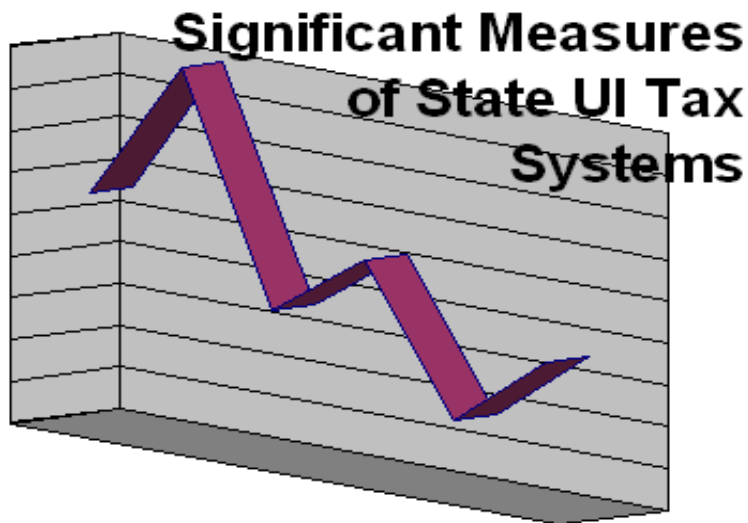


**U.S. Department of Labor
Office of Workforce Security
Division of Fiscal and Actuarial Services**

October 2008

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

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:

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

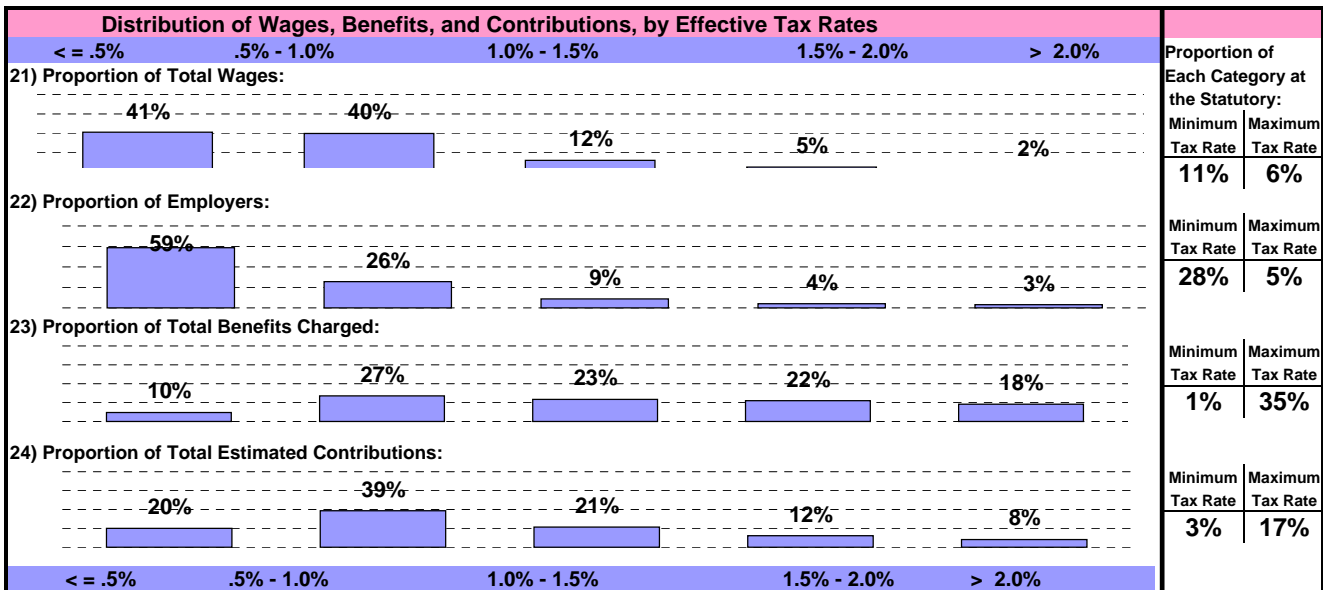
Note: Blank cells appearing in any section of this report indicates that information is unavailable.

United States 2008			
Avg. Tax Rate (Total / Taxable Wages) %:	0.65%	/ 2.26%	8) Average High Cost Multiple: 0.52
Contribution Levels			

9) Estimated Contributions Per Covered Employee:	\$274		
10) Estimated Contributions Per Employee at the Tax Base (US Avg):	Minimum Rate \$58	Average Rate \$246	Maximum Rate \$963
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year \$0.96	Into the Trust Fund \$0.04	

Benefit Charging		
	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	78%	\$213
13) Benefits Non-Charged:	11%	\$30
14) Benefits Charged to Inactive Employers:	6%	\$16
15) Total Reimbursable Benefits Paid	5%	\$15
Total:	100%	\$258

Experience Rating			
	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	33%	82%	\$495
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	15%	15%	\$204



ALASKA		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 / 1.50	6) New Employer Tax Rate (%):**	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.00 / 5.40	8) Average High Cost Multiple:	1.07

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$410		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$313	Average Rate \$470	Maximum Rate \$1,690
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.12	Into the Trust Fund -\$0.12	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	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 Estimated Contributions from those Employers:	NA	NA	NA	NA

	Current Avg. Tax Rate	Adequate Financing Rate	Total Experience Rating Impact
	1.50%	2.20%	
18) Employers Below:	NA	Employers Above:	NA
19) Amount Below:	NA	Amount Above:	NA
20) Avg. Amt Below	NA	Avg. Amount Above:	NA
			-32%

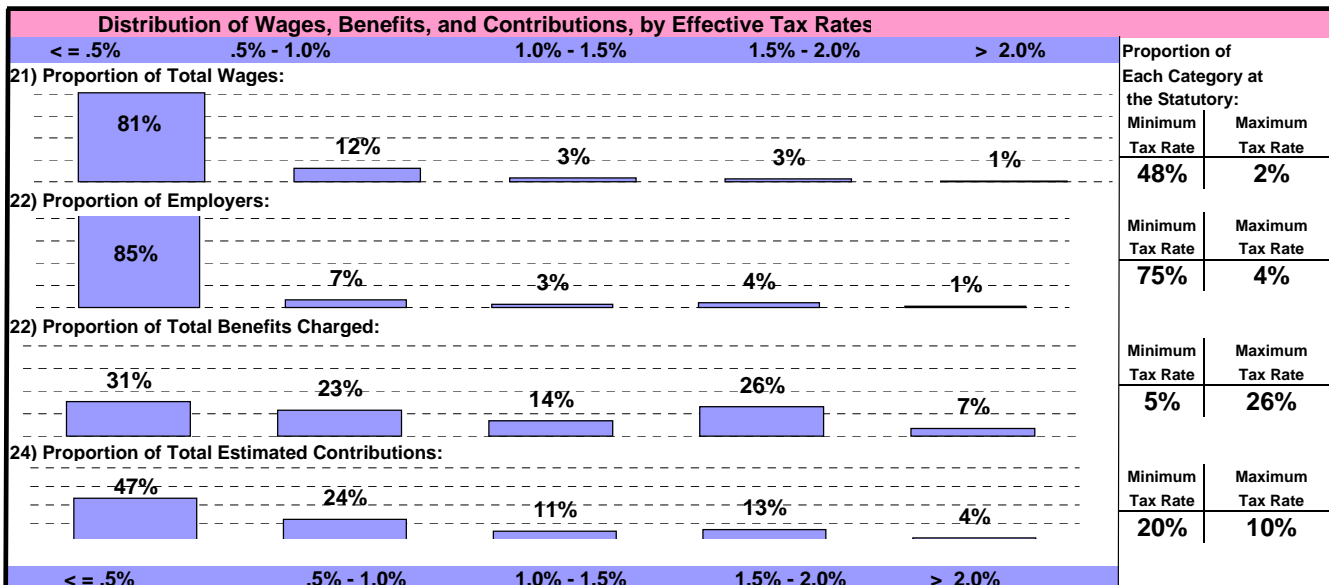
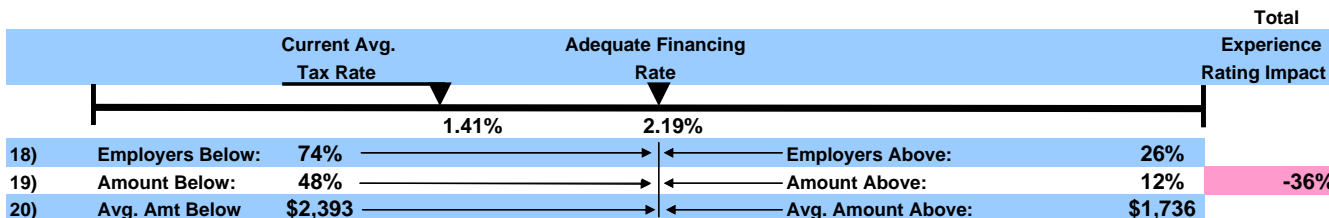
Blank fields or fields containing NA indicate the data for this state is not available.
 ** Please see the Summary of New Employer Tax Rates at the end of this report.
 This state has no employer distribution available.

ALABAMA		2008	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.37 / 1.41	6) New Employer Tax Rate (%):**	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.44 / 6.04	8) Average High Cost Multiple:	0.52

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$134		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$35	\$113	\$483
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$1.06	-\$0.06	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	175	75%	\$112
13) Benefits Non-Charged:	41	17%	\$26
14) Benefits Charged to Inactive Employers:	7	3%	\$5
15) Total Reimbursable Benefits Paid	9	4%	
Total:	\$232	100%	\$142

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	61	27%	94%	\$873
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	32	14%	6%	\$6,784



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.

ARKANSAS		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 (\$):	10,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.84 / 2.44	6) New Employer Tax Rate (%):**	3.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.80 / 6.70	8) Average High Cost Multiple:	0.32

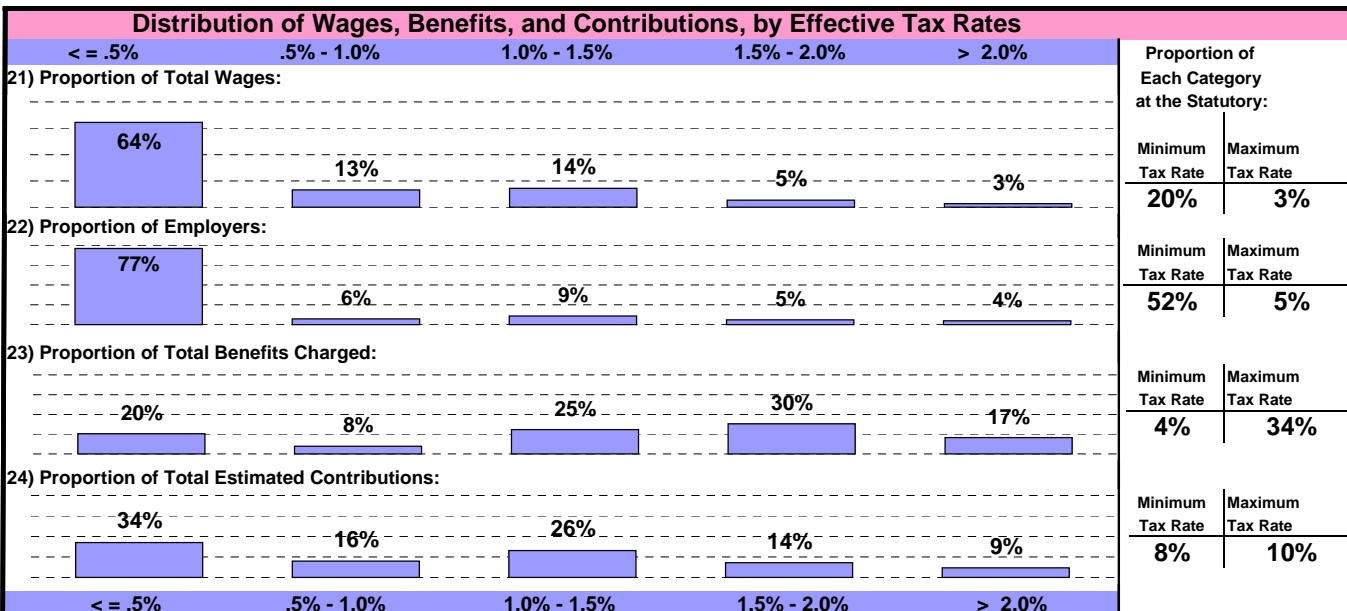
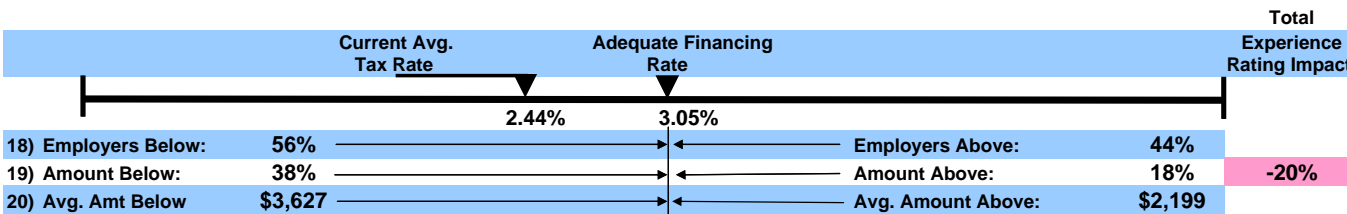
Contribution Levels	
9) Estimated Contributions Per Covered Employee:	\$270

	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	Into the Trust Fund
	\$1.01	-\$0.01

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount 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%	\$3
Total:	\$269	100%	\$275

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:	72	28%	93%	\$1,972
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	28	11%	7%	\$9,732



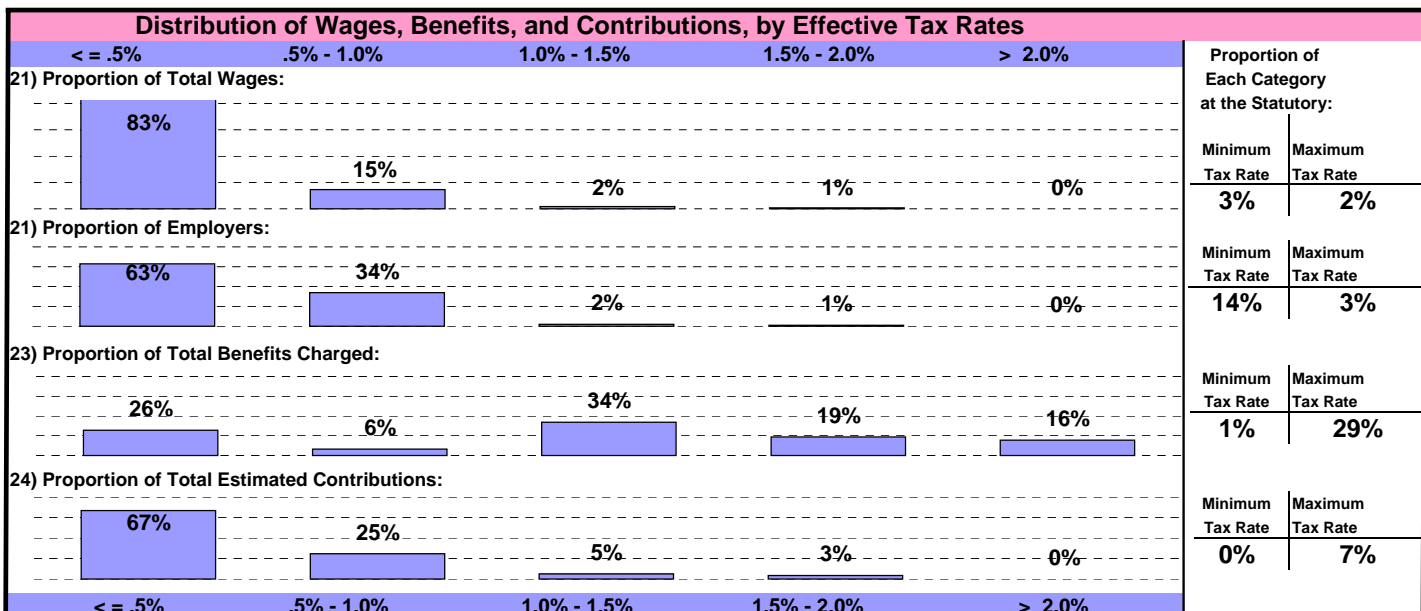
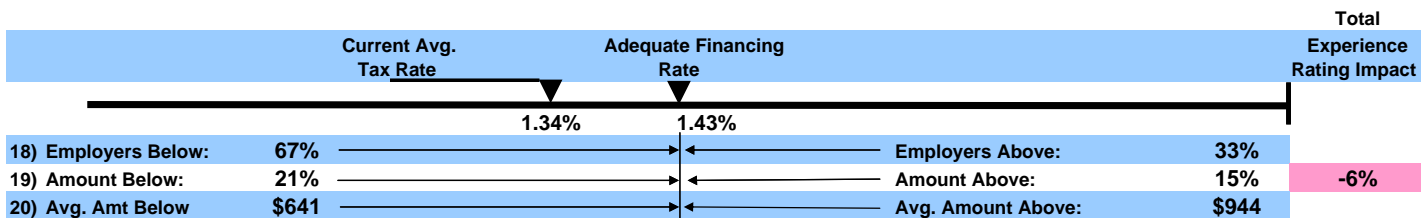
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 ** Please see the Summary of New Employer Tax Rates at the end of this report.

ARIZONA			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) %:	0.31	/ 1.34	6) New Employer Tax Rate (%):**	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.02	/ 5.40	8) Average High Cost Multiple:	1.12

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$130		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$1	Average Rate \$94	Maximum Rate \$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	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount 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%	\$2
Total:	\$224	100%	\$96

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:	135	64%	74%	\$1,401
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	44	21%	26%	\$1,323



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CALIFORNIA

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) %:	0.79 / 4.13	6) New Employer Tax Rate (%):**	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 6.2	8) Average High Cost Multiple:	0.27

Contribution Levels

9) Estimated Contributions Per Covered Employee: **\$399**

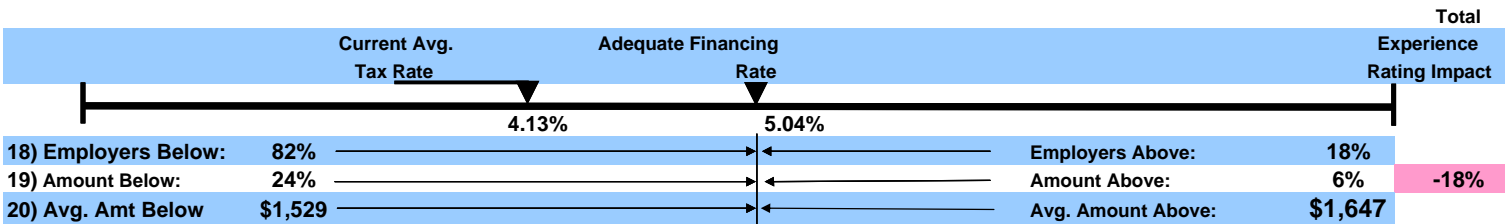
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$105	\$289	\$434
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.86	\$0.14	

Benefit Charging

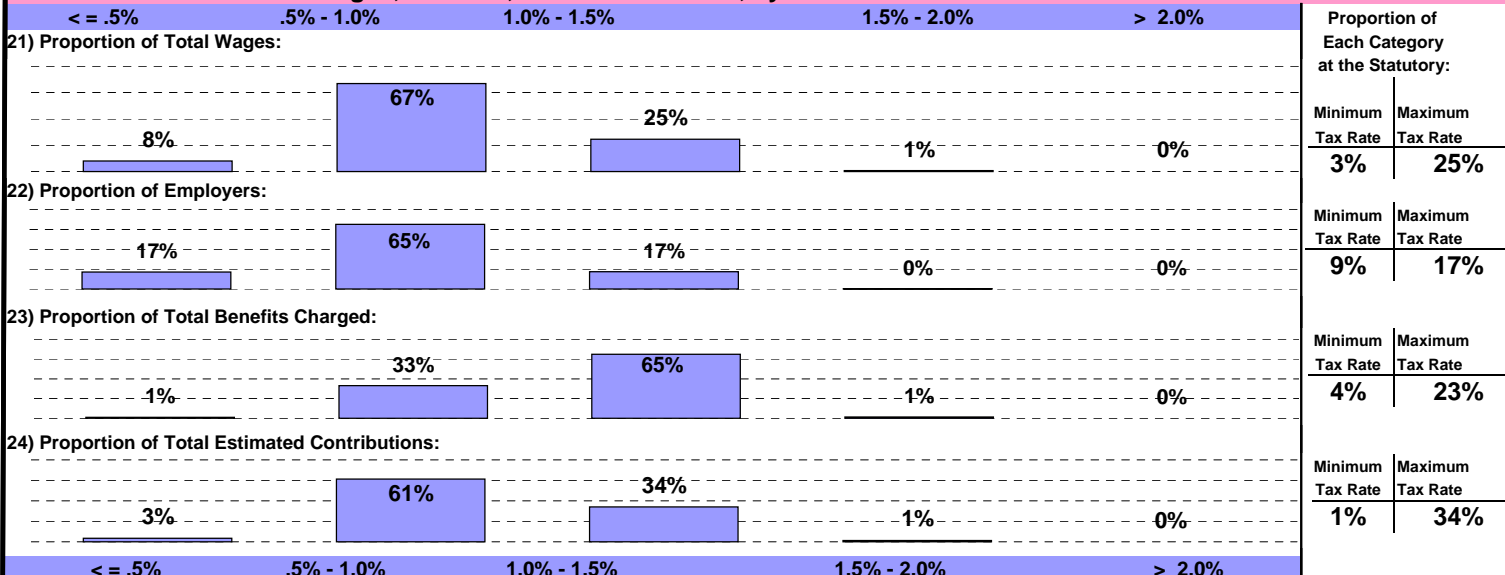
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	3,760	82%	\$300
13) Benefits Non-Charged:	318	7%	\$25
14) Benefits Charged to Inactive Employers:	303	7%	\$24
15) Total Reimbursable Benefits Paid	228	5%	
Total:	\$4,610	100%	\$349

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 Estimated Contributions from those Employers:	963	22%	11%	\$9,205



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



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

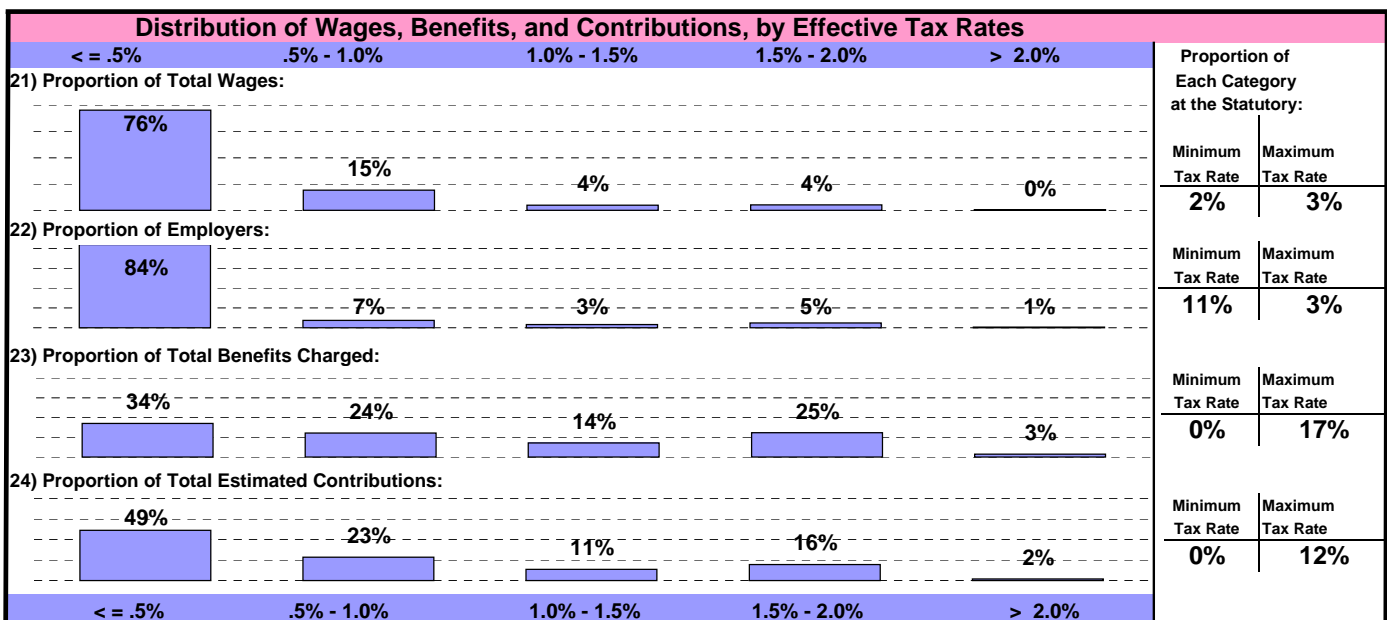
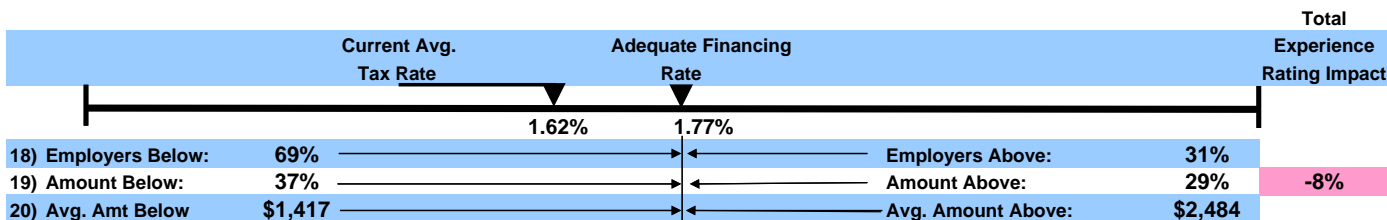
COLORADO		2008	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base (\$):	10,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.44 / 1.62	6) New Employer Tax Rate (%):**	1.7
7) Statutory Tax Rate (Minimum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

Contribution Levels	
9) Estimated Contributions Per Covered Employee:	\$203

	Minimum Rate	Average Rate	Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$0	\$162	\$540
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.71		Into the Trust Fund \$0.29

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount 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%	\$8
Total:	\$291	100%	\$146

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:	102	37%	94%	\$862
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	9	3%	6%	\$1,091



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.

CONNECTICUT 2008

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	15,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.71 / 2.70	6) New Employer Tax Rate (%):**	3.1
7) Statutory Tax Rate (Minimum / Maximum)%:	1.20 / 6.10	8) Average High Cost Multiple:	0.54

Contribution Levels

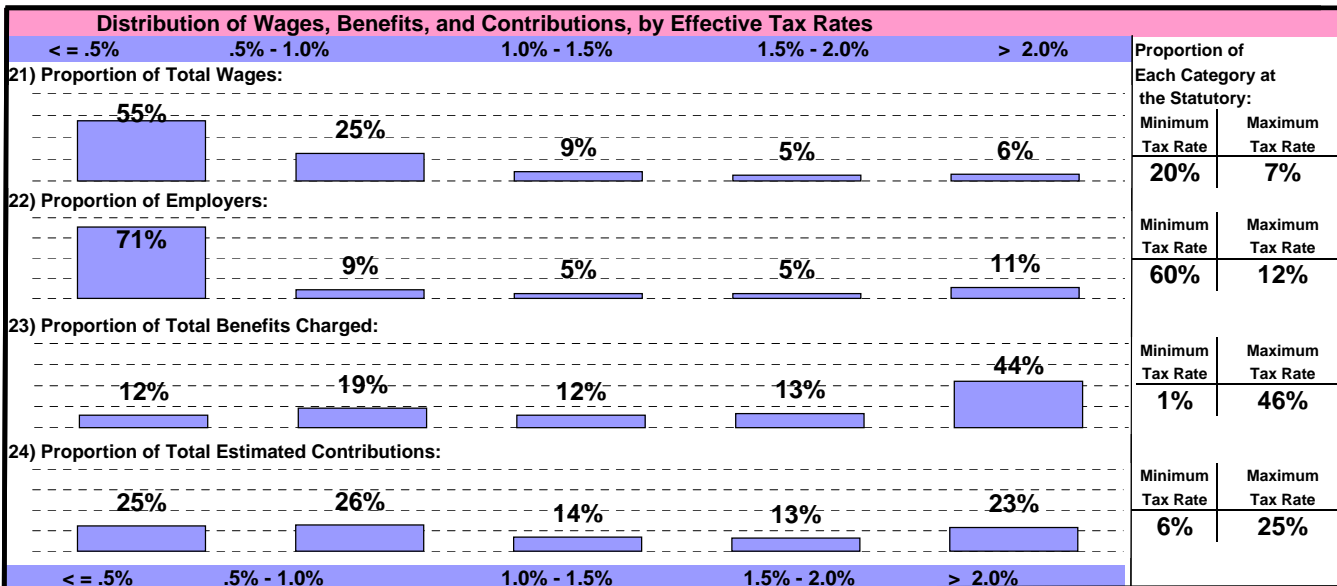
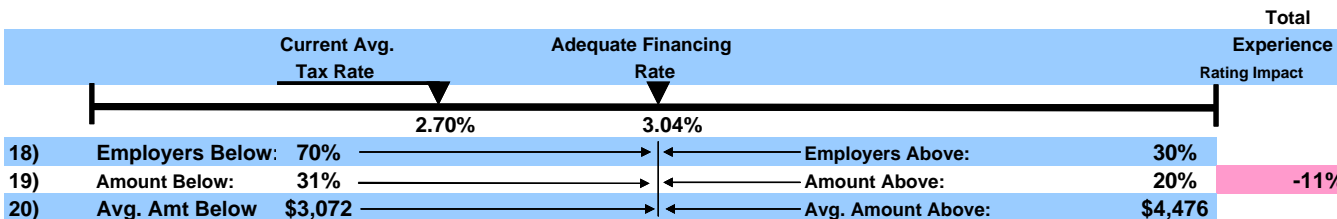
9) Estimated Contributions Per Covered Employee:	\$437	Minimum Rate	Average Rate	Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:		\$180	\$406	\$915
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund		
	\$0.94	\$0.06		

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	457	80%	\$352
13) Benefits Non-Charged:	35	6%	\$27
14) Benefits Charged to Inactive Employers:	43	8%	\$33
15) Total Reimbursable Benefits Paid	34	6%	
Total:	\$569	100%	\$411

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	172	32%	90%	\$2,265
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	73	14%	10%	\$8,635



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.

DISTRICT OF COLUMBIA				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 (\$):	9,000	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.34	/	2.10	6) New Employer Tax Rate (%)**:	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50	/	6.80	8) Average High Cost Multiple:	1.10

Contribution Levels

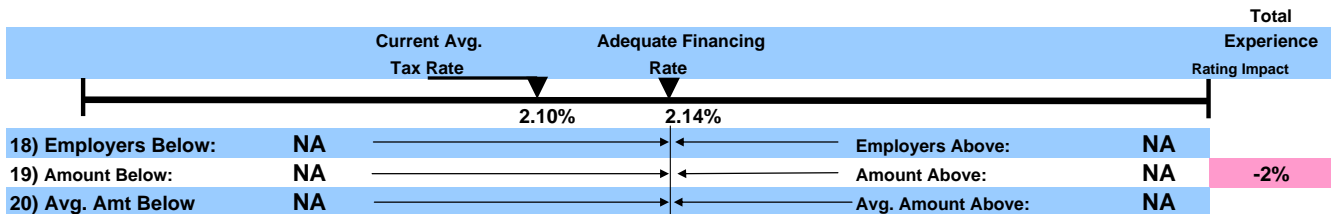
9) Estimated Contributions Per Covered Employee:	\$249		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$135	Average Rate \$189	Maximum Rate \$612
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.96	Into the Trust Fund \$0.04	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount 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	NA
Total:			

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.
 ** 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

DELAWARE		2008	
1) Type of Experience Rating Method:	Benefit Wage	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	None	4) Taxable Wage Base (\$):	10,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.45 / 2.10	6) New Employer Tax Rate (%)**:	2.3
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 8.00	8) Average High Cost Multiple:	0.90

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$247		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$11	\$221	\$840
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$1.07	-\$0.07	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	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:	100%	\$266

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The 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

		Current Avg. Tax Rate	Adequate Financing Rate	Total Experience Rating Impact
		2.10%	2.95%	
18) Employers Below:	NA	→	←	Employers Above: NA
19) Amount Below:	NA	→	←	Amount Above: NA
20) Avg. Amt Below	NA	→	←	Avg. Amount Above: NA
				-29%

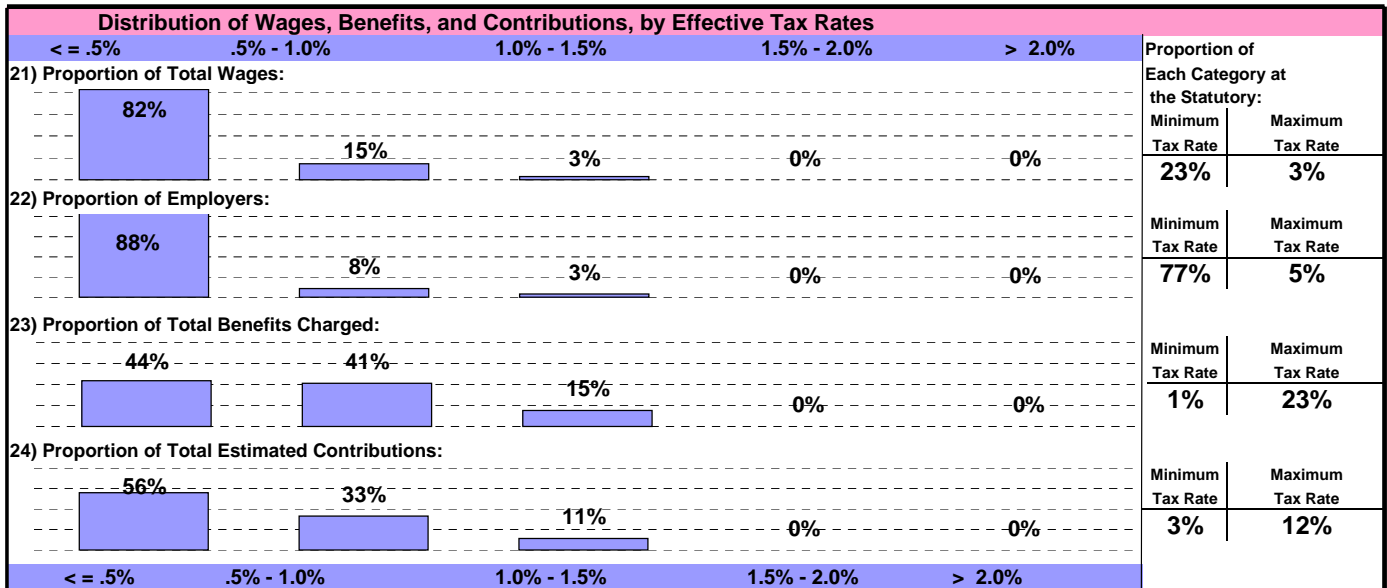
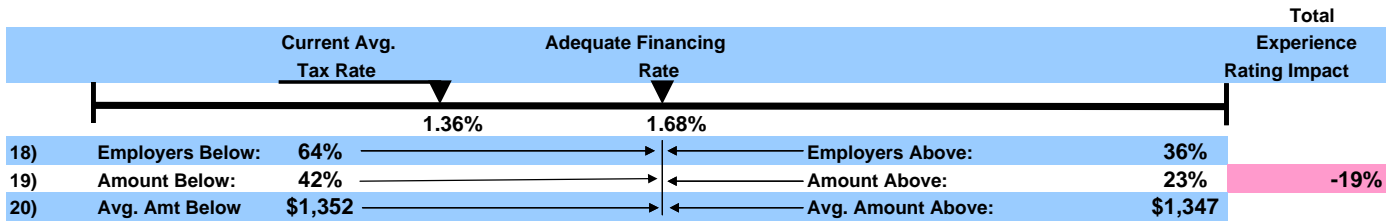
Blank fields or fields containing NA indicate the data for this state is not available.
 ** Please see the Summary of New Employer Tax Rates at the end of this report.
 This state has no employer distribution available.
 @ Average tax rates estimated by DFAS

FLORIDA		2008	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.31 / 1.36	6) New Employer Tax Rate (%):**	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 5.40	8) Average High Cost Multiple:	1.05

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$122		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$7	\$95	\$378
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$1.10	-\$0.10	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	637	67%	\$97
13) Benefits Non-Charged:	186	20%	\$28
14) Benefits Charged to Inactive Employers:	87	9%	\$13
15) Total Reimbursable Benefits Paid	41	4%	
Total:	\$952	100%	\$138

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	117	13%	95%	\$334
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	77	8%	5%	\$3,877



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.

GEORGIA		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 (\$):	8,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.36 / 1.49	6) New Employer Tax Rate (%):**	2.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.03 / 5.40	8) Average High Cost Multiple:	0.98

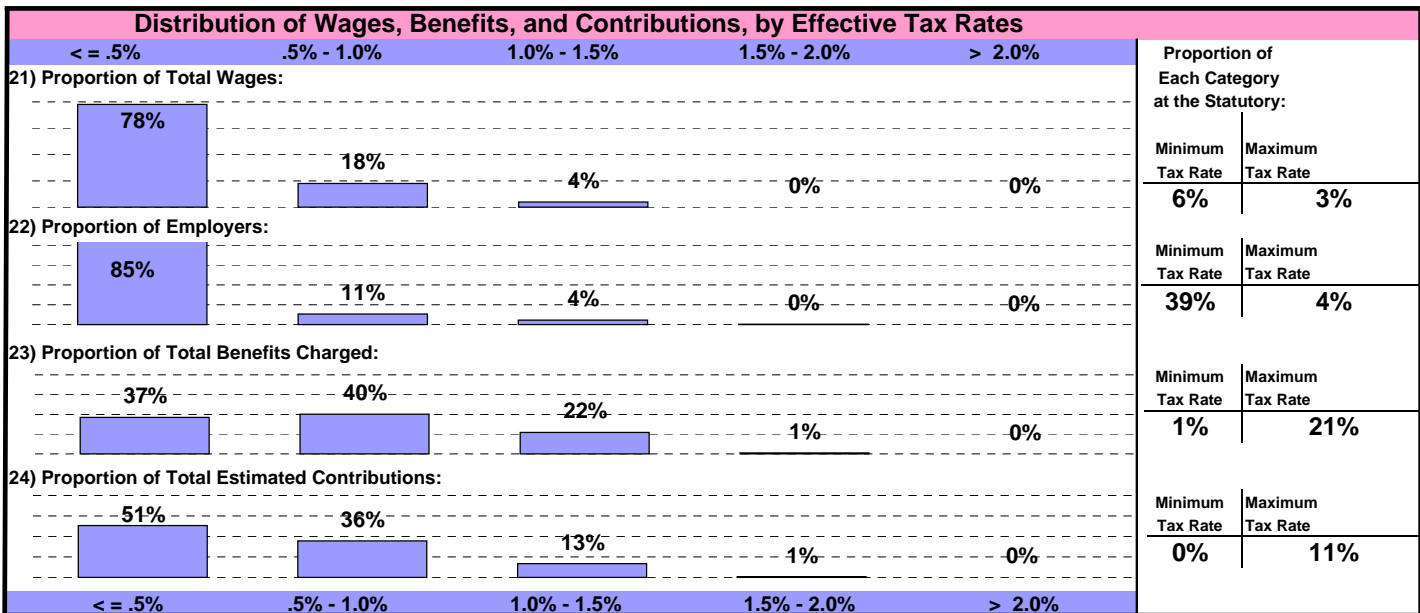
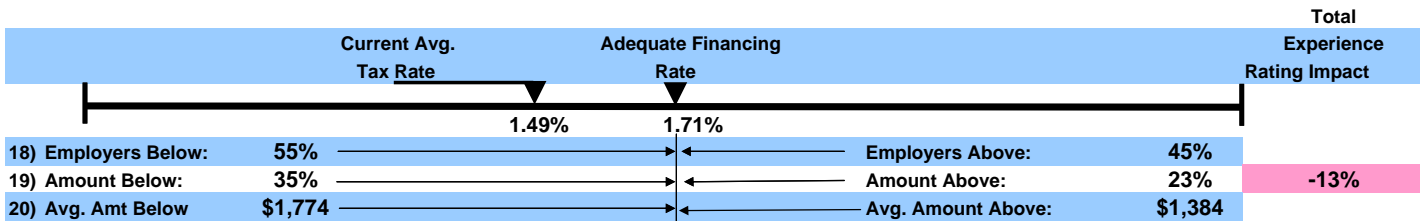
Contribution Levels	
9) Estimated Contributions Per Covered Employee:	\$154

	Minimum Rate	Average Rate	Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$2	\$127	\$459

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

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount 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
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	72	13%	58%	\$887



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

HAWAII		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 (\$):	13,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.50 / 0.73	6) New Employer Tax Rate (%):**	1.9
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 5.40	8) Average High Cost Multiple:	1.88

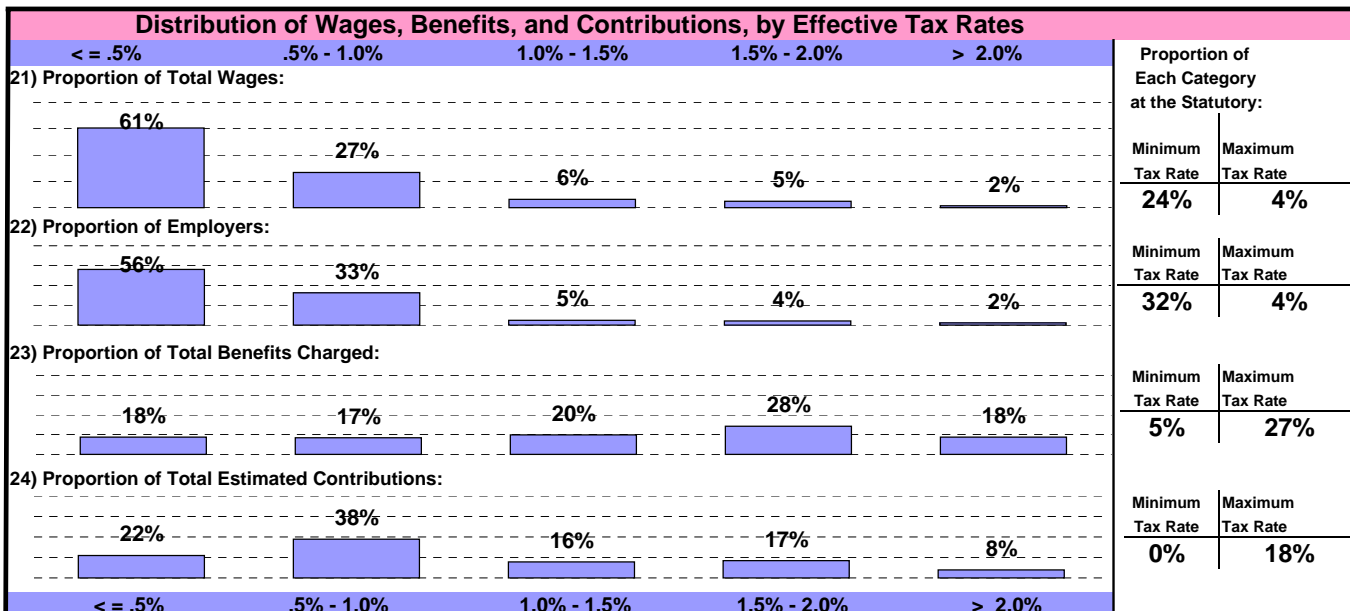
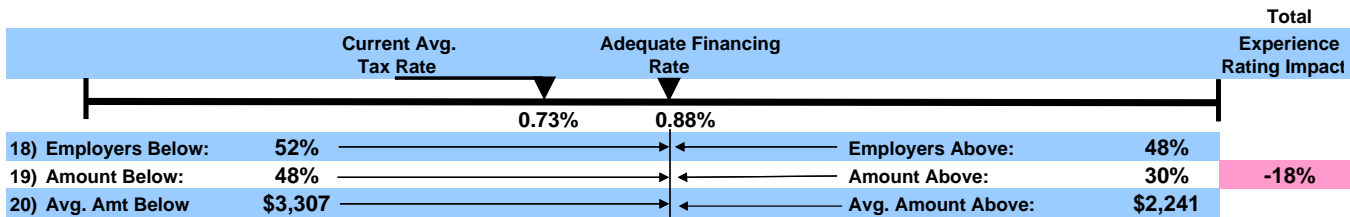
Contribution Levels	
9) Estimated Contributions Per Covered Employee:	\$192

	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 the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
	\$1.16	-\$0.16

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount 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%	\$228
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 Estimated Contributions from those Employers:	22	20%	49%	\$1,745



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

IOWA		2008	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base (\$):	22,800
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.81 / 1.60	6) New Employer Tax Rate (%):**	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 8.00	8) Average High Cost Multiple:	0.88

Contribution Levels

9) Estimated Contributions Per Covered Employee:	\$304		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$0	\$364	\$1,824
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$0.89	\$0.11	

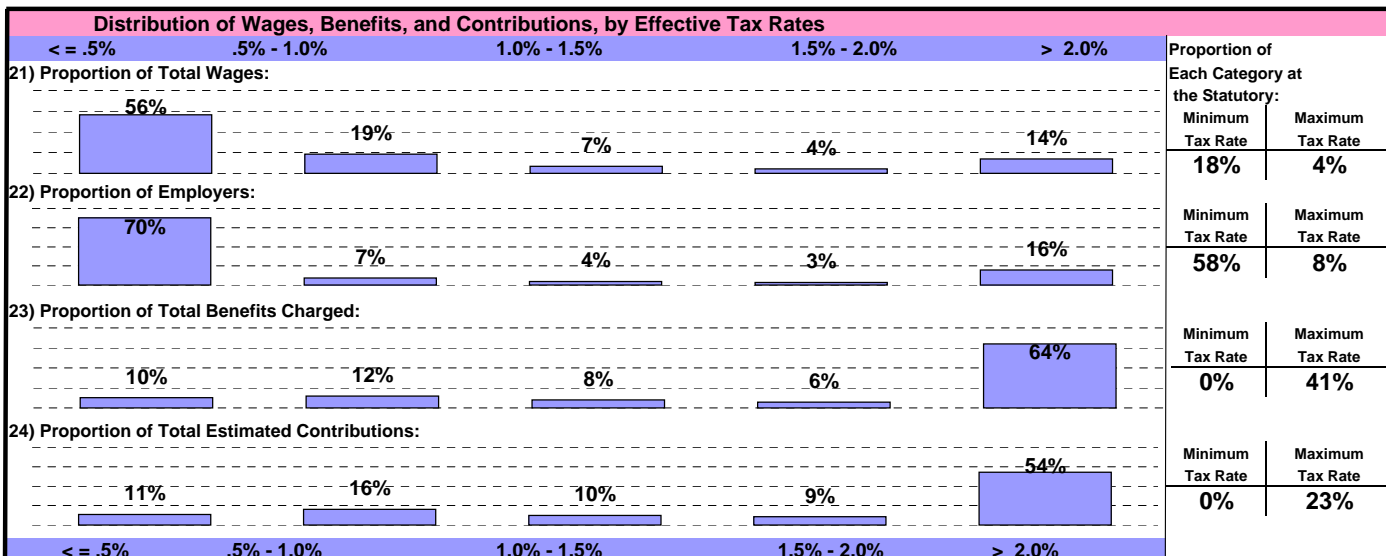
Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	254	77%	\$218
13) Benefits Non-Charged:	48	15%	\$41
14) Benefits Charged to Inactive Employers:	15	5%	\$13
15) Total Reimbursable Benefits Paid	11	3%	
Total:	\$328	100%	\$272

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	126	40%	36%	\$6,328
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	35	11%	64%	\$988

	Current Avg. Tax Rate	Adequate Financing Rate	Total Experience Rating Impact
	1.60%	1.62%	
18) Employers Below:	61%		39%
19) Amount Below:	45%		44%
20) Avg. Amt Below	\$3,861		\$5,784



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

IDAHO 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 (\$):	32,200
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.50 / 0.75	6) New Employer Tax Rate (%):**	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.26 / 5.40	8) Average High Cost Multiple:	0.47

Contribution Levels

9) Estimated Contributions Per Covered Employee: **\$171**

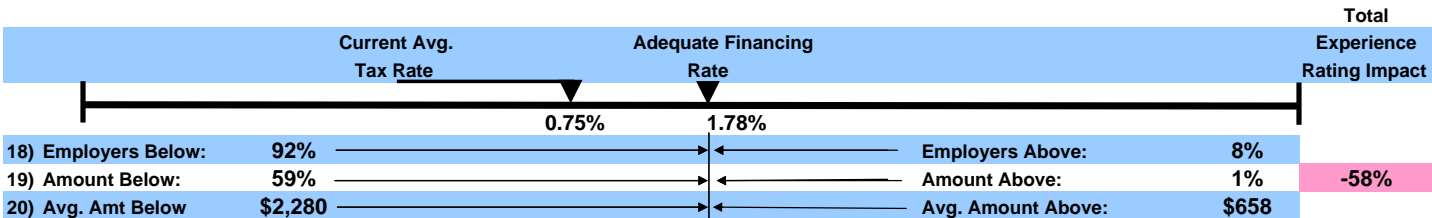
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$84	Average Rate \$242	Maximum Rate \$1,739
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.10	Into the Trust Fund -\$0.10	

Benefit Charging

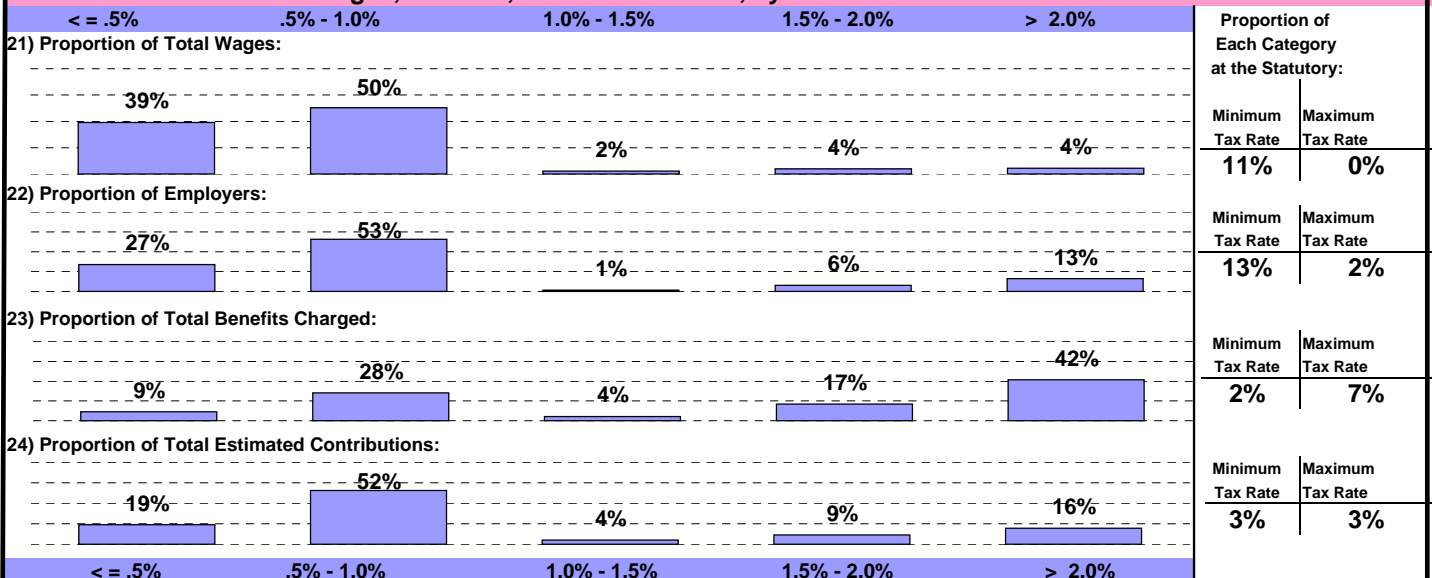
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	84	78%	\$158
13) Benefits Non-Charged:	17	16%	\$32
14) Benefits Charged to Inactive Employers:	2	1%	\$3
15) Total Reimbursable Benefits Paid	5	4%	
Total:	\$107	100%	\$193

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



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



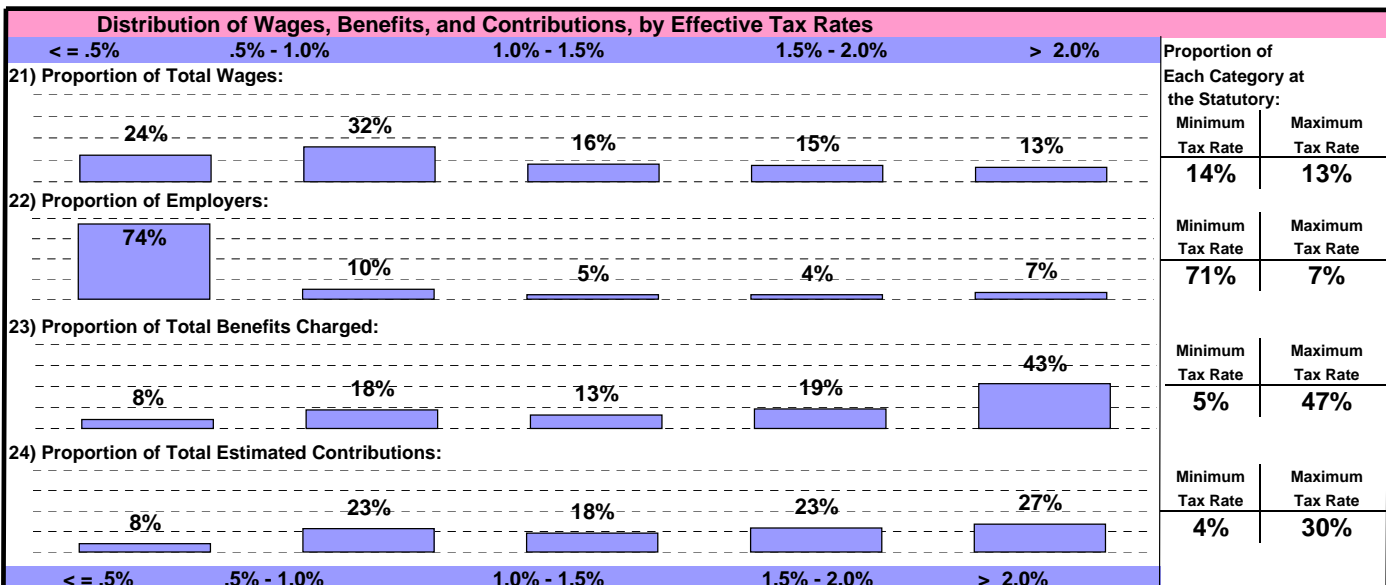
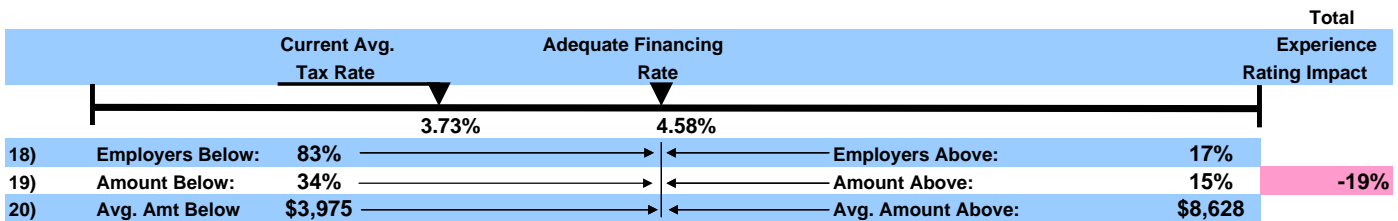
Blank fields or fields containing NA indicate the data for this state is not available.
 ** Please see the Summary of New Employer Tax Rates at the end of this report.

ILLINOIS		2008	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	12,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.95 / 3.73	6) New Employer Tax Rate (%):**	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.80 / 7.20	8) Average High Cost Multiple:	0.35

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$475		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$96	\$447	\$864
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$0.76	\$0.24	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	1,551	87%	\$331
13) Benefits Non-Charged:	92	5%	\$20
14) Benefits Charged to Inactive Employers:	56	3%	\$12
15) Total Reimbursable Benefits Paid	78	4%	
Total:	\$1,777	100%	\$363

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	851	50%	97%	\$4,394
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	162	10%	3%	\$26,743



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.

INDIANA		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) %:	0.61 / 2.71	6) New Employer Tax Rate (%):**	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.10 / 5.60	8) Average High Cost Multiple:	0.29

Contribution Levels

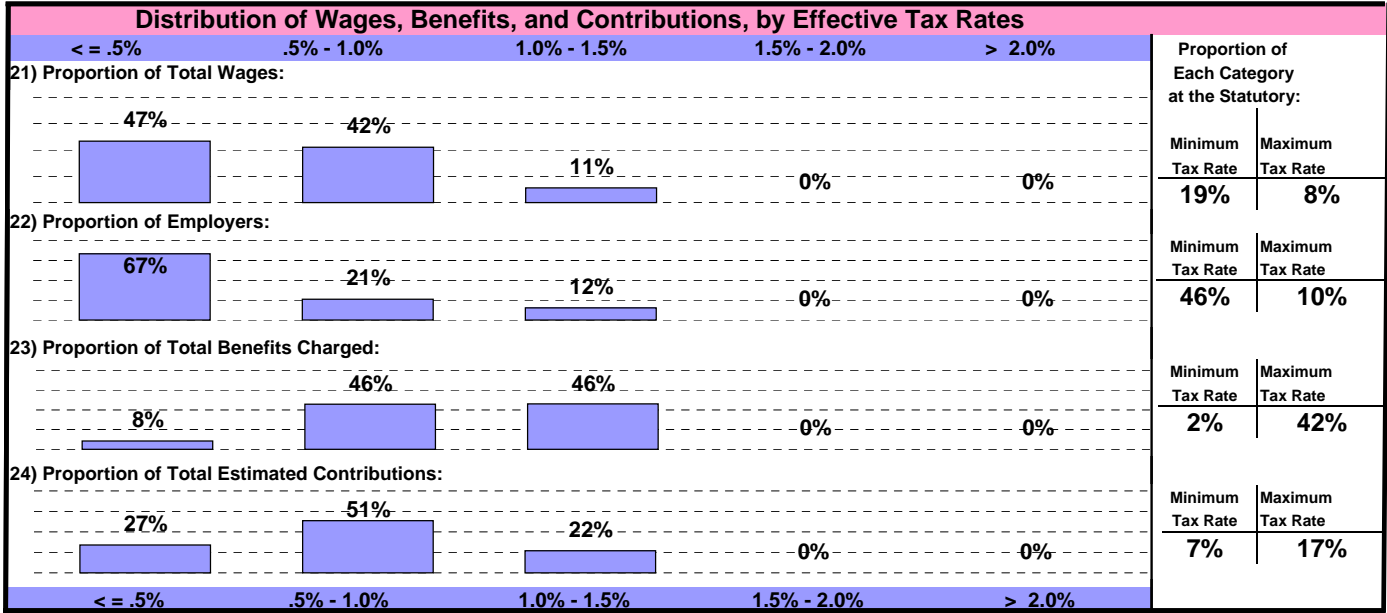
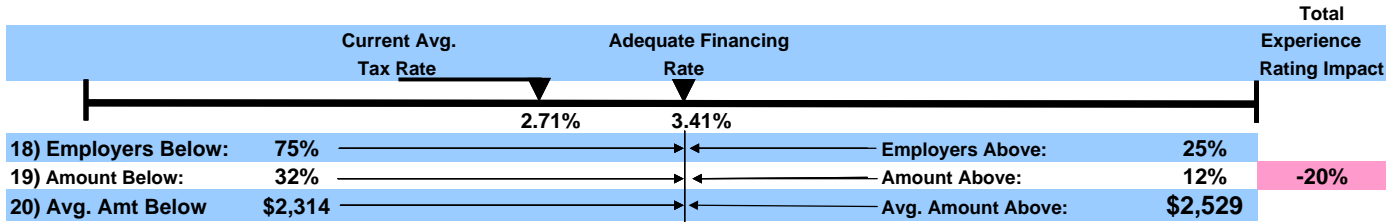
9) Estimated Contributions Per Covered Employee:	\$227		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$77	Average Rate \$190	Maximum Rate \$392
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.32	Into the Trust Fund -\$0.32	

Benefit Charging

	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%	\$13
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



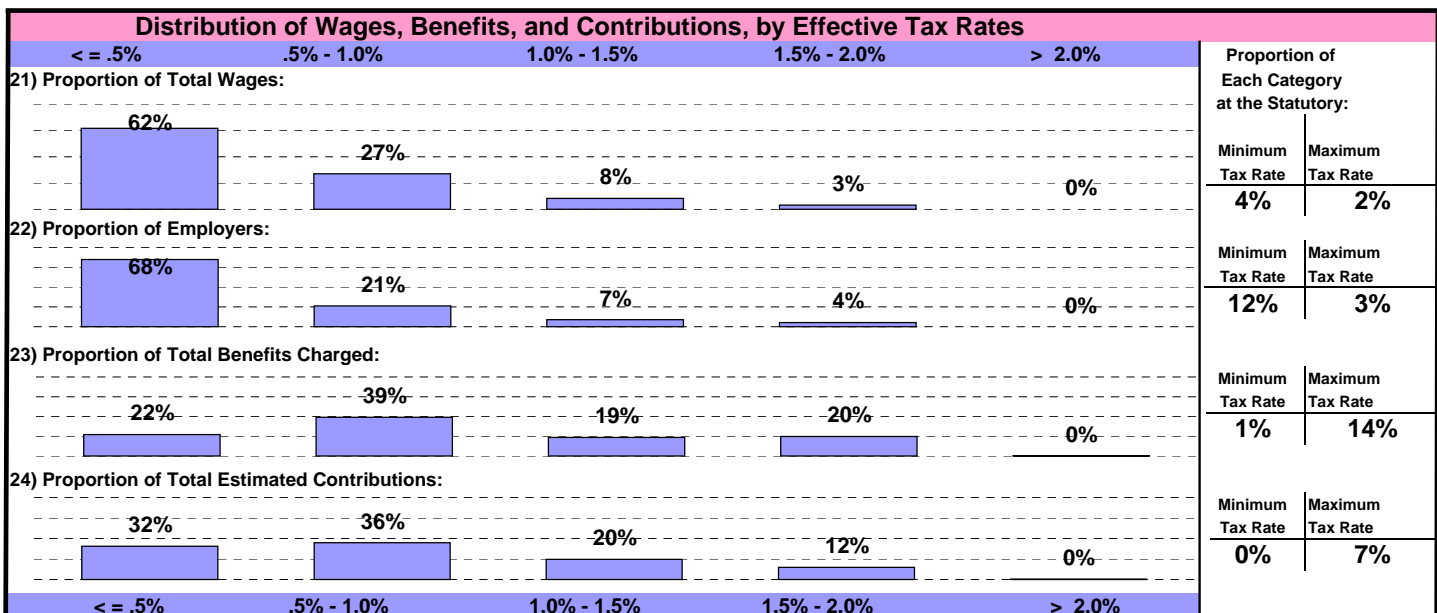
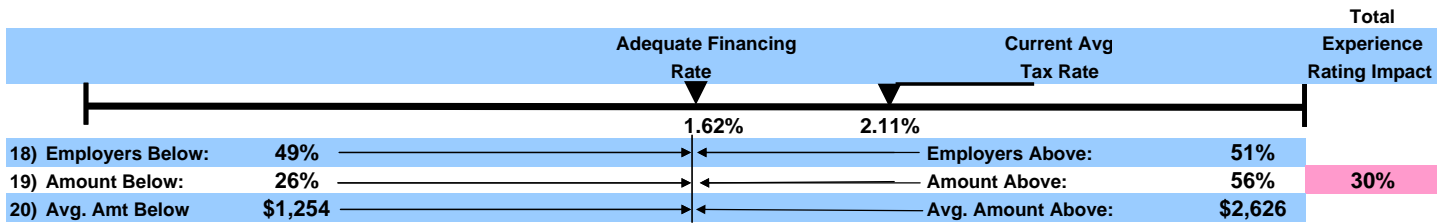
Blank fields or fields containing NA indicate the data for this state is not available.
 ** Please see the Summary of New Employer Tax Rates at the end of this report.

KANSAS		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 (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.52 / 2.11	6) New Employer Tax Rate (%):**	4.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 7.40	8) Average High Cost Multiple:	0.97

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$173		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Average Rate \$168	Maximum Rate \$592
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.95	Into the Trust Fund \$0.05	

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 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	33%	62%	\$1,877
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	26	13%	38%	\$1,219



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.

KENTUCKY 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 (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.74 / 2.88	6) New Employer Tax Rate (%):**	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.60 / 9.75	8) Average High Cost Multiple:	0.21

Contribution Levels

9) Estimated Contributions Per Covered Employee: **\$273**

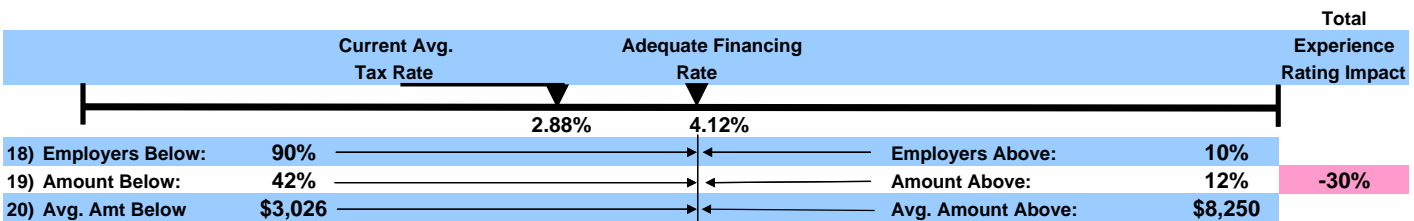
	Minimum Rate	Average Rate	Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$48	\$230	\$780
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.98		Into the Trust Fund \$0.02

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
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	76	20%	17%	\$7,069



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

	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Minimum Tax Rate	Maximum Tax Rate
21) Proportion of Total Wages:	50%	36%	4%	4%	6%	4%	6%
22) Proportion of Employers:	61%	26%	2%	4%	7%	15%	6%
23) Proportion of Total Benefits Charged:	12%	30%	10%	12%	36%	1%	33%
24) Proportion of Total Estimated Contributions:	22%	40%	7%	10%	21%	1%	16%

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.

LOUISIANA 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) %:	0.30 / 1.40	6) New Employer Tax Rate (%):**	2.8
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 6.20	8) Average High Cost Multiple:	0.94

Contribution Levels

9) Estimated Contributions Per Covered Employee: **\$116**

10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$7	Average Rate \$98	Maximum Rate \$434
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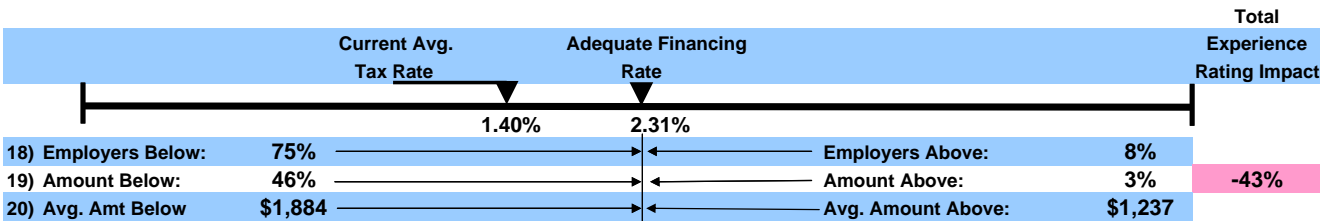
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.95	Into the Trust Fund \$0.05
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Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount 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

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:	80	49%	58%	\$1,720
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	9	5%	42%	\$262



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

	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Proportion of Each Category at the Statutory:	
21) Proportion of Total Wages:	64%	35%	0%	0%	0%	Minimum Tax Rate	Maximum Tax Rate
22) Proportion of Employers:	70%	30%	0%	0%	0%	20%	1%
23) Proportion of Total Benefits Charged:	27%	73%	1%	0%	0%	Minimum Tax Rate	Maximum Tax Rate
24) Proportion of Total Estimated Contributions:	32%	68%	0%	0%	0%	4%	7%
	1%	3%				Minimum Tax Rate	Maximum Tax Rate

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.

MASSACHUSETTS			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	/	4.01	6) New Employer Tax Rate (%):**	2.5
7) Statutory Tax Rate (Minimum / Maximum)%:	1.12	/	10.96	8) Average High Cost Multiple:	0.50

Contribution Levels

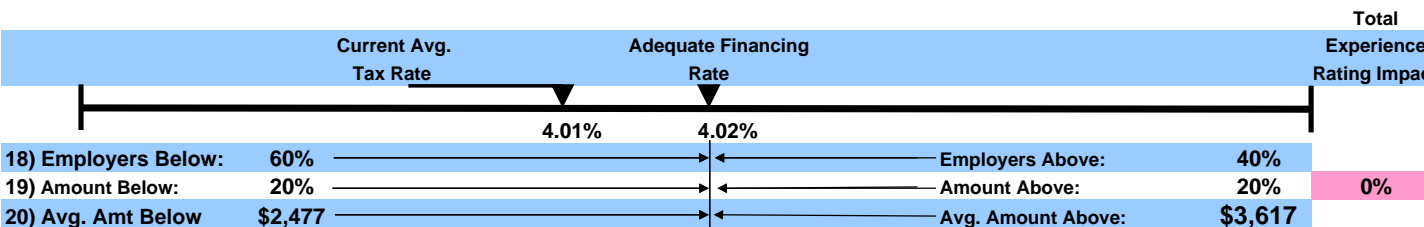
9) Estimated Contributions Per Covered Employee:	\$596			
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate	
	\$157	\$561	\$1,534	
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year		Into the Trust Fund	
	\$0.83		\$0.17	

Benefit Charging

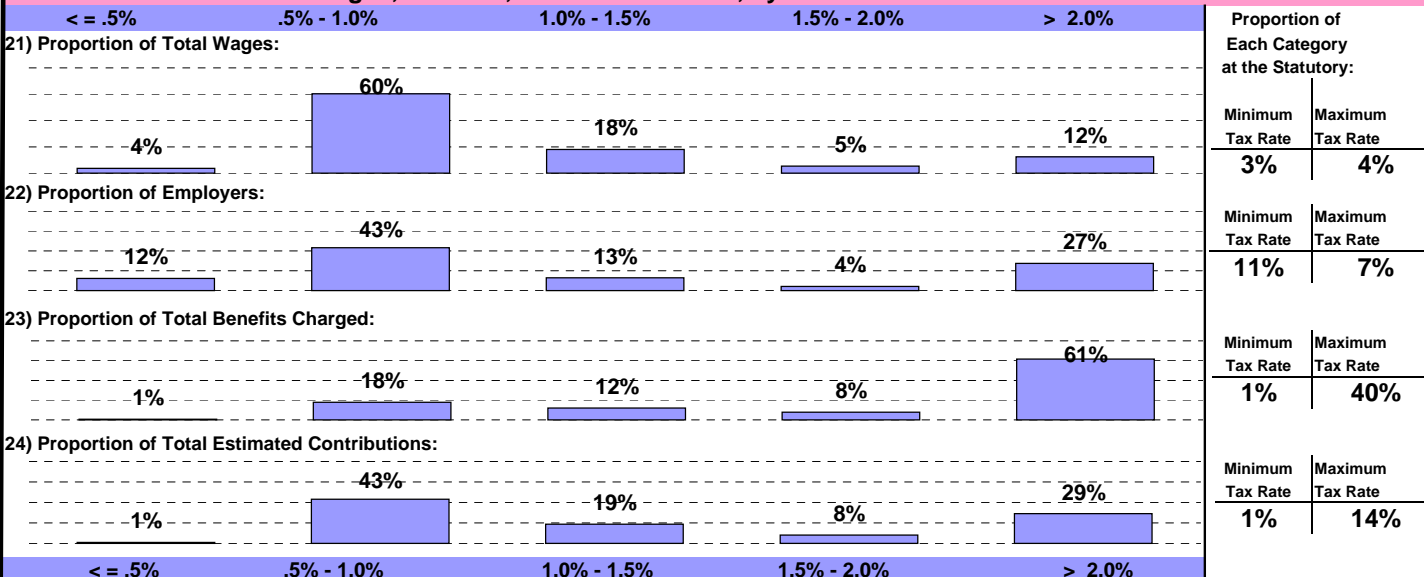
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	1,116	84%	\$441
13) Benefits Non-Charged:	136	10%	\$54
14) Benefits Charged to Inactive Employers:	2	0%	\$1
15) Total Reimbursable Benefits Paid	77	6%	\$1
Total:	\$1,331	100%	\$495

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



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



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.

MARYLAND		2008	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.38 / 1.82	6) New Employer Tax Rate (%):**	2.3
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30 / 7.50	8) Average High Cost Multiple:	0.79

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$183	Minimum Rate	Average Rate
10) Estimated Contributions Per Employee at the Tax Base:		\$26	\$155
			Maximum Rate
			\$638
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$1.08	-\$0.08	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	283	69%	\$148
13) Benefits Non-Charged:	76	19%	\$40
14) Benefits Charged to Inactive Employers:	21	5%	\$11
15) Total Reimbursable Benefits Paid	27	7%	
Total:	\$408	100%	\$199

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The 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

				Total Experience Rating Impact
Current Avg. Tax Rate		Adequate Financing Rate		
1.82%		2.33%		
18) Employers Below:	NA	Employers Above:	NA	
19) Amount Below:	NA	Amount Above:	NA	-22%
20) Avg. Amt Below	NA	Avg. Amount Above:	NA	

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

** This state has no employer distribution available.

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

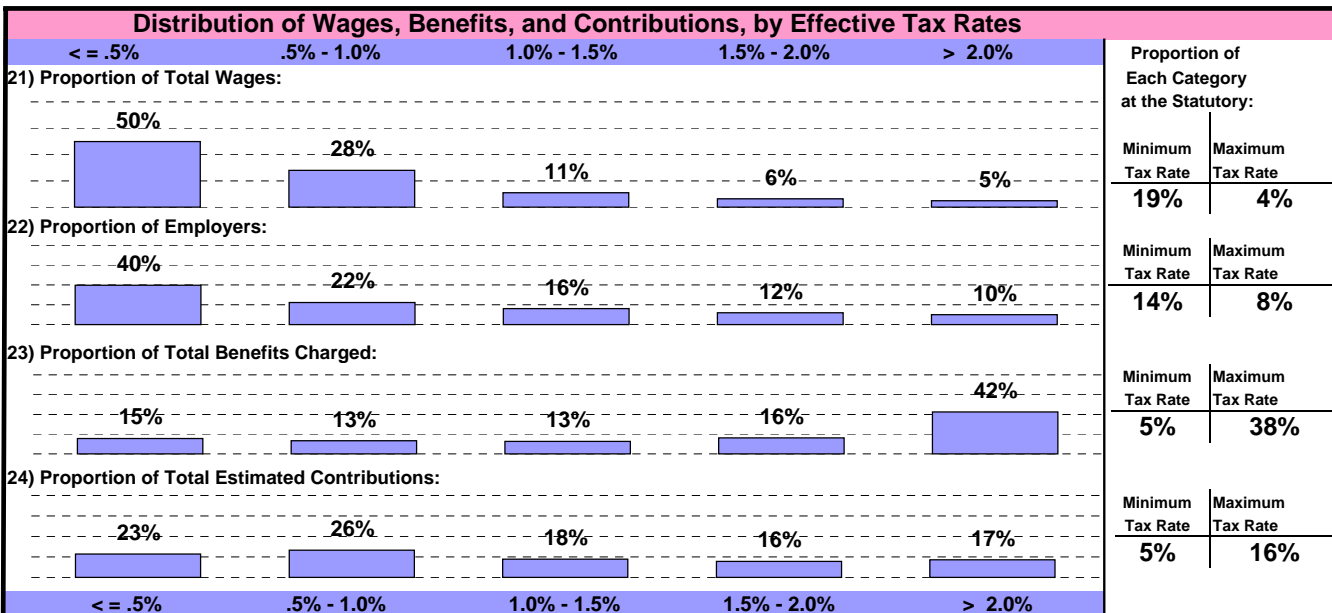
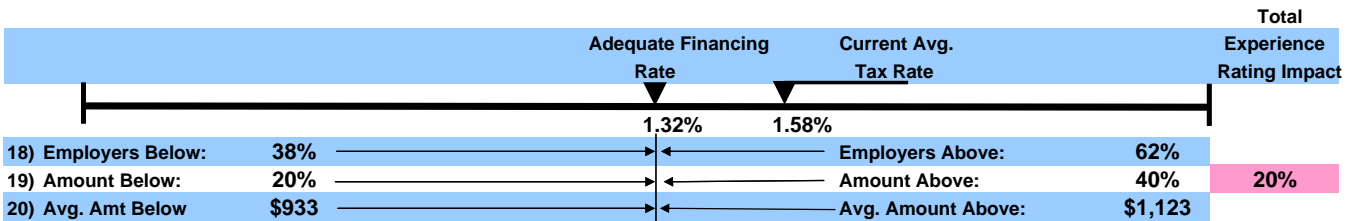
Contribution Levels	
9) Estimated Contributions Per Covered Employee:	\$195

	Minimum Rate	Average Rate	Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$50	\$190	\$648

11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.24	Into the Trust Fund -\$0.24
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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%	\$2
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



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

MICHIGAN		2008	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base (\$):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.17 / 4.93	6) New Employer Tax Rate (%):**	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.06 / 10.30	8) Average High Cost Multiple:	-0.03

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$511		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$5	\$444	\$927
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$1.16	-\$0.16	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	1,673	84%	\$516
13) Benefits Non-Charged:	62	3%	\$19
14) Benefits Charged to Inactive Employers:	172	9%	\$53
15) Total Reimbursable Benefits Paid	78	4%	
Total:	\$1,985	100%	\$588

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	430	23%	79%	\$3,252
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	454	24%	21%	\$12,896

	Current Avg. Tax Rate	Adequate Financing Rate	Total Experience Rating Impact
	4.93%	6.63%	
18) Employers Below:	77%	23%	
19) Amount Below:	36%	11%	-26%
20) Avg. Amt Below	\$4,712	Avg. Amount Above:	\$4,748

Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Proportion of Each Category at the Statutory:
21) Proportion of Total Wages:	9%	44%	21%	10%	16%	Minimum Tax Rate: 1% Maximum Tax Rate: 12%
22) Proportion of Employers:	46%	18%	9%	6%	22%	Minimum Tax Rate: 18% Maximum Tax Rate: 19%
23) Proportion of Total Benefits Charged:	0%	16%	15%	11%	57%	Minimum Tax Rate: 0% Maximum Tax Rate: 52%
24) Proportion of Total Estimated Contributions:	2%	27%	21%	15%	34%	Minimum Tax Rate: 0% Maximum Tax Rate: 24%

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

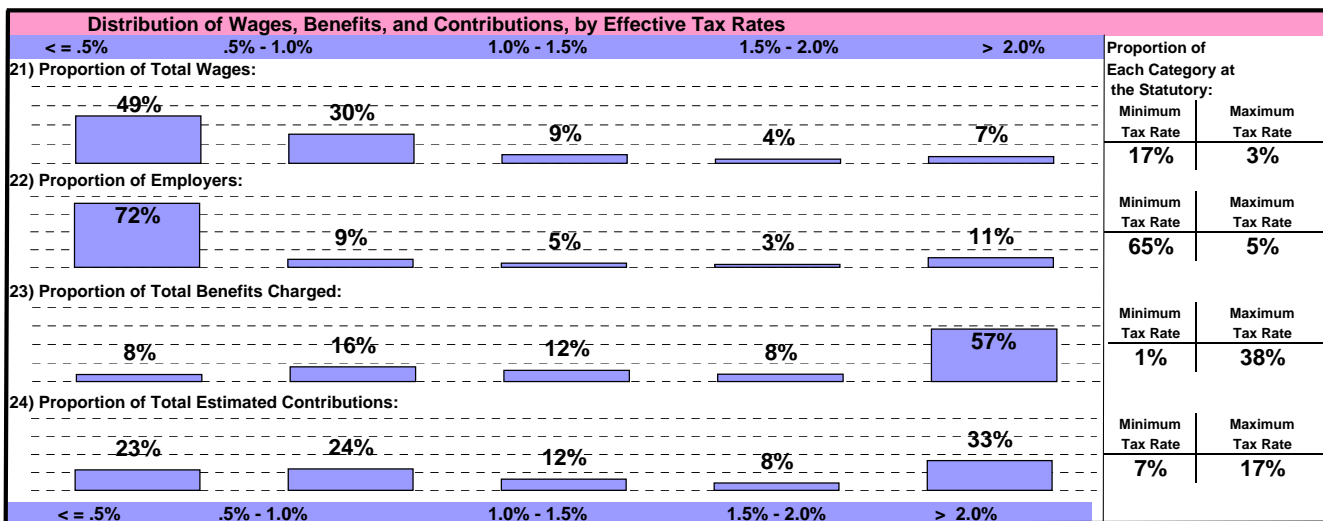
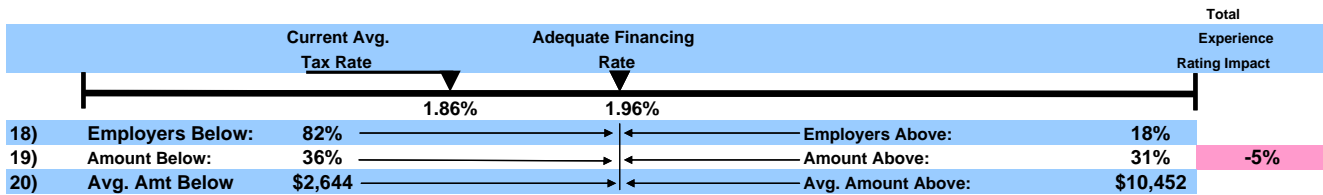
** Please see the Summary of New Employer Tax Rates at the end of this report.

MINNESOTA		2008	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	25,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.87 / 1.86	6) New Employer Tax Rate (%):**	2.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.56 / 10.70	8) Average High Cost Multiple:	0.38

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$397	Minimum Rate	Average Rate
10) Estimated Contributions Per Employee at the Tax Base:		\$140	\$465
			Maximum Rate
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year		Into the Trust Fund
	\$0.81		\$0.19

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	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:	\$727	100%	\$324

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	338	50%	93%	\$2,994
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	77	11%	7%	\$8,431



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MISSOURI		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 (\$):	12,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.66 / 2.14	6) New Employer Tax Rate (%):**	3.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 9.10	8) Average High Cost Multiple:	0.12

Contribution Levels

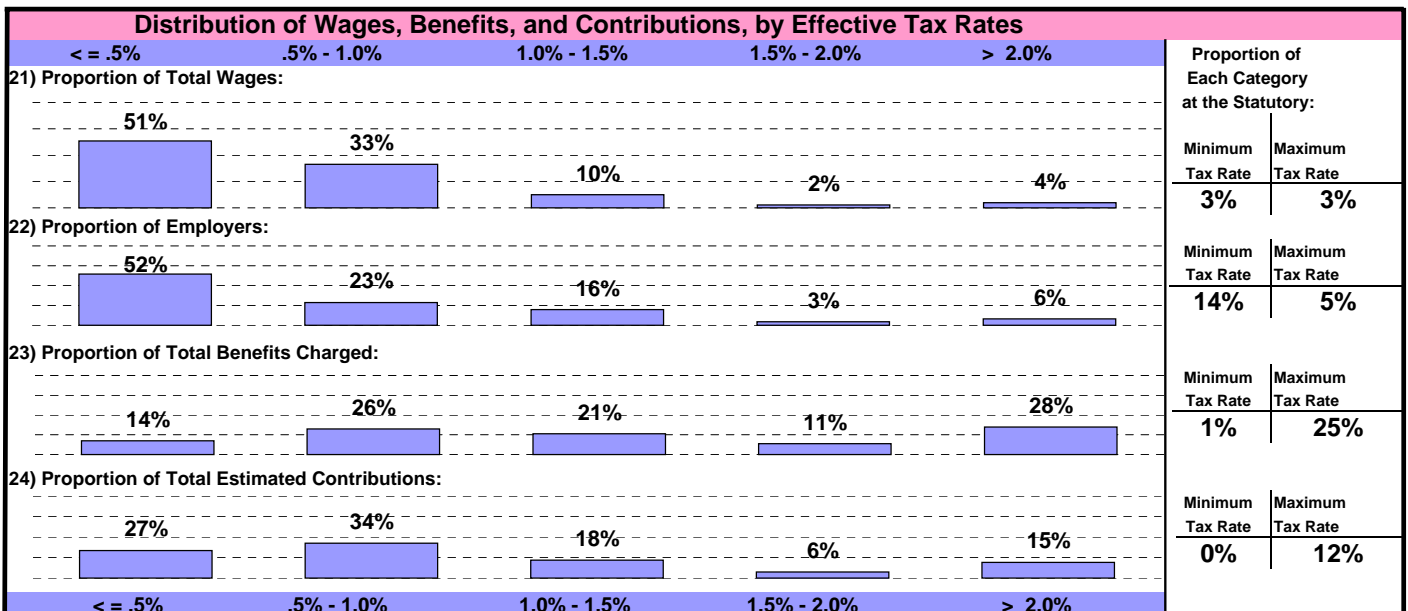
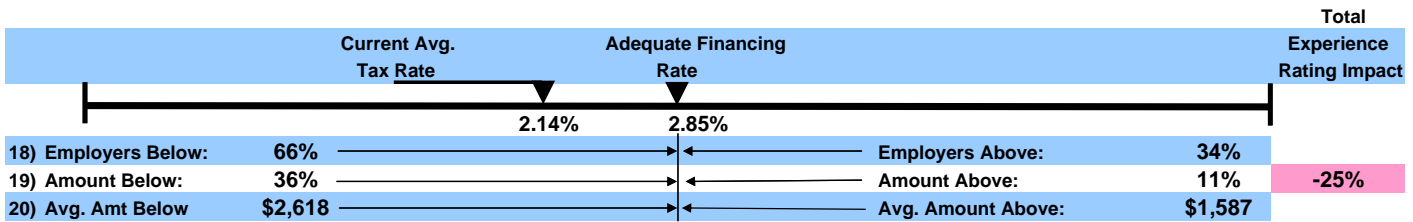
9) Estimated Contributions Per Covered Employee:	\$258		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Average Rate \$257	Maximum Rate \$1,092
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.75	Into the Trust Fund \$0.25	

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%	\$1
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



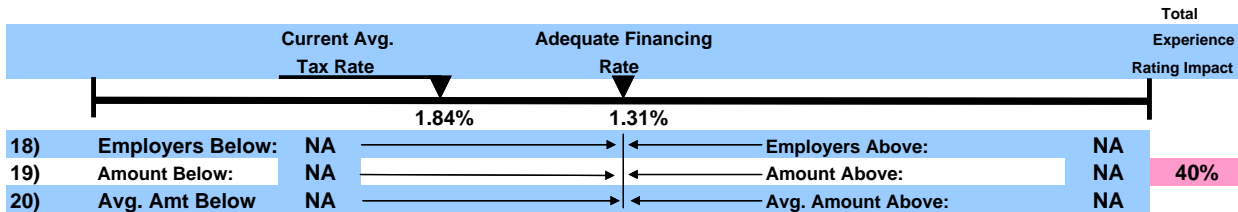
Blank fields or fields containing NA indicate the data for this state is not available.
 ** Please see the Summary of New Employer Tax Rates at the end of this report.

MISSISSIPPI		2008	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.38 / 1.84	6) New Employer Tax Rate (%)**:	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.70 / 5.40	8) Average High Cost Multiple:	1.70

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$154		
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate
		\$49	\$129
			Maximum Rate
			\$378
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$0.99	\$0.01	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount 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	NA
Total:			

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The 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.
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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) %:	0.68 / 1.13	6) New Employer Tax Rate (%):**	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.13 / 6.50	8) Average High Cost Multiple:	1.45

Contribution Levels

9) Estimated Contributions Per Covered Employee: **\$192**

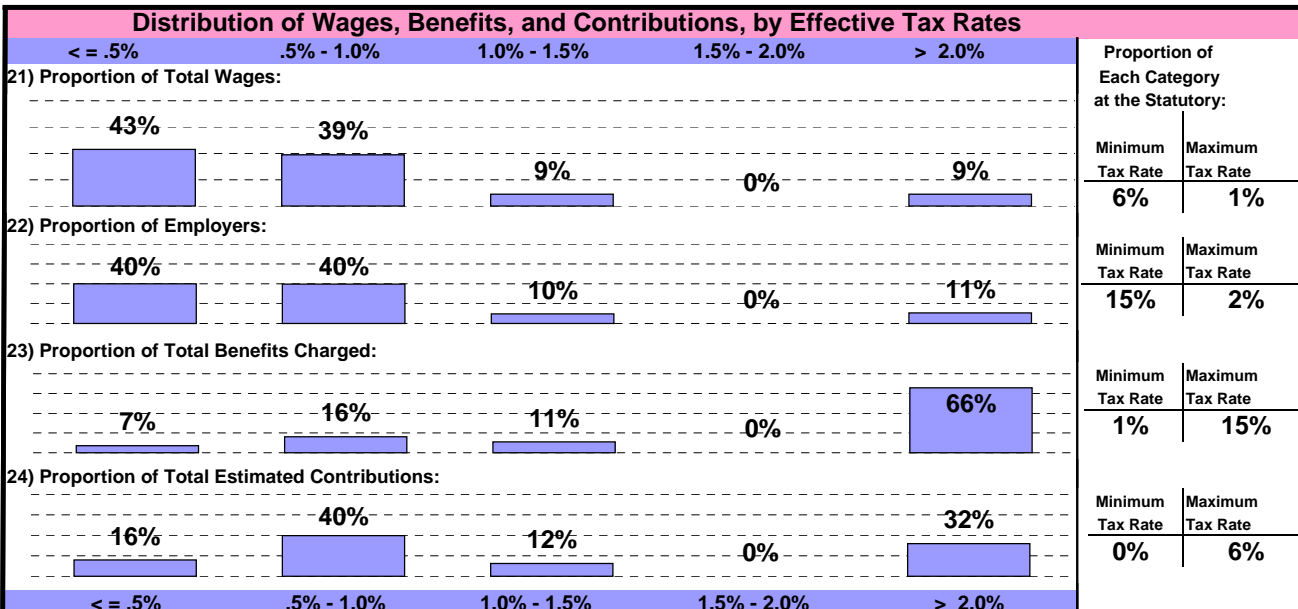
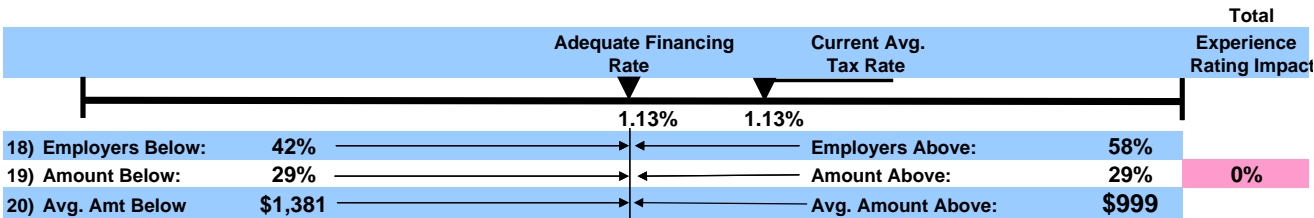
	Minimum Rate	Average Rate	Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$31	\$269	\$1,547
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.87		Into the Trust Fund \$0.13

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

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:	26	42%	67%	\$1,511
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	10	15%	32%	\$1,143



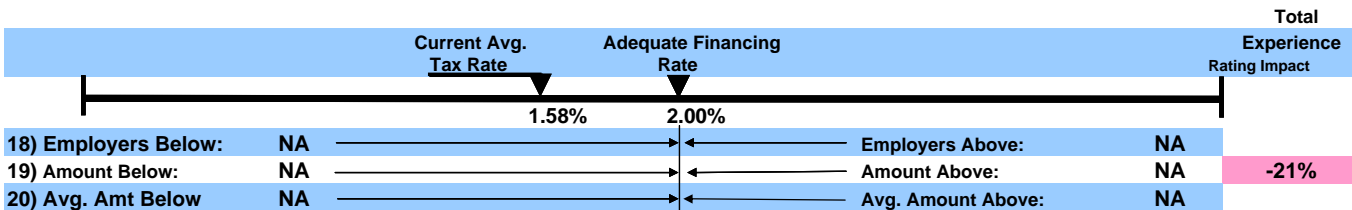
Blank fields or fields containing NA indicate the data for this state is not available.
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NORTH CAROLINA		2008	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	18,600
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.70 / 1.58	6) New Employer Tax Rate (%)**:	1.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 6.84	8) Average High Cost Multiple:	0.23

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$276		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Average Rate \$294	Maximum Rate \$1,272
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.81	Into the Trust Fund \$0.19	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount 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	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 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.
 This state has no employer distribution available.

NORTH DAKOTA 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 (\$):	22,100
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.54 / 0.97	6) New Employer Tax Rate (%):**	1.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.20 / 9.86	8) Average High Cost Multiple:	0.79

Contribution Levels

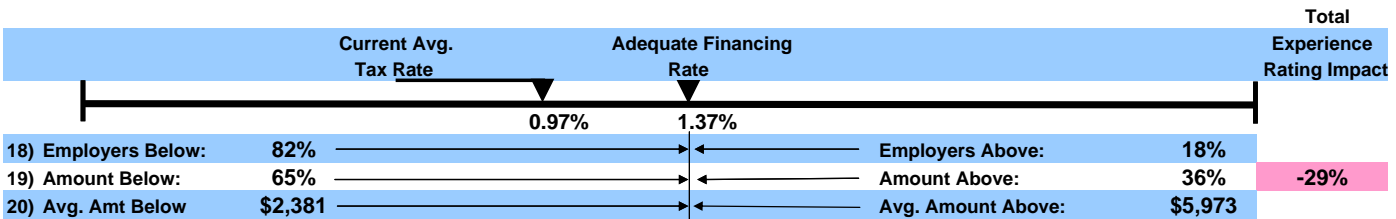
9) Estimated Contributions Per Covered Employee:	\$179		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$44	Average Rate \$215	Maximum Rate \$2,179
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.95	Into the Trust Fund \$0.05	

Benefit Charging

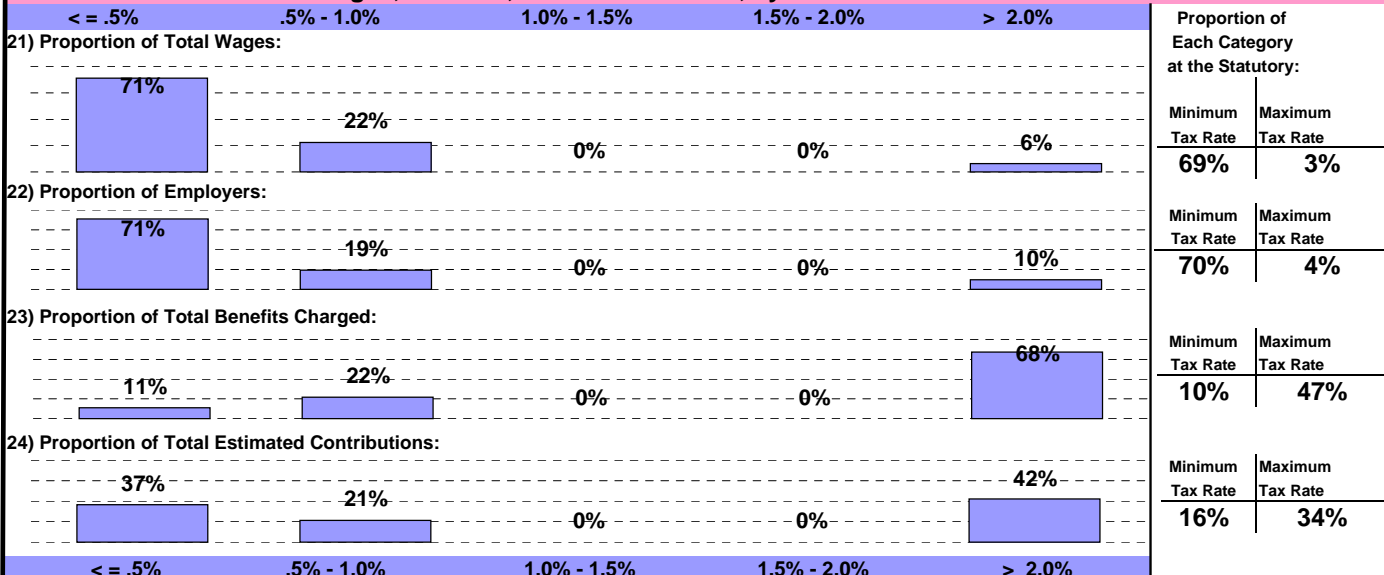
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	36	81%	\$146
13) Benefits Non-Charged:	5	11%	\$19
14) Benefits Charged to Inactive Employers:	2	4%	\$8
15) Total Reimbursable Benefits Paid	2	4%	\$8
Total:	\$45	100%	\$173

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



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



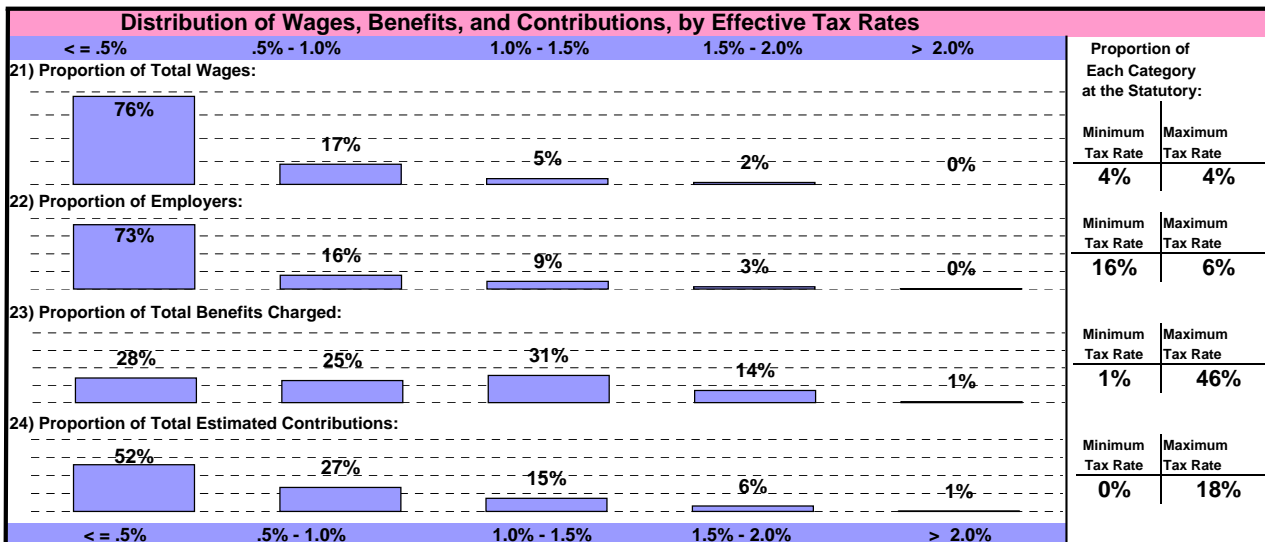
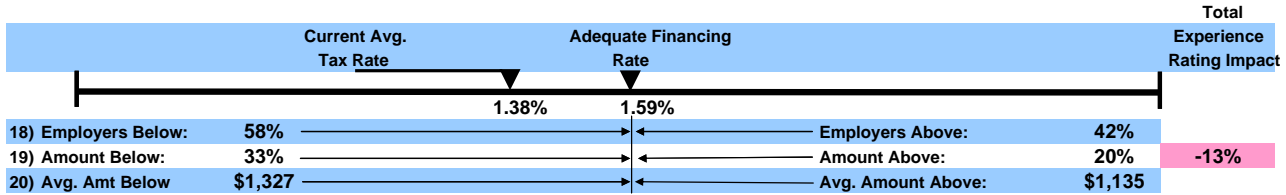
Blank fields or fields containing NA indicate the data for this state is not available.
 ** Please see the Summary of New Employer Tax Rates at the end of this report.

NEBRASKA			2008	
1) Type of Experience Rating Method:	Reserve Ratio		2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Inverse Order		4) Taxable Wage Base (\$):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.38	/ 1.38	6) New Employer Tax Rate (%):**	1.3
7) Statutory Tax Rate (Minimum / Maximum)%:	0.24	/ 5.40	8) Average High Cost Multiple:	1.19

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$135		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$22	\$124	\$486
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.89	\$0.11	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	59	63%	\$84
13) Benefits Non-Charged:	21	23%	\$30
14) Benefits Charged to Inactive Employers:	6	7%	\$9
15) Total Reimbursable Benefits Paid	7	7%	
Total:	\$93	100%	\$122

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:	47	54%	70%	\$1,693
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	12	14%	30%	\$1,003



Blank fields or fields containing NA indicate the data for this state is not available.
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NEW HAMPSHIRE		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 (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.32 / 1.45	6) New Employer Tax Rate (%)**:	1.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 6.50	8) Average High Cost Multiple:	1.19

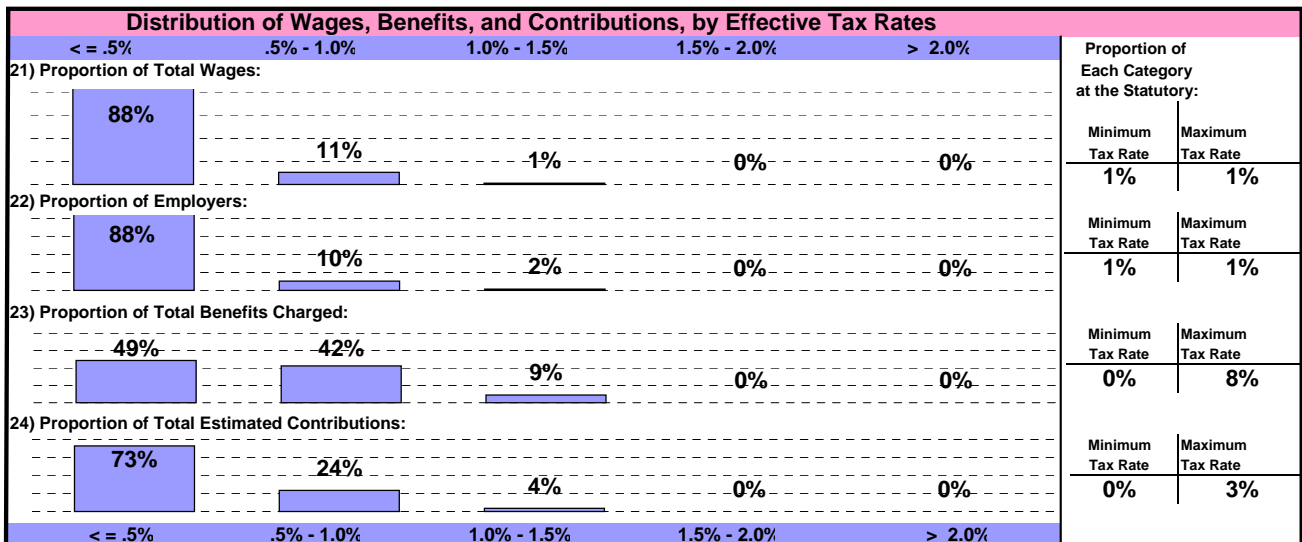
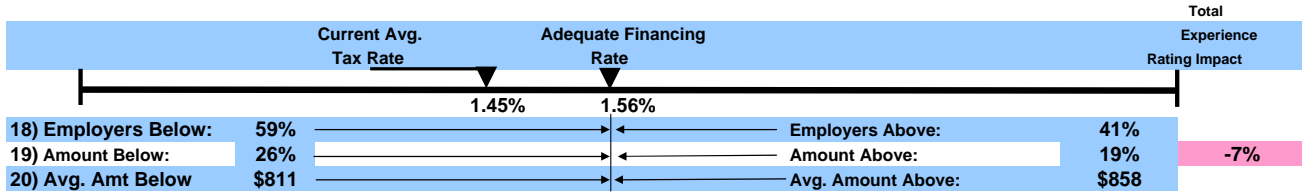
Contribution Levels	
9) Estimated Contributions Per Covered Employee:	\$139

10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$8	\$116	\$520

11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
	\$1.01	-\$0.01

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount 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

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

NEW JERSEY			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 (\$):	27,700
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.92	/ 2.06	6) New Employer Tax Rate (%)**:	2.8
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30	/ 5.40	8) Average High Cost Multiple:	0.21

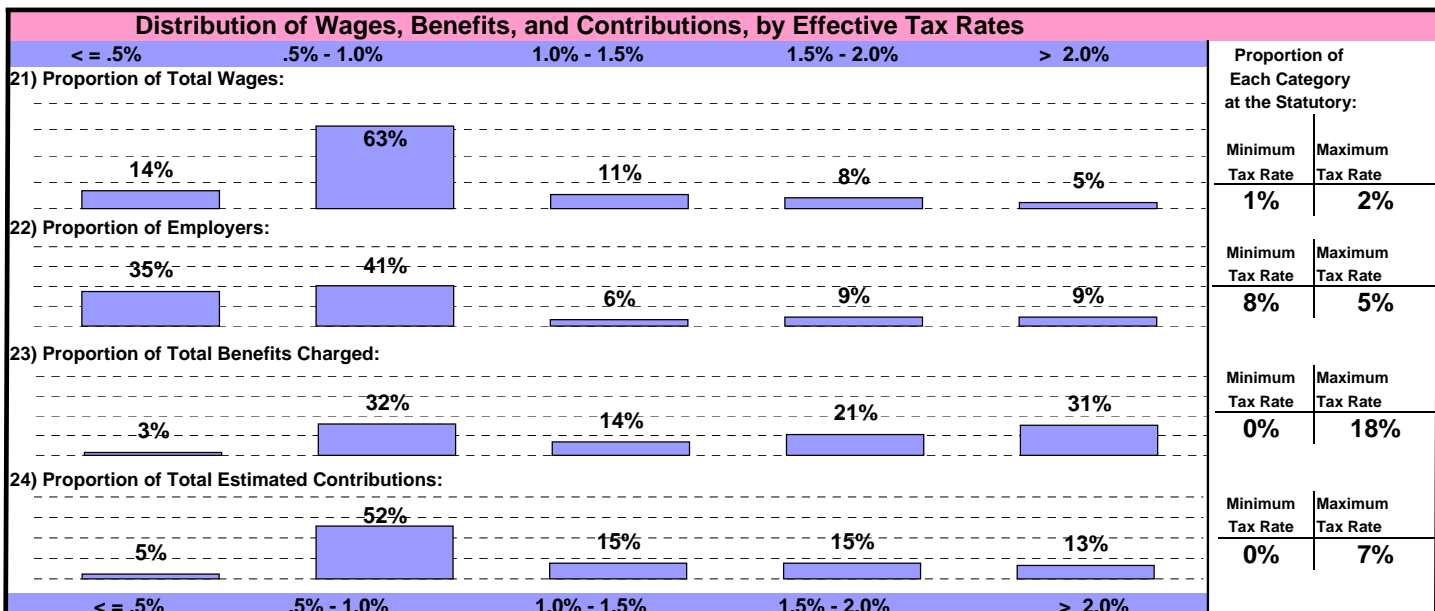
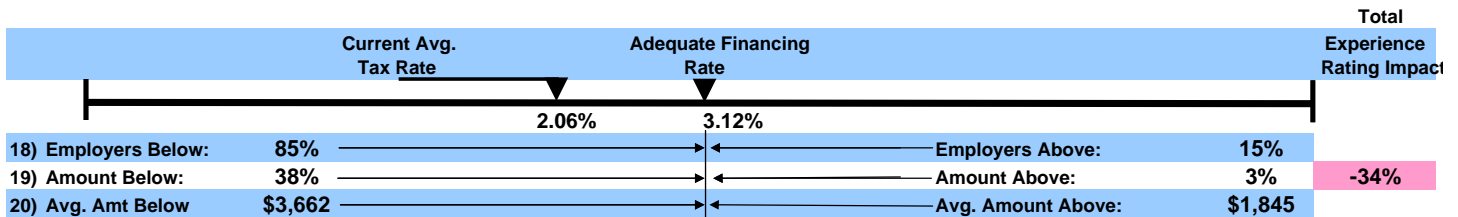
Contribution Levels	
9) Estimated Contributions Per Covered Employee:	\$444

	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 the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
	\$1.19	-\$0.19

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount 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



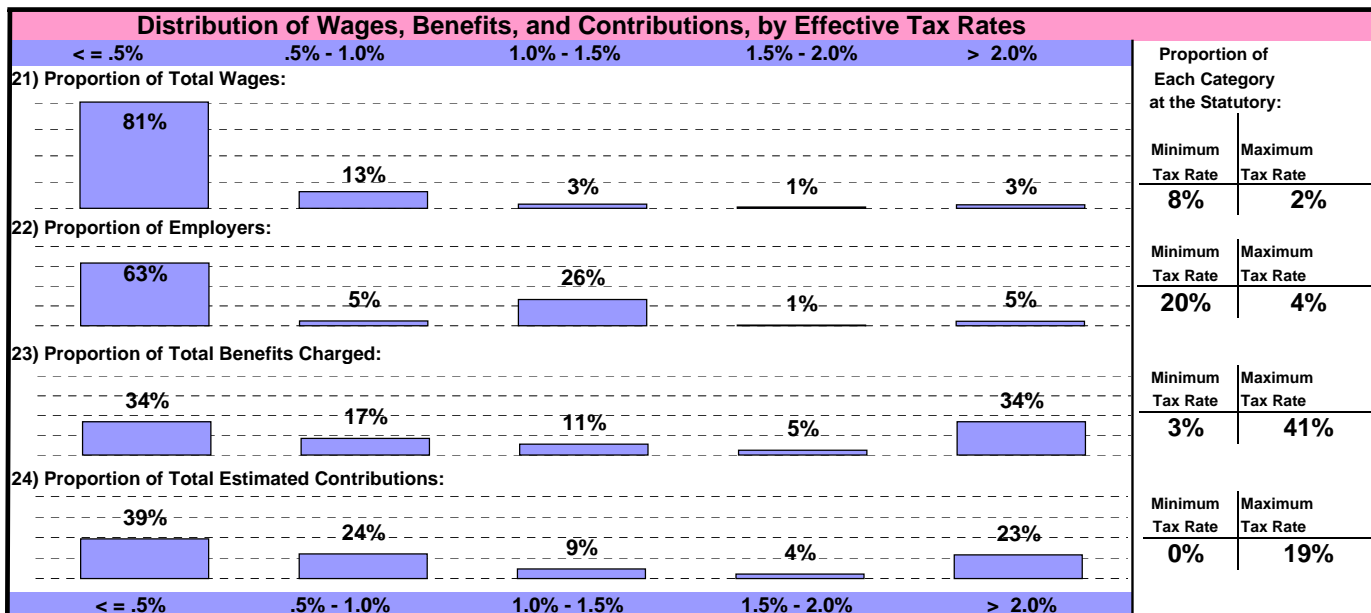
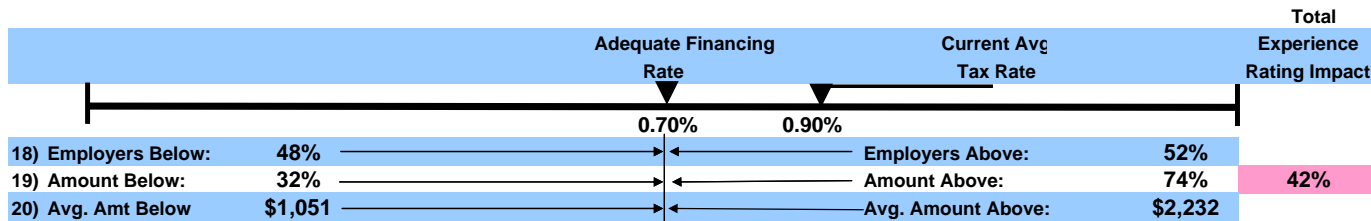
*Data estimated using PY 2008 (July-June)
 Blank fields or fields containing NA indicate the data for this state is not available.
 ** Please see the Summary of New Employer Tax Rates at the end of this report.

NEW MEXICO		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 (\$):	19,900
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.50 / 0.90	6) New Employer Tax Rate (%):**	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.03 / 5.40	8) Average High Cost Multiple:	1.88

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$174		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$6	Average Rate \$179	Maximum Rate \$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	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount 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%	\$153
Total:	\$106	100%	\$153

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:	22	23%	30%	\$1,761
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	22	23%	70%	\$750



Blank fields or fields containing NA indicate the data for this state is not available.
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NEVADA		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 (\$):	24,600
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.73 / 1.28	6) New Employer Tax Rate (%):**	3.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.25 / 5.40	8) Average High Cost Multiple:	1.02

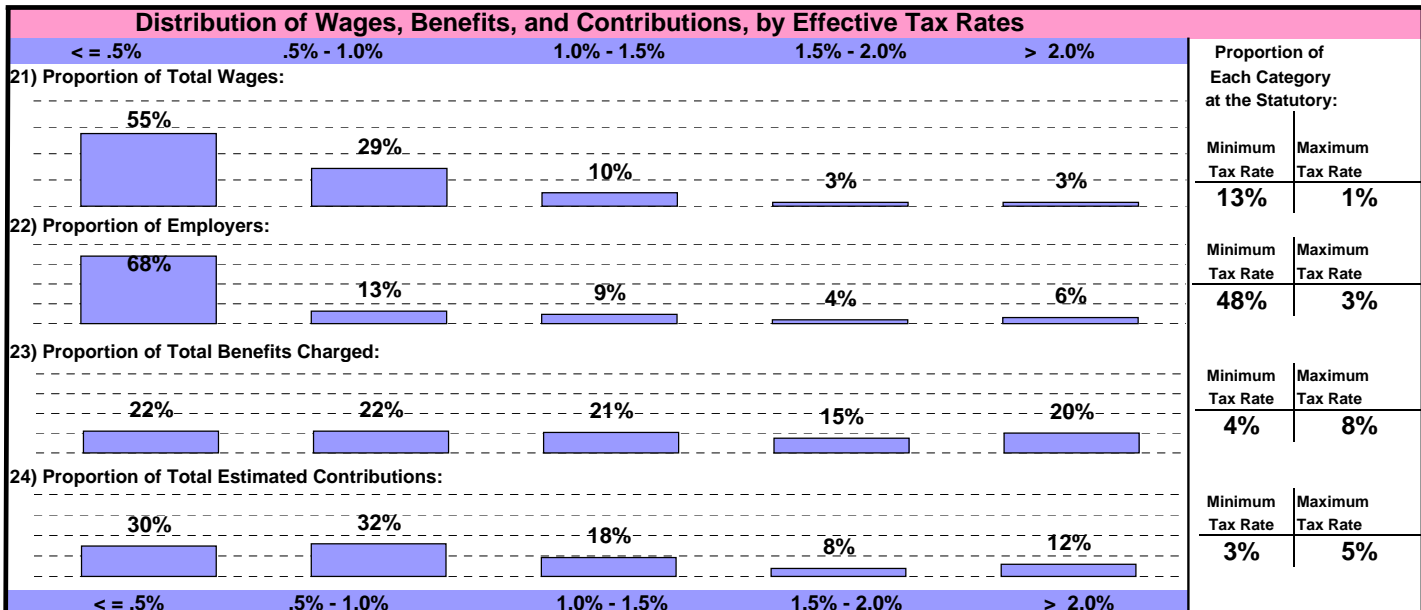
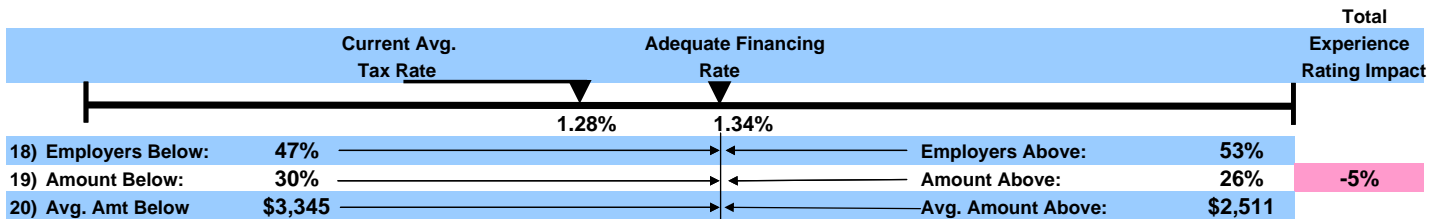
Contribution Levels	
9) Estimated Contributions Per Covered Employee:	\$300

	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 the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
	\$0.89	\$0.11

Benefit Charging			
	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



Blank fields or fields containing NA indicate the data for this state is not available.
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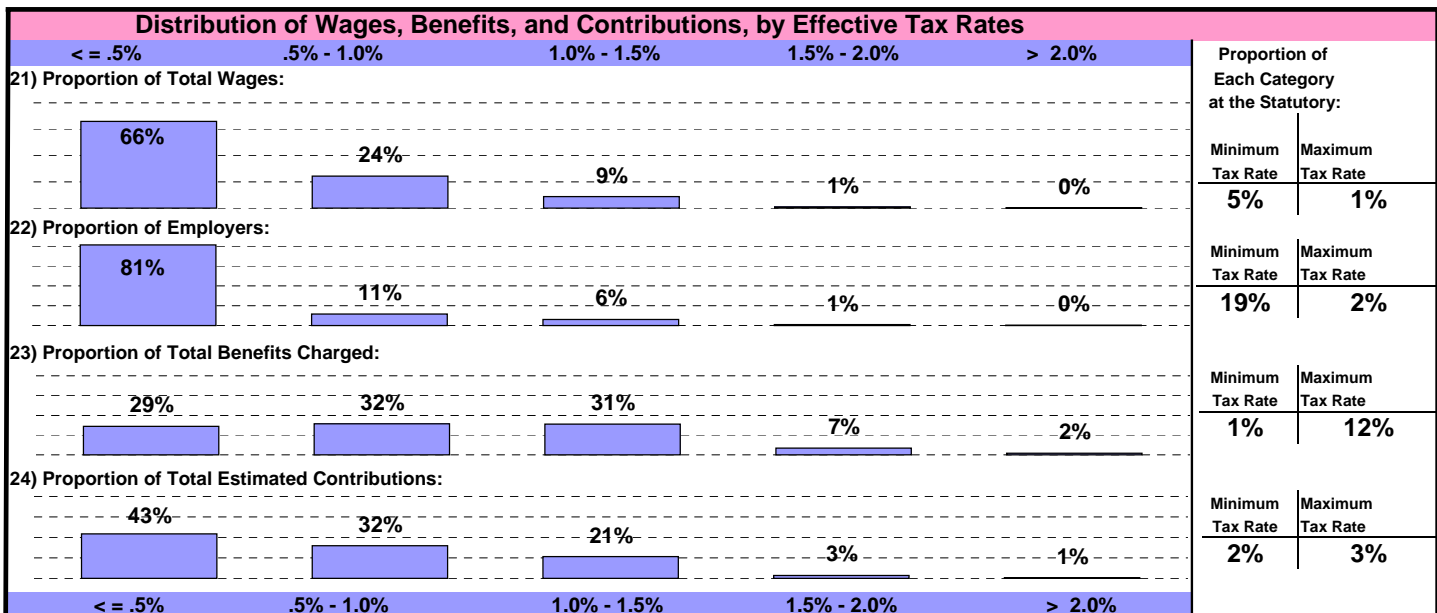
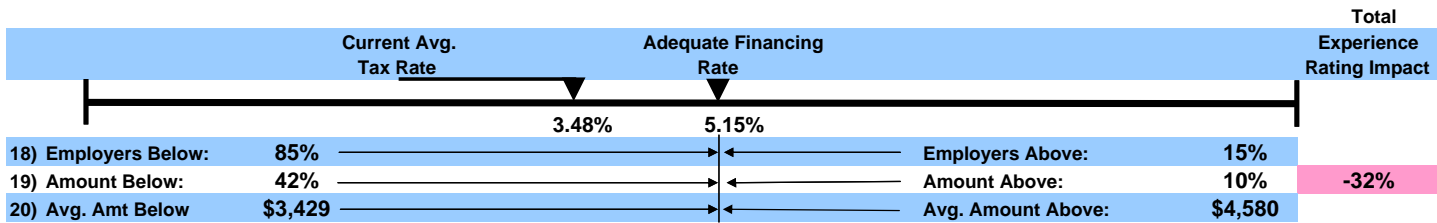
NEW YORK		2008	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.55 / 3.48	6) New Employer Tax Rate (%):**	4.1
7) Statutory Tax Rate (Minimum / Maximum)%:	0.50 / 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 the Amount going:	To Pay Benefits in Previous Comp. Year \$0.91		Into the Trust Fund \$0.09

Benefit Charging			
	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 Estimated Contributions from those Employers:	133	6%	4%	\$7,508



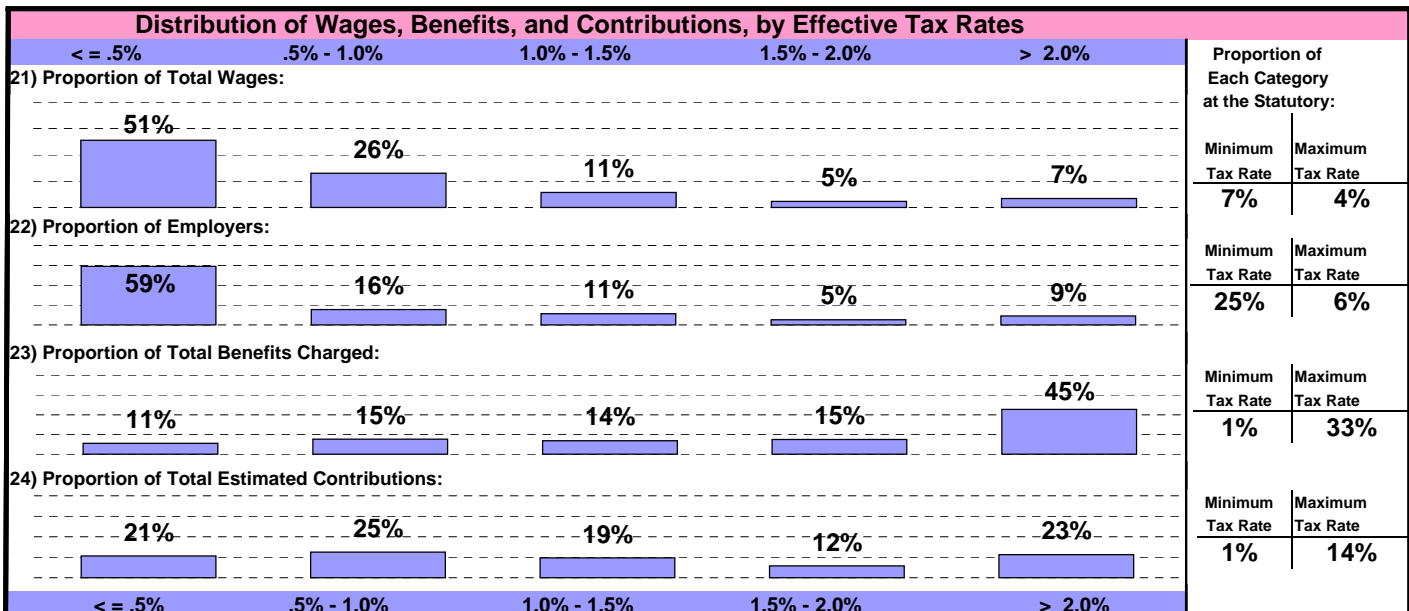
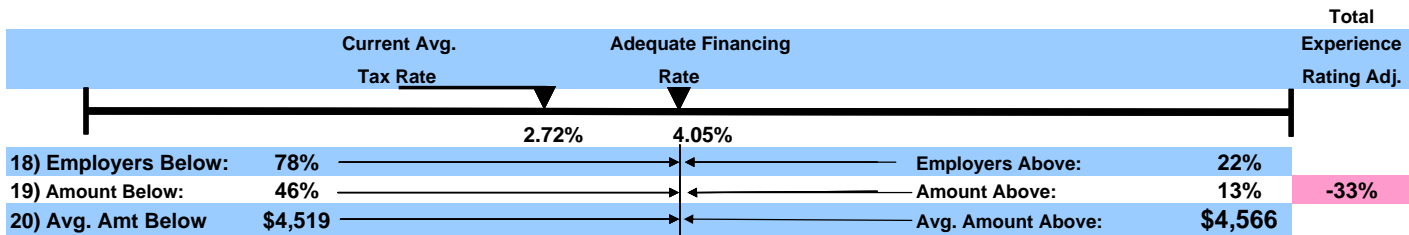
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OHIO			2008		
1) Type of Experience Rating Method:	Reserve Ratio		2) Type of Employer Ranking:	Fixed	
3) Type of Charging Method:	Proportionally		4) Taxable Wage Base (\$):	9,000	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.71	/	2.72	6) New Employer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

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$281		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$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	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	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 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:	439	43%	88%	\$2,518
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	169	16%	12%	\$7,432



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OKLAHOMA		2008	
1) Type of Experience Rating Method:	Benefit Wage	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	None	4) Taxable Wage Base (\$):	13,600
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.41 / 1.50	6) New Employer Tax Rate (%)**:	1.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 5.50	8) Average High Cost Multiple:	1.51

Contribution Levels				
9) Estimated Contributions Per Covered Employee:	\$217			
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate	
	\$14	\$204	\$748	
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund		
	\$0.49	\$0.51		

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	92	65%	\$74
13) Benefits Non-Charged:	26	18%	\$21
14) Benefits Charged to Inactive Employers:	16	11%	\$13
15) Total Reimbursable Benefits Paid	7	5%	
Total:	\$142	100%	\$107

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The 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

				Adequate Financing Rate	Current Avg. Tax Rate	Total Experience Rating Impact
				0.85%	1.50%	
18) Employers Below	NA	→	←	Employers Above:	NA	76%
19) Amount Below:	NA	→	←	Amount Above:	NA	
20) Avg. Amt Below	NA	→	←	Avg. Amount Above:	NA	

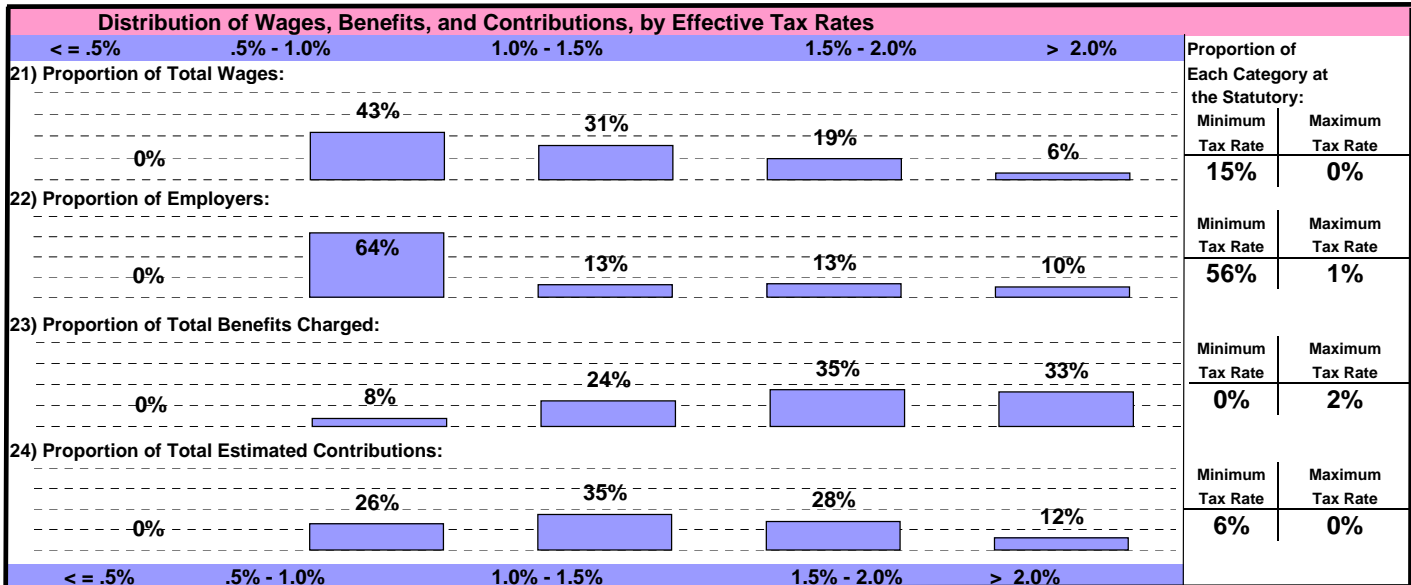
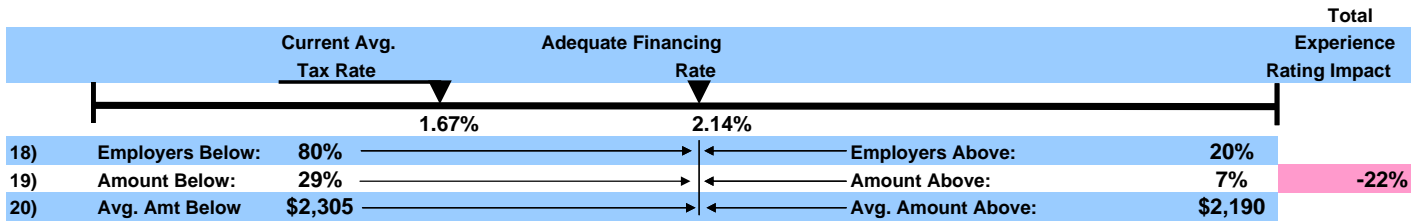
Blank fields or fields containing NA indicate the data for this state is not available.
 This state has no employer distribution available.
 ** Please see the Summary of New Employer Tax Rates at the end of this report.

OREGON		2008	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	30,200
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.02 / 1.67	6) New Employer Tax Rate (%):**	2.8
7) Statutory Tax Rate (Minimum / Maximum)%:	0.70 / 5.40	8) Average High Cost Multiple:	1.46

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$399		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$211	\$503	\$1,631
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$0.84	\$0.16	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	364	75%	\$270
13) 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				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	239	53%	86%	\$3,007
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	58	13%	14%	\$4,636



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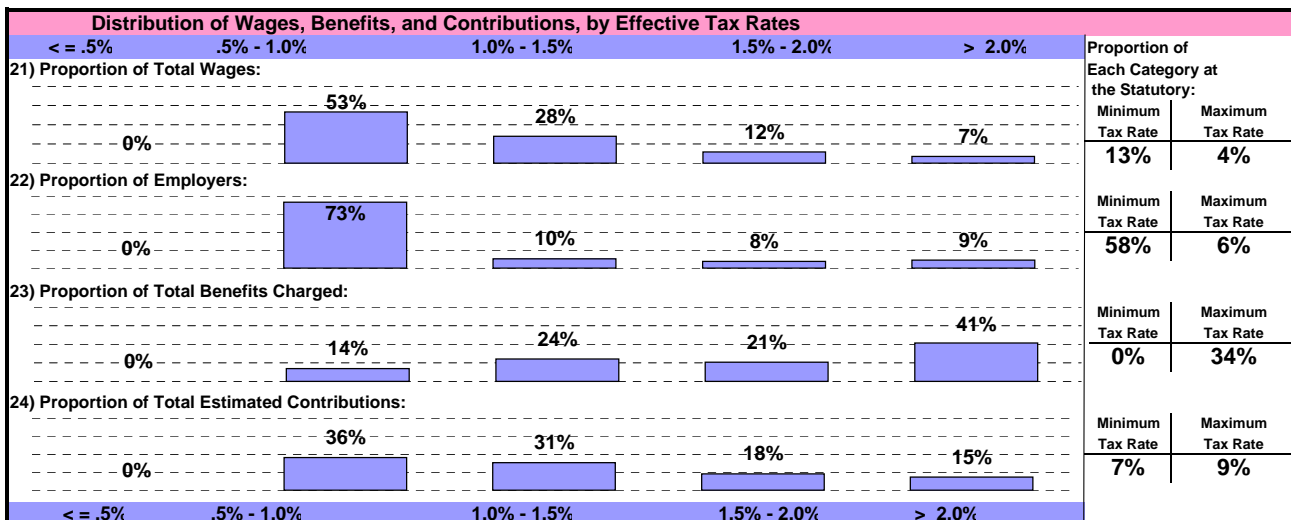
PENNSYLVANIA		2008	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.02 / 4.82	6) New Employer Tax Rate (%)**:	3.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.84 / 9.98	8) Average High Cost Multiple:	0.30

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$452		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$147	\$386	\$798
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$0.97	\$0.03	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	1,590	76%	\$368
13) Benefits Non-Charged:	197	9%	\$46
14) Benefits Charged to Inactive Employers:	115	6%	\$27
15) Total Reimbursable Benefits Paid	186	9%	
Total:	\$2,088	100%	\$441

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	700	37%	88%	\$3,640
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	402	21%	12%	\$14,783

	Current Avg. Tax Rate	Adequate Financing Rate	Total Experience Rating Impact
	4.82%	6.77%	
18) Employers Below:	75%		Employers Above: 25%
19) Amount Below:	35%		Amount Above: 6%
20) Avg. Amt Below	\$4,520		Avg. Amount Above: \$2,411



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

Contribution Levels

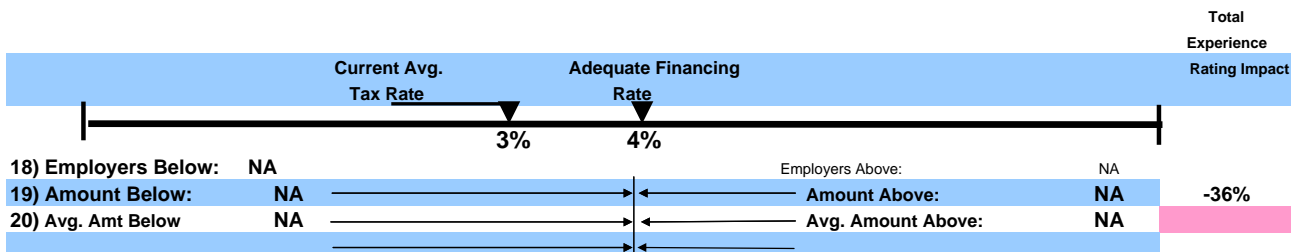
9) Estimated Contributions Per Covered Employee:	\$213		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$98	Average Rate \$189	Maximum Rate \$378
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.31	Into the Trust Fund -\$0.31	

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



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RHODE ISLAND		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 / 3.45	6) New Employer Tax Rate (%):**	2.4
7) Statutory Tax Rate (Minimum / Maximum)%:	1.69 / 8.59	8) Average High Cost Multiple:	0.38

Contribution Levels

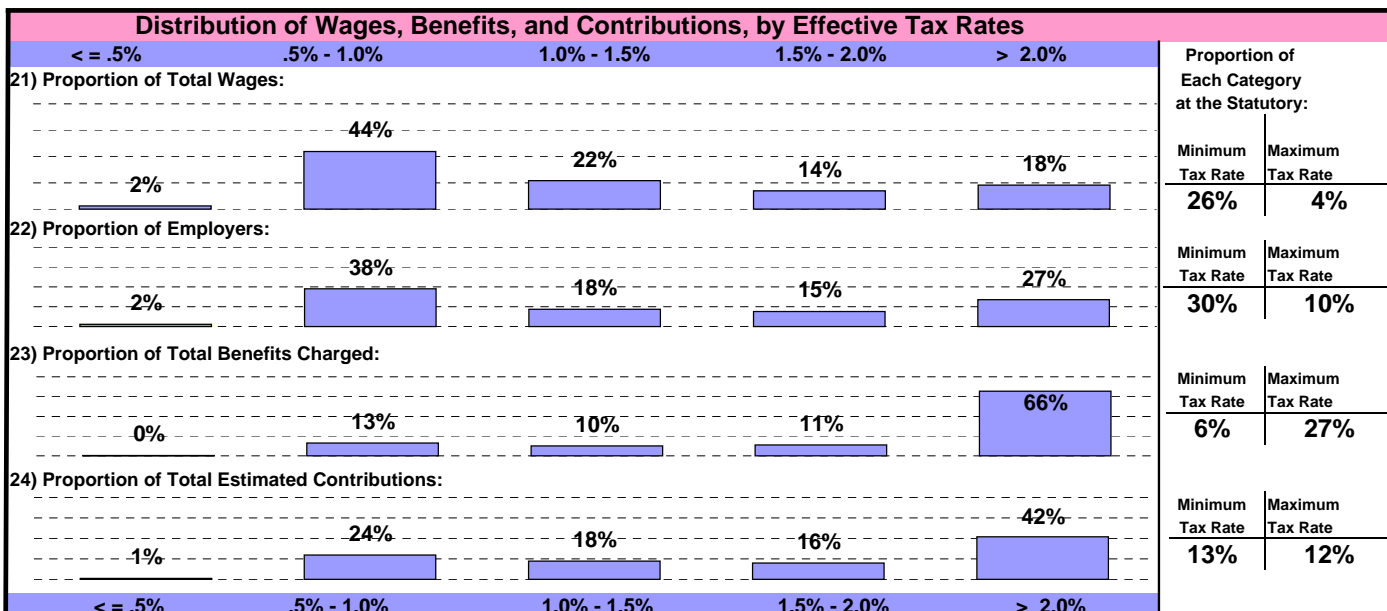
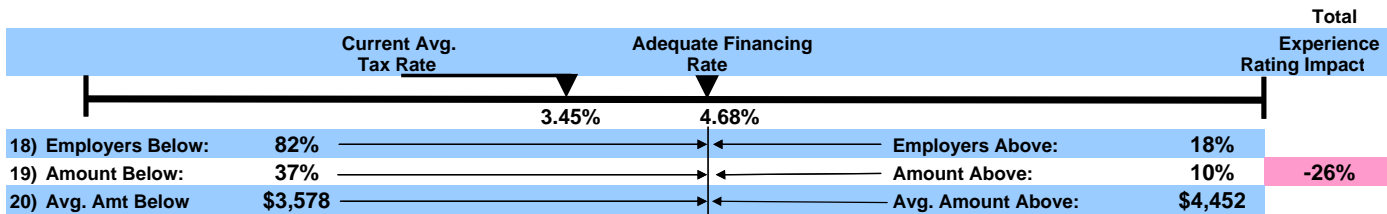
9) Estimated Contributions Per Covered Employee:	\$511		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$237	Average Rate \$483	Maximum Rate \$1,203
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.00	Into the Trust Fund \$0.00	

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 Estimated Contributions from those Employers:	25	14%	21%	\$4,996



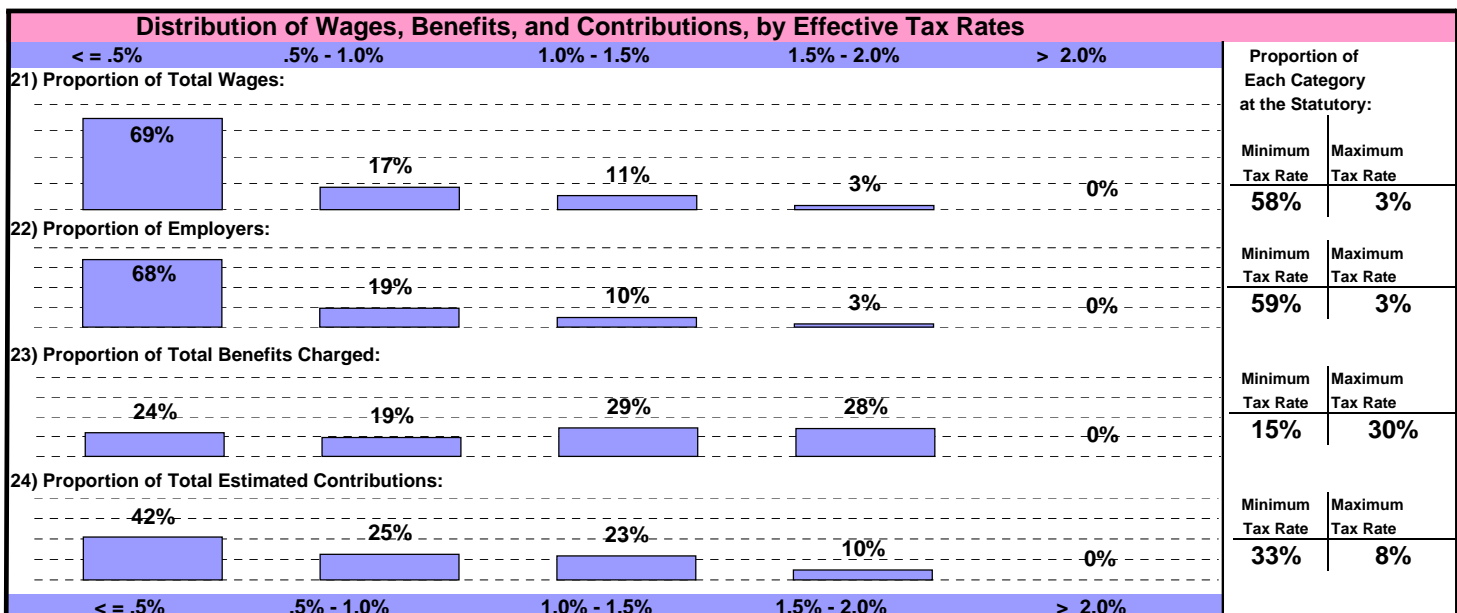
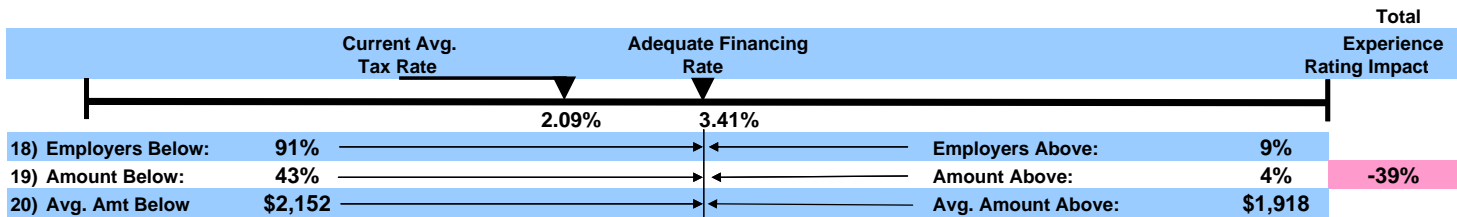
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SOUTH CAROLINA		2008	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.53 / 2.09	6) New Employer Tax Rate (%):**	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	1.24 / 6.10	8) Average High Cost Multiple:	0.26

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$181		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$87	Average Rate \$146	Maximum Rate \$427
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.13	Into the Trust Fund -\$0.13	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount 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



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SOUTH DAKOTA 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 / 0.85	6) New Employer Tax Rate (%):**	1.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 8.50	8) Average High Cost Multiple:	0.33

Contribution Levels

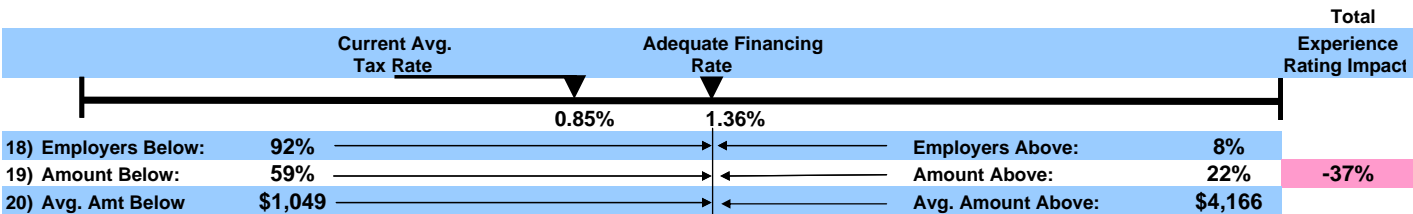
9) Estimated Contributions Per Covered Employee:	\$82		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Average Rate \$77	Maximum Rate \$765
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.84	Into the Trust Fund \$0.16	

Benefit Charging

	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%	\$3
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 Estimated Contributions from those Employers:	3	15%	37%	\$413



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

	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Proportion of Each Category at the Statutory:	
21) Proportion of Total Wages:	90%	4%	2%	1%	3%	Minimum Tax Rate	Maximum Tax Rate
22) Proportion of Employers:	90%	4%	1%	1%	4%	8%	2%
23) Proportion of Total Benefits Charged:	26%	11%	10%	6%	47%	24%	2%
24) Proportion of Total Estimated Contributions:	43%	12%	10%	7%	28%	1%	33%
	0%					Minimum Tax Rate	Maximum Tax Rate
						0%	18%

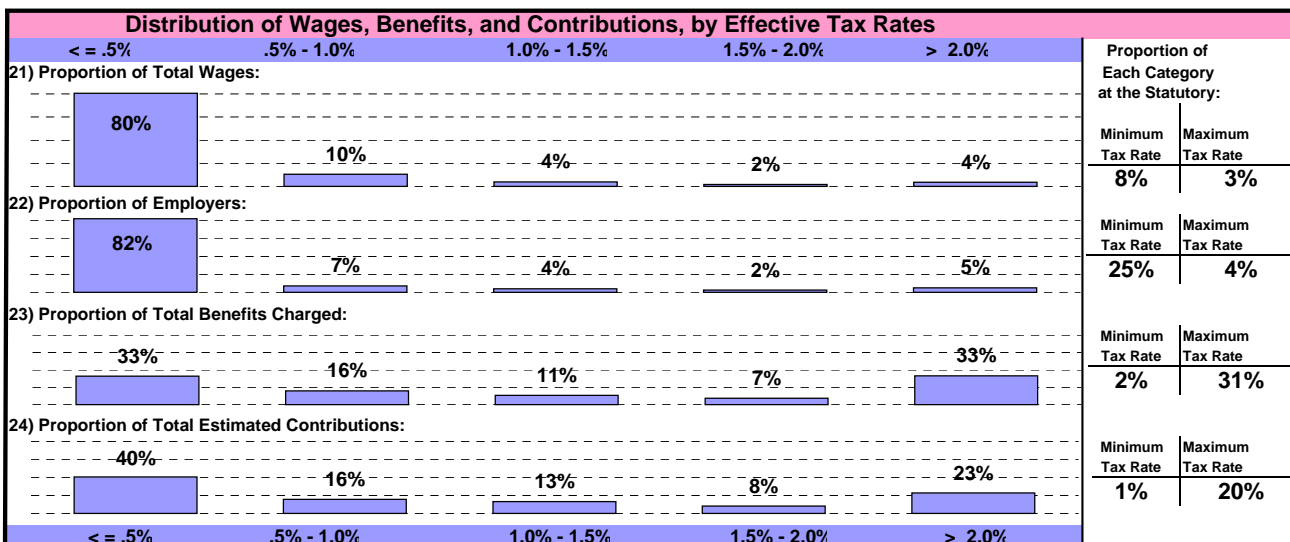
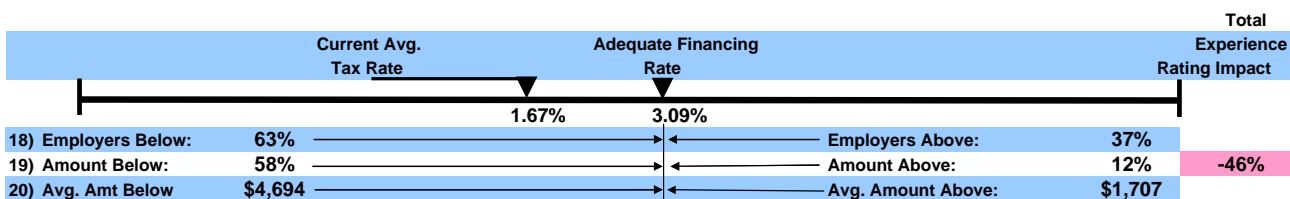
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TENNESSEE			2008*	
1) Type of Experience Rating Method:	Reserve Ratio		2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally		4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.40	/ 1.67	6) New Employer Tax Rate (%)**:	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.40	/ 10.00	8) Average High Cost Multiple:	0.48

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$141		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$28	\$117	\$700
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.21	-\$0.21	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount 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

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:	26	7%	64%	\$510
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	46	12%	36%	\$1,587



*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	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.27 / 1.16	6) New Employer Tax Rate (%):**	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.22 / 6.22	8) Average High Cost Multiple:	0.45

Contribution Levels

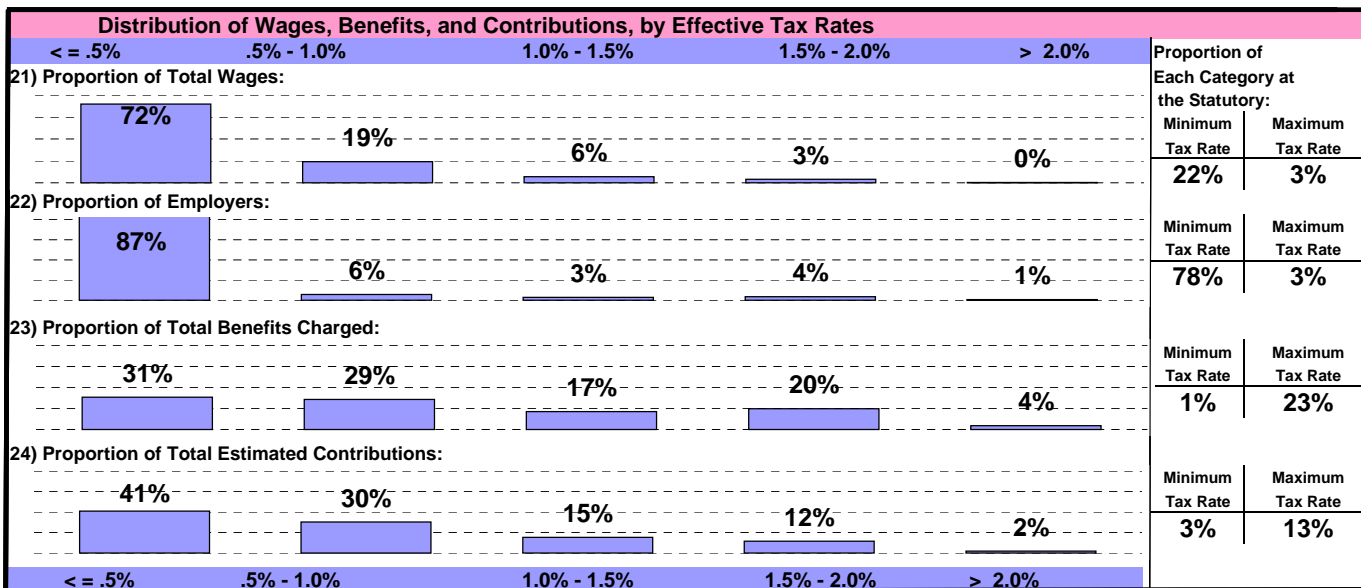
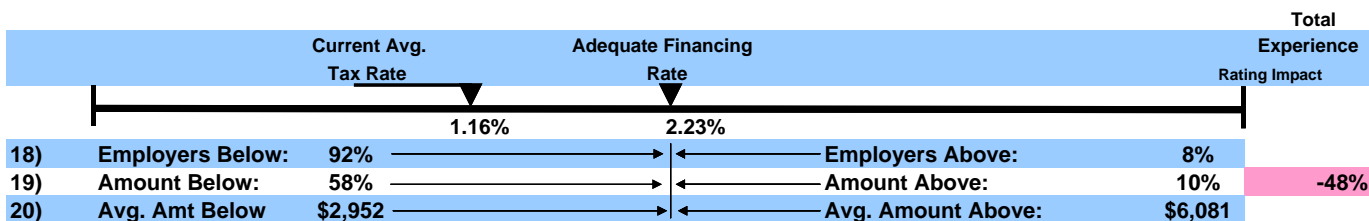
9) Estimated Contributions Per Covered Employee:	\$126		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$20	\$105	\$560
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$0.98	\$0.02	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	648	59%	\$78
13) Benefits Non-Charged:	398	36%	\$48
14) Benefits Charged to Inactive Employers:	2	0%	\$0
15) Total Reimbursable Benefits Paid	55	5%	\$0
Total:	\$1,104	100%	\$126

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	375	36%	98%	\$1,046
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	41	4%	2%	\$4,812



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

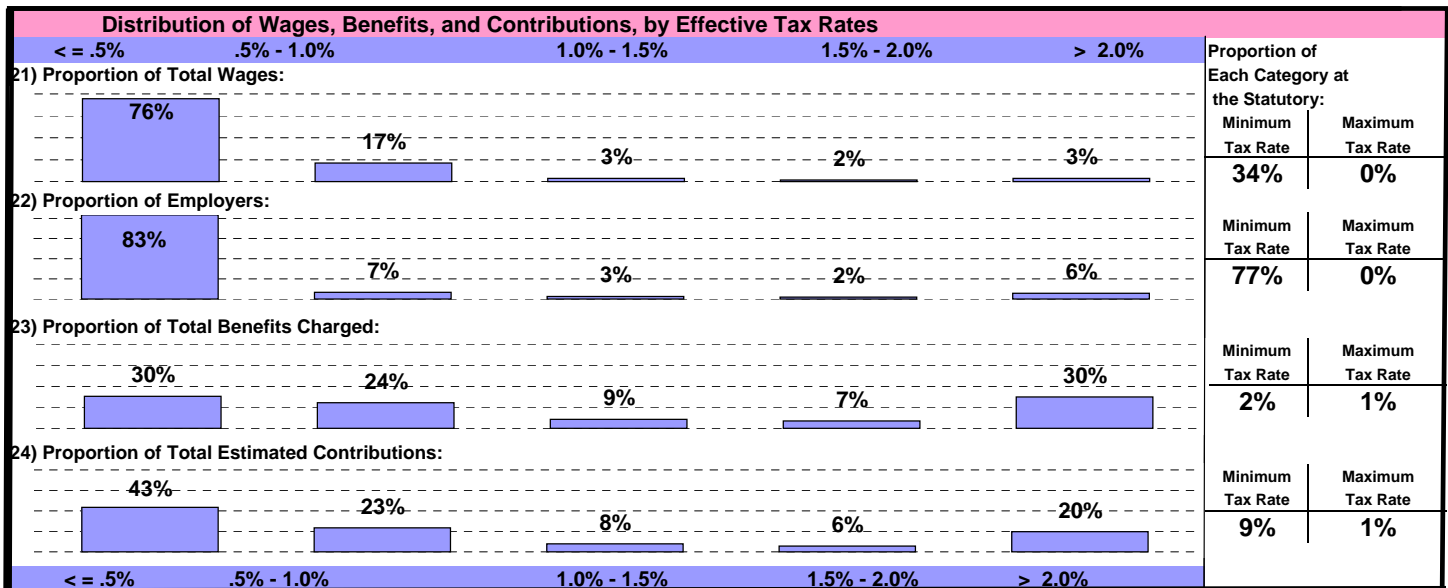
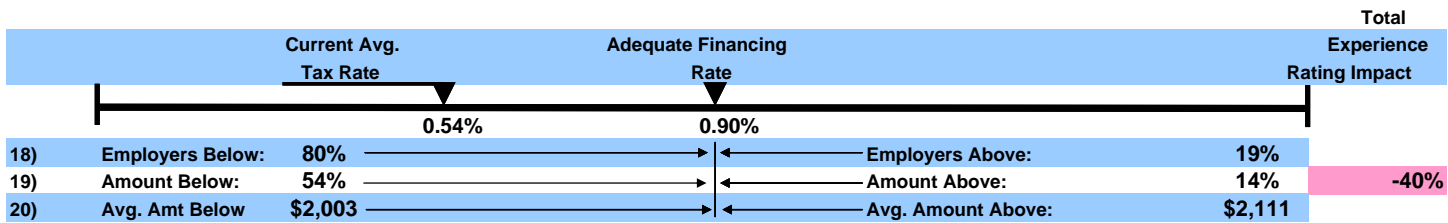
** Please see the Summary of New Employer Tax Rates at the end of this report.

UTAH		2008	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	25,400
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.30 / 0.54	6) New Employer Tax Rate (%):**	1.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 9.10	8) Average High Cost Multiple:	1.47

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$113		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$25	\$137	\$2,311
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$0.72	\$0.28	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	57	66%	\$58
13) Benefits Non-Charged:	19	23%	\$20
14) Benefits Charged to Inactive Employers:	5	6%	\$6
15) Total Reimbursable Benefits Paid	4	5%	\$6
Total:	\$86	100%	\$83

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	55	67%	99%	\$972
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	1	1%	1%	\$3,291



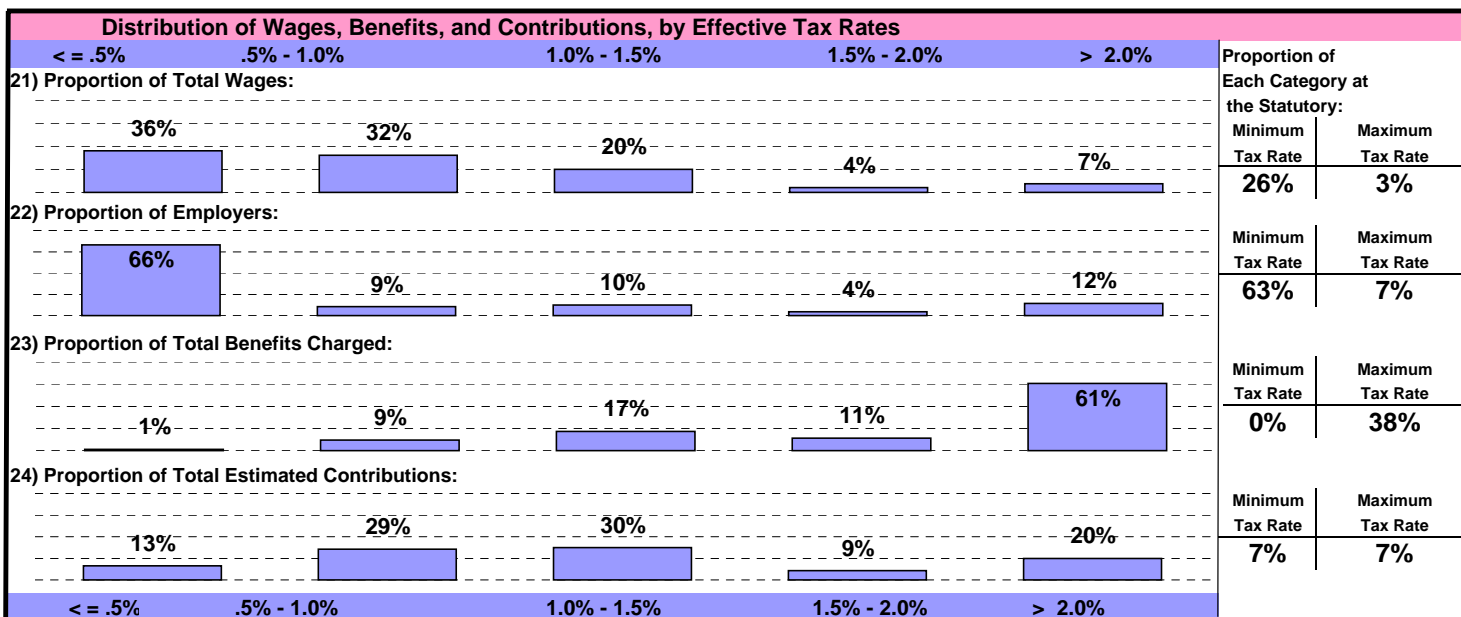
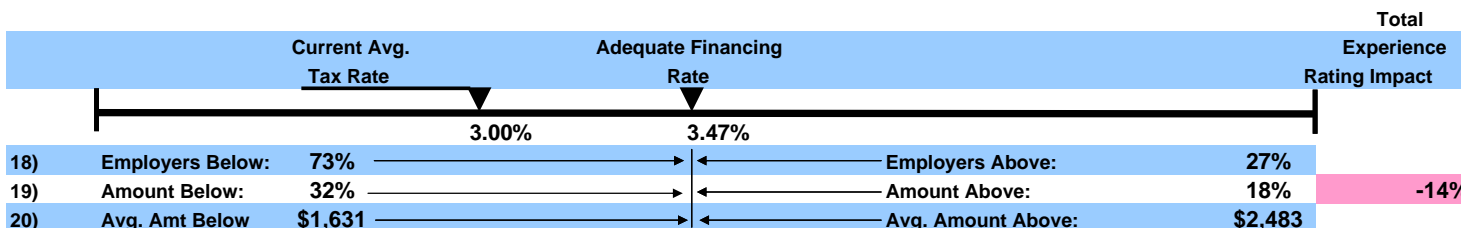
Blank fields or fields containing NA indicate the data for this state is not available.
 ** Please see the Summary of New Employer Tax Rates at the end of this report.

VERMONT		2008*	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.78 / 3.00	6) New Employer Tax Rate (%)**:	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.80 / 6.50	8) Average High Cost Multiple:	1.20

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$277		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$64	\$240	\$520
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$1.28	-\$0.28	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	56	67%	\$256
13) Benefits Non-Charged:	17	20%	\$76
14) Benefits Charged to Inactive Employers:	5	6%	\$24
15) Total Reimbursable Benefits Paid	6	7%	
Total:	\$84	100%	\$356

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	29	37%	87%	\$1,732
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	24	31%	13%	\$9,401



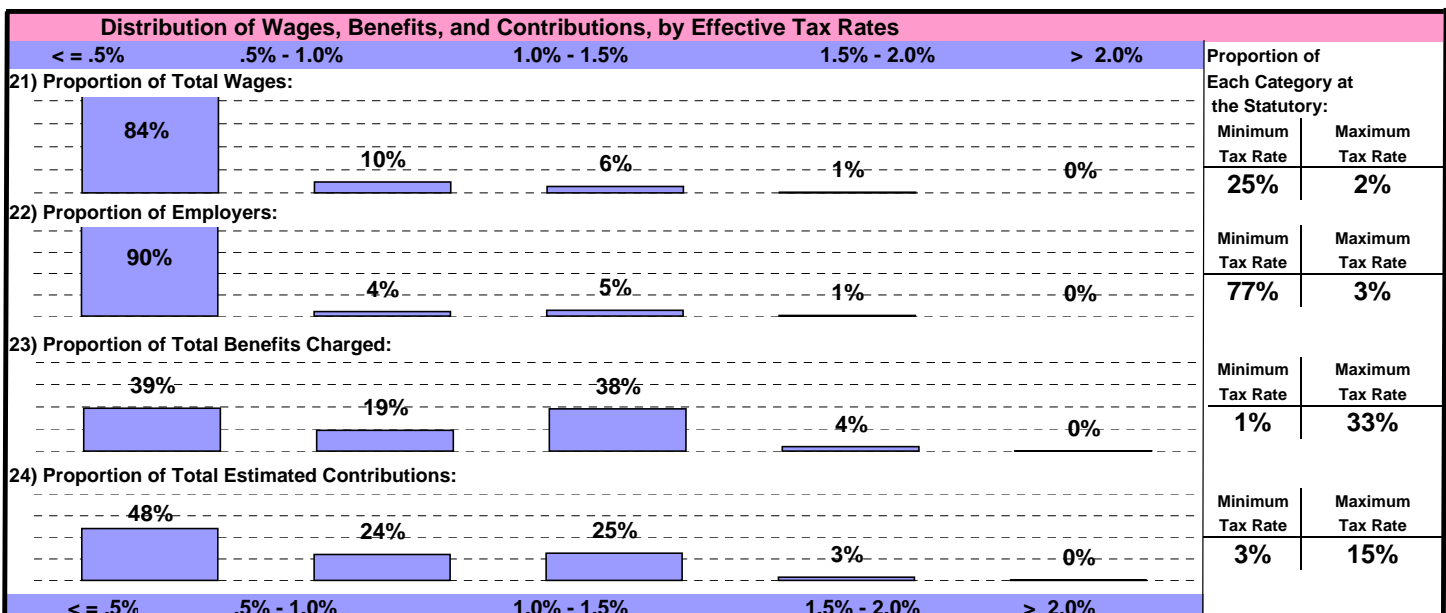
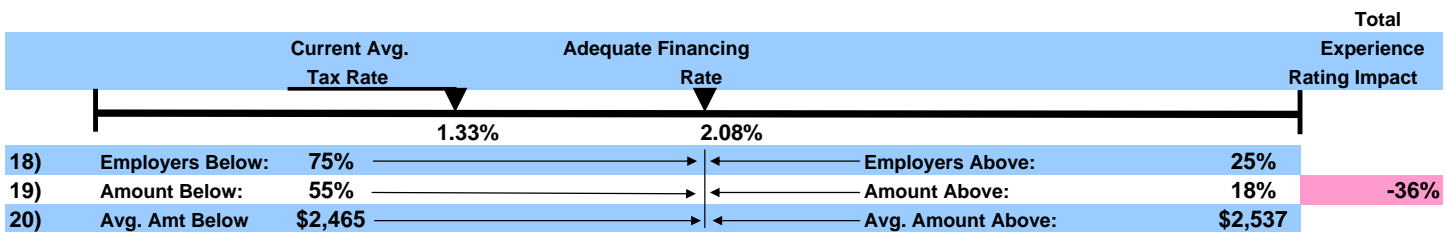
*Data estimated using PY 2008 (July-June)
 Blank fields or fields containing NA indicate the data for this state is not available.
 ** Please see the Summary of New Employer Tax Rates at the end of this report.

VIRGINIA		2008	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.24 / 1.11	6) New Employer Tax Rate (%):**	2.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.12 / 6.22	8) Average High Cost Multiple:	0.71

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$108		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$10	\$89	\$498
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$1.05	-\$0.05	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	290	83%	\$100
13) Benefits Non-Charged:	31	9%	\$11
14) Benefits Charged to Inactive Employers:	15	4%	\$5
15) Total Reimbursable Benefits Paid	12	3%	
Total:	\$349	100%	\$116

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	65	19%	97%	\$432
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	52	15%	3%	\$11,415



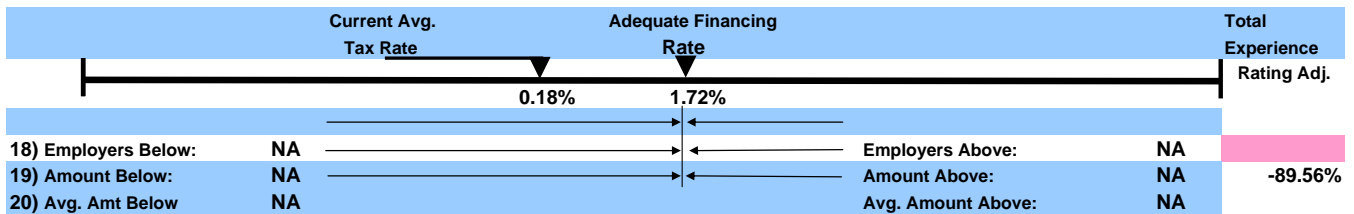
Blank fields or fields containing NA indicate the data for this state is not available.
 ** Please see the Summary of New Employer Tax Rates at the end of this report.

VIRGIN ISLANDS				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 (\$):	21,800
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.10	/	0.18	6) New Employer Tax Rate (%):**	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00	/	6.00	8) Average High Cost Multiple:	0.80

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$34		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$0	\$39	\$1,308
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$6.39	-\$5.39	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	7	89%	\$209
13) Benefits Non-Charged:	0	0%	\$0
14) Benefits Charged to Inactive Employers:	0.3	5%	\$11
15) Total Reimbursable Benefits Paid	0.5	6%	
Total:	\$8	100%	\$219

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



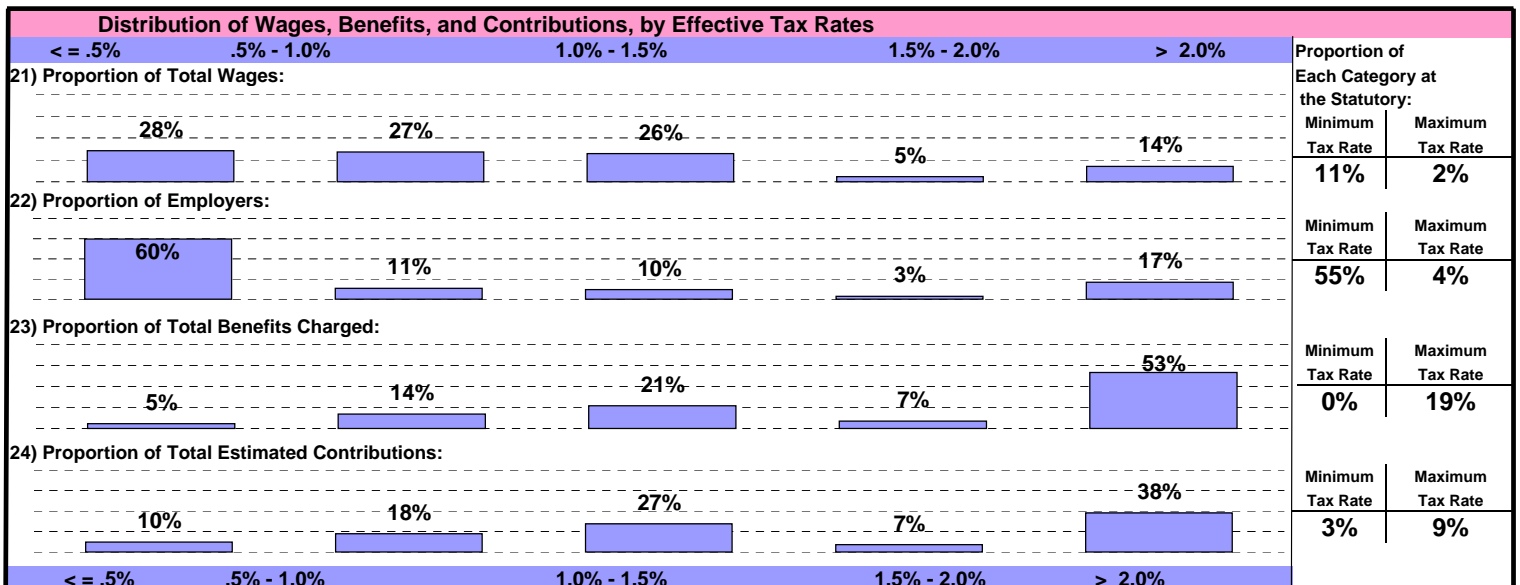
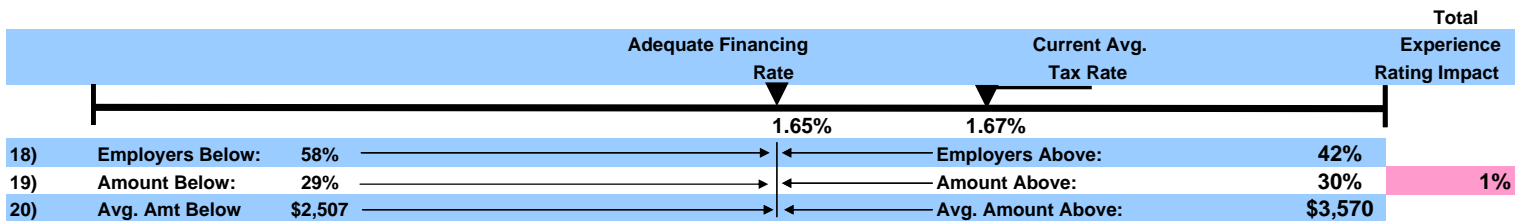
* Blank fields or fields containing NA indicate the data for this state is not available.
 ** This state has no employer distribution available.

WASHINGTON			2008	
1) Type of Experience Rating Method:	Benefit Ratio		2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally		4) Taxable Wage Base (\$):	31,400
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.98 /	1.67	6) New Employer Tax Rate (%):**	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 /	5.40	8) Average High Cost Multiple:	1.53

Contribution Levels				
9) Estimated Contributions Per Covered Employee:	\$437			
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate	
	\$0	\$526	\$1,696	
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund		
	\$0.64	\$0.36		

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	438	65%	\$192
13) Benefits Non-Charged:	112	17%	\$49
14) Benefits Charged to Inactive Employers:	92	14%	\$41
15) Total Reimbursable Benefits Paid	32	5%	
Total:	\$674	100%	\$282

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	541	84%	98%	\$3,618
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	13	2%	2%	\$3,642



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WISCONSIN 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 / 2.64	6) New Employer Tax Rate (%):**	3.3
7) Statutory Tax Rate (Minimum / Maximum)%:	0.05 / 9.80	8) Average High Cost Multiple:	0.29

Contribution Levels

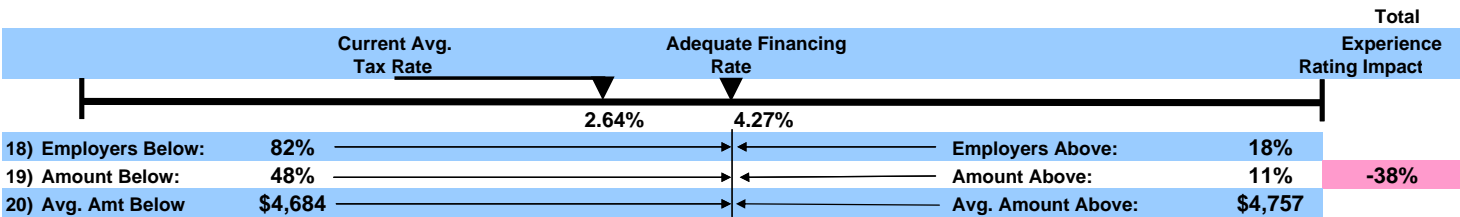
9) Estimated Contributions Per Covered Employee:	\$300		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$5	Average Rate \$278	Maximum Rate \$1,029
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.21	Into the Trust Fund -\$0.21	

Benefit Charging

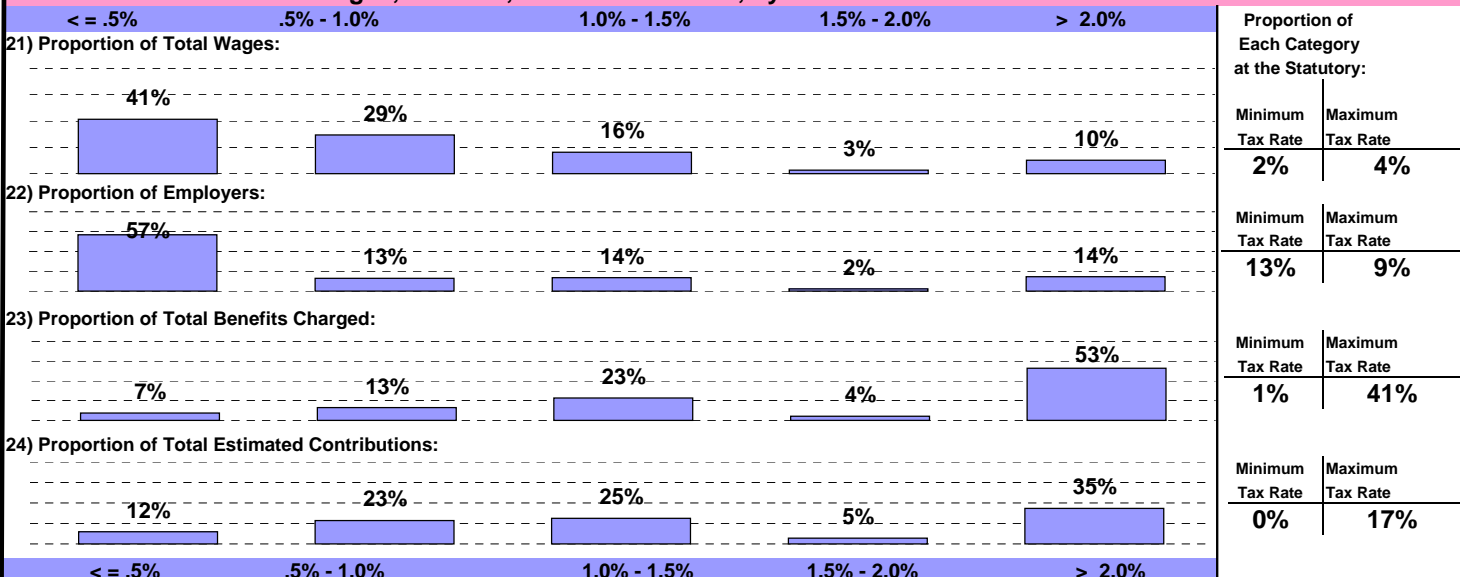
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	651	78%	\$296
13) Benefits Non-Charged:	129	15%	\$59
14) Benefits Charged to Inactive Employers:	24	3%	\$11
15) Total Reimbursable Benefits Paid	35	4%	
Total:	\$839	100%	\$365

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 Estimated Contributions from those Employers:	169	21%	40%	\$3,699



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



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.

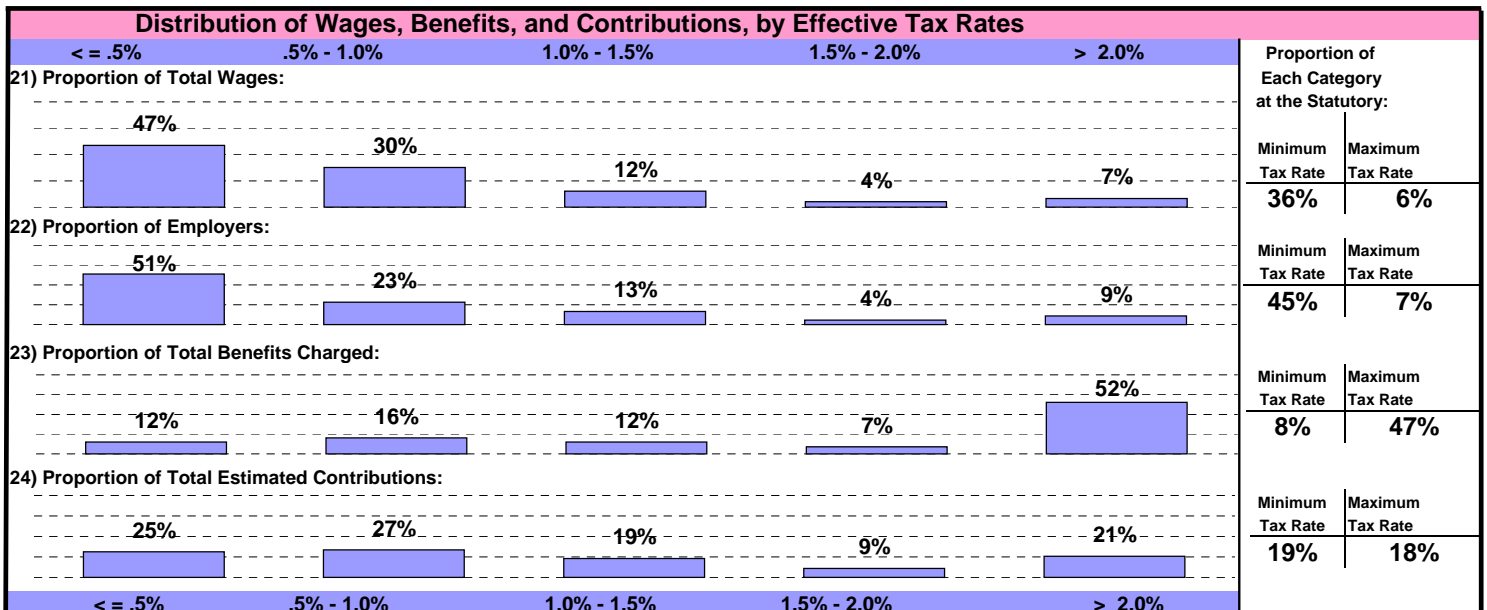
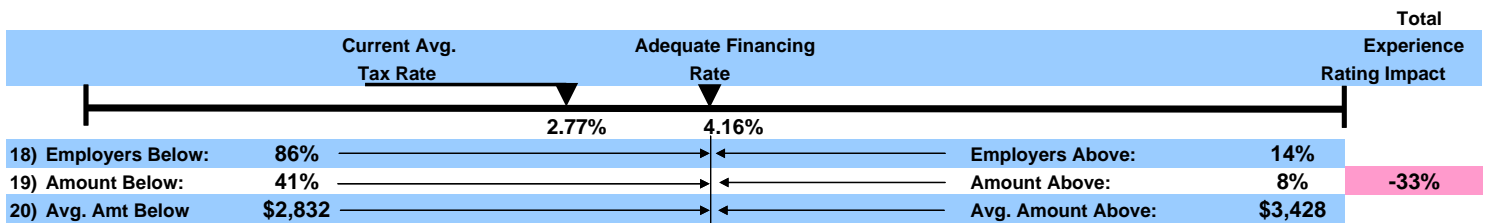
WEST VIRGINIA			2008	
1) Type of Experience Rating Method:	Reserve Ratio		2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally		4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.79	/ 2.77	6) New Employer Tax Rate (%):**	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50	/ 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 the Amount going:	To Pay Benefits in Previous Comp. Year \$0.99		Into the Trust Fund \$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 Estimated Contributions from those Employers:	25	18%	8%	\$11,844



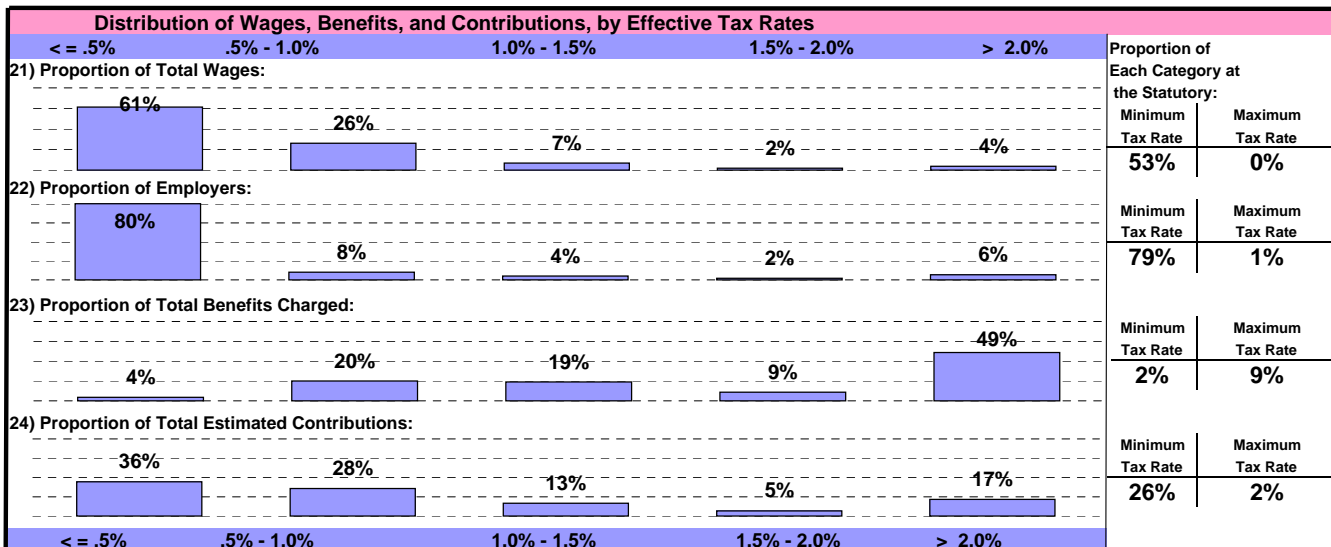
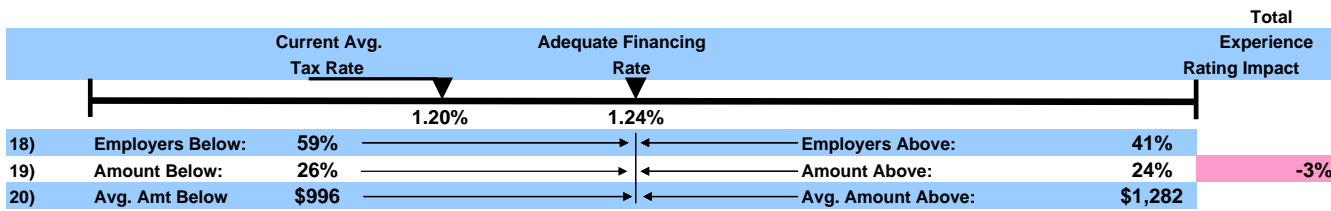
Blank fields or fields containing NA indicate the data for this state is not available.
 ** Please see the Summary of New Employer Tax Rates at the end of this report.

WYOMING		2008	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	20,100
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.55 / 1.20	6) New Employer Tax Rate (%):**	1.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.27 / 9.03	8) Average High Cost Multiple:	1.15

Contribution Levels				
9) Estimated Contributions Per Covered Employee:	\$226			
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate	
	\$54	\$242	\$1,815	
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund		
	\$0.59	\$0.41		

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	23	74%	\$108
13) Benefits Non-Charged:	5	17%	\$25
14) Benefits Charged to Inactive Employers:	1	2%	\$4
15) Total Reimbursable Benefits Paid	2	7%	
Total:	\$31	100%	\$136

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	25	85%	95%	\$1,677
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	3	11%	5%	\$4,292



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

Summary of State Contribution Levels 2008

State	Contributions per Covered Employee (\$)	Contributions Per Employee at the Taxable Wage Base:		
		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
FLORIDA	122	7	95	378
GEORGIA	154	2	127	459
HAWAII	192	0	95	702
IOWA	304	0	364	1,824
IDAHO	171	84	242	1,739
ILLINOIS	475	96	447	864
INDIANA	227	77	190	392
KANSAS	173	0	168	592
KENTUCKY	273	48	230	780
LOUISIANA	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
TENNESSEE	141	28	117	700
TEXAS	126	20	105	560
UTAH	113	25	137	2,311
VIRGINIA	108	10	89	498
VIRGINISLANDS	34	0	39	1,308
VERMONT	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
United States (average)	255	58	246	963

Summary of State Benefit Charging 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%	6%
IOWA	77%	15%	5%	3%
IDAHO	78%	16%	1%	4%
ILLINOIS	87%	5%	3%	4%
INDIANA	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	74%	17%	2%	7%
United States (average)	75%	13%	6%	5%

Summary of Experience Rating 2008

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	-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	-2%
DELAWARE	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%	0%
MARYLAND	NA	NA	NA	NA	-22%
MAINE	26%	16%	20%	40%	20%
MICHIGAN	23%	24%	36%	11%	-26%
MINNESOTA	50%	11%	36%	31%	-5%
MISSOURI	54%	12%	36%	11%	-25%
MISSISSIPPI	NA	NA	NA	NA	39%
MONTANA	42%	15%	29%	29%	0%
NORTH CAROLINA	NA	NA	NA	NA	-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	NA	NA	NA	81%
OREGON	53%	13%	29%	7%	-22%
PENNSYLVANNIA	37%	21%	35%	6%	-29%
PUERTO RICO	NA	NA	NA	NA	-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	NA	NA	NA	-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 2008

State	New Employer Tax Rate (%)	Duration of New Employer Rate (years)
ALASKA	Average industry rate, or average for all employers if undetermined industry.	1
ALABAMA	2.7%	1
ARKANSAS	3.6%	3
ARIZONA	2.0%	1
CALIFORNIA	3.4%	1
COLORADO	Greater of 1.7%, actual rate if higher. Construction industry pays average industry rate.	1
CONNECTICUT	3.1%	1
DISTRICT OF COLUMBIA	2.7%, or average rate for all employers if higher.	3
DELAWARE	Average "Assessment Rate" (2.1%). Construction employers pay an average industry rate.	2
FLORIDA	2.7%	2
GEORGIA	2.7%	3
HAWAII	1.7%	1
IOWA	1.0%, new construction employers pay 8.0%.	3
IDAHO	1.0%	1
ILLINOIS	2.8%, or average industry rate if higher.	3
INDIANA	2.7%	3
KANSAS	4.0%, construction employers pay 6.0%	2
KENTUCKY	2.7%, foreign and domestic construction firms receive maximum rate.	1
LOUISIANA	Average industry rate, from 1.07% to 2.81%.	3
MASSACHUSETTS	2.83%, new construction employers pay industry average.	1
MARYLAND	2.3%. Foreign contractors assigned average industry rate (4.5%).	2
MAINE	1.53%, or "Predetermined Yield" if higher.	2
MICHIGAN	2.7%	2
MINNESOTA	1.0%, or avg. cost rate for past 48 months if higher. High Exp. Rating industry is assigned 8.0%	1
MISSOURI	2.7%, or rate assigned to industry division.	1
MISSISSIPPI	2.7%	1
MONTANA	Average Industry Rate, from 1.0% to 6.37%	3
NORTH CAROLINA	1.2%	1
NORTH DAKOTA	1.17% for positive balance, 6.26% for negative balance, 9.86% for construction employers.	3
NEBRASKA	State's average tax rate or 2.5% whichever is less.	1
NEW HAMPSHIRE	2.7%	1
NEW JERSEY	2.8%	3
NEW MEXICO	2.0%	3
NEVADA	2.95%	2.5
NEW YORK	Highest rate assigned to employers with positive account balances or 4.1%, whichever is less.	1
OHIO	2.7%, or average industry rate if higher.	1
OKLAHOMA	1.8%	1
OREGON	2.8%	1
PENNSYLVANIA	3.7%, new construction employers pay 10.4%.	1.5
PUERTO RICO	2.9%	1
RHODE ISLAND	2.43% - State's five year benefit cost rate.	3
SOUTH CAROLINA	2.64%	2
SOUTH DAKOTA	1.2% for 1st year; 1.0% for 2nd if positive balance.	2
TENNESSEE	2.7%, except average industry rate for selected high experience rated industries.	3
TEXAS	Greater of 2.7% or industry rate.	1
UTAH	Average Industry Rate not less than 1.6% or more than up to 9.4%.	1
VIRGINIA	2.52%	1
VIRGINISLANDS	1.0%	1
VERMONT	Average industry rate, between 1.0% and 8.4%.	3
WASHINGTON	Average industry rate plus 15% of that amount, but not less than 1.0%.	2
WISCONSIN	3.25% and 3.4% for larger employers. New construction employers pay 6.6%.	3
WEST VIRGINIA	2.7%; Construction and foreign entities pay 7.5%.	3
WYOMING	Average Industry Rate not less than 1.0%.	3

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).

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| 1) Type of Experience Rating Method: | Method used to measure employers' experience with unemployment. There are currently four methods: Reserve Ratio, Benefit Ratio, Benefit Wage Ratio, and Payroll Decline. |
| 2) Type of Employer Ranking: | A "Fixed" measure of rating employers' experience has predefined intervals for the assignment of tax rates. An "Array" ranking method ranks all of the employers against each other before assigning tax rates. |
| 3) Type of Charging Method: | If a claimant has multiple recent employers, states determine the benefits attributable to a specific employer in three ways: 1) proportionally according to the amount of wages earned from each base period employer, 2) in inverse order based on wages earned, or 3) the most recent employer. |
| 4) Taxable Wage Base: | The maximum amount of an employee's total wages that is taxable. |
| 5) Statutory Tax Rates (Minimum and Maximum): | Minimum statutory rate is the lowest rate (on taxable wages) assigned in law to any employer for the year of the report. Maximum is the highest tax rate (on taxable wages) assigned to an employer for the year of the report. |

- 6) New Employer Tax Rate:** The tax rate assigned to newly established employers who do not have enough experience to qualify for a variable rate (also Ineligible Rate).
- 7) Average Tax Rate (on Total Wages/ Taxable Wages):** The estimated total contributions received by the state divided by the total wages for the year. Average Tax Rate on Taxable Wages is the estimated total contributions received divided by the total taxable wages for the year.
- 8) Average High Cost Multiple (AHCM):** The calendar year reserve ratio (year ending UI Trust Fund balance divided by total wages for the calendar year) divided by the Average High Cost Rate (average of the three highest calendar year benefit cost rates in the last twenty years -- or a period including three recessions, if longer).

Contribution Level

- 9) Estimated 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.