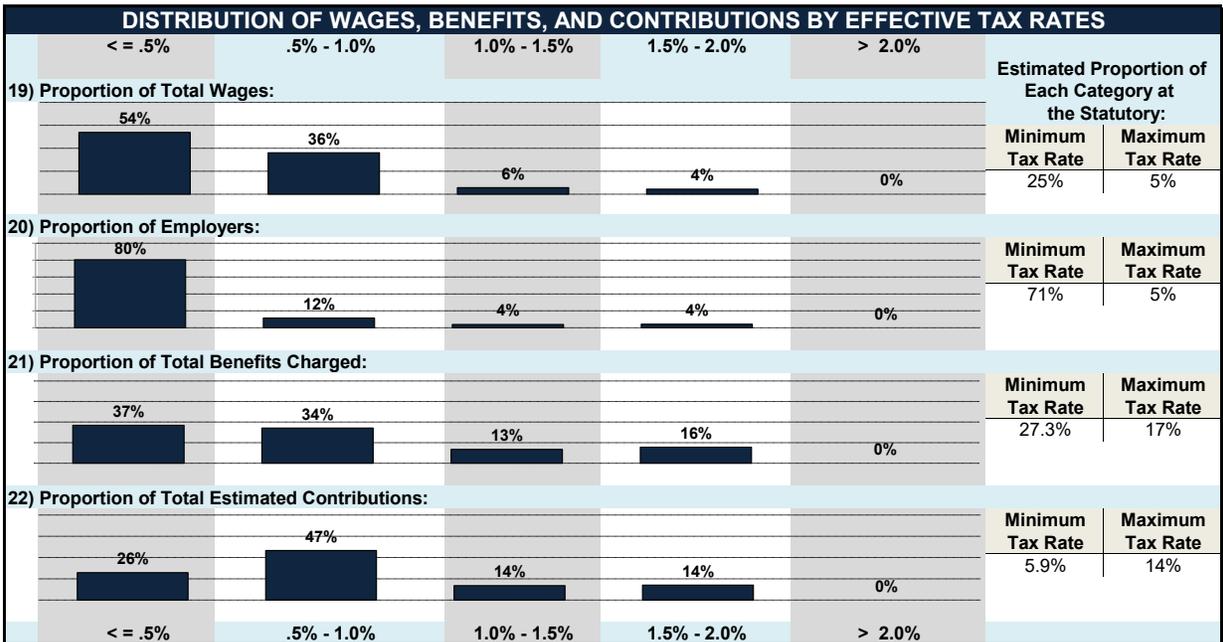
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	
19) Proportion of Total Wages:	29%	42%	13%	5%	10%	Estimated Proportion of Each Category at the Statutory: Minimum Tax Rate   Maximum Tax Rate 5%   3%
20) Proportion of Employers:	28%	33%	15%	6%	18%	
21) Proportion of Total Benefits Charged:	7%	16%	10%	9%	58%	2%   34%
22) Proportion of Total Estimated Contributions:	10%	32%	18%	10%	29%	1%   12%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

# MARYLAND 2015

STATE TAX FEATURES			
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.55 / 2.84	6) New Employer Tax Rate (%):	2.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.60 / 9.00	8) Average High Cost Multiple (1/1/2015):	0.71



BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	523	64%	\$274
15) Benefits Non-Charged:	207	25%	\$108
16) Benefits Charged to Inactive Employers:	27	3%	\$14
17) Total Reimbursable Benefits Paid	61	7%	
	<b>Total: \$818</b>	<b>100%</b>	<b>\$397</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	Amount (\$ mil.) \$17	% of Total Benefits 2%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 81%



# MASSACHUSETTS 2015

## STATE TAX FEATURES

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 (\$):	15,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.73 / 2.71	6) New Employer Tax Rate (%):	1.9
7) Statutory Tax Rate (Minimum / Maximum)%:	0.73 / 11.13	8) Average High Cost Multiple (1/1/2015):	0.30

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$491	Average For Every \$100 of Wages Paid \$0.73	
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$110	Maximum Rate \$1,670	
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.13	Into the Trust Fund -\$0.13	
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:			
	Current Avg. Tax Rate 2.71%	Minimum Adequate Financing Rate 4.53%	13) % Difference From Min. Adeq. Finan. Rate <b>-40%</b>

## 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

	Amount (\$ mil.)	% of Total Benefits	
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	226	15%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 54%

## 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:						Estimated Proportion of Each Category at the Statutory:	
						Minimum Tax Rate	Maximum Tax Rate
						3%	5%
20) Proportion of Employers:						Minimum Tax Rate	Maximum Tax Rate
						11%	8%
21) Proportion of Total Benefits Charged:						Minimum Tax Rate	Maximum Tax Rate
						1%	39%
22) Proportion of Total Estimated Contributions:						Minimum Tax Rate	Maximum Tax Rate
						1%	16%

# MICHIGAN 2015

STATE TAX FEATURES					
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 (\$):	9,500	
5) Avg. Tax Rate (Total / Taxable Wages) % <sup>1</sup> :	0.87	/	3.91	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.06	/	10.30	8) Average High Cost Multiple (1/1/2015):	0.62

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$428	Average For Every \$100 of Wages Paid \$0.87
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$6	Maximum Rate \$979
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.69	Into the Trust Fund \$0.31
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 3.91%</p> <p>Minimum Adequate Financing Rate: 5.26%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: -26%</p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	871	84%	\$266
15) Benefits Non-Charged:	51	5%	\$15
16) Benefits Charged to Inactive Employers:	57	5%	\$17
17) Total Reimbursable Benefits Paid	62	6%	
	<b>Total: \$1,041</b>	<b>100%</b>	<b>\$299</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:			
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
	\$150	15%	45%

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:	31%	44%	11%	4%	11%	Minimum Tax Rate: 13% Maximum Tax Rate: 3%
20) Proportion of Employers:	66%	11%	5%	3%	15%	Minimum Tax Rate: 59% Maximum Tax Rate: 7%
21) Proportion of Total Benefits Charged:	2%	21%	11%	8%	58%	Minimum Tax Rate: 0.1% Maximum Tax Rate: 32%
22) Proportion of Total Estimated Contributions:	13%	32%	15%	9%	32%	Minimum Tax Rate: 4.1% Maximum Tax Rate: 9%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

<sup>1</sup> All contribution estimates do not include the additional bond tax charged to employers to repay the state bond issue

# MINNESOTA 2015

STATE TAX FEATURES					
1) Type of Experience Rating Method:	Benefit Ratio		2) Type of Employer Ranking:	Fixed	
3) Type of Charging Method:	Proportionally		4) Taxable Wage Base (\$):	30,000	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.70	/	1.50	6) New Employer Tax Rate (%):	1.9
7) Statutory Tax Rate (Minimum / Maximum)%:	0.20	/	9.10	8) Average High Cost Multiple (1/1/2015):	0.98

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$379	Average For Every \$100 of Wages Paid \$0.70
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$60	Maximum Rate \$2,730
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.89	Into the Trust Fund \$0.11
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 1.50%</p> <p>Minimum Adequate Financing Rate: 1.85%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: <b>-19%</b></p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	625	78%	\$299
15) Benefits Non-Charged:	53	7%	\$25
16) Benefits Charged to Inactive Employers:	32	4%	\$16
17) Total Reimbursable Benefits Paid	92	11%	
	<b>Total: \$803</b>	<b>100%</b>	<b>\$340</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	Amount (\$ mil.) \$69	% of Total Benefits 10%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 71%

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:	55%	22%	8%	5%	10%	Estimated Proportion of Each Category at the Statutory:
						Minimum Tax Rate: 26%
						Maximum Tax Rate: 3%
20) Proportion of Employers:	70%	6%	4%	3%	16%	Minimum Tax Rate: 63%
						Maximum Tax Rate: 8%
21) Proportion of Total Benefits Charged:	11%	13%	8%	7%	61%	Minimum Tax Rate: 2.2%
						Maximum Tax Rate: 38%
22) Proportion of Total Estimated Contributions:	23%	17%	10%	9%	41%	Minimum Tax Rate: 8.1%
						Maximum Tax Rate: 17%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

# MISSISSIPPI 2015

## STATE TAX FEATURES

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) %:	0.42 / 1.04	6) New Employer Tax Rate (%):	1.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.36 / 5.56	8) Average High Cost Multiple (1/1/2015):	1.67

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$151	Average For Every \$100 of Wages Paid \$0.42
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$50	Maximum Rate \$778
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.21	Into the Trust Fund -\$0.21
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:	<p>Current Avg. Tax Rate: 1.04%</p> <p>Minimum Adequate Financing Rate: 1.45%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: <b>-28%</b></p>	

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	113	67%	\$131
15) Benefits Non-Charged:	33	20%	\$39
16) Benefits Charged to Inactive Employers:	11	7%	\$13
17) Total Reimbursable Benefits Paid	12	7%	
<b>Total:</b>	<b>\$169</b>	<b>100%</b>	<b>\$182</b>

	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$18	11%	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%	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	73%	17%	5%	1%	3%	17%	2%
20) Proportion of Employers:	35%	26%	14%	6%	19%	64%	6%
21) Proportion of Total Benefits Charged:	20%	23%	15%	5%	37%	0.0%	32%
22) Proportion of Total Estimated Contributions:	35%	26%	14%	6%	19%	2.9%	14%

# MISSOURI 2015

## STATE TAX FEATURES

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) %:	0.61 / 2.00	6) New Employer Tax Rate (%):	3.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 9.75	8) Average High Cost Multiple (1/1/2015):	0.11

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$274	Average For Every \$100 of Wages Paid \$0.61
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Maximum Rate \$1,268
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.75	Into the Trust Fund \$0.25
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;"> <b>Current Avg. Tax Rate</b> 2.00%  <b>Minimum Adequate Financing Rate</b> 2.63%  <b>13) % Difference From Min. Adeq. Finan. Rate</b> -24%         </p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	384	84%	\$184
15) Benefits Non-Charged:	43	9%	\$20
16) Benefits Charged to Inactive Employers:	2	1%	\$1
17) Total Reimbursable Benefits Paid	30	7%	
<b>Total:</b>	<b>\$459</b>	<b>100%</b>	<b>\$206</b>
			<b>Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	3	1%	91%

## 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:	60%	24%	10%	1%	5%	Estimated Proportion of Each Category at the Statutory: Minimum Tax Rate   Maximum Tax Rate 7%   1%
20) Proportion of Employers:	52%	20%	17%	2%	9%	
21) Proportion of Total Benefits Charged:	18%	20%	21%	5%	36%	Minimum Tax Rate   Maximum Tax Rate 1%   9%
22) Proportion of Total Estimated Contributions:	25%	27%	20%	3%	24%	Minimum Tax Rate   Maximum Tax Rate 0%   6%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

# MONTANA 2015

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	29,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.03 / 1.56	6) New Employer Tax Rate (%):	InAvg
7) Statutory Tax Rate (Minimum / Maximum)%:	0.02 / 6.12	8) Average High Cost Multiple (1/1/2015):	1.35

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$396	Average For Every \$100 of Wages Paid \$1.03
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$6	Maximum Rate \$1,805
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.68	Into the Trust Fund \$0.32
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:	<p>Current Avg. Tax Rate: 1.56%</p> <p>Minimum Adequate Financing Rate: 1.44%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: 8%</p>	

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	75	68%	\$208
15) Benefits Non-Charged:	18	16%	\$49
16) Benefits Charged to Inactive Employers:	7	6%	\$18
17) Total Reimbursable Benefits Paid	10	9%	
<b>Total:</b>	<b>\$110</b>	<b>100%</b>	<b>\$276</b>

	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	4	4%	49%

## 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:	23%	47%	20%	1%	9%	Minimum Tax Rate: 2%   Maximum Tax Rate: 1%
20) Proportion of Employers:	32%	32%	22%	0%	14%	Minimum Tax Rate: 10%   Maximum Tax Rate: 2%
21) Proportion of Total Benefits Charged:	3%	13%	21%	1%	61%	Minimum Tax Rate: 0%   Maximum Tax Rate: 12%
22) Proportion of Total Estimated Contributions:	7%	37%	26%	1%	28%	Minimum Tax Rate: 0%   Maximum Tax Rate: 4%

# NEBRASKA 2015

## STATE TAX FEATURES

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) %:	0.31 / 1.26	6) New Employer Tax Rate (%):	1.3
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 5.40	8) Average High Cost Multiple (1/1/2015):	1.67

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$130	Average For Every \$100 of Wages Paid \$0.31
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Maximum Rate \$486
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.97	Into the Trust Fund \$0.03
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">Current Avg. Tax Rate: 1.26%</p> <p style="text-align: center;">Minimum Adequate Financing Rate: 1.35%</p> <p style="text-align: right;">13) % Difference From Min. Adeq. Finan. Rate: <b>-6%</b></p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount per Employee
14) Benefits Charged to Active Taxable Employers:	69	69%	\$94
15) Benefits Non-Charged:	18	18%	\$24
16) Benefits Charged to Inactive Employers:	6	6%	\$8
17) Total Reimbursable Benefits Paid	7	7%	
<b>Total:</b>	<b>\$100</b>	<b>100%</b>	<b>\$126</b>
			<b>Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	16	17%	51%

## 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:	87%	9%	3%	1%	0%	Minimum Tax Rate	Maximum Tax Rate
						5%	4%
20) Proportion of Employers:	68%	26%	3%	2%	0%	Minimum Tax Rate	Maximum Tax Rate
						15%	6%
21) Proportion of Total Benefits Charged:	37%	16%	34%	12%	1%	Minimum Tax Rate	Maximum Tax Rate
						1%	48%
22) Proportion of Total Estimated Contributions:	62%	20%	12%	6%	1%	Minimum Tax Rate	Maximum Tax Rate
						0%	19%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%		

# NEVADA 2015

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	27,800
5) Avg. Tax Rate (Total / Taxable Wages) % <sup>1</sup> :	1.12 / 2.00	6) New Employer Tax Rate (%):	3.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.25 / 5.40	8) Average High Cost Multiple (1/1/2015):	0.26

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$491	Average For Every \$100 of Wages Paid \$1.12
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$70	Maximum Rate \$1,501
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.72	Into the Trust Fund \$0.28
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:	<p>Current Avg. Tax Rate: 2.00%</p> <p>Minimum Adequate Financing Rate: 2.63%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: -24%</p>	

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	328	84%	\$308
15) Benefits Non-Charged:	23	6%	\$22
16) Benefits Charged to Inactive Employers:	29	7%	\$28
17) Total Reimbursable Benefits Paid	12	3%	
<b>Total:</b>	<b>\$392</b>	<b>100%</b>	<b>\$358</b>

	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	11	3%	84%

## 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:	12%	45%	29%	5%	9%	Minimum Tax Rate	Maximum Tax Rate
						3%	5%
20) Proportion of Employers:	42%	21%	15%	5%	17%	Minimum Tax Rate	Maximum Tax Rate
						21%	9%
21) Proportion of Total Benefits Charged:	2%	19%	34%	11%	38%	Minimum Tax Rate	Maximum Tax Rate
						0%	22%
22) Proportion of Total Estimated Contributions:	4%	31%	33%	8%	24%	Minimum Tax Rate	Maximum Tax Rate
						0%	13%

<sup>1</sup> All contribution estimates do not include the additional bond tax charged to employers to repay the state bond issue

# NEW HAMPSHIRE 2015

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	14,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.29 / 1.03	6) New Employer Tax Rate (%):	2.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.05 / 6.00	8) Average High Cost Multiple (1/1/2015):	1.13

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$151	Average For Every \$100 of Wages Paid \$0.29
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$7	Maximum Rate \$840
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.02	Into the Trust Fund -\$0.02
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 1.03%</p> <p>Minimum Adequate Financing Rate: 1.99%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: -48%</p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	63	77%	\$130
15) Benefits Non-Charged:	4	5%	\$9
16) Benefits Charged to Inactive Employers:	8	9%	\$16
17) Total Reimbursable Benefits Paid	7	8%	
<b>Total:</b>	<b>\$82</b>	<b>100%</b>	<b>\$155</b>

	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	1	2%	79%

## 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%	59%	25%	6%	8%	Minimum Tax Rate	Maximum Tax Rate
						1%	1%
20) Proportion of Employers:	9%	55%	19%	6%	11%	Minimum Tax Rate	Maximum Tax Rate
						7%	1%
21) Proportion of Total Benefits Charged:	0%	19%	29%	16%	36%	Minimum Tax Rate	Maximum Tax Rate
						0%	8%
22) Proportion of Total Estimated Contributions:	1%	41%	30%	10%	18%	Minimum Tax Rate	Maximum Tax Rate
						1%	2%

# NEW JERSEY 2015

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	32,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.15 / 2.64	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	1.20 / 7.00	8) Average High Cost Multiple (1/1/2015):	0.15

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$709	Average For Every \$100 of Wages Paid \$1.15
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$384	Maximum Rate \$2,240
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.94	Into the Trust Fund \$0.06
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:	<p>Current Avg. Tax Rate: 2.64%</p> <p>Minimum Adequate Financing Rate: 3.63%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: -27%</p>	

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,662	74%	\$531
15) Benefits Non-Charged:	243	11%	\$77
16) Benefits Charged to Inactive Employers:	187	8%	\$60
17) Total Reimbursable Benefits Paid	146	7%	
<b>Total:</b>	<b>\$2,237</b>	<b>100%</b>	<b>\$668</b>

	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	298	14%	55%

## 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:	14%	38%	22%	9%	17%	Minimum Tax Rate: 15% Maximum Tax Rate: 6%
20) Proportion of Employers:	25%	37%	9%	4%	25%	Minimum Tax Rate: 38% Maximum Tax Rate: 13%
21) Proportion of Total Benefits Charged:	2%	12%	16%	10%	60%	Minimum Tax Rate: 2% Maximum Tax Rate: 36%
22) Proportion of Total Estimated Contributions:	5%	22%	21%	11%	41%	Minimum Tax Rate: 6% Maximum Tax Rate: 18%

# NEW MEXICO 2015

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	23,400
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.29 / 2.48	6) New Employer Tax Rate (%):	InAvg
7) Statutory Tax Rate (Minimum / Maximum)%:	0.33 / 6.40	8) Average High Cost Multiple (1/1/2015):	0.24

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$522	Average For Every \$100 of Wages Paid \$1.29
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$77	Maximum Rate \$1,498
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.58	Into the Trust Fund \$0.42
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		

13% Difference From Min. Adeq. Finan. Rate  
**-34%**

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	148	69%	\$240
15) Benefits Non-Charged:	23	11%	\$37
16) Benefits Charged to Inactive Employers:	17	8%	\$27
17) Total Reimbursable Benefits Paid	28	13%	
<b>Total:</b>	<b>\$216</b>	<b>100%</b>	<b>\$304</b>

18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	Amount (\$ mil.) 30	% of Total Benefits 16%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 57%
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## DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%
19) Proportion of Total Wages:	41%	41%	7%	2%
20) Proportion of Employers:	61%	19%	5%	2%
21) Proportion of Total Benefits Charged:	7%	23%	13%	5%
22) Proportion of Total Estimated Contributions:	15%	37%	12%	5%

	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%
Estimated Proportion of Each Category at the Statutory:				
Minimum Tax Rate	5%			
Maximum Tax Rate		6%		

Minimum Tax Rate	Maximum Tax Rate
5%	6%

	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%
Estimated Proportion of Each Category at the Statutory:				
Minimum Tax Rate	24%			
Maximum Tax Rate		12%		

Minimum Tax Rate	Maximum Tax Rate
24%	12%

	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%
Estimated Proportion of Each Category at the Statutory:				
Minimum Tax Rate	1%			
Maximum Tax Rate		46%		

Minimum Tax Rate	Maximum Tax Rate
1%	46%

	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%
Estimated Proportion of Each Category at the Statutory:				
Minimum Tax Rate	0%			
Maximum Tax Rate		26%		

Minimum Tax Rate	Maximum Tax Rate
0%	26%

# NEW YORK 2015

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	10,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.73 / 4.17	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 8.90	8) Average High Cost Multiple (1/1/2015):	0.00

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$516	Average For Every \$100 of Wages Paid \$0.73
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$158	Maximum Rate \$935
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.70	Into the Trust Fund \$0.30
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 4.17%</p> <p>Minimum Adequate Financing Rate: 6.30%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: -34%</p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	2,190	82%	\$333
15) Benefits Non-Charged:	87	3%	\$13
16) Benefits Charged to Inactive Employers:	120	4%	\$18
17) Total Reimbursable Benefits Paid	268	10%	
<b>Total:</b>	<b>\$2,664</b>	<b>100%</b>	<b>\$364</b>

	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	461	19%	53%

## 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:	44%	41%	7%	7%	1%	Minimum Tax Rate: 23% Maximum Tax Rate: 7%
20) Proportion of Employers:	65%	18%	5%	11%	2%	Minimum Tax Rate: 52% Maximum Tax Rate: 9%
21) Proportion of Total Benefits Charged:	11%	28%	14%	44%	6%	Minimum Tax Rate: 3% Maximum Tax Rate: 44%
22) Proportion of Total Estimated Contributions:	27%	36%	14%	20%	3%	Minimum Tax Rate: 13% Maximum Tax Rate: 18%

# NORTH CAROLINA 2015

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	21,700
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.98 / 2.27	6) New Employer Tax Rate (%):	1.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.06 / 5.76	8) Average High Cost Multiple (1/1/2015):	0.00

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$453	Average For Every \$100 of Wages Paid \$0.01
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$13	Maximum Rate \$1,250
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.72	Into the Trust Fund \$0.28
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;"> <b>Current Avg. Tax Rate</b> 2.27%  <b>Minimum Adequate Financing Rate</b> 2.66%  <b>13) % Difference From Min. Adeq. Finan. Rate</b> -15%         </p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	751	66%	\$227
15) Benefits Non-Charged:	97	8%	\$29
16) Benefits Charged to Inactive Employers:	254	22%	\$77
17) Total Reimbursable Benefits Paid	44	4%	
<b>Total:</b>	<b>\$1,146</b>	<b>100%</b>	<b>\$333</b>
			<b>Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	101	9%	65%

## 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:	24%	49%	14%	4%	9%	Estimated Proportion of Each Category at the Statutory: Minimum Tax Rate: 2% Maximum Tax Rate: 5%
20) Proportion of Employers:	40%	27%	17%	3%	13%	
21) Proportion of Total Benefits Charged:	4%	24%	17%	11%	44%	Minimum Tax Rate: 0% Maximum Tax Rate: 32%
22) Proportion of Total Estimated Contributions:	7%	35%	22%	9%	26%	Minimum Tax Rate: 0% Maximum Tax Rate: 16%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

# NORTH DAKOTA 2015

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	35,600
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.58 / 0.99	6) New Employer Tax Rate (%):	1.1
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 9.70	8) Average High Cost Multiple (1/1/2015):	1.13

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$313	Average For Every \$100 of Wages Paid \$0.58
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$36	Maximum Rate \$3,453
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.87	Into the Trust Fund \$0.13
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">Current Avg. Tax Rate: 0.99%</p> <p style="text-align: center;">Minimum Adequate Financing Rate: 1.06%</p> <p style="text-align: center;">13) % Difference From Min. Adeq. Finan. Rate: <b>-6%</b></p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee	
14) Benefits Charged to Active Taxable Employers:	75	78%	\$215	
15) Benefits Non-Charged:	17	17%	\$48	
16) Benefits Charged to Inactive Employers:	2	2%	\$5	
17) Total Reimbursable Benefits Paid	2	2%	\$5	
<b>Total:</b>	<b>\$96</b>	<b>100%</b>	<b>\$268</b>	
				<b>Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	4	5%		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%	
19) Proportion of Total Wages:	81%	13%	0%	0%	6%	Estimated Proportion of Each Category at the Statutory: Minimum Tax Rate   Maximum Tax Rate 44%   1%
20) Proportion of Employers:	84%	7%	0%	0%	8%	
21) Proportion of Total Benefits Charged:	24%	12%	0%	0%	65%	15%   13%
22) Proportion of Total Estimated Contributions:	20%	16%	0%	0%	64%	6%   8%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

# OHIO 2015

## STATE TAX FEATURES

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) %:	0.58 / 2.58	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30 / 8.60	8) Average High Cost Multiple (1/1/2015):	0.00

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$269	Average For Every \$100 of Wages Paid \$0.58
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$27	Maximum Rate \$774
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.94	Into the Trust Fund \$0.06

12) Average Tax Rate Compared to Minimum Adequate Financing Rate:

Current Avg. Tax Rate: 2.58%

Minimum Adequate Financing Rate: 4.71%

13) % Difference From Min. Adeq. Finan. Rate: **-45%**

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	892	82%	\$217
15) Benefits Non-Charged:	72	7%	\$18
16) Benefits Charged to Inactive Employers:	69	6%	\$17
17) Total Reimbursable Benefits Paid	58	5%	
<b>Total:</b>	<b>\$1,092</b>	<b>100%</b>	<b>\$252</b>

	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	157	15%	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%	
19) Proportion of Total Wages:	59%	20%	12%	4%	4%	Estimated Proportion of Each Category at the Statutory: Minimum Tax Rate: 7% Maximum Tax Rate: 6%
20) Proportion of Employers:	67%	8%	14%	5%	6%	
21) Proportion of Total Benefits Charged:	14%	15%	22%	13%	36%	Minimum Tax Rate: 1% Maximum Tax Rate: 41%
22) Proportion of Total Estimated Contributions:	26%	21%	26%	12%	15%	Minimum Tax Rate: 1% Maximum Tax Rate: 20%

# OKLAHOMA 2015

STATE TAX FEATURES			
1) Type of Experience Rating Method:	Benefit Wage	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	None	4) Taxable Wage Base (\$):	17,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.13 / 0.90	6) New Employer Tax Rate (%):	2.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 5.50	8) Average High Cost Multiple (1/1/2015):	2.20

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$159	Average For Every \$100 of Wages Paid \$1.13
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$17	Maximum Rate \$935
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.13	Into the Trust Fund -\$0.13
12) Average Tax Rate Compared to Min. Adequate Financing Rate:		
<p style="text-align: center;"> <b>Current Avg. Tax Rate</b> 0.90%         </p> <p style="text-align: center;"> <b>0% Minimum Adequate Financing Rate</b> 0.61%         </p> <p style="text-align: right;"> <b>7%</b>  <b>% Difference From Min. Adeq. Finan. Rate</b>  <b>48%</b> </p>		

BENEFIT CHARGING			
	<b>Amount (\$mil.)</b>	<b>% of Total Benefits</b>	<b>Amount Per Employee</b>
14) Benefits Charged to Active Taxable Employers:	177	69%	\$133
15) Benefits Non-Charged:	41	16%	\$31
16) Benefits Charged to Inactive Employers:	22	9%	\$17
17) Total Reimbursable Benefits Paid	17	7%	
<b>Total:</b>	<b>\$257</b>	<b>100%</b>	<b>\$180</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	NA	NA	<b>Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</b> NA

# OREGON 2015

STATE TAX FEATURES					
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array		
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	35,700		
5) Avg. Tax Rate (Total / Taxable Wages) %:	2.50 / 2.51	6) New Employer Tax Rate (%):	2.9		
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 5.40	8) Average High Cost Multiple (1/1/2015):	1.54		

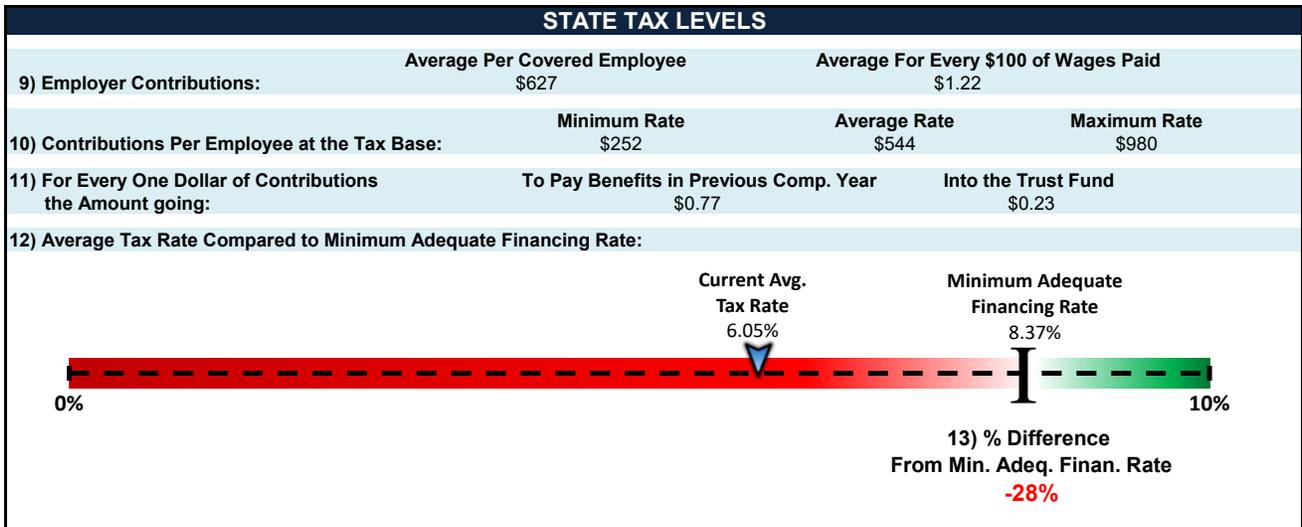
STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$696	Average For Every \$100 of Wages Paid \$2.50
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$536	Maximum Rate \$1,928
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.59	Into the Trust Fund \$0.41
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">Current Avg. Tax Rate 2.51%</p> <p style="text-align: center;">Minimum Adequate Financing Rate 2.04%</p> <p style="text-align: right;">13) % Difference From Min. Adeq. Finan. Rate <b>23%</b></p>		

BENEFIT CHARGING											
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee								
14) Benefits Charged to Active Taxable Employers:	455	73%	\$336								
15) Benefits Non-Charged:	83	13%	\$61								
16) Benefits Charged to Inactive Employers:	28	4%	\$20								
17) Total Reimbursable Benefits Paid	55	9%	\$20								
<b>Total:</b>	<b>\$620</b>	<b>100%</b>	<b>\$418</b>								
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 40%;"></td> <td style="width: 15%;">Amount (\$ mil.)</td> <td style="width: 25%;">% of Total Benefits</td> <td style="width: 20%; background-color: #e0f0ff;">Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</td> </tr> <tr> <td>18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:</td> <td style="text-align: center;">\$10</td> <td style="text-align: center;">2%</td> <td style="text-align: center; background-color: #e0f0ff;">27%</td> </tr> </table>					Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.	18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$10	2%	27%
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.								
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$10	2%	27%								

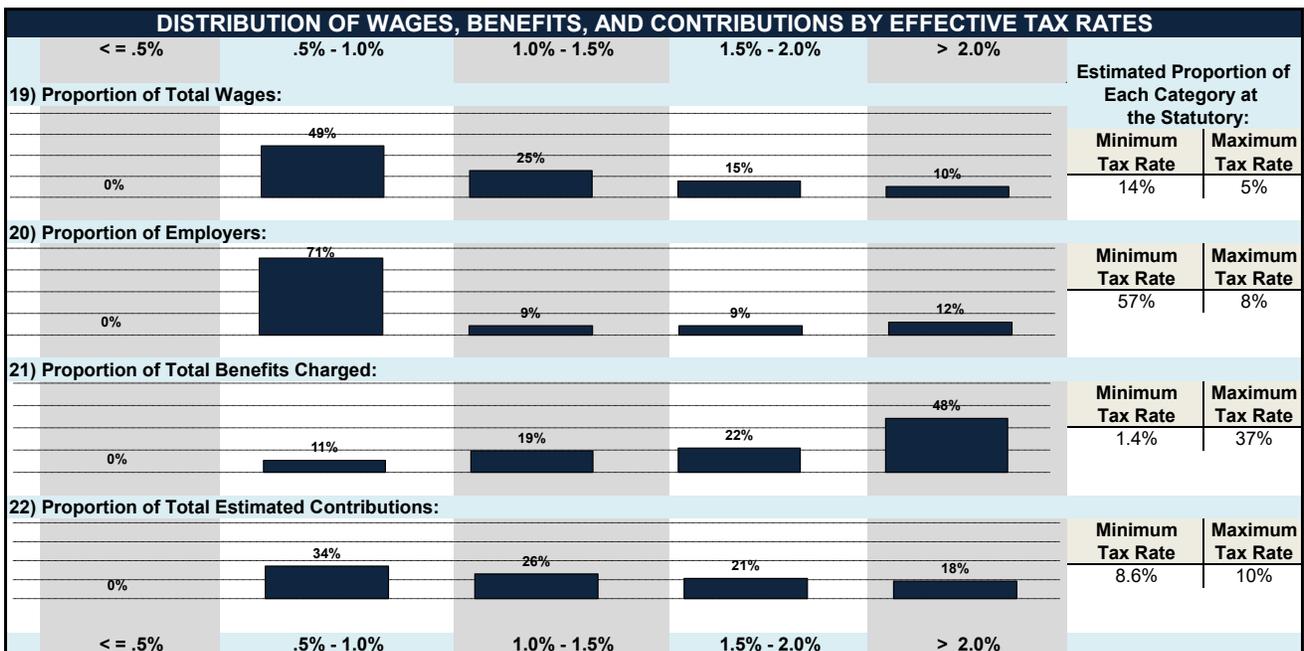
DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES						
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	
19) Proportion of Total Wages:						<b>Estimated Proportion of Each Category at the Statutory:</b> Minimum Tax Rate: 14% Maximum Tax Rate: 0%
20) Proportion of Employers:						Minimum Tax Rate: 54% Maximum Tax Rate: 2%
21) Proportion of Total Benefits Charged:						Minimum Tax Rate: 0.1% Maximum Tax Rate: 3%
22) Proportion of Total Estimated Contributions:						Minimum Tax Rate: 7.9% Maximum Tax Rate: 0%

# PENNSYLVANIA 2015

STATE TAX FEATURES				
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) % <sup>1</sup> :	1.22	/	6) New Employer Tax Rate (%):	3.7
7) Statutory Tax Rate (Minimum / Maximum)%:	2.80	/	8) Average High Cost Multiple (1/1/2015):	0.12



BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,806	79%	\$413
15) Benefits Non-Charged:	161	7%	\$37
16) Benefits Charged to Inactive Employers:	141	6%	\$32
17) Total Reimbursable Benefits Paid	187	8%	
	<b>Total:</b>	<b>100%</b>	<b>\$482</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
	\$384	18%	39%



<sup>1</sup> All contribution estimates do not include the additional bond tax charged to employers to repay the state bond issue

# PUERTO RICO 2015

## STATE TAX FEATURES

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) %:	1.01 / 3.45	6) New Employer Tax Rate (%):	3.3
7) Statutory Tax Rate (Minimum / Maximum)%:	2.40 / 5.40	8) Average High Cost Multiple (1/1/2015):	0.92

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$261	Average For Every \$100 of Wages Paid \$1.01
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$168	Maximum Rate \$378
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.23	Into the Trust Fund -\$0.23
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">Current Avg. Tax Rate: 3.45%</p> <p style="text-align: center;">Minimum Adequate Financing Rate: 4.37%</p> <p style="text-align: right;">13) % Difference From Min. Adeq. Finan. Rate: <b>-21%</b></p>		

## 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	
<b>Total:</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	
				<b>Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	17	8%		28%

## 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:						Estimated Proportion of Each Category at the Statutory:
						Minimum Tax Rate: 21%   Maximum Tax Rate: 2%
20) Proportion of Employers:						Minimum Tax Rate: 21%   Maximum Tax Rate: 2%
21) Proportion of Total Benefits Charged:						Minimum Tax Rate: 5%   Maximum Tax Rate: 12%
22) Proportion of Total Estimated Contributions:						Minimum Tax Rate: 12%   Maximum Tax Rate: 4%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

# RHODE ISLAND 2015

## STATE TAX FEATURES

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 (\$):	21,200
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.48 / 3.56	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.69 / 9.79	8) Average High Cost Multiple (1/1/2015):	0.03

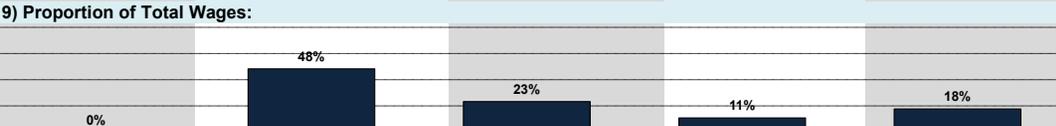
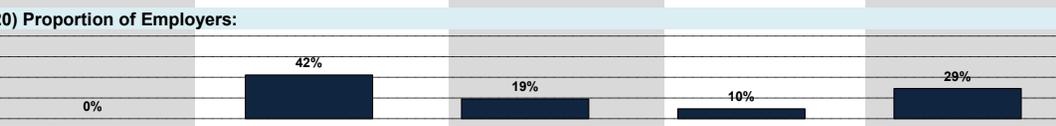
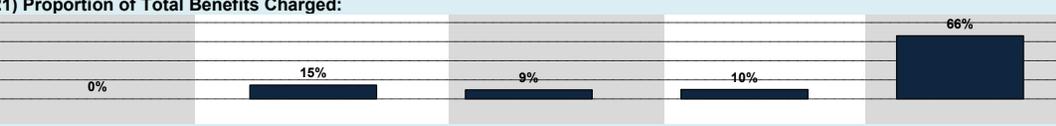
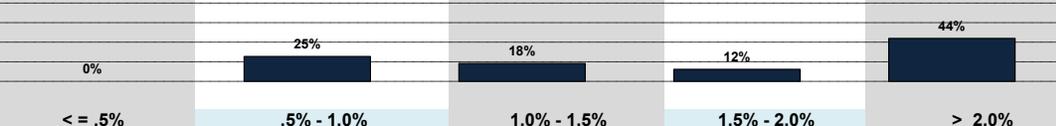
## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$714	Average For Every \$100 of Wages Paid \$1.48
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$358	Maximum Rate \$2,075
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.66	Into the Trust Fund \$0.34
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
 <p style="text-align: center;"> <b>Current Avg. Tax Rate</b> 3.56%         </p> <p style="text-align: center;"> <b>Minimum Adequate Financing Rate</b> 5.36%         </p> <p style="text-align: center;"> <b>13) % Difference</b>  <b>From Min. Adeq. Finan. Rate</b>  <span style="color: red;">-34%</span> </p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee	
14) Benefits Charged to Active Taxable Employers:	144	78%	\$402	
15) Benefits Non-Charged:	16	9%	\$45	
16) Benefits Charged to Inactive Employers:	10	5%	\$28	
17) Total Reimbursable Benefits Paid	16	8%		
<b>Total:</b>	<b>\$186</b>	<b>100%</b>	<b>\$474</b>	
				<b>Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	10	6%		78%

## 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:						<b>Estimated Proportion of Each Category at the Statutory:</b> <b>Minimum Tax Rate</b>   <b>Maximum Tax Rate</b> 21%   4%
20) Proportion of Employers:						<b>Minimum Tax Rate</b>   <b>Maximum Tax Rate</b> 30%   12%
21) Proportion of Total Benefits Charged:						<b>Minimum Tax Rate</b>   <b>Maximum Tax Rate</b> 5%   33%
22) Proportion of Total Estimated Contributions:						<b>Minimum Tax Rate</b>   <b>Maximum Tax Rate</b> 10%   16%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

# SOUTH CAROLINA 2015

## STATE TAX FEATURES

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 (\$):	14000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.67 / 1.94	6) New Employer Tax Rate (%):	1.55
7) Statutory Tax Rate (Minimum / Maximum)%:	0.06 / 6.03	8) Average High Cost Multiple (1/1/2015):	0

## STATE TAX LEVELS

9) Estimated Employer Contributions:	Average Per Covered Employee \$274	Average For Every \$100 of Wages Paid \$0.67
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$8	Maximum Rate \$844
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.50	Into the Trust Fund \$0.50
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">Current Avg. Tax Rate: 1.94%</p> <p style="text-align: center;">Minimum Adequate Financing Rate: 3.11%</p> <p style="text-align: right;">% Difference From Min. Adeq. Finan. Rate: <b>-37%</b></p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	180	80%	\$117
15) Benefits Non-Charged:	26	11%	\$17
16) Benefits Charged to Inactive Employers:	8	3%	\$5
17) Total Reimbursable Benefits Paid	11	5%	\$7
<b>Total:</b>	<b>\$225</b>	<b>100%</b>	<b>\$139</b>
			<b>Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	13	6%	79%

## 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:	62%	12%	15%	6%	6%	Estimated Proportion of Each Category at the Statutory: Minimum Tax Rate: 25%   Maximum Tax Rate: 3%
20) Proportion of Employers:	78%	4%	6%	4%	8%	
21) Proportion of Total Benefits Charged:	11%	8%	19%	18%	43%	Minimum Tax Rate: 0%   Maximum Tax Rate: 35%
22) Proportion of Total Estimated Contributions:	24%	13%	27%	15%	21%	Minimum Tax Rate: 7%   Maximum Tax Rate: 12%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

# SOUTH DAKOTA 2015

STATE TAX FEATURES				
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 (\$):	15,000	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.30 / 0.78	6) New Employer Tax Rate (%):	1.2	
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 9.50	8) Average High Cost Multiple (1/1/2015):	1.37	

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$115	Average For Every \$100 of Wages Paid \$0.30
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Maximum Rate \$1,425
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.78	Into the Trust Fund \$0.22
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">Current Avg. Tax Rate: 0.78%</p> <p style="text-align: center;">Minimum Adequate Financing Rate: 0.97%</p> <p style="text-align: right; color: red;">13) % Difference From Min. Adeq. Finan. Rate: <b>-20%</b></p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	23	78%	\$75
15) Benefits Non-Charged:	3	12%	\$11
16) Benefits Charged to Inactive Employers:	1	5%	\$5
17) Total Reimbursable Benefits Paid	2	6%	\$91
<b>Total:</b>			
		<b>\$30</b>	<b>100%</b>
		<b>\$91</b>	
			<b>Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	2	8%	63%

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:	82%	3%	1%	0%	2%
20) Proportion of Employers:	86%	3%	1%	0%	4%
21) Proportion of Total Benefits Charged:	35%	13%	4%	2%	46%
22) Proportion of Total Estimated Contributions:	57%	9%	3%	2%	29%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%

Estimated Proportion of Each Category at the Statutory:	
Minimum Tax Rate	Maximum Tax Rate
1%	1%
6%	2%
0%	28%
0%	14%

# TENNESSEE 2015

## STATE TAX FEATURES

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) %:	0.29 / 1.25	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.15 / 10.00	8) Average High Cost Multiple (1/1/2015):	0.81

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$133	Average For Every \$100 of Wages Paid \$0.29
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$14	Maximum Rate \$900
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.95	Into the Trust Fund \$0.05
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		

Current Avg. Tax Rate: 1.25%

Minimum Adequate Financing Rate: 2.47%

13) % Difference From Min. Adeq. Finan. Rate: -49%

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	239	80%	\$104
15) Benefits Non-Charged:	18	6%	\$8
16) Benefits Charged to Inactive Employers:	34	11%	\$15
17) Total Reimbursable Benefits Paid	8	3%	
<b>Total:</b>	<b>\$299</b>	<b>100%</b>	<b>\$127</b>

	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	0	0%	125%

## 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:	90%	4%	2%	1%	3%	Minimum Tax Rate	Maximum Tax Rate
						22%	2%
20) Proportion of Employers:	86%	5%	2%	2%	5%	Minimum Tax Rate	Maximum Tax Rate
						36%	4%
21) Proportion of Total Benefits Charged:	54%	11%	7%	8%	20%	Minimum Tax Rate	Maximum Tax Rate
						5%	17%
22) Proportion of Total Estimated Contributions:	42%	11%	10%	10%	27%	Minimum Tax Rate	Maximum Tax Rate
						1%	23%

# TEXAS 2015

STATE TAX FEATURES					
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) % <sup>1</sup> :	0.47 / 2.39	6) New Employer Tax Rate (%):	2.7		
7) Statutory Tax Rate (Minimum / Maximum)%:	0.47 / 7.49	8) Average High Cost Multiple (1/1/2015):	0.39		

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$263	Average For Every \$100 of Wages Paid \$0.47
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$42	Maximum Rate \$674
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.77	Into the Trust Fund \$0.23
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		

BENEFIT CHARGING											
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee								
14) Benefits Charged to Active Taxable Employers:	1,575	77%	\$165								
15) Benefits Non-Charged:	372	18%	\$39								
16) Benefits Charged to Inactive Employers:	7	0%	\$1								
17) Total Reimbursable Benefits Paid	103	5%									
<b>Total:</b>	<b>\$2,057</b>	<b>100%</b>	<b>\$204</b>								
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 40%;"></th> <th style="width: 15%;">Amount (\$ mil.)</th> <th style="width: 15%;">% of Total Benefits</th> <th style="width: 30%; background-color: #e0f0ff;">Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</th> </tr> </thead> <tbody> <tr> <td>18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:</td> <td>\$181</td> <td>9%</td> <td style="background-color: #e0f0ff;">58%</td> </tr> </tbody> </table>					Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.	18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$181	9%	58%
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.								
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$181	9%	58%								

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:	67%	22%	10%	2%	0%
20) Proportion of Employers:	86%	6%	7%	1%	0%
21) Proportion of Total Benefits Charged:	22%	26%	41%	10%	0%
22) Proportion of Total Estimated Contributions:	38%	30%	25%	6%	0%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%

<sup>1</sup> All contribution estimates do not include the additional bond tax charged to employers to repay the state bond issue

# UTAH 2015

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	31,300
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.54 / 0.95	6) New Employer Tax Rate (%):	InAvg
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30 / 7.30	8) Average High Cost Multiple (1/1/2015):	1.65

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$236	Average For Every \$100 of Wages Paid \$0.54
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$94	Maximum Rate \$2,285
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.75	Into the Trust Fund \$0.25
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
13) % Difference From Min. Adeq. Finan. Rate <b>34%</b>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	141	71%	\$134
15) Benefits Non-Charged:	35	18%	\$33
16) Benefits Charged to Inactive Employers:	13	7%	\$12
17) Total Reimbursable Benefits Paid	9	5%	
<b>Total:</b>	<b>\$198</b>	<b>100%</b>	<b>\$180</b>

	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$3	2%	79%

## DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:	
19) Proportion of Total Wages:	75%	15%	6%	2%	3%	Minimum Tax Rate	Maximum Tax Rate
						25%	1%
20) Proportion of Employers:		6%	5%	2%	4%	Minimum Tax Rate	Maximum Tax Rate
						71%	2%
21) Proportion of Total Benefits Charged:	26%	21%	17%	8%	28%	Minimum Tax Rate	Maximum Tax Rate
						0.8%	11%
22) Proportion of Total Estimated Contributions:	41%	21%	14%	6%	17%	Minimum Tax Rate	Maximum Tax Rate
						8.5%	6%

# VERMONT 2015

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	16,400
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.51 / 3.88	6) New Employer Tax Rate (%):	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	1.30 / 8.40	8) Average High Cost Multiple (1/1/2015):	0.87

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$637	Average For Every \$100 of Wages Paid \$1.51
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$213	Maximum Rate \$1,378
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.52	Into the Trust Fund \$0.48
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">Current Avg. Tax Rate: 3.88%</p> <p style="text-align: center;">Minimum Adequate Financing Rate: 3.64%</p> <p style="text-align: right;">13) % Difference From Min. Adeq. Finan. Rate: 6%</p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee	
14) Benefits Charged to Active Taxable Employers:	53	68%	\$246	
15) Benefits Non-Charged:	10	13%	\$47	
16) Benefits Charged to Inactive Employers:	8	10%	\$37	
17) Total Reimbursable Benefits Paid	7	9%		
<b>Total:</b>	<b>\$78</b>	<b>100%</b>	<b>\$331</b>	
				<b>Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$8	11%		45%

## 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:						<b>Estimated Proportion of Each Category at the Statutory:</b> Minimum Tax Rate: 27% Maximum Tax Rate: 2%
20) Proportion of Employers:						Minimum Tax Rate: 63% Maximum Tax Rate: 5%
21) Proportion of Total Benefits Charged:						Minimum Tax Rate: 0.1% Maximum Tax Rate: 28%
22) Proportion of Total Estimated Contributions:						Minimum Tax Rate: 9.0% Maximum Tax Rate: 5%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

# VIRGINIA 2015

## STATE TAX FEATURES

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) %:	0.42 / 2.32	6) New Employer Tax Rate (%):	2.8
7) Statutory Tax Rate (Minimum / Maximum)%:	0.44 / 6.54	8) Average High Cost Multiple (1/1/2015):	0.44

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$223	Average For Every \$100 of Wages Paid \$0.42
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$35	Maximum Rate \$523
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.78	Into the Trust Fund \$0.22
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">Current Avg. Tax Rate: 2.32%</p> <p style="text-align: center;">Minimum Adequate Financing Rate: 2.53%</p> <p style="text-align: right;">13) % Difference From Min. Adeq. Finan. Rate: <b>-8%</b></p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	449	85%	\$156
15) Benefits Non-Charged:	36	7%	\$12
16) Benefits Charged to Inactive Employers:	20	4%	\$7
17) Total Reimbursable Benefits Paid	21	4%	\$7
<b>Total:</b>	<b>\$526</b>	<b>100%</b>	<b>\$175</b>

	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$45	9%	75%

## 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%	17%	6%	1%	0%	Minimum Tax Rate	Maximum Tax Rate
						20%	8%
20) Proportion of Employers:	86%	7%	7%	1%	0%	Minimum Tax Rate	Maximum Tax Rate
						72%	9%
21) Proportion of Total Benefits Charged:	32%	32%	32%	3%	0%	Minimum Tax Rate	Maximum Tax Rate
						0.7%	42%
22) Proportion of Total Estimated Contributions:	44%	34%	20%	3%	0%	Minimum Tax Rate	Maximum Tax Rate
						1.9%	27%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%		

# VIRGIN ISLANDS 2015

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	22,900
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.53 / 1.56	6) New Employer Tax Rate (%):	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 6.00	8) Average High Cost Multiple (1/1/2015):	0.00

## STATE TAX LEVELS

	Average Per Covered Employee	Average For Every \$100 of Wages Paid
9) Employer Contributions:	\$312	\$0.53
	Minimum Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	\$344	\$1,374
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
	\$1.33	-\$0.33
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 1.56%</p> <p>Minimum Adequate Financing Rate: 5.82%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: <b>-73%</b></p>		

## 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 Contributions from those Employers:	NA	NA	NA
			Est. Contributions from Max. Rated Employers as a % of their Charged Bens.

# WASHINGTON 2015

STATE TAX FEATURES				
1) Type of Experience Rating Method:	Benefit Ratio		2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally		4) Taxable Wage Base (\$):	42,100
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.85	/	1.50	6) New Employer Tax Rate (%): InAvg
7) Statutory Tax Rate (Minimum / Maximum)%:	0.17	/	5.84	8) Average High Cost Multiple (1/1/2015): 1.22

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$476	Average For Every \$100 of Wages Paid \$0.85
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$72	Maximum Rate \$2,459
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.88	Into the Trust Fund \$0.12
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 1.50%</p> <p>Minimum Adequate Financing Rate: 1.77%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: <b>-15%</b></p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	837	76%	\$351
15) Benefits Non-Charged:	79	7%	\$33
16) Benefits Charged to Inactive Employers:	99	9%	\$42
17) Total Reimbursable Benefits Paid	84	8%	
<b>Total:</b>	<b>\$1,099</b>	<b>100%</b>	<b>\$426</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$73	7%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 67%

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:	51%	25%	8%	4%	12%	Estimated Proportion of Each Category at the Statutory:
						Minimum Tax Rate: 10%
						Maximum Tax Rate: 3%
20) Proportion of Employers:	65%	10%	5%	3%	17%	Minimum Tax Rate: 55%
						Maximum Tax Rate: 7%
21) Proportion of Total Benefits Charged:	9%	19%	11%	6%	55%	Minimum Tax Rate: 0.1%
						Maximum Tax Rate: 30%
22) Proportion of Total Estimated Contributions:	13%	21%	13%	7%	46%	Minimum Tax Rate: 1.2%
						Maximum Tax Rate: 17%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

# WEST VIRGINIA 2015

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	12,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.97 / 2.95	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 7.50	8) Average High Cost Multiple (1/1/2015):	0.32

## STATE TAX LEVELS

	Average Per Covered Employee	Average For Every \$100 of Wages Paid
9) Employer Contributions:	\$389	\$0.97
	Minimum Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	\$180	\$900
	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
11) For Every One Dollar of Contributions the Amount Going:	\$1.06	-\$0.06
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">Current Avg. Tax Rate: 2.95%</p> <p style="text-align: center;">Minimum Adequate Financing Rate: 3.80%</p> <p style="text-align: right;">13) % Difference From Min. Adeq. Finan. Rate: <b>-22%</b></p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee	
14) Benefits Charged to Active Taxable Employers:	172	77%	\$326	
15) Benefits Non-Charged:	19	9%	\$37	
16) Benefits Charged to Inactive Employers:	22	10%	\$43	
17) Total Reimbursable Benefits Paid	9	4%		
<b>Total:</b>	<b>\$223</b>	<b>100%</b>	<b>\$405</b>	
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.	
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	44	20%	44%	

## DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	
19) Proportion of Total Wages:	9%	59%	20%	3%	10%	Estimated Proportion of Each Category at the Statutory: Minimum Tax Rate: 24% Maximum Tax Rate: 7%
20) Proportion of Employers:	12%	56%	17%	3%	12%	
21) Proportion of Total Benefits Charged:	1%	17%	20%	6%	55%	Minimum Tax Rate: 4% Maximum Tax Rate: 49%
22) Proportion of Total Estimated Contributions:	3%	41%	25%	6%	25%	Minimum Tax Rate: 12% Maximum Tax Rate: 20%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

# WISCONSIN 2015

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Reserve 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) %:	1.06 / 3.28	6) New Employer Tax Rate (%):	3.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.27 / 12.00	8) Average High Cost Multiple (1/1/2015):	0.13

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$466	Average For Every \$100 of Wages Paid \$1.06
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$38	Maximum Rate \$1,680
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.71	Into the Trust Fund \$0.29
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		

Current Avg. Tax Rate: 3.28%  
Minimum Adequate Financing Rate: 4.37%

13) % Difference From Min. Adeq. Finan. Rate: **-25%**

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	578	74%	\$264
15) Benefits Non-Charged:	147	19%	\$67
16) Benefits Charged to Inactive Employers:	4	1%	\$2
17) Total Reimbursable Benefits Paid	47	6%	
<b>Total:</b>	<b>\$776</b>	<b>100%</b>	<b>\$333</b>

	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	67	9%	61%

## 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:	19%	47%	10%	14%	10%	Minimum Tax Rate	Maximum Tax Rate
						1%	3%
20) Proportion of Employers:	47%	19%	6%	11%	18%	Minimum Tax Rate	Maximum Tax Rate
						11%	6%
21) Proportion of Total Benefits Charged:	2%	15%	7%	18%	58%	Minimum Tax Rate	Maximum Tax Rate
						0%	30%
22) Proportion of Total Estimated Contributions:	6%	29%	11%	22%	31%	Minimum Tax Rate	Maximum Tax Rate
						0%	11%

# WYOMING 2015

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	24,700
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.72 / 1.46	6) New Employer Tax Rate (%):	InAvg
7) Statutory Tax Rate (Minimum / Maximum)%:	0.27 / 10.00	8) Average High Cost Multiple (1/1/2015):	2.42

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$339	Average For Every \$100 of Wages Paid \$0.72
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$67	Maximum Rate \$2,470
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.87	Into the Trust Fund \$0.13
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
	13) % Difference From Min. Adeq. Finan. Rate <b>72%</b>	

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	51	75%	\$238
15) Benefits Non-Charged:	9	13%	\$42
16) Benefits Charged to Inactive Employers:	4	6%	\$18
17) Total Reimbursable Benefits Paid	4	6%	
<b>Total:</b>	<b>\$68</b>	<b>100%</b>	<b>\$298</b>

	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$7	11%	42%

## 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%	21%	4%	3%	6%	Minimum Tax Rate	Maximum Tax Rate
						1%	1%
20) Proportion of Employers:	81%	7%	3%	2%	7%	Minimum Tax Rate	Maximum Tax Rate
						75%	3%
21) Proportion of Total Benefits Charged:	9%	19%	9%	8%	54%	Minimum Tax Rate	Maximum Tax Rate
						1.7%	26%
22) Proportion of Total Estimated Contributions:	31%	22%	8%	7%	31%	Minimum Tax Rate	Maximum Tax Rate
						16.0%	9%

Summary of State Contribution Levels

2015

Table 1

STATE	CONTRIBUTIONS	CONTRIBUTIONS PER EMPLOYEE AT THE TAXABLE WAGE BASE	
		AT MINIMUM RATE	AT MAXIMUM RATE
		(\$)	(\$)
ALABAMA	\$193	76	568
ALASKA	\$685	387	2,090
ARIZONA	\$207	2	545
ARKANSAS	\$354	108	816
CALIFORNIA	\$443	105	434
COLORADO	\$323	73	962
CONNECTICUT	\$609	285	1,020
DELAWARE	\$386	56	1,517
DISTRICT OF COLUMBIA	\$329	144	648
FLORIDA	\$190	17	378
GEORGIA	\$238	2	513
HAWAII	\$385	164	2,372
IDAHO	\$315	162	1,944
ILLINOIS	\$476	71	1,056
INDIANA	\$276	48	716
IOWA	\$292	0	2,048
KANSAS	\$365	8	888
KENTUCKY	\$361	99	990
LOUISIANA	\$155	8	477
MAINE	\$328	89	823
MARYLAND	\$298	51	765
MASSACHUSETTS	\$491	110	1,670
MICHIGAN	\$428	6	979
MINNESOTA	\$379	60	2,730
MISSISSIPPI	\$174	119	756
MISSOURI	\$274	0	1,268
MONTANA	\$396	6	1,805
NEBRASKA	\$130	0	486
NEVADA	\$491	70	1,501
NEW HAMPSHIRE	\$151	7	840
NEW JERSEY	\$709	384	2,240
NEW MEXICO	\$522	77	1,498
NEW YORK	\$516	158	935
NORTH CAROLINA	\$453	13	1,250
NORTH DAKOTA	\$313	36	3,453
OHIO	\$269	27	774
OKLAHOMA	\$159	17	935
OREGON	\$696	536	1,928
PENNSYLVANIA	\$627	252	980
PUERTO RICO	\$261	168	378
RHODE ISLAND	\$714	358	2,075
SOUTH CAROLINA	\$274	8	844
SOUTH DAKOTA	\$115	0	1,425
TENNESSEE	\$133	14	900
TEXAS	\$263	42	674
UTAH	\$236	94	2,285
VERMONT	\$637	213	1,378
VIRGIN ISLANDS	\$312	344	1,374
VIRGINIA	\$223	35	523
WASHINGTON	\$476	72	2,459
WEST VIRGINIA	\$389	180	900
WISCONSIN	\$466	38	1,680
WYOMING	\$339	67	2,470

Summary of State Contribution Levels

2015

Table 2

STATE	For Every Dollar of Contributions the Amount Going:		Average Tax Rate compared to Minimum Adequate Financing Rate		
	To Pay Benefits	Into the Trust Fund	ATR	AFR	% Difference from AFR
ALABAMA	\$0.89	\$0.11	2.0%	2.57%	-21.0%
ALASKA	\$0.83	\$0.17	2.1%	1.95%	9.6%
ARIZONA	\$0.71	\$0.29	2.3%	3.53%	-34.2%
ARKANSAS	\$0.76	\$0.24	2.7%	3.13%	-13.0%
CALIFORNIA	\$1.00	\$0.00	4.9%	9.14%	-46.7%
COLORADO	\$0.75	\$0.25	2.3%	2.86%	-20.9%
CONNECTICUT	\$0.96	\$0.04	3.8%	5.39%	-28.9%
DELAWARE	\$0.67	\$0.33	2.0%	3.54%	-42.5%
DISTRICT OF COLUMBIA	\$0.90	\$0.10	2.8%	3.21%	-13.3%
FLORIDA	\$0.63	\$0.37	2.1%	2.66%	-20.8%
GEORGIA	\$0.67	\$0.33	2.1%	2.85%	-26.6%
HAWAII	\$0.95	\$0.05	1.3%	1.78%	-26.3%
IDAHO	\$0.68	\$0.32	1.2%	1.45%	-13.8%
ILLINOIS	\$0.91	\$0.09	3.4%	4.38%	-22.8%
INDIANA	\$0.77	\$0.23	2.5%	4.91%	-48.7%
IOWA	\$1.01	(\$0.01)	1.3%	1.77%	-28.6%
KANSAS	\$0.59	\$0.41	2.3%	2.15%	6.2%
KENTUCKY	\$0.75	\$0.25	3.2%	4.96%	-36.2%
LOUISIANA	\$0.75	\$0.25	1.6%	1.81%	-11.3%
MAINE	\$1.03	(\$0.03)	2.5%	2.99%	-15.3%
MARYLAND	\$1.32	(\$0.32)	2.8%	3.99%	-28.6%
MASSACHUSETTS	\$1.13	(\$0.13)	2.7%	4.53%	-40.2%
MICHIGAN	\$0.69	\$0.31	3.9%	5.26%	-25.6%
MINNESOTA	\$0.89	\$0.11	1.5%	1.85%	-19.4%
MISSISSIPPI	\$2.10	(\$1.10)	2.2%	1.45%	-20.1%
MISSOURI	\$0.75	\$0.25	2.0%	2.63%	-23.9%
MONTANA	\$0.68	\$0.32	1.6%	1.44%	7.9%
NEBRASKA	\$0.97	\$0.03	1.3%	1.35%	-6.4%
NEVADA	\$0.72	\$0.28	2.0%	2.63%	-24.0%
NEW HAMPSHIRE	\$1.02	(\$0.02)	1.0%	1.99%	-48.1%
NEW JERSEY	\$0.94	\$0.06	2.6%	3.63%	-27.4%
NEW MEXICO	\$0.58	\$0.42	2.5%	2.36%	-34.2%
NEW YORK	\$0.70	\$0.30	4.2%	6.30%	-33.9%
NORTH CAROLINA	\$0.72	\$0.28	2.3%	2.66%	-14.5%
NORTH DAKOTA	\$0.87	\$0.13	1.0%	1.06%	-6.3%
OHIO	\$0.94	\$0.06	2.6%	4.71%	-45.1%
OKLAHOMA	\$1.13	(\$0.13)	0.9%	0.61%	47.9%
OREGON	\$0.59	\$0.41	2.5%	2.04%	22.6%
PENNSYLVANIA	\$0.77	\$0.23	6.0%	8.37%	-27.7%
PUERTO RICO	\$1.23	(\$0.23)	3.4%	4.37%	-21.1%
RHODE ISLAND	\$0.66	\$0.34	3.6%	5.36%	-33.5%
SOUTH CAROLINA	\$0.50	\$0.50	1.9%	3.11%	-37.5%
SOUTH DAKOTA	\$0.78	\$0.22	0.8%	0.97%	-19.6%
TENNESSEE	\$0.95	\$0.05	1.3%	2.47%	-49.3%
TEXAS	\$0.77	\$0.23	2.4%	2.72%	-12.1%
UTAH	\$0.75	\$0.25	0.9%	0.71%	34.0%
VERMONT	\$0.52	\$0.48	3.9%	3.64%	6.4%
VIRGIN ISLANDS	\$1.33	(\$0.33)	1.6%	5.82%	-73.2%
VIRGINIA	\$0.78	\$0.22	2.3%	2.53%	-8.2%
WASHINGTON	\$0.88	\$0.12	1.5%	1.77%	-14.9%
WEST VIRGINIA	\$1.06	(\$0.06)	2.9%	3.80%	-22.5%
WISCONSIN	\$0.71	\$0.29	3.3%	4.37%	-24.8%
WYOMING	\$0.87	\$0.13	1.5%	0.85%	72.3%

Summary of State Benefit Charging

2015

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 (%)
ALABAMA	78%	13%	4%	5%	NA
ALASKA	0%	92%	NA	8%	NA
ARIZONA	85%	5%	3%	7%	0%
ARKANSAS	64%	13%	17%	6%	11%
CALIFORNIA	80%	4%	5%	10%	24%
COLORADO	80%	7%	6%	7%	3%
CONNECTICUT	84%	5%	3%	8%	13%
DELAWARE	72%	14%	4%	10%	NA
DISTRICT OF COLUMBIA	84%	3%	1%	13%	11%
FLORIDA	77%	6%	10%	7%	0%
GEORGIA	85%	4%	6%	5%	0%
HAWAII	75%	11%	7%	7%	7%
IDAHO	75%	13%	6%	6%	3%
ILLINOIS	78%	5%	11%	7%	9%
INDIANA	82%	1%	9%	8%	5%
IOWA	82%	13%	0%	5%	10%
KANSAS	78%	14%	5%	3%	9%
KENTUCKY	72%	17%	5%	7%	7%
LOUISIANA	78%	12%	2%	8%	4%
MAINE	72%	20%	1%	7%	16%
MARYLAND	64%	25%	3%	7%	2%
MASSACHUSETTS	NA	NA	NA	NA	NA
MICHIGAN	84%	5%	5%	6%	15%
MINNESOTA	78%	7%	4%	11%	10%
MISSISSIPPI	70%	17%	9%	4%	30%
MISSOURI	84%	9%	1%	7%	1%
MONTANA	68%	16%	6%	9%	4%
NEBRASKA	69%	18%	6%	7%	17%
NEVADA	84%	6%	7%	3%	3%
NEW HAMPSHIRE	77%	5%	9%	8%	2%
NEW JERSEY	74%	11%	8%	7%	14%
NEW MEXICO	69%	11%	8%	13%	16%
NEW YORK	82%	3%	4%	10%	19%
NORTH CAROLINA	66%	8%	22%	4%	9%
NORTH DAKOTA	78%	17%	2%	2%	5%
OHIO	82%	7%	6%	5%	15%
OKLAHOMA	69%	16%	9%	7%	NA
OREGON	73%	13%	4%	9%	2%
PENNSYLVANIA	79%	7%	6%	8%	18%
PUERTO RICO	NA	NA	NA	NA	NA
RHODE ISLAND	78%	9%	5%	8%	6%
SOUTH CAROLINA	80%	11%	3%	5%	6%
SOUTH DAKOTA	78%	12%	5%	6%	8%
TENNESSEE	80%	6%	11%	3%	0%
TEXAS	77%	18%	0%	5%	9%
UTAH	71%	18%	7%	5%	2%
VERMONT	68%	13%	10%	9%	11%
VIRGIN ISLANDS	NA	NA	NA	NA	NA
VIRGINIA	85%	7%	4%	4%	9%
WASHINGTON	76%	NA	9%	8%	7%
WEST VIRGINIA	77%	9%	10%	4%	20%
WISCONSIN	74%	19%	1%	6%	9%
WYOMING	75%	13%	6%	6%	11%

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. (%)
ALABAMA	28%	3%	67%	7%	1%	32%	11%	13%
ALASKA	NA	NA	NA	NA	NA	NA	NA	NA
ARIZONA	4%	0%	20%	0%	1%	2%	0%	1%
ARKANSAS	0%	3%	0%	9%	4%	42%	0%	4%
CALIFORNIA	1%	49%	4%	27%	8%	85%	26%	55%
COLORADO	2%	4%	10%	7%	0%	23%	1%	16%
CONNECTICUT	16%	12%	59%	18%	1%	56%	5%	36%
DELAWARE	NA	NA	NA	NA	NA	NA	NA	NA
DISTRICT OF COLUMBIA	66%	4%	73%	9%	22%	29%	31%	17%
FLORIDA	16%	7%	72%	8%	0%	33%	2%	20%
GEORGIA	12%	8%	38%	11%	1%	37%	0%	31%
HAWAII	22%	1%	37%	2%	3%	17%	5%	6%
IDAHO	0%	1%	1%	6%	0%	12%	0%	4%
ILLINOIS	12%	4%	70%	3%	5%	27%	2%	10%
INDIANA	0%	4%	4%	4%	0%	21%	0%	11%
IOWA	17%	4%	57%	8%	0%	41%	0%	27%
KANSAS	2%	6%	7%	4%	0%	27%	0%	10%
KENTUCKY	2%	7%	12%	8%	0%	31%	1%	19%
LOUISIANA	11%	1%	27%	2%	1%	10%	0%	3%
MAINE	5%	3%	7%	8%	2%	34%	1%	12%
MARYLAND	25%	5%	71%	5%	27%	17%	6%	14%
MASSACHUSETTS	3%	5%	11%	8%	1%	39%	1%	16%
MICHIGAN	13%	3%	59%	7%	0%	32%	4%	9%
MINNESOTA	26%	3%	63%	8%	2%	38%	8%	17%
MISSISSIPPI	20%	12%	62%	12%	0%	61%	6%	30%
MISSOURI	7%	1%	19%	2%	1%	9%	0%	6%
MONTANA	2%	1%	10%	2%	0%	12%	0%	4%
NEBRASKA	5%	4%	15%	6%	1%	48%	0%	19%
NEVADA	3%	5%	21%	9%	0%	22%	0%	13%
NEW HAMPSHIRE	1%	1%	7%	1%	0%	8%	1%	2%
NEW JERSEY	15%	6%	38%	13%	2%	36%	6%	18%
NEW MEXICO	5%	6%	24%	12%	1%	46%	0%	26%
NEW YORK	23%	7%	52%	9%	3%	44%	13%	18%
NORTH CAROLINA	2%	5%	13%	10%	0%	32%	0%	16%
NORTH DAKOTA	44%	1%	70%	1%	15%	13%	6%	8%
OHIO	7%	6%	29%	8%	1%	41%	1%	20%
OKLAHOMA	NA	NA	NA	NA	NA	NA	NA	NA
OREGON	14%	0%	54%	2%	0%	3%	8%	0%
PENNSYLVANIA	14%	5%	57%	8%	1%	37%	9%	10%
PUERTO RICO	21%	2%	21%	2%	5%	12%	12%	4%
RHODE ISLAND	21%	4%	30%	12%	5%	33%	10%	16%
SOUTH CAROLINA	25%	3%	71%	6%	0%	35%	7%	12%
SOUTH DAKOTA	1%	1%	6%	2%	0%	28%	0%	14%
TENNESSEE	22%	2%	36%	4%	5%	17%	1%	23%
TEXAS	17%	4%	74%	4%	0%	28%	4%	11%
UTAH	25%	1%	71%	2%	1%	11%	8%	6%
VERMONT	27%	2%	63%	5%	0%	28%	9%	5%
VIRGIN ISLANDS	NA	NA	NA	NA	NA	NA	NA	NA
VIRGINIA	20%	8%	72%	9%	1%	42%	2%	27%
WASHINGTON	10%	3%	55%	7%	0%	30%	1%	17%
WEST VIRGINIA	24%	7%	37%	9%	4%	49%	12%	20%
WISCONSIN	1%	3%	11%	6%	0%	30%	0%	11%
WYOMING	1%	1%	75%	3%	2%	26%	16%	9%

STATE	RATE	TAX RATE DESCRIPTION
ALABAMA	2.7%	
ALASKA	2.5%	
ARIZONA	2.0%	
ARKANSAS	3.7%	
CALIFORNIA	3.4%	
COLORADO	1.7%	
CONNECTICUT	4.9%	
DELAWARE	2.1%	Construction employers pay an avg industry rate
DISTRICT OF COLUMBIA	2.7%	5.25% construction employers, 4.65% manufacturing, & 4.75% mining
FLORIDA	2.7%	
GEORGIA	2.6%	
HAWAII	3.0%	
IDAHO	1.6%	
ILLINOIS	3.8%	5.25% construction employers, 4.65% manufacturing, & 4.75% mining
INDIANA	2.5%	1.60% new governmental employers IA
IOWA	1.0%	8.0% new construction employers and 1.0% new nonconstruction employers
KANSAS	2.7%	6.0% construction employers
KENTUCKY	2.7%	Foreign & domestic construction firms receive maximum rate
LOUISIANA	InAvg%	Industry average
MAINE	2.6%	Predetermined yield
MARYLAND	2.6%	New construction employers headquartered in another state pay a 10.5% avg industry rate
MASSACHUSETTS	1.9%	9.49% new construction employers
MICHIGAN	2.7%	Construction employers receive industry rate
MINNESOTA	1.9%	High experience rated industry are assigned a rate of 9.10% plus base rate and fees
MISSISSIPPI	1.2%	
MISSOURI	3.5%	Greater of 3.51% or InAvg; new construction employers pay 4.92%
MONTANA	InAvg%	Greater of 3.51% or InAvg; new construction employers pay 4.92%
NEBRASKA	1.3%	1.39% new nonconstruction industry employers, 5.40% new construction industry employers
NEVADA	3.0%	
NEW HAMPSHIRE	2.2%	
NEW JERSEY	3.4%	
NEW MEXICO	InAvg%	New contributing employers will have a rate that is the greater of their industry average UI contribution rate or 1.0%.
NEW YORK	3.4%	Highest rate assigned to employers with positive account balances or 3.4%, whichever is less.
NORTH CAROLINA	1.2%	
NORTH DAKOTA	1.1%	1.07% new positive-balance nonconstruction employers and 6.10% new negative-balance nonconstruction employers
OHIO	2.7%	7.2% new construction employers
OKLAHOMA	2.2%	
OREGON	2.9%	
PENNSYLVANIA	3.7%	10.19% new construction employers
PUERTO RICO	3.3%	
RHODE ISLAND	2.7%	New employers pay an additional 0.21% Job Development Fund),
SOUTH CAROLINA	1.6%	
SOUTH DAKOTA	1.2%	6.0% construction employers
TENNESSEE	2.7%	Construction 7.0%; sect 33 mfg. 5.5%; mining 5.0%
TEXAS	2.7%	Construction employers pay max rate, all others pay InAvg%
UTAH	InAvg%	Construction employers pay max rate, all others pay InAvg%
VERMONT	1.0%	Construction employers pay InAvg
VIRGIN ISLANDS	2.0%	
VIRGINIA	2.8%	
WASHINGTON	InAvg%	Min/max rates include social cost tax, 90% of InAvg
WEST VIRGINIA	2.7%	8.5% new out-of-state construction employers
WISCONSIN	3.6%	(6.6% new construction employers, 4.1% new employers with payrolls>\$500,000 , and 3.6% with payrolls<\$500,000)
WYOMING	InAvg%	InAvg, but 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.

### State Tax Features

#### 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).

### State Tax Levels

**9) Employer Contributions:**

**Per Covered Employee:** Total amount of contributions for the year divided by the 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) Contributions per Employee at  
the Taxable Wage Base (Minimum/  
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. Maximum: the taxable wage base times the maximum tax rate in effect that year.

**11) 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 contributions in the report year. The amount going into the trust fund is the previous amount subtracted from \$1.00 (may be negative).

**12) Minimum Adequate Financing Rate:**

The tax rate formulated by taking the average benefit cost rate (see number 8 above) 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 Min. Adequate Financing Rate:**

The percentage difference between the Average Tax Rate on Taxable Wages and the Adequate Financing Rate (see number 12 above).

### 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 experience rating formulations.

**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 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.

**b) The Contributions from Maximum Rated Employers as a Percent of Total State Benefits:**

This amount is the previous value reported as a percentage of total benefits paid (divided by total benefits).

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

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

**Distribution of Wages, Benefits, and Contributions**

- |   |  |
|---|--|
| <b>19) Proportion of Total Wages by Effective Tax Rate:</b>                                 | <b>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.</b>                    |
| <b>20) Proportion of Employers by Effective Tax Rate:</b>                                   | <b>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.</b>              |
| <b>21) Proportion of Total Benefits Charged to Employer Accounts by Effective Tax Rate:</b> | <b>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.</b> |
| <b>22) Proportion of Estimated Contributions Effective Tax Rate:</b>                        | <b>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.</b>        |