3/1/2018 - Revised labels on the "Average Tax Rate Compared to Minimum Adequate Financing Rate" chart


- **Highlights**
- **State Summary Tables**
  - State Contribution Levels (Chart 1)
  - State Contribution Levels (Chart 2)
  - Summary of Employer Benefit Assignments (Chart 3)
  - New Employer Tax Rates

- **Individual State Data Sheets**
- **Definitions**

**View this report online at:**
Click on desired state:

Note: Blank cells appearing in any section of this report indicates that information is unavailable.
The measures in this report describe the 2017 tax rate year amounts for each state. Forty-six states and three jurisdictions have employer tax rates that were assigned beginning in January 1, 2017 and went to December 31, 2017. Four states have employer tax rates that were assigned from July 1, 2016 to June 30, 2017. For this period:

- On average UI taxable employers paid $313 per employee in UI taxes, which was equivalent to $0.60 per every hundred dollars paid in wages. This is a 7% decrease from 2016, when employers paid an average of $336 per employee.

- Sixty-two percent of taxable employers paid a total UI tax bill at or below $0.50 per hundred dollars of wages paid, (eight states had a minimum tax rate of 0% assigned to employers). On the higher end, six percent of taxable employers paid a UI tax bill that was over $2.00 per hundred dollars paid in wages.

- Six 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).
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 effectively evaluating a state’s UI tax structure. The individual state metrics 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 Tax Levels, followed by five variables on the Benefits Assigned to Individual Employer Experience Rating measures, and concluding with 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 1) experience rating method to apply in the formulation of employers’ tax rates. The majority of states, thirty-one, 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, which exclusively uses the benefits assigned to individual employers in the rate formulation. Two states use the Benefit Wage Ratio method, which is based on assigning the prior wages earned of claimants to employers for rate assignment. One state employs the Payroll Decline method, which is based on measuring the difference in payroll decreases by quarter to measure experience and assign tax rates.

In addition to the type of experience rating method, states differ in the 2) 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 to place employers in tax rate groups.

Of the states that assign a claimant’s benefits back to an employer to be used in their experience rating formulation (three states do not assign benefits back to individual employers at all) all use one of three 3) types of assignment methods. For claimants with multiple recent employers, thirteen states 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 4) **taxable wage base** is the maximum amount of an employee’s yearly total wages that can be taxed for Unemployment Insurance purposes in the state. The 5) **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 7) **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 7) **maximum rate** is the rate on taxable wages that is assigned to the employers laying off the most employees. The 6) **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. For all states this is a flat rate applied to all new employers.

**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 9) **contribution per covered employee** translates the average tax rate into a dollar figure to give a nominal view of this rate. Likewise, the 9) **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 10) **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 11) **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.

In an attempt to measure the adequacy of a state's level of taxation it is necessary to arrive at a standard level of taxation which can be used as a level of comparison. In this report a \textsuperscript{12}\textbf{comparison is made between the state's average tax rate for the year against the Minimum Adequate Level of Financing (AFR)}. The minimum adequate level of financing is calculated as the tax rate equal to the amount needed to cover the state's total benefit payments (average level of last six years) plus a solvency amount (difference between the state's current trust fund level (including loans) and the recommended minimum adequate level (a trust fund level equivalent to a 1.0 Average High Cost Multiple, which was recommended by the Advisory Council on Unemployment Insurance (1996)) divided by five (for the increment over the next five years)). The \textsuperscript{13}\textbf{percentage difference between the state's average tax rate and the Minimum Adequate Financing Rate} shows how the state's current level of financing compares to the determined adequate level. A large negative number corresponds to a level of financing that is well below adequate. This measure can be combined with the level of solvency (Average High Cost Multiple) to suggest that a state may have an inadequate level of taxation if they have a large negative difference from the adequate financing rate and a low level of solvency.

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

\textbf{Benefits Assigned to Individual Employer’s Experience Rating}

Of the \textsuperscript{14}\textbf{total benefits paid}, all but three states assign a portion of these benefits paid to a so called "responsible" employer in order to formulate an experience rate and assign an individual tax rate. The \textsuperscript{15}\textbf{total amount of benefits paid that are 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. Also, because of the various methods of assigning the so called socialized benefits back to employers, it is not necessarily true that a state with a relatively higher level of total benefits assigned to individual employers has a greater degree of experience rating.

The benefits assigned to individual employers are important for comparing yearly fluctuations in each category and comparing against estimated overall contribution levels. The level of \textsuperscript{16}\textbf{Benefits assigned to Inactive employers} shows the amount of benefits that have been assigned to employers that are no longer in business or considered active employers. A large proportion of inactive benefits may indicate more turbulent economic conditions or a changing pattern of employment composition. \textsuperscript{17}\textbf{Reimbursable benefits} reflect the portion of benefits paid to claimants...
from federal, state and local governments, and non-profit organizations, (these benefits are not included in the amount of total benefits paid value which is just from taxable employers).

All states limit the liability of the worst rated employers (those laying off the most employees) by putting a cap on how high the maximum tax rate may go. Due to this cap there will be a difference between the **amount the 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 difference between these two values is often referred to as “ineffective benefit charges”, this amount is shown both as a nominal amount and as a percentage of the total benefits paid in the year. A higher percentage may indicate a serious financing issue that is attributable to a low level of the state’s maximum tax rate.

**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 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 2017

#### STATE TAX LEVELS

**Avg. Tax Rate (Total / Taxable Wages) %:** 0.60 / 2.27

<table>
<thead>
<tr>
<th>Employer Contributions:</th>
<th>Average Per Covered Employee</th>
<th>Average For Every $100 of Wages Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$313</td>
<td>$0.60</td>
</tr>
</tbody>
</table>

**Average Contributions Per Employee at the State Tax Base:**

<table>
<thead>
<tr>
<th>Minimum Rate</th>
<th>Maximum Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>$85</td>
<td>$1,279</td>
</tr>
</tbody>
</table>

**For Every One Dollar of Contributions the Amount Going:**

<table>
<thead>
<tr>
<th>To Pay Benefits in Previous Comp. Year</th>
<th>Into the Trust Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.86</td>
<td>$0.14</td>
</tr>
</tbody>
</table>

#### State Average Tax Rate Compared to State Minimum Adequate Financing Rate:

<table>
<thead>
<tr>
<th>Number of States</th>
<th>Percent Difference of State Average Tax Rate from State Minimum Adequate Financing Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>-75% to -30%</td>
<td>13 States with Average Tax Rates Below a Minimum Adequate Financing Rate</td>
</tr>
<tr>
<td>-30% to 0%</td>
<td>10 States With an Average Tax Rate Above a Minimum Adequate Financing Rate</td>
</tr>
<tr>
<td>0% to 10%</td>
<td>15 States</td>
</tr>
<tr>
<td>10% to 145%</td>
<td>8 States</td>
</tr>
<tr>
<td>145% to 300%</td>
<td>7 States</td>
</tr>
</tbody>
</table>

#### BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

<table>
<thead>
<tr>
<th>Total Benefits Paid</th>
<th>Benefits Assigned to Active Employers</th>
<th>Benefits Assigned to Inactive Employers</th>
<th>Reimbursable Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>$313</td>
<td>86% of Total Benefits</td>
<td>6% of Total Benefits</td>
<td>7% of Total Benefits</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Proportion of Total Wages:</th>
<th>&lt;= .5%</th>
<th>.5% - 1.0%</th>
<th>1.0% - 1.5%</th>
<th>1.5% - 2.0%</th>
<th>&gt;2.0%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proportion of Employers:</td>
<td>58%</td>
<td>26%</td>
<td>12%</td>
<td>3%</td>
<td>1%</td>
</tr>
<tr>
<td>Proportion of Total Benefits Charged:</td>
<td>18%</td>
<td>23%</td>
<td>33%</td>
<td>15%</td>
<td>11%</td>
</tr>
<tr>
<td>Proportion of Total Estimated Contributions:</td>
<td>34%</td>
<td>30%</td>
<td>24%</td>
<td>8%</td>
<td>4%</td>
</tr>
</tbody>
</table>
ALABAMA 2017

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) Average Tax Rate (Total / Taxable Wages %): 0.31 / 1.41
   6) New Employer Tax Rate (%): 2.7
   7) Statutory Tax Rate (Minimum / Maximum)%: 0.59 / 6.74
   8) Average High Cost Multiple (1/1/2017): 0.85

STATE TAX LEVELS

9) Employer Contributions: $136 / $539
   10) Contributions Per Employee at the Tax Base: $47 / $539
   11) For Every One Dollar of Contributions the Amount going: $0.89 / $0.11

   Current Avg. Tax Rate
   Minimum Adequate Financing Rate

12) Average Tax Rate Compared to Minimum Adequate Financing Rate: -29%

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -29%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

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

19) Proportion of Total Wages:
   < = .5% 5% - 1.0% 1.0% - 1.5% 1.5% - 2.0% > 2.0%
20) Proportion of Employers:
   < = .5% 5% - 1.0% 1.0% - 1.5% 1.5% - 2.0% > 2.0%
21) Proportion of Total Benefits Charged:
22) Proportion of Total Estimated Contributions:

1 See "New Employer Tax Rate" table for more information
ALASKA 2017

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 ($): 39,800
5) Avg. Tax Rate (Total / Taxable Wages) %: 1.12 / 1.77
6) New Employer Tax Rate (%): 1.7
7) Statutory Tax Rate (Minimum / Maximum)%: 1.00 / 5.40
8) Average High Cost Multiple (1/1/2017): 1.61

STATE TAX LEVELS

9) Employer Contributions: Average Per Covered Employee $579
   Average For Every $100 of Wages Paid $1.12
10) Contributions Per Employee at the Tax Base: Minimum Rate $398
    Maximum Rate $2,149
11) For Every One Dollar of Contributions
    the Amount Going: To Pay Benefits in Previous Comp. Yr $0.83
    Into the Trust Fund $0.17
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
    Current Avg. Tax Rate 1.77%
    Minimum Adequate Financing Rate 1.75%
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: 1%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

0% of Total Benefits
0% of Total Benefits
8% of Total Benefits
0% of Total Benefits

0 20 40 60 80 100 120
Millions $

1 See "New Employer Tax Rate" table for more information
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 %): 0.43 / 2.20
6) New Employer Tax Rate (%): 2.0
7) Statutory Tax Rate (Minimum / Maximum)%: 0.04 / 10.59
8) Average High Cost Multiple (1/1/2017): 0.33

STATE TAX LEVELS

<table>
<thead>
<tr>
<th>9) Employer Contributions:</th>
<th>Average Per Covered Employee</th>
<th>Average For Every $100 of Wages Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Rate</td>
<td>Maximum Rate</td>
<td></td>
</tr>
<tr>
<td>$195</td>
<td>$0.43</td>
<td></td>
</tr>
</tbody>
</table>

10) Contributions Per Employee at the Tax Base: $3 $741

11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year the Amount Going: $0.50 $0.50

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

Current Avg. Tax Rate 2.20%
Minimum Adequate Financing Rate 2.67%

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -17%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid
15) Benefits Assigned to Active Employers 87% of Total Benefits
16) Benefits Assigned to Inactive Employers 4% of Total Benefits
17) Reimbursable Benefits 13% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers 0% of Total Benefits

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

19) Proportion of Total Wages: 
<=.5% 31% .5% - 1.0% 27% 1.0% - 1.5% 13% 1.5% - 2.0% 5% >2.0% 13%

20) Proportion of Employers: 
<=.5% 31% .5% - 1.0% 27% 1.0% - 1.5% 13% 1.5% - 2.0% 5% >2.0% 13%

21) Proportion of Total Benefits Charged: 
<=.5% 46% .5% - 1.0% 34% 1.0% - 1.5% 19% 1.5% - 2.0% 2% >2.0% 9%

22) Proportion of Total Estimated Contributions: 
<=.5% 52% .5% - 1.0% 31% 1.0% - 1.5% 16% 1.5% - 2.0% 1% >2.0% 9%

1 See "New Employer Tax Rate" table for more information
ARKANSAS 2017

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): 0.57 / 1.75
6) New Employer Tax Rate (%): 2.9
7) Statutory Tax Rate (Minimum / Maximum): 0.10 / 6.00
8) Average High Cost Multiple (1/1/2017): 0.91

STATE TAX LEVELS

9) Employer Contributions: Average Per Covered Employee: $233, Average For Every $100 of Wages Paid: $0.57
10) Contributions Per Employee at the Tax Base: Minimum Rate $12, Maximum Rate $720
11) For Every One Dollar of Contributions the Amount Going: To Pay Benefits in Previous Comp. Year $0.72, Into the Trust Fund $0.28
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
   Current Avg. Tax Rate 1.75%
   Minimum Adequate Financing Rate 2.18%
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -20%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid 71% of Total Benefits
15) Benefits Assigned to Active Employers 13% of Total Benefits
16) Benefits Assigned to Inactive Employers 16% of Total Benefits
17) Reimbursable Benefits 6% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

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

19) Proportion of Total Wages:
   < = .5% 75%, .5% - 1.0% 15%, 1.0% - 1.5% 8%, 1.5% - 2.0% 1%, >2.0% 0%
20) Proportion of Employers:
   < = .5% 79%, .5% - 1.0% 9%, 1.0% - 1.5% 7%, 1.5% - 2.0% 6%, >2.0% 0%
21) Proportion of Total Benefits Charged:
   < = .5% 24%, .5% - 1.0% 20%, 1.0% - 1.5% 39%, 1.5% - 2.0% 20%, >2.0% 1%
22) Proportion of Total Estimated Contributions:
   < = .5% 40%, .5% - 1.0% 28%, 1.0% - 1.5% 28%, 1.5% - 2.0% 7%, >2.0% 0%

1 See "New Employer Tax Rate" table for more information
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 / 4.49
6) New Employer Tax Rate (%): 3.4
7) Statutory Tax Rate (Minimum / Maximum): 1.50 / 6.20
8) Average High Cost Multiple (1/1/2017): 0.00

<table>
<thead>
<tr>
<th>Employer Contributions:</th>
<th>Minimum Rate</th>
<th>Maximum Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average Per Covered Employee</td>
<td>$423</td>
<td>$434</td>
</tr>
<tr>
<td>Average For Every $100 of Wages Paid</td>
<td>$0.68</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Contributions Per Employee at the Tax Base:</th>
</tr>
</thead>
<tbody>
<tr>
<td>To Pay Benefits in Previous Comp. Year</td>
</tr>
<tr>
<td>Into the Trust Fund</td>
</tr>
</tbody>
</table>

12) Average Tax Rate Compared to Minimum Adequate Financing Rate: Current Avg. Tax Rate 4.49% Minimum Adequate Financing Rate 7.58%

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -41%

14) Total Benefits Paid
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

89% of Total Benefits
6% of Total Benefits
10% of Total Benefits
15% of Total Benefits

<table>
<thead>
<tr>
<th>Proportion of Total Wages:</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; = .5%</td>
</tr>
<tr>
<td>18%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Proportion of Employers:</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; = .5%</td>
</tr>
<tr>
<td>33%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Proportion of Total Benefits Charged:</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; = .5%</td>
</tr>
<tr>
<td>0%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Proportion of Total Estimated Contributions:</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; = .5%</td>
</tr>
<tr>
<td>0%</td>
</tr>
</tbody>
</table>

1 See "New Employer Tax Rate" table for more information
### 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 ($):** 12,500
5. **Avg. Tax Rate (Total / Taxable Wages) %:** 0.53 / 1.98
6. **New Employer Tax Rate (%):** 1.7
7. **Statutory Tax Rate (Minimum / Maximum) %:** 0.62 / 8.15
8. **Average High Cost Multiple (1/1/2017):** 0.57

### State Tax Levels

<table>
<thead>
<tr>
<th>Employer Contributions:</th>
<th>Average Per Covered Employee</th>
<th>Average For Every $100 of Wages Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$284</td>
<td>$0.53</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Contributions Per Employee at the Tax Base:</th>
<th>Minimum Rate</th>
<th>Maximum Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$78</td>
<td>$1,019</td>
</tr>
</tbody>
</table>

11. **For Every One Dollar of Contributions the Amount Going:**
   - To Pay Benefits in Previous Comp. Year: $0.79
   - Into the Trust Fund: $0.21

12. **Average Tax Rate Compared to Minimum Adequate Financing Rate:**
   - Current Avg. Tax Rate: 1.98%
   - Minimum Adequate Financing Rate: 2.48%
   - Percentage Difference: -20%

### Benefits Assigned to Individual Employer Experience Rating

- 14) Total Benefits Paid
- 15) Benefits Assigned to Active Employers: 87% of Total Benefits
- 16) Benefits Assigned to Inactive Employers: 6% of Total Benefits
- 17) Reimbursable Benefits: 6% of Total Benefits
- 18) Benefits in Excess of Taxes from Max. Rated Employers: 3% of Total Benefits

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

<table>
<thead>
<tr>
<th>Proportion of Total Wages:</th>
<th>&lt;= .5%</th>
<th>.5% - 1.0%</th>
<th>1.0% - 1.5%</th>
<th>1.5% - 2.0%</th>
<th>&gt;2.0%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proportion of Employers:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Proportion of Total Benefits Charged:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Proportion of Total Estimated Contributions:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

1. All contribution estimates do not include the additional bond tax charged to employers to repay the state bond issue.
2. See "New Employer Tax Rate" table for more information.
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 / 3.79
6) New Employer Tax Rate (%) : 3.9
7) Statutory Tax Rate (Minimum / Maximum) % : 1.90 / 6.80
8) Average High Cost Multiple (1/1/2017) : 0.27
9) Employer Contributions: Average Per Covered Employee $608, 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 To Pay Benefits in Previous Comp. Year the Amount going: Minimum $0.78, Maximum $0.22
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
   Current Avg. Tax Rate 3.79%
   Minimum Adequate Financing Rate 4.52%
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -16%
14) Total Benefits Paid
15) Benefits Assigned to Active Employers 92% of Total Benefits
16) Benefits Assigned to Inactive Employers 3% of Total Benefits
17) Reimbursable Benefits 8% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers 5% of Total Benefits
19) Proportion of Total Wages:
   < .5% 33.3%
   .5% - 1.0% 44.6%
   1.0% - 1.5% 0.4%
   1.5% - 2.0% 2.3%
   >2.0% 9.9%
20) Proportion of Employers:
   0% 54.5%
   1.0% - 1.5% 16.1%
   1.5% - 2.0% 9.9%
   >2.0% 16.6%
21) Proportion of Total Benefits Charged:
   0% 54.5%
   1.0% - 1.5% 11.7%
   1.5% - 2.0% 6.5%
   >2.0% 27.3%
22) Proportion of Total Estimated Contributions:
   < .5% 13%
   .5% - 1.0% 13%
   1.0% - 1.5% 13%
   1.5% - 2.0% 6%
   >2.0% 32%

1 See "New Employer Tax Rate Table" for more information
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) %: 0.49 / 1.49  
6) New Employer Tax Rate (%): 1.70  
7) Statutory Tax Rate (Minimum / Maximum)%: 0.30 / 8.20  
8) Average High Cost Multiple (1/1/2017): 0.50

### STATE TAX LEVELS

<table>
<thead>
<tr>
<th>9) Employer Contributions:</th>
<th>Average Per Covered Employee</th>
<th>$279</th>
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<table>
<thead>
<tr>
<th>Minimum Rate</th>
<th>Average For Every $100 of Wages Paid</th>
<th>$0.49</th>
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<table>
<thead>
<tr>
<th>10) Contributions Per Employee at the Tax Base:</th>
<th>Minimum Rate</th>
<th>$56</th>
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<table>
<thead>
<tr>
<th>Maximum Rate</th>
<th>$1,517</th>
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</table>

<table>
<thead>
<tr>
<th>11) For Every One Dollar of Contributions the Amount going:</th>
<th>To Pay Benefits in Previous Comp. Year</th>
<th>$2.50</th>
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</thead>
</table>

<table>
<thead>
<tr>
<th>Into the Trust Fund</th>
<th>-$1.50</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>12) Average Tax Rate Compared to Minimum Adequate Financing Rate:</th>
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</table>

<table>
<thead>
<tr>
<th>Current Avg. Tax Rate</th>
<th>1.49%</th>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Minimum Adequate Financing Rate</th>
<th>7%</th>
</tr>
</thead>
</table>

| 13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: | -40% |

### BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

<table>
<thead>
<tr>
<th>14) Total Benefits Paid</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>15) Benefits Assigned to Active Employers</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>16) Benefits Assigned to Inactive Employers</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>17) Reimbursable Benefits</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>18) Benefits in Excess of Taxes from Max. Rated Employers</th>
</tr>
</thead>
</table>

1 See "New Employer Tax Rate Table" for more information
### 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) %: 0.26 / 1.84
6) New Employer Tax Rate (%): 2.7
7) Statutory Tax Rate (Minimum / Maximum)%: 1.60 / 7.00
8) Average High Cost Multiple (1/1/2017): 1.06

### State Tax Levels

9) Employer Contributions: Average Per Covered Employee $217 Average For Every $100 of Wages Paid $0.26
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 $0.90 Into the Trust Fund $0.10
12) Average Tax Rate Compared to Minimum Adequate Financing Rate: Current Avg. Tax Rate 1.84% Minimum Adequate Financing Rate 2.72%
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -32%

### Benefits Assigned to Individual Employer Experience Rating

- 14) Total Benefits Paid
- 15) Benefits Assigned to Active Employers 94% of Total Benefits
- 16) Benefits Assigned to Inactive Employers 4% of Total Benefits
- 17) Reimbursable Benefits 19% of Total Benefits
- 18) Benefits in Excess of Taxes from Max. Rated Employers 1% of Total Benefits

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

19) Proportion of Total Wages:
- <= .5% 83%
- .5% - 1.0% 10%
- 1.0% - 1.5% 4%
- 1.5% - 2.0% 2%
- >2.0% 0%

20) Proportion of Employers:
- <= .5% 80%
- .5% - 1.0% 7%
- 1.0% - 1.5% 6%
- 1.5% - 2.0% 6%
- >2.0% 1%

21) Proportion of Total Benefits Charged:
- <= .5% 38%
- .5% - 1.0% 22%
- 1.0% - 1.5% 17%
- 1.5% - 2.0% 18%
- >2.0% 5%

22) Proportion of Total Estimated Contributions:
- <= .5% 76%
- .5% - 1.0% 30%
- 1.0% - 1.5% 20%
- 1.5% - 2.0% 15%
- >2.0% 4%

---

1 See "New Employer Tax Rate Table" for more information
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): 0.20 / 1.03
6) New Employer Tax Rate (%): 2.7
7) Statutory Tax Rate (Minimum / Maximum): 0.10 / 5.40
8) Average High Cost Multiple (1/1/2017): 1.01

STATE TAX LEVELS

9) Employer Contributions:
   Average Per Covered Employee: $90
   Average For Every $100 of Wages Paid: $0.20
10) Contributions Per Employee at the Tax Base:
    Minimum Rate: $7
    Maximum Rate: $378
11) For Every One Dollar of Contributions:
    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:
    Current Avg. Tax Rate: 1.03%
    Minimum Adequate Financing Rate: 1.57%
    Percentage Difference: -34%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid: 74% of Total Benefits
15) Benefits Assigned to Active Employers: 7% of Total Benefits
16) Benefits Assigned to Inactive Employers: 6% of Total Benefits
17) Reimbursable Benefits: 2% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers: 0% of Total Benefits

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

19) Proportion of Total Wages:
    <= .5%: 53.3%
    .5% - 1.0%: 4.5%
    1.0% - 1.5%: 9.9%
    1.5% - 2.0%: 8.9%
    >2.0%: 9.8%

20) Proportion of Employers:
    <= .5%: 4.8%
    .5% - 1.0%: 27.6%
    1.0% - 1.5%: 14.4%
    1.5% - 2.0%: 5.4%
    >2.0%: 9.3%

21) Proportion of Total Benefits Charged:
    <= .5%: 44.5%
    .5% - 1.0%: 27.6%
    1.0% - 1.5%: 14.4%
    1.5% - 2.0%: 5.4%
    >2.0%: 9.3%

22) Proportion of Total Estimated Contributions:
    <= .5%: 91%
    .5% - 1.0%: 6%
    1.0% - 1.5%: 9%
    1.5% - 2.0%: 0%
    >2.0%: 0%

1 See "New Employer Tax Rate Table" for more information
GEORGIA 2017

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) %: 0.37 / 1.65
6) New Employer Tax Rate (%): 2.6
7) Statutory Tax Rate (Minimum / Maximum)%: 0.03 / 5.40
8) Average High Cost Multiple (1/1/2017): 0.80

STATE TAX LEVELS

9) Employer Contributions: Average Per Covered Employee $186
   Average For Every $100 of Wages Paid $0.37
10) Contributions Per Employee at the Tax Base: Minimum Rate $2
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) Current Avg. Tax Rate 1.65%
    Minimum Adequate Financing Rate 1.88%
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -12%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid 90% of Total Benefits
15) Benefits Assigned to Active Employers 5% of Total Benefits
16) Benefits Assigned to Inactive Employers 4% of Total Benefits
17) Reimbursable Benefits 0% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers 0%

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

19) Proportion of Total Wages:
20) Proportion of Employers:
21) Proportion of Total Benefits Charged:
22) Proportion of Total Estimated Contributions:

1 See "New Employer Tax Rate Table" for more information
1) Type of Experience Rating Method: Reserve 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) %: 0.71 / 1.04
6) New Employer Tax Rate (%): 2.4
7) Statutory Tax Rate (Minimum / Maximum)%: 0.00 / 5.60
8) Average High Cost Multiple (1/1/2017): 1.23

STATE TAX FEATURES

9) Employer Contributions: Average Per Covered Employee $323
   Average For Every $100 of Wages Paid $0.71
10) Contributions Per Employee at the Tax Base: Minimum Rate $0
    Maximum Rate $2,464
11) For Every One Dollar of Contributions the Amount Going:
    To Pay Benefits in Previous Comp. Year $0.80
    Into the Trust Fund $0.20
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
    Current Avg. Tax Rate 1.04%
    Minimum Adequate Financing Rate 1.47%
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -29%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid
15) Benefits Assigned to Active Employers 75% of Total Benefits
16) Benefits Assigned to Inactive Employers 10% of Total Benefits
17) Reimbursable Benefits 7% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers 2% of Total Benefits

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

19) Proportion of Total Wages:
20) Proportion of Employers:
21) Proportion of Total Benefits Charged:
22) Proportion of Total Estimated Contributions:

1 See "New Employer Tax Rate Table" for more information
**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 ($) 37,800
5) Avg. Tax Rate (Total / Taxable Wages) %1: 0.95 / 1.42
6) New Employer Tax Rate (%2): 1.4
7) Statutory Tax Rate (Minimum / Maximum) %: 0.40 / 5.40
8) Average High Cost Multiple (1/1/2017): 1.34

**STATE TAX LEVELS**

9) Employer Contributions: Average Per Covered Employee $334 Average For Every $100 of Wages Paid $0.95
10) Contributions Per Employee at the Tax Base: Minimum Rate $151 Maximum Rate $2,041
11) For Every One Dollar of Contributions the Amount Going: To Pay Benefits in Previous Comp. Year $0.46 Into the Trust Fund $0.54
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:

- Current Avg. Tax Rate: 1.42%
- Minimum Adequate Financing Rate: 1.10%

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: 29%

**BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING**

14) Total Benefits Paid 91% of Total Benefits
15) Benefits Assigned to Active Employers 8% of Total Benefits
16) Benefits Assigned to Inactive Employers 6% of Total Benefits
17) Reimbursable Benefits 0% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers 0% of Total Benefits

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

19) Proportion of Total Wages:

- <= .5%: 94%
- .5% - 1.5%: 0%
- 1.5% - 1.5%: 0%
- 1.5% - 2.0%: 5%
- >2.0%: 0%

20) Proportion of Employers:

- 0%: 1%
- .5% - 1.0%: 82%
- 1.5% - 1.5%: 0%
- 1.5% - 2.0%: 0%
- >2.0%: 11%

21) Proportion of Total Benefits Charged:

- 0%: 56%
- .5% - 1.0%: 0%
- 1.0% - 1.5%: 0%
- 1.5% - 2.0%: 44%
- >2.0%: 0%

22) Proportion of Total Estimated Contributions:

- <= .5%: 84%
- .5% - 1.0%: 0%
- 1.0% - 1.5%: 0%
- 1.5% - 2.0%: 0%
- >2.0%: 16%

---

1 All contribution estimates do not include the additional bond tax charged to employers to repay the state bond issue
2 See “New Employer Tax Rate Table” for more information
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) %: 0.77 / 3.11
6) New Employer Tax Rate (%): 3.5
7) Statutory Tax Rate (Minimum / Maximum) %: 0.55 / 7.35
8) Average High Cost Multiple (1/1/2017): 0.36

9) Employer Contributions:
   - Average Per Covered Employee: $439
   - Average For Every $100 of Wages Paid: $0.77

10) Contributions Per Employee at the Tax Base:
    - Minimum Rate: $71
    - Maximum Rate: $953

11) For Every One Dollar of Contributions:
    - To Pay Benefits in Previous Comp. Year: $0.82
    - Into the Trust Fund: $0.18

12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
    - Current Avg. Tax Rate: 3.11%
    - Minimum Adequate Financing Rate: 3.88%
    - Percentage Difference: -20%

13) Proportion of Total Wages:
    - ≤ .5%: 20.1%
    - .5% - 1.0%: 21.2%
    - 1.0% - 1.5%: 11.7%
    - 1.5% - 2.0%: 12.6%
    - >2.0%: 34.4%

14) Total Benefits Paid
    - 93% of Total Benefits

15) Benefits Assigned to Active Employers
    - 4% of Total Benefits

16) Benefits Assigned to Inactive Employers
    - 5% of Total Benefits

17) Reimbursable Benefits
    - 10% of Total Benefits

18) Benefits in Excess of Taxes from Max. Rated Employers
    - 0% 5% 10% 15% 20% of Total Benefits

19) Proportion of Total Employers:
    - 51.0%

20) Proportion of Total Benefits Charged:
    - 20.1%

21) Proportion of Total Estimated Contributions:
    - ≤ .5%: 22%
    - .5% - 1.0%: 27%
    - 1.0% - 1.5%: 17%
    - 1.5% - 2.0%: 14%
    - >2.0%: 13%

1) All contribution estimates do not include the additional bond tax charged to employers to repay the state bond issue
2) See "New Employer Tax Rate Table" for more information
### 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) Average Tax Rate (Total / Taxable Wages)%: 0.50 / 1.94
6) New Employer Tax Rate (%): 2.5
7) Statutory Tax Rate (Minimum / Maximum)%: 0.50 / 7.40
8) Average High Cost Multiple (1/1/2017): 0.05

### STATE TAX LEVELS

<table>
<thead>
<tr>
<th>Employer Contributions:</th>
<th>Average Per Covered Employee</th>
<th>Average For Every $100 of Wages Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$219</td>
<td>$0.50</td>
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<thead>
<tr>
<th>Contributions Per Employee at the Tax Base:</th>
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<th>Maximum Rate</th>
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<tbody>
<tr>
<td></td>
<td>$48</td>
<td>$703</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>For Every One Dollar of Contributions the Amount Going:</th>
<th>To Pay Benefits in Previous Comp. Year</th>
<th>Into the Trust Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$0.58</td>
<td>$0.42</td>
</tr>
</tbody>
</table>

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

- Current Avg. Tax Rate: 1.94%
- Minimum Adequate Financing Rate: 3.11%

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -38%

### BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

- 14) Total Benefits Paid
- 15) Benefits Assigned to Active Employers
- 16) Benefits Assigned to Inactive Employers
- 17) Reimbursable Benefits
- 18) Benefits in Excess of Taxes from Max. Rated Employers

<table>
<thead>
<tr>
<th>Percentage of Total Benefits</th>
<th>Total Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;= .5%</td>
<td>78%</td>
</tr>
<tr>
<td>.5% - 1.0%</td>
<td>8%</td>
</tr>
<tr>
<td>1.0% - 1.5%</td>
<td>9%</td>
</tr>
<tr>
<td>1.5% - 2.0%</td>
<td>5%</td>
</tr>
<tr>
<td>&gt;2.0%</td>
<td>4%</td>
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</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Tax Rate Range</th>
<th>Proportion of Total Wages:</th>
<th>Proportion of Employers:</th>
<th>Proportion of Total Benefits Charged:</th>
<th>Proportion of Total Estimated Contributions:</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;= .5%</td>
<td>78%</td>
<td>8%</td>
<td>37%</td>
<td>49%</td>
</tr>
<tr>
<td>.5% - 1.0%</td>
<td>8%</td>
<td>8%</td>
<td>12%</td>
<td>14%</td>
</tr>
<tr>
<td>1.0% - 1.5%</td>
<td>9%</td>
<td>8%</td>
<td>18%</td>
<td>19%</td>
</tr>
<tr>
<td>1.5% - 2.0%</td>
<td>5%</td>
<td>6%</td>
<td>32%</td>
<td>94%</td>
</tr>
<tr>
<td>&gt;2.0%</td>
<td>4%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

1 See "New Employer Tax Rate Table" for more information
### 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 ($): 29,300
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.85 / 1.58
6) New Employer Tax Rate (%): 1.0
7) Statutory Tax Rate (Minimum / Maximum)%: 0.00 / 8.00
8) Average High Cost Multiple (1/1/2017): 1.30

### STATE TAX LEVELS

9) Employer Contributions: Average Per Covered Employee $381 Average For Every $100 of Wages Paid $0.85
10) Contributions Per Employee at the Tax Base: Minimum Rate $0 Maximum Rate $2,344
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:

![Graph showing comparison between average tax rate and minimum adequate financing rate]

- Current Avg. Tax Rate: 1.58%
- Minimum Adequate Financing Rate: 1.57%
- Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: 1%

### BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

13) Total Benefits Paid
14) Benefits Assigned to Active Employers 86% of Total Benefits
15) Benefits Assigned to Inactive Employers 4% of Total Benefits
16) Reimbursable Benefits 8% of Total Benefits

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

17) Proportion of Total Wages:
- < .5%: 56.5%
- .5% - 1.0%: 17.2%
- 1.0% - 1.5%: 8.4%
- 1.5% - 2.0%: 4.9%
- >2.0%: 13.2%

18) Proportion of Employers:
- < .5%: 71.7%
- .5% - 1.0%: 6.2%
- 1.0% - 1.5%: 4.0%
- 1.5% - 2.0%: 3.6%
- >2.0%: 15.3%

19) Proportion of Total Benefits Charged:
- < .5%: 8.2%
- .5% - 1.0%: 9.2%
- 1.0% - 1.5%: 8.0%
- 1.5% - 2.0%: 6.4%
- >2.0%: 68.2%

20) Proportion of Total Estimated Contributions:
- < .5%: 11%
- .5% - 1.0%: 14%
- 1.0% - 1.5%: 12%
- 1.5% - 2.0%: 10%
- >2.0%: 93%

---

1 See "New Employer Tax Rate Table" for more information
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) %: 0.49 / 1.53  
6) New Employer Tax Rate (%): 2.7  
7) Statutory Tax Rate (Minimum / Maximum)%: 0.20 / 5.40  
8) Average High Cost Multiple (1/1/2017): 0.92  

9) Employer Contributions:  
Average Per Covered Employee $190  
Average For Every $100 of Wages Paid $0.49  

10) Contributions Per Employee at the Tax Base:  
Minimum Rate $26  
Maximum Rate $756  

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:  
Current Avg. Tax Rate 1.53%  
Minimum Adequate Financing Rate 1.48%  

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: 3%  

14) Total Benefits Paid 81% of Total Benefits  
15) Benefits Assigned to Active Employers 5% of Total Benefits  
16) Benefits Assigned to Inactive Employers 3% of Total Benefits  
17) Reimbursable Benefits 0% of Total Benefits  
18) Benefits in Excess of Taxes from Max. Rated Employers  

19) Proportion of Total Wages:  
< = .5% 89%  
.5% - 1.0% 14%  
1.0% - 1.5% 4%  
1.5% - 2.0% 6%  
>2.0% 3%  

20) Proportion of Employers:  
< = .5% 46%  
.5% - 1.0% 15%  
1.0% - 1.5% 6%  
1.5% - 2.0% 6%  
>2.0% 6%  

21) Proportion of Total Benefits Charged:  
< = .5% 24%  
.5% - 1.0% 15%  
1.0% - 1.5% 8%  
1.5% - 2.0% 41%  
>2.0% 16%  

22) Proportion of Total Estimated Contributions:  
< = .5% 18%  
.5% - 1.0% 24%  
1.0% - 1.5% 11%  
1.5% - 2.0% 31%  
>2.0% 15%  

1 See "New Employer Tax Rate Table" for more information
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) %: 0.72 / 3.00
6) New Employer Tax Rate (%)\(^1\): 2.7
7) Statutory Tax Rate (Minimum / Maximum)%: 0.60 / 9.75
8) Average High Cost Multiple (1/1/2017): 0.23

**STATE TAX LEVELS**

9) Employer Contributions:
   - Average Per Covered Employee: $298
   - Average For Every $100 of Wages Paid: $0.72

10) Contributions Per Employee at the Tax Base:
    - Minimum Rate: $1
    - Maximum Rate: $995

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:
    - Current Avg. Tax Rate: 3.00%
    - Minimum Adequate Financing Rate: 3.65%
    - Percentage Difference: -18%

**BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING**

- 14) Total Benefits Paid: 81% of Total Benefits
- 15) Benefits Assigned to Active Employers: 3% of Total Benefits
- 16) Benefits Assigned to Inactive Employers: 10% of Total Benefits
- 17) Reimbursable Benefits: 0% of Total Benefits
- 18) Benefits in Excess of Taxes from Max. Rated Employers: 0%

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

19) Proportion of Total Wages:
    - < = .5%: 44%
    - .5% - 1.0%: 48%
    - 1.0% - 1.5%: 1%
    - 1.5% - 2.0%: 4%
    - >2.0%: 6%

20) Proportion of Employers:
    - < = .5%: 54%
    - .5% - 1.0%: 34%
    - 1.0% - 1.5%: 9%
    - 1.5% - 2.0%: 6%
    - >2.0%: 7%

21) Proportion of Total Benefits Charged:
    - < = .5%: 11%
    - .5% - 1.0%: 40%
    - 1.0% - 1.5%: 1%
    - 1.5% - 2.0%: 19%
    - >2.0%: 28%

22) Proportion of Total Estimated Contributions:
    - < = .5%: 21%
    - .5% - 1.0%: 48%
    - 1.0% - 1.5%: 3%
    - 1.5% - 2.0%: 11%
    - >2.0%: 14%

\(^1\) See "New Employer Tax Rate Table" for more information
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) %: 0.30 / 1.52
6) New Employer Tax Rate (%): InAvg%
7) Statutory Tax Rate (Minimum / Maximum)%: 0.10 / 6.20
8) Average High Cost Multiple (1/1/2017): 1.30

9) Employer Contributions: Average Per Covered Employee $140 Average For Every $100 of Wages Paid $0.30
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 $1.10 Into the Trust Fund -$0.10

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

Current Avg. Tax Rate 1.52%
Minimum Adequate Financing Rate 1.72%
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -12%

14) Total Benefits Paid
15) Benefits Assigned to Active Employers 93% of Total Benefits
16) Benefits Assigned to Inactive Employers 1% of Total Benefits
17) Reimbursable Benefits 4% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers 3% of Total Benefits

19) Proportion of Total Wages:

≤ .5% 76%
.5% - 1.0% 19%
1.0% - 1.5% 0%
1.5% - 2.0% 0%
>2.0% 0%

20) Proportion of Employers:

≤ .5% 83%
.5% - 1.0% 15%
1.0% - 1.5% 0%
1.5% - 2.0% 0%
>2.0% 0%

21) Proportion of Total Benefits Charged:

≤ .5% 43%
.5% - 1.0% 51%
1.0% - 1.5% 0%
1.5% - 2.0% 0%
>2.0% 0%

22) Proportion of Total Estimated Contributions:

≤ .5% 37%
.5% - 1.0% 63%
1.0% - 1.5% 0%
1.5% - 2.0% 0%
>2.0% 0%

1 See "New Employer Tax Rate Table" for more information
### MAINE 2017

#### 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) %:** 0.60 / 1.81
6. **New Employer Tax Rate (%):** 1.8
7. **Statutory Tax Rate (Minimum / Maximum) %:** 0.49 / 5.40
8. **Average High Cost Multiple (1/1/2017):** 1.15

#### STATE TAX LEVELS

9. **Employer Contributions:**
   - **Average Per Covered Employee:** $239
   - **Average For Every $100 of Wages Paid:** $0.60
10. **Contributions Per Employee at the Tax Base:**
    - **Minimum Rate:** $59
    - **Maximum Rate:** $648
11. **For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year the Amount Going:**
    - **Into the Trust Fund:** $0.04
    - **$0.96
12. **Average Tax Rate Compared to Minimum Adequate Financing Rate:**
    - **Current Avg. Tax Rate:** 1.81%
    - **Minimum Adequate Financing Rate:** 2.52%
    - **Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:** -28%

#### BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

13. **Total Benefits Paid**
   - 88% of Total Benefits
14. **Benefits Assigned to Active Employers**
   - 1% of Total Benefits
15. **Benefits Assigned to Inactive Employers**
   - 6% of Total Benefits
16. **Reimbursable Benefits**
   - 18% of Total Benefits
17. **Benefits in Excess of Taxes from Max. Rated Employers**

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

18. **Proportion of Total Wages:**
   - <= .5%: 94%
   - .5% - 1.0%: 17%
   - 1.0% - 1.5%: 9%
   - 1.5% - 2.0%: 4%
   - >2.0%: 3%
19. **Proportion of Employers:**
   - <= .5%: 32%
   - .5% - 1.0%: 17%
   - 1.0% - 1.5%: 16%
   - 1.5% - 2.0%: 2%
   - >2.0%: 2%
20. **Proportion of Total Benefits Charged:**
   - <= .5%: 29%
   - .5% - 1.0%: 12%
   - 1.0% - 1.5%: 19%
   - 1.5% - 2.0%: 17%
   - >2.0%: 35%
21. **Proportion of Total Estimated Contributions:**
   - <= .5%: 33%
   - .5% - 1.0%: 33%
   - 1.0% - 1.5%: 19%
   - 1.5% - 2.0%: 12%
   - >2.0%: 12%

---

1 See "New Employer Tax Rate Table" for more information
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) %: 0.40 / 2.41
6) New Employer Tax Rate (%): 2.6
7) Statutory Tax Rate (Minimum / Maximum)%: 0.30 / 7.50
8) Average High Cost Multiple (1/1/2017): 0.80

9) Employer Contributions: Average Per Covered Employee $230 Average For Every $100 of Wages Paid $0.40

10) Contributions Per Employee at the Tax Base: Minimum Rate $25 Maximum Rate $638

11) For Every One Dollar of Contributions the Amount going: To Pay Benefits in Previous Comp. Year $1.03 Into the Trust Fund $0.03

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

Current Avg. Tax Rate 2.41%
Minimum Adequate Financing Rate 3.58%

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -33%

14) Total Benefits Paid
15) Benefits Assigned to Active Employers 79% of Total Benefits
16) Benefits Assigned to Inactive Employers 4% of Total Benefits
17) Reimbursable Benefits 10% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers 0% of Total Benefits

19) Proportion of Total Wages:
0% 100% 200% 300% 400% 500% 600% Millions $

20) Proportion of Employers:

21) Proportion of Total Benefits Charged:

22) Proportion of Total Estimated Contributions:

See “New Employer Tax Rate Table” for more information
### 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) %: 0.79 / 3.21
6) New Employer Tax Rate (%): 1.9
7) Statutory Tax Rate (Minimum / Maximum): 0.73 / 11.13
8) Average High Cost Multiple (1/1/2017): 0.28

### STATE TAX LEVELS

9) Employer Contributions: 
   - Average Per Covered Employee: $492
   - Average For Every $100 of Wages Paid: $0.79

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: $0.93
    - Into the Trust Fund: $0.07

12) Average Tax Rate Compared to Minimum Adequate Financing Rate: 
    - Current Avg. Tax Rate: 3.21%
    - Minimum Adequate Financing Rate: 4.41%
    - Percentage Difference: -27%

13) Proportion of Total Wages: 
    - % of Total Wages: 28%

14) Total Benefits Paid: 
    - 4% of Total Benefits

15) Benefits Assigned to Active Employers: 
    - 16% of Total Benefits

16) Benefits Assigned to Inactive Employers: 
    - 8% of Total Benefits

17) Reimbursable Benefits: 
    - 28%

18) Benefits in Excess of Taxes from Max. Rated Employers: 
    - 6% of Total Benefits

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

19) Proportion of Total Wages:

<table>
<thead>
<tr>
<th>Tax Rate</th>
<th>Proportion</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; .5%</td>
<td>38%</td>
</tr>
<tr>
<td>.5% - 1.6%</td>
<td>45%</td>
</tr>
<tr>
<td>1.0% - 1.5%</td>
<td>4%</td>
</tr>
<tr>
<td>1.5% - 2.0%</td>
<td>4%</td>
</tr>
<tr>
<td>&gt;2.0%</td>
<td>3%</td>
</tr>
</tbody>
</table>

20) Proportion of Employers:

<table>
<thead>
<tr>
<th>Tax Rate</th>
<th>Proportion</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; .5%</td>
<td>38%</td>
</tr>
<tr>
<td>.5% - 1.6%</td>
<td>45%</td>
</tr>
<tr>
<td>1.0% - 1.5%</td>
<td>4%</td>
</tr>
<tr>
<td>1.5% - 2.0%</td>
<td>4%</td>
</tr>
<tr>
<td>&gt;2.0%</td>
<td>3%</td>
</tr>
</tbody>
</table>

21) Proportion of Total Benefits Charged:

<table>
<thead>
<tr>
<th>Tax Rate</th>
<th>Proportion</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; .5%</td>
<td>3%</td>
</tr>
<tr>
<td>.5% - 1.6%</td>
<td>28%</td>
</tr>
<tr>
<td>1.0% - 1.5%</td>
<td>16%</td>
</tr>
<tr>
<td>1.5% - 2.0%</td>
<td>13%</td>
</tr>
<tr>
<td>&gt;2.0%</td>
<td>49%</td>
</tr>
</tbody>
</table>

22) Proportion of Total Estimated Contributions:

<table>
<thead>
<tr>
<th>Tax Rate</th>
<th>Proportion</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; .5%</td>
<td>15%</td>
</tr>
<tr>
<td>.5% - 1.6%</td>
<td>44%</td>
</tr>
<tr>
<td>1.0% - 1.5%</td>
<td>10%</td>
</tr>
<tr>
<td>1.5% - 2.0%</td>
<td>11%</td>
</tr>
<tr>
<td>&gt;2.0%</td>
<td>27%</td>
</tr>
</tbody>
</table>

1 See "New Employer Tax Rate Table" for more information
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) %: 0.71 / 3.36
6) New Employer Tax Rate (%): 2.7
7) Statutory Tax Rate (Minimum / Maximum): 0.06 / 10.30
8) Average High Cost Multiple (1/1/2017): 0.86

STATE TAX LEVELS

9) Employer Contributions:
   Average Per Covered Employee: $358
   Average For Every $100 of Wages Paid: $0.71

10) Contributions Per Employee at the Tax Base:
    Minimum Rate: $5
    Maximum Rate: $927

11) For Every One Dollar of Contributions to Pay Benefits in Previous Comp. Year:
    the Amount going:
    Into the Trust Fund: $0.35
    $0.65

12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
    Current Avg. Tax Rate: 3.36%
    Minimum Adequate Financing Rate: 3.59%

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -6%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

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

19) Proportion of Total Wages:
   < .5%: 32%
   .5% - 1.0%: 33%
   1.0% - 1.5%: 3%
   1.5% - 2.0%: 3%
   >2.0%: 6%

20) Proportion of Employers:
   < .5%: 33%
   .5% - 1.0%: 32%
   1.0% - 1.5%: 3%
   1.5% - 2.0%: 3%
   >2.0%: 10%

21) Proportion of Total Benefits Charged:
   < .5%: 10%
   .5% - 1.0%: 32%
   1.0% - 1.5%: 32%
   1.5% - 2.0%: 9%
   >2.0%: 4%

22) Proportion of Total Estimated Contributions:
   < .5%: 33%
   .5% - 1.0%: 32%
   1.0% - 1.5%: 3%
   1.5% - 2.0%: 9%
   >2.0%: 20%

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

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STATE PAGES
STATE TAX FEATURES

1) Type of Experience Rating Method: Benefit Ratio
2) Type of Employer Ranking: Fixed
3) Type of Changing Method: Proportionally
4) Taxable Wage Base ($): 32,000
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.64 / 1.33
6) New Employer Tax Rate (%): 1.6
7) Statutory Tax Rate (Minimum / Maximum)%: 0.10 / 9.00
8) Average High Cost Multiple (1/1/2017): 0.97

STATE TAX LEVELS

9) Employer Contributions:
   Average Per Covered Employee $355
   Average For Every $100 of Wages Paid $0.64
10) Contributions Per Employee at the Tax Base:
    Minimum Rate $32
    Maximum Rate $2,880
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:
    Current Avg. Tax Rate 1.33%
    Minimum Adequate Financing Rate 1.57%

    Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -15%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

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

19) Proportion of Total Wages:
    < .5% 72%
    .5% - 1.0% 13%
    1.0% - 1.5% 5%
    1.5% - 2.0% 5%
    >2.0% 3%

20) Proportion of Employers:
    < .5% 77%
    .5% - 1.0% 9%
    1.0% - 1.5% 4%
    1.5% - 2.0% 2%
    >2.0% 11%

21) Proportion of Total Benefits Charged:
    < .5% 16%
    .5% - 1.0% 10%
    1.0% - 1.5% 3%
    1.5% - 2.0% 3%
    >2.0% 59%

22) Proportion of Total Estimated Contributions:
    < .5% 31%
    .5% - 1.0% 15%
    1.0% - 1.5% 6%
    1.5% - 2.0% 6%
    >2.0% 38%

1 See "New Employer Tax Rate Table" for more information
### 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 %): 0.24 / 0.62
6) New Employer Tax Rate (%): 1.0
7) Statutory Tax Rate (Minimum / Maximum)%: 0.00 / 5.40
8) Average High Cost Multiple (1/1/2017): 1.85

### STATE TAX LEVELS

9) Employer Contributions:
   - Average Per Covered Employee $90
   - Average For Every $100 of Wages Paid $0.24
10) Contributions Per Employee at the Tax Base:
    - Minimum Rate $0
    - Maximum Rate $756
11) For Every One Dollar of Contributions the Amount going:
    - To Pay Benefits in Previous Comp. Year $1.25
    - Into the Trust Fund $0.25
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:

### BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: 5%

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

19) Proportion of Total Wages:
   - < = .5% 45%
   - .5% - 1.0% 21%
   - 1.0% - 1.5% 12%
   - 1.5% - 2.0% 2%
   - >2.0% 2%
20) Proportion of Employers:
    - < = .5% 33%
    - .5% - 1.0% 20%
    - 1.0% - 1.5% 15%
    - 1.5% - 2.0% 2%
    - >2.0% 30%
21) Proportion of Total Benefits Charged:
    - < = .5% 33%
    - .5% - 1.0% 20%
    - 1.0% - 1.5% 15%
    - 1.5% - 2.0% 2%
    - >2.0% 30%
22) Proportion of Total Estimated Contributions:
    - < = .5% 45%
    - .5% - 1.0% 21%
    - 1.0% - 1.5% 12%
    - 1.5% - 2.0% 2%
    - >2.0% 21%

1. See “New Employer Tax Rate Table” for more information
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) %: 0.38 / 1.25
6) New Employer Tax Rate (%): 2.7
7) Statutory Tax Rate (Minimum / Maximum): 0.00 / 7.50
8) Average High Cost Multiple (1/1/2017): 0.60

STATE TAX FEATURES

9) Employer Contributions: Average Per Covered Employee $174, Average For Every $100 of Wages Paid $0.38
10) Contributions Per Employee at the Tax Base: Minimum Rate $0, Maximum Rate $975
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:

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -31%

14) Total Benefits Paid
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

STATE TAX LEVELS

19) Proportion of Total Wages:

20) Proportion of Employers:

21) Proportion of Total Benefits Charged:

22) Proportion of Total Estimated Contributions:

1 See "New Employer Tax Rate Table" for more information
**MONTANA 2017**

### 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 ($): 31,400
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.71 / 1.14
6) New Employer Tax Rate (%): InAvg%
7) Statutory Tax Rate (Minimum / Maximum): 0.00 / 6.12
8) Average High Cost Multiple (1/1/2017): 1.45

### STATE TAX LEVELS

9) Employer Contributions: Average Per Covered Employee $244
   Average For Every $100 of Wages Paid $0.71
10) Contributions Per Employee at the Tax Base: Minimum Rate $0
    Maximum Rate $1,922
11) For Every One Dollar of Contributions the Amount Going: To Pay Benefits in Previous Comp. Year $1.12
    Into the Trust Fund ($0.12)
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:

   ![Diagram showing percentage difference]

   Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -10%

13) Proportion of Total Wages:

   - < = .5%: 49%
   - .5% - 1.0%: 49%
   - 1.0% - 1.5%: 9%
   - 1.5% - 2.0%: 1%
   - >2.0%: 8%

14) Total Benefits Paid
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

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

<table>
<thead>
<tr>
<th>Proportion of Total Benefits Paid</th>
<th>&lt; = .5%</th>
<th>.5% - 1.0%</th>
<th>1.0% - 1.5%</th>
<th>1.5% - 2.0%</th>
<th>&gt;2.0%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Benefits Paid</td>
<td>75%</td>
<td>6%</td>
<td>7%</td>
<td>4%</td>
<td>8%</td>
</tr>
<tr>
<td>Benefits Assigned to Active</td>
<td>75%</td>
<td>6%</td>
<td>7%</td>
<td>4%</td>
<td>8%</td>
</tr>
<tr>
<td>Employers</td>
<td>49%</td>
<td>49%</td>
<td>3%</td>
<td>0%</td>
<td>12%</td>
</tr>
<tr>
<td>Benefits Assigned to Inactive</td>
<td>49%</td>
<td>38%</td>
<td>9%</td>
<td>0%</td>
<td>12%</td>
</tr>
<tr>
<td>Employers</td>
<td>38%</td>
<td>38%</td>
<td>9%</td>
<td>0%</td>
<td>12%</td>
</tr>
<tr>
<td>Reimbursable Benefits</td>
<td>4%</td>
<td>4%</td>
<td>0%</td>
<td>0%</td>
<td>12%</td>
</tr>
<tr>
<td>Benefits in Excess of Taxes from</td>
<td>4%</td>
<td>4%</td>
<td>0%</td>
<td>0%</td>
<td>12%</td>
</tr>
<tr>
<td>Max. Rated Employers</td>
<td>4%</td>
<td>4%</td>
<td>0%</td>
<td>0%</td>
<td>12%</td>
</tr>
</tbody>
</table>

1 See "New Employer Tax Rate Table" for more information
**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) %: 0.21 / 0.89
6) New Employer Tax Rate (%): 1.3
7) Statutory Tax Rate (Minimum / Maximum)%: 0.00 / 5.40
8) Average High Cost Multiple (1/1/2017): 1.77

**STATE TAX LEVELS**

9) Employer Contributions: Average Per Covered Employee $92
10) Contributions Per Employee at the Tax Base: Minimum Rate $0
11) For Every One Dollar of Contributions the Amount Going: To Pay Benefits in Previous Comp. Year $0.99
12) Current Avg. Tax Rate 0.89%
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: 20%
14) Total Benefits Paid
15) Benefits Assigned to Active Employers 77% of Total Benefits
16) Benefits Assigned to Inactive Employers 7% of Total Benefits
17) Reimbursable Benefits 6% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers 14% of Total Benefits

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

19) Proportion of Total Wages:
   - < = .5% 94%
   - .5% - 1.0% 2%
   - 1.0% - 1.5% 3%
   - 1.5% - 2.0% 1%
   - >2.0% 6%

20) Proportion of Employers:
   - < = .5% 88%
   - .5% - 1.0% 5%
   - 1.0% - 1.5% 4%
   - 1.5% - 2.0% 4%
   - >2.0% 9%

21) Proportion of Total Benefits Charged:
   - < = .5% 48%
   - .5% - 1.0% 2%
   - 1.0% - 1.5% 38%
   - 1.5% - 2.0% 11%
   - >2.0% 9%

22) Proportion of Total Estimated Contributions:
   - < = .5% 71%
   - .5% - 1.0% 6%
   - 1.0% - 1.5% 17%
   - 1.5% - 2.0% 3%
   - >2.0% 4%

1 See "New Employer Tax Rate Table" for more information
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 ($) : 29,500
5) Avg. Tax Rate (Total / Taxable Wages) % : 1.12 / 1.99
6) New Employer Tax Rate (%) : 3.0
7) Statutory Tax Rate (Minimum / Maximum)% : 0.25 / 5.40
8) Average High Cost Multiple (1/1/2017) : 0.68

<table>
<thead>
<tr>
<th>STATE TAX LEVELS</th>
</tr>
</thead>
<tbody>
<tr>
<td>9) Employer Contributions:</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Average For Every $100 of Wages Paid</td>
</tr>
<tr>
<td>10) Contributions Per Employee at the Tax Base:</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Maximum Rate</td>
</tr>
<tr>
<td>11) For Every One Dollar of Contributions</td>
</tr>
<tr>
<td>the Amount Going:</td>
</tr>
<tr>
<td>Into the Trust Fund</td>
</tr>
<tr>
<td>12) Average Tax Rate Compared to Minimum Adequate Financing Rate:</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Minimum Adequate Financing Rate</td>
</tr>
</tbody>
</table>

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: 3%

<table>
<thead>
<tr>
<th>BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING</th>
</tr>
</thead>
<tbody>
<tr>
<td>14) Total Benefits Paid</td>
</tr>
<tr>
<td>15) Benefits Assigned to Active Employers</td>
</tr>
<tr>
<td>16) Benefits Assigned to Inactive Employers</td>
</tr>
<tr>
<td>17) Reimbursable Benefits</td>
</tr>
<tr>
<td>18) Benefits in Excess of Taxes from Max. Rated Employers</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES</th>
</tr>
</thead>
<tbody>
<tr>
<td>19) Proportion of Total Wages:</td>
</tr>
<tr>
<td>20) Proportion of Employers:</td>
</tr>
<tr>
<td>21) Proportion of Total Benefits Charged:</td>
</tr>
<tr>
<td>22) Proportion of Total Estimated Contributions:</td>
</tr>
<tr>
<td>1 All contribution estimates do not include the additional bond tax charged to employers to repay the state bond issue</td>
</tr>
<tr>
<td>2 See &quot;New Employer Tax Rate Table&quot; for more information</td>
</tr>
</tbody>
</table>
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) %: 0.25 / 0.88
6) New Employer Tax Rate (%): 1.7
7) Statutory Tax Rate (Minimum / Maximum) %: 0.10 / 7.50
8) Average High Cost Multiple (1/1/2017): 1.07

9) Employer Contributions:
   Average Per Covered Employee: $132
   Average For Every $100 of Wages Paid: $0.25

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: $0.80
    Into the Trust Fund: $0.20

12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
    Current Avg. Tax Rate: 0.88%
    Minimum Adequate Financing Rate: 1.38%

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -36%

14) Total Benefits Paid
15) Benefits Assigned to Active Employers
16) Benefits Assigned to Inactive Employers
17) Reimbursable Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers

19) Proportion of Total Wages:
   < 0.5%: 90%
   0.5% - 1.0%: 7%
   1.0% - 1.5%: 1%
   1.5% - 2.0%: 3%
   > 2.0%: 0%

20) Proportion of Employers:
   < 0.5%: 90%
   0.5% - 1.0%: 7%
   1.0% - 1.5%: 2%
   1.5% - 2.0%: 3%
   > 2.0%: 0%

21) Proportion of Total Benefits Charged:
   < 0.5%: 60%
   0.5% - 1.0%: 24%
   1.0% - 1.5%: 4%
   1.5% - 2.0%: 17%
   > 2.0%: 2%

22) Proportion of Total Estimated Contributions:
   < 0.5%: 60%
   0.5% - 1.0%: 13%
   1.0% - 1.5%: 3%
   1.5% - 2.0%: 13%
   > 2.0%: 1%

1 See "New Employer Tax Rate Table" for more information
### NEW JERSEY 2017

#### 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 ($): 33,500
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.81 / 1.83
6) New Employer Tax Rate (%): 2.8
7) Statutory Tax Rate (Minimum / Maximum)%: 0.50 / 5.80
8) Average High Cost Multiple (1/1/2017): 0.51

#### STATE TAX LEVELS

9) Employer Contributions: Average Per Covered Employee $490, Average For Every $100 of Wages Paid $0.81
10) Contributions Per Employee at the Tax Base: Minimum Rate $168, Maximum Rate $1,943
11) For Every One Dollar of Contributions to Pay Benefits in Previous Comp. Year, the Amount Going: Minimum Rate $1.13, Maximum Rate $0.13
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:

- Current Avg. Tax Rate 1.83%
- Minimum Adequate Financing Rate 3.03%

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -39%

#### BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

- Total Benefits Paid 85% of Total Benefits
- Benefits Assigned to Active Employers 3% of Total Benefits
- Benefits Assigned to Inactive Employers 6% of Total Benefits
- Reimbursable Benefits 9% of Total Benefits
- Benefits in Excess of Taxes from Max. Rated Employers 5% of Total Benefits
- Benefits in Excess of Taxes from Total Benefits 6% of Total Benefits

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

19) Proportion of Total Wages:
- ≤ .5% 53%
- .5% - 1.0% 24%
- 1.0% - 1.5% 6%
- 1.5% - 2.0% 4%
- >2.0% 2%

20) Proportion of Employers:
- ≤ .5% 58%
- .5% - 1.0% 19%
- 1.0% - 1.5% 7%
- 1.5% - 2.0% 3%
- >2.0% 16%

21) Proportion of Total Benefits Charged:
- ≤ .5% 19%
- .5% - 1.0% 16%
- 1.0% - 1.5% 11%
- 1.5% - 2.0% 9%
- >2.0% 40%

22) Proportion of Total Estimated Contributions:
- ≤ .5% 23%
- .5% - 1.0% 44%
- 1.0% - 1.5% 13%
- 1.5% - 2.0% 4%
- >2.0% 21%

---

1 See "New Employer Tax Rate Table" for more information
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 ($): 24,300
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.57 / 1.13
6) New Employer Tax Rate (%):\(^1\)
7) Statutory Tax Rate (Minimum / Maximum) %: 0.33 / 5.40
8) Average High Cost Multiple (1/1/2017): 1.16

STATE TAX LEVELS

9) Employer Contributions: Average Per Covered Employee $238 Average For Every $100 of Wages Paid $0.57
10) Contributions Per Employee at the Tax Base: Minimum Rate $80 Maximum Rate $1,312
11) For Every One Dollar of Contributions the Amount going:
   To Pay Benefits in Previous Comp. Year $1.13
   Into the Trust Fund $-0.13
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
   Current Avg. Tax Rate 1.13%
   Minimum Adequate Financing Rate 1.67%
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -32%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid
15) Benefits Assigned to Active Employers 87% of Total Benefits
16) Benefits Assigned to Inactive Employers 0% of Total Benefits
17) Reimbursable Benefits 13% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers 6% of Total Benefits

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

19) Proportion of Total Wages:
   < = .5% 73%
   .5% - 1.0% 14%
   1.0% - 1.5% 4%
   1.5% - 2.0% 3%
   >2.0% 3%

20) Proportion of Employers:
   < = .5% 39%
   .5% - 1.0% 17%
   1.0% - 1.5% 8%
   1.5% - 2.0% 7%
   >2.0% 38%

21) Proportion of Total Benefits Charged:
   < = .5% 19%
   .5% - 1.0% 15%
   1.0% - 1.5% 13%
   1.5% - 2.0% 7%
   >2.0% 51%

22) Proportion of Total Estimated Contributions:
   < = .5% 16%
   .5% - 1.0% 17%
   1.0% - 1.5% 9%
   1.5% - 2.0% 7%
   >2.0% 38%

\(^1\) See "New Employer Tax Rate Table" for more information
1) Type of Experience Rating Method: Reserve Ratio
2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Proportionally
4) Taxable Wage Base ($): 10,900
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.51 / 2.89
6) New Employer Tax Rate (%): 3.3
7) Statutory Tax Rate (Minimum / Maximum): 0.70 / 8.10
8) Average High Cost Multiple (1/1/2017): 0.20

STATE TAX FEATURES

10) Contributions Per Employee at the Tax Base: Minimum Rate $76 / Maximum Rate $883
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:

Current Avg. Tax Rate 2.89%
Minimum Adequate Financing Rate 4.90%
Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -41%

STATE TAX LEVELS

14) Total Benefits Paid 92% of Total Benefits
15) Benefits Assigned to Active Employers 5% of Total Benefits
16) Benefits Assigned to Inactive Employers 9% of Total Benefits
17) Reimbursable Benefits 20% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers 71% of Total Benefits

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

19) Proportion of Total Wages:
20) Proportion of Employers:
21) Proportion of Total Benefits Charged:
22) Proportion of Total Estimated Contributions:

1 See "New Employer Tax Rate Table" for more information
1) Type of Experience Rating Method: Reserve Ratio
2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Proportionally
4) Taxable Wage Base ($): 23,100
5) Avg. Tax Rate (Total / Taxable Wages %): 0.42 / 0.95
6) New Employer Tax Rate (%): 1.0
7) Statutory Tax Rate (Minimum / Maximum)%: 0.06 / 5.76
8) Average High Cost Multiple (1/1/2017): 0.98

**STATE TAX LEVELS**

9) Employer Contributions: Average Per Covered Employee $196 Average For Every $100 of Wages Paid $0.00
10) Contributions Per Employee at the Tax Base: Minimum Rate $14 Maximum Rate $1,331
11) For Every One Dollar of Contributions the Amount Going: To Pay Benefits in Previous Comp. Year $0.81 Into the Trust Fund $0.19
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:

Current Avg. Tax Rate 0.95%
Minimum Adequate Financing Rate 1.31%

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -28%

**BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING**

14) Total Benefits Paid
15) Benefits Assigned to Active Employers 50% of Total Benefits
16) Benefits Assigned to Inactive Employers 40% of Total Benefits
17) Reimbursable Benefits 3% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers 0% of Total Benefits

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

19) Proportion of Total Wages:

< .5% 79%
.5% - 1.0% 11%
1.0% - 1.5% 4%
1.5% - 2.0% 1%
>2.0% 4%

20) Proportion of Employers:

< .5% 21%
.5% - 1.0% 41%
1.0% - 1.5% 14%
1.5% - 2.0% 17%
>2.0% 21%

21) Proportion of Total Benefits Charged:

< .5% 41%
.5% - 1.0% 16%
1.0% - 1.5% 17%
1.5% - 2.0% 5%
>2.0% 21%

22) Proportion of Total Estimated Contributions:

< .5% 35%
.5% - 1.0% 21%
1.0% - 1.5% 13%
1.5% - 2.0% 2%
>2.0% 23%

1 See "New Employer Tax Rate Table" for more information
STATE TAX FEATURES

1) Type of Experience Rating Method: Reserve Ratio
2) Type of Employer Ranking: Array
3) Type of Charging Method: Proportionally
4) Taxable Wage Base ($): 35,100
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.84 / 1.49
6) New Employer Tax Rate (%): 2.3
7) Statutory Tax Rate (Minimum / Maximum)%: 0.49 / 11.43
8) Average High Cost Multiple (1/1/2017): 0.48

STATE TAX LEVELS

9) Employer Contributions: Average Per Covered Employee $428
   Average For Every $100 of Wages Paid $0.84
10) Contributions Per Employee at the Tax Base: Minimum Rate $172
    Maximum Rate $4,012
11) For Every One Dollar of Contributions the Amount Going:
   To Pay Benefits in Previous Comp. Year $1.59
   Into the Trust Fund $0.59
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
    Current Avg. Tax Rate 1.49%
    Minimum Adequate Financing Rate 1.48%
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: 1%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid
15) Benefits Assigned to Active Employers 84% of Total Benefits
16) Benefits Assigned to Inactive Employers 3% of Total Benefits
17) Reimbursable Benefits 1% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers 2% of Total Benefits

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

19) Proportion of Total Wages:
   <= .5% 88%
   .5% - 1.0% 16%
   1.0% - 1.5% 4%
   1.5% - 2.0% 4%
   >2.0% 1%

20) Proportion of Employers:
   <= .5% 77%
   .5% - 1.0% 13%
   1.0% - 1.5% 9%
   1.5% - 2.0% 4%
   >2.0% 3%

21) Proportion of Total Benefits Charged:
   <= .5% 43%
   .5% - 1.0% 4%
   1.0% - 1.5% 3%
   1.5% - 2.0% 4%
   >2.0% 55%

22) Proportion of Total Estimated Contributions:
   <= .5% 99%
   .5% - 1.0% 18%
   1.0% - 1.5% 55%
   1.5% - 2.0% 4%
   >2.0% 42%

1 See "New Employer Tax Rate Table" for more information
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) %: 0.67 / 2.97
6) New Employer Tax Rate (%): 2.7
7) Statutory Tax Rate (Minimum / Maximum) %: 0.30 / 8.80
8) Average High Cost Multiple (1/1/2017): 0.19

STATE TAX LEVELS

9) Employer Contributions: Average Per Covered Employee $316, Average For Every $100 of Wages Paid $0.67
10) Contributions Per Employee at the Tax Base: Minimum Rate $27, Maximum Rate $792
11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year the Amount Going: Minimum Rate $0.68, Into the Trust Fund Maximum Rate $0.32
12) Average Tax Rate Compared to Minimum Adequate Financing Rate: Current Avg. Tax Rate 2.97%

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -15%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid
15) Benefits Assigned to Active Employers 85% of Total Benefits
16) Benefits Assigned to Inactive Employers 6% of Total Benefits
17) Reimbursable Benefits 4% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers 10% of Total Benefits

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

19) Proportion of Total Wages:
- ≤ .5% 55%
- .5% - 1.0% 26%
- 1.0% - 1.5% 10%
- 1.5% - 2.0% 6%
- >2.0% 4%

20) Proportion of Employers:
- ≤ .5% 13%
- .5% - 1.0% 12%
- 1.0% - 1.5% 5%
- 1.5% - 2.0% 6%
- >2.0% 9%

21) Proportion of Total Benefits Charged:
- 12%
- 17%
- 18%
- 18%
- 36%

22) Proportion of Total Estimated Contributions:
- ≤ .5% 31%
- .5% - 1.0% 26%
- 1.0% - 1.5% 17%
- 1.5% - 2.0% 13%
- >2.0% 13%

1 See "New Employer Tax Rate Table" for more information
OKLAHOMA 2017

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 ($): 17,700
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.37 / 0.92
6) New Employer Tax Rate (%): 1.5
7) Statutory Tax Rate (Minimum / Maximum)%: 0.10 / 5.50
8) Average High Cost Multiple (1/1/2017): 1.75

STATE TAX LEVELS

9) Employer Contributions:
   Average Per Covered Employee $165
   Average For Every $100 of Wages Paid $0.37
10) Contributions Per Employee at the Tax Base:
    Minimum Rate $18
    Maximum Rate $974
11) For Every One Dollar of Contributions to Pay Benefits in Previous Comp. Year $1.69
    the Amount going: Into the Trust Fund $0.69
12) Average Tax Rate Compared to Min. Adequate Financing Rate:

   Current Avg. Tax Rate 0.92%
   Minimum Adequate Financing Rate 0.84%

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: 10%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid
15) Benefits Assigned to Active Employers 76% of Total Benefits
16) Benefits Assigned to Inactive Employers 10% of Total Benefits
17) Reimbursable Benefits 5% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers 0% of Total Benefits

1) See "New Employer Tax Rate Table" for more information
### 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 ($): 38,400
5) Avg. Tax Rate (Total / Taxable Wages) %: 1.42 / 2.20
6) New Employer Tax Rate (%): 2.6
7) Statutory Tax Rate (Minimum / Maximum) %: 1.20 / 5.40
8) Average High Cost Multiple (1/1/2017): 1.97

### STATE TAX LEVELS

9) Employer Contributions: Average Per Covered Employee $617, Average For Every $100 of Wages Paid $1.42
10) Contributions Per Employee at the Tax Base: Minimum Rate $461, Maximum Rate $2,074
11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year: $0.49, Into the Trust Fund $0.51
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:

<table>
<thead>
<tr>
<th>Current Avg. Tax Rate</th>
<th>Minimum Adequate Financing Rate</th>
<th>Percentage Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.20%</td>
<td>0.90%</td>
<td>145%</td>
</tr>
</tbody>
</table>

### BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid 82% of Total Benefits
15) Benefits Assigned to Active Employers 4% of Total Benefits
16) Benefits Assigned to Inactive Employers 9% of Total Benefits
17) Reimbursable Benefits 1% of Total Benefits

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

<table>
<thead>
<tr>
<th>Proportion of Total Wages</th>
<th>&lt;= .5%</th>
<th>.5% - 1.0%</th>
<th>1.0% - 1.5%</th>
<th>1.5% - 2.0%</th>
<th>&gt;2.0%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proportion of Employers</td>
<td>9%</td>
<td>32%</td>
<td>27%</td>
<td>31%</td>
<td>14%</td>
</tr>
<tr>
<td>Proportion of Total Benefits Charged</td>
<td>8%</td>
<td>3%</td>
<td>10%</td>
<td>31%</td>
<td>57%</td>
</tr>
<tr>
<td>Proportion of Total Estimated Contributions</td>
<td>9%</td>
<td>10%</td>
<td>19%</td>
<td>35%</td>
<td>45%</td>
</tr>
</tbody>
</table>
### 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 ($):** 9,750  
5) **Avg. Tax Rate (Total / Taxable Wages):** 1.24 / 5.90  
6) **New Employer Tax Rate (%):** 3.7  
7) **Statutory Tax Rate (Minimum / Maximum):** 2.64 / 11.26  
8) **Average High Cost Multiple (1/1/2017):** 0.30

### STATE TAX LEVELS

9) **Employer Contributions:**  
   - Average Per Covered Employee: $618  
   - Average For Every $100 of Wages Paid: $1.24  
10) **Contributions Per Employee at the Tax Base:**  
    - Minimum Rate: $258  
    - Maximum Rate: $1,098  
11) **For Every One Dollar of Contributions:**  
    - To Pay Benefits in Previous Comp. Year: $0.71  
    - Into the Trust Fund: $0.29  
12) **Average Tax Rate Compared to Minimum Adequate Financing Rate:**  
    - Current Avg. Tax Rate: 5.90%  
    - Minimum Adequate Financing Rate: 7.13%  
13) **Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:** -17%

### BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

- **Total Benefits Paid:** 84% of Total Benefits  
- **Benefits Assigned to Active Employers:** 7% of Total Benefits  
- **Benefits Assigned to Inactive Employers:** 7% of Total Benefits  
- **Reimbursable Benefits:** 19% of Total Benefits

### 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:**  
20) **Proportion of Employers:**  
21) **Proportion of Total Benefits Charged:**  
22) **Proportion of Total Estimated Contributions:**

---

1. All contribution estimates do not include the additional bond tax charged to employers to repay the state bond issue.  
2. See "New Employer Tax Rate Table" for more information.
### 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) % | 0.92 / 3.24 |
| 6) New Employer Tax Rate (%) | 3.2 |
| 7) Statutory Tax Rate (Minimum / Maximum) % | 2.20 / 5.40 |
| 8) Average High Cost Multiple (1/1/2017): | 1.13 |

### STATE TAX LEVELS

| 9) Employer Contributions: | Average Per Covered Employee | $243 |
| | Average For Every $100 of Wages Paid | $0.92 |
| 10) Contributions Per Employee at the Tax Base: | Minimum Rate | $154 |
| | Maximum Rate | $378 |
| 11) For Every One Dollar of Contributions: | To Pay Benefits in Previous Comp. Year | $0.00 |
| | Into the Trust Fund | $1.00 |

#### Contributions Per Employee at the Tax Base

| 12) Average Tax Rate Compared to Minimum Adequate Financing Rate: |
| Current Avg. Tax Rate | 3.24% |

#### Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:

-9%

1 See "New Employer Tax Rate Table" for more information
### STATE TAX FEATURES

<table>
<thead>
<tr>
<th>1) Type of Experience Rating Method:</th>
<th>Reserve Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>2) Type of Employer Ranking:</td>
<td>Fixed</td>
</tr>
<tr>
<td>3) Type of Charging Method:</td>
<td>Most Recent</td>
</tr>
<tr>
<td>4) Taxable Wage Base ($)</td>
<td>23,900</td>
</tr>
<tr>
<td>5) Avg. Tax Rate (Total / Taxable Wages) %:</td>
<td>1.22 / 2.92</td>
</tr>
<tr>
<td>6) New Employer Tax Rate (%)¹:</td>
<td>1.8</td>
</tr>
<tr>
<td>7) Statutory Tax Rate (Minimum / Maximum) %:</td>
<td>0.99 / 9.59</td>
</tr>
<tr>
<td>8) Average High Cost Multiple (1/1/2017):</td>
<td>0.50</td>
</tr>
</tbody>
</table>

### STATE TAX LEVELS

<table>
<thead>
<tr>
<th>9) Employer Contributions:</th>
<th>Average Per Covered Employee</th>
<th>Average For Every $100 of Wages Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$596</td>
<td>$1.22</td>
</tr>
<tr>
<td>10) Contributions Per Employee at the Tax Base:</td>
<td>Minimum Rate</td>
<td>Maximum Rate</td>
</tr>
<tr>
<td></td>
<td>$237</td>
<td>$2,292</td>
</tr>
<tr>
<td>11) For Every One Dollar of Contributions the Amount Going:</td>
<td>To Pay Benefits in Previous Comp. Year</td>
<td>Into the Trust Fund</td>
</tr>
<tr>
<td></td>
<td>$0.61</td>
<td>$0.39</td>
</tr>
<tr>
<td>12) Average Tax Rate Compared to Minimum Adequate Financing Rate:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current Avg. Tax Rate</td>
<td>2.92%</td>
<td></td>
</tr>
<tr>
<td>Minimum Adequate Financing Rate</td>
<td>3.81%</td>
<td></td>
</tr>
</tbody>
</table>

### BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

<table>
<thead>
<tr>
<th>14) Total Benefits Paid</th>
<th>83% of Total Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>15) Benefits Assigned to Active Employers</td>
<td>6% of Total Benefits</td>
</tr>
<tr>
<td>16) Benefits Assigned to Inactive Employers</td>
<td>8% of Total Benefits</td>
</tr>
<tr>
<td>17) Reimbursable Benefits</td>
<td>0% of Total Benefits</td>
</tr>
<tr>
<td>18) Benefits in Excess of Taxes from Max. Rated Employers</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>&lt;= .5%</th>
<th>.5% - 1.0%</th>
<th>1.0% - 1.5%</th>
<th>1.5% - 2.0%</th>
<th>&gt;2.0%</th>
</tr>
</thead>
<tbody>
<tr>
<td>36%</td>
<td>16%</td>
<td>17%</td>
<td>10%</td>
<td>13%</td>
</tr>
<tr>
<td>24%</td>
<td>28%</td>
<td>16%</td>
<td>11%</td>
<td>26%</td>
</tr>
<tr>
<td>4%</td>
<td>11%</td>
<td>14%</td>
<td>12%</td>
<td>54%</td>
</tr>
<tr>
<td>11%</td>
<td>18%</td>
<td>16%</td>
<td>14%</td>
<td>41%</td>
</tr>
</tbody>
</table>

¹ See "New Employer Tax Rate Table" for more information
**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): 0.61 / 1.77  
6) New Employer Tax Rate (%): 1.2  
7) Statutory Tax Rate (Minimum / Maximum): 0.06 / 5.46  
8) Average High Cost Multiple (1/1/2017): 0.6  

**STATE TAX LEVELS**

9) Estimated Employer Contributions:  
   Average Per Covered Employee: $226  
   Average For Every $100 of Wages Paid: $0.61  
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: $0.42  
    Into the Trust Fund: $0.58  
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:  
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: 4%  

**BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING**

- 14) Total Benefits Paid: 50% of Total Benefits  
- 15) Benefits Assigned to Active Employers: 5% of Total Benefits  
- 16) Benefits Assigned to Inactive Employers: 5% of Total Benefits  
- 17) Reimbursable Benefits: 0% of Total Benefits  
- 18) Benefits in Excess of Taxes from Max. Rated Employers:  

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

- < .5%  
- .5% - 1.0%  
- 1.0% - 1.5%  
- 1.5% - 2.0%  
- > 2.0%  

- 19) Proportion of Total Wages: 67%  
- 20) Proportion of Employers: 78%  
- 21) Proportion of Total Benefits Charged: 38%  
- 22) Proportion of Total Estimated Contributions: 38%

1 See "New Employer Tax Rate Table" for more information
SOUTH DAKOTA 2017

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)%: 0.27 / 0.69 6) New Employer Tax Rate (%): 1.2
7) Statutory Tax Rate (Minimum / Maximum)%: 0.00 / 9.50 8) Average High Cost Multiple (1/1/2017): 1.67

STATE TAX LEVELS
9) Employer Contributions: Average Per Covered Employee $105 Average For Every $100 of Wages Paid $0.27
10) Contributions Per Employee at the Tax Base: Minimum Rate $0 Maximum Rate $1,425
11) For Every One Dollar of Contributions the Amount Going: To Pay Benefits in Previous Comp. Year $0.78 Into the Trust Fund $0.22
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
Current Avg. Tax Rate 0.69%
Minimum Adequate Financing Rate 0.52%
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: 32%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING
14) Total Benefits Paid
15) Benefits Assigned to Active Employers 84% of Total Benefits
16) Benefits Assigned to Inactive Employers 4% of Total Benefits
17) Reimbursable Benefits 7% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers 0% of Total Benefits

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES
19) Proportion of Total Wages:
< .5% 94% .5% - 1.0% 3% 1.0% - 1.5% 1% 1.5% - 2.0% 0% >2.0% 2%
20) Proportion of Employers:
< .5% 83% .5% - 1.0% 2% 1.0% - 1.5% 1% 1.5% - 2.0% 0% >2.0% 2%
21) Proportion of Total Benefits Charged:
< .5% 37% .5% - 1.0% 17% 1.0% - 1.5% 4% 1.5% - 2.0% 3% >2.0% 39%
22) Proportion of Total Estimated Contributions:
< .5% 69% .5% - 1.0% 5% 1.0% - 1.5% 3% 1.5% - 2.0% 2% >2.0% 31%

1 See "New Employer Tax Rate Table" for more information
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) %: 0.22 / 1.02
6) New Employer Tax Rate (%): 2.7
7) Statutory Tax Rate (Minimum / Maximum) %: 0.01 / 10.00
8) Average High Cost Multiple (1/1/2017): 0.88

STATE TAX LEVELS

9) Employer Contributions: Average Per Covered Employee $101 Average For Every $100 of Wages Paid $0.22
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 $0.81 Into the Trust Fund $0.19
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:

Current Avg. Tax Rate 1.02%
Minimum Adequate Financing Rate 1.85%

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -45%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid
15) Benefits Assigned to Active Employers 84% of Total Benefits
16) Benefits Assigned to Inactive Employers 10% of Total Benefits
17) Reimbursable Benefits 5% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers 0% of Total Benefits

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

19) Proportion of Total Wages:
< .5% 90%
.5% - 1.0% 4%
1.0% - 1.5% 1%
1.5% - 2.0% 3%
> 2.0% 5%

20) Proportion of Employers:
< .5% 40%
.5% - 1.0% 3%
1.0% - 1.5% 3%
1.5% - 2.0% 2%
> 2.0% 2%

21) Proportion of Total Benefits Charged:
< .5% 14%
.5% - 1.0% 4%
1.0% - 1.5% 15%
1.5% - 2.0% 13%
> 2.0% 12%

22) Proportion of Total Estimated Contributions:
< .5% 3%
.5% - 1.0% 4%
1.0% - 1.5% 15%
1.5% - 2.0% 12%
> 2.0% 12%

1 See "New Employer Tax Rate Table" for more information
## 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) %:** 0.52 / 2.60  
6) **New Employer Tax Rate (%):** 2.7  
7) **Statutory Tax Rate (Minimum / Maximum) %:** 0.59 / 8.21  
8) **Average High Cost Multiple (1/1/2017):** 0.15

## STATE TAX LEVELS

9) **Employer Contributions:** 
   - Average Per Covered Employee: $281  
   - Average For Every $100 of Wages Paid: $0.52  
10) **Contributions Per Employee at the Tax Base:** 
    - Minimum Rate: $53  
    - Maximum Rate: $739  
11) **For Every One Dollar of Contributions:** 
    - To Pay Benefits in Previous Comp. Year: $0.98  
    - Into the Trust Fund: $0.02  
12) **Average Tax Rate Compared to Minimum Adequate Financing Rate:** 
    - Current Avg. Tax Rate: 2.60%  
    - Minimum Adequate Financing Rate: 3.05%  
13) **Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:** -15%

## BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) **Total Benefits Paid**  
15) **Benefits Assigned to Active Employers**  
16) **Benefits Assigned to Inactive Employers**  
17) **Reimbursable Benefits**  
18) **Benefits in Excess of Taxes from Max. Rated Employers**

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

19) **Proportion of Total Wages:**
   - < = .5%: 60%  
   - .5% - 1.0%: 47%  
   - 1.0% - 1.5%: 13%  
   - 1.5% - 2.0%: 0%  
   - >2.0%: 0%

20) **Proportion of Employers:**
   - < = .5%: 90%  
   - .5% - 1.0%: 9%  
   - 1.0% - 1.5%: 1%  
   - 1.5% - 2.0%: 0%  
   - >2.0%: 0%

21) **Proportion of Total Benefits Charged:**
   - < = 14%  
   - 1.5% - 2.0%: 94%

22) **Proportion of Total Estimated Contributions:**
   - < = .5%: 36%  
   - 1.5% - 2.0%: 64%

---

1 All contribution estimates do not include the additional bond tax charged to employers to repay the state bond issue  
2 See "New Employer Tax Rate Table" for more information
1) Type of Experience Rating Method: Benefit Ratio
2) Type of Employer Ranking: Fixed
3) Type of Charging Method: Proportionally
4) Taxable Wage Base ($): 33,100
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.33 / 0.58
6) New Employer Tax Rate (%): InvAvg%
7) Statutory Tax Rate (Minimum / Maximum)%: 0.20 / 7.20
8) Average High Cost Multiple (1/1/2017): 1.79

9) Employer Contributions: Average Per Covered Employee $142
Average For Every $100 of Wages Paid $0.33
10) Contributions Per Employee at the Tax Base: Minimum Rate $66
Maximum Rate $2,383
11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year the Amount going: Minimum Adequate Financing Rate $0.93
Into the Trust Fund $0.07
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
Current Avg. Tax Rate 0.58%
Minimum Adequate Financing Rate 0.40%
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: 46%

14) Total Benefits Paid
15) Benefits Assigned to Active Employers 72% of Total Benefits
16) Benefits Assigned to Inactive Employers 9% of Total Benefits
17) Reimbursable Benefits 4% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers 0% of Total Benefits

19) Proportion of Total Wages:
< = .5% 8%
.5% - 1.0% 8%
1.0% - 1.5% 3%
1.5% - 2.0% 1%
>2.0% 3%
20) Proportion of Employers:
< = .5% 90%
.5% - 1.0% 5%
1.0% - 1.5% 2%
1.5% - 2.0% 1%
>2.0% 3%
21) Proportion of Total Benefits Charged:
< = .5% 37%
.5% - 1.0% 21%
1.0% - 1.5% 9%
1.5% - 2.0% 7%
>2.0% 25%
22) Proportion of Total Estimated Contributions:
< = .5% 54%
.5% - 1.0% 18%
1.0% - 1.5% 9%
1.5% - 2.0% 3%
>2.0% 17%

1 See "New Employer Tax Rate Table" for more information
**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 ($):** 17,300
5. **Avg. Tax Rate (Total / Taxable Wages):** 1.34 / 3.44
6. **New Employer Tax Rate (%):** 1.0
7. **Statutory Tax Rate (Minimum / Maximum):** 1.10 / 7.70
8. **Average High Cost Multiple (1/1/2017):** 1.68

**STATE TAX LEVELS**

9. **Employer Contributions:**
   - Average Per Covered Employee: $584
   - Average For Every $100 of Wages Paid: $1.34
10. **Contributions Per Employee at the Tax Base:**
    - Minimum Rate: $190
    - Maximum Rate: $1,332
11. **For Every One Dollar of Contributions:**
    - To Pay Benefits in Previous Comp. Year: $0.50
    - Into the Trust Fund: $0.50
12. **Current Avg. Tax Rate:** 3.44%
13. **Minimum Adequate Financing Rate:** 1.50%
14. **Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:** 130%

**BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING**

- **Total Benefits Paid:**
  - 75% of Total Benefits
- **Benefits Assigned to Active Employers:** 11% of Total Benefits
- **Benefits Assigned to Inactive Employers:** 9% of Total Benefits
- **Reimbursable Benefits:** 11% of Total Benefits
- **Benefits in Excess of Taxes from Max. Rated Employers:**
  - <= 0%
  - 3%
  - 3%
  - 12%
  - 75%

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

- **Proportion of Total Wages:**
  - <= 0.5%: 38%
  - 0.5% - 1.0%: 14%
  - 1.0% - 1.5%: 13%
  - 1.5% - 2.0%: 19%
  - >2.0%: 19%
- **Proportion of Employers:**
  - <= 0.5%: 64%
  - 0.5% - 1.0%: 13%
  - 1.0% - 1.5%: 3%
  - 1.5% - 2.0%: 7%
  - >2.0%: 13%
- **Proportion of Total Benefits Charged:**
  - <= 0.5%: 9%
  - 0.5% - 1.0%: 3%
  - 1.0% - 1.5%: 3%
  - 1.5% - 2.0%: 12%
  - >2.0%: 82%
- **Proportion of Total Estimated Contributions:**
  - <= 0.5%: 10%
  - 0.5% - 1.0%: 11%
  - 1.0% - 1.5%: 11%
  - 1.5% - 2.0%: 26%
  - >2.0%: 49%

---

1 See “New Employer Tax Rate Table” for more information.
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) %: 0.28 / 1.57
6) New Employer Tax Rate (%): 2.5
7) Statutory Tax Rate (Minimum / Maximum) %: 0.13 / 6.23
8) Average High Cost Multiple (1/1/2017): 0.82

9) Employer Contributions: Average Per Covered Employee $152, Average For Every $100 of Wages Paid $0.28
10) Contributions Per Employee at the Tax Base: Minimum Rate $10, Maximum Rate $498
11) For Every One Dollar of Contributions the Amount going: To Pay Benefits in Previous Comp. Year $0.77, Into the Trust Fund $0.23
12) Average Tax Rate Compared to Minimum Adequate Financing Rate: Current Avg. Tax Rate 1.57%, Minimum Adequate Financing Rate 1.96%
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -20%

14) Total Benefits Paid
15) Benefits Assigned to Active Employers 90% of Total Benefits
16) Benefits Assigned to Inactive Employers 3% of Total Benefits
17) Reimbursable Benefits 4% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers 8% of Total Benefits

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES
19) Proportion of Total Wages:
   < = .5% 9%, .5% - 1.0% 9%, 1.0% - 1.5% 16%, 1.5% - 2.0% 33%, >2.0% 21%
20) Proportion of Employers:
   < = .5% 4%, .5% - 1.0% 10%, 1.0% - 1.5% 25%, 1.5% - 2.0% 20%, >2.0% 21%
21) Proportion of Total Benefits Charged:
   < = .5% 58%, .5% - 1.0% 85%, 1.0% - 1.5% 16%, 1.5% - 2.0% 9%, >2.0% 9%
22) Proportion of Total Estimated Contributions:
   < = .5% 5%, .5% - 1.0% 49%, 1.0% - 1.5% 16%, 1.5% - 2.0% 9%, >2.0% 9%

1 See "New Employer Tax Rate Table" for more information
### 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 ($): 23,500  
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.53 / 1.57  
6) New Employer Tax Rate (%): 2.0  
7) Statutory Tax Rate (Minimum / Maximum)%: 1.50 / 6.00  
8) Average High Cost Multiple (1/1/2017): 0.00

<table>
<thead>
<tr>
<th>9) Employer Contributions:</th>
<th>Average Per Covered Employee</th>
<th>Average For Every $100 of Wages Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$333</td>
<td>$0.53</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>10) Contributions Per Employee at the Tax Base:</th>
<th>Minimum Rate</th>
<th>Maximum Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$353</td>
<td>$1,410</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>11) For Every One Dollar of Contributions the Amount Going:</th>
<th>To Pay Benefits in Previous Comp. Year</th>
<th>Into the Trust Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$0.00</td>
<td>$1.00</td>
</tr>
</tbody>
</table>

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

```
0% 1.57% 5.35% 7%
```

13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -71%

*See "New Employer Tax Rate Table" for more information*
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 ($): 45,000
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.71 / 1.24
6) New Employer Tax Rate (%): InAvg%
7) Statutory Tax Rate (Minimum / Maximum) %: 0.13 / 5.72
8) Average High Cost Multiple (1/1/2017): 1.30

STATE TAX LEVELS

9) Employer Contributions: Average Per Covered Employee $408, Average For Every $100 of Wages Paid $0.71
10) Contributions Per Employee at the Tax Base: Minimum Rate $59, Maximum Rate $2,574
11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year $0.79, Into the Trust Fund $0.21
12) Average Tax Rate Compared to Minimum Adequate Financing Rate: Current Avg. Tax Rate 1.24%
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -16%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid
15) Benefits Assigned to Active Employers 89% of Total Benefits
16) Benefits Assigned to Inactive Employers 5% of Total Benefits
17) Reimbursable Benefits 6% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers 6% of Total Benefits

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

19) Proportion of Total Wages:
   - <= .5% 63%
   - 5% - 1.0% 19%
   - 1.0% - 1.5% 7%
   - 1.5% - 2.0% 4%
   - >2.0% 7%
20) Proportion of Employers:
   - <= .5% 79%
   - 5% - 1.0% 9%
   - 1.0% - 1.5% 6%
   - 1.5% - 2.0% 4%
   - >2.0% 11%
21) Proportion of Total Benefits Charged:
   - <= .5% 16%
   - 5% - 1.0% 17%
   - 1.0% - 1.5% 13%
   - 1.5% - 2.0% 9%
   - >2.0% 46%
22) Proportion of Total Estimated Contributions:
   - <= .5% 23%
   - 5% - 1.0% 20%
   - 1.0% - 1.5% 14%
   - 1.5% - 2.0% 10%
   - >2.0% 34%

1 See “New Employer Tax Rate Table” for more information
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) %: 0.93 / 2.84
6) New Employer Tax Rate (%): 2.7
7) Statutory Tax Rate (Minimum / Maximum) %: 1.50 / 7.50
8) Average High Cost Multiple (1/1/2017): 0.28

### STATE TAX FEATURES

- **Employer Contributions:**
  - Average Per Covered Employee: $380
  - Average For Every $100 of Wages Paid: $0.93

- **Contributions Per Employee at the Tax Base:**
  - Minimum Rate: $180
  - Maximum Rate: $900

- **For Every One Dollar of Contributions the Amount Going:**
  - To Pay Benefits in Previous Comp. Year: $1.50
  - Into the Trust Fund: $0.50

- **Average Tax Rate Compared to Minimum Adequate Financing Rate:**
  - Current Avg. Tax Rate: 2.84%
  - Minimum Adequate Financing Rate: 3.92%
  - Percentage Difference: -28%

### BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

- **Total Benefits Paid:**
  - 85% of Total Benefits

- **Benefits Assigned to Active Employers:**
  - 9% of Total Benefits

- **Benefits Assigned to Inactive Employers:**
  - 3% of Total Benefits

- **Reimbursable Benefits:**
  - 21% of Total Benefits

- **Benefits in Excess of Taxes from Max. Rated Employers:**
  - 0% of Total Benefits

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

- **Proportion of Total Wages:**
  - <= .5%: 10%
  - .5% - 1.0%: 56%
  - 1.0% - 1.5%: 15%
  - 1.5% - 2.0%: 9%
  - >2.0%: 8%

- **Proportion of Employers:**
  - <= .5%: 14%
  - .5% - 1.0%: 58%
  - 1.0% - 1.5%: 14%
  - 1.5% - 2.0%: 6%
  - >2.0%: 9%

- **Proportion of Total Benefits Charged:**
  - <= .5%: 1%
  - .5% - 1.0%: 36%
  - 1.0% - 1.5%: 36%
  - 1.5% - 2.0%: 8%
  - >2.0%: 40%

- **Proportion of Total Estimated Contributions:**
  - <= .5%: 24%
  - .5% - 1.0%: 27%
  - 1.0% - 1.5%: 17%
  - 1.5% - 2.0%: 10%
  - >2.0%: 20%

---

1. See "New Employer Tax Rate Table" for more information.
### 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) %:** 0.66 / 2.04
6. **New Employer Tax Rate (%):** 3.1
7. **Statutory Tax Rate (Minimum / Maximum) %:** 0.00 / 12.00
8. **Average High Cost Multiple (1/1/2017):** 0.65

### STATE TAX LEVELS

9. **Employer Contributions:**
   - Average Per Covered Employee: $299
   - Average For Every $100 of Wages Paid: $0.66
10. **Contributions Per Employee at the Tax Base:**
    - Minimum Rate: $0
    - Maximum Rate: $1,660
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. **Current Avg. Tax Rate:** 2.04%
13. **Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:** -29%

### BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

- **Total Benefits Paid:** 83% of Total Benefits
- **Benefits Assigned to Active Employers:** 6% of Total Benefits
- **Benefits Assigned to Inactive Employers:** 1% of Total Benefits
- **Reimbursable Benefits:** 6% of Total Benefits
- **Benefits in Excess of Taxes from Max. Rated Employers:** 7% of Total Benefits

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

19. **Proportion of Total Wages:**
   - <= .5%: 68%
   - .5% - 1.0%: 17%
   - 1.0% - 1.5%: 6%
   - 1.5% - 2.0%: 4%
   - >2.0%: 5%
20. **Proportion of Employers:**
    - <= .5%: 64%
    - .5% - 1.0%: 17%
    - 1.0% - 1.5%: 7%
    - 1.5% - 2.0%: 6%
    - >2.0%: 8%
21. **Proportion of Total Benefits Charged:**
    - 19%
    - 15%
    - 10%
    - 10%
    - 46%
22. **Proportion of Total Estimated Contributions:**
    - <= .5%: 34%
    - .5% - 1.0%: 19%
    - 1.0% - 1.5%: 12%
    - 1.5% - 2.0%: 10%
    - >2.0%: 24%

---
1 See "New Employer Tax Rate Table" for more information
WYOMING 2017

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 ($) 25,400
5) Avg. Tax Rate (Total / Taxable Wages) %: 0.74 / 1.51
6) New Employer Tax Rate (%): InAvg%
7) Statutory Tax Rate (Minimum / Maximum) %: 0.34 / 8.84
8) Average High Cost Multiple (1/1/2017): 2.15

STATE TAX LEVELS

9) Employer Contributions: Average Per Covered Employee $348 Average For Every $100 of Wages Paid $0.74
10) Contributions Per Employee at the Tax Base: Minimum Rate $66 Maximum Rate $2.245
11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year the Amount going: $1.65 Into the Trust Fund -$0.65
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:
   Current Avg. Tax Rate 1.51%
   Minimum Adequate Financing Rate 0.89%
   Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: 69%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

14) Total Benefits Paid 81% of Total Benefits
15) Benefits Assigned to Active Employers 3% of Total Benefits
16) Benefits Assigned to Inactive Employers 8% of Total Benefits
17) Reimbursable Benefits 3% of Total Benefits
18) Benefits in Excess of Taxes from Max. Rated Employers 17% of Total Benefits

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

19) Proportion of Total Wages:
   <= .5% 33% .5% - 1.0% 12% 1.0% - 1.5% 9% 1.5% - 2.0% 8% >2.0% 6%
20) Proportion of Employers:
   <= .5% 8% .5% - 1.0% 4% 1.0% - 1.5% 4% 1.5% - 2.0% 6% >2.0% 6%
21) Proportion of Total Benefits Charged:
   <= .5% 10% .5% - 1.0% 10% 1.0% - 1.5% 15% 1.5% - 2.0% 32% >2.0% 42%
22) Proportion of Total Estimated Contributions:
   <= .5% 29% .5% - 1.0% 13% 1.0% - 1.5% 16% 1.5% - 2.0% 20% >2.0% 23%

1 See "New Employer Tax Rate Table" for more information

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STATE PAGES
Average Employer Tax Amount Per Covered Employee

Chart 1

U.S. Average: $313
Percentage of Benefits Assigned to Active Employer Experience Rating Accounts

Dist. of Columbia: 94%
Louisiana: 93%
Illinois: 93%
Connecticut: 92%
New York: 92%
Indiana: 91%
Idaho: 91%
Georgia: 90%
South Carolina: 90%
Virginia: 90%
Washington: 89%
California: 89%
Michigan: 89%
Missouri: 88%
Minnesota: 88%
Maine: 88%
Massachusetts: 87%
Colorado: 87%
Arizona: 87%
New Mexico: 87%
Iowa: 86%
Ohio: 85%
Alabama: 85%
New Jersey: 85%
Nevada: 85%
West Virginia: 85%
South Dakota: 85%
New Hampshire: 85%
Pennsylvania: 84%
Tennessee: 84%
North Dakota: 84%
Rhode Island: 84%
Wisconsin: 83%
Oregon: 83%
Texas: 83%
Kentucky: 81%
Kansas: 81%
Wyoming: 81%
Maryland: 79%
Nebraska: 77%
Hawaii: 75%
Vermont: 75%
Montana: 75%
Florida: 74%
Mississippi: 72%
Utah: 72%
Arkansas: 71%
North Carolina: 50%

U.S. Average: 87%
<table>
<thead>
<tr>
<th>STATE</th>
<th>RATE</th>
<th>TAX RATE DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>ALABAMA</td>
<td>2.70%</td>
<td></td>
</tr>
<tr>
<td>ALASKA</td>
<td>1.73%</td>
<td>Average industry rate, or average for all employers if undetermined industry</td>
</tr>
<tr>
<td>ARIZONA</td>
<td>2.00%</td>
<td></td>
</tr>
<tr>
<td>ARKANSAS</td>
<td>2.90%</td>
<td></td>
</tr>
<tr>
<td>CALIFORNIA</td>
<td>3.40%</td>
<td></td>
</tr>
<tr>
<td>COLORADO</td>
<td>1.70%</td>
<td>Greater of 1.7%, actual rate if higher. Construction industry pays average industry rate</td>
</tr>
<tr>
<td>CONNECTICUT</td>
<td>3.90%</td>
<td>Higher of 1% or state’s 5-year benefit cost rate</td>
</tr>
<tr>
<td>DELAWARE</td>
<td>1.70%</td>
<td>Construction employers pay an avg industry rate</td>
</tr>
<tr>
<td>DISTRICT OF COLUMBIA</td>
<td>2.70%</td>
<td>5.25% construction employers, 4.65% manufacturing, &amp; 4.75% mining</td>
</tr>
<tr>
<td>FLORIDA</td>
<td>2.70%</td>
<td></td>
</tr>
<tr>
<td>GEORGIA</td>
<td>2.64%</td>
<td></td>
</tr>
<tr>
<td>HAWAII</td>
<td>2.40%</td>
<td>1.7%-5.2% based on schedule in effect</td>
</tr>
<tr>
<td>IDAHO</td>
<td>1.40%</td>
<td>1% - 3.36% based on fund balance calculation</td>
</tr>
<tr>
<td>ILLINOIS</td>
<td>3.45%</td>
<td>Industry average rate up to 5.4%</td>
</tr>
<tr>
<td>INDIANA</td>
<td>2.50%</td>
<td>1.60% new governmental employers IA</td>
</tr>
<tr>
<td>IOWA</td>
<td>1.00%</td>
<td>8.0% new construction employers and 1.0% new non-construction employers</td>
</tr>
<tr>
<td>KANSAS</td>
<td>2.70%</td>
<td>6.0% construction employers</td>
</tr>
<tr>
<td>KENTUCKY</td>
<td>2.70%</td>
<td>Foreign &amp; domestic construction firms receive maximum rate</td>
</tr>
<tr>
<td>LOUISIANA</td>
<td>InAvg%</td>
<td>Industry average</td>
</tr>
<tr>
<td>MAINE</td>
<td>1.77%</td>
<td>Predetermined yield if higher</td>
</tr>
<tr>
<td>MARYLAND</td>
<td>2.60%</td>
<td>Foreign contractors assigned average industry rate</td>
</tr>
<tr>
<td>MASSACHUSETTS</td>
<td>1.87%</td>
<td>New construction employers pay industry average</td>
</tr>
<tr>
<td>MICHIGAN</td>
<td>2.70%</td>
<td>Construction employers receive industry rate</td>
</tr>
<tr>
<td>MINNESOTA</td>
<td>1.64%</td>
<td>Higher of 1% or state's 4-year benefit cost rate</td>
</tr>
<tr>
<td>MISSISSIPPI</td>
<td>1.00%</td>
<td>1% - 1.2% depending on years of liability</td>
</tr>
<tr>
<td>MISSOURI</td>
<td>2.70%</td>
<td>3.51% or InAvg; 1.3% for non-profits</td>
</tr>
<tr>
<td>MONTANA</td>
<td>InAvg%</td>
<td>Greater of 3.51% or InAvg; new construction employers pay 4.92%</td>
</tr>
<tr>
<td>NEBRASKA</td>
<td>1.25%</td>
<td>lesser of 2.5% or average combined tax rate; construction 2.6%</td>
</tr>
<tr>
<td>NEVADA</td>
<td>2.95%</td>
<td></td>
</tr>
<tr>
<td>NEW HAMPSHIRE</td>
<td>1.70%</td>
<td></td>
</tr>
<tr>
<td>NEW JERSEY</td>
<td>2.80%</td>
<td></td>
</tr>
<tr>
<td>NEW MEXICO</td>
<td>InAvg%</td>
<td>New contributing employers will have a rate that is the greater of their industry average UI contribution rate or 1.0%.</td>
</tr>
<tr>
<td>NEW YORK</td>
<td>3.30%</td>
<td>Highest rate assigned to employers with positive account balances or 3.4%, whichever is less.</td>
</tr>
<tr>
<td>NORTH CAROLINA</td>
<td>1.00%</td>
<td></td>
</tr>
<tr>
<td>NORTH DAKOTA</td>
<td>2.34%</td>
<td>Higher of 90% of the positive employer max rate or 1.0%; 5.4% for construction</td>
</tr>
<tr>
<td>OHIO</td>
<td>2.70%</td>
<td>Average rate for all employers if higher</td>
</tr>
<tr>
<td>OKLAHOMA</td>
<td>1.50%</td>
<td>Higher of 1% or the average contribution rate paid by all employers</td>
</tr>
<tr>
<td>OREGON</td>
<td>2.60%</td>
<td></td>
</tr>
<tr>
<td>PENNSYLVANIA</td>
<td>3.68%</td>
<td>10.19% new construction employers</td>
</tr>
<tr>
<td>PUERTO RICO</td>
<td>3.20%</td>
<td>2.7% - 3.4% based upon the rate schedule in effect</td>
</tr>
<tr>
<td>RHODE ISLAND</td>
<td>1.83%</td>
<td>1% up to 4.2%</td>
</tr>
<tr>
<td>SOUTH CAROLINA</td>
<td>1.23%</td>
<td>Rate applicable to rate class 12</td>
</tr>
<tr>
<td>SOUTH DAKOTA</td>
<td>1.20%</td>
<td>1.2 % for first year, 1.0% for second if positive balance</td>
</tr>
<tr>
<td>TENNESSEE</td>
<td>2.70%</td>
<td>Construction 7.0%; sect 33 mfg. 5.6%; mining 5.0%</td>
</tr>
<tr>
<td>TEXAS</td>
<td>2.70%</td>
<td>Construction employers receive 6.0%</td>
</tr>
<tr>
<td>UTAH</td>
<td>InAvg%</td>
<td>Greater of 2.7% or industry average</td>
</tr>
<tr>
<td>VERMONT</td>
<td>1.00%</td>
<td>Industry average or rate for rate class eleven, whichever is lower</td>
</tr>
<tr>
<td>VIRGIN ISLANDS</td>
<td>2.00%</td>
<td></td>
</tr>
<tr>
<td>VIRGINIA</td>
<td>2.53%</td>
<td></td>
</tr>
<tr>
<td>WASHINGTON</td>
<td>InAvg%</td>
<td>Greater of predetermined yield or 1.0%</td>
</tr>
<tr>
<td>WEST VIRGINIA</td>
<td>2.70%</td>
<td>Construction and foreign entities pay 7.5%</td>
</tr>
<tr>
<td>WISCONSIN</td>
<td>3.05%</td>
<td>General employers 3.05% - 3.25%; construction 4.4% - 4.55%</td>
</tr>
<tr>
<td>WYOMING</td>
<td>InAvg%</td>
<td>InAvg, but not less than 1.0%</td>
</tr>
</tbody>
</table>
## 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.

<table>
<thead>
<tr>
<th>State Tax Measure</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Type of Experience Rating Method:</td>
<td>Method used to measure employers’ experience with unemployment. There are currently four methods: Reserve Ratio, Benefit Ratio, Benefit Wage Ratio, and Payroll Decline.</td>
</tr>
<tr>
<td>2) Type of Employer Ranking:</td>
<td>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.</td>
</tr>
<tr>
<td>3) Type of Charging Method:</td>
<td>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.</td>
</tr>
<tr>
<td>4) Taxable Wage Base:</td>
<td>The maximum amount of an employee’s yearly total wages that is taxable.</td>
</tr>
<tr>
<td>5) Statutory Tax Rates (Minimum and Maximum):</td>
<td>Minimum statutory rate is the lowest tax 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.</td>
</tr>
<tr>
<td>6) New Employer Tax Rate:</td>
<td>The tax rate assigned to newly established employers who do not have enough experience to qualify for a variable rate (also Ineligible Rate).</td>
</tr>
</tbody>
</table>
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, which is the average of the three highest calendar year benefit cost rates in the last twenty years- or a period including three recessions, if longer. The Benefit Cost Rate is the ratio of the total benefits paid in the state over the calendar year divided by the total wages paid in the state over the same time period.

<table>
<thead>
<tr>
<th>State Tax Levels</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>9) Employer Contributions:</strong></td>
</tr>
<tr>
<td><strong>10) Contributions per Employee at the Taxable Wage Base (Minimum/Maximum):</strong></td>
</tr>
<tr>
<td><strong>11) For Every One Dollar of Contributions Received the Amount Going: To Pay Benefits in the Previous Computation Year or Into the Trust Fund:</strong></td>
</tr>
</tbody>
</table>
12) Minimum Adequate Financing Rate: The tax rate formulated by taking the average benefit cost rate (see definition in item 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 thrust fund balance needed to have a 1.0 AHCM, divided by 5, divided by taxable wages).

13) The Average Tax Rate Compared to The Min. Adequate Financing Rate: The percentage difference between the Average Tax Rate on Taxable Wages, (item 7), and the Adequate Financing Rate (item 12).

### Benefit Assigned to Individual Employer Experience Rating

14) Total Benefits Paid The sum of Unemployment Insurance benefits paid to individuals under a state program for all weeks compensated including partial payments for the previous twelve months ending on the state’s computation date in the report year (ETA-204 report).

15) Benefits Charged to Active Taxable Employers: The portion of total benefits paid that is assigned to active individual employer experience rating accounts (ETA-204 report).

16) Benefits Charged to Inactive Accounts: Benefits assigned to employers that are no longer active (ETA-204 report).

17) Total Reimbursable Benefits Paid: Benefits paid to all claimants from reimbursable employers (public sector and nonprofit organizations).
18) Benefits Assigned to Employers at the Maximum Tax Rate in Excess of the Contributions from Those Employers: The amount by which the benefits assigned to employers assigned the maximum tax rate in the state tax schedule the prior year exceed the projected contributions for that same group of employers in the current year. This amount is also shown as a percentage of total benefits paid (item 14) in the previous year.

<table>
<thead>
<tr>
<th>Distribution of Wages, Benefits, and Contributions</th>
</tr>
</thead>
<tbody>
<tr>
<td>19) Proportion of Total Wages by Effective Tax Rate: Proportion of total wages aggregated within intervals of effective tax rates (total contributions divided by total wages).</td>
</tr>
<tr>
<td>20) Proportion of Employers by Effective Tax Rate: Proportion of employer accounts aggregated within intervals of effective tax rates (total contributions divided by total wages).</td>
</tr>
<tr>
<td>21) Proportion of Total Benefits Assigned to Employer Accounts by Effective Tax Rate: Proportion of total benefits assigned to individual employers aggregated within intervals of effective tax rates (total contributions divided by total wages).</td>
</tr>
<tr>
<td>22) Proportion of Estimated Contributions Effective Tax Rate: Proportion of total contributions aggregated within intervals of effective tax rates (total contributions divided by total wages).</td>
</tr>
</tbody>
</table>