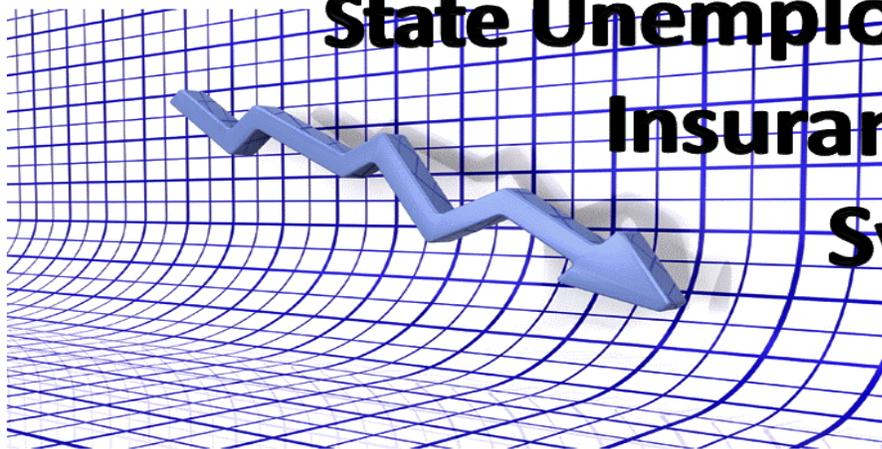


June 2017



# **Significant Measures of State Unemployment Insurance Tax Systems**



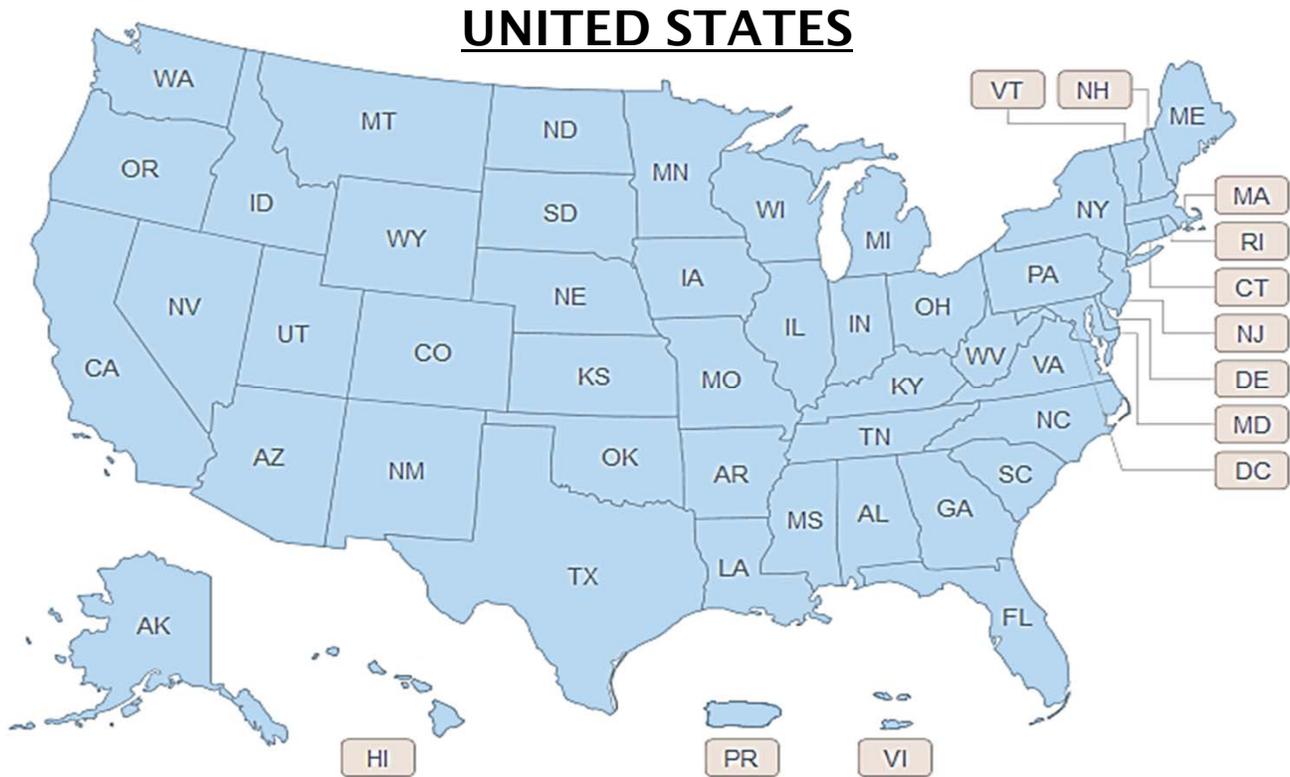
## **2016**

- Highlights
- Report User Guide
- State Summary Tables
  - State Benefit Charging
  - State Contribution Levels (Table 1)
  - State Contribution Levels (Table 2)
  - Summary of Distribution of Wages, Benefits and Contributions
  - New Employer Tax Rates
- Individual State Data Sheets
- Definitions

**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 2016

## Highlights

The measures in this report describe the 2016 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, 2016 to December 31, 2016, for four states it would be the rates assigned from July 1, 2015 to June 30, 2016. For this period:

- **On average UI taxable employers paid \$337 per employee in UI taxes, which was equivalent to \$.72 per every hundred dollars paid in wages. This is a 10% decrease from 2015, when employers paid an average of \$370 per employee.**
- **Thirty-nine percent of taxable employers paid the lowest tax rate in state rate schedules, (six states had a 0% tax rate assigned to those employers). Six percent of taxable employers were assigned the highest tax rate.**
- **Four percent of the total benefits paid were made to claimants that were laid off from firms that went out of business.**
- **Seven 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 five 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, sometimes 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 and then a pre-determined proportion of employers taxable wages are assigned to each tax rate interval within the state's tax schedule. The remaining 41 states all use **fixed intervals** of their experience rating measure (e.g. Reserve Ratio) to place employers in tax rate groups.

Of the states that assign a claimant's benefits back to an employer (three states do not charge benefits at all) all use one of three **types of so-called charging methods** for claimants with multiple recent employers. Thirteen states charge or assign benefits to 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, assign benefits to employers in proportion to the base period wages earned. Five states assign benefits to base period employers in an inverse chronological order from which they occurred, 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 that have only been in existence 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 yearly 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. 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. 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) divided by five (for the increment over the next five years)).

The **percentage difference from the Adequate Financing Rate** is simply the percentage difference between the state's average tax rate and the Adequate Financing Rate- this 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 total amount of benefits paid that are then assigned 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 assigned 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 tax payments of the worst rated participants there will be a difference between the **amount these maximum tax rate employers are assigned 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.

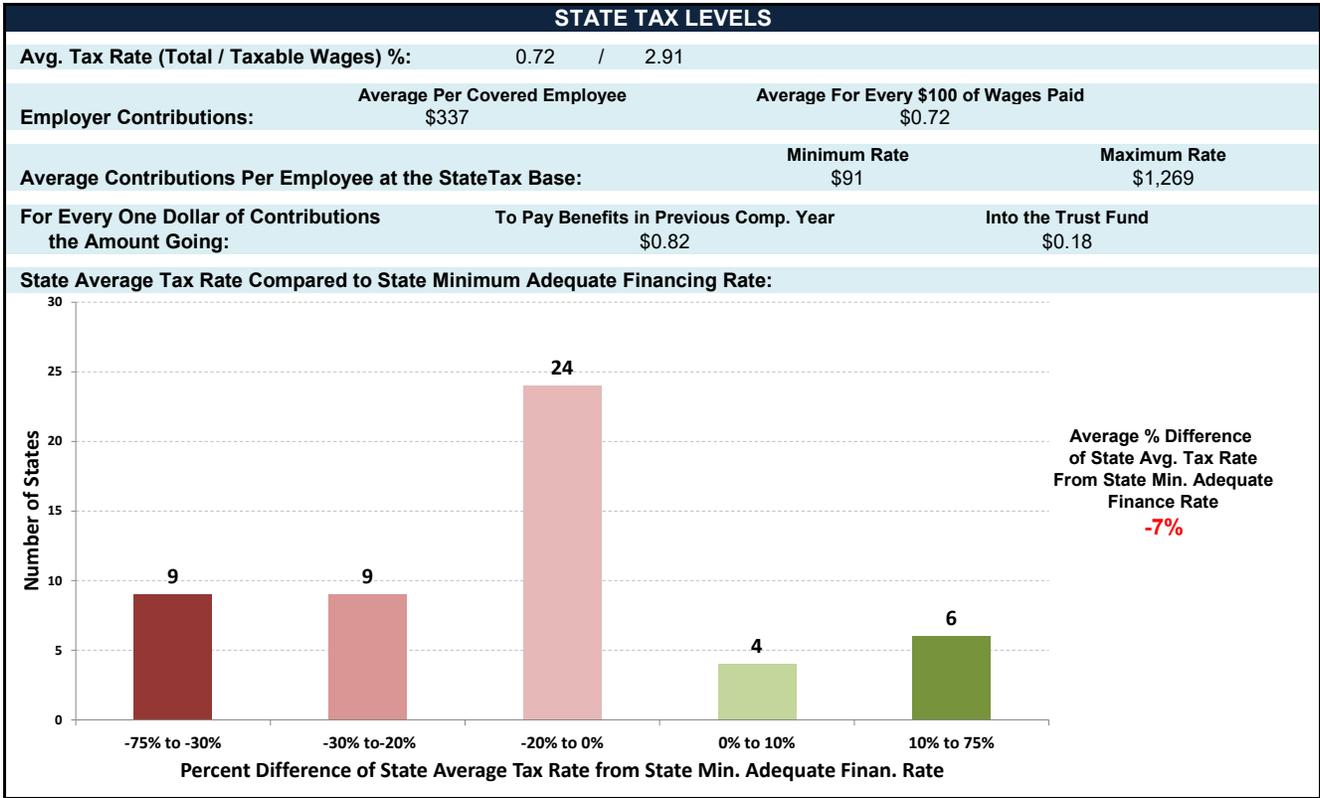
A high **proportion of total wages** located under the lowest rates (0 - .5%) indicates employers with a high proportion of wages have very low tax rates. A high proportion of wages at the highest interval of > 2.0% indicates a large proportion of wages for employers assigned higher tax rates.

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 2016

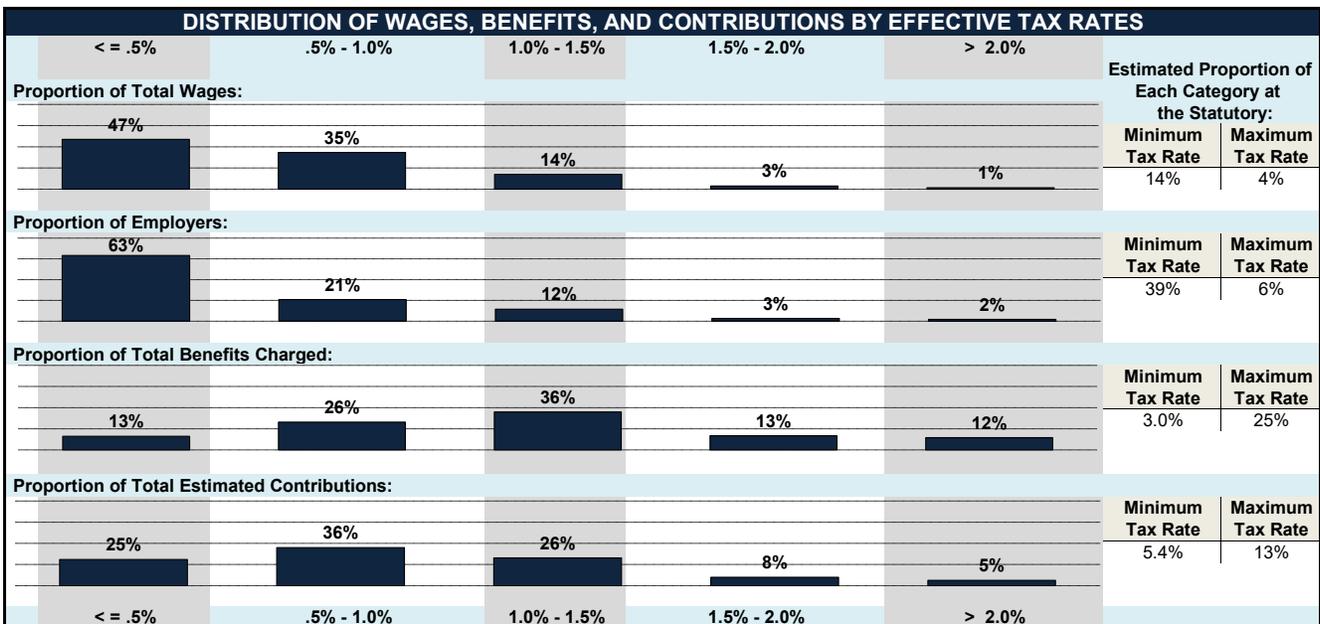


### BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
Total Benefits Charged to Active Taxable Employers:	25,493	79%	\$231
Total Benefits Non-Charged:	2,869	9%	\$26
Total Benefits Charged to Inactive Employers:	1,428	4%	\$13
Total Reimbursable Benefits Paid	2,333	7%	
<b>Total:</b>	<b>\$32,124</b>	<b>100%</b>	<b>\$270</b>

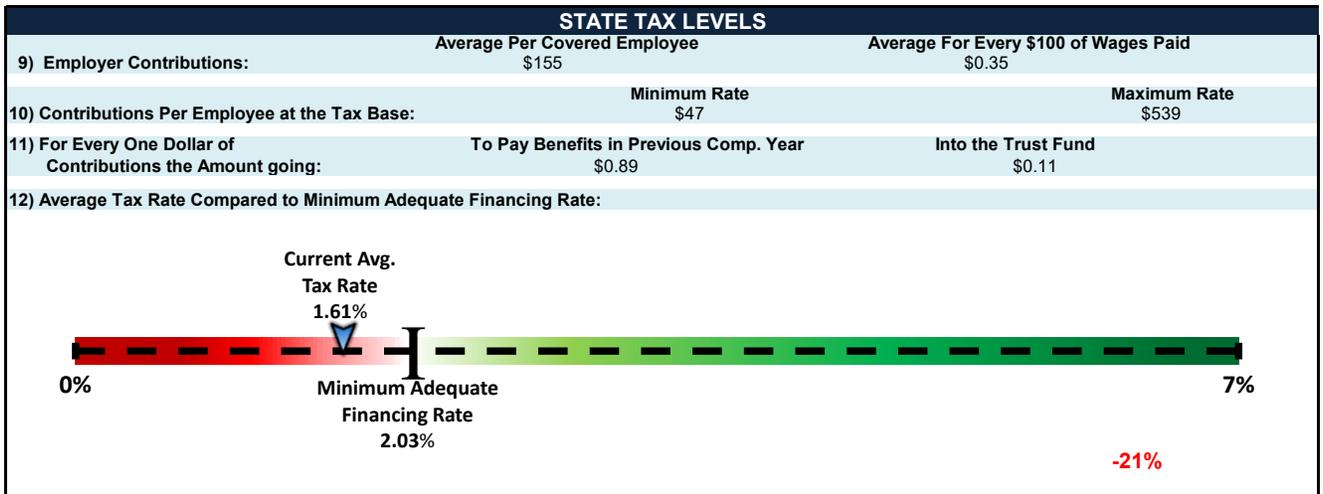
% of Total Benefits

Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	7%
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# ALABAMA 2016

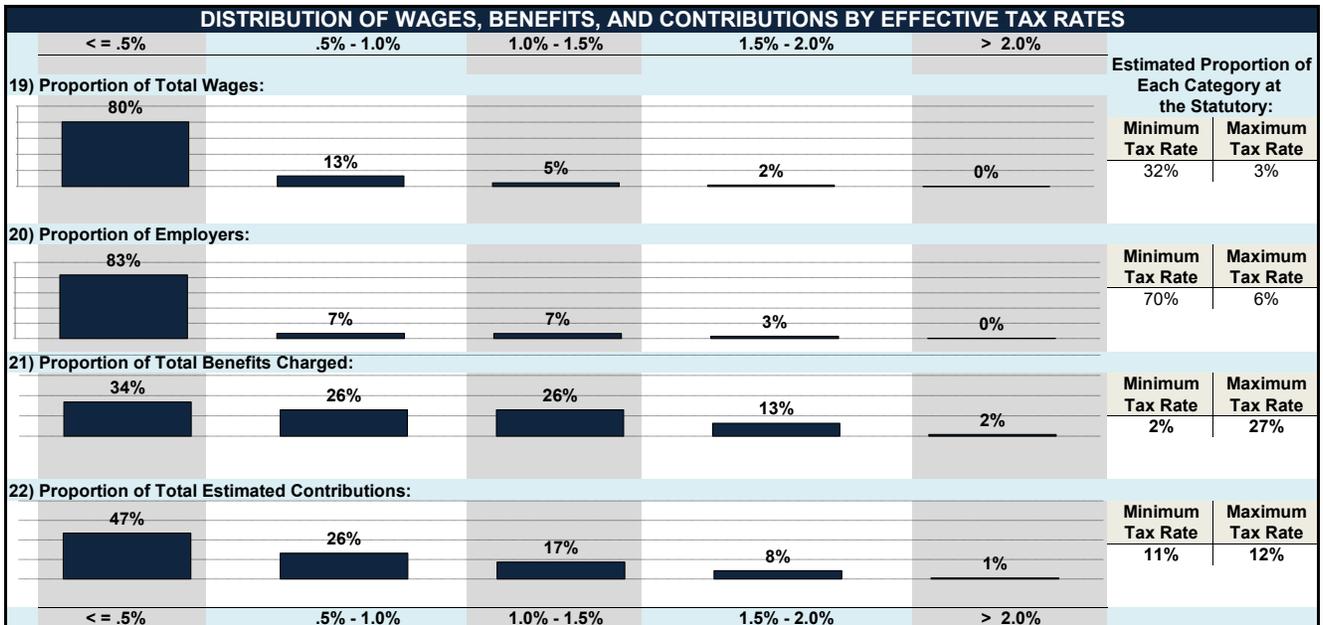
STATE TAX FEATURES					
1) Type of Experience Rating Method:	Benefit Ratio		2) Type of Employer Ranking:	Fixed	
3) Type of Charging Method:	Proportionally		4) Taxable Wage Base (\$):	8,000	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.35	/	1.61	6) New Employer Tax Rate (%) <sup>1</sup> :	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.59	/	6.74	8) Average High Cost Multiple (1/1/2016):	0.75



BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	177	81%	\$119
15) Benefits Non-Charged:	24	11%	\$16
16) Benefits Charged to Inactive Employers:	8	4%	\$5
17) Total Reimbursable Benefits Paid	10	5%	
<b>Total:</b>	<b>\$219</b>	<b>100%</b>	<b>\$140</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:	\$19	9%	59%



<sup>1</sup> See "New Employer Tax Rate" table for more information

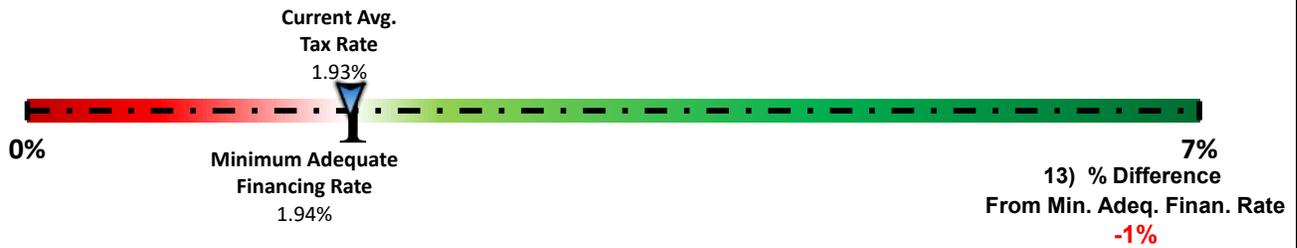
# ALASKA 2016

## 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 (\$):	39,700
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.23 / 1.93	6) New Employer Tax Rate (%) <sup>1</sup> :	InAvg%
7) Statutory Tax Rate (Minimum / Maximum)%:	1.00 / 5.40	8) Average High Cost Multiple (1/1/2016):	1.51

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$630	Average For Every \$100 of Wages Paid \$1.23
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$397	Maximum Rate \$2,144
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Yr \$0.74	Into the Trust Fund \$0.26
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:	112	92%	\$475
16) Benefits Charged to Inactive Employers:	0	0%	\$0
17) Total Reimbursable Benefits Paid	10	8%	
<b>Total:</b>	<b>\$122</b>	<b>100%</b>	<b>\$475</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

<sup>1</sup> See "New Employer Tax Rate" table for more information

# ARIZONA 2016

## 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) %:	0.44 / 2.32	6) New Employer Tax Rate (%) <sup>1</sup> :	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.03 / 8.91	8) Average High Cost Multiple (1/1/2016):	0.11

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$209	Average For Every \$100 of Wages Paid \$0.44
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$2	Maximum Rate \$624
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.57	Into the Trust Fund \$0.43
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:	<p>Current Avg. Tax Rate: 2.32%</p> <p>Minimum Adequate Financing Rate: 2.83%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: <b>-18%</b></p>	

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	236	83%	\$112
15) Benefits Non-Charged:	18	6%	\$8
16) Benefits Charged to Inactive Employers:	9	3%	\$4
17) Total Reimbursable Benefits Paid	23	8%	
<b>Total:</b>	<b>\$285</b>	<b>100%</b>	<b>\$124</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. 164%

## 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 Minimum Tax Rate	Estimated Proportion of Maximum Tax Rate
19) Proportion of Total Benefits Charged:	71%	22%	7%	0%	0%	4%	0%
20) Proportion of Employers:	74%	19%	7%	0%	0%	20%	0%
21) Proportion of Total Benefits Charged:	39%	37%	24%	0%	0%	1%	1%
22) Proportion of Total Estimated Contributions:	44%	37%	19%	0%	0%	0%	1%

<sup>1</sup> See "New Employer Tax Rate" table for more information

# ARKANSAS 2016

## 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) %:	0.67 / 2.08	6) New Employer Tax Rate (%) <sup>1</sup> :	2.9
7) Statutory Tax Rate (Minimum / Maximum)%:	0.50 / 6.40	8) Average High Cost Multiple (1/1/2016):	0.69

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$273	Average For Every \$100 of Wages Paid \$0.67
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$60	Maximum Rate \$768
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: 2.08%</p> <p>Minimum Adequate Financing Rate: 2.32%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: -10%</p>	

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	145	68%	\$155
15) Benefits Non-Charged:	26	12%	\$28
16) Benefits Charged to Inactive Employers:	26	12%	\$28
17) Total Reimbursable Benefits Paid	16	7%	
<b>Total:</b>	<b>\$213</b>	<b>100%</b>	<b>\$211</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	12	6%	53%
			Est. Contributions from Max. Rated Employers as a % of their Charged Bens.

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

	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at	
19) Proportion of Total Wages:	0%	6%	79%	12%	3%	Minimum Tax Rate	Maximum Tax Rate
						2%	2%
20) Proportion of Employers:	0%	13%	51%	12%	24%	Minimum Tax Rate	Maximum Tax Rate
						0%	22%
21) Proportion of Total Benefits Charged:	0%	4%	33%	32%	31%	Minimum Tax Rate	Maximum Tax Rate
						2%	25%
22) Proportion of Total Estimated Contributions:	0%	3%	75%	16%	6%	Minimum Tax Rate	Maximum Tax Rate
						1%	4%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%		

<sup>1</sup> See "New Employer Tax Rate" table for more information

# CALIFORNIA 2016

## 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) %:	0.68 / 4.63	6) New Employer Tax Rate (%) <sup>1</sup> :	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	1.30 / 5.40	8) Average High Cost Multiple (1/1/2016):	0.00

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$425	Average For Every \$100 of Wages Paid \$0.68
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$91	Maximum Rate \$378
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.91	Into the Trust Fund \$0.09
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:	<p>Current Avg. Tax Rate: 4.63%</p> <p>Minimum Adequate Financing Rate: 7.93%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: <b>-42%</b></p>	

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	4,682	80%	\$360
15) Benefits Non-Charged:	260	4%	\$20
16) Benefits Charged to Inactive Employers:	300	5%	\$23
17) Total Reimbursable Benefits Paid	585	10%	\$40
<b>Total:</b>	<b>\$5,826</b>	<b>100%</b>	<b>\$404</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:	784	15%	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 Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	12%	85%	3%	0%	0%	1%	43%
20) Proportion of Employers:	27%	69%	3%	0%	0%	4%	23%
21) Proportion of Total Benefits Charged:	1%	80%	19%	0%	0%	8%	81%
22) Proportion of Total Estimated Contributions:	7%	89%	4%	0%	0%	33%	51%

<sup>1</sup> See "New Employer Tax Rate" table for more information

# COLORADO 2016

## 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 (\$):	12,200
5) Avg. Tax Rate (Total / Taxable Wages) % <sup>1</sup> :	0.56 / 2.05	6) New Employer Tax Rate (%) <sup>2</sup> :	1.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.62 / 8.15	8) Average High Cost Multiple (1/1/2016):	0.58

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$304	Average For Every \$100 of Wages Paid \$0.56
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$76	Maximum Rate \$994
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: 2.05%</p> <p>Minimum Adequate Financing Rate: 2.42%</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:	391	81%	\$195
15) Benefits Non-Charged:	32	7%	\$16
16) Benefits Charged to Inactive Employers:	27	6%	\$13
17) Total Reimbursable Benefits Paid	33	7%	
<b>Total:</b>	<b>\$482</b>	<b>100%</b>	<b>\$224</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.
	13	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%	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	70%	20%	5%	3%	3%	2%	3%
20) Proportion of Employers:	73%	14%	3%	3%	6%	11%	6%
21) Proportion of Total Benefits Charged:	27%	25%	14%	15%	20%	0%	21%
22) Proportion of Total Estimated Contributions:	45%	23%	11%	10%	12%	1%	12%

<sup>1</sup> All contribution estimates do not include the additional bond tax charged to employers to repay the state bond issue  
<sup>2</sup> See "New Employer Tax Rate" table for more information

# CONNECTICUT 2016

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) %:	0.90 / 3.73	6) New Employer Tax Rate (%) <sup>1</sup> :	4.3
7) Statutory Tax Rate (Minimum / Maximum)%:	1.90 / 6.80	8) Average High Cost Multiple (1/1/2016):	0.02

STATE TAX LEVELS			
9) Employer Contributions:	Average Per Covered Employee \$605	Average For Every \$100 of Wages Paid \$0.90	
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$285	Maximum Rate \$1,020	
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.86	Into the Trust Fund \$0.14	
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:			
<p style="text-align: center;">Current Avg. Tax Rate: 3.73% Minimum Adequate Financing Rate: 4.79%</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:	604	85%	\$477
15) Benefits Non-Charged:	31	4%	\$25
16) Benefits Charged to Inactive Employers:	21	3%	\$16
17) Total Reimbursable Benefits Paid	56	8%	
<b>Total:</b>	<b>\$711</b>	<b>100%</b>	<b>\$518</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.
	\$72	11%	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:	22.9%	51.5%	11.3%	4.5%	9.7%	Estimated Proportion of Each Category at the Statutory: Minimum Tax Rate: 17% Maximum Tax Rate: 11%
20) Proportion of Employers:	69.4%	17.1%	4.9%	2.8%	15.8%	
21) Proportion of Total Benefits Charged:	2.2%	23.0%	12.1%	7.7%	55.0%	Minimum Tax Rate: 1% Maximum Tax Rate: 57%
22) Proportion of Total Estimated Contributions:	8%	37%	14%	8%	33%	Minimum Tax Rate: 5% Maximum Tax Rate: 34%

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# DELAWARE 2016

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) %:	0.58 / 1.69	6) New Employer Tax Rate (%) <sup>1</sup> :	2.10
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 8.00	8) Average High Cost Multiple (1/1/2016):	0.35

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$309	Average For Every \$100 of Wages Paid \$0.58
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$19	Maximum Rate \$1,480
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:		
<p>Current Avg. Tax Rate: 1.61%</p> <p>Adequate Financing Rate: 2.56%</p> <p>13) % Difference From Minimum Adeq. Finan. Rate: -34%</p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	58	73%	\$175
15) Benefits Non-Charged:	9	12%	\$28
16) Benefits Charged to Inactive Employers:	3	3%	\$8
17) Total Reimbursable Benefits Paid	10	12%	
	<b>Total: \$80</b>	<b>100%</b>	<b>\$211</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

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# DISTRICT OF COLUMBIA 2016

## 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) %:	0.37 / 2.67	6) New Employer Tax Rate (%) <sup>1</sup> :	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.60 / 7.00	8) Average High Cost Multiple (1/1/2016):	0.97

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$315	Average For Every \$100 of Wages Paid \$0.37
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$144	Maximum Rate \$630
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.74	Into the Trust Fund \$0.26
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">Current Avg. Tax Rate: 2.67%</p> <p style="text-align: center;">Minimum Adequate Financing Rate: 2.72%</p> <p style="text-align: right;">13) % Difference From Min. Adeq. Finan. Rate: <b>-2%</b></p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	94	78%	\$223
15) Benefits Non-Charged:	4	3%	\$9
16) Benefits Charged to Inactive Employers:	5	4%	\$11
17) Total Reimbursable Benefits Paid	17	15%	
<b>Total:</b>	<b>\$120</b>	<b>100%</b>	<b>\$243</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	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:	83%	10%	3%	3%	1%	Estimated Proportion of Each Category at Tax Rate
						69%   3%
20) Proportion of Employers:	79%	7%	4%	7%	3%	Minimum Tax Rate   Maximum Tax Rate
						73%   9%
21) Proportion of Total Benefits Charged:	37%	21%	14%	22%	7%	Minimum Tax Rate   Maximum Tax Rate
						25%   25%
22) Proportion of Total Estimated Contributions:	65%	27%	17%	18%	7%	Minimum Tax Rate   Maximum Tax Rate
						46%   21%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# FLORIDA 2016

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) %:	0.28 / 1.46	6) New Employer Tax Rate (%) <sup>1</sup> :	2.7	
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 5.40	8) Average High Cost Multiple (1/1/2016):	0.88	

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$131	Average For Every \$100 of Wages Paid \$0.28
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$7	Maximum Rate \$378
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: 1.46%</p> <p style="text-align: center;">Minimum Adequate Financing Rate: 1.67%</p> <p style="text-align: right;">13) % Difference From Min. Adeq. Finan. Rate: <b>-12%</b></p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	425	66%	\$65
15) Benefits Non-Charged:	136	21%	\$21
16) Benefits Charged to Inactive Employers:	52	8%	\$8
17) Total Reimbursable Benefits Paid	36	5%	\$4
<b>Total:</b>	<b>\$649</b>	<b>100%</b>	<b>\$94</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:			Est. Contributions from Max. Rated Employers as a % of their Charged Bens. \$2      0%      98%

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:	88.2%	10.2%	1.5%	0.1%	0.0%	Minimum Tax Rate: 18% Maximum Tax Rate: 3%			
20) Proportion of Employers:	90.4%	7.4%	2.0%	0.2%	0.0%	Minimum Tax Rate: 75% Maximum Tax Rate: 5%			
21) Proportion of Total Benefits Charged:	55.4%	34.1%	9.2%	1.3%	0.0%	Minimum Tax Rate: 0% Maximum Tax Rate: 21%			
22) Proportion of Total Estimated Contributions:	62%	30%	7%	1%	0%	Minimum Tax Rate: 1% Maximum Tax Rate: 12%			
					<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# GEORGIA 2016

## 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) %:	0.42 / 1.87	6) New Employer Tax Rate (%) <sup>1</sup> :	2.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.03 / 5.40	8) Average High Cost Multiple (1/1/2016):	0.57

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$216	Average For Every \$100 of Wages Paid \$0.42
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 \$0.55	Into the Trust Fund \$0.45
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 1.87%</p> <p>Minimum Adequate Financing Rate: 2.01%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: -7%</p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	371	86%	\$111
15) Benefits Non-Charged:	22	5%	\$6
16) Benefits Charged to Inactive Employers:	20.7	5%	\$6
17) Total Reimbursable Benefits Paid	19	4%	
<b>Total:</b>	<b>\$432</b>	<b>100%</b>	<b>\$124</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%	162%

## 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	
19) Proportion of Total Wages:	80%	12%	3%	4%	0%	Tax Rate	Tax Rate
						8%	6%
20) Proportion of Employers:	81%	8%	5%	6%	0%	Minimum Tax Rate	Maximum Tax Rate
						37%	9%
21) Proportion of Total Benefits Charged:	34%	28%	15%	21%	2%	Minimum Tax Rate	Maximum Tax Rate
						1%	30%
22) Proportion of Total Estimated Contributions:	44%	24%	11%	19%	2%	Minimum Tax Rate	Maximum Tax Rate
						0%	27%

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# HAWAII 2016

## 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 (\$):	42,200
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.67 / 0.98	6) New Employer Tax Rate (%) <sup>1</sup> :	3.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 5.60	8) Average High Cost Multiple (1/1/2016):	1.19

## STATE TAX LEVELS

	Average Per Covered Employee	Average For Every \$100 of Wages Paid
9) Employer Contributions:	\$300	\$0.67
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Maximum Rate \$2,363
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: 0.98%

Minimum Adequate Financing Rate: 1.47%

13) % Difference From Min. Adeq. Finan. Rate: **-33%**

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	107	73%	\$229
15) Benefits Non-Charged:	18	12%	\$39
16) Benefits Charged to Inactive Employers:	10	7%	\$22
17) Total Reimbursable Benefits Paid	11	7%	
<b>Total:</b>	<b>\$146</b>	<b>100%</b>	<b>\$290</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	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%	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	59%	19%	12%	3%	7%	13%	1%
20) Proportion of Employers:	58%	24%	7%	3%	7%	29%	2%
21) Proportion of Total Benefits Charged:	17%	12%	17%	11%	43%	3%	16%
22) Proportion of Total Estimated Contributions:	18%	22%	23%	8%	28%	0%	7%

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# IDAHO 2016

## 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 (\$):	37,200
5) Avg. Tax Rate (Total / Taxable Wages) % <sup>1</sup> :	0.83 / 1.21	6) New Employer Tax Rate (%) <sup>2</sup> :	1.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.43 / 5.40	8) Average High Cost Multiple (1/1/2016):	1.27

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$316	Average For Every \$100 of Wages Paid \$0.83
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$158	Maximum Rate \$2,009
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.56	Into the Trust Fund \$0.44
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">Current Avg. Tax Rate: 1.21%</p> <p style="text-align: center;">Minimum Adequate Financing Rate: 1.10%</p> <p style="text-align: right;">13) % Difference From Min. Adeq. Finan. Rate: <b>10%</b></p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	80	79%	\$156
15) Benefits Non-Charged:	8	8%	\$15
16) Benefits Charged to Inactive Employers:	7	7%	\$14
17) Total Reimbursable Benefits Paid	6	6%	\$14
<b>Total:</b>	<b>\$101</b>	<b>100%</b>	<b>\$185</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:	0	0%	64%

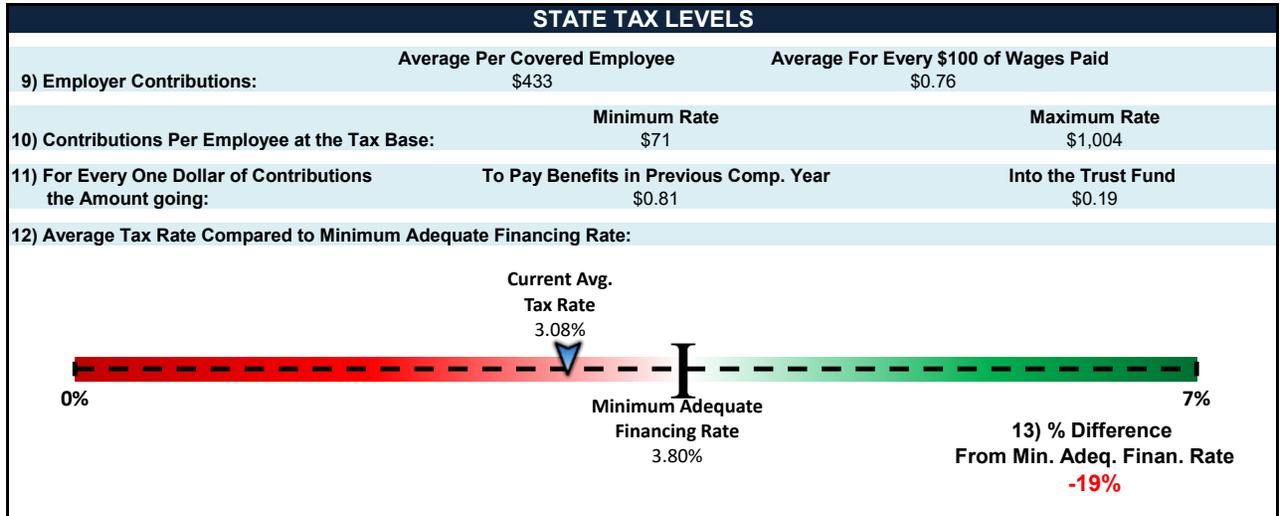
## DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

	< = .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	
						Tax Rate	Tax Rate
						0%	0%
20) Proportion of Employers:						Minimum Tax Rate	
						Maximum Tax Rate	Maximum Tax Rate
						0%	0%
21) Proportion of Total Benefits Charged:						Minimum Tax Rate	
						Maximum Tax Rate	Maximum Tax Rate
						0%	1%
22) Proportion of Total Estimated Contributions:						Minimum Tax Rate	
						Maximum Tax Rate	Maximum Tax Rate
						0%	0%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%		

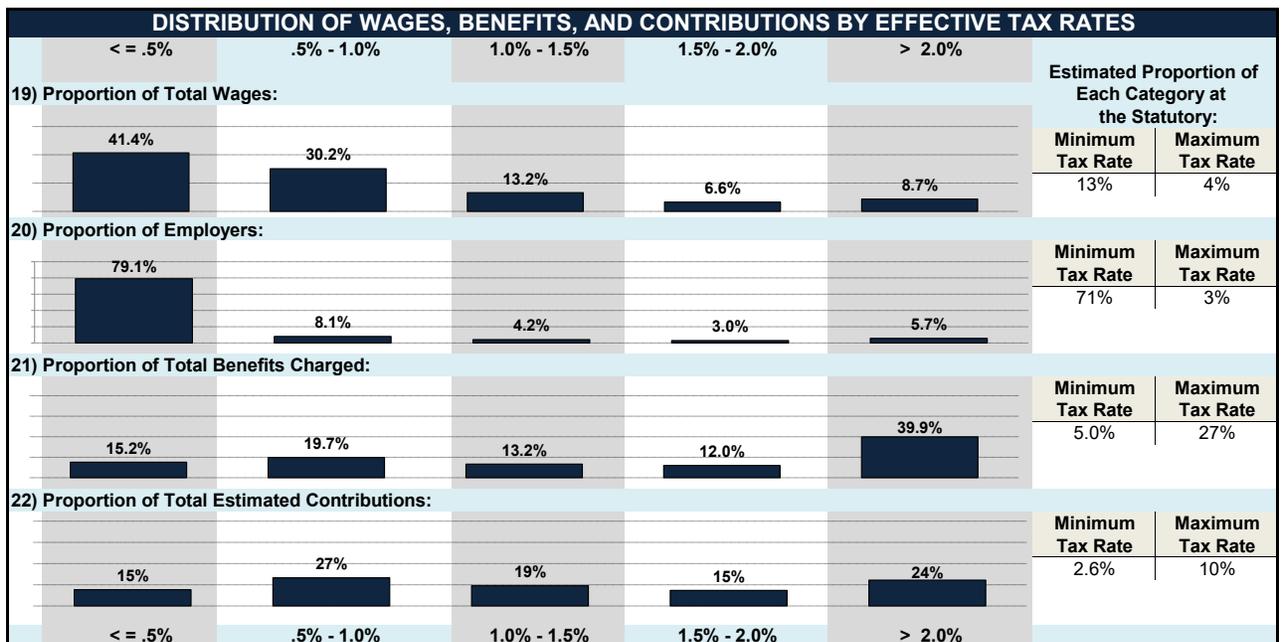
<sup>1</sup> All contribution estimates do not include the additional bond tax charged to employers to repay the state bond issue  
<sup>2</sup> See "New Employer Tax Rate Table" for more information

# ILLINOIS 2016

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> :	0.76 / 3.08	6) New Employer Tax Rate (%) <sup>2</sup> :	InAvg%
7) Statutory Tax Rate (Minimum / Maximum)%:	0.55 / 7.75	8) Average High Cost Multiple (1/1/2016):	0.38



BENEFIT CHARGING											
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee								
14) Benefits Charged to Active Taxable Employers:	1,496	87%	\$323								
15) Benefits Non-Charged:	87	5%	\$19								
16) Benefits Charged to Inactive Employers:	54	3%	\$12								
17) Total Reimbursable Benefits Paid	88	5%									
<b>Total:</b>	<b>\$1,726</b>	<b>100%</b>	<b>\$353</b>								
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 40%;"></th> <th style="width: 15%; text-align: center;">Amount (\$ mil.)</th> <th style="width: 20%; text-align: center;">% of Total Benefits</th> <th style="width: 25%; text-align: center;">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 style="text-align: center;">\$140</td> <td style="text-align: center;">9%</td> <td style="text-align: center;">60%</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:	\$140	9%	60%
	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:	\$140	9%	60%								



<sup>1</sup> All contribution estimates do not include the additional bond tax charged to employers to repay the state bond issue  
<sup>2</sup> See "New Employer Tax Rate Table" for more information

# INDIANA 2016

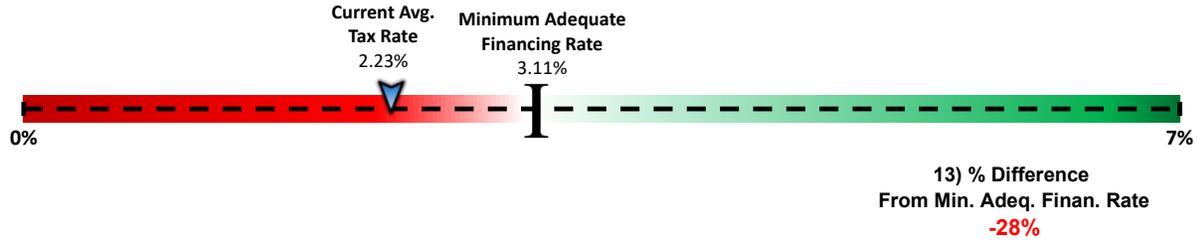
## STATE TAX FEATURES

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) %:	0.56 / 2.23	6) New Employer Tax Rate (%) <sup>1</sup> :	2.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.51 / 7.47	8) Average High Cost Multiple (1/1/2016):	0.02

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$246	Average For Every \$100 of Wages Paid \$0.56
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$48	Maximum Rate \$710
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.57	Into the Trust Fund \$0.43

### 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:	306	84%	\$130
15) Benefits Non-Charged:	4	1%	\$2
16) Benefits Charged to Inactive Employers:	26	7%	\$11
17) Total Reimbursable Benefits Paid	27	7%	
<b>Total:</b>	<b>\$363</b>	<b>100%</b>	<b>\$143</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.
	0	0%	100%

## 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
19) Proportion of Total Wages:	64%	20%	11%	5%	0%	Tax Rate   Tax Rate
						12%   5%
20) Proportion of Employers:	72%	11%	10%	6%	1%	Minimum Tax Rate   Maximum Tax Rate
						44%   6%
21) Proportion of Total Benefits Charged:	22%	25%	22%	28%	2%	Minimum Tax Rate   Maximum Tax Rate
						2%   29%
22) Proportion of Total Estimated Contributions:	32%	24%	27%	16%	1%	Minimum Tax Rate   Maximum Tax Rate
						3%   17%

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# IOWA 2016

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 (\$):	28,300	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.88 / 1.62	6) New Employer Tax Rate (%) <sup>1</sup> :	2.7	
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 8.00	8) Average High Cost Multiple (1/1/2016):	1.24	

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$391	Average For Every \$100 of Wages Paid \$0.88
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Maximum Rate \$2,264
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>Current Avg. Tax Rate: 1.62%</p> <p>Minimum Adequate Financing Rate: 1.57%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: 3%</p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	300	82%	\$252
15) Benefits Non-Charged:	52	14%	\$44
16) Benefits Charged to Inactive Employers:	0	0%	\$0
17) Total Reimbursable Benefits Paid	15	4%	
<b>Total:</b>	<b>\$367</b>	<b>100%</b>	<b>\$296</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. 100%

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:	50.5%	16.9%	6.3%	6.7%	19.6%	Minimum Tax Rate: 18% Maximum Tax Rate: 5%
20) Proportion of Employers:	69.4%	5.1%	2.6%	3.1%	19.9%	Minimum Tax Rate: 60% Maximum Tax Rate: 9%
21) Proportion of Total Benefits Charged:	7.2%	7.4%	4.6%	6.7%	74.1%	Minimum Tax Rate: 0.3% Maximum Tax Rate: 44%
22) Proportion of Total Estimated Contributions:	10%	11%	7%	11%	62%	Minimum Tax Rate: 0.2% Maximum Tax Rate: 22%

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# KANSAS 2016

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 (\$):	14,000	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.46 / 1.13	6) New Employer Tax Rate (%) <sup>1</sup> :	2.7	
7) Statutory Tax Rate (Minimum / Maximum)%:	0.20 / 7.60	8) Average High Cost Multiple (1/1/2016):	0.77	

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$200	Average For Every \$100 of Wages Paid \$0.46
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$28	Maximum Rate \$1,064
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:		
Current Avg. Tax Rate 1.13%		
13) % Difference From Min. Adeq. Finan. Rate <b>-24%</b>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	193	79%	\$156
15) Benefits Non-Charged:	33	14%	\$27
16) Benefits Charged to Inactive Employers:	12	5%	\$9
17) Total Reimbursable Benefits Paid	7	3%	
<b>Total:</b>	<b>\$244</b>	<b>100%</b>	<b>\$192</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	4%	88%

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:	76%	9%	5%	10%	1%	Estimated Proportion of Each Category at Tax Rate   Tax Rate 65%   9%
20) Proportion of Employers:	76%	8%	4%	11%	1%	Minimum Tax Rate   Maximum Tax Rate 65%   8%
21) Proportion of Total Benefits Charged:	31%	9%	11%	46%	3%	Minimum Tax Rate   Maximum Tax Rate 21%   44%
22) Proportion of Total Estimated Contributions:	17%	17%	16%	45%	4%	Minimum Tax Rate   Maximum Tax Rate 10%   41%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# KENTUCKY 2016

## 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 (\$):	10,200
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.82 / 3.00	6) New Employer Tax Rate (%) <sup>1</sup> :	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.00 / 10.00	8) Average High Cost Multiple (1/1/2016):	0.01

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$354	Average For Every \$100 of Wages Paid \$0.82
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$102	Maximum Rate \$1,020
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.65	Into the Trust Fund \$0.35
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 3.00%</p> <p>Minimum Adequate Financing Rate: 3.67%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: <b>-18%</b></p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	305	85%	\$212
15) Benefits Non-Charged:	16	5%	\$11
16) Benefits Charged to Inactive Employers:	15	4%	\$10
17) Total Reimbursable Benefits Paid	22	6%	
<b>Total:</b>	<b>\$357</b>	<b>100%</b>	<b>\$233</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	6%	82%

## 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 Tax Rate
19) Proportion of Total Wages:	41%	45%	0%	9%	4%	0%   7%
20) Proportion of Employers:	52%	34%	0%	8%	5%	1%   7%
21) Proportion of Total Benefits Charged:	9%	38%	0%	31%	22%	0%   31%
22) Proportion of Total Estimated Contributions:	18%	46%	0%	23%	13%	0%   19%

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# LOUISIANA 2016

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 / 1.55	6) New Employer Tax Rate (%) <sup>1</sup> :	InAvg%
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 6.20	8) Average High Cost Multiple (1/1/2016):	1.30

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$149	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 \$0.84	Into the Trust Fund \$0.16
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 1.55%</p> <p>Minimum Adequate Financing Rate: 1.72%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: <b>-10%</b></p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	167	83%	\$107
15) Benefits Non-Charged:	21	10%	\$13
16) Benefits Charged to Inactive Employers:	3	1%	\$2
17) Total Reimbursable Benefits Paid	11	6%	
	<b>Total:</b>	<b>\$202</b>	<b>100%</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:	6	3%	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%	
19) Proportion of Total Wages:	76%	24%	0%	0%	0%	Estimated Proportion of Each Category at Tax Rate
						11%   1%
20) Proportion of Employers:	80%	20%	0%	0%	0%	Minimum Tax Rate   Maximum Tax Rate
						28%   2%
21) Proportion of Total Benefits Charged:	37%	63%	0%	0%	0%	Minimum Tax Rate   Maximum Tax Rate
						1%   8%
22) Proportion of Total Estimated Contributions:	55%	45%	0%	0%	0%	Minimum Tax Rate   Maximum Tax Rate
						1%   3%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# MAINE 2016

## 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) %:	0.66 / 2.03	6) New Employer Tax Rate (%) <sup>1</sup> :	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.57 / 5.40	8) Average High Cost Multiple (1/1/2016):	1.08

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$266	Average For Every \$100 of Wages Paid \$0.66
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$68	Maximum Rate \$648
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: 2.03%</p> <p>Minimum Adequate Financing Rate: 2.52%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: -19%</p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	103	80%	\$235
15) Benefits Non-Charged:	15	12%	\$35
16) Benefits Charged to Inactive Employers:	2	1%	\$4
17) Total Reimbursable Benefits Paid	9	7%	
<b>Total:</b>	<b>\$128</b>	<b>100%</b>	<b>\$275</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:	23	20%	36%

## 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	
19) Proportion of Total Wages:	59%	22%	10%	5%	5%	Minimum Tax Rate	Maximum Tax Rate
20) Proportion of Employers:	49%	18%	15%	8%	11%	4%	4%
21) Proportion of Total Benefits Charged:	15%	12%	13%	19%	42%	8%	8%
22) Proportion of Total Estimated Contributions:	29%	23%	18%	13%	16%	1%	36%
						Minimum Tax Rate	Maximum Tax Rate
						1%	12%

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# MARYLAND 2016

## 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) %:	0.48 / 2.52	6) New Employer Tax Rate (%) <sup>1</sup> :	2.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30 / 7.50	8) Average High Cost Multiple (1/1/2016):	0.76

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$265	Average For Every \$100 of Wages Paid \$0.48
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$26	Maximum Rate \$638
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.08	Into the Trust Fund -\$0.08
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 2.52%</p> <p>Adequate Financing Rate: 3.54%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: <b>-29%</b></p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	438	72%	\$230
15) Benefits Non-Charged:	96	16%	\$50
16) Benefits Charged to Inactive Employers:	25	4%	\$13
17) Total Reimbursable Benefits Paid	53	9%	
<b>Total:</b>	<b>\$612</b>	<b>100%</b>	<b>\$293</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	2%	88%

## 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:	70%	20%	9%	2%	0%	26%	7%
20) Proportion of Employers:	84%	7%	6%	2%	0%	72%	6%
21) Proportion of Total Benefits Charged:	43%	26%	24%	7%	0%	25.7%	22%
22) Proportion of Total Estimated Contributions:	38%	32%	24%	6%	0%	5.0%	18%

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# MASSACHUSETTS 2016

## 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 / 2.69	6) New Employer Tax Rate (%) <sup>1</sup> :	2.8
7) Statutory Tax Rate (Minimum / Maximum)%:	0.73 / 11.13	8) Average High Cost Multiple (1/1/2016):	0.27

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$497	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 \$0.99	Into the Trust Fund \$0.01
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
	Current Avg. Tax Rate 2.69%	
	Minimum Adequate Financing Rate 4.14%	13) % Difference From Min. Adeq. Finan. Rate <b>-35%</b>

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee	
14) Benefits Charged to Active Taxable Employers:	1,163	80%	\$436	
15) Benefits Non-Charged:	122	8%	\$46	
16) Benefits Charged to Inactive Employers:	61	4%	\$23	
17) Total Reimbursable Benefits Paid	115	8%		
<b>Total:</b>	<b>\$1,460</b>	<b>100%</b>	<b>\$505</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:	212	16%		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:						Estimated Proportion of Each Category at
						Tax Rate
						Tax Rate
						2%
						3%
20) Proportion of Employers:						Minimum Tax Rate
						Maximum Tax Rate
						12%
						6%
21) Proportion of Total Benefits Charged:						Minimum Tax Rate
						Maximum Tax Rate
						0%
						33%
22) Proportion of Total Estimated Contributions:						Minimum Tax Rate
						Maximum Tax Rate
						0%
						13%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# MICHIGAN 2016

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 (\$):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) % <sup>1</sup> :	0.76	/	3.58	6) New Employer Tax Rate (%) <sup>2</sup> :
				2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.06	/	10.30	8) Average High Cost Multiple (1/1/2016):
				0.76

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$383	Average For Every \$100 of Wages Paid \$0.76
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$5	Maximum Rate \$927
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.64	Into the Trust Fund \$0.36
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 3.58%</p> <p>Minimum Adequate Financing Rate: 3.68%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: -3%</p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	739	85%	\$225
15) Benefits Non-Charged:	60	7%	\$18
16) Benefits Charged to Inactive Employers:	30	3%	\$9
17) Total Reimbursable Benefits Paid	45	5%	
	<b>Total: \$873</b>	<b>100%</b>	<b>\$253</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	Amount (\$ mil.) \$113	% of Total Benefits 14%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 52%

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES						
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	
19) Proportion of Total Wages:	45%	35%	7%	5%	8%	Estimated Proportion of Each Category at the Statutory: Minimum Tax Rate: 15%   Maximum Tax Rate: 2%
20) Proportion of Employers:	71%	10%	3%	4%	12%	Minimum Tax Rate: 62%   Maximum Tax Rate: 6%
21) Proportion of Total Benefits Charged:	6%	23%	8%	10%	53%	Minimum Tax Rate: 0.1%   Maximum Tax Rate: 33%
22) Proportion of Total Estimated Contributions:	22%	31%	10%	11%	26%	Minimum Tax Rate: 5.1%   Maximum Tax Rate: 9%

<sup>1</sup> All contribution estimates do not include the additional bond tax charged to employers to repay the state bond issue  
<sup>2</sup> See "New Employer Tax Rate Table" for more information

# MINNESOTA 2016

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 (\$):	31,000	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.65	/	1.34	6) New Employer Tax Rate (%) <sup>1</sup> :	1.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10	/	9.00	8) Average High Cost Multiple (1/1/2016):	1.06

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$353	Average For Every \$100 of Wages Paid \$0.65
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$31	Maximum Rate \$2,790
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>Current Avg. Tax Rate: 1.34%</p> <p>Minimum Adequate Financing Rate: 1.47%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: <b>-9%</b></p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	569	77%	\$272
15) Benefits Non-Charged:	52	7%	\$25
16) Benefits Charged to Inactive Employers:	32	4%	\$15
17) Total Reimbursable Benefits Paid	87	12%	
<b>Total:</b>	<b>\$739</b>	<b>100%</b>	<b>\$312</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$57	9%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 74%

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:	69%	14%	7%	3%	7%	Minimum Tax Rate: 21% Maximum Tax Rate: 3%
20) Proportion of Employers:	75%	6%	4%	2%	13%	Minimum Tax Rate: 64% Maximum Tax Rate: 7%
21) Proportion of Total Benefits Charged:	17%	11%	9%	6%	57%	Minimum Tax Rate: 1.7% Maximum Tax Rate: 39%
22) Proportion of Total Estimated Contributions:	29%	14%	11%	7%	39%	Minimum Tax Rate: 5.8% Maximum Tax Rate: 19%

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# MISSISSIPPI 2016

## 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) %:	0.30 / 0.77	6) New Employer Tax Rate (%) <sup>1</sup> :	1.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.36 / 5.56	8) Average High Cost Multiple (1/1/2016):	1.79

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$111	Average For Every \$100 of Wages Paid \$0.30
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 \$1.27	Into the Trust Fund -\$0.27
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate 0.77%</p> <p>Minimum Adequate Financing Rate 0.59%</p> <p>13) % Difference From Min. Adeq. Finan. Rate <b>30%</b></p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	89	68%	\$103
15) Benefits Non-Charged:	26	20%	\$30
16) Benefits Charged to Inactive Employers:	8	6%	\$9
17) Total Reimbursable Benefits Paid	8	6%	
<b>Total:</b>	<b>\$132</b>	<b>100%</b>	<b>\$143</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	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%	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	87%	8%	2%	1%	2%	19%	2%
20) Proportion of Employers:	44%	21%	10%	5%	20%	67%	4%
21) Proportion of Total Benefits Charged:	31%	17%	12%	6%	34%	0.0%	30%
22) Proportion of Total Estimated Contributions:	44%	21%	10%	5%	20%	0.0%	17%

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# MISSOURI 2016

## 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) %:	0.56 / 1.84	6) New Employer Tax Rate (%) <sup>1</sup> :	3.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 9.75	8) Average High Cost Multiple (1/1/2016):	0.35

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$255	Average For Every \$100 of Wages Paid \$0.56
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 \$0.66	Into the Trust Fund \$0.34
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		

13) % Difference From Min. Adeq. Finan. Rate  
**-7%**

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	320	83%	\$153
15) Benefits Non-Charged:	38	10%	\$18
16) Benefits Charged to Inactive Employers:	2	0%	\$1
17) Total Reimbursable Benefits Paid	25	6%	
<b>Total:</b>	<b>\$384</b>	<b>100%</b>	<b>\$172</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%	111%

## 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 Tax Rate
19) Proportion of Total Wages:	64%	22%	8%	2%	4%	8%   1%
20) Proportion of Employers:	54%	22%	14%	3%	7%	22%   2%
21) Proportion of Total Benefits Charged:	21%	21%	19%	8%	31%	2%   12%
22) Proportion of Total Estimated Contributions:	28%	30%	17%	5%	20%	0%   9%

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# MONTANA 2016

## 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 (\$):	30,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.73 / 1.09	6) New Employer Tax Rate (%) <sup>1</sup> :	InAvg%
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 6.12	8) Average High Cost Multiple (1/1/2016):	1.48

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$284	Average For Every \$100 of Wages Paid \$0.73
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Maximum Rate \$1,867
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:		
	13) % Difference From Min. Adeq. Finan. Rate <b>-5%</b>	

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	69	68%	\$192
15) Benefits Non-Charged:	18	18%	\$50
16) Benefits Charged to Inactive Employers:	6	6%	\$17
17) Total Reimbursable Benefits Paid	8	8%	
<b>Total:</b>	<b>\$102</b>	<b>100%</b>	<b>\$259</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	4%	57%

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

	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at
19) Proportion of Total Wages:	52%	38%	2%	0%	8%	Tax Rate   Tax Rate 6%   1%
20) Proportion of Employers:	48%	38%	2%	0%	12%	Minimum Tax Rate   Maximum Tax Rate 19%   2%
21) Proportion of Total Benefits Charged:	10%	26%	4%	1%	59%	Minimum Tax Rate   Maximum Tax Rate 1%   12%
22) Proportion of Total Estimated Contributions:	18%	42%	3%	1%	36%	Minimum Tax Rate   Maximum Tax Rate 0%   6%

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# NEBRASKA 2016

## 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) %:	0.28 / 1.13	6) New Employer Tax Rate (%) <sup>1</sup> :	1.3
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 5.40	8) Average High Cost Multiple (1/1/2016):	1.69

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$117	Average For Every \$100 of Wages Paid \$0.28
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 \$0.92	Into the Trust Fund \$0.08
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:	<p>Current Avg. Tax Rate: 1.13%</p> <p>Minimum Adequate Financing Rate: 0.74%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: 52%</p>	

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount per Employee
14) Benefits Charged to Active Taxable Employers:	60	70%	\$82
15) Benefits Non-Charged:	15	17%	\$20
16) Benefits Charged to Inactive Employers:	5	6%	\$7
17) Total Reimbursable Benefits Paid	6	7%	
<b>Total:</b>	<b>\$86</b>	<b>100%</b>	<b>\$109</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:	12	15%	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%	Estimated Proportion of Each Category at	
19) Proportion of Total Wages:	81%	5%	3%	1%	0%	Tax Rate	Tax Rate
						4%	4%
20) Proportion of Employers:	79%	16%	3%	2%	0%	Minimum Tax Rate	Maximum Tax Rate
						13%	6%
21) Proportion of Total Benefits Charged:	42%	10%	35%	11%	2%	Minimum Tax Rate	Maximum Tax Rate
						1%	49%
22) Proportion of Total Estimated Contributions:		12%	13%	6%	1%	Minimum Tax Rate	Maximum Tax Rate
						0%	21%

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# NEVADA 2016

## 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 (\$):	28,200
5) Avg. Tax Rate (Total / Taxable Wages) % <sup>1</sup> :	1.09 / 1.97	6) New Employer Tax Rate (%) <sup>2</sup> :	3.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.25 / 5.40	8) Average High Cost Multiple (1/1/2016):	0.45

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$498	Average For Every \$100 of Wages Paid \$1.09
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$71	Maximum Rate \$1,523
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.61	Into the Trust Fund \$0.39
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:	<p>Current Avg. Tax Rate: 1.97%</p> <p>Minimum Adequate Financing Rate: 2.05%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: -4%</p>	

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	292	85%	\$275
15) Benefits Non-Charged:	20	6%	\$19
16) Benefits Charged to Inactive Employers:	24	7%	\$23
17) Total Reimbursable Benefits Paid	9	3%	
<b>Total:</b>	<b>\$345</b>	<b>100%</b>	<b>\$316</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	1%	93%

## 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 Tax Rate
19) Proportion of Total Wages:	15%	46%	25%	6%	9%	3%   4%
20) Proportion of Employers:	44%	22%	15%	6%	14%	16%   7%
21) Proportion of Total Benefits Charged:	2%	21%	27%	12%	39%	0%   23%
22) Proportion of Total Estimated Contributions:	5%	33%	28%	9%	24%	0%   13%

<sup>1</sup> All contribution estimates do not include the additional bond tax charged to employers to repay the state bond issue  
<sup>2</sup> See "New Employer Tax Rate Table" for more information

# NEW HAMPSHIRE 2016

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) %:	0.24 / 0.88	6) New Employer Tax Rate (%) <sup>1</sup> :	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 7.50	8) Average High Cost Multiple (1/1/2016):	1.11

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$129	Average For Every \$100 of Wages Paid \$0.24
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$14	Maximum Rate \$1,050
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:		
<p>Current Avg. Tax Rate: 0.88%</p> <p>Minimum Adequate Financing Rate: 1.38%</p> <p>13% Difference From Min. Adeq. Finan. Rate -36%</p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	51	77%	\$105
15) Benefits Non-Charged:	4	6%	\$8
16) Benefits Charged to Inactive Employers:	6	10%	\$13
17) Total Reimbursable Benefits Paid	5	7%	
	<b>Total:</b>	<b>\$66</b>	<b>100%</b>
			<b>\$127</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	0	1%	87%
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES						
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	
19) Proportion of Total Wages:	87%	8%	3%	3%	0%	Estimated Proportion of Each Category at Tax Rate   Tax Rate 3%   1%
20) Proportion of Employers:	83%	8%	4%	4%	0%	Minimum Tax Rate   Maximum Tax Rate 5%   1%
21) Proportion of Total Benefits Charged:	46%	21%	13%	21%	0%	Minimum Tax Rate   Maximum Tax Rate 0%   7%
22) Proportion of Total Estimated Contributions:	39%	18%	11%	15%	0%	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> See "New Employer Tax Rate Table" for more information

# NEW JERSEY 2016

## 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 (\$):	32,600
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.03 / 2.34	6) New Employer Tax Rate (%) <sup>1</sup> :	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.50 / 5.80	8) Average High Cost Multiple (1/1/2016):	0.33

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$643	Average For Every \$100 of Wages Paid \$1.03
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$163	Maximum Rate \$1,891
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.92	Into the Trust Fund \$0.08
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:	<p>Current Avg. Tax Rate: 2.34%</p> <p>Minimum Adequate Financing Rate: 3.14%</p> <p>13% Difference From Min. Adeq. Finan. Rate -25%</p>	

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,674	83%	\$535
15) Benefits Non-Charged:	171	8%	\$55
16) Benefits Charged to Inactive Employers:	41	2%	\$13
17) Total Reimbursable Benefits Paid	128	6%	
<b>Total:</b>	<b>\$2,015</b>	<b>100%</b>	<b>\$603</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	193	10%	47%

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

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

	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at Tax Rate
19) Proportion of Total Wages:	50%	29%	6%	5%	9%	3%   3%
20) Proportion of Employers:	55%	19%	3%	5%	17%	17%   6%
21) Proportion of Total Benefits Charged:	17%	21%	8%	10%	44%	1%   22%
22) Proportion of Total Estimated Contributions:	21%	26%	9%	11%	33%	1%   11%

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# NEW MEXICO 2016

## 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 (\$):	24,100
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.26 / 2.39	6) New Employer Tax Rate (%) <sup>1</sup> :	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.33 / 5.40	8) Average High Cost Multiple (1/1/2016):	0.70

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$508	Average For Every \$100 of Wages Paid \$1.26
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$80	Maximum Rate \$1,301
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.51	Into the Trust Fund \$0.49
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 2.39%</p> <p>Minimum Adequate Financing Rate: 1.82%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: 31%</p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	137	75%	\$222
15) Benefits Non-Charged:	21	11%	\$34
16) Benefits Charged to Inactive Employers:	0	0%	\$0
17) Total Reimbursable Benefits Paid	25	14%	
<b>Total:</b>	<b>\$183</b>	<b>100%</b>	<b>\$256</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$15	9%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 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%	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	39%	20%	8%	11%	22%	24%	3%
20) Proportion of Employers:	8%	13%	9%	16%	55%	63%	6%
21) Proportion of Total Benefits Charged:	3%	8%	5%	10%	73%	0.6%	32%
22) Proportion of Total Estimated Contributions:	8%	13%	9%	16%	55%	3.7%	9%

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# NEW YORK 2016

## 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 (\$):	10,700
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.62 / 3.48	6) New Employer Tax Rate (%) <sup>1</sup> :	3.0
7) Statutory Tax Rate (Minimum / Maximum)%:	1.10 / 8.50	8) Average High Cost Multiple (1/1/2016):	0.04

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$442	Average For Every \$100 of Wages Paid \$0.62
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$118	Maximum Rate \$910
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>Current Avg. Tax Rate: 3.48%</p> <p>Minimum Adequate Financing Rate: 5.09%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: <b>-32%</b></p>	

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	2,042	83%	\$311
15) Benefits Non-Charged:	80	3%	\$12
16) Benefits Charged to Inactive Employers:	104	4%	\$16
17) Total Reimbursable Benefits Paid	228	9%	
<b>Total:</b>	<b>\$2,455</b>	<b>100%</b>	<b>\$339</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:	449	20%	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
19) Proportion of Total Wages:	69%	19%	5%	7%	1%	Tax Rate 25%   Tax Rate 6%
20) Proportion of Employers:	75%	9%	4%	10%	2%	Minimum Tax Rate 54%   Maximum Tax Rate 9%
21) Proportion of Total Benefits Charged:	20%	17%	12%	44%	6%	Minimum Tax Rate 4%   Maximum Tax Rate 44%
22) Proportion of Total Estimated Contributions:	43%	22%	12%	21%	3%	Minimum Tax Rate 14%   Maximum Tax Rate 19%

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# NORTH CAROLINA 2016

## 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 (\$):	22,300
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.73 / 1.68	6) New Employer Tax Rate (%) <sup>1</sup> :	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.06 / 5.76	8) Average High Cost Multiple (1/1/2016):	0.57

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$343	Average For Every \$100 of Wages Paid \$0.01
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$13	Maximum Rate \$1,284
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.37	Into the Trust Fund \$0.63
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:	321	71%	\$97
15) Benefits Non-Charged:	70	15%	\$21
16) Benefits Charged to Inactive Employers:	38	8%	\$11
17) Total Reimbursable Benefits Paid	21	5%	
<b>Total:</b>	<b>\$450</b>	<b>100%</b>	<b>\$130</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:	0	0%	186%

## 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%	25%	11%	4%	6%
20) Proportion of Employers:	52%	19%	16%	3%	10%
21) Proportion of Total Benefits Charged:	20%	20%	18%	12%	30%
22) Proportion of Total Estimated Contributions:	27%	25%	18%	9%	21%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# NORTH DAKOTA 2016

## 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 (\$):	37,200
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.91 / 1.44	6) New Employer Tax Rate (%) <sup>1</sup> :	1.1
7) Statutory Tax Rate (Minimum / Maximum)%:	0.28 / 10.72	8) Average High Cost Multiple (1/1/2016):	0.79

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$448	Average For Every \$100 of Wages Paid \$0.91
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$104	Maximum Rate \$3,988
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.09	Into the Trust Fund -\$0.09
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">Current Avg. Tax Rate: 1.44%</p> <p style="text-align: center;">Minimum Adequate Financing Rate: 1.37%</p> <p style="text-align: right;">13) % Difference From Min. Adeq. Finan. Rate: 5%</p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	124	81%	\$353
15) Benefits Non-Charged:	24	16%	\$70
16) Benefits Charged to Inactive Employers:	2	1%	\$5
17) Total Reimbursable Benefits Paid	2	1%	\$5
<b>Total:</b>	<b>\$152</b>	<b>100%</b>	<b>\$428</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	3%	57%

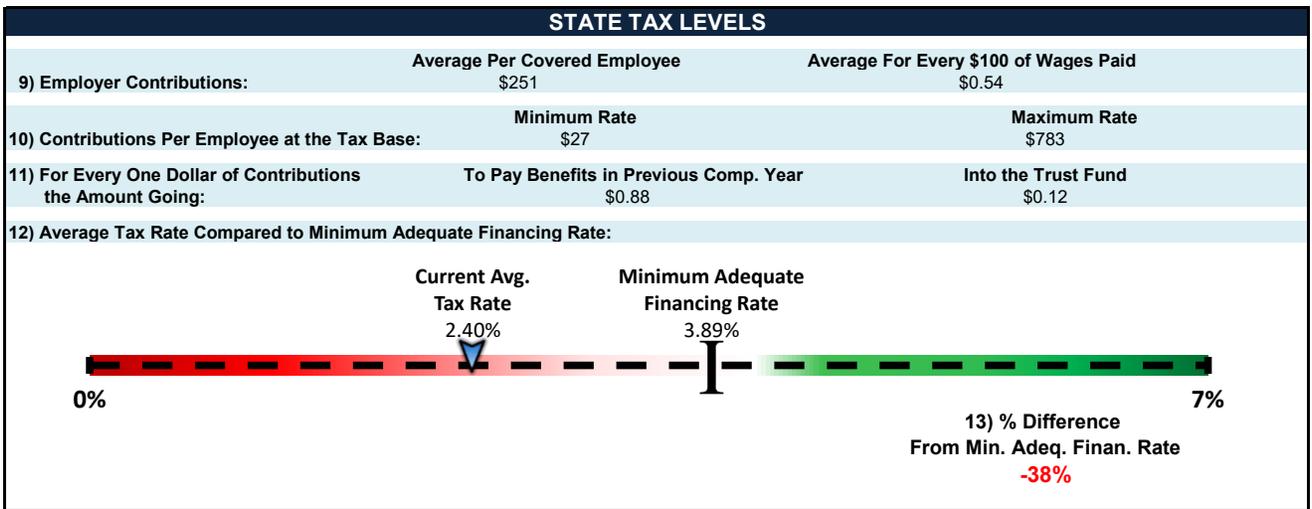
## DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	
19) Proportion of Total Wages:	82%	10%	2%	0%	6%	Estimated Proportion of Each Category at Tax Rate   Tax Rate
						45%   1%
20) Proportion of Employers:	85%	4%	3%	0%	8%	Minimum Tax Rate   Maximum Tax Rate
						60%   1%
21) Proportion of Total Benefits Charged:	27%	9%	4%	0%	60%	Minimum Tax Rate   Maximum Tax Rate
						21%   12%
22) Proportion of Total Estimated Contributions:	33%	13%	3%	0%	50%	Minimum Tax Rate   Maximum Tax Rate
						13%   6%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

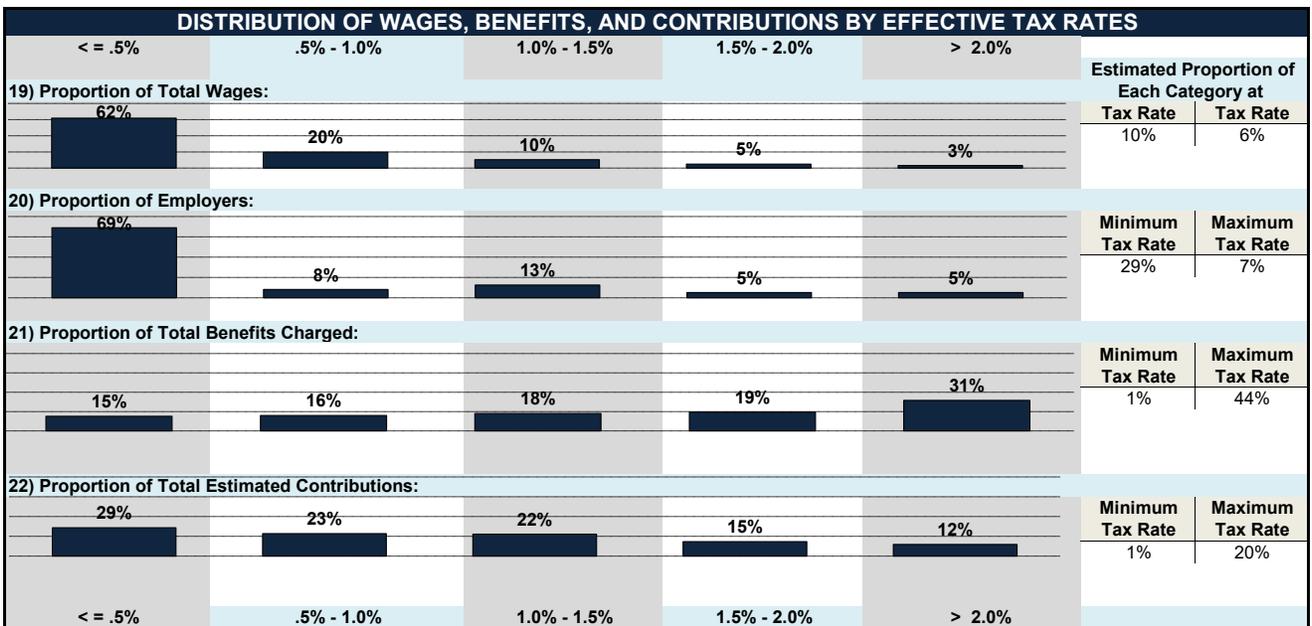
<sup>1</sup> See "New Employer Tax Rate Table" for more information

# OHIO 2016

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) %:	0.54 / 2.40	6) New Employer Tax Rate (%) <sup>1</sup> :	4.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30 / 8.70	8) Average High Cost Multiple (1/1/2016):	0.00



BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	782	82%	\$191
15) Benefits Non-Charged:	72	8%	\$18
16) Benefits Charged to Inactive Employers:	57	6%	\$14
17) Total Reimbursable Benefits Paid	47	5%	\$11
<b>Total:</b>	<b>\$958</b>	<b>100%</b>	<b>\$222</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:	120	13%	64%



<sup>1</sup> See "New Employer Tax Rate Table" for more information

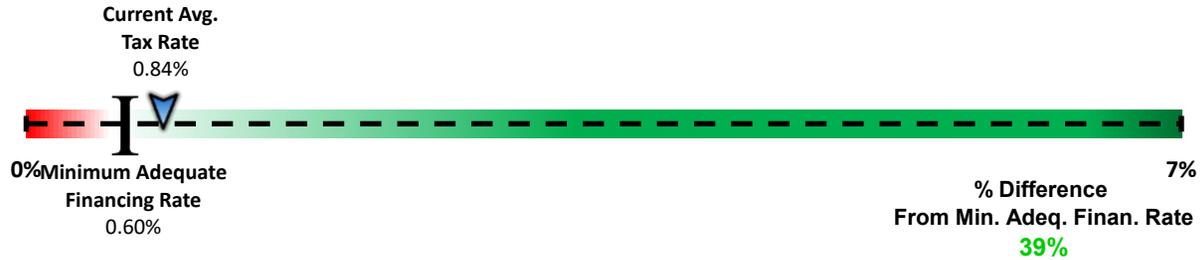
# OKLAHOMA 2016

## 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 (\$):	17,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.34 / 0.84	6) New Employer Tax Rate (%) <sup>1</sup> :	2.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 5.50	8) Average High Cost Multiple (1/1/2016):	2.01

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$146	Average For Every \$100 of Wages Paid \$0.34
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$18	Maximum Rate \$963
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.35	Into the Trust Fund -\$0.35
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:	195	69%	\$147
15) Benefits Non-Charged:	47	17%	\$35
16) Benefits Charged to Inactive Employers:	22	8%	\$17
17) Total Reimbursable Benefits Paid	18	6%	
<b>Total:</b>	<b>\$282</b>	<b>100%</b>	<b>\$199</b>
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.**

# OREGON 2016

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 (\$):	36,900	
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.33	/	2.22	6) New Employer Tax Rate (%) <sup>1</sup> :	2.6
7) Statutory Tax Rate (Minimum / Maximum)%:	1.40	/	5.40	8) Average High Cost Multiple (1/1/2016):	1.76

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$639	Average For Every \$100 of Wages Paid \$1.33
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$517	Maximum Rate \$1,993
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.53	Into the Trust Fund \$0.47
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 2.22%</p> <p>Minimum Adequate Financing Rate: 0.90%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: 147%</p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	391	75%	\$289
15) Benefits Non-Charged:	66	13%	\$49
16) Benefits Charged to Inactive Employers:	22	4%	\$16
17) Total Reimbursable Benefits Paid	43	8%	
<b>Total:</b>	<b>\$523</b>	<b>100%</b>	<b>\$355</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$9	2%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 29%

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:		22%	35%	25%	18%	Minimum Tax Rate: 16%, Maximum Tax Rate: 0%
20) Proportion of Employers:		60%	11%	10%	19%	Minimum Tax Rate: 58%, Maximum Tax Rate: 1%
21) Proportion of Total Benefits Charged:		1%	13%	25%	61%	Minimum Tax Rate: 0.2%, Maximum Tax Rate: 3%
22) Proportion of Total Estimated Contributions:		12%	30%	30%	28%	Minimum Tax Rate: 8.5%, Maximum Tax Rate: 0%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# PENNSYLVANIA 2016

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 (\$):	9,500
5) Avg. Tax Rate (Total / Taxable Wages) % <sup>1</sup> :	1.23	/	5.84	6) New Employer Tax Rate (%) <sup>2</sup> :
				3.7
7) Statutory Tax Rate (Minimum / Maximum)%:	2.80	/	10.89	8) Average High Cost Multiple (1/1/2016):
				0.21

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$637	Average For Every \$100 of Wages Paid \$1.23
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$266	Maximum Rate \$1,035
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: 5.84%</p> <p>Minimum Adequate Financing Rate: 7.20%</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:	1,653	78%	\$378
15) Benefits Non-Charged:	159	8%	\$36
16) Benefits Charged to Inactive Employers:	135	6%	\$31
17) Total Reimbursable Benefits Paid	160	8%	
<b>Total:</b>	<b>\$2,108</b>	<b>100%</b>	<b>\$445</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$298	15%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 46%

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES						
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:
19) Proportion of Total Wages:	0%	47%	29%	15%	9%	Minimum Tax Rate: 13% Maximum Tax Rate: 5%
20) Proportion of Employers:	0%	70%	11%	9%	11%	Minimum Tax Rate: 59% Maximum Tax Rate: 7%
21) Proportion of Total Benefits Charged:	0%	11%	20%	22%	47%	Minimum Tax Rate: 0.2% Maximum Tax Rate: 35%
22) Proportion of Total Estimated Contributions:	0%	32%	30%	21%	17%	Minimum Tax Rate: 8.9% Maximum Tax Rate: 10%

<sup>1</sup> All contribution estimates do not include the additional bond tax charged to employers to repay the state bond issue  
<sup>2</sup> See "New Employer Tax Rate Table" for more information

# PUERTO RICO 2016

## 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) %:	0.98 / 3.39	6) New Employer Tax Rate (%) <sup>1</sup> :	3.3
7) Statutory Tax Rate (Minimum / Maximum)%:	2.40 / 5.40	8) Average High Cost Multiple (1/1/2016):	0.98

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$254	Average For Every \$100 of Wages Paid \$0.98
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 \$0.99	Into the Trust Fund \$0.01
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">Current Avg. Tax Rate 3.39%</p> <p style="text-align: center;">Minimum Adequate Financing Rate 3.65%</p> <p style="text-align: right;">13) % Difference From Min. Adeq. Finan. Rate <b>-7%</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:	NA	NA	NA

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# RHODE ISLAND 2016

## 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 (\$):	22,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.45 / 3.42	6) New Employer Tax Rate (%) <sup>1</sup> :	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.69 / 9.79	8) Average High Cost Multiple (1/1/2016):	0.25

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$711	Average For Every \$100 of Wages Paid \$1.45
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$372	Maximum Rate \$2,154
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.56	Into the Trust Fund \$0.44
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">Minimum Adequate Financing Rate 4.06%</p> <p style="text-align: center;">Current Avg. Tax Rate 3.42%</p> <p style="text-align: right;">13) % Difference From Min. Adeq. Finan. Rate <b>-16%</b></p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	121	78%	\$339
15) Benefits Non-Charged:	15	9%	\$41
16) Benefits Charged to Inactive Employers:	7	5%	\$21
17) Total Reimbursable Benefits Paid	13	8%	\$40
<b>Total:</b>	<b>\$157</b>	<b>100%</b>	<b>\$400</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

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# SOUTH CAROLINA 2016

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 (\$):	14,000	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.53 / 1.51	6) New Employer Tax Rate (%) <sup>1</sup> :	1.6	
7) Statutory Tax Rate (Minimum / Maximum)%:	0.06 / 5.46	8) Average High Cost Multiple (1/1/2016):	0.37	

STATE TAX LEVELS		
9) Estimated Employer Contributions:	Average Per Covered Employee \$224	Average For Every \$100 of Wages Paid \$0.53
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$8	Maximum Rate \$764
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: 1.51%</p> <p style="text-align: center;">Minimum Adequate Financing Rate: 1.78%</p> <p style="text-align: right;">% Difference From Min. Adeq. Finan. Rate: <b>7%</b> <b>-15%</b></p>		

BENEFIT CHARGING				
	Amount	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:		150	80%	\$98
15) Benefits Non-Charged:		20	11%	\$13
16) Benefits Charged to Inactive Employers:		9	5%	\$6
17) Total Reimbursable Benefits Paid		9	5%	
<b>Total:</b>		<b>\$188</b>	<b>100%</b>	<b>\$116</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 Estimated Contributions from those Employers:	6	4%	88%	

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%	14%	12%	5%	3%	Estimated Proportion of Each Category at the Statutory: Minimum Tax Rate: 30% Maximum Tax Rate: 4%
20) Proportion of Employers:	78%	4%	6%	5%	4%	
21) Proportion of Total Benefits Charged:	14%	13%	24%	22%	27%	Minimum Tax Rate: 1% Maximum Tax Rate: 38%
22) Proportion of Total Estimated Contributions:	30%	19%	26%	14%	11%	Minimum Tax Rate: 10% Maximum Tax Rate: 13%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# SOUTH DAKOTA 2016

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) %:	0.29 / 0.76	6) New Employer Tax Rate (%) <sup>1</sup> :	1.2	
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 9.50	8) Average High Cost Multiple (1/1/2016):	1.54	

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$113	Average For Every \$100 of Wages Paid \$0.29
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 \$0.69	Into the Trust Fund \$0.31
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;"> <b>Current Avg. Tax Rate</b> 0.76%  <b>Minimum Adequate Financing Rate</b> 0.61%  <b>13) % Difference From Min. Adeq. Finan. Rate</b> 23%         </p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	20	76%	\$65
15) Benefits Non-Charged:	3	12%	\$10
16) Benefits Charged to Inactive Employers:	1	5%	\$5
17) Total Reimbursable Benefits Paid	2	7%	\$80
<b>Total: \$27 100% \$80</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%	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:	94%	3%	0%	0%	2%
20) Proportion of Employers:	93%	2%	1%	1%	3%
21) Proportion of Total Benefits Charged:	39%	14%	3%	3%	40%
22) Proportion of Total Estimated Contributions:	40%	10%	3%	3%	25%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# TENNESSEE 2016

## 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 (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.24 / 1.16	6) New Employer Tax Rate (%) <sup>1</sup> :	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.01 / 10.00	8) Average High Cost Multiple (1/1/2016):	0.83

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$115	Average For Every \$100 of Wages Paid \$0.24
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$1	Maximum Rate \$800
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.99	Into the Trust Fund \$0.01
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:	<p>Current Avg. Tax Rate: 1.16%</p> <p>Minimum Adequate Financing Rate: 1.84%</p> <p>13) % 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:	209	73%	\$91
15) Benefits Non-Charged:	33	11%	\$14
16) Benefits Charged to Inactive Employers:	28	10%	\$12
17) Total Reimbursable Benefits Paid	16	6%	
<b>Total:</b>	<b>\$286</b>	<b>100%</b>	<b>\$118</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%	126%

## 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
19) Proportion of Total Wages:	90%	4%	1%	1%	2%	Tax Rate   Tax Rate 5%   2%
20) Proportion of Employers:	87%	4%	2%	2%	5%	Minimum Tax Rate   Maximum Tax Rate 21%   4%
21) Proportion of Total Benefits Charged:	56%	10%	7%	8%	20%	Minimum Tax Rate   Maximum Tax Rate 1%   18%
22) Proportion of Total Estimated Contributions:	50%	10%	8%	9%	23%	Minimum Tax Rate   Maximum Tax Rate 0%   20%

<sup>1</sup> See "New Employer Tax Rate Table" for more information

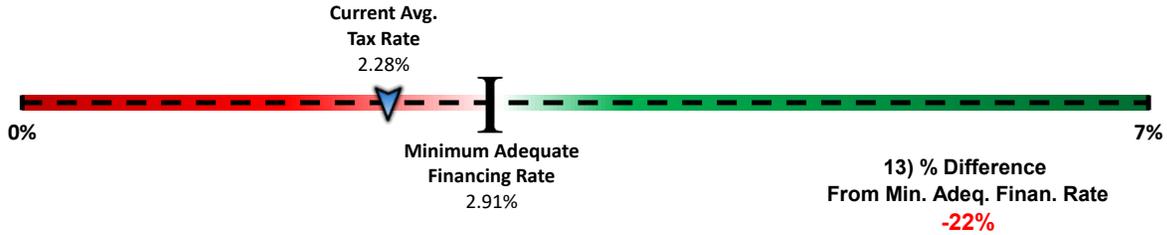
# TEXAS 2016

## 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> :	0.46 / 2.28	6) New Employer Tax Rate (%) <sup>2</sup> :	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.45 / 7.47	8) Average High Cost Multiple (1/1/2016):	0.29

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$249	Average For Every \$100 of Wages Paid \$0.46
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$41	Maximum Rate \$672
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.92	Into the Trust Fund \$0.08
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:	1,807	77%	\$189
15) Benefits Non-Charged:	421	18%	\$44
16) Benefits Charged to Inactive Employers:	5	0%	\$0
17) Total Reimbursable Benefits Paid	115	5%	\$0
<b>Total:</b>	<b>\$2,346</b>	<b>100%</b>	<b>\$233</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:	\$124	6%	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%	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	68%	22%	9%	1%	0%	18%	1%
20) Proportion of Employers:	88%	6%	6%	1%	0%	76%	2%
21) Proportion of Total Benefits Charged:	22%	32%	42%	4%	0%	0.2%	11%
22) Proportion of Total Estimated Contributions:	40%	33%	24%	3%	0%	4.2%	3%

<sup>1</sup> All contribution estimates do not include the additional bond tax charged to employers to repay the state bond issue  
<sup>2</sup> See "New Employer Tax Rate Table" for more information

# UTAH 2016

## 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 (\$):	32,200
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.40 / 0.70	6) New Employer Tax Rate (%) <sup>1</sup> :	InAvg%
7) Statutory Tax Rate (Minimum / Maximum)%:	0.20 / 7.20	8) Average High Cost Multiple (1/1/2016):	1.76

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$179	Average For Every \$100 of Wages Paid \$0.40
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$64	Maximum Rate \$2,318
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: 0.70%</p> <p>Minimum Adequate Financing Rate: 0.40%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: <b>75%</b></p>	

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	110	70%	\$105
15) Benefits Non-Charged:	30	19%	\$29
16) Benefits Charged to Inactive Employers:	11	7%	\$10
17) Total Reimbursable Benefits Paid	7	4%	
<b>Total:</b>	<b>\$159</b>	<b>100%</b>	<b>\$144</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. 110%

## 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%	13%	3%	2%	2%	Minimum Tax Rate: 30% Maximum Tax Rate: 0%
20) Proportion of Employers:	75%	6%	2%	2%	3%	Minimum Tax Rate: 75% Maximum Tax Rate: 0%
21) Proportion of Total Benefits Charged:	32%	27%	10%	10%	22%	Minimum Tax Rate: 1.4% Maximum Tax Rate: 3%
22) Proportion of Total Estimated Contributions:	45%	23%	8%	8%	17%	Minimum Tax Rate: 9.3% Maximum Tax Rate: 2%

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# VERMONT 2016

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 (\$):	16,800	
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.46	/	3.75	6) New Employer Tax Rate (%) <sup>1</sup> :	InAvg%
7) Statutory Tax Rate (Minimum / Maximum)%:	1.30	/	8.40	8) Average High Cost Multiple (1/1/2016):	1.27

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$628	Average For Every \$100 of Wages Paid \$1.46
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$218	Maximum Rate \$1,411
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.47	Into the Trust Fund \$0.53
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 3.75%</p> <p>Minimum Adequate Financing Rate: 2.39%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: 57%</p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	48	68%	\$221
15) Benefits Non-Charged:	8	12%	\$39
16) Benefits Charged to Inactive Employers:	8	11%	\$35
17) Total Reimbursable Benefits Paid	7	10%	
<b>Total:</b>	<b>\$71</b>	<b>100%</b>	<b>\$295</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$7	11%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 52%

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES						
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:
19) Proportion of Total Wages:	0%	50%	10%	14%	25%	Minimum Tax Rate: 30% Maximum Tax Rate: 2%
20) Proportion of Employers:	0%	72%	3%	4%	22%	Minimum Tax Rate: 66% Maximum Tax Rate: 5%
21) Proportion of Total Benefits Charged:	0%	3%	3%	6%	87%	Minimum Tax Rate: 0.2% Maximum Tax Rate: 31%
22) Proportion of Total Estimated Contributions:	0%	23%	9%	16%	51%	Minimum Tax Rate: 10.6% Maximum Tax Rate: 5%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# VIRGINIA 2016

## 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) %:	0.33 / 1.86	6) New Employer Tax Rate (%) <sup>1</sup> :	2.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.17 / 6.27	8) Average High Cost Multiple (1/1/2016):	0.67

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$180	Average For Every \$100 of Wages Paid \$0.33
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$14	Maximum Rate \$502
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 1.86%</p> <p style="text-align: center;">Minimum Adequate Financing Rate 2.05%</p> <p style="text-align: right;">13) % Difference From Min. Adeq. Finan. Rate <b>-10%</b></p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee								
14) Benefits Charged to Active Taxable Employers:	353	85%	\$123								
15) Benefits Non-Charged:	26	6%	\$9								
16) Benefits Charged to Inactive Employers:	19	4%	\$7								
17) Total Reimbursable Benefits Paid	19	4%	\$7								
<b>Total:</b>	<b>\$417</b>	<b>100%</b>	<b>\$138</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%; text-align: center;">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 style="text-align: center;">\$16</td> <td style="text-align: center;">4%</td> <td style="text-align: center;">88%</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:	\$16	4%	88%
	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:	\$16	4%	88%								

## 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:	80%	15%	5%	0%	0%	Estimated Proportion of Each Category at the Statutory:	
						Minimum Tax Rate	Maximum Tax Rate
						19%	7%
20) Proportion of Employers:	88%	6%	6%	0%	0%	Minimum Tax Rate	Maximum Tax Rate
						74%	7%
21) Proportion of Total Benefits Charged:	38%	30%	30%	2%	0%	Minimum Tax Rate	Maximum Tax Rate
						0.3%	38%
22) Proportion of Total Estimated Contributions:	47%	31%	20%	1%	0%	Minimum Tax Rate	Maximum Tax Rate
						1.6%	24%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%		

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# VIRGIN ISLANDS 2016

## 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 (\$):	23,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.53 / 1.57	6) New Employer Tax Rate (%) <sup>1</sup> :	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 6.00	8) Average High Cost Multiple (1/1/2016):	0.00

## STATE TAX LEVELS

	Average Per Covered Employee	Average For Every \$100 of Wages Paid
9) Employer Contributions:	\$319	\$0.53
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$345	Maximum Rate \$1,380
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.17	Into the Trust Fund -\$0.17
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate 1.57%</p> <p>Minimum Adequate Financing Rate 5.62%</p> <p>13) % Difference From Min. Adeq. Finan. Rate -72%</p>		

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# WASHINGTON 2016

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 (\$):	44,000	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.70	/	1.24	6) New Employer Tax Rate (%) <sup>1</sup> :	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10	/	5.70	8) Average High Cost Multiple (1/1/2016):	1.31

STATE TAX LEVELS			
9) Employer Contributions:	Average Per Covered Employee	Average For Every \$100 of Wages Paid	
	\$414	\$0.70	
10) Contributions Per Employee at the Tax Base:	Minimum Rate	Maximum Rate	
	\$44	\$2,508	
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.81	\$0.19	
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:			
<p>Current Avg. Tax Rate: 1.24%</p> <p>Minimum Adequate Financing Rate: 1.47%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: -16%</p>			

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	645	73%	\$271
15) Benefits Non-Charged:	98	11%	\$41
16) Benefits Charged to Inactive Employers:	88	10%	\$37
17) Total Reimbursable Benefits Paid	56	6%	
<b>Total:</b>	<b>\$887</b>	<b>100%</b>	<b>\$349</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	NA	NA	NA
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# WEST VIRGINIA 2016

## 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) %:	0.92 / 2.79	6) New Employer Tax Rate (%) <sup>1</sup> :	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 7.50	8) Average High Cost Multiple (1/1/2016):	0.25

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$366	Average For Every \$100 of Wages Paid \$0.92
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$180	Maximum Rate \$900
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.10	Into the Trust Fund -\$0.10
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:	<p>Current Avg. Tax Rate 2.79%</p> <p>Minimum Adequate Financing Rate 3.95%</p> <p>13) % Difference From Min. Adeq. Finan. Rate <b>-29%</b></p>	

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	162	77%	\$308
15) Benefits Non-Charged:	17	8%	\$32
16) Benefits Charged to Inactive Employers:	22	11%	\$42
17) Total Reimbursable Benefits Paid	8	4%	
<b>Total:</b>	<b>\$209</b>	<b>100%</b>	<b>\$381</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:	46	23%	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
19) Proportion of Total Wages:	10%	63%	14%	3%	9%	Tax Rate 26%   7%
20) Proportion of Employers:	15%	57%	13%	4%	11%	Minimum Tax Rate 40%   Maximum Tax Rate 9%
21) Proportion of Total Benefits Charged:	1%	20%	13%	7%	59%	Minimum Tax Rate 4%   Maximum Tax Rate 54%
22) Proportion of Total Estimated Contributions:	4%	45%	19%	6%	25%	Minimum Tax Rate 14%   Maximum Tax Rate 20%

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# WISCONSIN 2016

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) %:	0.81 / 2.55	6) New Employer Tax Rate (%) <sup>1</sup> :	3.1
7) Statutory Tax Rate (Minimum / Maximum)%:	0.05 / 12.00	8) Average High Cost Multiple (1/1/2016):	0.43

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$364	Average For Every \$100 of Wages Paid \$0.81
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$7	Maximum Rate \$1,680
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>Minimum Adequate Financing Rate: 3.07%</p> <p>Current Avg. Tax Rate: 2.55%</p> <p>13% Difference From Min. Adeq. Finan. Rate</p> <p>-17%</p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	456	76%	\$208
15) Benefits Non-Charged:	100	17%	\$46
16) Benefits Charged to Inactive Employers:	6	1%	\$3
17) Total Reimbursable Benefits Paid	36	6%	
<b>Total:</b>	<b>\$597</b>	<b>100%</b>	<b>\$257</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	37	7%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 59%

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES						
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	
19) Proportion of Total Wages:	42%	37%	7%	7%	6%	Estimated Proportion of Each Category at Tax Rate   Tax Rate
20) Proportion of Employers:	57%	16%	7%	9%	11%	Minimum Tax Rate   Maximum Tax Rate
21) Proportion of Total Benefits Charged:	8%	17%	7%	16%	52%	Minimum Tax Rate   Maximum Tax Rate
22) Proportion of Total Estimated Contributions:	16%	30%	12%	16%	26%	Minimum Tax Rate   Maximum Tax Rate
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

<sup>1</sup> See "New Employer Tax Rate Table" for more information

# WYOMING 2016

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 (\$):	25,500	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.68	/	1.30	6) New Employer Tax Rate (%) <sup>1</sup> :	InAvg%
7) Statutory Tax Rate (Minimum / Maximum)%:	0.27	/	8.77	8) Average High Cost Multiple (1/1/2016):	2.42

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$298	Average For Every \$100 of Wages Paid \$0.68
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$69	Maximum Rate \$2,236
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.11	Into the Trust Fund -\$0.11
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 1.30%</p> <p>Minimum Adequate Financing Rate: 0.89%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: 46%</p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	53	75%	\$247
15) Benefits Non-Charged:	10	14%	\$45
16) Benefits Charged to Inactive Employers:	4	6%	\$19
17) Total Reimbursable Benefits Paid	4	5%	
<b>Total:</b>	<b>\$71</b>	<b>100%</b>	<b>\$310</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$5	7%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 35%

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:	24%	20%	7%	5%	4%	Minimum Tax Rate: 1% Maximum Tax Rate: 1%
20) Proportion of Employers:	82%	8%	3%	3%	5%	Minimum Tax Rate: 76% Maximum Tax Rate: 2%
21) Proportion of Total Benefits Charged:	7%	22%	16%	16%	39%	Minimum Tax Rate: 1.1% Maximum Tax Rate: 14%
22) Proportion of Total Estimated Contributions:	31%	22%	13%	13%	21%	Minimum Tax Rate: 17.2% Maximum Tax Rate: 4%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

<sup>1</sup> See "New Employer Tax Rate Table" for more information

Summary of State Contribution Levels

2016

Table 1

STATE	CONTRIBUTIONS Avg. Per Cov. Employee	CONTRIBUTIONS PER EMPLOYEE AT THE TAXABLE WAGE BASE	
		AT MINIMUM RATE	AT MAXIMUM RATE
		(\$)	(\$)
ALABAMA	\$155	47	539
ALASKA	\$630	397	2,144
ARIZONA	\$209	2	624
ARKANSAS	\$273	60	768
CALIFORNIA	\$425	91	378
COLORADO	\$304	76	994
CONNECTICUT	\$605	285	1,020
DELAWARE	\$309	19	1,480
DISTRICT OF COLUMBIA	\$315	144	630
FLORIDA	\$131	7	378
GEORGIA	\$216	2	513
HAWAII	\$300	0	2,363
IDAHO	\$316	158	2,009
ILLINOIS	\$433	71	1,004
INDIANA	\$246	48	710
IOWA	\$391	0	2,264
KANSAS	\$200	28	1,064
KENTUCKY	\$354	102	1,020
LOUISIANA	\$149	8	477
MAINE	\$266	68	648
MARYLAND	\$265	26	638
MASSACHUSETTS	\$497	110	1,670
MICHIGAN	\$383	5	927
MINNESOTA	\$353	31	2,790
MISSISSIPPI	\$174	119	756
MISSOURI	\$255	0	1,268
MONTANA	\$284	0	1,867
NEBRASKA	\$117	0	486
NEVADA	\$498	71	1,523
NEW HAMPSHIRE	\$129	14	1,050
NEW JERSEY	\$643	163	1,891
NEW MEXICO	\$508	80	1,301
NEW YORK	\$442	118	910
NORTH CAROLINA	\$343	13	1,284
NORTH DAKOTA	\$448	104	3,988
OHIO	\$251	27	783
OKLAHOMA	\$146	18	963
OREGON	\$639	517	1,993
PENNSYLVANIA	\$637	266	1,035
PUERTO RICO	\$254	168	378
RHODE ISLAND	\$711	372	2,154
SOUTH CAROLINA	\$224	8	764
SOUTH DAKOTA	\$113	0	1,425
TENNESSEE	\$115	1	800
TEXAS	\$249	41	672
UTAH	\$179	64	2,318
VERMONT	\$628	218	1,411
VIRGIN ISLANDS	\$319	345	1,380
VIRGINIA	\$180	14	502
WASHINGTON	\$414	44	2,508
WEST VIRGINIA	\$366	180	900
WISCONSIN	\$364	7	1,680
WYOMING	\$298	69	2,236

Summary of State Contribution Levels

2016

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	1.6%	2.03%	-20.7%
ALASKA	\$0.74	\$0.26	1.9%	1.94%	-0.7%
ARIZONA	\$0.57	\$0.43	2.3%	2.83%	-17.8%
ARKANSAS	\$0.76	\$0.24	2.1%	2.32%	-10.4%
CALIFORNIA	\$0.91	\$0.09	4.6%	7.93%	-41.6%
COLORADO	\$0.71	\$0.29	2.1%	2.42%	-15.3%
CONNECTICUT	\$0.86	\$0.14	3.7%	4.79%	-22.2%
DELAWARE	\$0.67	\$0.33	1.7%	2.56%	-34.0%
DISTRICT OF COLUMBIA	\$0.74	\$0.26	2.7%	2.72%	-1.9%
FLORIDA	\$0.68	\$0.32	1.5%	1.67%	-12.2%
GEORGIA	\$0.55	\$0.45	1.9%	2.01%	-7.3%
HAWAII	\$0.95	\$0.05	1.0%	1.47%	-33.2%
IDAHO	\$0.56	\$0.44	1.2%	1.10%	9.6%
ILLINOIS	\$0.81	\$0.19	3.1%	3.80%	-19.0%
INDIANA	\$0.57	\$0.43	2.2%	3.11%	-28.3%
IOWA	\$0.75	\$0.25	1.6%	1.57%	3.2%
KANSAS	\$0.97	\$0.03	1.1%	1.48%	-24.1%
KENTUCKY	\$0.65	\$0.35	3.0%	3.67%	-18.3%
LOUISIANA	\$0.84	\$0.16	1.6%	1.72%	-9.7%
MAINE	\$1.02	(\$0.02)	2.0%	2.52%	-19.4%
MARYLAND	\$1.08	(\$0.08)	2.5%	3.54%	-28.9%
MASSACHUSETTS	\$0.99	\$0.01	2.7%	4.14%	-35.1%
MICHIGAN	\$0.64	\$0.36	3.6%	3.68%	-2.7%
MINNESOTA	\$0.87	\$0.13	1.3%	1.47%	-8.9%
MISSISSIPPI	\$2.10	(\$1.10)	2.2%	0.59%	-20.1%
MISSOURI	\$0.66	\$0.34	1.8%	1.97%	-6.8%
MONTANA	\$0.88	\$0.12	1.1%	1.14%	-4.6%
NEBRASKA	\$0.92	\$0.08	1.1%	0.74%	52.2%
NEVADA	\$0.61	\$0.39	2.0%	2.05%	-4.0%
NEW HAMPSHIRE	\$0.95	\$0.05	0.9%	1.38%	-36.2%
NEW JERSEY	\$0.92	\$0.08	2.3%	3.14%	-25.4%
NEW MEXICO	\$0.51	\$0.49	2.4%	1.82%	-15.0%
NEW YORK	\$0.75	\$0.25	3.5%	5.09%	-31.6%
NORTH CAROLINA	\$0.37	\$0.63	1.7%	1.53%	9.3%
NORTH DAKOTA	\$1.09	(\$0.09)	1.4%	1.37%	5.3%
OHIO	\$0.88	\$0.12	2.4%	3.89%	-38.4%
OKLAHOMA	\$1.35	(\$0.35)	0.8%	0.60%	39.3%
OREGON	\$0.53	\$0.47	2.2%	0.90%	147.2%
PENNSYLVANIA	\$0.69	\$0.31	5.8%	7.20%	-18.9%
PUERTO RICO	\$0.99	\$0.01	3.4%	3.65%	-7.1%
RHODE ISLAND	\$0.56	\$0.44	3.4%	4.06%	-16.0%
SOUTH CAROLINA	\$0.50	\$0.50	1.5%	1.78%	-15.2%
SOUTH DAKOTA	\$0.69	\$0.31	0.8%	0.61%	23.2%
TENNESSEE	\$0.99	\$0.01	1.2%	1.84%	-36.8%
TEXAS	\$0.92	\$0.08	2.3%	2.91%	-21.7%
UTAH	\$0.76	\$0.24	0.7%	0.40%	75.0%
VERMONT	\$0.47	\$0.53	3.8%	2.39%	56.6%
VIRGIN ISLANDS	\$1.17	(\$0.17)	1.6%	5.62%	-72.1%
VIRGINIA	\$0.75	\$0.25	1.9%	2.05%	-9.5%
WASHINGTON	\$0.81	\$0.19	1.2%	1.47%	-15.9%
WEST VIRGINIA	\$1.10	(\$0.10)	2.8%	3.95%	-29.4%
WISCONSIN	\$0.70	\$0.30	2.5%	3.07%	-17.0%
WYOMING	\$1.11	(\$0.11)	1.3%	0.89%	46.3%

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	81%	11%	4%	5%	9%
ALASKA	NA	92%	NA	8%	NA
ARIZONA	83%	6%	3%	8%	0%
ARKANSAS	68%	12%	12%	7%	6%
CALIFORNIA	80%	4%	5%	10%	15%
COLORADO	81%	7%	6%	7%	3%
CONNECTICUT	85%	4%	3%	8%	11%
DELAWARE	73%	12%	3%	12%	NA
DISTRICT OF COLUMBIA	78%	3%	4%	15%	3%
FLORIDA	66%	21%	8%	5%	0%
GEORGIA	86%	5%	5%	4%	0%
HAWAII	73%	12%	7%	7%	5%
IDAHO	79%	8%	7%	6%	0%
ILLINOIS	87%	5%	3%	5%	9%
INDIANA	84%	1%	7%	7%	0%
IOWA	82%	14%	0%	4%	0%
KANSAS	79%	14%	5%	3%	4%
KENTUCKY	85%	5%	4%	6%	6%
LOUISIANA	83%	10%	1%	6%	3%
MAINE	80%	12%	1%	7%	20%
MARYLAND	72%	16%	4%	9%	2%
MASSACHUSETTS	80%	8%	4%	8%	16%
MICHIGAN	85%	7%	3%	5%	14%
MINNESOTA	77%	7%	4%	12%	9%
MISSISSIPPI	70%	17%	9%	4%	30%
MISSOURI	83%	10%	0%	6%	0%
MONTANA	68%	18%	6%	8%	4%
NEBRASKA	70%	17%	6%	7%	15%
NEVADA	85%	6%	7%	3%	1%
NEW HAMPSHIRE	77%	6%	10%	7%	1%
NEW JERSEY	83%	8%	2%	6%	10%
NEW MEXICO	75%	11%	0%	14%	19%
NEW YORK	83%	3%	4%	9%	20%
NORTH CAROLINA	71%	15%	8%	5%	0%
NORTH DAKOTA	81%	16%	1%	1%	3%
OHIO	82%	8%	6%	5%	13%
OKLAHOMA	69%	17%	8%	6%	NA
OREGON	75%	13%	4%	8%	2%
PENNSYLVANIA	78%	8%	6%	8%	15%
PUERTO RICO	NA	NA	NA	NA	NA
RHODE ISLAND	78%	9%	5%	8%	NA
SOUTH CAROLINA	80%	11%	5%	5%	4%
SOUTH DAKOTA	76%	12%	5%	7%	2%
TENNESSEE	73%	11%	10%	6%	0%
TEXAS	77%	18%	0%	5%	6%
UTAH	70%	19%	7%	4%	0%
VERMONT	68%	12%	11%	10%	11%
VIRGIN ISLANDS	NA	NA	NA	NA	NA
VIRGINIA	85%	6%	4%	4%	4%
WASHINGTON	73%	NA	10%	6%	NA
WEST VIRGINIA	77%	8%	11%	4%	23%
WISCONSIN	76%	17%	1%	6%	7%
WYOMING	75%	14%	6%	5%	7%

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	InAvg%	Average industry rate, or average for all employers if undetermined industry
ARIZONA	2.0%	
ARKANSAS	2.9%	
CALIFORNIA	3.4%	
COLORADO	1.7%	Greater of 1.7%, actual rate if higher. Construction industry pays average industry rate
CONNECTICUT	4.3%	Higher of 1% or state's 5-year benefit cost rate
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%	1.7%-5.2% based on schedule in effect
IDAHO	1.6%	1% - 3.36% based on fund balance calculation
ILLINOIS	InAvg%	Industry average rate up to 5.4%
INDIANA	2.5%	1.60% new governmental employers IA
IOWA	1.0%	8.0% new construction employers and 1.0% new non-construction employers
KANSAS	2.7%	6.0% construction employers
KENTUCKY	2.7%	Foreign & domestic construction firms receive maximum rate
LOUISIANA	InAvg%	Industry average
MAINE	1.0%	Predetermined yield if higher
MARYLAND	2.6%	Foreign contractors assigned average industry rate
MASSACHUSETTS	2.8%	New construction employers pay industry average
MICHIGAN	2.7%	Construction employers receive industry rate
MINNESOTA	1.4%	Higher of 1% or state's 4-year benefit cost rate
MISSISSIPPI	1.2%	1% - 1.2% depending on years of liability
MISSOURI	3.5%	3.51% or InAvg; 1.3% for non-profits
MONTANA	InAvg%	Greater of 3.51% or InAvg; new construction employers pay 4.92%
NEBRASKA	1.3%	lesser of 2.5% or average combined tax rate; construction 2.6%
NEVADA	3.0%	
NEW HAMPSHIRE	2.7%	
NEW JERSEY	3.4%	
NEW MEXICO	2.0%	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	1.0%	
NORTH DAKOTA	1.1%	Higher of 90% of the positive employer max rate or 1.0%; 5.4% for construction
OHIO	2.7%	Average rate for all employers if higher
OKLAHOMA	2.2%	Higher of 1% or the average contribution rate paid by all employers
OREGON	2.6%	
PENNSYLVANIA	3.7%	10.19% new construction employers
PUERTO RICO	3.3%	2.7% - 3.4% based upon the rate schedule in effect
RHODE ISLAND	2.7%	1% up to 4.2%
SOUTH CAROLINA	1.6%	Rate applicable to rate class 12
SOUTH DAKOTA	1.2%	1.2% for first year, 1.0% for second if positive balance
TENNESSEE	2.7%	Construction 7.0%; sect 33 mfg. 5.5%; mining 5.0%
TEXAS	2.7%	Construction employers receive 6.0%
UTAH	InAvg%	Greater of 2.7% or industry average
VERMONT	InAvg%	Industry average or rate for rate class eleven, whichever is lower
VIRGIN ISLANDS	2.0%	
VIRGINIA	2.5%	
WASHINGTON	1.0%	Greater of predetermined yield or 1.0%
WEST VIRGINIA	2.7%	Construction and foreign entities pay 7.5%
WISCONSIN	3.1%	General employers 3.05% - 3.25%; construction 4.4% - 4.55%
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 Measures

1) Type of Experience Rating Method:

### Descriptions

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).

- |   |  |
|---|--|
| <p><b>c) The Contributions from Maximum rated employers as a Percent of their Charged Benefits:</b></p> | <p><b>The amount of contributions from maximum rated employers divided by the total charged benefits from these employers.</b></p> |
|---|--|

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

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