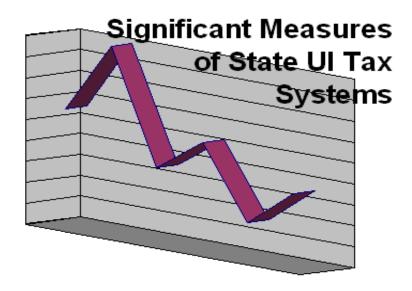
U.S. Department of Labor Office of Workforce Security Division of Fiscal and Actuarial Services

October 2008

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

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

Introduction

The publication of the yearly report of Significant Measures of a State UI Tax System provides a new opportunity for interested users to evaluate and compare the primary functions of a state's UI tax structure. The wide range of methodologies and application of UI taxes across states creates a growing need to measure the differences and workings of these systems. This report fills that need by offering a series of useful and comparable metrics.

The following description is provided to assist users of this new report in interpreting and using the report information to effectively evaluate a state's UI tax structure. The twenty-four variables in this report are divided into five sections. The first eight variables provide the **State Tax Structure Description**, the next three items cover the state's **Contribution Levels**, followed by four variables on **Benefit Charging** measures, six items on **Experience Rating**, and concluding with four items on the **Distribution of Wages**, **Benefits**, and **Contributions**.

State Tax Structure Description

Items in this section provide an overview of the applicable laws for each state's UI tax structure, together with the average tax rate in the state and the current solvency level.

Each state has the legal authority to set the type of **experience rating method** to apply in the formulation of employers' tax rates. The majority of states, thirty-three, use the Reserve Ratio experience rating methodology, the only method which gives credit to employers for the amount of contributions they have made. Seventeen states use the Benefit Ratio method, two states use the Benefit Wage Ratio method, and one state employs the Payroll Decline method.

In addition to the type of experience rating method, eleven states assign UI tax rates by using a relative **ranking** of all employers, called the Array Method. Essentially these states assign tax rates based on how employers compare against each other in terms of their experience with unemployment, however measured. The remaining 42 states all use **fixed intervals** of their experience rating measure (e.g. reserve ratio) to

place employers in tax rate groups. The Array Method pre-determines the proportion of taxable wages that will be assigned any specific tax rate which allows states to predetermine the level of contributions they will receive.

Of the states that charge a claimant's benefits back to an employer (three states do not charge benefits at all) all use one of three **types of charging methods** for claimants with multiple recent employers. Thirteen states charge the most recent or principal employer on the theory that this employer has primary responsibility for the unemployment. Based on the belief that unemployment results from general conditions of the labor market more than from a given employer's behavior, the largest number of states, thirty-four, charge employers in proportion to the base period wages earned. Five states charge base period employers in inverse chronological order, generally up to a specified percentage of base period wages.

Contribution Levels

Every state varies the level of its tax rates based on its UI trust fund balance and the application of experience rated reductions and increases. The **average tax rate** is one measure of the overall level of contributions. The **contribution per covered employee** translates the average tax rate into a dollar figure to give a nominal view of this rate. This amount signifies, on average, how much each taxable employer is paying yearly in taxes for each job. States with higher average contribution levels are collecting higher amounts, but they also may be paying higher levels of benefits or may have lower solvency levels, which can also be compared in this report.

Just comparing the minimum and maximum statutory tax rates in effect across states is not a clear indication of the applicable ranges in effect because each state may have a different taxable wage base. The **estimated contributions per employee at the tax base** identifies the amount an employer **assigned the minimum rate** would pay for an employee earning at least the taxable wage base. A few states may have a zero value if the rates in effect for that year have a zero tax rate for the lowest rate applicable. Likewise, **contributions at the maximum rate** provides the amount an employer would pay for each employee earning at least the taxable wage base if they are assigned the maximum tax rate. The lowest amount a maximum-rated employer would pay per year is \$378 (5.4% times \$7,000 wage base) a year. The **average contributions per employee at the tax base** provides the average dollar amount each employer is paying for an employee at the tax base.

States are continually paying UI benefits and receiving UI contributions with the difference between these monies being deposited or withdrawn from the UI trust fund. One way to compare the incoming and outgoing flows is to reduce the yearly totals to per dollar values by computing the ratio of benefits to contributions. This shows what happens to each dollar of contributions. For the **amount going to pay benefits in the previous computation year,** a value greater than one dollar means that benefits were greater than contributions and the difference is being taken **from the UI trust fund.** If the value is less than one, contributions are greater than benefits and the remaining amount is being put **into the UI trust fund**. During periods of high unemployment and high solvency, states may reasonably have values above one, and during periods of low unemployment and low solvency, states will reasonably be expected to have values below one. Values opposite of these expectations may be a matter of concern and merit further examination.

Benefit Charging

All but three states charge the benefits paid back to a so called "responsible" employer. The amount states **charge to active employers**' experience rating accounts varies tremendously among states (between 50 and 90 percent of total benefits paid). It is important to note that the amount of benefits attributed to individual employer accounts is not the amount employers will pay in UI taxes, but only the amount used in the formulation of their final tax rates. It is also necessary to look at how closely the assigned tax rates reflect employer experience. Thus, a state with a relatively higher level of benefit charging than another state does not necessarily have a greater degree of experience rating.

The benefit charging levels are important for comparing yearly fluctuations in each category and comparing against estimated overall contribution levels. A growing proportion of **non-charged benefits** may indicate either a significant law change or a greater use of existing non-charging provisions. A growing proportion of **inactive charges**, those assigned to employers that are no longer in business, may indicate more turbulent economic conditions or a changing pattern of employment composition.

Experience Rating

The Federal Unemployment Tax Act allows each state to award a reduction in an employer's tax rate based on a measure of experience with unemployment. This

statute guarantees that a range of tax rates are assigned; however measuring the dispersion of rates based on the varying state formulations is rather difficult.

One aspect of Experience Rating is captured by making a comparison between the amounts each employer is charged in benefits against the amount he ultimately pays in contributions. Looking only on a yearly basis, similar to any insurance structure, for some employers the contributions they pay will be in excess of the benefits charged to those employers, while other employers who have limited liability will be charged with benefits in excess of the contributions they will be paying. The difference between the charged benefits and contributions are shown for these two groups of employers, along with the differences as a percent of total benefits, and the proportion of employers that are in each of the two categories, so that comparisons can be made across states. The average amount of excess benefits or contributions per employer is formulated by taking the total difference from each category and dividing by the total number of taxable employers.

However, to capture the entire application and impact of experience rating it is necessary to compare the current state distribution of tax rates against a system with no experience rating¹. This is done by first estimating the tax rate that would be charged to all employers if there were no experience rating. We assume this rate is equal to the amount needed to cover benefit payments plus a solvency amount and is called the **Adequate Financing Rate (AFR)**. By taking the difference between what employers paid under the current tax rate and the tax rate that would be in place if there were no experience rating, AFR, the amount of contributions paid below the AFR and the amount above the AFR can be calculated, as well as the proportion of employers paying above and below the AFR and their average difference in payments per employer.

The overall **impact of experience rating (ERIM)** is the difference between the amount of contributions above the AFR and the amount below; also equivalent to the percentage difference between the state's current average tax rate and the proposed flat rate that would be charged to all employers.

The greater the impact of experience rating the greater is the difference between the current state tax structure and a flat rated system. This can range from either a large

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¹ A flat rated system, where each participant is assigned the same tax rate, is used by practically all other countries in financing of their UI systems. There are several countries that do vary the tax rate based on their level of wages, but the U.S. is the only country that varies the rate based on experience with unemployment.

negative number (< -15%), corresponding to a large number of employers paying very low tax rates, to a large positive number (>20%), corresponding to a large number of employers paying high tax rates. A value close to zero for the experience rating impact means the state is closer to charging all employers the same tax rate.

This measure can be combined with the level of solvency, Average High Cost Multiple (AHCM), to determine if the state is awarding too large of reductions in tax rates to adequately fund their system or if they may be providing too few reductions in tax rates with a high level of solvency. For instance if the state has a low AHCM and a low ERIM it is an indicator that the state is awarding too many reductions to its best rated employers to adequately fund its system.

Distribution of Wages, Benefits, and Contributions

Using only the average tax rate to measure the tax burden can disguise a good deal of the actual distribution of tax rate assignment. Since for any single variable the data can be grouped in any number of various patterns above and below an average rate, displaying the actual distribution provides a much finer comparison.

The scale used for each variable distribution in this report is the so called effective tax rate or tax rate on total wages. It is derived by dividing total contributions for the year by the total wages. Effective tax rates are comparable across states because they are not affected by differences in the taxable wage base.

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

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

The **proportion of accounts** at each rate interval indicates the number of employers taxed at each interval. A larger share of wages than accounts in any one interval means a greater share of larger and/or higher-wage employers located at that interval,

while a smaller share of wages than accounts in any one interval means a greater share of smaller and/or lower-wage employers located there.

Comparing the **distribution of benefits charged** to the **distribution of contributions** provides a further insight into the allocation of costs to those employers deemed "responsible." All states will have a higher proportion of benefits charged in the highest tax categories compared to the proportion of contributions received at this interval, indicating the limited liability of the worst rated employers. Often those states with the largest difference between these distributions at the highest intervals also have a comparably large and opposite difference between the contributions received and benefits charged at the lowest levels in order to adequately fund their programs.

Individual State Pages: 2008 Significant Tax Measures Report Main Selection Sheet Definitions

Click on Desired State:

<u>Alaska</u>	<u>Alabama</u>	<u>Arkansas</u>	Arizona	California	Colorado
Connecticut	District of Columbia	<u>Delaware</u>	<u>Florida</u>	<u>Georgia</u>	<u>Hawaii</u>
<u>lowa</u>	<u>ldaho</u>	<u>Illinois</u>	<u>Indiana</u>	<u>Kansas</u>	Kentucky
<u>Louisiana</u>	Massachusetts	<u>Maryland</u>	<u>Maine</u>	<u>Michigan</u>	<u>Minnesota</u>
<u>Missouri</u>	<u>Mississippi</u>	<u>Montana</u>	North Carolina	North Dakota	<u>Nebraska</u>
<u>New</u> <u>Hampshire</u>	New Jersey	New Mexico	<u>Nevada</u>	New York	<u>Ohio</u>
<u>Oklahoma</u>	<u>Oregon</u>	<u>Pennsylvania</u>	Puerto Rico	Rhode Island	South Carolina
South Dakota	<u>Tennessee</u>	<u>Texas</u>	<u>Utah</u>	<u>Virginia</u>	<u>Virgin</u> <u>Islands</u>
Vermont	<u>Washington</u>	Wisconsin	<u>West</u> <u>Virginia</u>	Wyoming	<u>United</u> <u>States</u>

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

		United Sta	ates 2	800		
Avg. Tax Rate (To	tal / Taxable Wages) %:	0.65%	/ 2.26%	8) Average Hi	gh Cost Multiple:	0.52
		Contribution	Levels			
9) Estimated Co	ntributions Per Covered E	imployee:	\$274			
				Minimum Rate	Average Rate	Maximum Rate
0) Estimated Co	ntributions Per Employee	at the Tax Base (l	JS Avg):	\$58	\$246	\$963
1) For Every On	e Dollar of Contributions	To Boy Boy	nefits in Comp. Year	_	Into the Trust	Friend
the Amount of		To Pay Ber	\$0.96		\$0.0	
the Amount g	joing.		φ0.90		φυ.(/ 4
		Benefit Cha	rging			
			% of Total		Amou	
			Benefits			nployee
2) Benefits Char	ged to Active Taxable Em	ployers:	78%		\$21	
Benefits Non-			11%		\$30	
4) Benefits Char	ged to Inactive Employers	s:	6%		\$16	
5) Total Reimbu	rsable Benefits Paid		5%		<u>\$15</u>	
		Total:	100%		\$25	8
		Experience Ratio				
			% of Total Benefits	•	ortion of	Amt. Per
6) The Estimate	d Contributions from Emp	lovers in	Benefits	Emplo	oyers	Employer
	Benefits Charged to thos		33%	82%	/_	\$495
	gaacaaaa	, ,	00,0			V 100
17) Benefits Char	ged to Employers in Exce	ess of the				
Estimated Co	ontributions from those Er	nployers:	15%	15%	%	\$204
Distribu	ition of Wages, Benefits,	and Contribution	s, by Effective	Tax Rates		
<=.5%	.5% - 1.0%	1.0% - 1.5%		1.5% - 2.0%	> 2.0%	Proportion of
1) Proportion of To	otal Wages:					Each Category at
41% -	40%					the Statutory: Minimum Maximu
		12%		5%	2%	Tax Rate Tax Ra
						11% 6%
22) Proportion of E	mployers:					
500						- Minimum Maximu
	26%	9%				Tax Rate Tax Ra
		9%	<u></u>	-	-3%	[
23) Proportion of To	otal Benefits Charged:					-
						Minimum Maximu
10%		23 %		. 22 %	18%	Tax Rate Tax Rate
	<u>-</u>					1% 35%
24) Proportion of T	otal Estimated Contributions	-				
						Minimum Maximu
- 20 %		21 %				Tax Rate Tax Rat
				12%	8 %	3% 17%
						[
<=.5%	.5% - 1.0%	1.0% - 1.5%		1.5% - 2.0%	> 2.0%	

	ALASK	4		2008	
1) Type of Experience Rating Method:	Payroll Decline			2) Type of Employer Ranking:	Array
3) Type of Charging Method:	None			4) Taxable Wage Base (\$):	31,300
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.00	1	1.50	6) New Employer Tax Rate (%):**	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.00	1	5.40	8) Average High Cost Multiple:	1.07

Contribution Levels

9) Estimated Contributions Per Covered Employee: \$410

	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$313	\$470	\$1,690	

11) For Every One Dollar of Contributions

To Pay Benefits in Previous Comp. Year

Into the Trust Fund

-\$0.12

Benefit Charging								
		Amount	% of Total Benefits	Amount Per Employee				
12) Benefits Charged to Active Taxable Employers:		(\$mil.) NA	NA	NA				
13) Benefits Non-Charged:		109	93%	\$468				
14) Benefits Charged to Inactive Employers:		NA	NA	NA				
15) Total Reimbursable Benefits Paid		8	7%					
	Total:	117	100%	\$468				

	Experience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	NA	NA	NA	NA
17) Benefits Charged to Employers in Excess of the				

NA

NA

NA

NA

							Total
		Current Avg.	1	Adequate Financing			Experience
		Tax Rate		R <u>at</u> e			Rating Impact
			1.50%	2.20%			1
18) Employers Below:	NA			→ ←	— Employers Above:	NA	
19) Amount Below:	NA			→ ←	— Amount Above:	NA	-32%
20) Avg. Amt Below	NA			→	— Avg. Amount Above:	NA	

Blank fields or fields containing NA indicate the data for this state is not available.

Estimated Contributions from those Employers:

This state has no employer distribution available.

^{**} Please see the Summary of New Employer Tax Rates at the end of this report.

Home							Choose N
		ALABAN	1A	2008			
Type of Experience Ratin	ng Method:	Benefit F	Ratio	2) Type of Emp	oloyer Ranking:		Fixed
Type of Charging Method	d:	Proporti	onally	4) Taxable Wa	ge Base (\$):		8,000
Avg. Tax Rate (Total / Tax		0.37	1.41		/er Tax Rate (%):**		2.7
Statutory Tax Rate (Minir		0.44	6.04	8) Average Hig	jh Cost Multiple:		0.52
	C	ontribution I	evels				
) Estimated Contribution			\$134				
) Stimated Contribution	·	·	•	Minimum Rate	Average Rate \$113	Maximum \$483	Rate
) For Every One Dollar o	f Contributions	To Day I	Benefits in Co	mn Vaar	Into the Trust F	al	
the Amount going:	Contributions	10 Pay i	\$1.06	пр. теаг	-\$0.0		
		Benefit Char	raina				
		_ Jiioiii Gilai	Amount	% of Total	Amoun	<u> </u>	
			(\$mil.)	Benefits	Per Em		
) Benefits Charged to Ad	ctive Taxable Employ	ers:	175	75%	\$112		
Benefits Non-Charged:			41	17%	\$26		
) Benefits Charged to Inc			7	3%	\$5		
) Total Reimbursable Be	• •		9	4%	ΨC		
Total Kellibarsable Be	nents i ala	Total:	\$232	100%	\$142	2	
					·		
	Ex	perience Rat	ing Amou	nt in % of	Total Proport	ion of	Amt. Per
			Excess		efits Employ		Employer
) The Estimated Contrib							
Excess of the Benefits	Charged to those Em	iployers:		61 27	7% 94	%	\$873
) Benefits Charged to Er	nployers in Excess o	f the					
Estimated Contribution	ns from those Emplo	yers:		32 14	1% 6%		\$6,784
							Tatal
	Current Avg.	Adea	uate Financir	na			Total Experien
<u>.</u>	Tax Rate		Rate	J			Rating Imp
	4.44	0/	2.400/				
Employers Below:	74% —	70	2.19%	Employers A	bove:	26%	
Amount Below:	48% —		→ ←	—— Amount Abo		12%	-3
Avg. Amt Below	\$2,393 —		→ ←	Avg. Amount		\$1,736	
51 (11 (1 (1)		5	. =				
	ages, Benefits, and a	1.0% - 1.5%		1.5% - 2.0%	> 2.0%	Proportion	n of
Proportion of Total Wages		1.070 - 1.37	70	1.5 /0 - 2.0 /0	> 2.0 /0	Each Cate	
						the Status	
81%						Minimum	Maximur
	12%	3%		3%		Tax Rate	Tax Rate
						48%	2%
Proportion of Employers:							٠
						Minimum	
85%	70/					Tax Rate	Tax Rat
85%	7%	3%		- 4%			
85% Proportion of Total Benefi	7%ts Charged:	3%		- 4%		75%	Tax Rate 4%
Proportion of Total Benefi	7%ts Charged:	3%		4%	1%	75% Minimum	Maximun
	7%	3%		26%	1%	75%	Tax Rate 4%

1.5% - 2.0%

1.0% - 1.5%

Blank fields or fields containing NA indicate the data for this state is not available.

** Please see the Summary of New Employer Tax Rates at the end of this report.

24) Proportion of Total Estimated Contributions:

<=.5%

Maximum

Tax Rate

10%

Minimum Tax Rate

20%

____4%____

> 2.0%

Choose New State Home

	Α	RKANS	AS		2008	
1) Type of Experience Rating Method:	Reserv	ve Ratio			2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Propo	rtionally			4) Taxable Wage Base (\$):	10,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.84	1	2.44	6) New Employer Tax Rate (%):**	3.6
7) Statutory Tax Rate (Minimum / Maxim	num)%:	0.80	1	6.70	8) Average High Cost Multiple:	0.32

Contribution Levels

9) Estimated Contributions Per Covered Employee:

Estimated Contributions from those Employers:

\$270

	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$80	\$244	\$670	

11) For Every One Dollar of Contributions the Amount going:

To Pay Benefits in Previous Comp. Year \$1.01

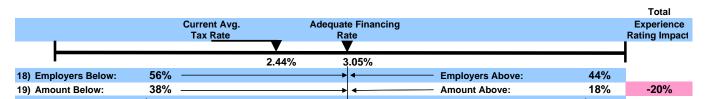
Into the Trust Fund -\$0.01

7%

\$9,732

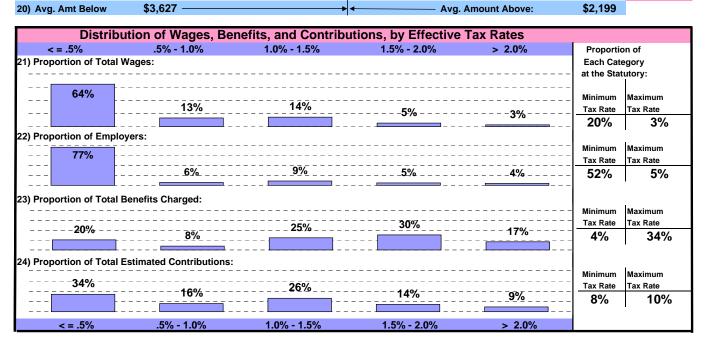
Benefit Charging									
		Amount	% of Total	Amount					
		(\$mil.)	Benefits	Per Employee					
12) Benefits Charged to Active Taxable Employers:		186	69%	\$198					
13) Benefits Non-Charged:		69	26%	\$74					
14) Benefits Charged to Inactive Employers:		3	1%	\$3					
15) Total Reimbursable Benefits Paid		11	4%						
	Total:	\$269	100%	\$275					

E	xperience Rating			
	Amount in	% of Total	Proportion of	Amt. Per
	Excess (\$mil.)	Benefits	Employers	Employer
16) Estimated Contributions from Employers in				
Excess of the Benefits Charged to those Employers:	72	28%	93%	\$1,972
17) Benefits Charged to Employers in Excess of the				



28

11%



^{**} Please see the Summary of New Employer Tax Rates at the end of this report.

		ARIZON	NΑ		2008	
1) Type of Experience Rating Method:	Reser	ve Ratio			2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Propo	rtionally			4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages)) %:	0.31	1	1.34	6) New Employer Tax Rate (%):**	2.0
7) Statutory Tax Rate (Minimum / Maxim	um)%:	0.02	/	5.40	8) Average High Cost Multiple:	1.12

Contribution Levels

9) Estimated Contributions Per Covered Employee:

\$130

	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$1	\$94	\$378	

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

В	enefit Charg	ing		
		Amount	% of Total	Amount
		(\$mil.)	Benefits	Per Employee
12) Benefits Charged to Active Taxable Employers:		187	84%	\$86
13) Benefits Non-Charged:		17	8%	\$8
14) Benefits Charged to Inactive Employers:		5	2%	\$2
15) Total Reimbursable Benefits Paid		14	6%	
	Total:	\$224	100%	

	Experience Rating			
	Amount in	% of Total	Proportion of	Amt. Per
	Excess (\$mil.)	Benefits	Employers	Employer
16) Estimated Contributions from Employers in				
Excess of the Benefits Charged to those Employers:	135	64%	74%	\$1,401
17) Renefits Charged to Employers in Excess of the				

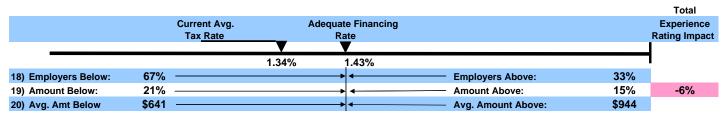
17) Benefits Charged to Employers in Excess of the

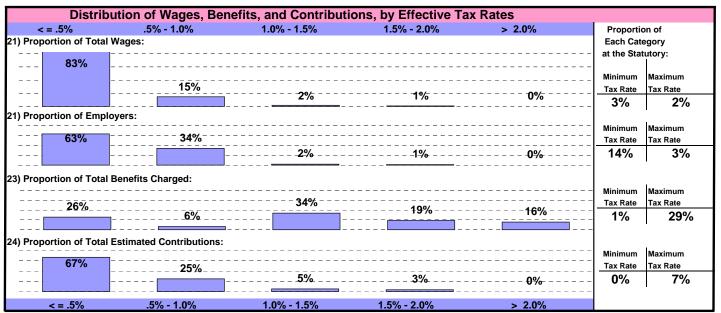
Estimated Contributions from those Employers:

44

21%

\$1,323





Blank fields or fields containing NA indicate the data for this state is not available.

^{**} Please see the Summary of New Employer Tax Rates at the end of this report.

	CALIFORM	AIV	200)8	
1) Type of Experience Rating Method:	Reserve Ratio		2) Typ	e of Employer Ranking: Fixed	
3) Type of Charging Method:	Proportionally		4) Tax	table Wage Base (\$): 7,000	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.79	1	4.13 6) New	v Employer Tax Rate (%):**	
7) Statutory Tax Rate (Minimum / Maximum)	%: 1.50	/	6.2 8) Ave	erage High Cost Multiple: 0.27	

Contribution Levels

9) Estimated Contributions Per Covered Employee:

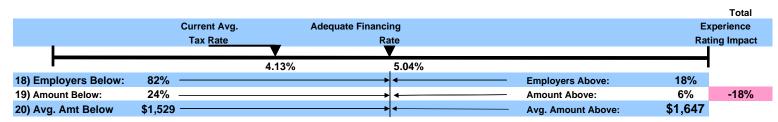
\$399

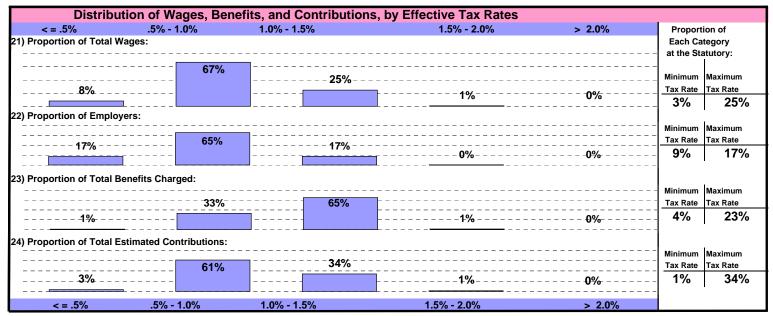
	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$105	\$289	\$434	

11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund the Amount going: \$0.86 \$0.14

	Benefit Charging	9		
		Amount	% of Total	Amount
		(\$mil.)	Benefits	Per Employee
12) Benefits Charged to Active Taxable Employers:		3,760	82%	\$300
13) Benefits Non-Charged:		318	7%	\$25
14) Benefits Charged to Inactive Employers:		303	7%	\$24
15) Total Reimbursable Benefits Paid		228	5%	
	Total:	\$4,610	100%	\$349

Experience Rating								
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer				
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	2,117	48%	89%	\$2,538				
17) Benefits Charged to Employers in Excess of the	963	22%	11%	\$9.205				





^{**} Please see the Summary of New Employer Tax Rates at the end of this report.

	C	OLORA	DO		2008	
1) Type of Experience Rating Method:	Reserve	Ratio			2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Inverse	Order			4) Taxable Wage Base (\$):	10,000
5) Avg. Tax Rate (Total / Taxable Wages)	%:	0.44	1	1.62	6) New Employer Tax Rate (%):**	1.7
7) Statutory Tax Rate (Minimum / Maxim	um)%:	0.00	1	5.40	8) Average High Cost Multiple:	0.67

Contribution Levels

9) Estimated Contributions Per Covered Employee:

\$203

10) Estimated Contributions Per Employee at the Tax Base: \$0 \$162 \$540		Minimum Rate	Average Rate	Maximum Rate	
10) = 1	10) Estimated Contributions Per Employee at the Tax Base:	\$0	\$162	\$540	

11) For Every One Dollar of Contributions

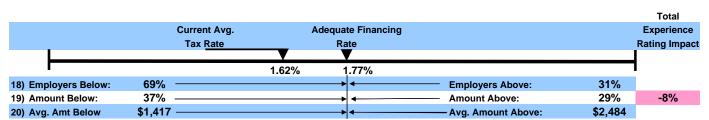
To Pay Benefits in Previous Comp. Year

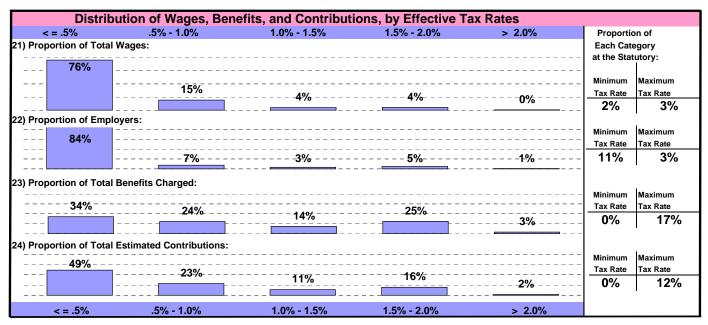
Into the Trust Fund

the Amount going: \$0.71 \$0.29

Benefit Charging						
		Amount	% of Total	Amount		
		(\$mil.)	Benefits	Per Employee		
12) Benefits Charged to Active Taxable Employers:		249	86%	\$132		
13) Benefits Non-Charged:		11	4%	\$6		
14) Benefits Charged to Inactive Employers:		15	5%	\$8		
15) Total Reimbursable Benefits Paid		15	5%			
	Total:	\$291	100%	\$146		

	Experience Rating			
	Amount in	% of Total	Proportion of	Amt. Per
	Excess (\$mil.)	Benefits	Employers	Employer
16) Estimated Contributions from Employers in				
Excess of the Benefits Charged to those Employers:	102	37%	94%	\$862
17) Benefits Charged to Employers in Excess of the				
Estimated Contributions from those Employers:	9	3%	6%	\$1,091





^{**} Please see the Summary of New Employer Tax Rates at the end of this report.

Home							
		CONNECTICU	T	2008			
Type of Experience	ce Rating Method:	Benefit Ratio	•	2) Type of Empl	oyer Ranking:		Fixed
Type of Charging	Method:	Proportional	ly .	4) Taxable Wage	e Base (\$):		15,000
Avg. Tax Rate (To	tal / Taxable Wages) %:	0.71 / 2	2.70	6) New Employe	er Tax Rate (%):*	*	3.1
Statutory Tax Rate	e (Minimum / Maximum)%:	1.20 / (6.10	8) Average High	Cost Multiple:		0.54
		Contribution Leve					
i) Estimated Conti	ributions Per Covered Emp	oloyee:	\$437	Minimum Rate	Average Rate	Maximum	Rate
)) Estimated Conti	ributions Per Employee at	the Tax Base:		\$180	\$406	\$915	
I) For Every One D the Amount goi	Oollar of Contributions ing:		its in Comp. Year 0.94	•	Into the Trust		
		Benefit Charging	α				
			ย mount	% of Total	Amou	unt	
			\$mil.)	Benefits		mployee	
!) Benefits Charge	ed to Active Taxable Emplo	yers:	457	80%	\$35		
B) Benefits Non-Ch			35	6%	\$2		
_	ed to Inactive Employers:		43	8%	\$3	3	
i) Total Reimbursa	able Benefits Paid		34	6%			
		Total:	5569	100%	\$4 1	11	
	E	xperience Rating					
		-	Amount in Excess (\$mil.)	% of T Benet		ortion of oyers	Amt. Per Employer
i) The Estimated (Contributions from Employ	vers in	EXCESS (\$11111.)) Defile	пів Епірі	oyers	Lilipioyei
	4. 4		4			307	¢2 265
') Benefits Charge	enefits Charged to those E ed to Employers in Excess ributions from those Empl	of the	172 73	32% 14%		0% %	·
') Benefits Charge	ed to Employers in Excess ributions from those Empl	of the loyers:	73				\$8,635
7) Benefits Charge	ed to Employers in Excess ributions from those Empl Current Avg.	of the loyers:	73 Financing			%	\$8,635 Total Experience
7) Benefits Charge	ed to Employers in Excess ributions from those Empl	of the loyers:	73			%	\$8,635
7) Benefits Charge Estimated Cont	current Avg. Tax Rate	of the loyers: Adequate I R	73 Financing	14%	% 10°	%	\$8,635 Total Experience
7) Benefits Charge Estimated Cont	Current Avg. Tax Rate 2.70%	of the loyers: Adequate I R	73 Financing	14º/	% 10°	% Ra 30%	\$8,635 Total Experience ating Impact
7) Benefits Charge Estimated Cont	Current Avg. Tax Rate 2.70% Below: 70% ow: 31%	of the loyers: Adequate I R	73 Financing	14%	% 10°	%	\$8,635 Total Experience ating Impact
Benefits Charge Estimated Cont By Employers Amount Belo	Current Avg. Tax Rate 2.70% Below: 70% ow: 31% Below \$3,072	of the loyers: Adequate R	Financing late 3.04%	14º/ —Employers Abo — Amount Above — Avg. Amount A	% 10°	% 30% 20%	\$8,635 Total Experience ating Impact
Benefits Charge Estimated Cont By Employers Amount Belo	Current Avg. Tax Rate 2.70% Below: 70% ow: 31%	of the loyers: Adequate R	Financing late 3.04% Output Day Effective T	14º/ —Employers Abo — Amount Above — Avg. Amount A	% 10°	% 30% 20%	\$8,635 Total Experience ating Impact
Benefits Charge Estimated Cont By Employers Amount Belo Avg. Amt E Distributio < = .5%	Current Avg. Tax Rate 2.70% Below: 70% ow: 31% Below \$3,072 on of Wages, Benefits, and	of the loyers: Adequate R	Financing late 3.04% Output Day Effective T	—Employers Abo —Amount Above —Avg. Amount A	ove:	30% 20% \$4,476 Proportion Each Cate	Experience ating Impact -11
Benefits Charge Estimated Cont By Employers Amount Belo Avg. Amt E Distributio < = .5%	Current Avg. Tax Rate 2.70% Ow: 31% Gelow \$3,072 On of Wages, Benefits, and 5% - 1.0% Il Wages:	of the loyers: Adequate R	Financing late 3.04% Output Day Effective T	—Employers Abo —Amount Above —Avg. Amount A	ove:	30% 20% \$4,476 Proportion Each Cate the Statu	\$8,635 Total Experience ating Impact -1*
B) Employers Amount Bell Avg. Amt E Distributio < = .5%) Proportion of Total	Current Avg. Tax Rate 2.70% Below: 70% ow: 31% Below \$3,072 on of Wages, Benefits, and	of the loyers: Adequate I R	Financing late 3.04% Output Day Effective T	—Employers Abo —Amount Above —Avg. Amount A	% 10° ove: bove: > 2.0%	30% 20% \$4,476 Proportion Each Cate the Statu Minimum	\$8,635 Total Experience ating Impact -1* n of egory at tory: Maximum
B) Employers Amount Bell Avg. Amt E Distributio < = .5% Proportion of Total	Current Avg. Tax Rate 2.70% Ow: 31% Gelow \$3,072 On of Wages, Benefits, and 5% - 1.0% Il Wages:	of the loyers: Adequate R	Financing late 3.04% Output Day Effective T	—Employers Abo —Amount Above —Avg. Amount A	ove:	30% 20% \$4,476 Proportion Each Cate the Statu	\$8,635 Total Experience ating Impact -1* n of egory at tory: Maximum
B) Employers B) Amount Belo Avg. Amt E Distributio	Current Avg. Tax Rate 2.70% Below: 70% ow: 31% Below \$3,072 on of Wages, Benefits, and 5% - 1.0% Il Wages: 2.5%	of the loyers: Adequate I R	Financing late 3.04% Output Day Effective T	—Employers Abo —Amount Above —Avg. Amount A	% 10° ove: bove: > 2.0%	30% 20% \$4,476 Proportion Each Cate the Statu Minimum Tax Rate 20%	\$8,635 Total Experience atting Impact -1: n of egory at tory: Maximum Tax Rate 7%
B) Employers B) Amount Bell Avg. Amt E Distributio	Current Avg. Tax Rate 2.70% Selow: 70% ow: 31% Selow \$3,072 on of Wages, Benefits, and .5% - 1.0% all Wages: 25% Soloyers:	of the loyers: Adequate I R	Financing late 3.04% Output Day Effective T	—Employers Abo —Amount Above —Avg. Amount A	% 10° ove: bove: > 2.0%	30% 20% \$4,476 Proportion Each Cate the Statu Minimum Tax Rate	\$8,635 Total Experience atting Impact -1* n of egory at tory: Maximum Tax Rate 7%
B) Employers B) Amount Belo Avg. Amt E Distributio	Current Avg. Tax Rate 2.70% Below: 70% ow: 31% Below \$3,072 on of Wages, Benefits, and 5% - 1.0% Il Wages: 2.5%	of the loyers: Adequate I R	Financing late 3.04% Output Day Effective T	—Employers Abo —Amount Above —Avg. Amount A	% 10° ove: bove: > 2.0%	30% 20% \$4,476 Proportio Each Cate He Statu Minimum Tax Rate 20% Minimum	\$8,635 Total Experience atting Impact -1* n of egory at tory: Maximum Tax Rate 7% Maximum Maximum
B) Employers Amount Bell Avg. Amt E Distributio <= .5%) Proportion of Tota	Current Avg. Tax Rate 2.70% Selow: 70% Ow: 31% Selow \$3,072 On of Wages, Benefits, and .5% - 1.0% Sil Wages: 2.5% Sil Wages: 2.70% Sil	of the loyers: Adequate I R	Financing late 3.04% Output Day Effective T	—Employers Abo —Amount Above —Avg. Amount A	% 10° ove: bove: > 2.0%	30% 20% \$4,476 Proportion Each Cate the Statu Minimum Tax Rate 20% Minimum Tax Rate	\$8,635 Total Experience ating Impact -1* n of egory at tory: Maximum Tax Rate 7% Maximum Tax Rate
B) Employers B) Amount Belo Avg. Amt E Distributio	Current Avg. Tax Rate 2.70% Selow: 70% Ow: 31% Selow \$3,072 On of Wages, Benefits, and .5% - 1.0% Sil Wages: 2.5% Sil Wages: 2.70% Sil	of the loyers: Adequate I R	Financing late 3.04% Output Day Effective T	—Employers Abo —Amount Above —Avg. Amount A	% 10° ove: bove: > 2.0%	30% 20% \$4,476 Proportion Each Cate the Statu Minimum Tax Rate 20% Minimum Tax Rate	\$8,635 Total Experience ating Impact -17 n of egory at tory: Maximum Tax Rate 7% Maximum Tax Rate
Benefits Charge Estimated Cont By Employers Amount Belovers Avg. Amt E Distribution	Current Avg. Tax Rate 2.70% Selow: 70% Ow: 31% Selow \$3,072 On of Wages, Benefits, and 5.5% - 1.0% Il Wages: 25% Soloyers: 9% Il Benefits Charged:	of the loyers: Adequate I R	Financing late 3.04% Output Day Effective T	— Employers Above — Amount Above — Avg. Amount A ax Rates i% - 2.0%	% 10° ove: bove: > 2.0%	30% 20% \$4,476 Proportion Each Cate the Statu Minimum Tax Rate 20% Minimum Tax Rate 60% Minimum Tax Rate	\$8,635 Total Experience ating Impact -1' n of egory at tory: Maximum Tax Rate 7% Maximum Tax Rate 12%
B) Employers B) Amount Bell Avg. Amt E Distributio <= .5% Proportion of Tota	Current Avg. Tax Rate 2.70% Selow: 70% Ow: 31% Selow \$3,072 On of Wages, Benefits, and .5% - 1.0% Sil Wages: 2.5% Sil Wages: 2.70% Sil	of the loyers: Adequate I R	Financing late 3.04% Output Day Effective T	—Employers Abo —Amount Above —Avg. Amount A	% 10° ove: bove: > 2.0%	30% 20% \$4,476 Proportion Each Cate the Statu Minimum Tax Rate 20% Minimum Tax Rate 60% Minimum	\$8,635 Total Experience ating Impact -1: n of egory at tory: Maximum Tax Rate 7% Maximum Tax Rate 12%
B) Employers B) Amount Bell Avg. Amt E Distributio <= .5%) Proportion of Tota	Current Avg. Tax Rate 2.70% Selow: 70% Ow: 31% Selow \$3,072 On of Wages, Benefits, and 5.5% - 1.0% Il Wages: 25% Soloyers: 9% Il Benefits Charged:	of the loyers: Adequate I R	Financing late 3.04% Output Day Effective T	— Employers Above — Amount Above — Avg. Amount A ax Rates i% - 2.0%	% 10° ove: bove: > 2.0%	30% 20% \$4,476 Proportion Each Cate the Statu Minimum Tax Rate 20% Minimum Tax Rate 60% Minimum Tax Rate	\$8,635 Total Experience ating Impact -1' n of egory at tory: Maximum Tax Rate 7% Maximum Tax Rate 12%
B) Employers B) Amount Bell Avg. Amt E Distributio <= .5%) Proportion of Tota	Current Avg. Tax Rate 2.70% Below: 70% ow: 31% Below \$3,072 on of Wages, Benefits, and 5% - 1.0% Il Wages: 25% John Section 1	of the loyers: Adequate I R	Financing late 3.04% Output Day Effective T	— Employers Above — Amount Above — Avg. Amount A ax Rates i% - 2.0%	% 10° ove: bove: > 2.0%	30% 20% \$4,476 Proportion Each Cate the Statu Minimum Tax Rate 20% Minimum Tax Rate 60% Minimum Tax Rate	\$8,635 Total Experience ating Impact -1' n of egory at tory: Maximum Tax Rate 7% Maximum Tax Rate 12%

Blank fields or fields containing NA indicate the data for this state is not available.

** Please see the Summary of New Employer Tax Rates at the end of this report.

Avg. Tax Rate (Total / Taxable Wages) %:		DIST	RICT OF C	OLU	MBIA	2008				
Avg. Tax Rate (Total / Taxable Wages) %:	1) Type of Experience Rating Met	hod:	Reserve Ratio			2) Type o	of Employer	Ranking	j:	Fixed
Statutory Tax Rate (Minimum / Maximum)%: 1.50 / 6.80 8) Average High Cost Multiple: 1.10 Contribution Levels	3) Type of Charging Method:		Proportionally	'		4) Taxab	le Wage Ba	se (\$):		9,000
## Contribution Levels 9) Estimated Contributions Per Covered Employee: \$249 ## Set Into the Trust Fund the Amount going: \$0.96 ## Benefit Charging ## Amount (\$\frac{\text{Smill.}}{\text{Smill.}}\) ## Benefits Non-Charged: NA NA NA NA ## Benefits Paid NA NA NA ## Total ## Total ## Total ## Experience Rating ## Amount in Excess of the Estimated Contributions from those Employers: NA NA NA NA NA ## Per Employer Sin Excess of the Estimated Contributions from those Employers: NA	5) Avg. Tax Rate (Total / Taxable)	Wages) %:	0.34	1	2.10	6) New E	mployer Ta	x Rate (%	%)**:	2.7
9) Estimated Contributions Per Covered Employee: \$249 Destinated Contributions Per Employee at the Tax Base: \$135 \$189 \$612 \$	7) Statutory Tax Rate (Minimum /	Maximum)%:	1.50	1	6.80	8) Averag	ge High Cos	st Multipl	e:	1.10
O) Estimated Contributions Per Employee at the Tax Base: \$135 \$189 \$612 1) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year the Amount going: \$0.96 \$101 the Trust Fund \$0.96 \$0.04 Benefit Charging			(Contri	ibution	Levels				
0) Estimated Contributions Per Employee at the Tax Base: \$135 \$189 \$612 1) For Every One Dollar of Contributions the Amount going: \$0.96 \$10.04 Solution	9) Estimated Contributions Per	Covered Emp	loyee:		\$249					
Senefit Charging	10) Estimated Contributions Per	Employee at t	he Tax Base:				Ave	_		
Benefit Charging Amount (smil.) Senefits Amount (smil.) Benefits Per Employee	11) For Every One Dollar of Cont	tributions	To Pay E	Benefits	s in Previo	us Comp. Year			Into the Trust	Fund
Amount (\$mil.) Month (\$mil.) Benefits Amount Per Employee	the Amount going:				\$0.96				\$0	0.04
Amount (\$mil.) Month (\$mil.) Benefits Amount Per Employee										
2) Benefits Charged to Active Taxable Employers: NA NA NA NA 3) Benefits Non-Charged: NA NA NA NA NA 4) Benefits Charged to Inactive Employers: NA NA NA NA NA 5) Total Reimbursable Benefits Paid Total: Carrent Avg. Adequate Financing Experience Rating Experience Rating Experience Rating Experience Rating Experience Rating Excess of the Benefits Charged to those Employers:				Ben	efit Cha					
2) Benefits Charged to Active Taxable Employers: NA NA NA NA NA NA NA NA NA NA NA NA NA NA NA NA NA NA NA NA NA NA NA NA NA NA NA NA										
3) Benefits Non-Charged: 4) Benefits Charged to Inactive Employers: NA NA NA NA 5) Total Reimbursable Benefits Paid State	42) Panafita Channel to Astive T	avabla Familia					-			
4) Benefits Charged to Inactive Employers: NA NA NA Total: Experience Rating	•	axable Employ	yers:							
5) Total Reimbursable Benefits Paid Total:		F								-
Experience Rating Amount in Excess (\$mil.) Benefits B	•	• •							INA	•
Experience Rating Amount in % of Total Proportion of Employers Employer Excess (\$mil.) Benefits Excess of the Benefits Charged to those Employers: NA NA NA NA NA NA NA NA NA N	15) Total Reimbursable Benefits	Paid			Tatal	NA NA	-	NA		
Amount in Excess (\$mil.) Amount in Excess (\$mil.) Benefits Benefits Benefits Benefits Benefits Benefits Benef					TOTAL:					
Excess (\$mil.) Benefits Employers Employer 6) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers: NA NA NA NA NA 7) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers: NA NA NA NA NA Total Current Avg. Adequate Financing Tax Rate Rate 2.10% 2.14%				Exp	erience	Rating				
Excess of the Benefits Charged to those Employers: NA NA NA NA NA 7) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers: NA NA NA NA NA Total Current Avg. Adequate Financing Experience Tax Rate Rate Rate Rating Impact 2.10% 2.14%									•	
7) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers: NA NA NA NA Total Current Avg. Tax Rate Rate Rate 2.10% 2.14%	•									
Estimated Contributions from those Employers: NA NA NA NA Total Current Avg. Adequate Financing Tax Rate Rate Rate 2.10% 2.14%	Excess of the Benefits Charg	jed to those Er	nployers:			NA	NA		NA	NA
Current Avg. Adequate Financing Experience Tax Rate Rate Rating Impact 2.10% 2.14%	17) Benefits Charged to Employe	ers in Excess o	of the							
Current Avg. Adequate Financing Experience Tax Rate Rate Rating Impact 2.10% 2.14%	Estimated Contributions from	m those Emplo	yers:			NA	NA		NA	NA
Current Avg. Adequate Financing Experience Tax Rate Rate Rating Impact 2.10% 2.14%										Total
2.10% 2.14%		Current	Avg.	Adec	quate Fina	ncing				
		Tax <u>Ra</u>	te		Rate					Rating Impact
8) Employers Below: NA Employers Above: NA			2.10%		2.14%					\dashv
	18) Employers Below: N	Α —			→		Employers A	Above:	N/	4
9) Amount Below: NA — Amount Above: NA -2%	19) Amount Below: N	Α			→ ←		Amount Abo	ove:	N/	-2%
0) Avg. Amt Below NA ———————————————————————————————————	20) Avg. Amt Below N	Α ——			→		Avg. Amour	nt Above:	N/	4

Blank fields or fields containing NA indicate the data for this state is not available.

** Please see the Summary of New Employer Tax Rates at the end of this report.

This state has no employer distribution available.

@ Average tax rates estimated by DFAS

	DELAWARI		2008			
1) Type of Experience Rating Method:	Benefit Wa	ge	2) Type of Emplo	yer Ranking:		Fixed
3) Type of Charging Method:	None		4) Taxable Wage	Base (\$):		10,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.45 /	2.10	6) New Employer	r Tax Rate (%)**:		2.3
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 /	8.00	8) Average High	• • •		0.90
	Contribution Lev	/els				
9) Estimated Contributions Per Covered Emp	oloyee:	\$247				
10) Estimated Contributions Per Employee at	the Tax Base:		Minimum Rate \$11	Average Rate \$221	Maximu \$840	ım Rate
11) For Every One Dollar of Contributions	To Pay Ber	efits in Comp. Y	ear	Into the Trust Fund		
the Amount going:	•	1.07		-\$0.07		
	Benefit Chargi	na				
		Amount	% of Total	Amount		
		(\$mil.)	Benefits	Per Emplo	yee	
12) Benefits Charged to Active Taxable Emplo	yers:	61	63%	\$181		
13) Benefits Non-Charged:		24	25%	\$72		
14) Benefits Charged to Inactive Employers:		4	5%	\$13		
15) Total Reimbursable Benefits Paid		7	7%			
	Total:	\$96	100%	\$266		
· ·	Experience Ratino	נ				
		Amount in	% of To	otal Proportion	of	Amt. Per
		Excess (\$mil	.) Benefi	its Employers	;	Employer
16) The Estimated Contributions from Employ		NI A	NIA	NIA		NIA
Excess of the Benefits Charged to those E	mpioyers:	NA	NA	NA		NA
17) Benefits Charged to Employers in Excess	of the					
Estimated Contributions from those Empl	oyers:	NA	NA	NA		NA
						Total
Current Avg.	Adequat	e Financing				Experience
Tax Rate		Rate				Rating Impact
	400/	0.050/				4
18) Employers Below: NA	10%	2.95%	Employers Abo	we.	NA	•
19) Amount Below: NA ———			— Employers Abo Amount Above:		NA	-29%
20) Avg. Amt Below NA			— Amount Above: — Avg. Amount A		NA	-23 /6

Blank fields or fields containing NA indicate the data for this state is not available.

** Please see the Summary of New Employer Tax Rates at the end of this report.

This state has no employer distribution available.

@ Average tax rates estimated by DFAS

Choose New State Home

Home				Choo	se New St
	FLORIDA	2008			
) Type of Experience Rating Method:	Benefit Ratio	2) Type of En	nployer Ranking:		Fixed
) Type of Charging Method:	Proportionally	4) Taxable W	age Base (\$):		7,000
) Avg. Tax Rate (Total / Taxable Wages) %:	0.31 / 1.36	6) New Empl	oyer Tax Rate (%):**		2.7
) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 5.40		igh Cost Multiple:		1.05
Co	ontribution Levels				
9) Estimated Contributions Per Covered Emplo	oyee: \$122				
		Minimum Ra	te Average Rate	Maximum Rate	
0) Estimated Contributions Per Employee at th	e Tax Base:	\$7	\$95	\$378	
1) For Every One Dollar of Contributions	To Pay Benefits in Con	np. Year	Into the Trust I	Fund	
the Amount going:	\$1.10		-\$0.	10	
E	Benefit Charging				
	Amount	% of Total	Amou		
	(\$mil.)	Benefits		nployee	
2) Benefits Charged to Active Taxable Employ		67%	\$97		
3) Benefits Non-Charged:	186	20%	\$28		
4) Benefits Charged to Inactive Employers:	87	9%	\$13	}	
5) Total Reimbursable Benefits Paid	41	4%			
	Total: \$952	100%	\$13	8	
Ex	perience Rating				
			of Total Propo enefits Emplo		. Per loyer
6) The Estimated Contributions from Employe					,
Excess of the Benefits Charged to those Em	iployers:	117	13% 95	%	\$334
7) Benefits Charged to Employers in Excess o	f the				
Estimated Contributions from those Employ	yers:	77	8% 5%		\$3,877
					Total
Current Avg.	Adequate Financin	g		E	xperience
Tax Rate	Rate	·			ng Impact
1000	1,000/				
1.36% B) Employers Below: 64%	1.68%	Employers	Ahove:	36%	
9) Amount Below: 42% ————	→	———— Amount Ab		23%	-19
0) Avg. Amt Below \$1,352 ————	→	Avg. Amou		\$1,347	
Distribution of Wages, Benefits, and	Contributions by Effo	ctive Tay Pates			
<= .5% .5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Proportion of	
1) Proportion of Total Wages:	/0 110/0	110/0 210/0	2.070	Each Category	at
82%				the Statutory:	
				Minimum	Maximum

<=.5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Proportion of	of
Proportion of Tot					Each Catego	ory at
82%					the Statutor	ry:
0270					Minimum	Maximum
					Tax Rate	Tax Rate
			- 0 76		23%	3%
Proportion of Em	ployers:				'	
					Minimum	Maximum
88%					Tax Rate	Tax Rate
	8.	3%			- 77%	5%
	al Benefits Charged: 				Minimum	Maximum
 /0					Tax Rate	Tax Rate
		15%		· -0%	_	23%
Proportion of Tot	al Estimated Contributions					
56%	- 33 %				Minimum	Maximum
	33%				Tax Rate	Tax Rate
		1170	0 %		3%	12%
	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%		

Blank fields or fields containing NA indicate the data for this state is not available.

** Please see the Summary of New Employer Tax Rates at the end of this report.

	C	EORG	IA		2008	
1) Type of Experience Rating Method:	Reserv	e Ratio			2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most R	ecent			4) Taxable Wage Base (\$):	8,500
5) Avg. Tax Rate (Total / Taxable Wages	s) %:	0.36	1	1.49	6) New Employer Tax Rate (%):**	2.6
7) Statutory Tax Rate (Minimum / Maxin	num)%:	0.03	1	5.40	8) Average High Cost Multiple:	0.98

Contribution Levels

9) Estimated Contributions Per Covered Employee:

\$154

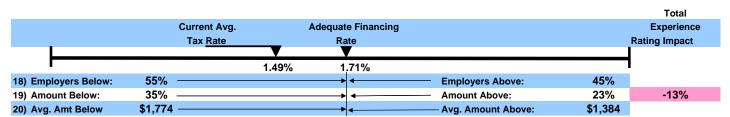
	age Rate Max	imum Rate
10) Estimated Contributions Per Employee at the Tax Base: \$2	\$127	\$459

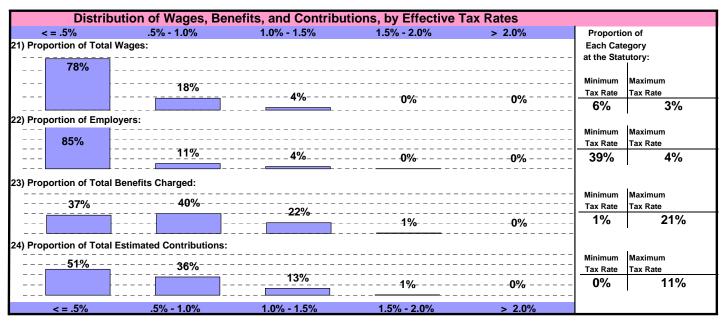
11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund \$1.05 -\$0.05 the Amount going:

Be	nefit Char	ging			
		Amount	% of Total	Amount	
		(\$mil.)	Benefits	Per Employee	
12) Benefits Charged to Active Taxable Employers:		466	84%	\$142	
13) Benefits Non-Charged:		34	6%	\$10	
14) Benefits Charged to Inactive Employers:		38	7%	\$11	
15) Total Reimbursable Benefits Paid		14	3%		
	Total:	\$552	100%	\$164	

	Experience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	66	12%	42%	\$1,120







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^{**} Please see the Summary of New Employer Tax Rates at the end of this report.

	HAWA	.II		2008	
1) Type of Experience Rating Method:	Reserve Ratio)		2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	y		4) Taxable Wage Base (\$):	13,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.50	1	0.73	6) New Employer Tax Rate (%):**	1.9
7) Statutory Tax Rate (Minimum / Maximum)%	6: 0.00	1	5.40	8) Average High Cost Multiple:	1.88

Contribution Levels

9) Estimated Contributions Per Covered Employee:

Estimated Contributions from those Employers:

\$192

	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$0	\$95	\$702	

11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund \$1.16 -\$0.16 the Amount going:

В	enefit Char	ging		
		Amount	% of Total	Amount
		(\$mil.)	Benefits	Per Employee
12) Benefits Charged to Active Taxable Employers:		81	71%	\$170
13) Benefits Non-Charged:		20	17%	\$42
14) Benefits Charged to Inactive Employers:		7	7%	\$16
15) Total Reimbursable Benefits Paid		6	6%	
	Total:	\$114	100%	\$228

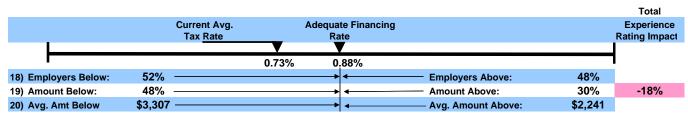
	Experience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	23	22%	51%	\$1,809
17) Benefits Charged to Employers in Excess of the				

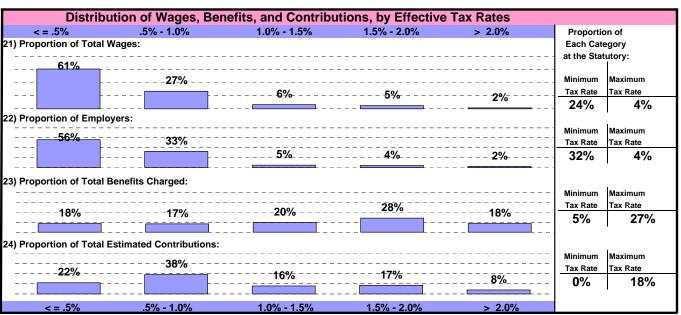
22

20%

49%

\$1,745





^{**} Please see the Summary of New Employer Tax Rates at the end of this report.

	Home							C	hoose New S
			IOW	4		2008			
) Tvp	e of Experience Ratin	a Method:	Benefit F			2) Type of Emplo	over Ranking:		Array
, ,,	e of Charging Method	•	Inverse (4) Taxable Wage			22,80
	j. Tax Rate (Total / Tax		0.81	/ 1.60		6) New Employe		:**	1.0
	tutory Tax Rate (Minin		0.00	/ 8.00		8) Average High	• •		0.88
, otal	idiory rax ridio (minin	num / maximum //o.	0.00	7 0.00		o, Avelage High	Oost multiple	•	0.00
			ntribution						
9) Es	timated Contribution	s Per Covered Employee	e:	\$304					
10) Es	stimated Contribution	s Per Employee at the Ta	ax Base:			Minimum Rate \$0	Average Rate \$364	Maximui \$1,82	
	or Every One Dollar of	f Contributions	To Pay E	Benefits in Comp. Y	ear ear		Into the Tr		
th	e Amount going:			\$0.89			,	0.11	
		В	enefit Ch	arging					
				Amount		% of Total	Ar	nount	
				(\$mil.)		Benefits		r Employee	
12) Be	enefits Charged to Ac	tive Taxable Employers:		254		77%		218	
13) Be	enefits Non-Charged:			48		15%		\$41	
14) Be	enefits Charged to Ina	active Employers:		15		5%		\$13	
15) To	tal Reimbursable Be	nefits Paid		11		3%			
			Total:	\$328		100%	4	272	
			_						
		Exp	erience Ra	ating Amount	in	% of]	Fotal Pr	oportion of	Amt. Per
				Excess (\$		Bene		nployers	Employer
16) Th	e Estimated Contribu	utions from Employers ir	1	<u> </u>	,				
Ex	cess of the Benefits	Charged to those Emplo	yers:		126	40	%	36%	\$6,32
	# A								
		nployers in Excess of the			35	11'	0/	64%	¢000
ES	stimated Contribution	ns from those Employers	S:		35	11	%	04%	\$988
									Tota
		Current Avg.	Adeq	uate Financing					Experier
		Tax Rate		Rate					Rating Impac
									-
		1.60%		1.62%				200	
8)	Employers Below:	61%		-		Employers About		39% 44%	
19) 2 0)	Amount Below: Avg. Amt Below	45% ————————————————————————————————————		—		— Amount Above — Avg. Amount A		\$5,78	_
.0)	Avg. Ailit below	φ3,001		<i>P</i> <i>Y</i>		Avg. Amount A	ibove.	φ5,70	,
	Distribution of Wa	ages, Benefits, and Con	tributions	. by Effective T	ax Rate	s			
<:		· · · · · · · · · · · · · · · · · · ·	1.0% - 1.59	•		i% - 2.0%	> 2.0%	Proporti	on of
21) Pro	portion of Total Wages	:							tegory at
	56%							the Stat	
		19%					14%	Minimu	
			(_/9	4	%		18%	
:2) Pro	pportion of Employers:				-				1 -70
	<u></u>							Minimu	
							16%	Tax Ra	
		7%	4	<u> </u>	3	L%	76%	58%	

< = .5% .5% - 1.0% 1.0% -</p>
Blank fields or fields containing NA indicate the data for this state is not available.
** Please see the Summary of New Employer Tax Rates at the end of this report.

1.0% - 1.5%

23) Proportion of Total Benefits Charged:

24) Proportion of Total Estimated Contributions:

Minimum

Tax Rate

0%

Minimum

Tax Rate

0%

54%

Maximum

Tax Rate

41%

Maximum

Tax Rate

		IDAHC)		2008	
1) Type of Experience Rating Method:	Reserve R	atio			2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Most Rece	ent			4) Taxable Wage Base (\$):	32,200
5) Avg. Tax Rate (Total / Taxable Wages)	%:	0.50	1	0.75	6) New Employer Tax Rate (%):**	1.0
7) Statutory Tax Rate (Minimum / Maximu	ım)%:	0.26	1	5.40	8) Average High Cost Multiple:	0.47

Contribution Levels

9) Estimated Contributions Per Covered Employee:

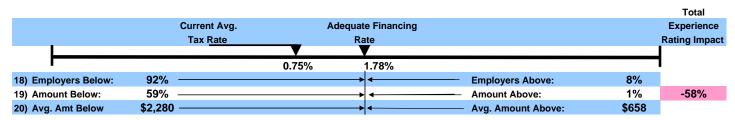
\$171

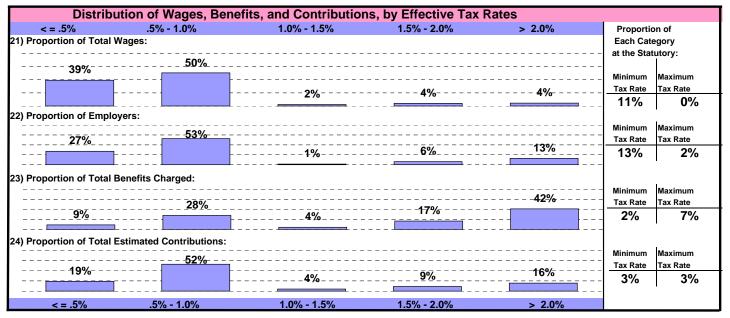
	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$84	\$242	\$1,739	

11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund the Amount going: \$1.10 -\$0.10

	Benefit Charg	jing		
		Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:		84	78%	\$158
13) Benefits Non-Charged:		17	16%	\$32
14) Benefits Charged to Inactive Employers:		2	1%	\$3
15) Total Reimbursable Benefits Paid		5	4%	
	Total:	\$107	100%	\$193

	Experience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	35	34%	78%	\$1,047
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	30	29%	22%	\$3,207





^{**} Please see the Summary of New Employer Tax Rates at the end of this report.

							00	ose New St
	ILLINOIS			2008				
Method:	Benefit Rati			2) Type of Emp	lover Rank	ina:		Fixed
,	Most Recen			4) Taxable Wag		_		12,000
able Wages) %:		3.73		6) New Employ				3.4
um / Maximum)%:		7.20		8) Average Hig				0.35
,,,,	0.00	•		o, / o. a.g g				0.00
C	ontribution Le	evels						
Per Covered Empl	oyee:	\$475						
				Minimum Rate		Rate		ate
Per Employee at the	he Tax Base:			\$96	\$447		\$864	
Contributions	To Day Bon	ofita in Camp	Voor		lnto th	o Truct Fu		
Contributions	то Рау Бен		rear		into tr		ıu	
		φυ. / υ				φυ.Ζ4		
	Benefit Charo	ina						
		Amount		% of Total		Amount		
		(\$mil.)		Benefits			oyee	
ive Taxable Employ	ers:	1,551		87%		\$331		
		92		5%		\$20		
ctive Employers:		56		3%		\$12		
efits Paid		78		4%				
	Total:	\$1,777		100%		\$363		
			(\$mil.)	Ben	efits	Employe		Amt. Per Employer \$4,394
narged to those Li	iipioyers.		001	30	70	31 /0		Ψ+,55-
ployers in Excess o	of the							
s from those Emplo	yers:		162	10	%	3%		\$26,74
								Total
	Adequate	_					_	Experien
Tax Rate		Rate					Ra	ating Impac
3 73%		4 58%						
83% ————		→ ←		Employers Al	ove.		17%	
00 /0					,ovc.			
34% ———		→ ←		— Amount Abov	e:		15%	-1:
	Per Covered Employee at the Contributions Ever Taxable Employees: Taxable Employers: Taxable Employers: Taxable Employers: Taxable Employers: Exployers: Taxable Employers: Exployers: Exployers: Current Avg. Tax Rate	Contribution Le Per Covered Employee: Per Employee at the Tax Base: Contributions To Pay Bend Benefit Charg ive Taxable Employers: citive Employers: efits Paid Total: Experience Ration ions from Employers in harged to those Employers: cloyers in Excess of the seriom those Employers:	Contribution Levels Per Covered Employee: \$475 Per Employee at the Tax Base: Contributions To Pay Benefits in Comp. \$0.76 Benefit Charging Amount (\$mil.) Eve Taxable Employers: 1,551 92 Etive Employers: 56 efits Paid Total: \$1,777 Experience Rating Amount Excess (and and a standard and a	Contribution Levels Per Covered Employee: \$475 Per Employee at the Tax Base: Contributions To Pay Benefits in Comp. Year \$0.76 Benefit Charging Amount (\$mil.) ive Taxable Employers: 1,551 92 ctive Employers: 56 efits Paid Total: \$1,777 Experience Rating Amount in Excess (\$mil.) ions from Employers in charged to those Employers: 851 ployers in Excess of the farm those Employers: 162 Current Avg. Tax Rate Adequate Financing Rate	Contribution Levels Per Covered Employee: \$475 Per Employee at the Tax Base: \$96 Contributions To Pay Benefits in Comp. Year \$0.76 Benefit Charging Amount (\$\frac{\text{smil.}}{\text{smil.}}\text{Benefits} \text{Benefits} Benefit	Contribution Levels Per Covered Employee: \$475 Per Employee at the Tax Base: \$96	Contribution Levels Per Covered Employee: \$475 Per Employee at the Tax Base: \$96 \$447 Contributions To Pay Benefits in Comp. Year \$0.76 Benefit Charging Amount (\$\frac{\text{Smil.}}{\text{Smil.}}\) Benefits Per Employers: 1,551 87% \$331 92 5% \$20 Etive Employers: 56 3% \$12 effits Paid 78 4% Total: \$1,777 100% \$363 Experience Rating Amount in Excess (\$\frac{\text{Smil.}}{\text{Benefits}}\) Benefits Proportice Employers in harged to those Employers: 162 10% 3% Surrent Avg. Adequate Financing Tax Rate Average Rate Average Rate Average Rate \$447 Average Rate \$447 Amount for Total Per Employer Employers: 100% \$363	Contribution Levels Per Covered Employee: \$475 Per Employee at the Tax Base: \$96 \$447 \$864 Contributions To Pay Benefits in Comp. Year \$0.76 Benefit Charging Amount (\$mil.) Benefits Per Employee Into the Trust Fund \$0.24 Benefits Per Employee Into the Trust Fund \$1.24 Into the Trust

Blank fields or fields containing NA indicate the data for this state is not available.

** Please see the Summary of New Employer Tax Rates at the end of this report.

.5% - 1.0%

_ _ _ _ **23%**-

23) Proportion of Total Benefits Charged:

24) Proportion of Total Estimated Contributions:

Minimum

Tax Rate

5%

Minimum

Tax Rate

4%

27%

___23% ___

- - 18%-

Maximum

Tax Rate

47%

Maximum

Tax Rate

30%

	INDIAN	Α		2008	
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) %	o: 0.61	1	2.71	6) New Employer Tax Rate (%):**	2.7
7) Statutory Tax Rate (Minimum / Maximum	∖ ‰. 110	1	5 60	8) Average High Cost Multiple:	0.29

Contribution Levels

9) Estimated Contributions Per Covered Employee:

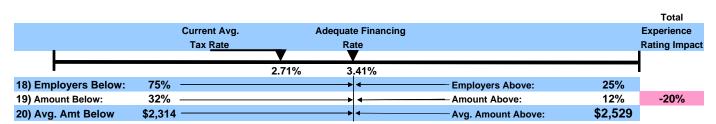
\$227

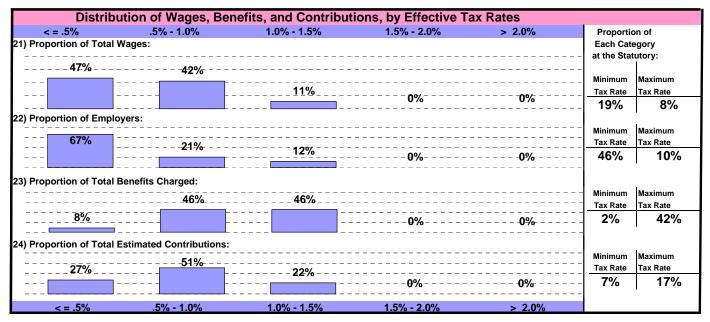
		Minimum Rate	Average Rate	Maximum Rate	
10)) Estimated Contributions Per Employee at the Tax Base:	\$77	\$190	\$392	

11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund the Amount going: \$1.32 -\$0.32

	Benefit Charg	jing			
		Amount (\$mil.)	% of Total Benefits	Amount Per Employee	
12) Benefits Charged to Active Taxable Employers:		524	71%	\$224	
13) Benefits Non-Charged:		109	15%	\$47	
14) Benefits Charged to Inactive Employers:		70	10%	\$30	
15) Total Reimbursable Benefits Paid		33	5%		
	Total:	\$737	100%	\$301	

	Experience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	127	18%	82%	\$1,709
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	159	23%	18%	\$9,941





^{**} Please see the Summary of New Employer Tax Rates at the end of this report.

		KANSA	S		2008	
1) Type of Experience Rating Method:	Reser	ve Ratio			2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Propo	rtionally			4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.52	1	2.11	6) New Employer Tax Rate (%):**	4.0
7) Statutory Tax Rate (Minimum / Maxim	um)%:	0.00	1	7.40	8) Average High Cost Multiple:	0.97

Contribution Levels

9) Estimated Contributions Per Covered Employee:

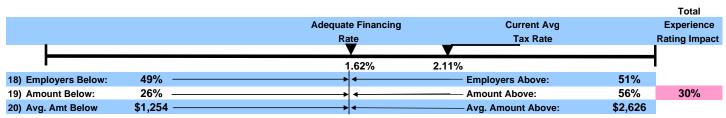
\$173

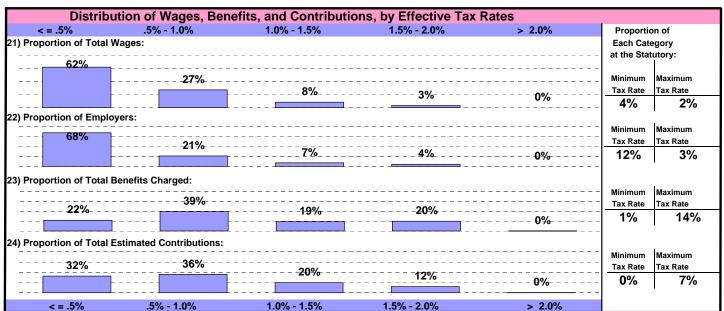
Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base: \$0	\$168	\$592	

11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund the Amount going: \$0.95 \$0.05

	Benefit Charging			
		Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:		156	75%	\$128
13) Benefits Non-Charged:		32	16%	\$27
14) Benefits Charged to Inactive Employers:		13	6%	\$11
15) Total Reimbursable Benefits Paid		6	3%	
	Total:	\$208	100%	\$165

	Experience Rating			
	Amount in	% of Total	Proportion of	Amt. Per
	Excess (\$mil.)	Benefits	Employers	Employer
16) Estimated Contributions from Employers in				
Excess of the Benefits Charged to those Employers:	66	33%	62%	\$1,877
17) Benefits Charged to Employers in Excess of the				
Estimated Contributions from those Employers:	26	13%	38%	\$1,219





^{**} Please see the Summary of New Employer Tax Rates at the end of this report.

	K	ENTUC	KY		2008	
1) Type of Experience Rating Method:	Reserve	Ratio			2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Re	cent			4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages)	%:	0.74	1	2.88	6) New Employer Tax Rate (%):**	2.7
7) Statutory Tax Rate (Minimum / Maximu	um)%:	0.60	1	9.75	8) Average High Cost Multiple:	0.21

Contribution Levels

9) Estimated Contributions Per Covered Employee:

\$273

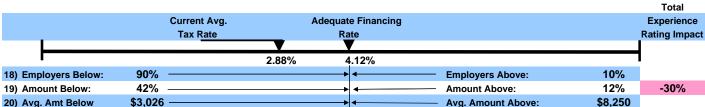
	winimum Kate	Average Rate	waximum kate	
10) Estimated Contributions Per Employee at the Tax Base:	\$48	\$230	\$780	

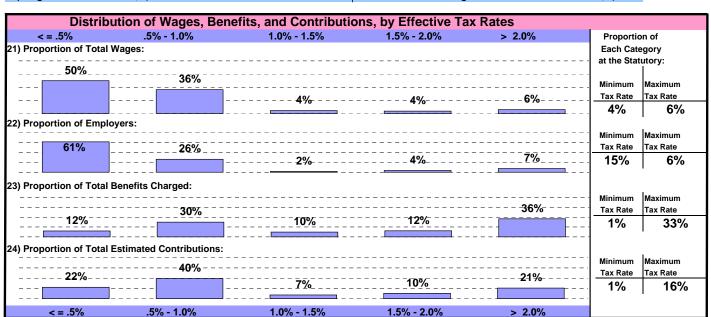
11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund \$0.98 \$0.02 the Amount going:

Benefit Charging							
		Amount (\$mil.)	% of Total Benefits	Amount Per Employee			
12) Benefits Charged to Active Taxable Employers:		350	88%	\$248			
13) Benefits Non-Charged:		13	3%	\$9			
14) Benefits Charged to Inactive Employers:		19	5%	\$14			
15) Total Reimbursable Benefits Paid		18	4%				
	Total:	\$400	100%	\$271			

	Experience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	95	25%	83%	\$1,825







^{**} Please see the Summary of New Employer Tax Rates at the end of this report.

	LOUISIA	NA		2008	
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	s) %: 0.30	1	1.40	6) New Employer Tax Rate (%):**	2.8
7) Statutory Tax Rate (Minimum / Maxim	num)%· 0.10	1	6.20	8) Average High Cost Multiple:	0.94

Contribution Levels

9) Estimated Contributions Per Covered Employee:

Estimated Contributions from those Employers:

\$116

	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$7	\$98	\$434	

11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund \$0.95 \$0.05 the Amount going:

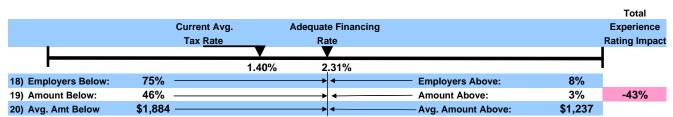
Benefit Charging						
		Amount	% of Total	Amount		
		(\$mil.)	Benefits	Per Employee		
12) Benefits Charged to Active Taxable Employers:		103	60%	\$70		
13) Benefits Non-Charged:		57	33%	\$39		
14) Benefits Charged to Inactive Employers:		2	1%	\$1		
15) Total Reimbursable Benefits Paid		9	5%			
	Total:	\$171	100%	\$110		

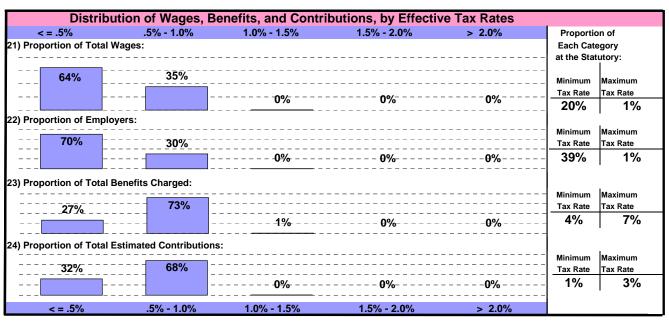
Exp	perience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	80	49%	58%	\$1,720
17) Benefits Charged to Employers in Excess of the				

42%

5%

\$262





Blank fields or fields containing NA indicate the data for this state is not available.

^{**} Please see the Summary of New Employer Tax Rates at the end of this report.

	MAS	SACHU	SET	TS	2008	
1) Type of Experience Rating Method:	Reserve	Ratio			2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Inverse	Order			4) Taxable Wage Base (\$):	14,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.07	1	4.01	6) New Employer Tax Rate (%):**	2.5
7) Statutory Tax Rate (Minimum / Maxim	um)%:	1.12	1	10.96	8) Average High Cost Multiple:	0.50

Contribution Levels

9) Estimated Contributions Per Covered Employee:

\$596

	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$157	\$561	\$1,534	

11) For Every One Dollar of Contributions

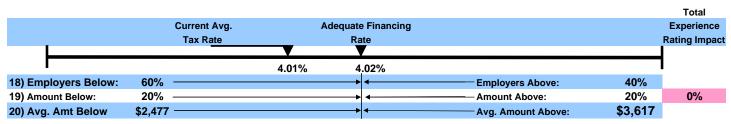
To Pay Benefits in Previous Comp. Year

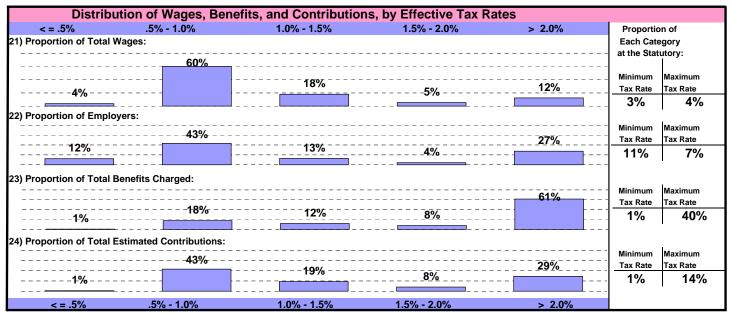
Into the Trust Fund

the Amount going: \$0.83 \$0.17

	Benefit Chargi	ng			
		Amount (\$mil.)	% of Total Benefits	Amount Per Employee	
12) Benefits Charged to Active Taxable Employers:		1,116	84%	\$441	
13) Benefits Non-Charged:		136	10%	\$54	
14) Benefits Charged to Inactive Employers:		2	0%	\$1	
15) Total Reimbursable Benefits Paid		77	6%		
	Total:	\$1,331	100%	\$495	

	Experience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	666	53%	84%	\$4,203
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	269	21%	16%	\$8.872





Blank fields or fields containing NA indicate the data for this state is not available.

^{**} Please see the Summary of New Employer Tax Rates at the end of this report.

	MARYLAN	ID	2008			
1) Type of Experience Rating Method:	Benefit Ratio	o	2) Type of E	nployer Rank	ing:	Fixed
3) Type of Charging Method:	Proportional	lly	4) Taxable W	age Base (\$):	:	8,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.38	/ 1.82	6) New Empl	oyer Tax Rate	e (%):**	2.3
7) Statutory Tax Rate (Minimum / Maximum)	%: 0.30	/ 7.50	8) Average H	ligh Cost Mul	tiple:	0.79
	Contribution Le	evels				
9) Estimated Contributions Per Covered I	Employee:	\$183				
10) Estimated Contributions Per Employee	at the Tax Base:		Minimum Ra \$26	ate Average R \$155	ate Maximu \$638	
11) For Every One Dollar of Contributions	To Pay Bene	efits in Comp. Y	ear	Into th	ne Trust Fund	
the Amount going:	·	\$1.08			-\$0.08	
5 6		·			·	
	Benefit Charg					
		Amount	% of Total		Amount	
12) Benefits Charged to Active Taxable Em	n loverer	(\$mil.) 283	Benefits 69%		Per Employee \$148	
	ipioyers:				•	
13) Benefits Non-Charged:		76	19%		\$40	
14) Benefits Charged to Inactive Employer	S:	21	5%		\$11	
15) Total Reimbursable Benefits Paid		27	7%			
	Total:	\$408	100%		\$199	
	Experience Ratin	ng				
		Amour Excess (of Total enefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Emp		_				
Excess of the Benefits Charged to thos	se Employers:		NA	NA	NA	NA
17) Benefits Charged to Employers in Exce	ass of the					
Estimated Contributions from those E			NA	NA	NA	NA
Louinated Contributions from those L	inployers.	•	.,,	147.	1471	1171
						Total
Current Avg.	Adequate	Financing				Experience
Tax Rate		R <u>ate</u>				Rating Impact
	V					
	.82%	2.33%				•
18) Employers Below: NA		-	Employers		NA	
19) Amount Below: NA		→ ←	Amount Al	ove:	NA	-22%

^{*} Blank fields or fields containing NA indicate the data for this state is not available. ** This state has no employer distribution available.

NA

Avg. Amt Below

20)

NA

Avg. Amount Above:

	MAINE		2008	
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 /	1.58	6) New Employer Tax Rate (%):**	1.5
7) Statutory Tax Rate (Minimum / Maximum)%	: 0.42 /	5.40	8) Average High Cost Multiple:	1.64

Contribution Levels \$195

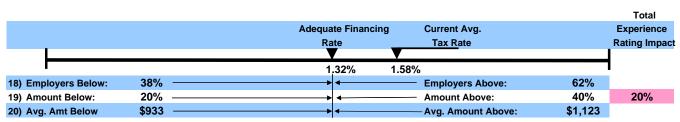
9) Estimated Contributions Per Covered Employee:

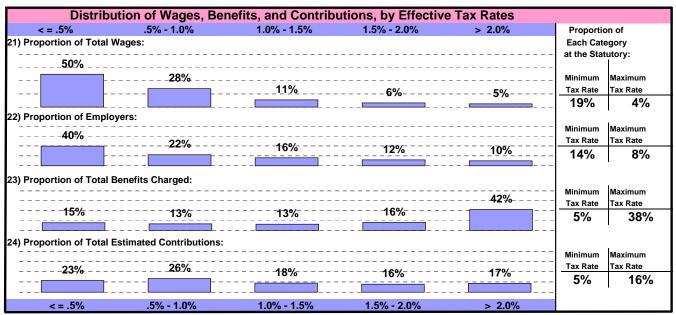
	William Rate	Average Nate	maximum itate	
10) Estimated Contributions Per Employee at the Tax Base:	\$50	\$190	\$648	

11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund \$1.24 -\$0.24 the Amount going:

Benefit Charging										
		Amount (\$mil.)	% of Total Benefits	Amount Per Employee						
12) Benefits Charged to Active Taxable Employers:		73	63%	\$163						
13) Benefits Non-Charged:		35	30%	\$77						
14) Benefits Charged to Inactive Employers:		1	1%	\$2						
15) Total Reimbursable Benefits Paid		7	6%							
	Total:	\$115	100%	\$243						

	Experience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	28	26%	81%	\$1,051
17) Benefits Charged to Employers in Excess of the				
Estimated Contributions from those Employers:	17	16%	19%	\$2,754





^{**} Please see the Summary of New Employer Tax Rates at the end of this report.

Home								Choose	New State
		MICHIG	AN		2008				
) Type of Experience Rating	Method:	Benefit F	Ratio		2) Type of Emp	loyer Ra	nking:		Fixed
3) Type of Charging Method:		Inverse	Order		4) Taxable Wag	je Base (\$):		9,000
5) Avg. Tax Rate (Total / Taxa	ble Wages) %:	1.17	/ 4.93		6) New Employ	er Tax R	ate (%):**		2.7
7) Statutory Tax Rate (Minimu	ım / Maximum)%:	0.06	/ 10.30		8) Average Hig	h Cost M	ultiple:		-0.03
	(Contribution							
9) Estimated Contributions	Per Covered Empl	oyee:	\$511						
0) Estimated Contributions	Per Employee at th	ne Tax Base:			Minimum Rate \$5	Avera \$4	ge Rate 44	Maximum \$927	Rate
1) For Every One Dollar of the Amount going:	Contributions	To Pay I	Benefits in Comp.	. Year		Int	to the Trust Fu -\$0.16		
		Benefit Cha	raina						
		Donone One	Amount		% of Total		Amount		
			(\$mil.)		Benefits		Per Emp		
2) Benefits Charged to Acti	ive Taxable Employ	ers:	1,673		84%		\$516		
3) Benefits Non-Charged:			62		3%		\$19		
(14) Benefits Charged to Inac	tive Employers:		172		9%		\$53		
15) Total Reimbursable Ben			78		4%		Ţ.		
, , , , , , , , , , , , , , , , , , , ,		Total:	\$1,985		100%		\$588		
	Γ.	marianaa Da	tim m				·		
	EX	perience Ra	Amou			Total	Proporti	on of	Amt. Per
			Excess ((\$mil.)	Ber	efits	Employe	ers	Employer
16) The Estimated Contribut				420	04	20/	700	,	60.050
Excess of the Benefits C	narged to those En	npioyers:		430	Ζ,	3%	79%	0	\$3,252
17) Benefits Charged to Emp	oloyers in Excess o	of the							
Estimated Contributions	from those Emplo	yers:		454	24	1 %	21%		\$12,896
	Current Avg.	Adeq	uate Financing						Total Experience
<u> </u>	Tax Rate		R <u>ate</u>						Rating Impact
•	4.93%	6	6.63%						•
18) Employers Below:	77% ———		→		— Employers Al			23%	
9) Amount Below:	36% ———		-		— Amount Abov			11%	-26
20) Avg. Amt Below	\$4,712		→ 		— Avg. Amount	Above:		\$4,748	
Distribution of Wag									
< = .5% .5% - 1 21) Proportion of Total Wages:	1.0%	1.0% - 1.5%	%	1.	5% - 2.0%	;	> 2.0%	Proportio Each Cate	
	- 44 %						·	the Statu	
		-21	%			1	6%	Minimum	Maximum Tax Pato
9% 					10%			Tax Rate	12%
22) Proportion of Employers:									
46 %								Minimum	Maximum
	18%		,			2	2 2%	Tax Rate	Tax Rate

15%

11%

-15% -

Blank fields or fields containing NA indicate the data for this state is not available.

** Please see the Summary of New Employer Tax Rates at the end of this report.

------16%-

23) Proportion of Total Benefits Charged:

----0%-----

---**2**% -

<=.5%

24) Proportion of Total Estimated Contributions:

19%

Maximum

Tax Rate

52%

Maximum

Tax Rate

24%

57%

34%

Tax Rate 18%

Minimum

Tax Rate

0%

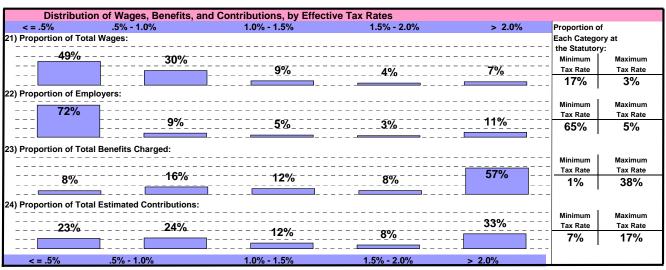
Minimum

Tax Rate

0%

Choose New State Home

	MINNESOTA		2008			
) Type of Experience Rating Method:	Benefit Rati	0	2) Type of Employe	r Ranking:		Fixed
) Type of Charging Method:	Proportiona	lly	4) Taxable Wage Ba	ıse (\$):		25,000
5) Avg. Tax Rate (Total / Taxable Wages) %:		1.86	6) New Employer Ta	ax Rate (%):**		2.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.56 / 1	0.70	8) Average High Co	st Multiple:		0.38
	Contribution Leve					
9) Estimated Contributions Per Covered En	nployee: \$	397				
10) Estimated Contributions Per Employee a	t the Tax Base:		Minimum Rate \$140	Average Rate \$465	\$2,675	te
11) For Every One Dollar of Contributions	To Pay Bene	fits in Comp. Year		Into the Trust Fu	nd	
the Amount going:	\$(0.81		\$0.19		
	Benefit Chargin	q				
	Aı	mount	% of Total	Amount		
		\$mil.)	Benefits	Per Emplo	oyee	
12) Benefits Charged to Active Taxable Emp	loyers:	594	82%	\$287		
13) Benefits Non-Charged:		61	8%	\$30		
14) Benefits Charged to Inactive Employers:		16	2%	\$8		
15) Total Reimbursable Benefits Paid		55	8%			
	Total:	5727	100%	\$324		
	Experience Rating	3				
		Amount in Excess (\$mil.)	% of To Benefi			Amt. Per Employer
16) The Estimated Contributions from Emplo	yers in	()				` *
Excess of the Benefits Charged to those	Employers:	338	50%	93%		\$2,994
17) Benefits Charged to Employers in Exces	s of the					
Estimated Contributions from those Emp	ployers:	77	11%	7%		\$8,431
						Total
Current Avg.	Adequate	Financing				Experience
Tax Rate	•	ate			Rat	ting Impact
	4.969/	1.069/				
18) Employers Below: 82% ——	1.86%	1.96%	Employers Abov	(0)	18%	
19) Amount Below: 36% ——			Amount Above:		31%	-5%
20) Avg. Amt Below \$2,644 ——		-	Avg. Amount Ab	ove:	\$10,452	- 0,0
Distribution of Wages Parafits an	d Contributions by	Mostive Ter De	sta a			
Distribution of Wages, Benefits, an	1.0% - 1.5%		ites 5% - 2.0%	> 2.0%	Proportion of	nf.
21) Proportion of Total Wages:	1.070 1.070		070 2.0 70	2.0/0	Each Catego	



Blank fields or fields containing NA indicate the data for this state is not available.
** Please see the Summary of New Employer Tax Rates at the end of this report.

	MIS	SSOU	RI		2008	
1) Type of Experience Rating Method:	Reserve	Ratio			2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proporti	onally			4) Taxable Wage Base (\$):	12,000
5) Avg. Tax Rate (Total / Taxable Wages)	%:	0.66	1	2.14	6) New Employer Tax Rate (%):**	3.5
7) Statutory Tax Rate (Minimum / Maximum	um)%:	0.00	/	9.10	8) Average High Cost Multiple:	0.12

Contribution Levels

9) Estimated Contributions Per Covered Employee:

\$258

	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$0	\$257	\$1,092	

11) For Every One Dollar of Contributions the Amount going:

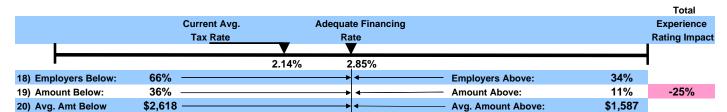
To Pay Benefits in Previous Comp. Year \$0.75

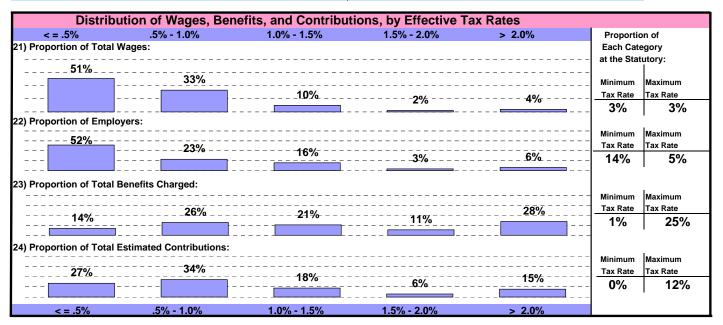
Into the Trust Fund

\$0.25

Benefit Charging					
		Amount (\$mil.)	% of Total Benefits	Amount Per Employee	
12) Benefits Charged to Active Taxable Employers:		361	83%	\$170	
13) Benefits Non-Charged:		50	11%	\$23	
14) Benefits Charged to Inactive Employers:		2	0%	\$1	
15) Total Reimbursable Benefits Paid		23	5%		
	Total:	\$436	100%	\$194	

	Experience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	224	54%	71%	\$2,361
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	51	12%	29%	\$1,323





^{**} Please see the Summary of New Employer Tax Rates at the end of this report.

	MISSISSIPPI	2008			
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of	f Employer Ranking	j:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable	e Wage Base (\$):		7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.38 / 1.84	6) New Er	nployer Tax Rate (%	6)**:	2.7
7) Statutory Tax Rate (Minimum / Maximum)%	0.70 / 5.40	8) Averag	e High Cost Multipl	e:	1.70
	Contribution Levels				
9) Estimated Contributions Per Covered Em	ployee: \$154				
10) Estimated Contributions Per Employee a	t the Tax Base:	Minimum \$49	Rate Average Rate \$129	Maximun \$378	
11) For Every One Dollar of Contributions	To Pay Benefits in	Comp. Year	Into the Tru	st Fund	
the Amount going:	\$0.99		\$0	.01	
	- 4. 6.				
	Benefit Charging Amount	% of Total	al Amo	unt	
	(\$mil.)	Benefits		Employee	
12) Benefits Charged to Active Taxable Empl	oyers: NA	NA	N		
13) Benefits Non-Charged:	NA	NA	N	Α	
14) Benefits Charged to Inactive Employers:	NA	NA	N	Α	
15) Total Reimbursable Benefits Paid	NA	NA			
	Total:				
	Experience Rating		V of Total		A and Dan
		ount in ss (\$mil.)		ortion of lovers	Amt. Per Employer
16) The Estimated Contributions from Emplo		· · · · · · · · · · · · · · · · · · ·		,	
Excess of the Benefits Charged to those	Employers:	NA	NA N	A	NA
47) Denefite Channel to Francisco Francisco	af the				
17) Benefits Charged to Employers in Excess Estimated Contributions from those Emp		NA	NA N	۸	NA
Estimated Contributions from those Emp	noyers.	INA	IVA IV	A	INA
					Total
Current Avg.	Adequate Finar	ncing			Experience
Tax Rate	Rate			F	Rating Impact
1.84	\ !% 1.31%				-
18) Employers Below: NA	1.31%		ers Above:	NA	
19) Amount Below: NA			Above:	NA NA	40%
	─				

Blank fields or fields containing NA indicate the data for this state is not available.

** Please see the Summary of New Employer Tax Rates at the end of this report.

	MONTANA		2008	
1) Type of Experience Rating Method:	Reserve Ratio		2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally		4) Taxable Wage Base (\$):	23,800
5) Avg. Tax Rate (Total / Taxable Wages	s) %: 0.68 /	1.13	6) New Employer Tax Rate (%):**	2.7
7) Statutory Tax Rate (Minimum / Maxin	num)%: 0.13 /	6.50	8) Average High Cost Multiple:	1.45

Contribution Levels e: \$192

9) Estimated Contributions Per Covered Employee:

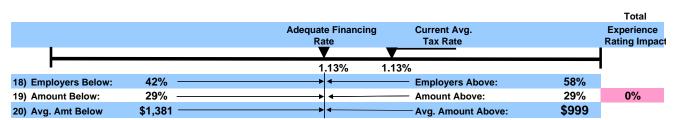
Minimum Rate Average Rate Maximum Rate

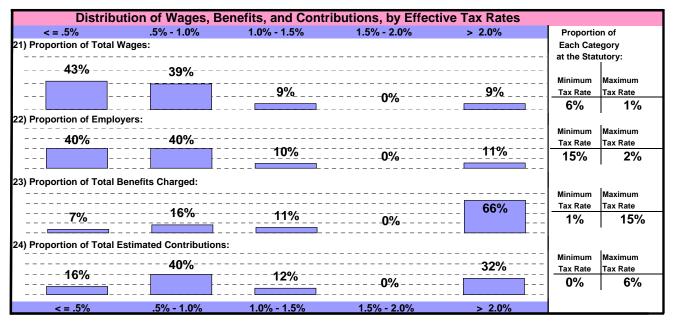
10) Estimated Contributions Per Employee at the Tax Base: \$31 \$269 \$1,547

11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund the Amount going: \$0.87 \$0.13

Benefit Charging					
		Amount (\$mil.)	% of Total Benefits	Amount Per Employee	
12) Benefits Charged to Active Taxable Employers:		47	70%	\$130	
13) Benefits Non-Charged:		10	15%	\$27	
14) Benefits Charged to Inactive Employers:		5	7%	\$13	
15) Total Reimbursable Benefits Paid		5	8%		
	Total:	\$68	100%	\$170	

Ехр	erience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	26	42%	67%	\$1,511
17) Benefits Charged to Employers in Excess of the	10	150/	320/	¢1 1/12





^{**} Please see the Summary of New Employer Tax Rates at the end of this report.

Choose New State Home

	NORTH CAR	OL	INA	2008	
1) Type of Experience Rating Method:	Reserve Ratio			2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally			4) Taxable Wage Base (\$):	18,600
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.70	1	1.58	6) New Employer Tax Rate (%)**:	1.2
7) Statutory Tax Rate (Minimum / Maximum)	%: 0.00	1	6.84	8) Average High Cost Multiple:	0.23

Contribution Levels

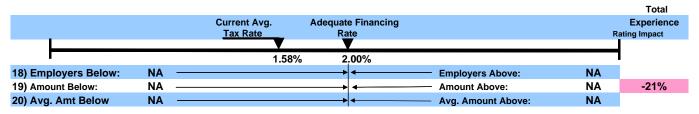
\$276 9) Estimated Contributions Per Covered Employee:

Minimum Rate Average Rate Maximum Rate \$294 10) Estimated Contributions Per Employee at the Tax Base: \$0 \$1,272

11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund the Amount going: \$0.81 \$0.19

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

	Experience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	NA	NA	NA	NA
17) Benefits Charged to Employers in Excess of the	NΔ	NΔ	NΔ	NΔ



Blank fields or fields containing NA indicate the data for this state is not available.

** This state has no employer distribution available.

This state has no employer distribution available.

	NOR	TH DA	KOT	Ą	2008	
1) Type of Experience Rating Method:	Reserv	e Ratio			2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Propor	tionally			4) Taxable Wage Base (\$):	22,100
5) Avg. Tax Rate (Total / Taxable Wages)	%:	0.54	1	0.97	6) New Employer Tax Rate (%):**	1.6
7) Statutory Tax Rate (Minimum / Maximum	um)%:	0.20	1	9.86	8) Average High Cost Multiple:	0.79

Contribution Levels

9) Estimated Contributions Per Covered Employee:

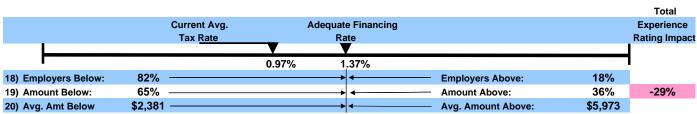
\$179

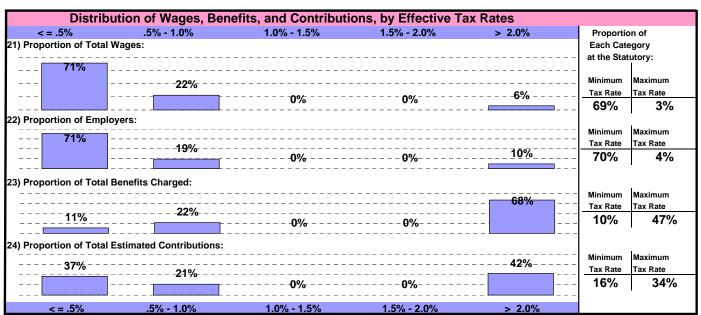
	wiminum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$44	\$215	\$2,179	

11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund the Amount going: \$0.95 \$0.05

E	Benefit Charg	ging			
		Amount	% of Total	Amount	
		(\$mil.)	Benefits	Per Employee	
12) Benefits Charged to Active Taxable Employers:		36	81%	\$146	
13) Benefits Non-Charged:		5	11%	\$19	
14) Benefits Charged to Inactive Employers:		2	4%	\$8	
15) Total Reimbursable Benefits Paid		2	4%		
	Total:	\$45	100%	\$173	

	Experience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	11	26%	80%	\$728
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	6	13%	20%	\$1,517





^{**} Please see the Summary of New Employer Tax Rates at the end of this report.

1) Type of Experience I	Rating Method:	Reserve Ratio			2008 2) Type of Er	mployer Ranking:		Array
) Type of Charging Me		Inverse Order				/age Base (\$):		9,000
) Avg. Tax Rate (Total		%: 0.38	1	1.38		oyer Tax Rate (%):**		1.3
) Statutory Tax Rate (I	Minimum / Maximu	m)%: 0.24	1	5.40	8) Average H	ligh Cost Multiple:		1.19
			Contrib	ution Leve	de			
9) Estimated Contrib	outions Per Covere			\$135	:13			
0) Estimated Contrib	outions Per Employ	yee at the Tax Bas	e:	Wilnim	um Rate \$22	Average Rate \$124	Maximum Rat	te
1) For Every One Do		ns To Pa		s in Previous C	Comp. Year	Into	the Trust Fun	
the Amount going] :		•	\$0.89			\$0.11	
			Benef	fit Charging	q			
					Amount (\$mil.)	% of Total Benefits	Amount Per Emplo	vee.
2) Benefits Charged	to Active Taxable	Employers:			59	63%	\$84	<u>,</u> 00
3) Benefits Non-Cha					21	23%	\$30	
4) Benefits Charged	to Inactive Employ	yers:			6	7%	\$9	
5) Total Reimbursab	le Benefits Paid				7	7%		_
			•	Total:	\$93	100%	\$122	
			Ехр	erience Ra	iting			
				Amount in Excess (f Total Propo nefits Emplo	rtion of vers	Amt. Per Employer
6) Estimated Contrib	utions from Empl	overe in						
*	•			4=		. =		
Excess of the Ben	•			47	549	% 70 %		\$1,693
Excess of the Ben 7) Benefits Charged	efits Charged to the to Employers in E	nose Employers:						\$1,693
Excess of the Ben 7) Benefits Charged	efits Charged to tl	nose Employers:		47 12				\$1,693 \$1,003
Excess of the Ben 7) Benefits Charged	efits Charged to the to Employers in E	nose Employers: xcess of the e Employers:	Adeq		149			\$1,003
Excess of the Ben 7) Benefits Charged	efits Charged to the total to the total to the total to the total	hose Employers: xcess of the Employers:	Adeq	12	149			\$1,003 Total Experience
Excess of the Ben 7) Benefits Charged	to Employers in E butions from those Current	hose Employers: xcess of the Employers:		12 Juate Financin	149			\$1,003 Total Experience
Excess of the Ben 7) Benefits Charged Estimated Contrib	to Employers in Educations from those Current Tax Re	hose Employers: xcess of the e Employers: Avg. ate		12 Juate Financin Rate	9 Empl	% 30%	42%	\$1,003 Total Experience Rating Imp
Excess of the Ben 7) Benefits Charged Estimated Contrib 8) Employers Below: 9) Amount Below:	to Employers in E butions from those Current Tax Ra 58% 33%	hose Employers: xcess of the e Employers: Avg. ate		12 Juate Financin Rate	9 Empl	% 30% loyers Above: unt Above:	42% 20%	\$1,003
Excess of the Ben 7) Benefits Charged Estimated Contrib	to Employers in Educations from those Current Tax Re	hose Employers: xcess of the e Employers: Avg. ate		12 Juate Financin Rate	9 Empl	% 30%	42%	\$1,003 Total Experience Rating Imp
Excess of the Ben 7) Benefits Charged Estimated Contrib 8) Employers Below: 9) Amount Below: 0) Avg. Amt Below Distribu	to Employers in E butions from those butions from those Current Tax Ra Sa	Avg. 1.386 Benefits, and C	% ontribu	12 quate Financing Rate 1.59%	g Empl Amor	% 30% loyers Above: unt Above: Amount Above: Rates	42% 20% \$1,135	\$1,003 Total Experience Rating Imp
Excess of the Ben 7) Benefits Charged Estimated Contrib 8) Employers Below: 9) Amount Below: 0) Avg. Amt Below Distribu < = .5%	to Employers in E butions from those current Tax Rs 58%	Avg. 1.386 Benefits, and C	%	12 quate Financing Rate 1.59%	g Empl	% 30% loyers Above: unt Above: Amount Above:	42% 20%	\$1,003 Total Experience Rating Imp -13%
Excess of the Ben 7) Benefits Charged Estimated Contrib 8) Employers Below: 9) Amount Below: 0) Avg. Amt Below Distribu < = .5%	to Employers in E butions from those current Tax Ra 58% 33% \$1,327 tion of Wages, .5% - 1.0%	Avg. 1.386 Benefits, and C	% ontribu	12 quate Financing Rate 1.59%	g Empl Amor	% 30% loyers Above: unt Above: Amount Above: Rates	42% 20% \$1,135 Proportic Each Cat at the Star	\$1,003 Total Experience Rating Imp -13% on of egory tutory:
8) Employers Below: 9) Amount Below: 0) Avg. Amt Below Distribu < = .5% 1) Proportion of Total W	to Employers in E butions from those current Tax Rs 58%	Avg. 1.386 Benefits, and C	% ontribu	12 quate Financing Rate 1.59%	g Empl Amor	% 30% loyers Above: unt Above: Amount Above: Rates	42% 20% \$1,135 Proportic Each Cat at the Star Minimum Tax Rate	\$1,003 Total Experience Rating Imp -13% on of egory tutory: Maximum Tax Rate
Excess of the Ben 7) Benefits Charged Estimated Contrib 8) Employers Below: 9) Amount Below: 0) Avg. Amt Below Very Stribut Very Stribut	to Employers in E butions from those butions from those current Tax Rs 58%	Avg. 1.386 Benefits, and C	% ontribu	12 quate Financing Rate 1.59%	g Empl Amor Avg.	% 30% loyers Above: unt Above: Amount Above: Rates	42% 20% \$1,135 Proportic Each Cat at the Star Minimum Tax Rate 4%	\$1,003 Total Experience Rating Implementary
B) Employers Below: 9) Amount Below: O) Avg. Amt Below V = .5% 1) Proportion of Total W	to Employers in E butions from those butions from those current Tax Rs 58%	Avg. 1.386 Benefits, and C	% ontribu	12 quate Financing Rate 1.59%	g Empl Amor Avg.	% 30% loyers Above: unt Above: Amount Above: Rates	42% 20% \$1,135 Proportic Each Cat at the Star	\$1,003 Total Experience Rating Implementary
B) Employers Below: B) Amount Below: O) Avg. Amt Below Distribu	to Employers in E butions from those butions from those current Tax Rs 58%	Avg. 1.386 Benefits, and C	% ontribu	12 quate Financing Rate 1.59%	g Empl Amor Avg.	% 30% loyers Above: unt Above: Amount Above: Rates	42% 20% \$1,135 Proportic Each Cat at the Star Minimum Tax Rate 4% Minimum Tax Rate	\$1,003 Total Experience Rating Imp -13% on of egory tutory: Maximum Tax Rate 4% Maximum Tax Rate
8) Employers Below: 9) Amount Below: 0) Avg. Amt Below 2 = .5% 1) Proportion of Total W	to Employers in E butions from those butions from those butions from those states and the states are states as a state of the states are states as a state of the states are states as a state of the states are states are states as a state of the states are states a	Avg. 1.386 Benefits, and C	% ontribu	12 quate Financing Rate 1.59%	g Empl Amor Avg.	% 30% loyers Above: unt Above: Amount Above: Rates	42% 20% \$1,135 Proportic Each Cat at the Star	\$1,003 Total Experience Rating Imp -13% on of egory tutory: Maximum Tax Rate 4%
B) Employers Below: B) Amount Below: O) Avg. Amt Below V = .5% D) Proportion of Total W The state of the Ben of Total W The state of Total W	to Employers in E butions from those butions from those butions from those states and the states are states as a state of the states are states as a state of the states are states as a state of the states are states are states as a state of the states are states a	Avg. 1.386 Benefits, and C	% ontribu	12 quate Financing Rate 1.59%	g Empl Amor Avg.	% 30% loyers Above: unt Above: Amount Above: Rates	42% 20% \$1,135 Proportic Each Cat at the Star Minimum Tax Rate	\$1,003 Total Experient Rating Implementary
B) Employers Below: B) Amount Below: O) Avg. Amt Below O) Total W	to Employers in E butions from those butions from those butions from those states and the states are states as a state of the states are states as a state of the states are states as a state of the states are states are states as a state of the states are states a	Avg. 1.386 Benefits, and C	% ontribu	12 quate Financing Rate 1.59%	g Empl Amor Avg.	% 30% loyers Above: unt Above: Amount Above: Rates	42% 20% \$1,135 Proportic Each Cat at the Star Minimum Tax Rate 4% Minimum Tax Rate 16%	\$1,003 Total Experience Rating Implementary
8) Employers Below: 9) Amount Below: 0) Avg. Amt Below Very Stribut Ve	## Charged to the to Employers in Equations from those butions from those butions from those states and the control of the con	Avg. Ate Arg. 1.384 Benefits, and C 1.0%	% ontribu	12 quate Financing Rate 1.59%	g Empl Amor Avg.	% 30% loyers Above: unt Above: Amount Above: Rates	42% 20% \$1,135 Proportic Each Cat at the Star Minimum Tax Rate 4% Minimum Tax Rate 16% Minimum Tax Rate	\$1,003 Total Experience Rating Implementary
8) Employers Below: 9) Amount Below: 0) Avg. Amt Below = .5% 1) Proportion of Total W	## Charged to the to Employers in Equations from those butions from those butions from those states and the control of the con	Avg. Ate Arg. 1.384 Benefits, and C 1.0%	% ontribu	12 quate Financing Rate 1.59%	g Empl Amor Avg.	% 30% loyers Above: unt Above: Amount Above: Rates	42% 20% \$1,135 Proportic Each Cat at the Star Minimum Tax Rate 4% Minimum Tax Rate 16% Minimum Tax Rate	\$1,003 Total Experience Rating Imp -13% on of egory tutory: Maximum Tax Rate 6% Maximum Tax Rate 6%
B) Employers Below: 9) Amount Below: 9) Amount Below: 1) Proportion of Total W	## Charged to the to Employers in Equations from those butions from those butions from those states and the control of the con	Avg. Ate Arg. 1.384 Benefits, and C 1.0%	% ontribu	12 quate Financing Rate 1.59%	g Empl Amor Avg.	% 30% loyers Above: unt Above: Amount Above: Rates	42% 20% \$1,135 Proportic Each Cat at the Star Minimum Tax Rate	\$1,003 Total Experience Rating Implementary Property Lutory: Maximum Tax Rate 4% Maximum Tax Rate 46% Maximum Tax Rate 46%

Blank fields or fields containing NA indicate the data for this state is not available.

** Please see the Summary of New Employer Tax Rates at the end of this report.

	NEW	HAMP	SHI	RE	2008	
1) Type of Experience Rating Method:	Reserv	ve Ratio			2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most F	Recent			4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.32	1	1.45	6) New Employer Tax Rate (%)**:	1.7
7) Statutory Tax Rate (Minimum / Maxim	um)%:	0.10	1	6.50	8) Average High Cost Multiple:	1.19

Contribution Levels

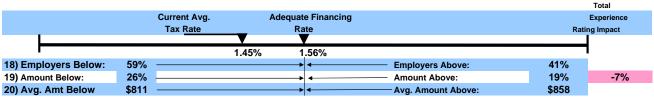
9) Estimated Contributions Per Covered Employee: \$139

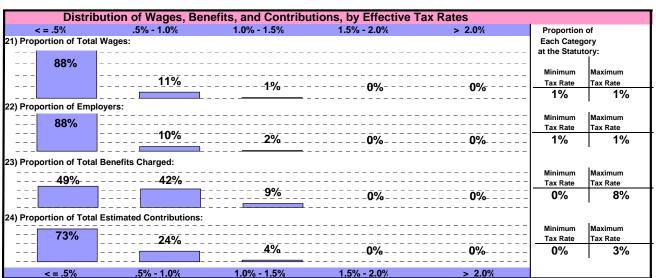
	10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$8	Average Rate \$116	Maximum Rate \$520	
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11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund the Amount going: \$1.01 -\$0.01

Benefit Charging								
		Amount	% of Total	Amount				
		(\$mil.)	Benefits	Per Employee				
12) Benefits Charged to Active Taxable Employers:		59	81%	\$122				
13) Benefits Non-Charged:		3	5%	\$7				
14) Benefits Charged to Inactive Employers:		7	9%	\$13				
15) Total Reimbursable Benefits Paid		4	5%					
	Total:	\$73	100%	\$142				

Ex	perience Rating			
	Amount in	% of Total	Proportion of	Amt. Per
	Excess (\$mil.)	Benefits	Employers	Employer
16) Estimated Contributions from Employers in				
Excess of the Benefits Charged to those Employers:	20	29%	80%	730
17) Benefits Charged to Employers in Excess of the				
Estimated Contributions from those Employers:	13	18%	20%	1.804





*Data estimated using PY 2008 (July-June)
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	N	EW JER	SEY		2008	
1) Type of Experience Rating Method:	Reserve	Ratio			2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proporti	onally			4) Taxable Wage Base (\$):	27,700
5) Avg. Tax Rate (Total / Taxable Wages	s) %:	0.92	1	2.06	6) New Employer Tax Rate (%)**:	2.8
7) Statutory Tax Rate (Minimum / Maxin	num)%:	0.30	1	5.40	8) Average High Cost Multiple:	0.21

Contribution Levels

9) Estimated Contributions Per Covered Employee:

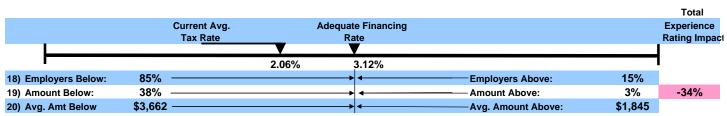
\$444

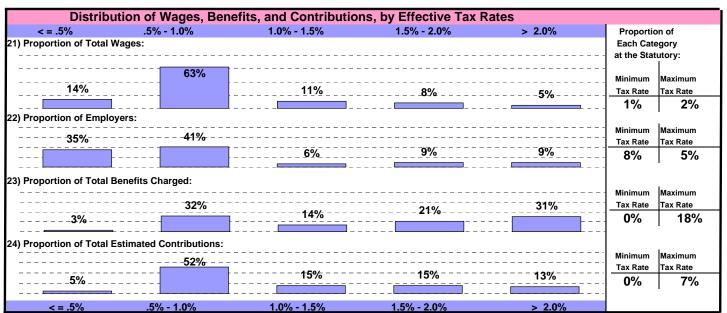
	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$83	\$570	\$1,496	

11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund the Amount going: \$1.19 -\$0.19

Be	enefit Chargi	ng			
		Amount	% of Total	Amount	
		(\$mil.)	Benefits	Per Employee	
12) Benefits Charged to Active Taxable Employers:		1,273	71%	\$400	
13) Benefits Non-Charged:		280	16%	\$88	
14) Benefits Charged to Inactive Employers:		143	8%	\$45	
15) Total Reimbursable Benefits Paid		100	6%		
	Total:	\$1,796	100%	\$533	

	Experience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	318	19%	72%	\$2,495
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	332	20%	28%	\$6.616





^{*}Data estimated using PY 2008 (July-June)
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^{**} Please see the Summary of New Employer Tax Rates at the end of this report.

Choose New State Home

	NE	W MEX	(ICO		2008	
1) Type of Experience Rating Method:	Rese	rve Ratio)		2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Prop	ortionall	y		4) Taxable Wage Base (\$):	19,900
5) Avg. Tax Rate (Total / Taxable Wages)	%:	0.50	1	0.90	6) New Employer Tax Rate (%):**	2.0
7) Statutory Tax Rate (Minimum / Maximu	ım)%:	0.03	1	5.40	8) Average High Cost Multiple:	1.88

Contribution Levels

9) Estimated Contributions Per Covered Employee:

Estimated Contributions from those Employers:

\$174

	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$6	\$179	\$1,075	

11) For Every One Dollar of Contributions the Amount going:

To Pay Benefits in Previous Comp. Year \$0.86

Into the Trust Fund \$0.14

70%

\$750

Benefit Charging							
		Amount	% of Total	Amount			
		(\$mil.)	Benefits	Per Employee			
12) Benefits Charged to Active Taxable Employers:		80	76%	\$127			
13) Benefits Non-Charged:		11	10%	\$17			
14) Benefits Charged to Inactive Employers:		5	5%	\$9			
15) Total Reimbursable Benefits Paid		9	9%				
	Total:	\$106	100%	\$153			

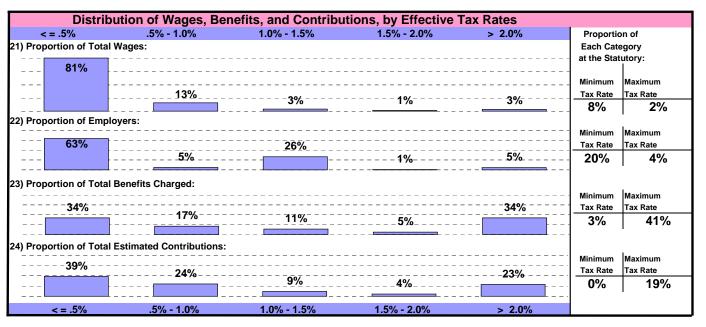
	Experience Rating			
	Amount in	% of Total	Proportion of	Amt. Per
	Excess (\$mil.)	Benefits	Employers	Employer
16) Estimated Contributions from Employers in				
Excess of the Benefits Charged to those Employers:	22	23%	30%	\$1,761
17) Benefits Charged to Employers in Excess of the				



22

23%

0.70% 0.90% 48% 52% 18) Employers Below: **Employers Above:** 32% 74% 42% 19) Amount Below: **Amount Above:** \$1,051 \$2,232 20) Avg. Amt Below Avg. Amount Above:



^{**} Please see the Summary of New Employer Tax Rates at the end of this report.

		NEVAD	Α		2008	
1) Type of Experience Rating Method:	Reserve	Ratio			2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proport	ionally			4) Taxable Wage Base (\$):	24,600
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.73	1	1.28	6) New Employer Tax Rate (%):**	3.0
7) Statutory Tax Rate (Minimum / Maxim	um)%:	0.25	1	5.40	8) Average High Cost Multiple:	1.02

Contribution Levels

9) Estimated Contributions Per Covered Employee:

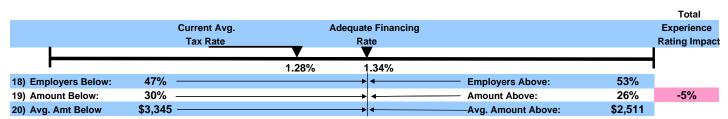
\$300

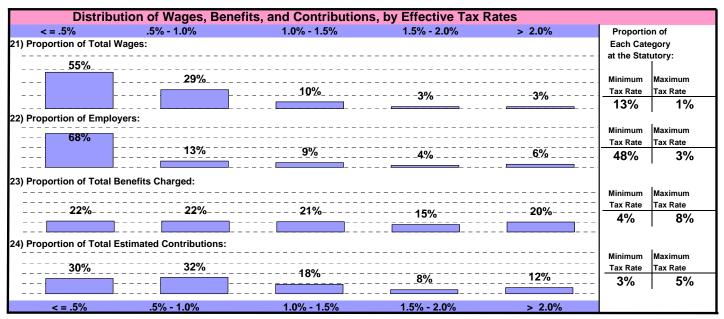
	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$62	\$315	\$1,328	

11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund the Amount going: \$0.89 \$0.11

	Benefit Charg	jing		
		Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:		253	80%	\$226
13) Benefits Non-Charged:		36	12%	\$33
14) Benefits Charged to Inactive Employers:		21	7%	\$18
15) Total Reimbursable Benefits Paid		7	2%	
	Total:	\$317	100%	\$277

	Experience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	68	22%	61%	\$2,625
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	40	13%	39%	\$2,453





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^{**} Please see the Summary of New Employer Tax Rates at the end of this report.

	1	NEW YO	RK		2008	
1) Type of Experience Rating Method:	Reserve	Ratio			2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proporti	ionally			4) Taxable Wage Base (\$):	8,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.55	1	3.48	6) New Employer Tax Rate (%):**	4.1
7) Statutory Tax Rate (Minimum / Maxim	um)%:	0.50	1	8.50	8) Average High Cost Multiple:	0.09

Contribution Levels

9) Estimated Contributions Per Covered Employee:

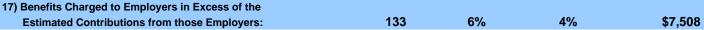
\$377

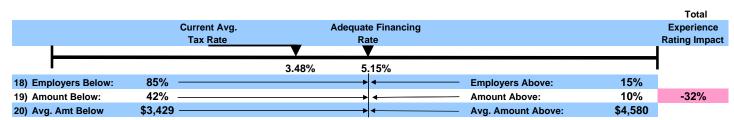
	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$43	\$296	\$723	

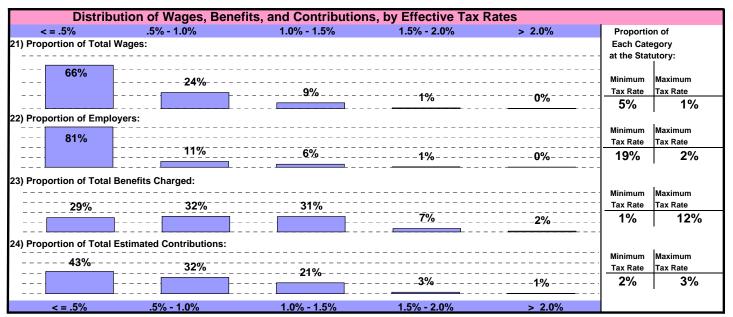
11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund \$0.91 \$0.09 the Amount going:

	Benefit Charg	jing		
		Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:		1,942	84%	\$317
13) Benefits Non-Charged:		68	3%	\$11
14) Benefits Charged to Inactive Employers:		110	5%	\$18
15) Total Reimbursable Benefits Paid		204	9%	
	Total:	\$2,324	100%	\$346

	Experience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	603	28%	96%	\$1,522
17) Benefits Charged to Employers in Excess of the				







^{**} Please see the Summary of New Employer Tax Rates at the end of this report.

Choose New State Home

		OHIO			2008	
1) Type of Experience Rating Method:	Reserv	e Ratio			2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Propor	rtionally			4) Taxable Wage Base (\$):	9,000
5) Avg. Tax Rate (Total / Taxable Wages	s) %:	0.71	1	2.72	6) New Employer Tax Rate (%):**	2.7
7) Statutory Tax Rate (Minimum / Maxim	num)%:	0.40	1	9.20	8) Average High Cost Multiple:	0.12

Contribution Levels

9) Estimated Contributions Per Covered Employee:

\$281

	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$36	\$245	\$828	

11) For Every One Dollar of Contributions the Amount going:

To Pay Benefits in Previous Comp. Year

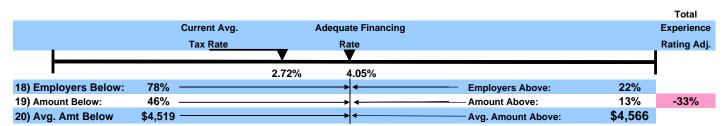
Into the Trust Fund

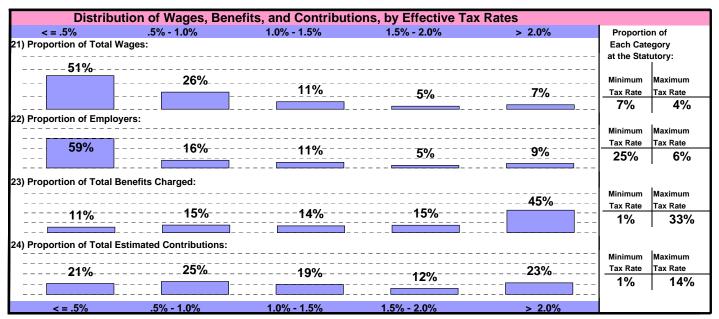
\$0.88 \$0.12

В	enefit Chargir	ng			
		Amount	% of Total Benefits	Amount Per Employee	
12) Benefits Charged to Active Taxable Employers:		(\$mil.) 862	80%	\$208	
13) Benefits Non-Charged:		102	10%	\$25	
14) Benefits Charged to Inactive Employers:		64	6%	\$15	
15) Total Reimbursable Benefits Paid		46	4%	·	
	Total:	\$1,074	100%	\$248	

	Experience Rating			
	Amount in	% of Total	Proportion of	Amt. Per
	Excess (\$mil.)	Benefits	Employers	Employer
16) Estimated Contributions from Employers in				
Excess of the Benefits Charged to those Employers:	439	43%	88%	\$2,518
17) Benefits Charged to Employers in Excess of the				





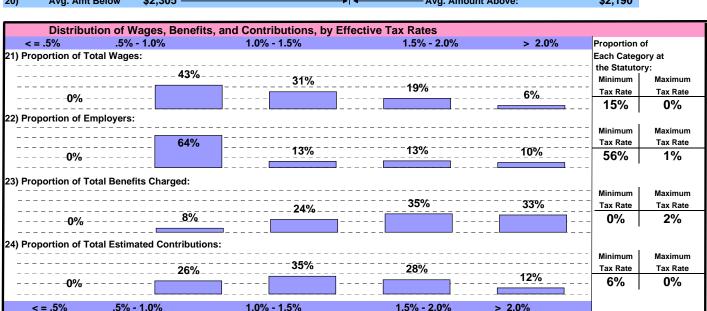


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^{**} Please see the Summary of New Employer Tax Rates at the end of this report.

OKLAHON	MA		2008			
Benefit W	age		2) Type of Empl	oyer Ranking:		Fixed
None			4) Taxable Wag	e Base (\$):		13,600
0.41 /	1.50			,		1.5
0.10	5.50			• •		1.51
ntribution I	ovolo					
	· .					
yee.	Ψ Ζ 1 <i>1</i>		Minimum Rate	Average Rate	Maximum	Rate
Tax Base:			\$14	\$204	\$748	
To Pay Be	enefits in Comp	p. Year		Into the Trust Fu	nd	
	\$0.49			\$0.51		
Conofit Char	aina					
Berleilt Char			% of Total	Amount		
	(\$mil.)		Benefits		loyee	
rs:	92		65%	\$74		
	26		18%	\$21		
	16		11%	\$13		
	7		5%			
Total:	\$142		100%	\$107		
nerience Rat	tina					
Jerience ita		nt in	% of 1	Total Proportion	on of	Amt. Per
	Excess	(\$mil.)	Bene	efits Employe	rs	Employer
oloyers:		NA	N	A NA		NA
the						
ers:		NA	N	A NA		NA
						Total
Adequa	_				_	Experience
	Rate	_	Tax Rate		Ri	ting Impact
	0.85%	1.50%				7
	→		•		NA	
	→ ←				NA	76%
	→ ←		— Avg. Amour	nt Above:	NA	
t available.						
	Benefit W None 0.41 0.10 Intribution L Intr	0.41 / 1.50 0.10 / 5.50 Intribution Levels I	Benefit Wage None 0.41 / 1.50 0.10 / 5.50 Intribution Levels Intribu	Benefit Wage 2) Type of Emplored 4) Taxable Wage 0.41 / 1.50 6) New Employed 0.10 / 5.50 8) Average High stribution Levels yee: \$217 Parameter	Benefit Wage None 4) Taxable Wage Base (\$): 0.41 / 1.50 6) New Employer Tax Rate (%)***: 0.10 / 5.50 8) Average High Cost Multiple: Intribution Levels Intribution	None

Home					Choc	se New State
	OREGON		2008			
) Type of Experience Rating Method:	Benefit Ratio		2) Type of Emplo	yer Ranking:		Array
) Type of Charging Method:	Proportionally	•	4) Taxable Wage	Base (\$):		30,200
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.02 /	1.67	6) New Employe	r Tax Rate (%):**		2.8
') Statutory Tax Rate (Minimum / Maximum)%:	0.70 /	5.40	8) Average High	Cost Multiple:		1.46
С	ontribution Levels	i				
9) Estimated Contributions Per Covered Em	oloyee:	\$399				
0) Estimated Contributions Per Employee at	the Tax Base:		Minimum Rate \$211	Average Rate \$503	Maximum \$1,631	
1) For Every One Dollar of Contributions	To Pay Benefits	in Comp. Year		Into the Trust Fu	ınd	
the Amount going:		\$0.84		\$0.1	6	
	Benefit Charging					
	Deficite offarging	Amount (\$mil.)	% of Total Benefits	Amoun Per Em		
12) Benefits Charged to Active Taxable Emplo	oyers:	364	75%	\$270		
3) Benefits Non-Charged:		67	14%	\$50		
14) Benefits Charged to Inactive Employers:		23	5%	\$17		
15) Total Reimbursable Benefits Paid		34	7%	·		
	Total:	\$488	100%	\$337		
	Experience Rating					
•	Apenence Rating	Amount in Excess (\$mil.)	% of To Benefi			Amt. Per Employer
6) The Estimated Contributions from Employ						
Excess of the Benefits Charged to those E	Employers:	239	53%	86%	6	\$3,007
7) Benefits Charged to Employers in Excess	of the					
Estimated Contributions from those Emp		58	13%	14%	ı	\$4,636
						Total
Current Avg.	Adequate Fir	nancing				Experience
Tax Rate		Rate				Rating Impact
1.67	V ₀	2.14%				4
8) Employers Below: 80%	·-	→ ←	Employers Abo	ve:	20%	
9) Amount Below: 29% —		→	— Amount Above	:	7%	-22
20) Avg. Amt Below \$2,305 ———		→ ←	— Avg. Amount A	bove:	\$2,190	



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** Please see the Summary of New Employer Tax Rates at the end of this report.

			PENNSYLVA	ANNIA	2008			
1) Typ	e of Experience Rati	ing Method:	Benefit Ration	o	2) Type of Empl	oyer Ranking:		Fixed
3) Тур	e of Charging Metho	od:	Proportiona	lly	4) Taxable Wage	e Base (\$):		8,000
5) Avg	g. Tax Rate (Total / Ta	axable Wages) %:	1.02	/ 4.82	6) New Employe	er Tax Rate (%)**:		3.7
7) Stat	tutory Tax Rate (Min	imum / Maximum)	%: 1.84	/ 9.98	8) Average High			0.30
			Contribution L	_evels				
9) Es	stimated Contribution	ons Per Covered E	Employee:	\$452				
0) Es	stimated Contribution	ons Per Employee	e at the Tax Base:		Minimum Rate \$147	Average Rate \$386	Maximum F \$798	Rate
1) Fo	or Every One Dollar	of Contributions	To Pay Be	enefits in Comp. \	Year	Into the Trust	Fund	
th	e Amount going:			\$0.97		\$0.03	3	
			Benefit Char	rging				
				Amount	% of Total	Amou	nt	
				(\$mil.)	Benefits		nployee	
2) Be	enefits Charged to A	Active Taxable Em	nployers:	1,590	76%	\$36		
•	enefits Non-Charged			197	9%	\$46		
4) Be	enefits Charged to I	nactive Employer	's:	115	6%	\$27		
5) To	otal Reimbursable B	enefits Paid		186	9%			
			Total:	\$2,088	100%	\$44	1	
			Experience Ratin	g				
				Amount		•	rtion of	Amt. Per
6) Th	ne Estimated Contril	butions from Emp	olovers in	Excess (\$i	mil.) Ben	efits Emplo	yers	Employer
•	cess of the Benefits	-		7	00 37	'% 88'	%	\$3,640
7) Be	enefits Charged to E	Employers in Exce	ess of the					
-	enefits Charged to E stimated Contribution	• •		4	.02 21	% 12%	, D	\$14,783
-		• •		4	02 21	% 12%	0	
-		ons from those E	mployers:		.02 21	% 12%	,	Total
-		ons from those E	mployers:	ate Financing	02 21	% 12%		Total Experience
-		Current Avg. Tax Rate	mployers: Adequa	ate Financing Rate	.02 21	% 12%		Total
E	stimated Contribution	Current Avg. Tax Rate	mployers:	ate Financing			Ra	Total Experience
E:	stimated Contribution	Current Avg. Tax Rate 4	mployers: Adequa	ate Financing Rate	Employers Abo	ove:	Ra 25%	Total Experience ting Impact
B) 9)	stimated Contribution	Current Avg. Tax Rate	mployers: Adequa	ate Financing Rate	Employers Abo Amount Above	ove:	Ra	Total Experience ting Impact
8) 9)	stimated Contribution Employers Below: Amount Below:	Current Avg. Tax Rate 4 75% 35%	mployers: Adequa	ate Financing Rate	Employers Abo	ove:	Ra 25% 6%	Total Experience ting Impact
8) 9) 0)	Employers Below: Amount Below: Avg. Amt Below Distribution of V	Current Avg. Tax Rate 4 75% 35% \$4,520 Vages, Benefits,	Adequal Adequa	ate Financing Rate 6.77%	Employers Above Amount Above Avg. Amount A	ove: :: Above:	25% 6% \$2,411	Total Experience ting Impact -29
8) 9) 0)	Employers Below: Amount Below: Avg. Amt Below Distribution of V	Current Avg. Tax Rate 4 75% 35% \$4,520 Vages, Benefits, 6-1.0%	mployers: Adequa	ate Financing Rate 6.77%	Employers Abo Amount Above Avg. Amount A	ove:	25% 6% \$2,411 Proportion Each Categ	Total Experience ting Impact -296 of gory at
8) 9) 0)	Employers Below: Amount Below: Avg. Amt Below Distribution of V = .5% .5%	Current Avg. Tax Rate 4 75% 35% \$4,520 Vages, Benefits, 6-1.0%	Adequal Adequa	ate Financing Rate 6.77% by Effective T	Employers Above Amount Above Avg. Amount A	ove: :: Above:	25% 6% \$2,411 Proportion Each Categorithe Statuto	Total Experience ting Impact -29' of ory at ory:
8) 9) 0)	Employers Below: Amount Below: Avg. Amt Below Distribution of V = .5% .5%	Current Avg. Tax Rate 4 75% 35% \$4,520 Vages, Benefits, 6-1.0% ss:	Adequal Adequa	ate Financing Rate 6.77% by Effective T	Employers Above Amount Above Avg. Amount A	ove: e: Above: > 2.0%	25% 6% \$2,411 Proportion Each Categories the Statute Minimum Tax Rate	Total Experience ting Impact -29' of gory at ory: Maximum Tax Rate
88) 99) 11) Pro	Employers Below: Amount Below: Avg. Amt Below Distribution of V = .5% .5% Oportion of Total Wage	Current Avg. Tax Rate 4 75% 35% \$4,520 Vages, Benefits, 6-1.0% es:	Adequal Adequa	ate Financing Rate 6.77% by Effective T	Employers Above Amount Above Avg. Amount A	ove: :: Above:	25% 6% \$2,411 Proportion Each Category the Statuto Minimum	Total Experience ting Impact -29 of gory at pry: Maximum
88) 99) 00)	Employers Below: Amount Below: Avg. Amt Below Distribution of V = .5% .5%	Current Avg. Tax Rate 4 75% 35% \$4,520 Vages, Benefits, 6-1.0% ss:53%	Adequal Adequa	ate Financing Rate 6.77% by Effective T	Employers Above Amount Above Avg. Amount A	ove: e: Above: > 2.0%	25% 6% \$2,411 Proportion Each Categories the Statute Minimum Tax Rate	Total Experience ting Impact -29' of gory at ory: Maximum Tax Rate
88) 99) 00)	Employers Below: Amount Below: Avg. Amt Below Distribution of V = .5% .5% Oportion of Total Wage	Current Avg. Tax Rate 4 75% 35% \$4,520 Vages, Benefits, 6-1.0% es:	Adequal Adequa	ate Financing Rate 6.77% by Effective T	Employers Above Amount Above Avg. Amount A	ove: e: Above: > 2.0%	25% 6% \$2,411 Proportion Each Categorithe Statute Minimum Tax Rate 13%	Total Experience ting Impact -29' of gory at ory: Maximum Tax Rate 4%
88) 99) 00)	Employers Below: Amount Below: Avg. Amt Below Distribution of V = .5% .5% Oportion of Total Wage	Current Avg. Tax Rate 4 75% 35% \$4,520 Vages, Benefits, 6-1.0% ss:53%	Adequal Adequa	ate Financing Rate 6.77% by Effective T	Employers Above Amount Above Avg. Amount A	ove: e: Above: > 2.0%	Proportion Each Category the Statuto Minimum Tax Rate 13% Minimum	Total Experience ting Impact -29' of gory at ory: Maximum Tax Rate 4% Maximum
8) 9) 0) 	Employers Below: Amount Below: Avg. Amt Below Distribution of V = .5% .5% oportion of Total Wage	Current Avg. Tax Rate 4 75% 35% \$4,520 Vages, Benefits, 6-1.0% es:	Adequal Adequa	ate Financing Rate 6.77% by Effective T	Employers Above Amount Above Avg. Amount A	ove: e: Above: > 2.0%	25% 6% \$2,411 Proportion Each Category the Statute Minimum Tax Rate 13% Minimum Tax Rate	Total Experience ting Impact of or ory at ory: Maximum Tax Rate 4% Maximum Tax Rate
88) 99) 20)	Employers Below: Amount Below: Avg. Amt Below Distribution of V = .5% .5% Oportion of Total Wage	Current Avg. Tax Rate 4 75% 35% \$4,520 Vages, Benefits, 6-1.0% es:	Adequal Adequa	ate Financing Rate 6.77% by Effective T	Employers Above Amount Above Avg. Amount A	ove: e: Above: > 2.0%	25% 6% \$2,411 Proportion Each Category the Statute Minimum Tax Rate 13% Minimum Tax Rate	Total Experience ting Impact of or or y Maximum Tax Rate 4% Maximum Tax Rate
8) 9) 00)	Employers Below: Amount Below: Avg. Amt Below Distribution of V = .5% .5% oportion of Total Wage	Current Avg. Tax Rate 4 75% 35% \$4,520 Vages, Benefits, 6-1.0% es:	Adequal Adequa	ate Financing Rate 6.77% by Effective T	Employers Above Amount Above Avg. Amount A	ove: e: Above: > 2.0%	Proportion Each Category the Statute Minimum Tax Rate 13% Minimum Tax Rate 58% Minimum Tax Rate Minimum Tax Rate	Total Experience ting Impact -29' of ory at ory: Maximum Tax Rate 4% Maximum Tax Rate 6% Maximum Tax Rate
8) 9) 00)	Employers Below: Amount Below: Avg. Amt Below Distribution of V = .5% .5% oportion of Total Wage	Current Avg. Tax Rate 4 75% 35% \$4,520 Vages, Benefits, 6-1.0% es:	Adequal Adequa	ate Financing Rate 6.77% by Effective T	Employers Above Amount Above Avg. Amount A	ove: e: Above: > 2.0%	Proportion Each Category the Statuto Minimum Tax Rate 13% Minimum Tax Rate 58%	Total Experience ting Impact -29' of gory at ory: Maximum Tax Rate 4% Maximum Tax Rate 6%
88) 99) 00) <	Employers Below: Amount Below: Avg. Amt Below Distribution of V = .5% .5% oportion of Total Wage	Current Avg. Tax Rate 4 75% 35% \$4,520 Vages, Benefits, 6-1.0% es:	Adequal Adequa	ate Financing Rate 6.77% by Effective T	Employers Above Amount Above Avg. Amount A	ove: e: Above: > 2.0%	Proportion Each Category the Statute Minimum Tax Rate 13% Minimum Tax Rate 58% Minimum Tax Rate Minimum Tax Rate	Total Experience ting Impact -29' of ory at ory: Maximum Tax Rate 4% Maximum Tax Rate 6% Maximum Tax Rate
88) 99) 00) <	Employers Below: Amount Below: Avg. Amt Below Distribution of V = .5% .5% oportion of Total Wage	Current Avg. Tax Rate 4 75% 35% \$4,520 Vages, Benefits, 6-1.0% es:	Adequal Adequa	ate Financing Rate 6.77% by Effective T	Employers Above Amount Above Avg. Amount A	ove: e: Above: > 2.0%	Proportion Each Categorian Tax Rate 13% Minimum Tax Rate 58% Minimum Tax Rate 0%	of gory at Tax Rate 6% Maximum Tax Rate 6% Maximum Tax Rate 34%
88) 99) 00) <	Employers Below: Amount Below: Avg. Amt Below Distribution of V = .5% .5% oportion of Total Wage	Current Avg. Tax Rate 4 75% 35% \$4,520 Vages, Benefits, 6-1.0% es:	Adequal Adequa	ate Financing Rate 6.77% by Effective T	Employers Above Amount Above Avg. Amount A	ove: e: Above: > 2.0%	Proportion Each Category the Statuto Minimum Tax Rate 13% Minimum Tax Rate 58% Minimum Tax Rate 0% Minimum Tax Rate 0%	Total Experience ting Impact -29' of ory at ory: Maximum Tax Rate 4% Maximum Tax Rate 6% Maximum Tax Rate
88) 9) 20) 21) Pro	Employers Below: Amount Below: Avg. Amt Below Distribution of V = .5% .5% oportion of Total Wage	Current Avg. Tax Rate 4 75% 35% \$4,520 Vages, Benefits, 6-1.0% ss:	Adequal Adequa	ate Financing Rate 6.77% by Effective T	Employers Above Amount Above Avg. Amount A	ove: e: Above: > 2.0%	Proportion Each Category the Statuto Minimum Tax Rate 13% Minimum Tax Rate 58% Minimum Tax Rate 0% Minimum	Total Experience ting Impact -299 of gory at ory: Maximum Tax Rate 4% Maximum Tax Rate 6% Maximum Tax Rate 34%

Blank fields or fields containing NA indicate the data for this state is not available.

** Please see the Summary of New Employer Tax Rates at the end of this report.

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	PUERTO F	RICC)	2008	
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) %	: 2.20	1	2.70	6) New Employer Tax Rate (%)**:	2.9
7) Statutory Tax Rate (Minimum / Maximum)%: 1.40	1	5.40	8) Average High Cost Multiple:	1.00

Contribution Levels

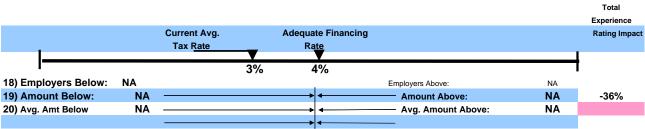
9) Estimated Contributions Per Covered Employee: \$213

Minimum Rate	Average Rate	Maximum Rate	
\$98	\$189	\$378	

11) For Every One Dollar of Contributions	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
the Amount going:	\$1.31	-\$0.31

Benefit Charging						
		Amount _(\$mil.)	% of Total Benefits	Amount Per Employee		
12) Benefits Charged to Active Taxable Employers:		152	72%	\$214		
13) Benefits Non-Charged:		0	0%	\$0		
14) Benefits Charged to Inactive Employers:		46	22%	\$66		
15) Total Reimbursable Benefits Paid		12	6%			
	Total:	\$210	100%	\$280		

	Experience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in				
Excess of the Benefits Charged to those Employers:	NA	NA	NA	NA
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	NA	NA	NA	NA



Blank fields or fields containing NA indicate the data for this state is not available. This state has no employer distribution available.

** Please see the Summary of New Employer Tax Rates at the end of this report.

	RHODE ISL	_ANI)	2008	
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) %:	1.32	1	3.45	6) New Employer Tax Rate (%):**	2.4
7) Statutory Tax Rate (Minimum / Maximum)%	i: 1.69	1	8.59	8) Average High Cost Multiple:	0.38

Contribution Levels

9) Estimated Contributions Per Covered Employee:

\$511

	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$237	\$483	\$1,203	

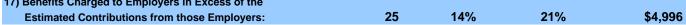
11) For Every One Dollar of Contributions the Amount going:

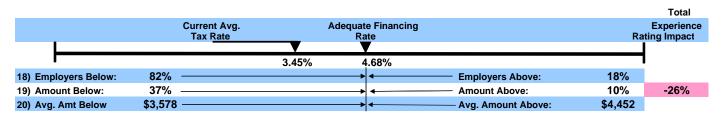
To Pay Benefits in Previous Comp. Year \$1.00

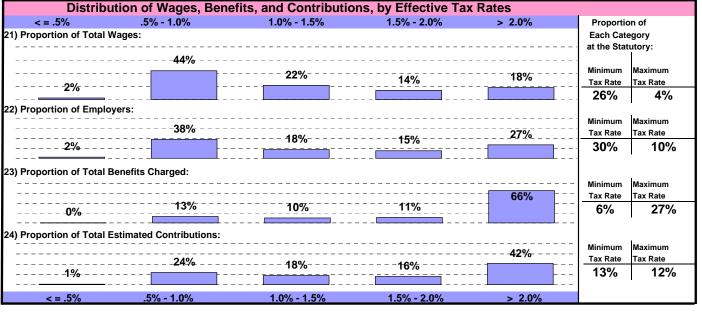
Into the Trust Fund \$0.00

Benefit Charging							
		Amount (\$mil.)	% of Total Benefits	Amount Per Employee			
12) Benefits Charged to Active Taxable Employers:		155	78%	\$426			
13) Benefits Non-Charged:		19	10%	\$52			
14) Benefits Charged to Inactive Employers:		13	6%	\$35			
15) Total Reimbursable Benefits Paid		12	6%				
	Total:	\$198	100%	\$513			

	Experience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	58	31%	79%	\$2,964
17) Benefits Charged to Employers in Excess of the				







^{**} Please see the Summary of New Employer Tax Rates at the end of this report.

	SOU	TH CAR	OLI	AV	2008	
1) Type of Experience Rating Method:	Reserv	e Ratio			2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most F	Recent			4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages)	%:	0.53	1	2.09	6) New Employer Tax Rate (%):**	3.4
7) Statutory Tax Rate (Minimum / Maximu	ım)%:	1.24	1	6.10	8) Average High Cost Multiple:	0.26

Contribution Levels

9) Estimated Contributions Per Covered Employee:

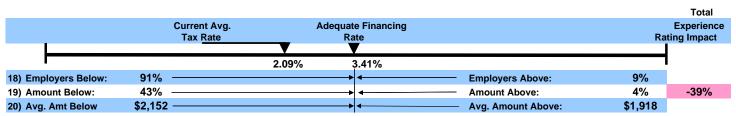
\$181

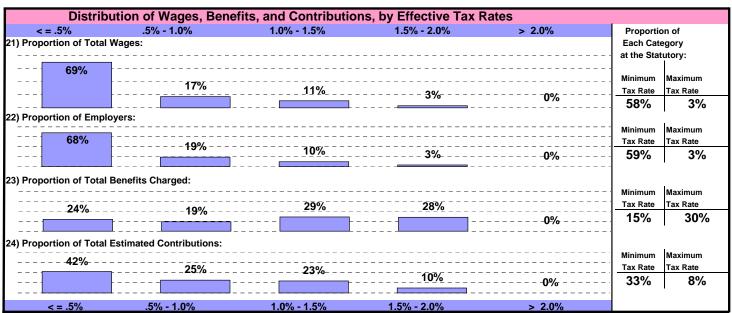
	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at th	ne Tax Base: \$87	\$146	\$427	
11) For Every One Dollar of Contributions	To Pay Benefits in Previous Comp. Year	li	nto the Trust Fund	
	<u> </u>		4	

the Amount going: \$1.13 -\$0.13

	Benefit Chargi	ng		
		Amount	% of Total	Amount
		(\$mil.)	Benefits	Per Employee
12) Benefits Charged to Active Taxable Employers:		242	73%	\$158
13) Benefits Non-Charged:		44	13%	\$29
14) Benefits Charged to Inactive Employers:		31	9%	\$20
15) Total Reimbursable Benefits Paid		14	4%	
	Total:	\$331	100%	\$207

	Experience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	99	31%	86%	\$1,349
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	72	23%	14%	\$6,097





^{**} Please see the Summary of New Employer Tax Rates at the end of this report.

Choose New State Home

	SOUTH DA	KOT	Ά	2008	
1) Type of Experience Rating Method:	Reserve Ratio			2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Inverse Order			4) Taxable Wage Base (\$):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) %	: 0.26	1	0.85	6) New Employer Tax Rate (%):**	1.2
7) Statutory Tax Rate (Minimum / Maximum)%: 0.00	1	8.50	8) Average High Cost Multiple:	0.33

Contribution Levels

9) Estimated Contributions Per Covered Employee:

Estimated Contributions from those Employers:

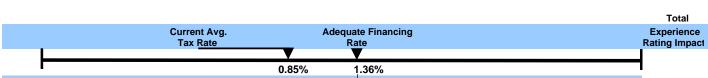
\$82

	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$0	\$77	\$765	

11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund \$0.84 \$0.16 the Amount going:

	Benefit Charg	ging		
		Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:		17	78%	\$57
13) Benefits Non-Charged:		3	13%	\$10
14) Benefits Charged to Inactive Employers:		1	4%	\$3
15) Total Reimbursable Benefits Paid		1	5%	
	Total:	\$22	100%	\$70

	Experience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	9	43%	59%	\$766
17) Benefits Charged to Employers in Excess of the				

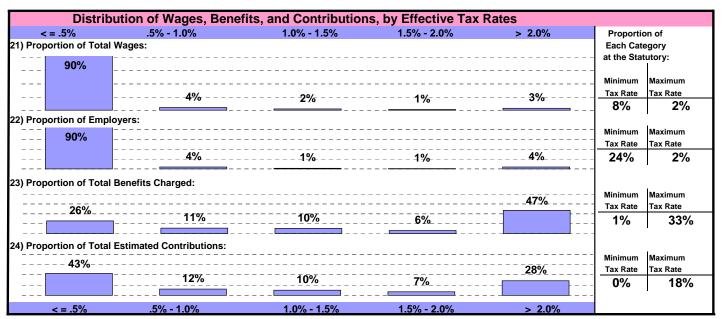


15%

37%

\$413

18) Employers Below: 92% **Employers Above:** 8% 19) Amount Below: 59% **Amount Above:** 22% -37% 20) Avg. Amt Below \$1,049 Avg. Amount Above: \$4,166



^{**} Please see the Summary of New Employer Tax Rates at the end of this report.

Choose New State Home

	TENI	NESS	SEE		2008*	
1) Type of Experience Rating Method:	Reserve Rat	io			2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportiona	lly			4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages)	% : 0	.40	1	1.67	6) New Employer Tax Rate (%)**:	2.7
7) Statutory Tax Rate (Minimum / Maximu	ım)%: 0	.40	1	10.00	8) Average High Cost Multiple:	0.48

Contribution Levels

9) Estimated Contributions Per Covered Employee:

\$141

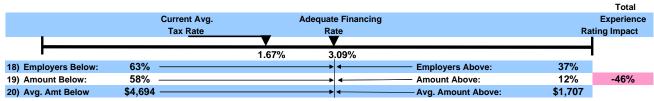
	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$28	\$117	\$700	

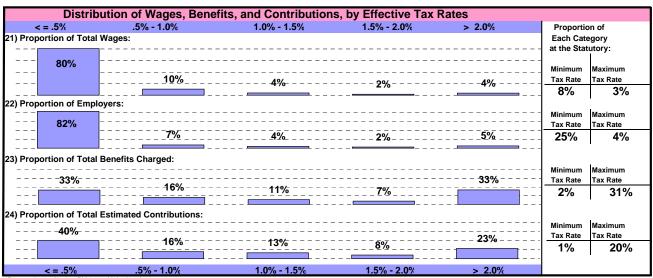
11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund the Amount going: \$1.21 -\$0.21

	Benefit Char	ging			
		Amount	% of Total	Amount	
		(\$mil.)	Benefits	Per Employee	
12) Benefits Charged to Active Taxable Employers:		286	71%	\$127	
13) Benefits Non-Charged:		53	13%	\$24	
14) Benefits Charged to Inactive Employers:		45	11%	\$20	
15) Total Reimbursable Benefits Paid		18	4%		
	Total:	\$402	100%	\$171	

Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
26	7%	64%	\$510
	Excess (\$mil.)	Excess (\$mil.) Benefits	Excess (\$mil.) Benefits Employers

17) Benefits Charged to Employers in Excess of the 46 12% 36% \$1,587 **Estimated Contributions from those Employers:**





*Data estimated using PY 2008 (July-June) Blank fields or fields containing NA indicate the data for this state is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

		TEXAS		2008			
Type of Experience Rati	ng Method:	Benefit Ra	itio	2) Type of Empl	oyer Ranking:		Fixed
Type of Charging Metho	d:	Proportion	nally	4) Taxable Wag	e Base (\$):		9,000
Avg. Tax Rate (Total / Ta	axable Wages) %:	0.27 /	1.16	6) New Employe	er Tax Rate (%):**		2.7
Statutory Tax Rate (Min	imum / Maximum)%:	0.22 /	6.22	8) Average High	Cost Multiple:		0.45
	C	ontribution Le					
9) Estimated Contribution	ons Per Covered Employ	/ee:	\$126				
) Estimated Contributio	ons Per Employee at the	Tax Base:		Minimum Rate \$20	Average Rate \$105	Maximum R	ate
) For Every One Dollar the Amount going:	of Contributions		enefits in Comp	. Year	Into the Trust Fu \$0.02		
the Amount going.					ψ0.02		
		Benefit Charg	ing Amount	% of Total	Amount		
			(\$mil.)	Benefits	Per Emp		
2) Benefits Charged to A	Active Taxable Employer	rs:	648	59%	\$78		
B) Benefits Non-Charged			398	36%	\$48		
1) Benefits Charged to I			2	0%	\$0		
5) Total Reimbursable B			55	5%	Ţ-		
		Total:	\$1,104	100%	\$126		
	_	xperience Ra	tina				
	_	Aperience Na	Amoun				Amt. Per
) The Estimated Contril	butions from Employers	in .	Excess (\$	mil.) Bene	fits Employe	яѕ	Employer
Excess of the Benefits	s Charged to those Emp	loyers:	3	36	% 98%		\$1,046
7) Benefits Charged to E	Employers in Excess of	the					
Estimated Contribution	ons from those Employe	ers:		41 49	6 2%		\$4,812
							Total
	Current Avg.	Adequa	te Financing				Experience
I	Tax Rate		Rate			Rati	ng Impact
	1.16%	/0	2.23%				
B) Employers Belo			→ -	——Employers A	hava		
9) Amount Below:	58% ———				Above:	8%	
O) Avg. Amt Below			→	——Amount Abo		8% 10%	-48
) Avg. Allit below	\$2,952		→ ←		ve:		-48
	. ,	ontributions,	by Effective	Amount Abo	ve:	10%	-48
Distribution of V	Vages, Benefits, and C % - 1.0%	ontributions, 1.0% - 1.5%	by Effective	Amount Abo	ve:	10%	
Distribution of V	Vages, Benefits, and C % - 1.0%		by Effective	Amount Abo Avg. Amoun	ove: t Above:	10% \$6,081 Proportion (Each Categoria)	of ory at
Distribution of V <= .5% .5) Proportion of Total Wage	Vages, Benefits, and C % - 1.0%		by Effective	Amount Abo Avg. Amoun	ove: t Above:	10% \$6,081 Proportion of Each Categorithe Statuto	of ory at ry:
Distribution of V	Vages, Benefits, and C % - 1.0%		by Effective	Amount Abo Avg. Amoun	ove: t Above:	Proportion (Each Categorithe Statuto Minimum	of ory at ry: Maximum
Distribution of V	Vages, Benefits, and C % - 1.0% es: 19%		by Effective	Amount Abo Avg. Amoun	ove: t Above:	10% \$6,081 Proportion of Each Categorithe Statuto	of ory at ry: Maximum
Distribution of V <= .5% .5) Proportion of Total Wage	Vages, Benefits, and C % - 1.0% es: 19%		by Effective	Amount Abo Avg. Amoun	ove: t Above:	Proportion Each Categorithe Statuto Minimum Tax Rate	of ory at ry: Maximum Tax Rate 3%
Distribution of V	Vages, Benefits, and C % - 1.0% es: 19%		by Effective	Amount Abo Avg. Amoun	ove: t Above:	Proportion Each Category the Statuto Minimum Tax Rate 22% Minimum Tax Rate	of ory at ry: Maximum Tax Rate 3% Maximum Tax Rate
Distribution of V <= .5% .5 Proportion of Total Wage	Vages, Benefits, and C % - 1.0% es: 19%		by Effective	Amount Abo Avg. Amoun	ove: t Above:	Proportion Each Category the Statuto Minimum Tax Rate 22%	of ory at ry: Maximum Tax Rate 3%
Distribution of V <= .5% .5 Proportion of Total Wage 72% Proportion of Employers 87%	Wages, Benefits, and C % - 1.0% es:19% :6%		by Effective	Amount Abo Avg. Amoun	ove: t Above:	Proportion Each Category the Statuto Minimum Tax Rate 22% Minimum Tax Rate 78%	of ory at ry: Maximum Tax Rate 3% Maximum Tax Rate 3%
Distribution of V <= .5% .5 Proportion of Total Wage	Vages, Benefits, and C % - 1.0%		by Effective	Amount Abo Avg. Amoun	ove: t Above:	Proportion Each Category the Statuto Minimum Tax Rate 22% Minimum Tax Rate	of ory at ry: Maximum Tax Rate 3% Maximum Tax Rate 3%
Distribution of V	Wages, Benefits, and C % - 1.0% es:19% :6%		by Effective	Amount Abo Avg. Amoun	ove: t Above:	Proportion Each Category the Statuto Minimum Tax Rate 22% Minimum Tax Rate 78% Minimum Minimum Tax Rate 78%	of ory at ry: Maximum Tax Rate 3% Maximum Tax Rate 3%
Distribution of V <= .5% .5 Proportion of Total Wage 72% P) Proportion of Employers 87% P) Proportion of Total Bene	Vages, Benefits, and C % - 1.0%		by Effective	Amount Abo Avg. Amoun	ove: t Above:	Proportion Each Categorithe Statuto Minimum Tax Rate 22% Minimum Tax Rate 78% Minimum Tax Rate 78%	of ory at ry: Maximum Tax Rate 3% Maximum Tax Rate 3% Maximum Tax Rate
Distribution of V <= .5% .5 Proportion of Total Wage 72% Proportion of Employers 87% Proportion of Total Bene 31% Proportion of Total Estin	Wages, Benefits, and C % - 1.0% es:19% :6% fits Charged:29% nated Contributions:		by Effective	Amount Abo Avg. Amoun	ove: t Above:	Proportion Each Categorithe Statuto Minimum Tax Rate 22% Minimum Tax Rate 78% Minimum Tax Rate 78%	of ory at ry: Maximum Tax Rate 3% Maximum Tax Rate 3% Maximum Tax Rate 23%
Distribution of V <= .5% .5 1) Proportion of Total Wage	Vages, Benefits, and C % - 1.0%		by Effective	Amount Abo Avg. Amoun Tax Rates 1.5% - 2.0%	ove: t Above:	Proportion Each Categorian Tax Rate 22% Minimum Tax Rate 78% Minimum Tax Rate 1% Minimum Tax Rate 1%	ory at ry: Maximum Tax Rate 3% Maximum Tax Rate 3% Maximum Tax Rate 23% Maximum Tax Rate
Distribution of V <= .5% .5 I) Proportion of Total Wage 72% Proportion of Employers 87% 3) Proportion of Total Bene 31% Proportion of Total Estin	Wages, Benefits, and C % - 1.0% es:19% :6% fits Charged:29% nated Contributions:		by Effective	Amount Abo Avg. Amoun	ove: t Above:	Proportion of Each Categorithe Statuto Minimum Tax Rate 22% Minimum Tax Rate 78% Minimum Tax Rate 1% Minimum Tax Rate 1%	of ory at ry: Maximum Tax Rate 3% Maximum Tax Rate 3% Maximum Tax Rate 23% Maximum Maximum Maximum Maximum Maximum Maximum Maximum

1.0% - 1.5%

.5% - 1.0% Blank fields or fields containing NA indicate the data for this state is not available.

** Please see the Summary of New Employer Tax Rates at the end of this report.

Home						Choose I	New State
		UTAH		2008			
) Type of Experience Ra	ating Method:	Benefit Rat	io	2) Type of Empl	loyer Ranking:		Fixed
) Type of Charging Met	hod:	Proportion	ally	4) Taxable Wag			25,400
) Avg. Tax Rate (Total /	Taxable Wages) %:	0.30 /	0.54	6) New Employe	er Tax Rate (%):*	**	1.6
) Statutory Tax Rate (M	inimum / Maximum)%:	0.10 /	9.10	8) Average High	n Cost Multiple:		1.47
		Contribution Lev					
9) Estimated Contribut	tions Per Covered Employee	e:	\$113				
0) Estimated Contribut	tions Per Employee at the Ta	ax Base:		Minimum Rate \$25	Average Rate \$137	Maximum R \$2,311	ate
1) For Every One Dolla the Amount going:	r of Contributions	The state of the s	efits in Comp. Ye \$0.72	ear	Into the Tru	ust Fund 0.28	
		Benefit Chargin	na				
			Amount	% of Total	Amo	ount	
			(\$mil.)	Benefits	Per	Employee	
2) Benefits Charged to	Active Taxable Employers:		57	66%	\$	58	
3) Benefits Non-Charg	ed:		19	23%	\$	20	
4) Benefits Charged to	Inactive Employers:		5	6%	\$	6	
5) Total Reimbursable	Benefits Paid		4	5%			
		Total:	\$86	100%	\$	83	
	Exper	rience Rating	A	- 0/ -f	Tatal Bro		Asset Bass
	Exper	ience Rating	Amount ir Excess (\$m			portion of ployers	Amt. Per Employer
	ributions from Employers ir	n	Excess (\$m	il.) Ben	efits Em	ployers	Employer
		n		il.) Ben	efits Em	•	
Excess of the Benef 7) Benefits Charged to	ributions from Employers ir its Charged to those Emplo Employers in Excess of the	n oyers: e	Excess (\$m	il.) Ben 5 67	efits Em _l	ployers	\$972
Excess of the Benef 7) Benefits Charged to	ributions from Employers ir its Charged to those Emplo	n oyers: e	Excess (\$m	il.) Ben 5 67	efits Em _l	ployers	Employer
Excess of the Benef 7) Benefits Charged to	ributions from Employers ir its Charged to those Emplo Employers in Excess of the	n oyers: e	Excess (\$m	il.) Ben 5 67	efits Em _l	ployers	\$972
Excess of the Benef 7) Benefits Charged to	ributions from Employers ir its Charged to those Emplo Employers in Excess of the	n oyers: e s:	Excess (\$m	il.) Ben 5 67	efits Em _l	ployers	\$972 \$3,291
Excess of the Benef 7) Benefits Charged to	ributions from Employers ir its Charged to those Emplo Employers in Excess of the tions from those Employers	n oyers: e s:	Excess (\$m 55	il.) Ben 5 67	efits Em _l	ployers 99% %	\$972 \$3,291
Excess of the Benef 7) Benefits Charged to	ributions from Employers ir its Charged to those Emplo Employers in Excess of the tions from those Employers Current Avg. Tax Rate 0.54%	n oyers: e s:	Excess (\$m 55	il.) Ben 5 67	efits Em _l	ployers 99% % Ra	\$972 \$3,291 Total Experience
Excess of the Benef 7) Benefits Charged to Estimated Contribu By Employers Belo	ributions from Employers ir its Charged to those Emplo Employers in Excess of the tions from those Employers Current Avg. Tax Rate 0.54% w: 80%	n oyers: e s:	Excess (\$m 55 1 e Financing Rate	Employers Ab	efits Employeefits	ployers 99% % R:	\$972 \$3,291 Total Experience
Excess of the Benef 7) Benefits Charged to Estimated Contribu B) Employers Belo Amount Below:	ributions from Employers ir its Charged to those Emplo Employers in Excess of the tions from those Employers Current Avg. Tax Rate 0.54% w: 80% 54%	n oyers: e s:	Excess (\$m 55 1 e Financing Rate	Employers Ab	efits Employees % 1 ove:	19% 19%	\$972 \$3,291 Total Experience
Excess of the Benef 7) Benefits Charged to Estimated Contribu B) Employers Belo Amount Below:	ributions from Employers ir its Charged to those Emplo Employers in Excess of the tions from those Employers Current Avg. Tax Rate 0.54% w: 80% 54%	n oyers: e s:	Excess (\$m 55 1 e Financing Rate	Employers Ab	efits Employees % 1 ove:	ployers 99% % R:	\$972 \$3,291 Total Experience
Excess of the Benef 7) Benefits Charged to Estimated Contribu 8) Employers Belo Amount Below: Avg. Amt Below Distribution o	ributions from Employers ir its Charged to those Emplo Employers in Excess of the tions from those Employers Current Avg. Tax Rate 0.54% w: 80% 54% \$2,003	n pyers: e s: Adequate	Excess (\$m 55 1 e Financing Rate 0.90% Financing Control C	Employers Ab Amount Above Avg. Amount A	efits Employees 7% 5 20% 1 10ove: e: Above:	19% 14% \$2,111	\$972 \$3,291 Total Experience
Excess of the Benef 7) Benefits Charged to Estimated Contribu B) Employers Belo Amount Below: Avg. Amt Below Distribution 0 <= .5%	ributions from Employers ir its Charged to those Employers in Excess of the tions from those Employers Current Avg. Tax Rate 0.54% w: 80% 54% \$2,003 f Wages, Benefits, and Cores of the tions from those Employers	n pyers: e s: Adequat	Excess (\$m 55 1 e Financing Rate 0.90% Financing Control C	Employers Ab Amount Above Avg. Amount A	efits Employees % 1 ove:	19% 14% \$2,111	\$972 \$3,291 Total Experience
Excess of the Benef 7) Benefits Charged to Estimated Contribu B) Employers Belo 9) Amount Below: Avg. Amt Below Distribution o <= .5% 1) Proportion of Total Wa	ributions from Employers ir its Charged to those Employers in Excess of the tions from those Employers Current Avg. Tax Rate 0.54% w: 80% 54% \$2,003 f Wages, Benefits, and Cores of the tions from those Employers	n pyers: e s: Adequate	Excess (\$m 55 1 e Financing Rate 0.90% Financing Control C	Employers Ab Amount Above Avg. Amount A	efits Employees	99% % Ri 19% 14% \$2,111 Proportion Each Categ the Statuto	\$972 \$3,291 Total Experience ating Impact of ory at ry:
Excess of the Benef 7) Benefits Charged to Estimated Contribut 8) Employers Belo Amount Below: Avg. Amt Below Distribution o	ributions from Employers ir its Charged to those Employers in Excess of the tions from those Employers Current Avg. Tax Rate 0.54% w: 80% 54% \$2,003 f Wages, Benefits, and Cores of the tions from those Employers	n pyers: e s: Adequate	Excess (\$m 55 1 e Financing Rate 0.90% Figure Tax	Employers Ab Amount Above Avg. Amount A	efits Employees	99% % Ra 19% 14% \$2,111 Proportion Each Categ the Statuto Minimum	\$972 \$3,291 Total Experience ating Impact -40 of ory at ry: Maximum
Excess of the Benef 7) Benefits Charged to Estimated Contribu 8) Employers Belo 9) Amount Below: Avg. Amt Below Distribution o < = .5% 9) Proportion of Total Wa	ributions from Employers ir its Charged to those Employers in Excess of the tions from those Employers Current Avg. Tax Rate 0.54% w: 80% 54% \$2,003 f Wages, Benefits, and Cores of the tions from those Employers	n pyers: e s: Adequate	Excess (\$m 55 1 e Financing Rate 0.90% Figure Tax	Employers Ab Amount Above Avg. Amount A	efits Employees	Proportion Each Category the Statuto Minimum Tax Rate	\$972 \$3,291 Total Experience ating Impact of ory at ry: Maximum Tax Rate
Excess of the Benef 7) Benefits Charged to Estimated Contribu 8) Employers Belo 9) Amount Below: Avg. Amt Below Distribution o <= .5% 1) Proportion of Total Wa	ributions from Employers ir its Charged to those Employers in Excess of the tions from those Employers Current Avg. Tax Rate 0.54% w: 80% 54% \$2,003 f Wages, Benefits, and Corons of the tions from those Employers	n pyers: e s: Adequate	Excess (\$m 55 1 e Financing Rate 0.90% Figure Tax	Employers Ab Amount Above Avg. Amount A	efits Employees	99% % Ra 19% 14% \$2,111 Proportion Each Categ the Statuto Minimum	\$972 \$3,291 Total Experience ating Impact -40 of ory at ry: Maximum
Excess of the Benef 7) Benefits Charged to Estimated Contribu 8) Employers Belo Amount Below: Avg. Amt Below Distribution o <= .5% 1) Proportion of Total Wa 76% 2) Proportion of Employe	ributions from Employers ir its Charged to those Employers in Excess of the tions from those Employers Current Avg. Tax Rate 0.54% w: 80% 54% \$2,003 f Wages, Benefits, and Corons of the tions from those Employers	n pyers: e s: Adequate	Excess (\$m 55 1 e Financing Rate 0.90% Figure Tax	Employers Ab Amount Above Avg. Amount A	efits Employees	Proportion Each Category the Statuto Minimum Tax Rate	\$972 \$3,291 Total Experience ating Impact of ory at ry: Maximum Tax Rate
Excess of the Benef 7) Benefits Charged to Estimated Contribu B) Employers Belo 9) Amount Below: Avg. Amt Below Distribution o <= .5% 1) Proportion of Total Wa	ributions from Employers ir its Charged to those Employers in Excess of the tions from those Employers Current Avg. Tax Rate 0.54% w: 80% 54% \$2,003 f Wages, Benefits, and Corons of the tions from those Employers	n pyers: e s: Adequate	Excess (\$m 55 1 e Financing Rate 0.90% Figure Tax	Employers Ab Amount Above Avg. Amount A	efits Employees	19% 14% \$2,111 Proportion Each Categ the Statuto Minimum Tax Rate 34%	\$972 \$3,291 Total Experience ating Impact -40 of ory at ry: Maximum Tax Rate 0%

Blank fields or fields containing NA indicate the data for this state is not available.

** Please see the Summary of New Employer Tax Rates at the end of this report.

.5% - 1.0%

3) Proportion of Total Benefits Charged:

4) Proportion of Total Estimated Contributions:

Maximum

Tax Rate 1%

Maximum

Tax Rate

1%

Minimum

Tax Rate

2%

Minimum

Tax Rate

9%

- -20% -

Choose New State

	Home							Choose Ne	W Claic
			VERMON	T	2008*				
	(F lance Bath	and the sale	VERMON						A
	e of Experience Ratio	_	Benefit R		2) Type of Em				Array
	e of Charging Metho		Proportio		4) Taxable Wa				8,000
) Avg	. Tax Rate (Total / Ta	ıxable Wages) %:	0.78 /		6) New Emplo	yer Tax Ra	te (%)**:		1.0
Stat	utory Tax Rate (Mini	mum / Maximum)%:	0.80 /	6.50	8) Average Hi	gh Cost Mu	ıltiple:		1.20
			Contribution L	evels					
) Es	timated Contributio	ons Per Covered Emp	loyee:	\$277					
)) Es	timated Contributio	ons Per Employee at t	the Tax Base:		Minimum Rat \$64	te Averag \$24		Maximum R	ate
) Fo	r Every One Dollar	of Contributions	To Pay B	enefits in Com	n Year	Inte	the Trust Fur	nd	
7	e Amount going:		101 4, 5	\$1.28	p. 10a.		-\$0.28		
			Benefit Char	aina					
			2011011t Ollar	Amount	% of Total		Amount		
				(\$mil.)	Benefits		Per Emplo	oyee	
) Be	nefits Charged to A	Active Taxable Employ	yers:	56	67%		\$256		
-	nefits Non-Charged	-		17	20%		\$76		
-	nefits Charged to Ir			5	6%		\$24		
-	tal Reimbursable B			6	7%		7= 1		
,, 10	tai Kelilibul Sable D	enents raid					\$356		
			Total:	\$84	100%		\$330		
		E	xperience Ratin	g					
				Amoun	t in %	of Total	Proportion		Amt. Per
				Excess (\$	imil) Bo	enefits	Employer	\$	⊢mnlover
6) Th	e Estimated Contrib	butions from Employe	ers in	Excess (\$	mil.) Bo	enefits	Employer	S	Employer
-		butions from Employo s Charged to those E		Excess (\$		enefits	Employer 87%	s	\$1,732
				Excess (\$				S	
Ex	cess of the Benefits		mployers:	Excess (\$				S	
Ex 7) Be	cess of the Benefits nefits Charged to E	s Charged to those E	mployers: of the	Excess (\$	29			S	
Ex 7) Be	cess of the Benefits nefits Charged to E	S Charged to those Ei	mployers: of the	Excess (\$	29	37%	87%	s	\$1,732
Ex 7) Be	cess of the Benefits nefits Charged to E	S Charged to those En	mployers: of the oyers:		29 :	37%	87%	s	\$1,732 \$9,401
Ex 7) Be	cess of the Benefits nefits Charged to E	Employers in Excess ons from those Emplo	mployers: of the oyers:	ate Financing	29 :	37%	87%		\$1,732 \$9,401 Total Experience
Ex 7) Be	cess of the Benefits nefits Charged to E	S Charged to those En	mployers: of the oyers:		29 :	37%	87%		\$1,732 \$9,401
Ex ') Be	cess of the Benefits nefits Charged to E	Employers in Excess ons from those Employers Current Avg. Tax Rate	mployers: of the oyers: Adequ	ate Financing Rate	29 :	37%	87%		\$1,732 \$9,401 Total Experience
Ex () Be Es	cess of the Benefits enefits Charged to E stimated Contribution	Employers in Excess ons from those Employers Current Avg. Tax Rate	mployers: of the oyers:	ate Financing	29 :	37% 31%	87%	R	\$1,732 \$9,401 Total Experience
Ex ') Be Es	cess of the Benefits charged to Estimated Contribution	Employers in Excess ons from those Employers from those Employers at Employers in Excess on Employers in Excess on Employers in Excess of	mployers: of the oyers: Adequ	ate Financing Rate	29 :	37% 31%	87%	R: 27%	\$1,732 \$9,401 Total Experience
Ex ') Be Es	enefits Charged to Estimated Contribution Employers Below: Amount Below:	Employers in Excess on from those Employers from those Employers at Employers in Excess of the Employe	mployers: of the oyers: Adequ	ate Financing Rate	29 :	37% 31% Above:	87%	27% 18%	\$1,732 \$9,401 Total Experience
Ex ') Be Es	cess of the Benefits charged to Estimated Contribution	Employers in Excess ons from those Employers from those Employers at Employers in Excess on Employers in Excess on Employers in Excess of	mployers: of the oyers: Adequ	ate Financing Rate	29 :	37% 31% Above:	87%	R: 27%	\$1,732 \$9,401 Total Experience
Ex 7) Be Es	enefits Charged to Estimated Contribution Employers Below: Amount Below: Avg. Amt Below	Employers in Excess ons from those Employers from those Employers are Employers in Excess on Employers in Excess on Employers are Employers ar	mployers: of the oyers: Adequ	ate Financing Rate V 3.47%	29 : Employers — Amount Al — Avg. Amou	37% 31% Above:	87%	27% 18%	\$1,732 \$9,401 Total Experience
Ex Es Es	Employers Below: Amount Below: Avg. Amt Below Distribution of W	Employers in Excess on from those Employers from those Employers at Employers in Excess of the Employe	mployers: of the oyers: Adequ	ate Financing Rate V 3.47% by Effective	29 : Employers — Amount Al — Avg. Amou	37% 31% Above:	87%	27% 18%	\$1,732 \$9,401 Total Experience ating Impact
Ex	Employers Below: Amount Below: Avg. Amt Below Distribution of W	Employers in Excess ons from those Employers from those Employers are Employers in Excess on the Employers in Excess on the Employers in Excess of the Emplo	mployers: of the oyers: Adequ 00%	ate Financing Rate V 3.47% by Effective	29 : 24 : 24 : 24 : 25 : 25 : 25 : 25 : 25	37% 31% Above:	13%	27% 18% \$2,483	\$1,732 \$9,401 Total Experience ating Impact
Ex (7) Be (8) (8) (9) (9) (9) (9) (9) (9) (9) (9) (9) (9	Employers Below: Awg. Amt Below Distribution of W = .5% .5% portion of Total Wage	Current Avg. Tax Rate 3.0 32% \$1,631 Vages, Benefits, and on 1.0% es:	mployers: of the oyers: Adequ 00%	ate Financing Rate V 3.47% by Effective	29 : 24 : 24 : 24 : 25 : 25 : 25 : 25 : 25	37% 31% Above:	13%	27% 18% \$2,483 Proportion Each Categorine Statuto	\$1,732 \$9,401 Total Experience ating Impact -14 of ory at ry:
Ex (7) Be (8) (8) (9) (9) (9) (9) (9) (9) (9) (9) (9) (9	Employers Below: Amount Below: Avg. Amt Below Distribution of Westign 1.5% .5%	Employers in Excess ons from those Employers from those Employers are Employers in Excess on the Employers in Excess on the Employers in Excess of the Emplo	mployers: of the oyers: Adequ 00%	ate Financing Rate 3.47% by Effective	29 : 24 : 24 : 24 : 25 : 25 : 25 : 25 : 25	37% 31% Above:	13%	27% 18% \$2,483 Proportion Each Categorine Statuto Minimum	\$1,732 \$9,401 Total Experience ating Impact -14 of ory at ry: Maximum
Ex (*) Be (*) Es (*) (*) (*) (*) (*) (*) (*) (*) (*) (*)	Employers Below: Awg. Amt Below Distribution of W = .5% .5% portion of Total Wage	Current Avg. Tax Rate 3.0 32% \$1,631 Vages, Benefits, and on 1.0% es:	mployers: of the oyers: Adequ 00% Contributions, 1.0% - 1.5%	ate Financing Rate 3.47% by Effective	29 : 24 : 24 : 24 : 25 : 25 : 25 : 25 : 25	37% 31% Above:	13%	27% 18% \$2,483 Proportion Each Categ the Statuto Minimum Tax Rate	\$1,732 \$9,401 Total Experience ating Impact -14 of ory at ry: Maximum Tax Rate
Ex (7) Be (8) (8) (9) (9) (9) (9) (9) (9) (9) (9) (9) (9	Employers Below: Awg. Amt Below Distribution of W = .5% .5% portion of Total Wage	Current Avg. Tax Rate 3.0 32% \$1,631 Vages, Benefits, and on 1.0% es:	mployers: of the oyers: Adequ 00% Contributions, 1.0% - 1.5%	ate Financing Rate 3.47% by Effective	29 : 24 : 24 : 24 : 25 : 25 : 25 : 25 : 25	37% 31% Above:	13%	27% 18% \$2,483 Proportion Each Categorine Statuto Minimum	\$1,732 \$9,401 Total Experience ating Impact -14 of ory at ry: Maximum
Ex	Employers Below: Awg. Amt Below Distribution of W = .5% .5% portion of Total Wage	Current Avg. Tax Rate 3.0 32% \$1,631 Vages, Benefits, and on 1.0% es:	mployers: of the oyers: Adequ 00% Contributions, 1.0% - 1.5%	ate Financing Rate 3.47% by Effective	29 : 24 : 24 : 24 : 25 : 25 : 25 : 25 : 25	37% 31% Above:	13%	27% 18% \$2,483 Proportion Each Categ the Statuto Minimum Tax Rate	\$1,732 \$9,401 Total Experience ating Impact -14 of ory at ry: Maximum Tax Rate
Ex	Employers Below: Awg. Amt Below Distribution of W = .5% .5% portion of Total Wage	Current Avg. Tax Rate 3.0 32% \$1,631 Vages, Benefits, and on 1.0% es:	mployers: of the oyers: Adequ Contributions, 1.0% - 1.5%	ate Financing Rate 3.47% by Effective	29 : 24 : 24 : 24 : 25 : 25 : 25 : 25 : 25	37% 31% Above: Dove: Journal Above:	2.0%	27% 18% \$2,483 Proportion Each Categ the Statuto Minimum Tax Rate 26%	\$1,732 \$9,401 Total Experience ating Impact -14 of ory at ry: Maximum Tax Rate 3%
Ex (*) Bee (*) (*) (*) (*) (*) (*) (*) (*) (*) (*)	Employers Below: Awg. Amt Below Distribution of W 5% 5% 5% portion of Total Wage portion of Employers:	Current Avg. Tax Rate 3.0 32% \$1,631 Vages, Benefits, and on 1.0% es:	mployers: of the oyers: Adequ 00% Contributions, 1.0% - 1.5%	ate Financing Rate 3.47% by Effective	29 : 24 : 24 : 24 : 25 : 25 : 25 : 25 : 25	37% 31% Above: Dove: Journal Above:	13%	27% 18% \$2,483 Proportion Each Categorithe Statuto Minimum Tax Rate 26% Minimum	\$1,732 \$9,401 Total Experience ating Impact -14 of ory at ry: Maximum Tax Rate 3% Maximum
Ex (') Bee Es (') Pro (-) Pro	Employers Below: Amount Below: Avg. Amt Below Distribution of W = .5% .5% portion of Total Wage 36% portion of Employers:	Current Avg. Tax Rate 3.0 73% 32% \$1,631 Vages, Benefits, and 1-1.0% ss:	mployers: of the oyers: Adequ Contributions, 1.0% - 1.5%	ate Financing Rate 3.47% by Effective	29 : 24 : 24 : 24 : 25 : 25 : 25 : 25 : 25	37% 31% Above: Dove: Journal Above:	2.0%	27% 18% \$2,483 Proportion Each Categorian Statuto Minimum Tax Rate 26% Minimum Tax Rate	\$1,732 \$9,401 Total Experience ating Impact -14 of ory at ry: Maximum Tax Rate 3% Maximum Tax Rate
Ex (') Bee Es (') Pro (-) Pro	Employers Below: Awg. Amt Below Distribution of W 5% 5% 5% portion of Total Wage portion of Employers:	Current Avg. Tax Rate 3.0 73% 32% \$1,631 Vages, Benefits, and 1-1.0% ss:	mployers: of the oyers: Adequ Contributions, 1.0% - 1.5%	ate Financing Rate 3.47% by Effective	29 : 24 : 24 : 24 : 25 : 25 : 25 : 25 : 25	37% 31% Above: Dove: Journal Above:	2.0%	27% 18% \$2,483 Proportion Each Categorithe Statuto Minimum Tax Rate 26% Minimum Tax Rate 63%	\$1,732 \$9,401 Total Experience ating Impact -14 of ory at ry: Maximum Tax Rate 3% Maximum Tax Rate 7%
Ex (7) Bee Es (8) (9) (9) (9) (9) (9) (9) (9) (9) (9) (9	Employers Below: Amount Below: Avg. Amt Below Distribution of W = .5% .5% portion of Total Wage 36% portion of Employers:	Current Avg. Tax Rate 3.0 73% 32% \$1,631 Vages, Benefits, and 1-1.0% ss:	mployers: of the oyers: Adequ Contributions, 1.0% - 1.5%	ate Financing Rate 3.47% by Effective	29 : 24 : 24 : 24 : 25 : 25 : 25 : 25 : 25	37% 31% Above: bove: unt Above:	2.0%	Proportion Each Category the Statuto Minimum Tax Rate 26% Minimum Tax Rate 63% Minimum	\$1,732 \$9,401 Total Experience ating Impact of ory at ry: Maximum Tax Rate 3% Maximum Tax Rate 7% Maximum Maximum Tax Rate 7%
Ex (7) Bee Es (8) (9) (9) (9) (9) (9) (9) (9) (9) (9) (9	Employers Below: Amount Below: Avg. Amt Below Distribution of W = .5% .5% portion of Total Wage 36% portion of Employers:	Current Avg. Tax Rate 3.0 73% 32% \$1,631 Vages, Benefits, and 1-1.0% ss:	mployers: of the oyers: Adequ Contributions, 1.0% - 1.5%	ate Financing Rate 3.47% by Effective	29 : 24 : 24 : 24 : 25 : 25 : 25 : 25 : 25	37% 31% Above: bove: unt Above:	2.0%	27% 18% \$2,483 Proportion Each Categorithe Statuto Minimum Tax Rate 26% Minimum Tax Rate 63%	\$1,732 \$9,401 Total Experience ating Impact of ory at ry: Maximum Tax Rate 3% Maximum Tax Rate 7%

30%

1.0% - 1.5%

29%

Maximum

Tax Rate

7%

Minimum

Tax Rate

7%

-20%

> 2.0%

1.5% - 2.0%

^{.5% - 1.0%} <=.5%

^{*}Data estimated using PY 2008 (July-June)
Blank fields or fields containing NA indicate the data for this state is not available.
** Please see the Summary of New Employer Tax Rates at the end of this report.

Home						Choose	New State
	VIRGINIA			2008			
) Type of Experience Rating Method:	Benefit Ratio	0		2) Type of Emplo	yer Ranking:		Fixed
) Type of Charging Method:	Most Recen	t		4) Taxable Wage			8,000
i) Avg. Tax Rate (Total / Taxable Wages) %:	0.24 /	1.11		6) New Employe		•	2.5
') Statutory Tax Rate (Minimum / Maximum)%:	0.12 /	6.22		8) Average High	• •		0.71
Co	ontribution Leve	ale					
9) Estimated Contributions Per Covered Emp		\$108					
o, zomiatou commisuación or coversu zmp	.eyee.	V.00		Minimum Rate	Average Rate	Maximum	Rate
0) Estimated Contributions Per Employee at t	he Tax Base:			\$10	\$89	\$498	
1) For Every One Dollar of Contributions	To Pay Bene	fits in Comp. Y	'ear		Into the Trus	t Fund	
the Amount going:	, 20	\$1.05	· ·		-\$0.		
	Damadit Okamain	_					
	Benefit Chargin	g Amount		% of Total	Amou	ınt	
		(\$mil.)		Benefits	Per E	mployee	
2) Benefits Charged to Active Taxable Emplo	yers:	290		83%	\$10	00	
3) Benefits Non-Charged:		31		9%	\$1	1	
4) Benefits Charged to Inactive Employers:		15		4%	\$5	5	
5) Total Reimbursable Benefits Paid		12		3%			
	Total:	\$349		100%	\$11	6	
Ex	perience Ratin	ıa.					
L	xperience Ratin	Amou	ınt in	% of T	otal Propo	ortion of	Amt. Per
		Excess	(\$mil.)	Bene	fits Empl	oyers	Employer
6) The Estimated Contributions from Employe				400		-0.4	A400
Excess of the Benefits Charged to those E	mployers:		65	199	% 97	7 %	\$432
7) Benefits Charged to Employers in Excess	of the						
Estimated Contributions from those Emplo			52	15°	% 3%	, o	\$11,415
							Total
Current Avg.	Adequate	Financing					Experience
Tax Rate	7.404444	Rate					Rating Impact
		V					
1.33%	ó	2.08%					<u>'</u>
8) Employers Below: 75%		→		Employers Abo	ve:	25%	
9) Amount Below: 55%		→ ←		— Amount Above		18%	-36
20) Avg. Amt Below \$2,465		→ ←		— Avg. Amount A	bove:	\$2,537	
Distribution of Wages, Benefits, and	Contributions,	by Effective	e Tax I	Rates			
<= .5% .5% - 1.0%	1.0% - 1.5%		1.	5% - 2.0%	> 2.0%	Proportion	
1) Proportion of Total Wages:						Each Cate	
84%						the Statu	
10%			·	0/		Tax Rate	
			1 	%	0 %	25%	2%
2) Proportion of Employers:							
						Minimum	Maximum

Distributi	on of Wages, Benefits,	, and Contributions, by Eff	ective Tax Rates			
<=.5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Proportion 6	of
1) Proportion of To	al Wages:				Each Catego	ory at
					the Statuto	•
84%					Minimum	Maximum
	10%	6%		-	Tax Rate	Tax Rate
					25%	2%
2) Proportion of Em	ployers:					
90%					Minimum	Maximum
					Tax Rate	Tax Rate
		5%			77%	3%
´ 39%		38%			Minimum	Maximum Tax Rate
			4%		1%	33%
4) Proportion of To	al Estimated Contribution	s:				
18 %					Minimum	Maximum
	24 %	25%			Tax Rate	Tax Rate
	<u> </u>	1	3%		3%	15%
<=.5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%		

Blank fields or fields containing NA indicate the data for this state is not available.

** Please see the Summary of New Employer Tax Rates at the end of this report.

	VIRGIN IS	I VNDC		2008			
4) Type of Fynanianae Detiny Mathada					Dankina.		Fived
1) Type of Experience Rating Method: 3) Type of Charging Method:	Reserve Ratio		•	Type of Emplo Taxable Wage	•		Fixed 21,800
5) Avg. Tax Rate (Total / Taxable Wages) 9				New Employer		\.**	1.0
7) Statutory Tax Rate (Minimum / Maximum			/	Average High		•	0.80
7) Statutory Tax Nate (Millimum / Maximum	11) 76.	, ,	.00 0)	Average mign	Cost Multiple	•	0.00
		Contribu	tion Levels	;			
9) Estimated Contributions Per Covered	d Employee:	,	34				
			Minimur		Average Rate	Maximum Rate	e
10) Estimated Contributions Per Employ	ee at the Tax Base) :		\$0	\$39	\$1,308	
11) For Every One Dollar of Contribution	s To Pa	y Benefits in P	revious Comp	o. Year		Into the Trust Fun	d
the Amount going:		•	5.39			-\$5.39	_
		·				•	
		Danafit	Oh annin a				
		Benefit	Charging	mount	% of Total	Amount	
				(\$mil.)	Benefits	Per Employ	/ee
12) Benefits Charged to Active Taxable E	Employers:			7	89%	\$209	
13) Benefits Non-Charged:				0	0%	\$0	
14) Benefits Charged to Inactive Employ	ers:			0.3	5%	\$11	
15) Total Reimbursable Benefits Paid				0.5	6%		
		То	tal:	\$8	100%	\$219	
		Experi	ence Ratir	•			
			Amount in Excess (\$mi	% of To I.) Benef		Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Emplo	vers in		EXCC33 (WIIII	i., Dellei	11.0	Linployers	Linployer
Excess of the Benefits Charged to th			NA	NA		NA	NA
17) Benefits Charged to Employers in Ex							
Estimated Contributions from those	Employers:		NA	NA		NA	NA
Current	Ανα	Adequat	e Financing				Total
Tax R		-	ate				Experience
	V						Rating Ad
1	0.18	% 1	.72%				1
		-	4				
18) Employers Below: NA			4		ers Above:	NA	00.5
19) Amount Below: NA ———————————————————————————————————		•	•		t Above:	NA NA	-89.50
20) Avg. Amt Below NA				Avg. Ar	nount Above:	NA	

^{*} Blank fields or fields containing NA indicate the data for this state is not available.
** This state has no employer distribution available.

Home						
	WASHINGTON	J	2008			
) Type of Experience Rating Method:	Benefit Ratio	•	2) Type of Emp	lover Ranking		Fixed
B) Type of Charging Method:	Proportionally		4) Taxable Wag	•		31,400
i) Avg. Tax Rate (Total / Taxable Wages) %:	0.98 /	1.67		er Tax Rate (%):**		2.7
') Statutory Tax Rate (Minimum / Maximum)%:	0.00 /	5.40		h Cost Multiple:		1.53
, Guaratory Tax Hate (illiminatin / illiaximatin) //il			o, Average mg.	Goot manipio:		
9) Estimated Contributions Per Covered Empl	Contribution Leve	ls \$437				
9) Estimated Contributions Fer Covered Empi	loyee.	Ф40 1	Minimum Rate	Average Rate	Maximum	Rate
0) Estimated Contributions Per Employee at the	he Tax Base:		\$0	\$526	\$1,696	
1) For Every One Dollar of Contributions	To Pay Benef	its in Comp. Year	r	Into the Trus	st Fund	
the Amount going:		\$0.64		\$	0.36	
	Benefit Charging	g				
		Amount (\$mil.)	% of Total Benefits		nount r Employee	
2) Benefits Charged to Active Taxable Employ	/ers:	438	65%		192	
3) Benefits Non-Charged:	,0.0.	112	17%	•	649	
4) Benefits Charged to Inactive Employers:		92	14%	,	641	
5) Total Reimbursable Benefits Paid		32	5%	•		
-,	Total:	\$674	100%	\$2	282	
Ev	vnerience Pating					
Ех	perience Rating	Amour	nt in % o	f Total Pro	pportion of	Amt. Per
		Amour Excess (\$			pportion of ployers	Amt. Per Employer
6) The Estimated Contributions from Employe	ers in	Excess (\$mil.) Be	nefits Em	ployers	Employer
	ers in	Excess (\$mil.) Be	nefits Em	•	Employer
6) The Estimated Contributions from Employe	ers in nployers:	Excess (\$mil.) Be	nefits Em	ployers	
6) The Estimated Contributions from Employe Excess of the Benefits Charged to those Er	ers in nployers: of the	Excess (\$mil.) Bei	nefits Em	ployers	Employer \$3,618
6) The Estimated Contributions from Employe Excess of the Benefits Charged to those Er 7) Benefits Charged to Employers in Excess of	ers in nployers: of the	Excess (\$mil.) Bei	nefits Em	ployers 98%	\$3,618 \$3,642
6) The Estimated Contributions from Employe Excess of the Benefits Charged to those Er 7) Benefits Charged to Employers in Excess of	ers in nployers: of the oyers:	Excess (S	\$mil.) Bei	nefits Em 4%	ployers 98%	\$3,618 \$3,642
6) The Estimated Contributions from Employe Excess of the Benefits Charged to those Er 7) Benefits Charged to Employers in Excess of	ers in nployers: of the	Excess (S	\$mil.) Bei 541 8 13 2 Cui	nefits Em	ployers 98% 2%	\$3,618 \$3,642 Total Experience
6) The Estimated Contributions from Employe Excess of the Benefits Charged to those Er 7) Benefits Charged to Employers in Excess of	ers in nployers: of the oyers:	Excess (s	\$mil.) Bei	nefits Em 4% 2% 2rrent Avg.	ployers 98% 2%	\$3,618 \$3,642 Total Experience
The Estimated Contributions from Employer Excess of the Benefits Charged to those En Benefits Charged to Employers in Excess of Estimated Contributions from those Employers	ers in nployers: of the oyers:	Excess (S	\$mil.) Bei	nefits Em 4% 2% 2rrent Avg. ax Rate	ployers 98% 2%	\$3,618 \$3,642 Total Experience
The Estimated Contributions from Employer Excess of the Benefits Charged to those En Benefits Charged to Employers in Excess of Estimated Contributions from those Employers Employers Below: 58%	ers in nployers: of the oyers:	Excess (s	\$mil.) Ber	nefits Em 4% 2% 2rrent Avg. fax Rate	98% 2% 42%	\$3,642 Total Experience Rating Impac
8) Employers Below: 58% 8) Amount Below: 29% Excess of the Benefits Charged to those Ending Excess of the Benefits Charged to those Ending Excess of Exce	ers in nployers: of the oyers:	Excess (s	\$mil.) Ber 541 8 13 2 Cur T 1.67% Employers Ab Amount Abov	nefits Em 4% 2% 2rrent Avg. fax Rate pove:	42% 30%	\$3,618 \$3,642 Total Experience Rating Impact
The Estimated Contributions from Employer Excess of the Benefits Charged to those En Benefits Charged to Employers in Excess of Estimated Contributions from those Employers Employers Below: 58%	ers in nployers: of the oyers:	Excess (s	\$mil.) Ber 541 8 13 2 Cur T 1.67% Employers Ab	nefits Em 4% 2% 2rrent Avg. fax Rate pove:	98% 2% 42%	\$3,618 \$3,642 Total Experience Rating Impact
8) Employers Below: 58% 9) Amount Below: 29% Distribution of Wages, Benefits, and	ers in nployers: of the oyers: Adequate Contributions, by Effec	Financing Rate 1.65%	\$mil.) Ber 541 8 13 Cur T 1.67% Employers Ab Amount Abov Avg. Amount	rrent Avg. fax Rate pove: e: Above:	42% 30% \$3,570	\$3,642 Total Experience Rating Impac
8) Employers Below: 58% 9) Amount Below: 29% Lto Distribution of Wages, Benefits, and <= .5% Logo The Estimated Contributions from Employers in Excess of Estimated Contributions from those Employers Employers Below: 58% Distribution of Wages, Benefits, and <= .5% Lto Contributions from Employers Employers in Excess of Estimated Contributions from those Employers	ers in nployers: of the oyers: Adequate	Financing Rate 1.65%	\$mil.) Ber 541 8 13 2 Cur T 1.67% Employers Ab Amount Abov Avg. Amount	nefits Em 4% 2% 2rrent Avg. fax Rate pove:	42% 30% \$3,570	\$3,642 Total Experience Rating Impact
8) Employers Below: 58% 9) Amount Below: 29% Distribution of Wages, Benefits, and	ers in nployers: of the oyers: Adequate Contributions, by Effec	Financing Rate 1.65%	\$mil.) Ber 541 8 13 Cur T 1.67% Employers Ab Amount Abov Avg. Amount	rrent Avg. fax Rate pove: e: Above:	42% 30% \$3,570	\$3,642 Total Experience Rating Impact
8) Employers Below: 58% 9) Amount Below: 29% Color Avg. Amt Below \$2,507 Distribution of Wages, Benefits, and <= .5% .5% - 1.0% 21) Proportion of Total Wages:	ers in nployers: of the oyers: Adequate Contributions, by Effect 1.0% - 1.5%	Financing Rate 1.65%	\$mil.) Ber 541 8 13 Cur T 1.67% Employers Ab Amount Abov Avg. Amount	rrent Avg. ax Rate pove: e: Above: > 2.0%	42% 30% \$3,570 Proportion Each Cate the Statut Minimum	\$3,642 Total Experience Rating Impact
8) Employers Below: 58% 9) Amount Below: 29% Lto Avg. Amt Below \$2,507 Distribution of Wages, Benefits, and <= .5% .5% - 1.0% Lto Proportion of Total Wages:	ers in nployers: of the oyers: Adequate Contributions, by Effec	Financing Rate 1.65%	\$mil.) Ber 541 8 13 Cur T 1.67% Employers Ab Amount Abov Avg. Amount	rrent Avg. fax Rate pove: e: Above:	42% 30% \$3,570 Proportion Each Cate the Statut Minimum Tax Rate	\$3,642 Total Experience Rating Impact of gory at tory: Maximum Tax Rate
8) Employers Below: 58% 9) Amount Below: 29% 20) Avg. Amt Below \$2,507 Distribution of Wages, Benefits, and <= .5% .5% - 1.0% 21) Proportion of Total Wages:	ers in nployers: of the oyers: Adequate Contributions, by Effect 1.0% - 1.5%	Financing Rate 1.65%	\$mil.) Ber 541 8 13 Cur T 1.67% Employers Ab Amount Abov Avg. Amount	rrent Avg. ax Rate pove: e: Above: > 2.0%	42% 30% \$3,570 Proportion Each Cate the Statut Minimum	\$3,642 Total Experience Rating Impact
8) Employers Below: 58% 9) Amount Below: 29% Color Avg. Amt Below \$2,507 Distribution of Wages, Benefits, and <= .5% .5% - 1.0% 21) Proportion of Total Wages:	ers in nployers: of the oyers: Adequate Contributions, by Effect 1.0% - 1.5%	Financing Rate 1.65%	\$mil.) Ber 541 8 13 Cur T 1.67% Employers Ab Amount Abov Avg. Amount	rrent Avg. ax Rate pove: e: Above: > 2.0%	42% 30% \$3,570 Proportion Each Cate the Statut Minimum Tax Rate 1 11%	\$3,642 Total Experience Rating Impact of gory at tory: Maximum Tax Rate 2%
8) Employers Below: 58% 9) Amount Below: 29% 20) Avg. Amt Below \$2,507 Distribution of Wages, Benefits, and <= .5% .5% - 1.0% 21) Proportion of Total Wages:	Contributions, by Effect 1.0% - 1.5%	Financing Rate 1.65%	\$mil.) Ber 541 8 13 Cur T 1.67% Employers Ab Amount Abov Avg. Amount	rrent Avg. ax Rate pove: e: Above: > 2.0%	42% 30% \$3,570 Proportion Each Cate the Statut Minimum Tax Rate	\$3,642 Total Experienc Rating Impact of gory at tory: Maximum Tax Rate
8) Employers Below: 58% 9) Amount Below: 29% 20) Avg. Amt Below \$2,507 Distribution of Wages, Benefits, and <= .5% .5% - 1.0% 21) Proportion of Employers:	ers in nployers: of the oyers: Adequate Contributions, by Effect 1.0% - 1.5%	Financing Rate 1.65%	\$mil.) Ber 541 8 13 Cur T 1.67% Employers Ab Amount Abov Avg. Amount	rrent Avg. ax Rate pove: e: Above: > 2.0%	Proportion Each Cate the Statut Minimum Tax Rate 1 11% Minimum	\$3,642 Total Experience Rating Impact of gory at tory: Maximum Tax Rate 2% Maximum Maximum

27%

Blank fields or fields containing NA indicate the data for this state is not available.

** Please see the Summary of New Employer Tax Rates at the end of this report.

.5% - 1.0%

18%

24) Proportion of Total Estimated Contributions:

10%

Minimum

Tax Rate

0%

Minimum

Tax Rate

3%

---38%--

Maximum

Tax Rate

19%

Maximum

Tax Rate

9%

	WISCON	SIN		2008	
1) Type of Experience Rating Method:	Reserve Ratio			2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally			4) Taxable Wage Base (\$):	10,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.80	1	2.64	6) New Employer Tax Rate (%):**	3.3
7) Statutory Tax Rate (Minimum / Maximum)%:	0.05	1	9.80	8) Average High Cost Multiple:	0.29

Contribution Levels

9) Estimated Contributions Per Covered Employee:

\$300

	Wilnimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$5	\$278	\$1,029	

11) For Every One Dollar of Contributions

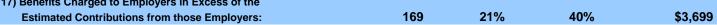
To Pay Benefits in Previous Comp. Year

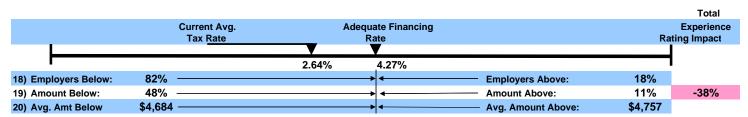
Into the Trust Fund

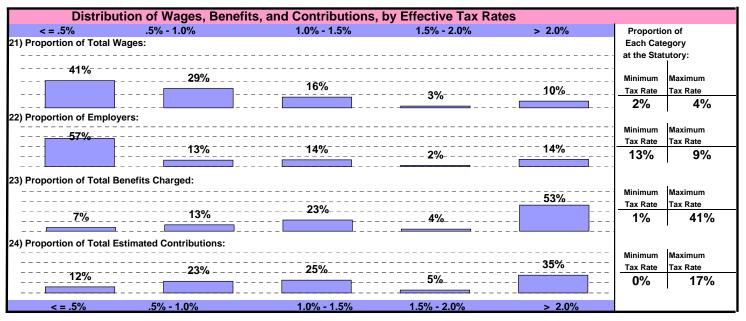
-\$0.21

	Benefit Chargi	ng		
		Amount	% of Total	Amount
		(\$mil.)	Benefits	Per Employee
12) Benefits Charged to Active Taxable Employers:		651	78%	\$296
13) Benefits Non-Charged:		129	15%	\$59
14) Benefits Charged to Inactive Employers:		24	3%	\$11
15) Total Reimbursable Benefits Paid		35	4%	
	Total:	\$839	100%	\$365

	Experience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	162	20%	60%	\$2,373
17) Benefits Charged to Employers in Excess of the				







^{**} Please see the Summary of New Employer Tax Rates at the end of this report.

	WEST VIRO	SINI <i>A</i>	4	2008	
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) %:	0.79	1	2.77	6) New Employer Tax Rate (%):**	2.7
7) Statutory Tax Rate (Minimum / Maximum)	%: 1 .50	1	7.50	8) Average High Cost Multiple:	0.45

Contribution Levels

9) Estimated Contributions Per Covered Employee:

\$257

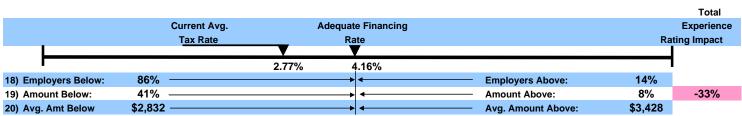
Minimum Rate Average Rate Maximum Rate

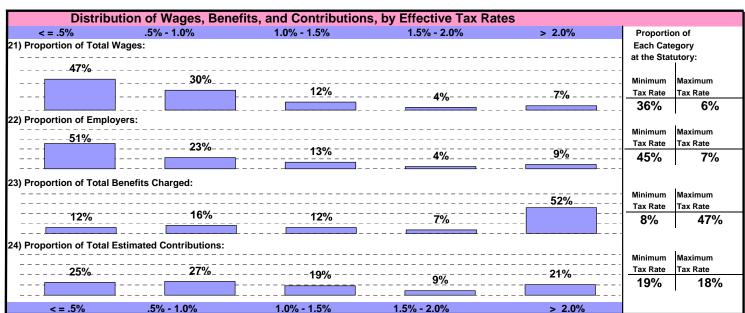
10) Estimated Contributions Per Employee at the Tax Base: \$120 \$222 \$600

11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund the Amount going: \$0.99 \$0.01

	Benefit Charging			
		Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:		103	72%	\$192
13) Benefits Non-Charged:		13	9%	\$24
14) Benefits Charged to Inactive Employers:		21	15%	\$39
15) Total Reimbursable Benefits Paid		5	4%	
	Total:	\$142	100%	\$255

	Experience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	52	38%	92%	\$2,038
17) Benefits Charged to Employers in Excess of the	25	18%	8%	\$11 8 <i>44</i>

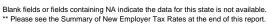




^{**} Please see the Summary of New Employer Tax Rates at the end of this report.

Choose New State Home

	WYOMING		2008			
1) Type of Experience Rating Method:	Benefit Ratio		2) Type of Employ	er Ranking:		Fixed
3) Type of Charging Method:	Proportionally		4) Taxable Wage E	Base (\$):		20,100
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.55 / 1.2)	6) New Employer	Tax Rate (%):**		1.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.27 / 9.0	3	8) Average High C	ost Multiple:		1.15
	O					
9) Estimated Contributions Per Covered Emplo	Contribution Levels ovee: \$22	6				
3) Estimated Contributions Fer Covered Emplo	oyee. wer		Minimum Rate	Average Rate	Maximum Ra	ate
10) Estimated Contributions Per Employee at th	ne Tax Base:		\$54	\$242	\$1,815	
4) For Every One Poller of Contributions	To Dov. Dov. office load	O V		hate the Toront From		
I1) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in \$0.59	•		Into the Trust Fun	d	
the Amount going:	φυ.53			Φ 0.41		
	Benefit Charging					
	Amou		% of Total	Amount		
IO) Developed to Astine Temple Front -	(\$mi		Benefits 74%	Per Emplo	oyee	
(2) Benefits Charged to Active Taxable Employ				\$108		
13) Benefits Non-Charged:	5		17%	\$25 \$4		
14) Benefits Charged to Inactive Employers:	•		2%	\$4		
15) Total Reimbursable Benefits Paid	2		7%	A 100		
	Total: \$3		100%	\$136		
	Experience Rating					
	Ex	Amount in cess (\$mil.)	% of Tot Benefit			Amt. Per Employer
6) The Estimated Contributions from Employe		0.5	050/	050/		04.077
Excess of the Benefits Charged to those Em	iployers:	25	85%	95%		\$1,677
17) Benefits Charged to Employers in Excess o	f the					
Estimated Contributions from those Employ	yers:	3	11%	5%		\$4,292
Current Avg.	Adequate Fina	ncina				Total Experience
Tax Rate	Rate	9			Ra	ting Impact
1.209	% 1.24%					
8) Employers Below: 59%	─		- Employers Abov	e:	41%	
9) Amount Below: 26%	→ ←		— Amount Above:		24%	-3
0) Avg. Amt Below \$996 ————	→ ←		— Avg. Amount Ab	ove:	\$1,282	
Distribution of Wages, Benefits, and	Contributions, by Effe	ctive Tax Ra	ates			
<= .5% .5% - 1.0%	1.0% - 1.5%		% - 2.0%	> 2.0%	Proportion of	of
1) Proportion of Total Wages:					Each Catego	ory at
61%					the Statuto	•
26 %					Minimum Tax Rate	Maximum Tax Rate
	7%	2	04	4%	I AA RALE	i ax Raie



8%

-20%-

28%

4%

19%

22) Proportion of Employers:

80%

36%

23) Proportion of Total Benefits Charged:

24) Proportion of Total Estimated Contributions:

Minimum

Tax Rate

79%

Minimum

Tax Rate

2%

Minimum

Tax Rate

26%

6%

49%

2%

9%

Maximum

Tax Rate

1%

Maximum

Tax Rate

9%

Maximum

Tax Rate

2%

Summary of State Contribution Levels

United States (average)

255

2008

246

963

-		Contributions Per I	Employee at the Tax	able Wage Base:
State	per Covered Employee (\$)	at Minimum Rate (\$)	at Average Rate (\$)	at Maximum Rate (\$)
ALASKA	410	313	470	1,690
ALABAMA	134	35	113	483
ARKANSAS	270	80	244	670
ARIZONA	130	1	94	378
CALIFORNIA	399	105	289	434
COLORADO	203	0	162	540
CONNECTICUT	437	180	406	915
DISTRICT OF COLUMBIA	249	135	189	612
DELAWARE	206	11	221	840
LORIDA	122	7	95	378
GEORGIA	154	2	127	459
HAWAII	192	0	95	702
OWA	304	0	364	1,824
DAHO	171	84	242	1,739
LLINOIS	475	96	242 447	1,739 864
NDIANA	227	77	190	392
KANSAS	173	0	168	592
KENTUCKY	273	48	230	780
OUISIANA	116	7	98	434
MASSACHUSETTS	596	157	561	1,534
MARYLAND	183	26	155	638
MAINE	195	50	190	648
MICHIGAN	511	5	444	927
MINNESOTA	397	140	465	2,675
MISSOURI	258	0	257	1,092
MISSISSIPPI	153	49	127	378
MONTANA	192	31	269	1,547
NORTH CAROLINA	276	0	294	1,272
NORTH DAKOTA	179	44	215	2,179
NEBRASKA	135	22	124	486
NEW HAMPSHIRE	139	8	116	520
NEW JERSEY	444	83	570	1,496
NEW MEXICO	174	6	179	1,075
NEVADA	300	62	315	1,328
NEW YORK	377	43	296	723
OHIO	281	36	245	828
OKLAHOMA	201	14	204	748
OREGON	399	211	503	1,631
PENNSYLVANNIA	452	147	386	798
PUERTO RICO	213	98	189	378
RHODE ISLAND	511	237	483	1,203
SOUTH CAROLINA	181	87	146	427
SOUTH DAKOTA	82	0	77	765
ENNESSEE	141	28	117	700
EXAS	126	20	105	560
JTAH	113			
		25	137	2,311
/IRGINIA	108	10	89	498
/IRGINISLANDS	34	0	39	1,308
/ERMONT	277	64	240	520
WASHINGTON	437	0	526	1,696
WISCONSIN	300	5	278	1,029
WEST VIRGINIA	257	120	222	600
WYOMING	226	54	242	1,815

Summary of State Benefit Charging

United States (average)

75%

2008

State	% of Benefits Charged to Taxable Employers (%)	% of Benefits Non-Charged (%)	% of Benefits Charged to Inactive Employers (%)	% of Benefits Charged to Reimbursable Employers (%)
ALASKA	NA	0%	NA	7%
ALABAMA	75%	17%	3%	4%
ARKANSAS	69%	26%	1%	4%
ARIZONA	84%	8%	2%	6%
CALIFORNIA	82%	7%	7%	5%
COLORADO	86%	4%	5%	5%
CONNECTICUT	80%	6%	8%	6%
DISTRICT OF COLUMBIA	NA	NA	NA	NA
DELAWARE	63%	25%	5%	7%
FLORIDA	67%	20%	9%	4%
GEORGIA	84%	6%	7%	3%
HAWAII	71%	17%	7% 7%	6%
IOWA	77%	15%	5%	3%
IDAHO	78%	16%	1%	3% 4%
_				
ILLINOIS INDIANA	87%	5%	3%	4%
	71%	15%	10%	5%
KANSAS	75%	16%	6%	3%
KENTUCKY	88%	3%	5%	4%
LOUISIANA	60%	33%	1%	5%
MASSACHUSETTS	84%	10%	0%	6%
MARYLAND	69%	19%	5%	7%
MAINE	63%	30%	1%	6%
MICHIGAN	84%	3%	9%	4%
MINNESOTA	82%	8%	2%	8%
MISSOURI	83%	11%	0%	5%
MISSISSIPPI	NA	NA	NA	NA
MONTANA	70%	15%	7%	8%
NORTH CAROLINA	NA	NA	NA	NA
NORTH DAKOTA	81%	11%	4%	4%
NEBRASKA	63%	23%	7%	7%
NEW HAMPSHIRE	81%	5%	9%	5%
NEW JERSEY	71%	16%	8%	6%
NEW MEXICO	76%	10%	5%	9%
NEVADA	80%	12%	7%	2%
NEW YORK	84%	3%	5%	9%
OHIO	80%	10%	6%	4%
OKLAHOMA	65%	18%	11%	5%
OREGON	75%	14%	5%	7%
PENNSYLVANNIA	76%	9%	6%	9%
PUERTO RICO	72%	0%	22%	6%
RHODE ISLAND	78%	10%	6%	6%
SOUTH CAROLINA	73%	13%	9%	4%
SOUTH DAKOTA	78%	13%	4%	5%
TENNESSEE	71%	13%	11%	4%
TEXAS	59%	36%	0%	5%
UTAH	66%	23%	6%	5%
VIRGINIA	83%	9%	4%	3%
VIRGINISLANDS	89%	0%	5%	6%
VERMONT	67%	20%	6%	7%
WASHINGTON	65%	17%	14%	5%
WISCONSIN	78%	15%	3%	4%
WEST VIRGINIA	72%	9%	15%	4%
WYOMING				
WYOMING	74%	17%	2%	7%

13%

6%

5%

Summary of Experience Rating

State	Contributions in Excess of Benefits Charged (% of Benefits) (%)	Benefits Charged in Excess of Contributions (% of Benefits) (%)	Experience Rate Reduction (% of Contrib.) (%)	Experience Rate Increase (% of Contrib.) (%)	Total Experience Rating Impact (%)
ALASKA	NA	NA NA	NA NA	NA	-32%
ALABAMA	27%	14%	48%	12%	-36%
ARKANSAS	28%	11%	38%	18%	-20%
ARIZONA	64%	21%	21%	15%	-6%
CALIFORNIA	48%	22%	24%	6%	-18%
COLORADO	37%	3%	37%	29%	-8%
CONNECTICUT	32%	14%	31%	20%	-11%
DISTRICT OF COLUMBIA	NA	NA NA	NA NA	NA	-2%
DELAWARE	NA NA	NA NA	NA NA	NA NA	-29%
FLORIDA	13%	8%	42%	23%	-19%
GEORGIA	12%	13%	35%	23%	-13%
HAWAII	22%	20%	48%	30%	-18%
IOWA	40%	11%	45%	44%	-1%
IDAHO	34%	29%	59%	1%	-58%
ILLINOIS	50%	10%	34%	15%	-19%
INDIANA	18%	23%	32%	12%	-20%
KANSAS	33%	13%	26%	56%	30%
KENTUCKY	25%	20%	42%	12%	-30%
LOUISIANA	49%	5%	46%	3%	-43%
MASSACHUSETTS	53%	21%	20%	20%	-43 <i>%</i> 0%
MARYLAND	NA	NA	NA	NA	-22%
MAINE	26%	16%	20%	40%	20%
MICHIGAN	23%	24%	36%	11%	-26%
MINNESOTA		11%			
	50%		36%	31%	-5%
MISSOURI	54%	12%	36%	11%	-25%
MISSISSIPPI	NA 400/	NA 450/	NA 2007	NA 2007	39%
MONTANA	42%	15%	29%	29%	0%
NORTH CAROLINA	NA 000/	NA 100/	NA 050/	NA 2007	-21%
NORTH DAKOTA	26%	13%	65%	36%	-29%
NEBRASKA	54%	14%	33%	20%	-13%
NEW HAMPSHIRE	29%	18%	26%	19%	-7%
NEW JERSEY	19%	20%	38%	3%	-34%
NEW MEXICO	23%	23%	32%	74%	42%
NEVADA	22%	13%	30%	26%	-5%
NEW YORK	28%	6%	42%	10%	-32%
OHIO	43%	16%	46%	13%	-33%
OKLAHOMA	NA 500/	NA 100/	NA 2007	NA 70/	81%
OREGON	53%	13%	29%	7%	-22%
PENNSYLVANNIA	37%	21%	35%	6%	-29%
PUERTO RICO	NA 240/	NA 440/	NA 070	NA 100/	-36%
RHODE ISLAND	31%	14%	37%	10%	-26%
SOUTH CAROLINA	31%	23%	43%	4%	-39%
SOUTH DAKOTA	43%	15%	59%	22%	-37%
TENNESSEE	7%	12%	58%	12%	-46%
TEXAS	36%	4%	58%	10%	-48%
UTAH	67%	1%	54%	14%	-40%
VIRGINIA	19%	15%	55%	18%	-36%
VIRGINISLANDS	NA 070/	NA 248/	NA 2001	NA 1007	-90%
VERMONT	37%	31%	32%	18%	-14%
WASHINGTON	84%	2%	29%	30%	1%
WISCONSIN	20%	21%	48%	11%	-38%
WEST VIRGINIA	38%	18%	41%	8%	-33%
WYOMING	85%	11%	26%	24%	-3%
United States (average)	37%	15%	39%	19%	-18%

New Employer Tax Rates

ARKANSAS ARIZONA 2.0% CALIFORNIA 3.4% COLORADO Greater of 1.7%, actual rate if higher. Construction industry pays average industry rate. CONNECTICUT 3.1% DISTRICT OF COLUMBIA 2.7%, or average rate for all employers if higher. DISTRICT OF COLUMBIA 2.7%, or average rate for all employers if higher. ECORGIA 2.7% HAWAII 1.7% GEORGIA 2.7% HAWAII 1.7% IOWA 1.0%, new construction employers pay 8.0%. IDAHO 1.0% ILLINOIS 1.0%, new construction employers pay 8.0%. IDAHO 1.0% ILLINOIS 2.8%, or average industry rate if higher. IMDIANA 2.7% KANSAS 4.0%. construction employers pay 6.0% KANSAS 4.0%. construction employers pay 6.0% KANSAS 4.0%. construction employers pay 9.0% ILLINOIS INDIANA 2.7% INDIANA 2.7% INDIANA 2.7% INDIANA 2.7% INDIANA 2.7% INDIANA 2.7% INDIANA 3.0% INDIANA 4.0% IND	State		ration of New Rate (years)
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ARIZONA 2.9% CALIFORNIA 3.4% COLORADO Greater of 1.7%, actual rate if higher. Construction industry pays average industry rate. SOLORADO Greater of 1.7%, actual rate if higher. Construction industry pays average industry rate. DISTRICT OF COLUMBIA 2.7%, or average rate for all employers if higher. DELAWARE Average "Assessment Rate" (2.1%). Construction employers pay an average industry rate. FLORIDA 2.7% GEORGIA 2.7% HAWAII 1.7% GEORGIA 1.0%, new construction employers pay 8.0%. IDAHO 1.0%, new construction employers pay 8.0%. IDAHO 1.0%, or average industry rate if higher. INDIANA 2.7% KANSAS 4.0%, construction employers pay 6.0% KENTUCKY 2.7%, foreign and domestic construction firms receive maximum rate. LOUISIANA Average industry rate, from 1.07% to 2.81%. MASSACHUSETTS 2.83%, new construction employers pay industry average. MARYLAND 2.3%. Foreign contractors assigned average industry rate (4.5%). MAINE 1.53% or "Predetermined Yield" if higher. MICHIGAN 2.7% MINNESOTA 1.0%, or avg. cost rate for past 48 months if higher. High Exp. Rating industry is assigned 8.0% MISSOURI 2.7%, or area assigned to industry division. MISSOURI 2.7%, for positive balance, 6.28% for negative balance, 9.86% for construction employers. NEBRASKA State's average tax rate or 2.5% whichever is less. NEW HAMPSHIRE 2.7% NEW HAMPSHIRE 2.7% NEW HAMPSHIRE 2.7% NEW HAMPSHIRE 2.7% NEW HAMPSHIRE 3.7% NEW HAMPSHI	ALABAMA	2.7%	1
CALIFORNIA COLORADO Greater of 1.7%, actual rate if higher. Construction industry pays average industry rate. CONNECTICUT 3.1% DISTRICT OF COLUMBIA 2.7%, or average rate for all employers if higher. DELAWARE Average "Assessment Rate" (2.1%). Construction employers pay an average industry rate. FLORIDA 2.7% HAWAII 1.7% GEORGIA 1.0%, new construction employers pay 8.0%. IDAHO 1.0%, new construction employers pay 8.0%. IDAHO 1.0% ILLINOIS 2.8%, or average industry rate if higher. INDIANA 2.7% KANSAS 4.0%, construction employers pay 6.0% KENTUCKY 2.7%, foreign and domestic construction firms receive maximum rate. LOUISIANA Average industry rate, from 1.07% to 2.81%. MASSACHUSETTS 2.83%, new construction employers pay industry average. MARYLAND 2.3%. Foreign contractors assigned average industry rate (4.5%). MAINE 1.53%, or "Predetermined Yield" if higher. MICHIGAN 2.7% MINNESOTA 1.0%, or avg. cost rate for past 48 months if higher. High Exp. Rating industry is assigned 8.0% MISSOURI 2.7%, or rate assigned to industry division. MISSISSIPPI 2.7% MONTANA Average Industry Rate, from 1.0% to 6.37% NORTH DAKOTA 1.2% NORTH DAKOTA 1.17% for positive balance, 6.26% for negative balance, 9.86% for construction employers. NEW HAMPSHIRE 2.7% NEW HAMPSHIRE 2.7% NEW HAMPSHIRE 2.7% NEW HAMPSHIRE 2.7% NEW JERSEY 2.8% NEW MEXICO 2.0% NEW YORK Highest rate assigned to employers with positive account balances or 4.1%, whichever is less. ORLAHOMA 1.8% OREGON 2.8% NEW YORK Highest rate assigned to employers with positive account balances or 4.1%, whichever is less. OKLAHOMA 1.8% OREGON 2.8% NEW YORK Highest rate assigned to employers with positive account balances or 4.1%, whichever is less. OKLAHOMA 1.8% OREGON 2.8% NEW YORK Highest rate assigned to employers with positive account balances or 4.1%, whichever is less. OKLAHOMA 1.8% OREGON 2.8% NEW YORK Highest rate assigned to employers with positive account balances or 4.1%, whichever is less. OKLAHOMA 1.8% OREGON 2.7%, or average industry rate if higher. NORTH DAKOTA 1	ARKANSAS	3.6%	3
COLORADO Greater of 1.7%, actual rate if higher. Construction industry pays average industry rate. CONNECTICUT 3.1% DISTRICT OF COLUMBIA 2.7%, or average rate for all employers if higher. DELAWARE Average "Assessment Rate" (2.1%). Construction employers pay an average industry rate. FLORIDA 2.7% GEORGIA 2.7% HAWAII 1.7% GEORGIA 1.0%, new construction employers pay 8.0%. IDAHO 1.0%, new construction employers pay 8.0%. IDAHO 1.0% ILLINOIS 2.8%, or average industry rate if higher. INDIANA 2.7% KANSAS 4.0%, construction employers pay 6.0% KANSAS 4.0%, construction employers pay industry average. MASSACHUSETTS 2.83%, new construction employers pay industry average. MARYLAND 2.3%. Foreign contractors assigned average industry rate (4.5%). MAINE 1.53%, or "Predetermined Yield" if higher. MICHIGAN 2.7% MINNESOTA 1.0%, or avg. cost rate for past 48 months if higher. High Exp. Rating industry is assigned 8.0% MISSSOURI 2.7%, or rate assigned to industry division. MISSISSIPP 2.7% MONTANA Average Industry Rate, from 1.0% to 6.37% MONTH CAROLINA 1.1% for positive balance, 6.26% for negative balance, 9.86% for construction employers. NEBRASKA State's average tax rate or 2.5% whichever is less. NEW HAMPSHIRE 2.7%, or average industry rate if higher. OKLAHOMA 1.8% PEWNSYLVANNIA 3.7%, new construction employers with positive account balances or 4.1%, whichever is less. OKLAHOMA 1.8% PENNSYLVANNIA 3.7%, new construction employers bay 10.4%. PUERTO RICO 2.9% NEW JASSEE 2.7%, except average industry rate if higher. 1.27% or 11 year; 1.0% for 2nd if positive balance. 2.7%, or 12, 43% or 5tate's five year benefit cost rate. SOUTH CAROLINA 1.2% for 1st year; 1.0% for 2nd if positive balance. 2.7%, or 12, 5tate's five year benefit cost rate.	ARIZONA	2.0%	1
CONNECTICUT 3.1% DISTRICT OF COLUMBIA 2.7%, or average rate for all employers if higher. DELAWARE Average "Assessment Rate" (2.1%). Construction employers pay an average industry rate. FLORIDA 2.7% GEORGIA 2.7% HAWAII 1.7% IOWA 1.0%, new construction employers pay 8.0%. IDAHO 1.0% ILLINOIS 2.8%, or average industry rate if higher. INDIANA 2.7% KANSAS 4.0%, construction employers pay 9.6.0% KANSAS 4.0%, construction employers pay 6.0% LOUISIANA Average industry rate if on 2.81%. MASSACHUSETTS 2.83%, new construction employers pay industry average. MARYLAND 2.3%. Foreign contractors assigned average industry rate (4.5%). MAINE 1.53%, or "Predetermined Yield" if higher. MICHIGAN 2.7% MINNESOTA 1.0%, or avg. cost rate for past 48 months if higher. High Exp. Rating industry is assigned 8.0% MISSISSIPPI 2.7% MONTANA Average Industry Rate, from 1.0% to 6.37% NORTH CAROLLINA 1.2% MORTH DAKOTA 1.2% MORTH DAKOTA 1.2% NEW HAMPSHIRE 2.7% NEW HAMPSHIRE 3.7% NEW HAMPSHIRE	CALIFORNIA	3.4%	1
DISTRICT OF COLUMBIA DELAWARE Average "Assessment Rate" (2.1%). Construction employers pay an average industry rate. FLORIDA 2.7% GEORGIA 1.7% GEORGIA 1.7% IOWA 1.0%, new construction employers pay 8.0%. IDAHO 1.0%, new construction employers pay 8.0%. IDAHO 1.0%, or average industry rate if higher. INDIANA 2.7% KANSAS 4.0%, construction employers pay 6.0% KENTUCKY 2.7%, foreign and domestic construction firms receive maximum rate. LOUISIANA Average industry rate, from 1.07% to 2.81%. MASSACHUSETTS 2.83%, new construction employers pay industry average. MARYLAND 2.3%. Foreign contractors assigned average industry rate (4.5%). MAINE 1.53%, or "Predetermined Yield" if higher. MICHIGAN 2.7% MINNESOTA 1.0%, or avg. cost rate for past 48 months if higher. High Exp. Rating industry is assigned 8.0% MISSOURI 2.7%, or rate assigned to industry division. MISSISSIPPI 2.7% MONTANA Average industry Rate, from 1.0% to 6.37% MONTANA Average industry Rate, from 1.0% to 6.37% MONTANA Average industry Rate, from 1.0% to 6.37% MORTH DAKOTA 1.17% for positive balance, 6.26% for negative balance, 9.86% for construction employers. NEBBASKA State's average tax rate or 2.5% whichever is less. NEW HAMPSHIRE 2.7% NEW HEXICO 2.0% NEW MEXICO 2.0% NEVADA 2.95% NEW YORK Highest rate assigned to employers with positive account balances or 4.1%, whichever is less. ONLING CAROLINA 1.8% OREGON 2.8% PENNSYLVANNIA 3.7%, new construction employers pay 10.4%. PUERTO RICO 2.9% PENNSYLVANNIA 3.7%, new construction employers pay 10.4%. PUERTO RICO 2.9% PENNSYLVANNIA 3.7%, new construction employers pay 10.4%. PUERTO RICO 2.9% PENNSYLVANNIA 3.7%, new construction employers pay 10.4%. PUERTO RICO 2.7%, or average industry rate if higher. OKLAHOMA 3.7%, new construction employers pay 10.4%. 9.27%, or average industry rate if positive balance. 2.7%, except average industry rate for selected high experience rated industries.	COLORADO	Greater of 1.7%, actual rate if higher. Construction industry pays average industry rate.	1
DELAWARE Average "Assessment Rate" (2.1%). Construction employers pay an average industry rate.	CONNECTICUT	3.1%	1
FLORIDA 2.7% GEORGIA 2.7% GEORGIA 2.7% HAWAII 1.7% IOWA 1.0%, new construction employers pay 8.0%. IDAHO 1.0% ILLINOIS 2.8%, or average industry rate if higher. INDIANA 2.7% KANSAS 4.0%, construction employers pay 6.0% KENTUCKY 2.7%, foreign and domestic construction firms receive maximum rate. LOUISIANA Average industry rate, from 1.07% to 2.81%. LOUISIANA Average industry rate, from 1.07% to 2.81%. MASSACHUSETTS 2.83%, new construction employers pay industry average. MARYLAND 2.3%. Foreign contractors assigned average industry rate (4.5%). MAINE 1.53%, or "Predetermined Yield" if higher. MICHIGAN 2.7% MINNESOTA 1.0%, or avg. cost rate for past 48 months if higher. High Exp. Rating industry is assigned 8.0% MISSOURI 2.7%, or rate assigned to industry division. MISSISSIPPI 2.7% MONTANA Average Industry Rate, from 1.0% to 6.37% NORTH CAROLINA 1.2% NORTH DAKOTA 1.17% for positive balance, 6.26% for negative balance, 9.86% for construction employers. NEBRASKA State's average tax rate or 2.5% whichever is less. NEW HAMPSHIRE 2.7% NEW JERSEY 2.8% NEW JERSEY 2.8% NEW JERSEY 2.8% NEW JERSEY 3.8% NEW HAMPSHIRE 1.8% ORE AND 3.7%, new construction employers with positive account balances or 4.1%, whichever is less. OKLAHOMA 1.8% OREGON 2.8% PENNSYLVANNIA 3.7%, new construction employers pay 10.4%. PUERTO RICO 2.9% REVADA 1.2% for 1st year; 1.0% for 2nd if positive balance. TENNESSEE 2.7%, except average industry rate for selected high experience rated industries.	DISTRICT OF COLUMBIA	2.7%, or average rate for all employers if higher.	3
GEORGIA 2.7% HAWAII 1.7% 1.7% 1.7% 1.0% 1.0%, new construction employers pay 8.0%. 1.0%	DELAWARE	Average "Assessment Rate" (2.1%). Construction employers pay an average industry rate.	2
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IDAHO 1.0% ILLINOIS 2.8%, or average industry rate if higher. INDIANA 2.7% KANSAS 4.0%, construction employers pay 6.0% KENTUCKY 2.7%, foreign and domestic construction firms receive maximum rate. LOUISIANA Average industry rate, from 1.07% to 2.81%. MASSACHUSETTS 2.83%, new construction employers pay industry average. MARYLAND 2.3%. Foreign contractors assigned average industry rate (4.5%). MINNESOTA I.53%, or "Predetermined Yield" if higher. MICHIGAN 2.7% MINNESOTA 1.0%, or avg. cost rate for past 48 months if higher. High Exp. Rating industry is assigned 8.0% MISSOIRI 2.7%, or rate assigned to industry division. MISSISSISPPI 2.7% MONTANA Average Industry Rate, from 1.0% to 6.37% NORTH CAROLINA 1.17% for positive balance, 6.26% for negative balance, 9.86% for construction employers. NERRASKA State's average tax rate or 2.5% whichever is less. NEW HAMPSHIRE 2.7% NEW HAMPSHIRE 2.7% NEW JERSEY 2.8% NEW MEXICO 2.0% NEW MEXICO 2.0% NEW YORK Highest rate assigned to employers with positive account balances or 4.1%, whichever is less. OHIO 2.7%, or average industry rate if higher. OKLAHOMA 3.7%, new construction employers pay 10.4%. PENNSYLVANNIA 3.7%, new construction employers pay 10.4%. PENNSYLVANNIA 3.7%, new construction employers pay 10.4%. PENNSEEE 2.4% RHODE ISLAND 2.43% - State's five year benefit cost rate. SOUTH CAROLINA 2.64% SOUTH CAROLINA 2.64% SOUTH DAKOTA 1.2% for 1st year; 1.0% for 2nd if positive balance. TENNESSEE 2.7%, except average industry rate for selected high experience rated industries.	HAWAII	1.7%	1
ILLINOIS 2.8%, or average industry rate if higher. INDIANA 2.7% KANSAS 4.0%, construction employers pay 6.0% KENTUCKY 2.7%, foreign and domestic construction firms receive maximum rate. LOUISIANA Average industry rate, from 1.07% to 2.81%. MASSACHUSETTS 2.83%, new construction employers pay industry average. MARYLAND 2.3%. Foreign contractors assigned average industry rate (4.5%). MAINE 1.53%, or "Predetermined Yield" if higher. MICHIGAN 2.7% MINNESOTA 1.0%, or avg. cost rate for past 48 months if higher. High Exp. Rating industry is assigned 8.0% MISSOURI 2.7%, or rate assigned to industry division. MISSISSIPPI 2.7% MONTANA Average Industry Rate, from 1.0% to 6.37% NORTH CAROLINA 1.2% NORTH DAKOTA 1.17% for positive balance, 6.26% for negative balance, 9.86% for construction employers. NEBRASKA NEW HAMPSHIRE 2.7% NEW JERSEY 2.8% NEW HAMPSHIRE 2.7% NEW JERSEY 2.8% NEW MEXICO 2.0% NEW MEXICO 2.0% NEVADA 2.95% NEW APOK Highest rate assigned to employers with positive account balances or 4.1%, whichever is less. OHIO 2.7%, or average industry rate if higher. OKLAHOMA 1.8% OREGON 2.8% PENNSYLVANNIA 3.7%, new construction employers pay 10.4%. 1.9% or solver pay 10.4%.	IOWA	1.0%, new construction employers pay 8.0%.	3
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Significant Measures of State Unemployment Insurance Tax Systems

Data Definitions

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

It is important to note that the 204 report contains a distribution of employers by experience rating interval, in which the information for all taxable employers is aggregated into pre-determined experience rating intervals. There is no data provided for individual employers within this report.

Also, all contributions from the 204 report are estimated using the actual tax rates in effect for the specified rate year multiplied by the estimated wages for each tax rate interval (derived by applying the recent growth rate to previous yearly wages).

1) Type of Experience Rating Method: Method used to measure employers' experience

with unemployment. There are currently four methods: Reserve Ratio, Benefit Ratio, Benefit

Wage Ratio, and Payroll Decline.

2) Type of Employer Ranking: A "Fixed" measure of rating employers'

experience has predefined intervals for the assignment of tax rates. An "Array" ranking method ranks all of the employers against each

other before assigning tax rates.

3) Type of Charging Method: If a claimant has multiple recent employers,

states determine the benefits attributable to a

specific employer in three ways: 1)

proportionally according to the amount of wages earned from each base period employer, 2) in inverse order based on wages earned, or 3)

the most recent employer.

4) Taxable Wage Base: The maximum amount of an employee's total

wages that is taxable.

5) Statutory Tax Rates (Minimum and Minimum statutory rate is the lowest rate (on

Maximum):

taxable wages) assigned in law to any employer for the year of the report. Maximum is the highest tax rate (on taxable wages) assigned to

an employer for the year of the report.

6) New Employer Tax Rate:

The tax rate assigned to newly established employers who do not have enough experience to qualify for a variable rate (also Ineligible Rate).

7) Average Tax Rate (on Total Wages/ Taxable Wages): The estimated total contributions received by the state divided by the total wages for the year. Average Tax Rate on Taxable Wages is the estimated total contributions received divided by the total taxable wages for the year.

8) Average High Cost Multiple (AHCM):

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

Contribution Level

9) Estimated Contributions per Employee:

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

10) Estimated Contributions per Employee at the Taxable Wage Base (Minimum/ Average/Maximum) The state taxable wage base multiplied by the specific statutory tax rate: Minimum: the taxable wage base times the minimum tax rate in effect for the year. Average: the taxable wage base times the average tax rate (on taxable wages). Maximum: the taxable wage base times the maximum tax rate in effect that year.

11) For Every One Dollar of Contributions Received the Amount Going: To Pay Benefits in the Previous Computation Year or Into the Trust Fund) The amount going to pay benefits is the total benefits in the previous computation year divided by the total estimated contributions in the report year. The amount going into the trust fund is the previous amount subtracted from \$1.00 (may be negative).

Benefit Charging

12) Benefits Charged to Active Employer Accounts:

Total Benefits assigned to taxable employer accounts reported in section B of the ETA-204 report. This amount is also reported as a percent of the total benefits paid in the computation year and as an amount per employee (benefits divided by covered employment).

13) Benefits Non-Charged to Employers:

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

14) Benefits Charged to Inactive Accounts:

Benefits assigned to employers that are no longer active.

15) Total Reimbursable Benefits Paid:

Benefits paid to all claimants from reimbursable employers.

Experience Rating

16) Estimated Contributions from Employers in Excess of Benefits Charged to Those Employers:

The total amount by which projected contributions exceed benefit charges, summed over all groups of employers on the ETA-204 report for which contributions do exceed benefit charges. This amount is also reported as a percentage of total benefits paid (divided by total benefits), an amount per employer (divided by all the employers with contributions greater than benefits charged), and the proportion of employers with an excess.

17) Benefits Charged to Employers in Excess of the Estimated Contributions from Those Employers:

The amount by which benefit charges exceed projected contributions, summed over all groups of employers on the ETA-204 report for which benefit charges do exceed contributions. This amount is also reported as a percentage of total benefits paid (divided by total benefits), an amount per employer (divided by all the employers with contributions greater than benefits charged), and the proportion of employers with an excess.

Adequate Financing Rate:

The tax rate formulated to equal the average benefit cost rate plus a solvency amount. The average benefit cost rate is equal to the average of the previous ten 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 and the Trust Fund Balance needed to have an AHCM of 1.0, divided by five, divided by taxable wages. (For states below 1.0 AHCM, the minimum solvency amount is .1% of 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).

18) The Proportion of Employers that Paid a Tax Rate Below That of the Adequate Financing Rate (see above): Employers Below: The number of employers that were assigned a tax rate lower than the Adequate Financing Rate divided by all employers.

Employers Above: The number of employers that were assigned a tax rate above the Adequate Financing Rate divided by all employers.

19) The Difference in Estimated Contributions From the Adequate Financing Rate:

Amount Below: The difference is estimated contributions between the amount employers will pay under their current assigned tax rate and the amount they would pay under the adequate financing rate, for all the employers that paid below the Adequate Financing Rate.

Amount Above: The difference is estimated contributions between the amount employers will pay under their current assigned tax rate and the amount they would pay under the adequate financing rate, for all the employers that paid above the Adequate Financing Rate.

Total Experience Rating Impact: The percentage point difference between the percent of contributions above the Adequate Financing Rate and the percent of contributions raised from the rates below the Adequate Financing Rate.

20) The Average Dollar Amount of the Difference from the Adequate Financing Rate:

Average Amount Below: The average dollar amount per employer of the difference between the amount employers will pay under their current assigned tax rate and the amount they would pay under the adequate financing rate, for all the employers that paid below the Adequate Financing Rate.

Average Amount Above: The average dollar amount per employer of the difference paid between the amount employers will pay under their current assigned tax rate and the amount they would pay under the adequate financing rate, for all the employers that paid above the Adequate Financing Rate.

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

21) Proportion of Total Wages by Effective Tax Rate:

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

22) Proportion of Employers by Effective Tax Rate:

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

23) Proportion of Total Benefits Charged to Employer Accounts by Effective Tax Rate: Proportion of total benefits charged aggregated within intervals of effective tax rates (total contributions divided by total wages). Also shown are the percent of benefits charged to employers assigned the minimum tax rate and the percent of benefits charged to employers assigned the maximum tax rate.

24) Proportion of Estimated Contributions by Effective Tax Rate:

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