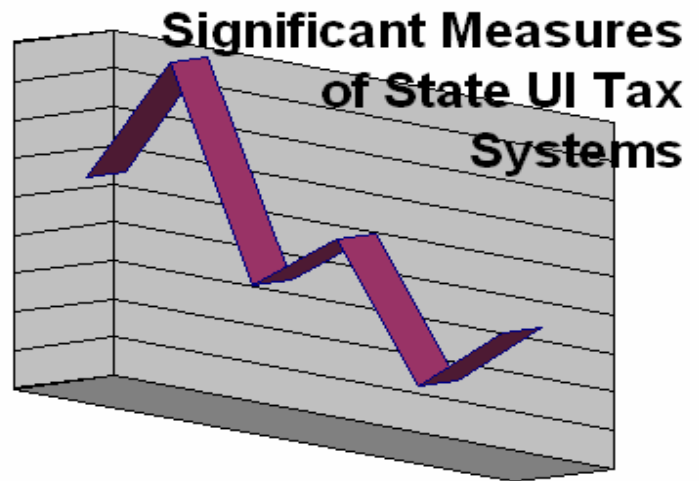


*U.S. Department of Labor
Office of Workforce Security
Division of Fiscal and Actuarial Services*

2005

- Evaluating State UI Tax Systems using The Significant Tax Measures Report
- State Summary Tables
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 - State Contribution Levels
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- Definitions



The Significant Tax Measures of State UI Tax Systems report is a yearly report compiled from state reported data contained in the Unemployment Insurance Database (UIDB). This database is maintained by the Division of Fiscal and Actuarial Services, Office of Workforce Security (OWS), Employment and Training Administration, U.S. Department of Labor.

This report is intended to provide users with the information necessary to evaluate and compare state UI tax systems. Tables are provided for each state and several items are repeated on summary tables, which show all states together. The glossary at the back of the report gives the definition of each item in the report. For most items data are taken from the ETA-204 report submitted by each state for the report year. Contribution and wage data are estimated for the calendar year of the report based on an extrapolation of the computation year data. If a state failed to report for a particular time period the item will be left blank.

Your comments and suggestions are welcomed. For further information, please contact Robert Pavosevich at the Division of Fiscal and Actuarial Services, S-4231, 200 Constitution Avenue., NW, Washington D.C. 20210, phone (202) 693-2935 or Pavosevich.robert@dol.gov. You may also contact the receptionist at (202) 693-3039.

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. 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, the proportion of employers that are in each of the two categories, and the average amount of excess benefits or contributions per employer.**

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. 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 **the amount of contributions paid below the flat rate and the amount above the flat rate** can be calculated, as well as **the proportion of employers paying above and below the flat rate** and their **average difference in payments per employer.**

The overall **impact of experience rating** is the difference between the amount of contributions above the flat rate 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 negative number (< -30%), 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 lower level of 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) to suggest 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.

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

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.

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.

Categories: 2005 Significant Tax Measures Report

[Main Selection](#)

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Click on desired Chart Category to jump to that section:

[State Benefit Charging](#)

[State Contribution Levels](#)

[Experience Rating](#)

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Individual State Pages: 2005 Significant Tax Measures Report

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Click on Desired State:

Alaska	Alabama	Arkansas	Arizona	California	Colorado
Connecticut	District of Columbia	Delaware	Florida	Georgia	Hawaii
Iowa	Idaho	Illinois	Indiana	Kansas	Kentucky
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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 2005

Avg. Tax Rate (Total / Taxable Wages) %: **0.85% / 2.75%** **Average High Cost Multiple:** **0.44**

Contribution Levels

Estimated Contributions Per Covered Employee: **\$301**

	Minimum Rate	Average Rate	Maximum Rate
Estimated Contributions Per Employee at the Tax Base (US Avg):	\$75	\$287	\$943

For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund
	\$1.12	-\$0.12

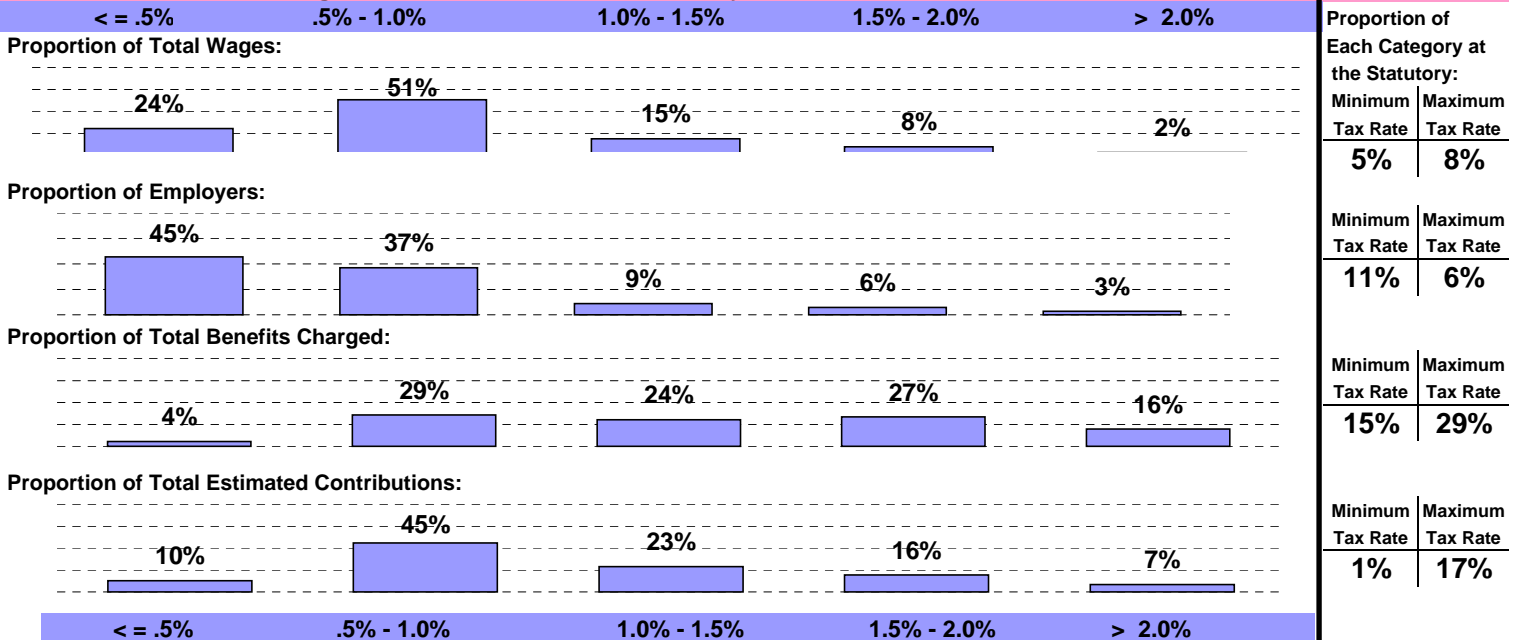
Benefit Charging

	% of Total Benefits	Amount Per Employee
Benefits Charged to Active Taxable Employers:	78%	\$279
Benefits Non-Charged:	10%	\$35
Benefits Charged to Inactive Employers:	7%	\$26
Total Reimbursable Benefits Paid	6%	\$20
Total:	100%	\$339

Experience Rating

	% of Total Benefits	Proportion of Employers	Amt. Per Employer
The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	26%	74%	\$469
Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	19%	24%	\$200

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

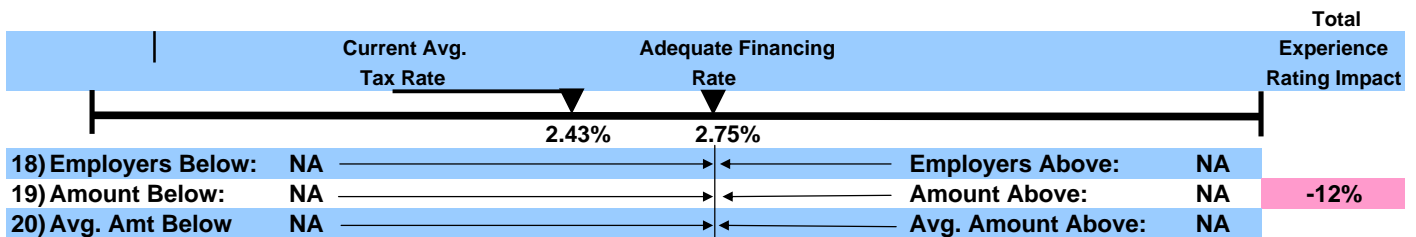


ALASKA		2005	
1) Type of Experience Rating Method:	Payroll Decline	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	None	4) Taxable Wage Base (\$):	27,900
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.55 / 2.43	6) New Employer Tax Rate (%):	0.0
7) Statutory Tax Rate (Minimum / Maximum)%:	1.30 / 5.40	8) Average High Cost Multiple:	0.81

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$588		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$363	Average Rate \$678	Maximum Rate \$1,507
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.09	Into the Trust Fund -\$0.09	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	NA	NA	NA
13) Benefits Non-Charged:	144	92%	\$654
14) Benefits Charged to Inactive Employers:	NA	NA	NA
15) Total Reimbursable Benefits Paid	13	8%	
Total:	156	100%	\$654

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



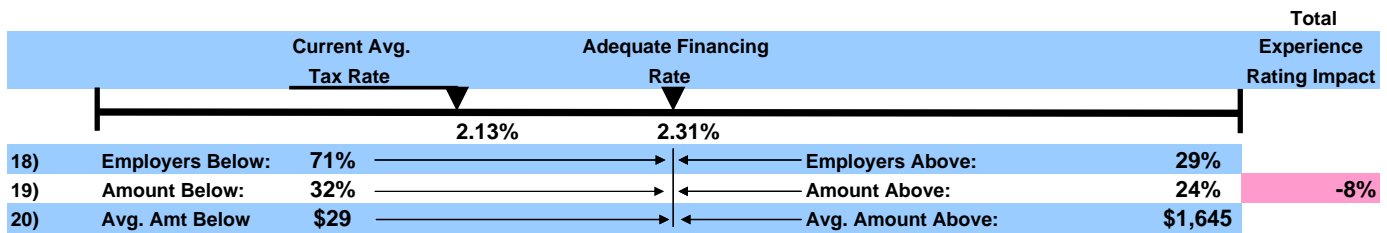
NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

ALABAMA		2005	
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) %:	0.60 / 2.13	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.65 / 6.80	8) Average High Cost Multiple:	0.40

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$195		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$52	\$170	\$544
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$0.96	\$0.04	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	218	75%	\$147
13) Benefits Non-Charged:	44	15%	\$30
14) Benefits Charged to Inactive Employers:	17	6%	\$11
15) Total Reimbursable Benefits Paid	13	5%	
Total:	\$292	100%	\$188

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:	98	35%	93%	\$1,402
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	34	12%	7%	\$6,993



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%	23%	5%	4%	3%	Minimum Tax Rate: 34%, Maximum Tax Rate: 3%
22) Proportion of Employers:	75%	3%	11%	5%	5%	Minimum Tax Rate: 68%, Maximum Tax Rate: 5%
22) Proportion of Total Benefits Charged:	22%	3%	29%	26%	20%	Minimum Tax Rate: 3%, Maximum Tax Rate: 25%
24) Proportion of Total Estimated Contributions:	35%	6%	34%	13%	13%	Minimum Tax Rate: 15%, Maximum Tax Rate: 11%

NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

ARKANSAS 2005

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) %:	0.94 / 2.55	6) New Employer Tax Rate (%):	3.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.90 / 6.80	8) Average High Cost Multiple:	0.19

Contribution Levels

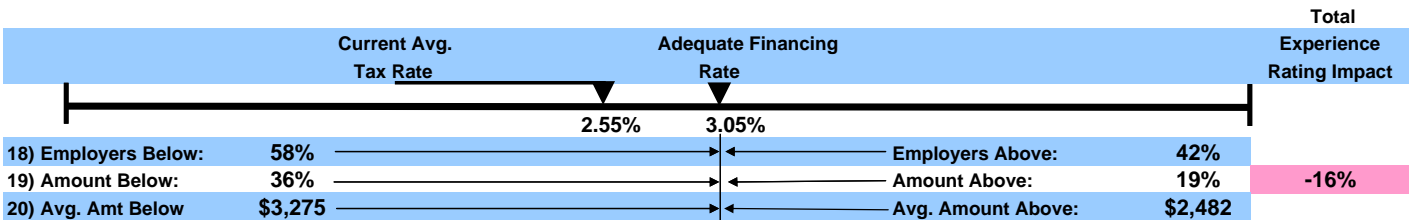
9) Estimated Contributions Per Covered Employee:	\$266		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$90	Average Rate \$255	Maximum Rate \$680
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.06	Into the Trust Fund -\$0.06	

Benefit Charging

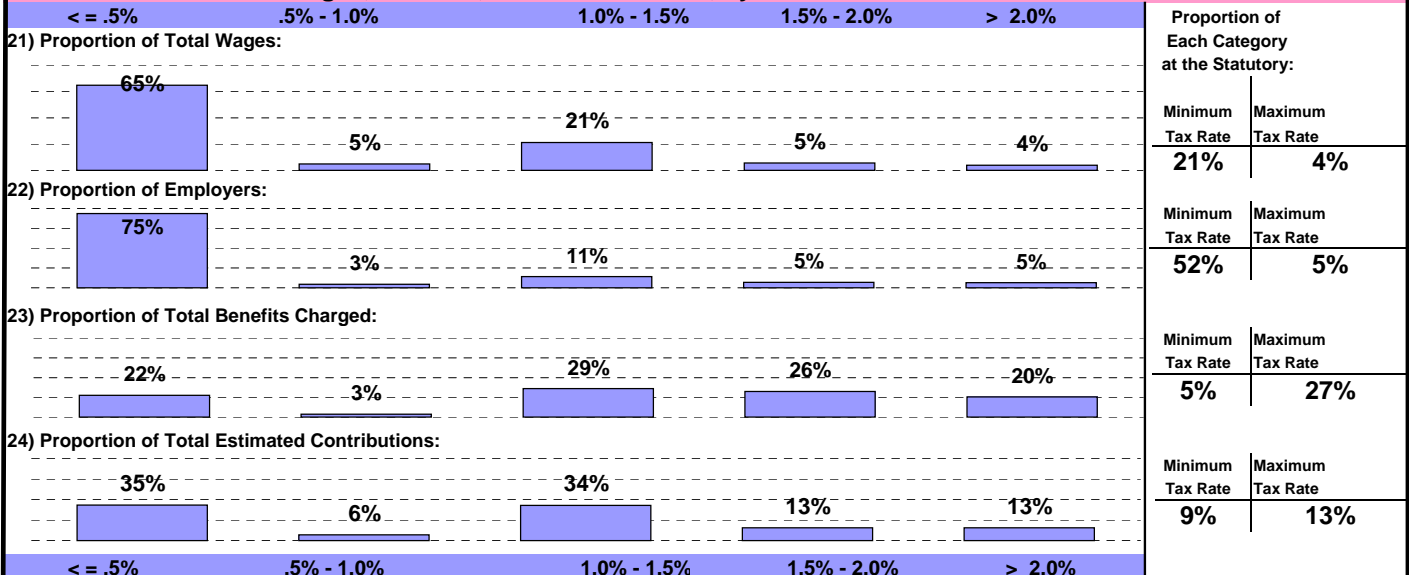
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	176	65%	\$193
13) Benefits Non-Charged:	77	28%	\$84
14) Benefits Charged to Inactive Employers:	5	2%	\$6
15) Total Reimbursable Benefits Paid	15	5%	
Total:	\$272	100%	\$283

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:	73	28%	91%	\$2,082
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	22	9%	9%	\$6,234



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



NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

ARIZONA 2005

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) %:	0.35 / 1.40	6) New Employer Tax Rate (%):	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.02 / 5.40	8) Average High Cost Multiple:	1.00

Contribution Levels

9) Estimated Contributions Per Covered Employee: **\$126**

10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$1	\$98	\$378

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

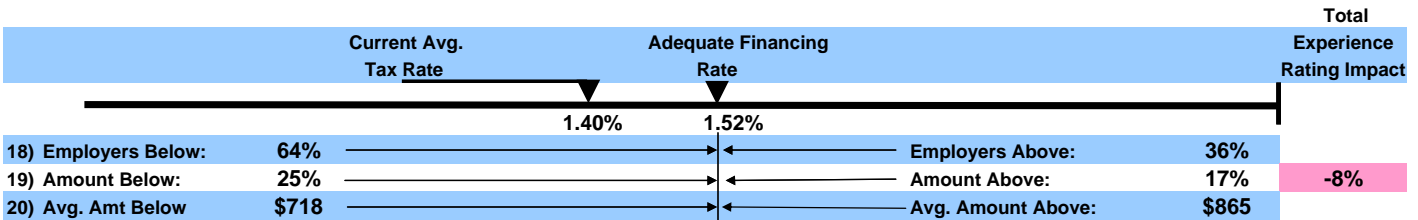
Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	228	77%	\$119
13) Benefits Non-Charged:	35	12%	\$18
14) Benefits Charged to Inactive Employers:	13	4%	\$7
15) Total Reimbursable Benefits Paid	20	7%	
Total:	\$297	100%	\$145

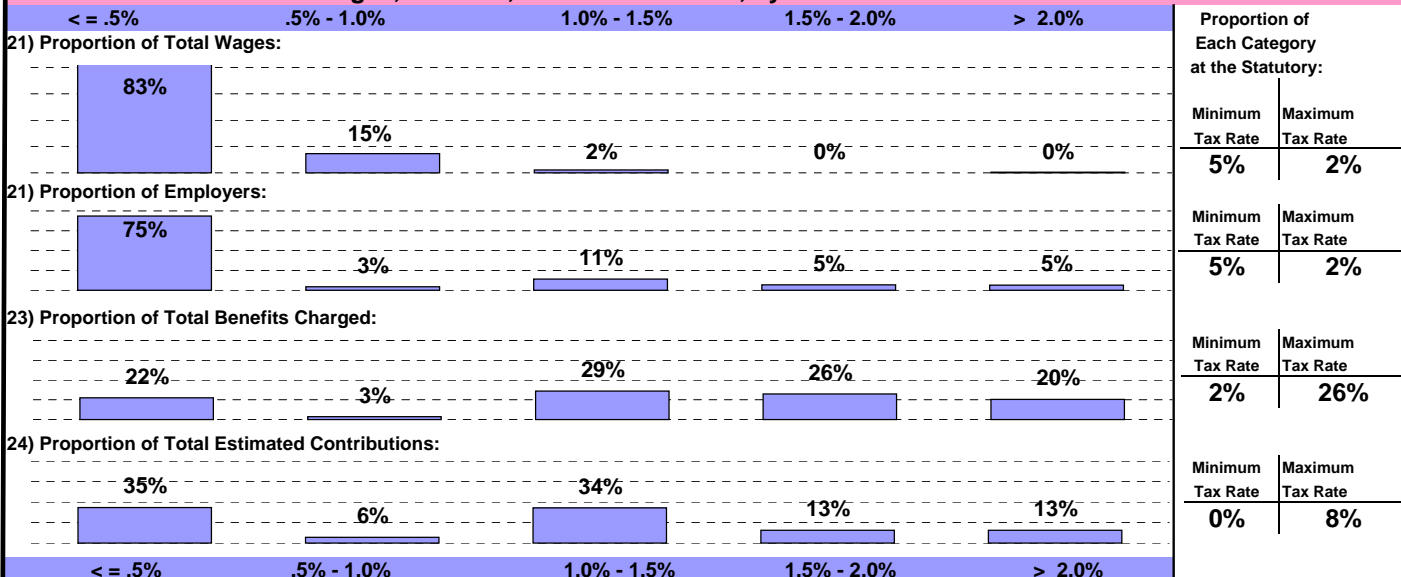
Experience Rating

	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:	70	25%	72%	\$755

17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	67	24%	28%	\$1,843
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Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates



NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

CALIFORNIA 2005

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) %:	0.97 / 4.68	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 6.20	8) Average High Cost Multiple:	0.09

Contribution Levels

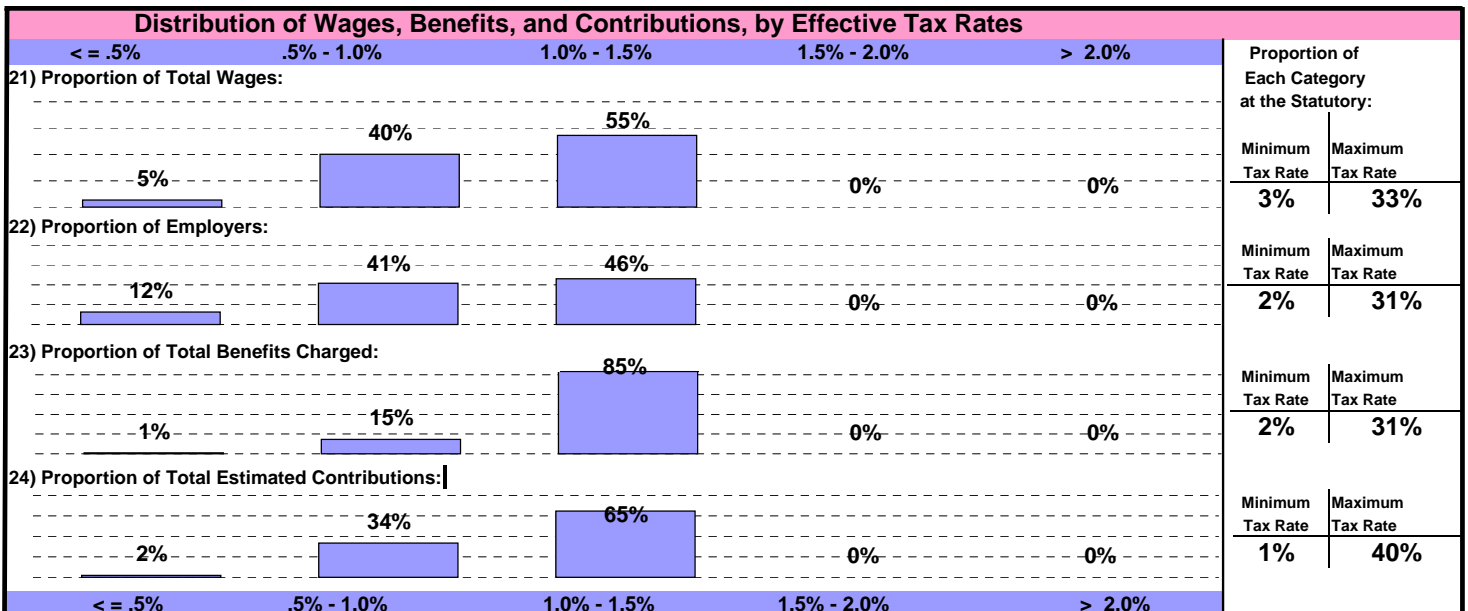
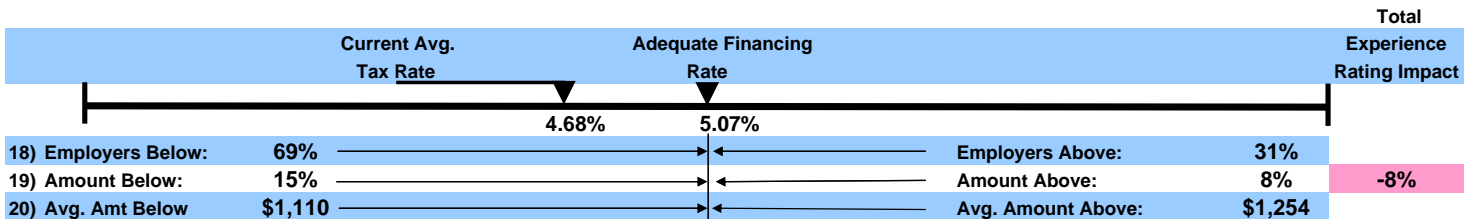
9) Estimated Contributions Per Covered Employee:	\$402		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$105	Average Rate \$328	Maximum Rate \$434
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.06	Into the Trust Fund -\$0.06	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	4,394	80%	\$366
13) Benefits Non-Charged:	329	6%	\$27
14) Benefits Charged to Inactive Employers:	518	9%	\$43
15) Total Reimbursable Benefits Paid	286	5%	
Total:	\$5,527	100%	\$436

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:	1,853	35%	84%	\$2,616
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	1,476	28%	16%	\$10,822



NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

COLORADO			2005	
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) %:	0.72 / 2.46		6) New Employer Tax Rate (%):	1.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30 / 5.40		8) Average High Cost Multiple:	0.12

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$275		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$30	Average Rate \$246	Maximum Rate \$540
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.88	Into the Trust Fund \$0.12	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	379	82%	\$216
13) Benefits Non-Charged:	21	5%	\$12
14) Benefits Charged to Inactive Employers:	36	8%	\$20
15) Total Reimbursable Benefits Paid	25	5%	
Total:	\$461	100%	\$249

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:	153	35%	81%	\$1,610
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	85	19%	19%	\$3,851

	Adequate Financing Rate	Current Avg. Tax Rate	Total Experience Rating Impact
	2.10%	2.46%	
18) Employers Below:	59%	Employers Above:	41%
19) Amount Below:	18%	Amount Above:	35%
20) Avg. Amt Below	\$871	Avg. Amount Above:	\$2,412
			17%

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:	25%	53%	18%	4%	0%	Minimum Tax Rate: 3%, Maximum Tax Rate: 6%
22) Proportion of Employers:	43%	43%	9%	5%	0%	Minimum Tax Rate: 3%, Maximum Tax Rate: 5%
23) Proportion of Total Benefits Charged:	6%	32%	36%	25%	0%	Minimum Tax Rate: 1%, Maximum Tax Rate: 34%
24) Proportion of Total Estimated Contributions:	12%	51%	28%	10%	0%	Minimum Tax Rate: 1%, Maximum Tax Rate: 14%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

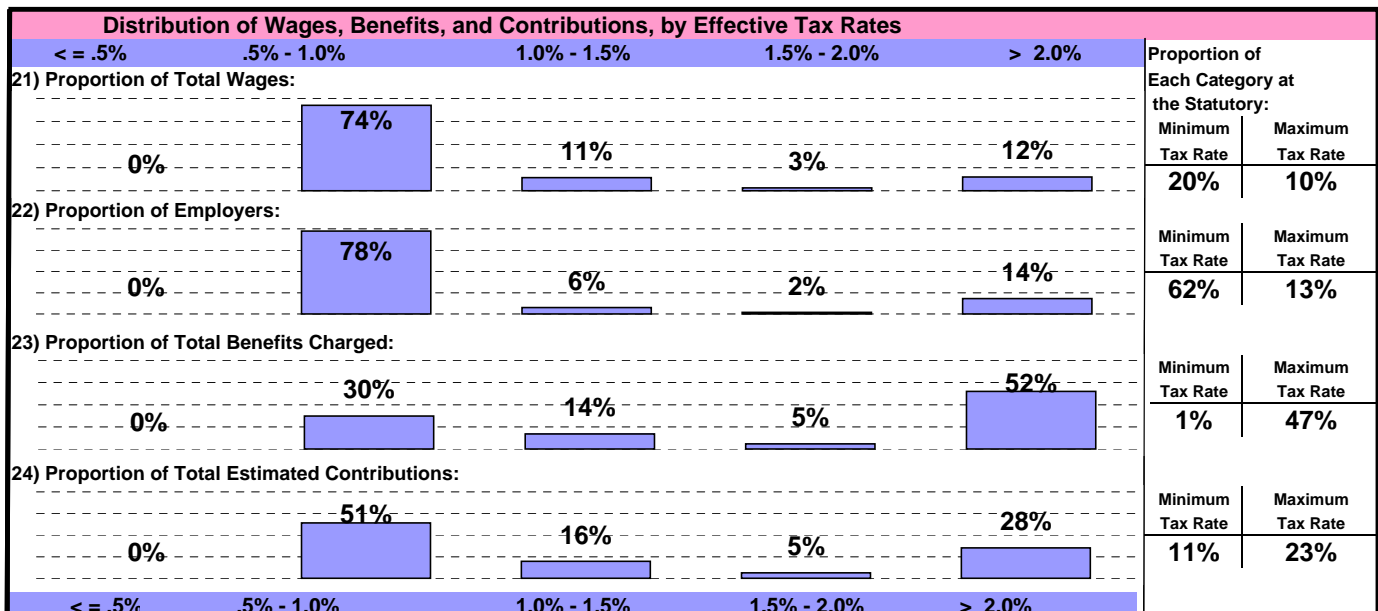
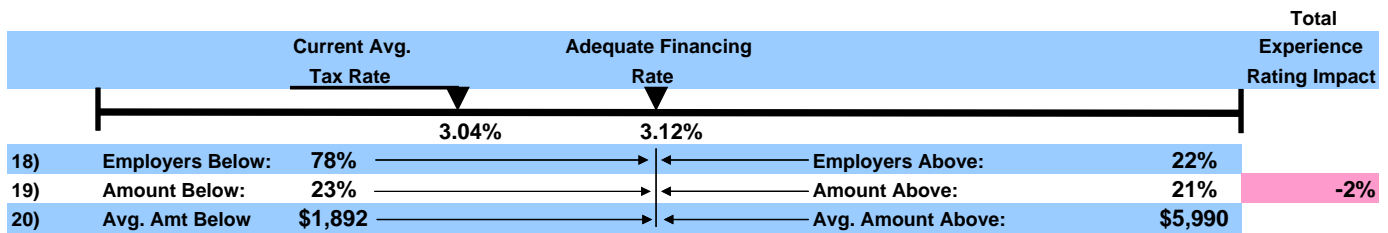
NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

CONNECTICUT		2005	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	15,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.90 / 3.04	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.90 / 6.80	8) Average High Cost Multiple:	0.51

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$453		
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$285	Average Rate \$457 Maximum Rate \$1,020
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year \$1.09		Into the Trust Fund -\$0.09

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	530	79%	\$421
13) Benefits Non-Charged:	35	5%	\$28
14) Benefits Charged to Inactive Employers:	59	9%	\$47
15) Total Reimbursable Benefits Paid	47	7%	
Total:	\$671	100%	\$496

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:	152	24%	87%	\$2,132
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	120	19%	13%	\$10,961



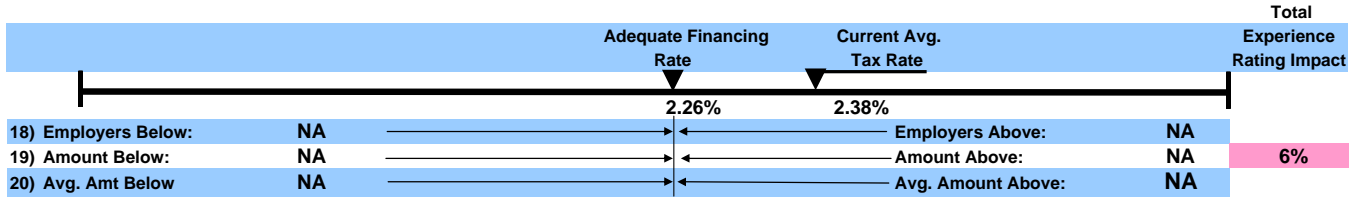
NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

DISTRICT OF COLUMBIA		2005	
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) %:	0.42 / 2.38	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.60 / 7.00	8) Average High Cost Multiple:	1.08

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$268		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$144	\$214	\$630
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.73	\$0.27	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	69	87%	\$189
13) Benefits Non-Charged:	NA	NA	NA
14) Benefits Charged to Inactive Employers:	7	9%	\$20
15) Total Reimbursable Benefits Paid	7	9%	
Total:	\$83	NA	\$209

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



NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

DELAWARE		2005	
1) Type of Experience Rating Method:	Benefit Wage	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	None	4) Taxable Wage Base (\$):	8,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.56 / 2.50	6) New Employer Tax Rate (%):	2.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 8.00	8) Average High Cost Multiple:	1.25

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$239		
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$9	Average Rate \$213 Maximum Rate \$680
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year \$1.24		Into the Trust Fund -\$0.24

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	71	66%	\$214
13) Benefits Non-Charged:	23	22%	\$71
14) Benefits Charged to Inactive Employers:	6	6%	\$18
15) Total Reimbursable Benefits Paid	7	6%	
Total:	\$106	100%	\$303

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
	2.50%	2.79%	
18) Employers Below	NA	Employers Above:	NA
19) Amount Below:	NA	Amount Above:	NA
20) Avg. Amt Below	NA	Avg. Amount Above:	NA

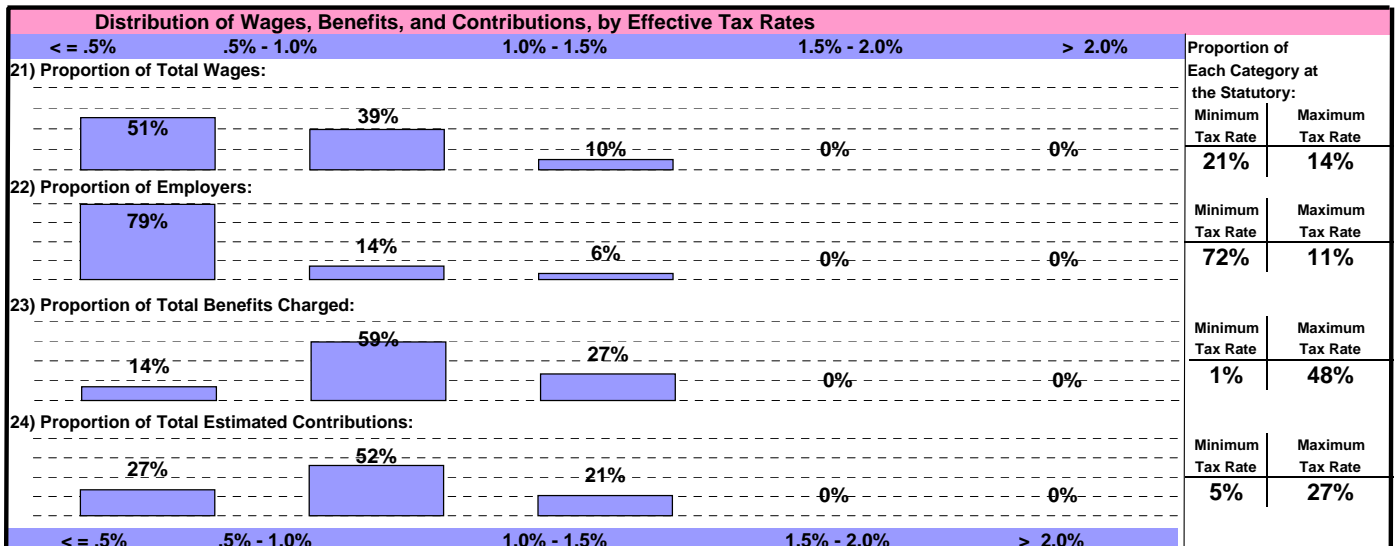
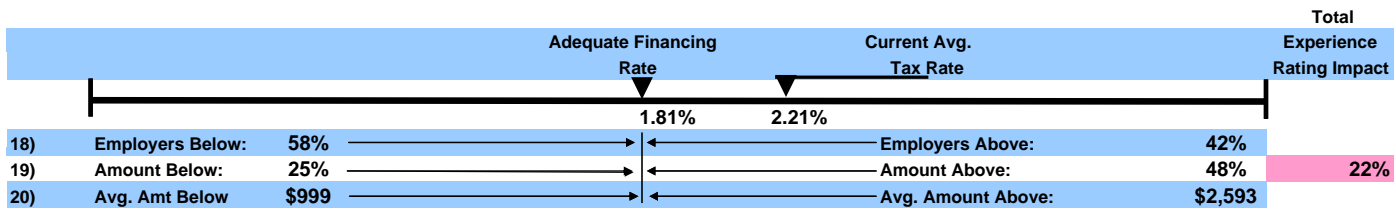
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FLORIDA		2005	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.58 / 2.21	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.42 / 5.40	8) Average High Cost Multiple:	0.82

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$192		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$29	\$155	\$378
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in 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:	797	71%	\$129
13) Benefits Non-Charged:	177	16%	\$29
14) Benefits Charged to Inactive Employers:	100	9%	\$16
15) Total Reimbursable Benefits Paid	51	5%	
Total:	\$1,126	100%	\$174

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:	381	35%	93%	\$1,265
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	126	12%	7%	\$5,719



NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

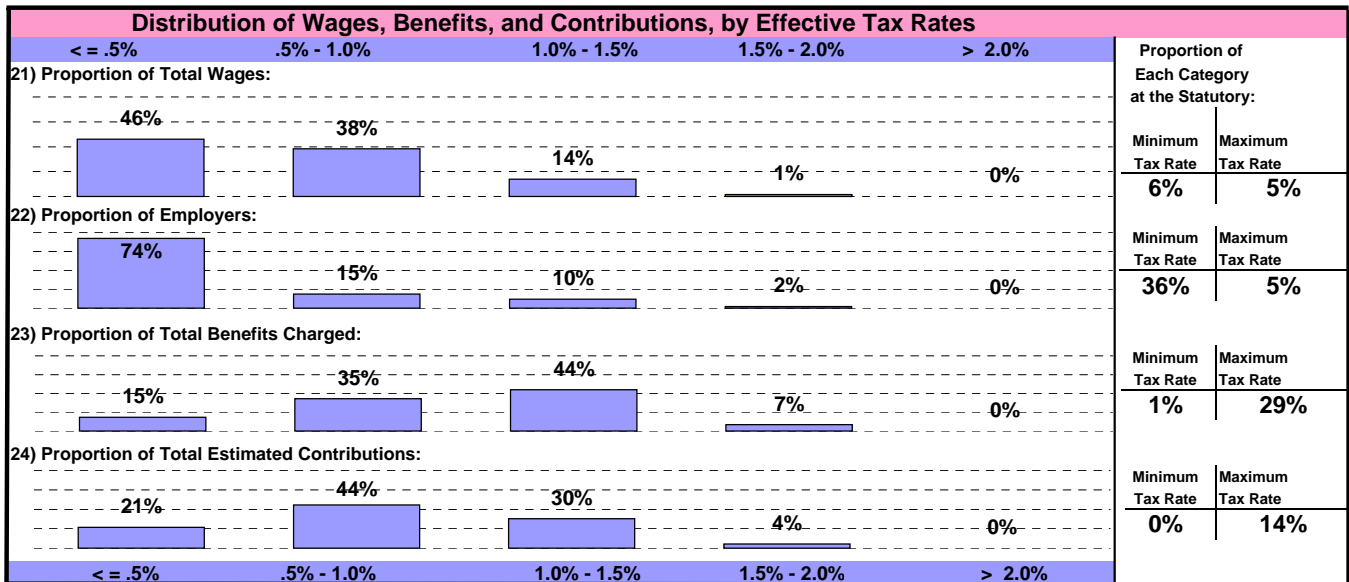
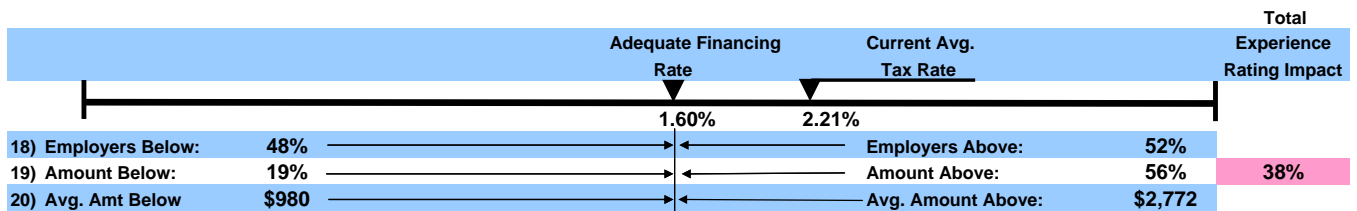
GEORGIA		2005	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	8,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.60 / 2.21	6) New Employer Tax Rate (%):	2.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.03 / 6.48	8) Average High Cost Multiple:	0.79

Contribution Levels	
9) Estimated Contributions Per Covered Employee:	\$213

	Minimum Rate	Average Rate	Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$3	\$188	\$551
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous 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:	557	82%	\$180
13) Benefits Non-Charged:	45	7%	\$15
14) Benefits Charged to Inactive Employers:	52	8%	\$17
15) Total Reimbursable Benefits Paid	28	4%	
Total:	\$682	100%	\$211

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:	166	25%	49%	\$2,650
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	79	12%	51%	\$1,193



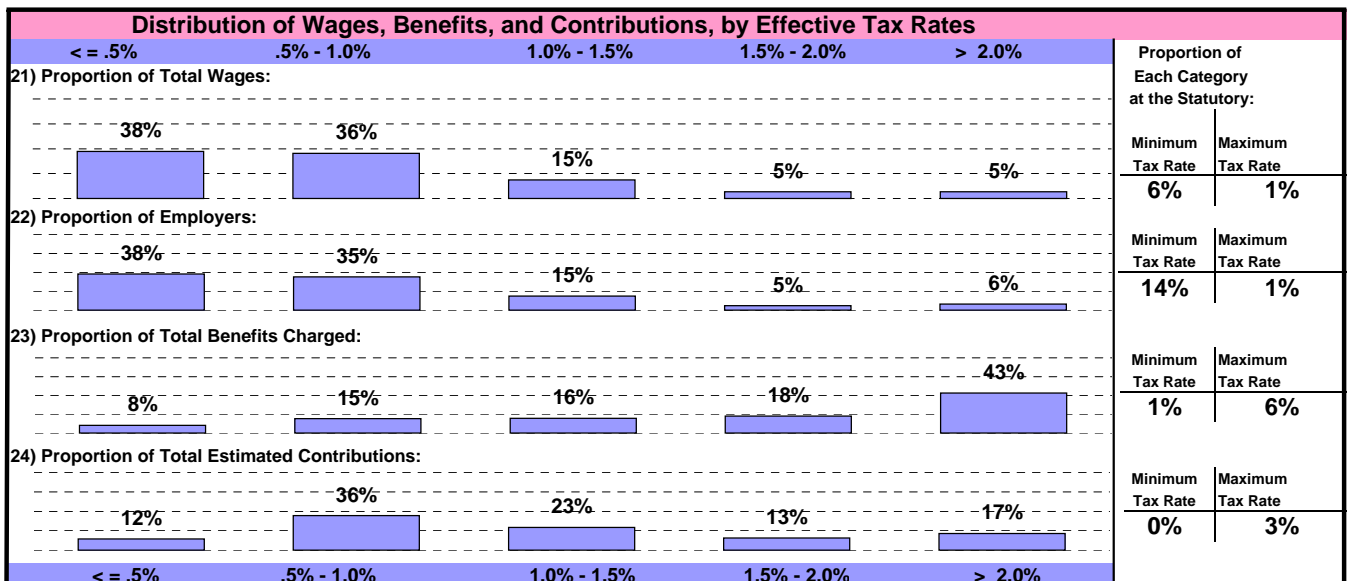
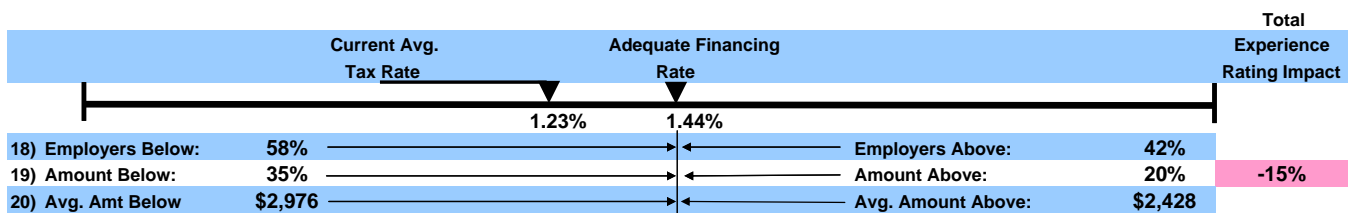
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HAWAII		2005	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	32,300
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.83 / 1.23	6) New Employer Tax Rate (%):	2.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 5.40	8) Average High Cost Multiple:	1.59

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$285		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$0	\$396	\$1,744
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:	78	71%	\$179
13) Benefits Non-Charged:	16	15%	\$37
14) Benefits Charged to Inactive Employers:	9	8%	\$21
15) Total Reimbursable Benefits Paid	7	6%	
Total:	\$111	100%	\$238

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:	51	49%	73%	\$2,967
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	16	16%	27%	\$2,572



NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

IOWA		2005	
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 (\$):	20,400
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.69 / 1.29	6) New Employer Tax Rate (%):	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 8.00	8) Average High Cost Multiple:	0.94

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$216		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$0	\$264	\$1,632
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$1.34	-\$0.34	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	251	73%	\$226
13) Benefits Non-Charged:	53	16%	\$48
14) Benefits Charged to Inactive Employers:	22	6%	\$20
15) Total Reimbursable Benefits Paid	17	5%	
Total:	\$343	100%	\$294

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:	30	9%	26%	\$2,110
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	42	13%	74%	\$1,067

	Current Avg. Tax Rate	Adequate Financing Rate	Total Experience Rating Impact
	1.29%	1.56%	
18) Employers Below:	63%		37%
19) Amount Below:	48%		31%
20) Avg. Amt Below	\$3,340		\$3,729
			-17%

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:	63%	18%	7%	5%	8%	Minimum Tax Rate: 19%, Maximum Tax Rate: 4%
22) Proportion of Employers:	73%	8%	4%	3%	12%	Minimum Tax Rate: 59%, Maximum Tax Rate: 8%
23) Proportion of Total Benefits Charged:	16%	15%	9%	9%	51%	Minimum Tax Rate: 0%, Maximum Tax Rate: 38%
24) Proportion of Total Estimated Contributions:	16%	20%	12%	13%	39%	Minimum Tax Rate: 0%, Maximum Tax Rate: 23%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

IDAHO		2005	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	28,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.94 / 1.36	6) New Employer Tax Rate (%):	1.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.43 / 5.40	8) Average High Cost Multiple:	0.33

Contribution Levels

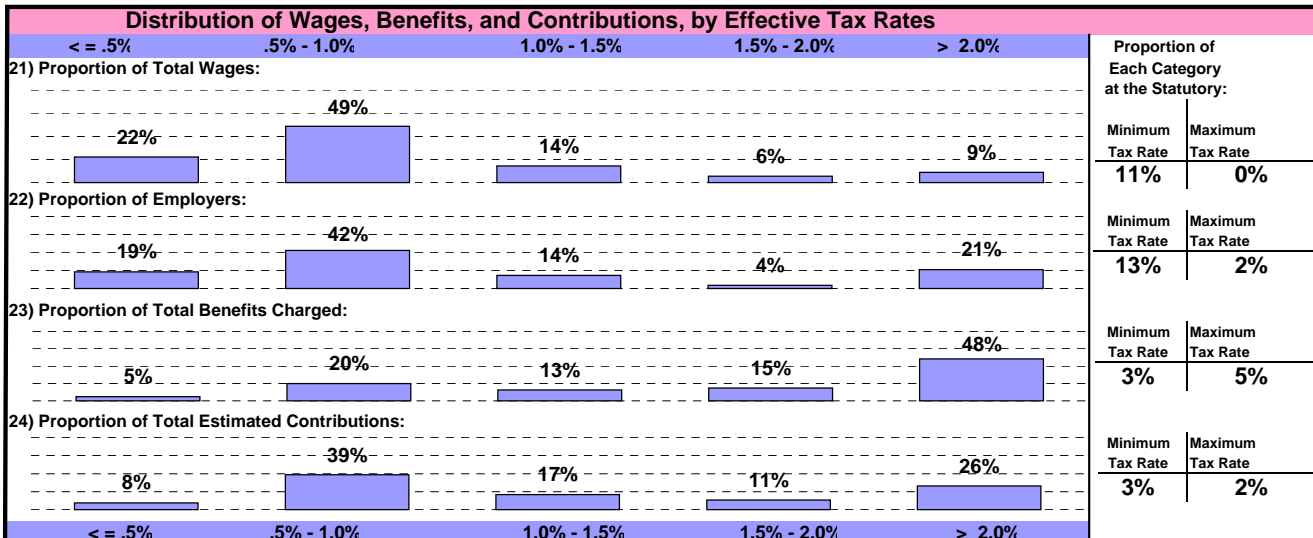
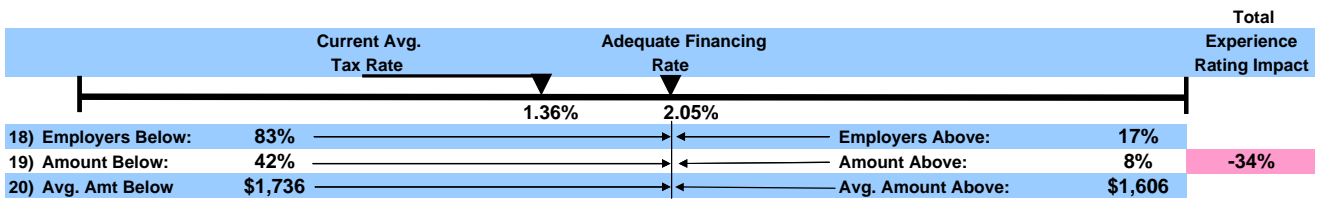
9) Estimated Contributions Per Covered Employee:	\$264		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$120	Average Rate \$381	Maximum Rate \$1,512
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.28	Into the Trust Fund -\$0.28	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	129	76%	\$275
13) Benefits Non-Charged:	29	17%	\$63
14) Benefits Charged to Inactive Employers:	4	2%	\$9
15) Total Reimbursable Benefits Paid	8	5%	
Total:	\$170	100%	\$347

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:	31	19%	67%	\$1,197
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	38	23%	33%	\$2,931



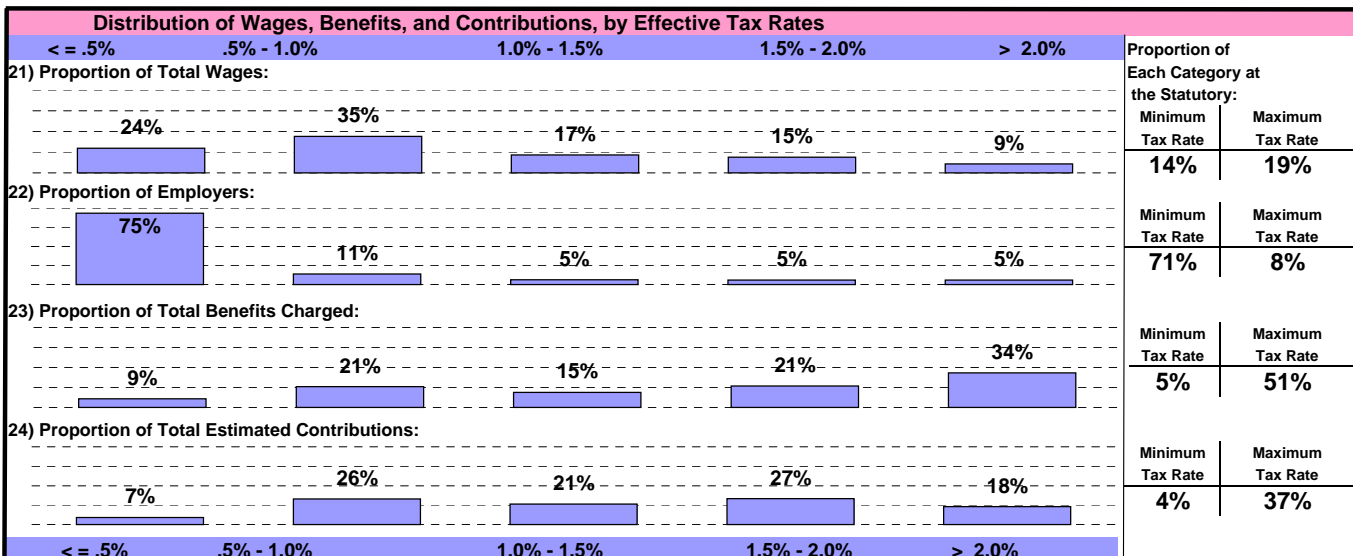
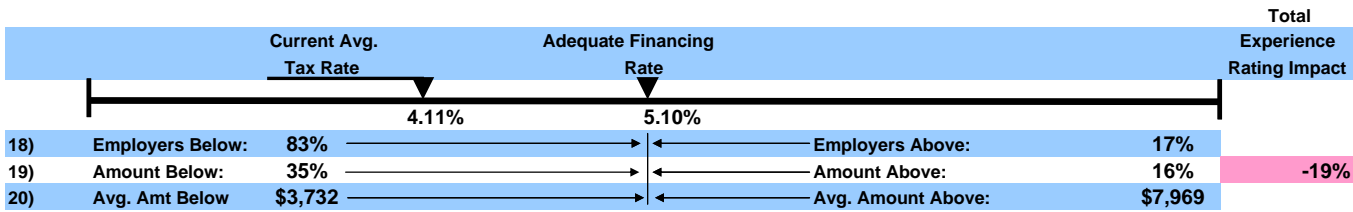
NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

ILLINOIS		2005	
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 (\$):	10,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.03 / 4.11	6) New Employer Tax Rate (%):	4.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.20 / 9.80	8) Average High Cost Multiple:	0.03

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$436		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$126	\$432	\$1,029
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$0.95	\$0.05	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	1,759	89%	\$386
13) Benefits Non-Charged:	104	5%	\$23
14) Benefits Charged to Inactive Employers:	31	2%	\$7
15) Total Reimbursable Benefits Paid	90	5%	\$7
Total:	\$1,984	100%	\$416

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:	518	27%	23%	\$11,656
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	236	12%	77%	\$1,619



NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

INDIANA		2005	
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) %:	0.77 / 3.16	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.10 / 5.60	8) Average High Cost Multiple:	0.59

Contribution Levels

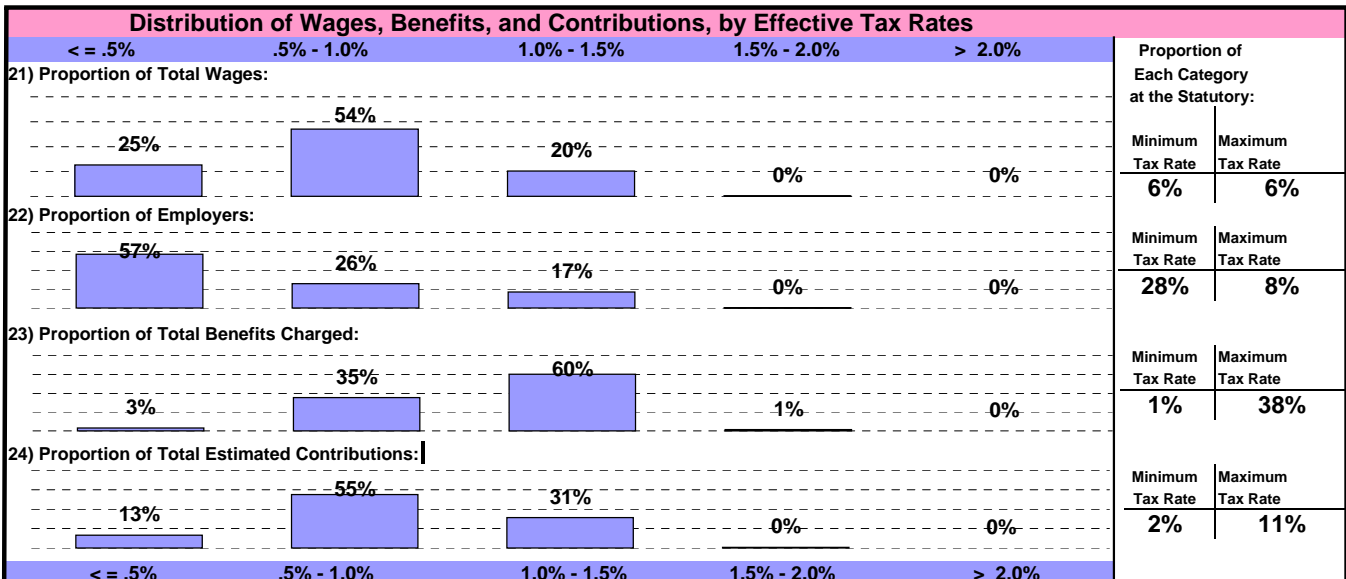
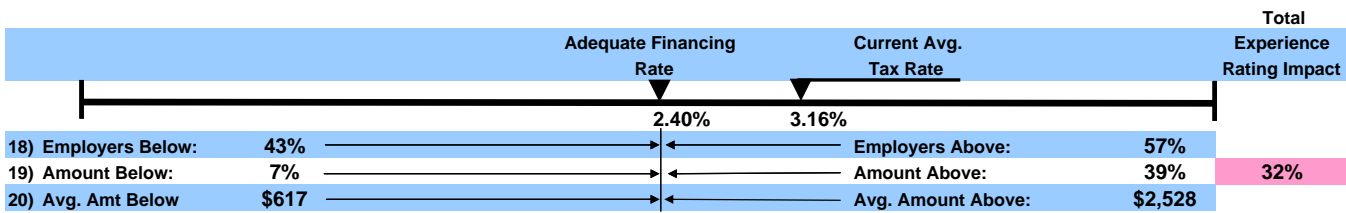
9) Estimated Contributions Per Covered Employee:	\$251		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$77	Average Rate \$221	Maximum Rate \$392
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.24	Into the Trust Fund -\$0.24	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	520	69%	\$227
13) Benefits Non-Charged:	111	15%	\$48
14) Benefits Charged to Inactive Employers:	87	12%	\$38
15) Total Reimbursable Benefits Paid	35	5%	
Total:	\$752	100%	\$313

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:	201	28%	82%	\$2,794
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	156	22%	18%	\$9,883



NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

KANSAS 2005

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) %:	0.86 / 2.52	6) New Employer Tax Rate (%):	0.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.08 / 7.40	8) Average High Cost Multiple:	0.60

Contribution Levels

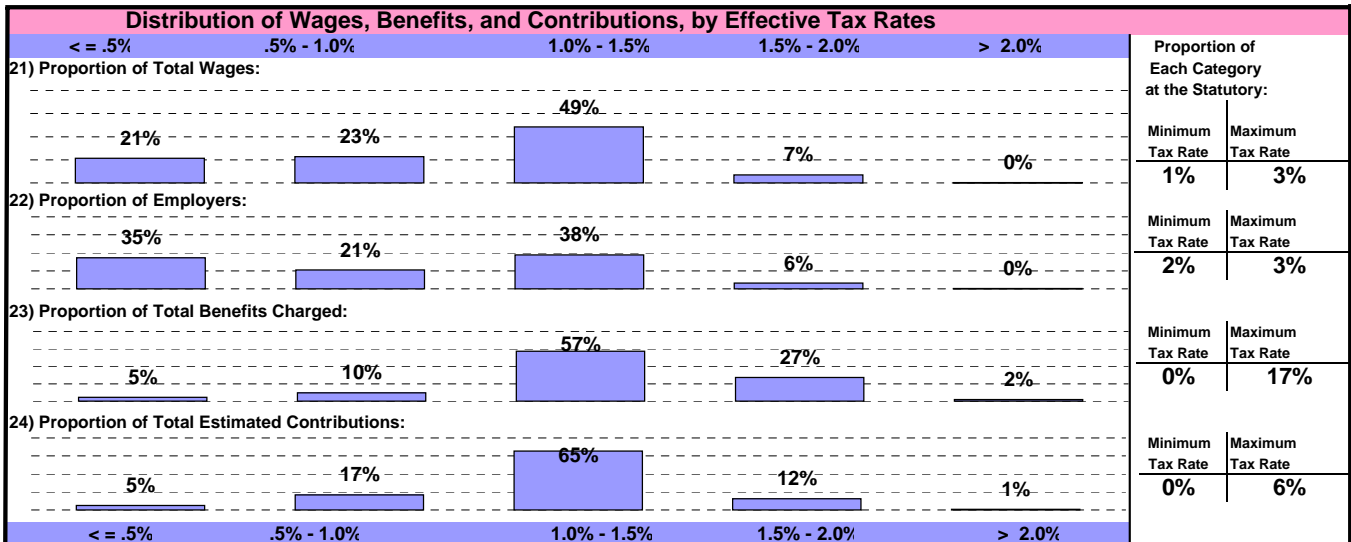
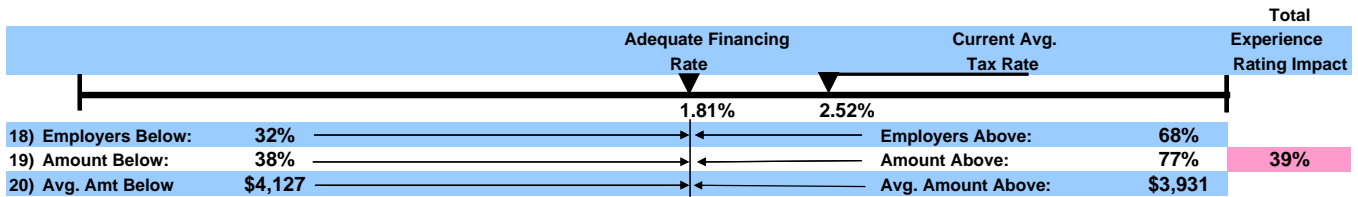
9) Estimated Contributions Per Covered Employee:	\$271		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$6	Average Rate \$201	Maximum Rate \$592
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.99	Into the Trust Fund \$0.01	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	250	76%	\$213
13) Benefits Non-Charged:	46	14%	\$39
14) Benefits Charged to Inactive Employers:	23	7%	\$20
15) Total Reimbursable Benefits Paid	8	2%	
Total:	\$327	100%	\$272

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:	120	38%	76%	\$2,876
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	66	21%	24%	\$5,157



NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

KENTUCKY			2005		
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) %:	0.79	/	2.84	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.50	/	9.50	8) Average High Cost Multiple:	0.28

Contribution Levels

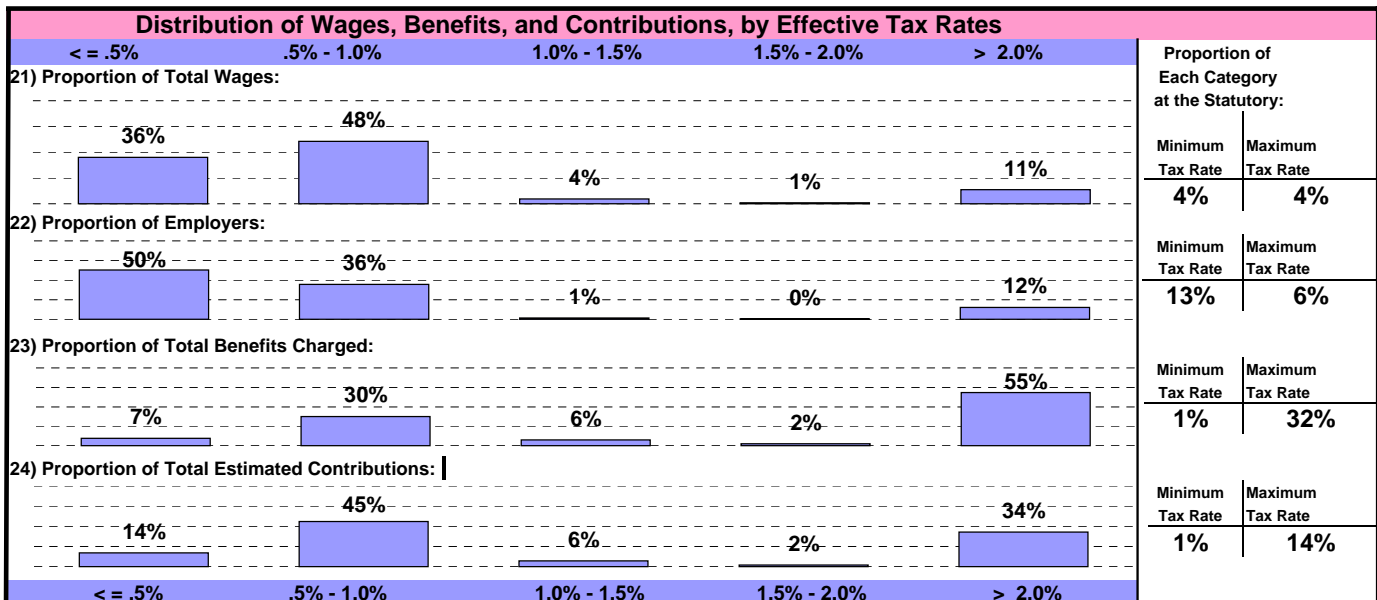
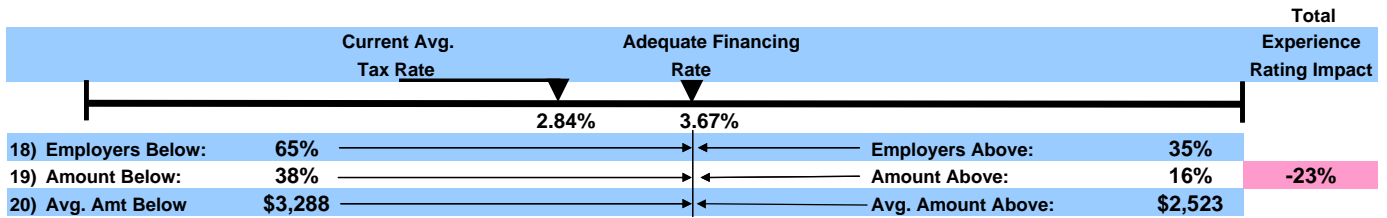
9) Estimated Contributions Per Covered Employee:	\$258			
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate	
	\$40	\$227	\$760	
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	\$1.11	Into the Trust Fund	-\$0.11

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	354	86%	\$261
13) Benefits Non-Charged:	14	3%	\$10
14) Benefits Charged to Inactive Employers:	25	6%	\$18
15) Total Reimbursable Benefits Paid	20	5%	
Total:	<u>\$412</u>	<u>100%</u>	<u>\$290</u>

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:	71	18%	76%	\$1,509
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	83	21%	24%	\$5,557



NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

LOUISIANA		2005	
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) %:	0.37 / 1.42	6) New Employer Tax Rate (%):	0.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 6.20	8) Average High Cost Multiple:	1.18

Contribution Levels

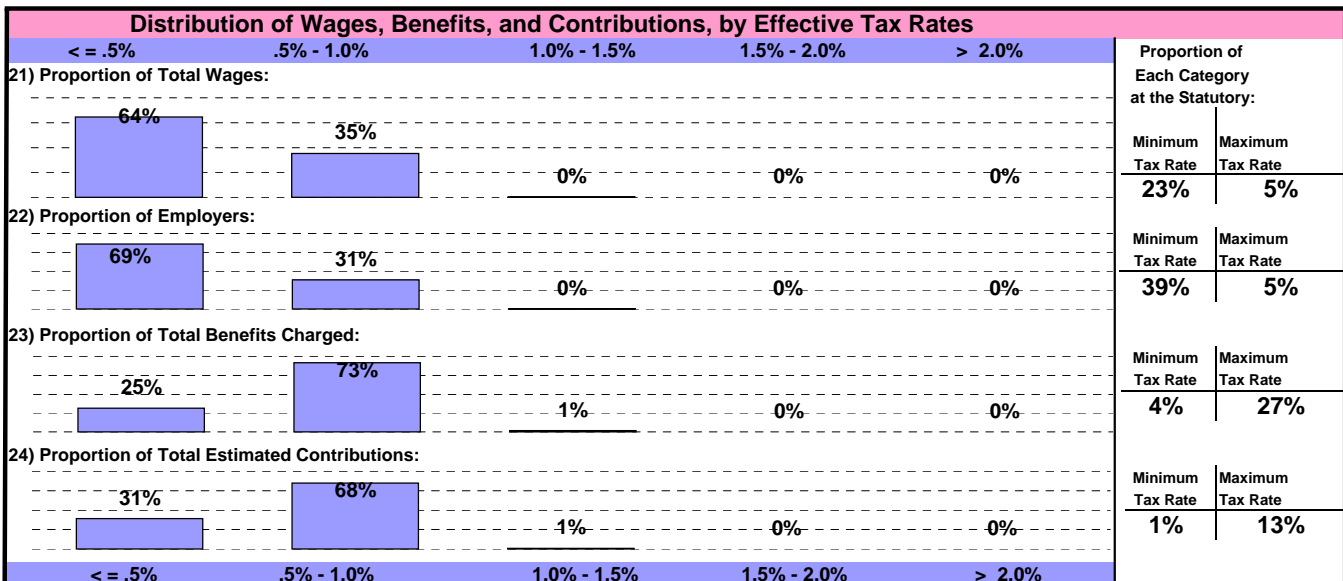
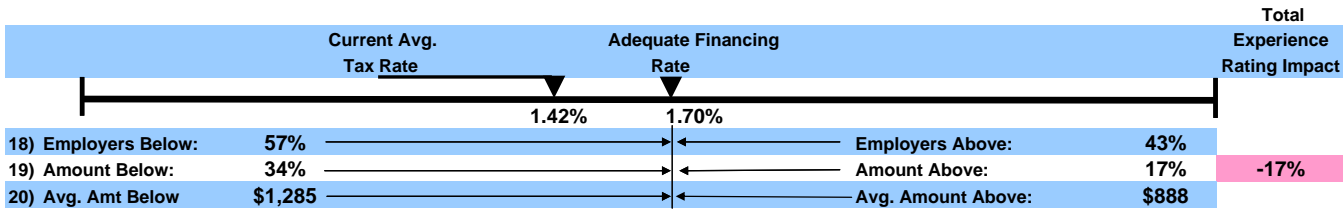
9) Estimated Contributions Per Covered Employee:	\$113		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$7	Average Rate \$99	Maximum Rate \$434
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.54	Into the Trust Fund -\$0.54	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	207	77%	\$144
13) Benefits Non-Charged:	39	15%	\$27
14) Benefits Charged to Inactive Employers:	6	2%	\$5
15) Total Reimbursable Benefits Paid	16	6%	
Total:	\$269	100%	\$176

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:	16	6%	30%	\$722
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	75	30%	70%	\$1,404



NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

MASSACHUSETTS		2005	
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) %:	1.39 / 4.78	6) New Employer Tax Rate (%):	2.5
7) Statutory Tax Rate (Minimum / Maximum)%:	1.12 / 10.96	8) Average High Cost Multiple:	0.05

Contribution Levels

9) Estimated Contributions Per Covered Employee:	\$652		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$157	\$669	\$1,534
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:	1,280	83%	\$518
13) Benefits Non-Charged:	157	10%	\$64
14) Benefits Charged to Inactive Employers:	4	0%	\$2
15) Total Reimbursable Benefits Paid	96	6%	\$2
Total:	\$1,537	100%	\$583

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:	685	48%	82%	\$4,637
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	337	23%	18%	\$10,209

	Adequate Financing Rate	Current Avg. Tax Rate	Total Experience Rating Impact
	4.42%	4.78%	
18) Employers Below:	56%	Employers Above:	44%
19) Amount Below:	18%	Amount Above:	26%
20) Avg. Amt Below	\$2,367	Avg. Amount Above:	\$4,419

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:						Minimum Tax Rate Maximum Tax Rate
	3%	22%	47%	10%	17%	3% 7%
22) Proportion of Employers:						Minimum Tax Rate Maximum Tax Rate
	11%	22%	33%	14%	21%	11% 8%
23) Proportion of Total Benefits Charged:						Minimum Tax Rate Maximum Tax Rate
	1%	6%	20%	11%	62%	1% 43%
24) Proportion of Total Estimated Contributions:						Minimum Tax Rate Maximum Tax Rate
	1%	14%	39%	13%	33%	1% 17%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

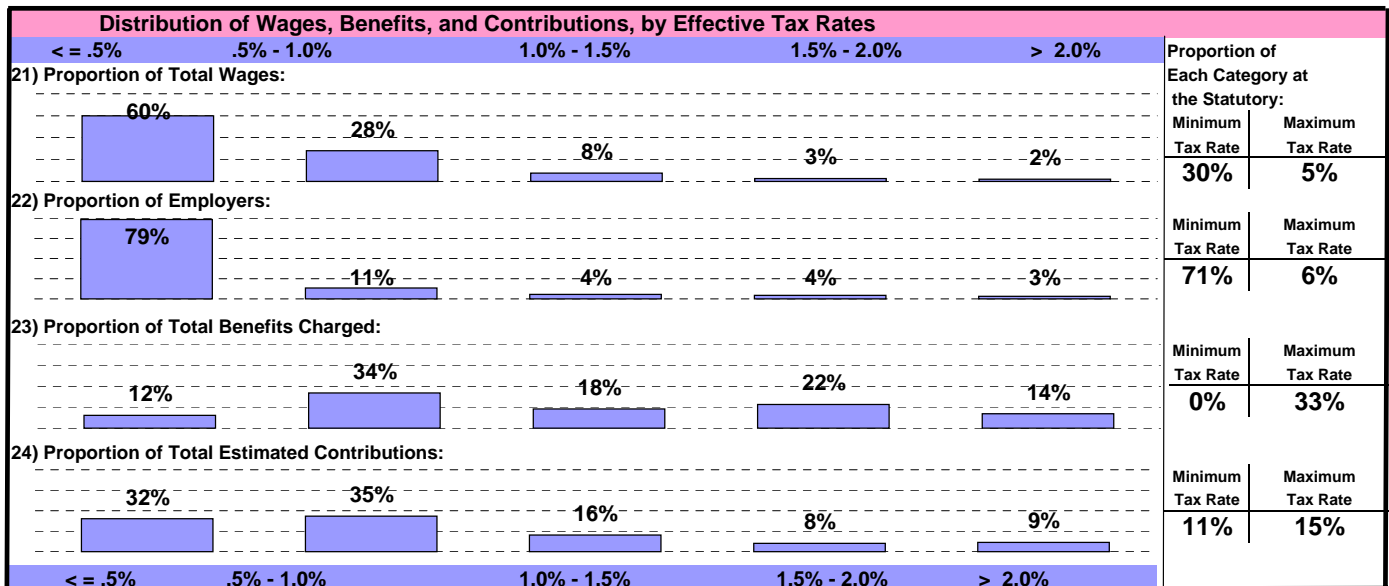
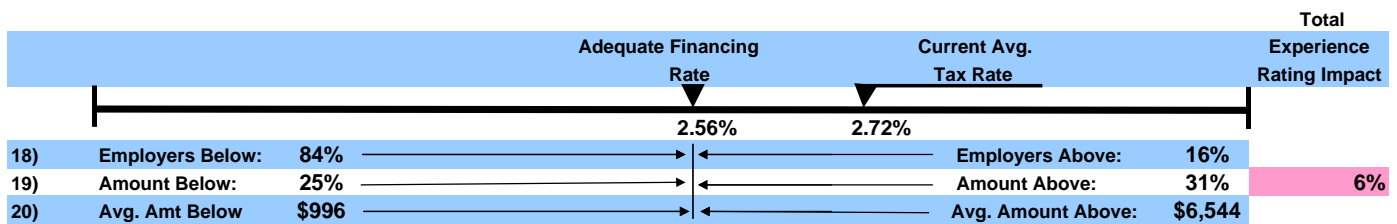
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MARYLAND		2005	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.55 / 2.72	6) New Employer Tax Rate (%):	2.1
7) Statutory Tax Rate (Minimum / Maximum)%:	1.10 / 8.30	8) Average High Cost Multiple:	0.63

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$257		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$94	\$231	\$706
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$1.11	-\$0.11	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	351	61%	\$190
13) Benefits Non-Charged:	149	26%	\$81
14) Benefits Charged to Inactive Employers:	38	7%	\$20
15) Total Reimbursable Benefits Paid	38	7%	\$20
Total:	\$576	100%	\$291

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:	200	37%	95%	\$1,959
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	50	9%	5%	\$8,817



NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

MAINE		2005	
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) %:	0.72 / 1.77	6) New Employer Tax Rate (%):	1.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.52 / 5.40	8) Average High Cost Multiple:	1.62

Contribution Levels

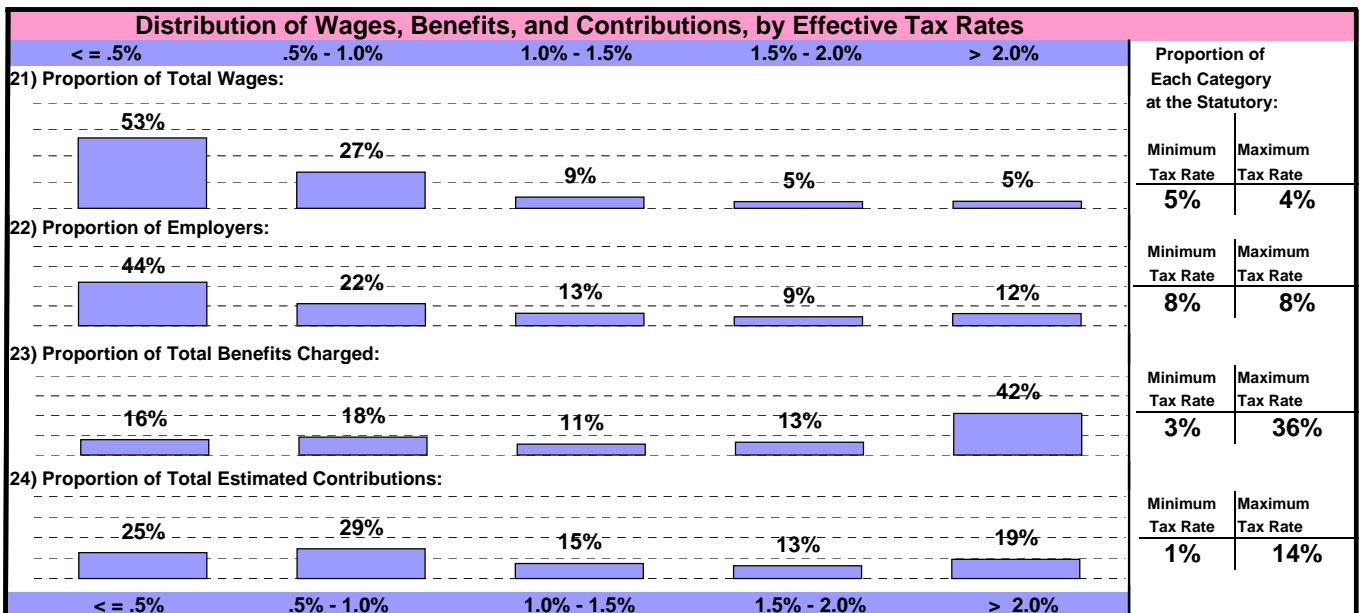
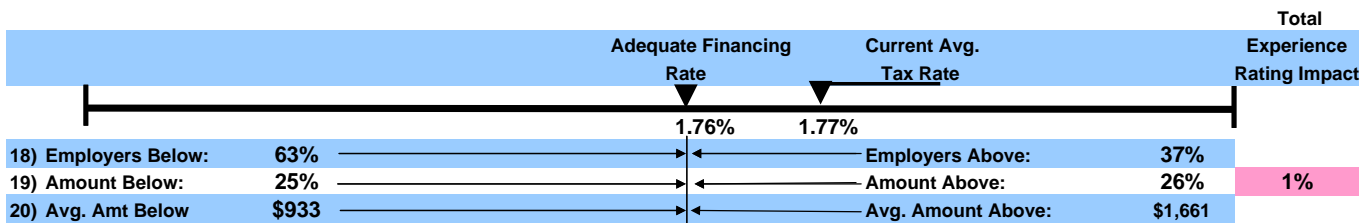
9) Estimated Contributions Per Covered Employee:	\$210		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$62	Average Rate \$213	Maximum Rate \$648
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.23	Into the Trust Fund -\$0.23	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	82	66%	\$181
13) Benefits Non-Charged:	35	28%	\$78
14) Benefits Charged to Inactive Employers:	1	1%	\$3
15) Total Reimbursable Benefits Paid	6	5%	\$
Total:	\$124	100%	\$261

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:	31	26%	82%	\$1,182
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	21	17%	18%	\$3,644



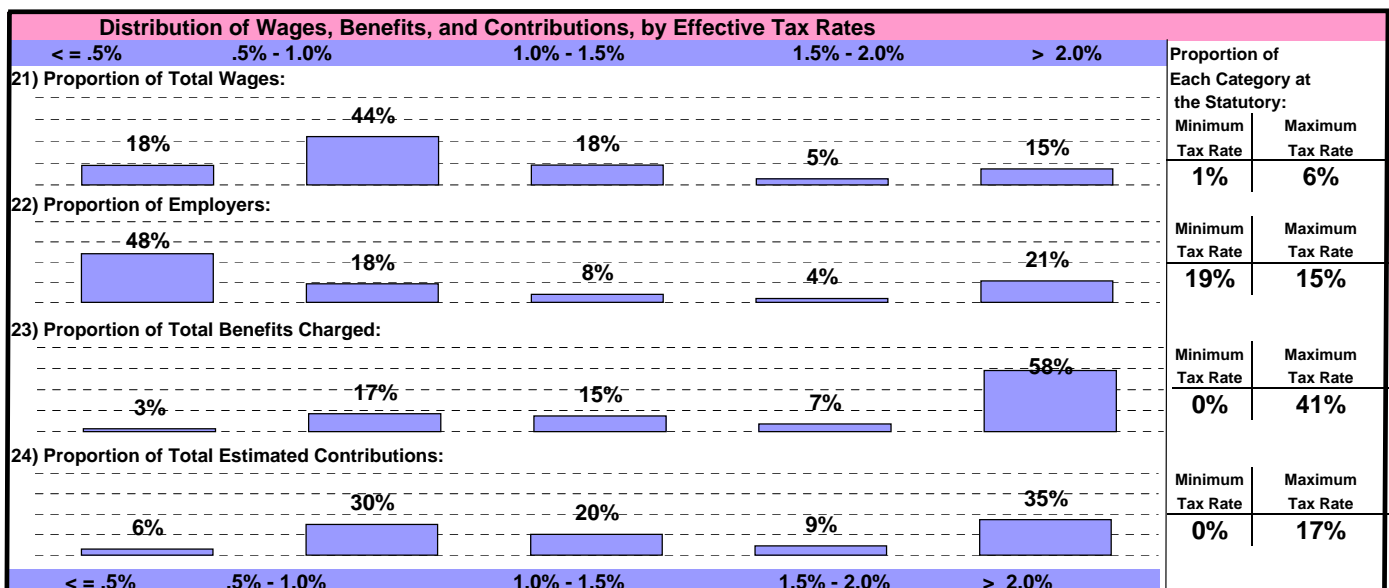
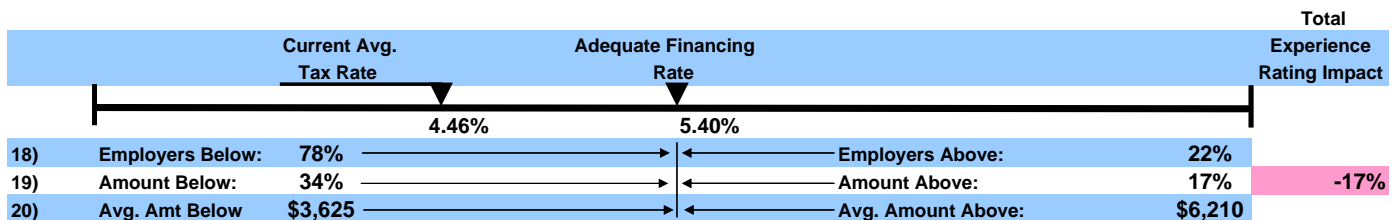
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MICHIGAN		2005	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base (\$):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.08 / 4.46	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.06 / 10.30	8) Average High Cost Multiple:	0.19

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$428		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$5	\$402	\$927
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$1.37	-\$0.37	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	1,614	78%	\$478
13) Benefits Non-Charged:	80	4%	\$24
14) Benefits Charged to Inactive Employers:	287	14%	\$85
15) Total Reimbursable Benefits Paid	89	4%	
Total:	\$2,070	100%	\$587

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:	260	13%	80%	\$2,082
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	418	21%	20%	\$13,694



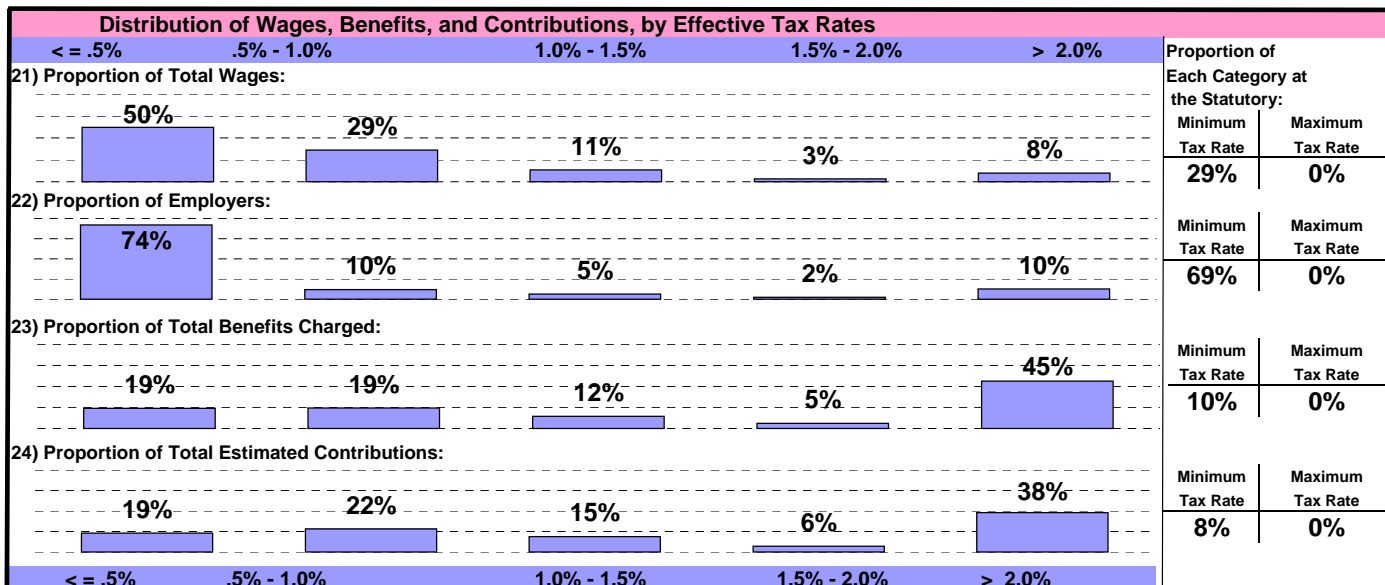
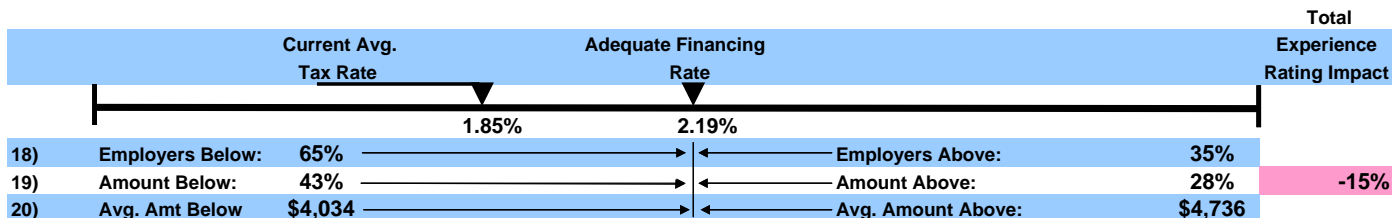
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MINNESOTA		2005	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	23,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.88 / 1.85	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.68 / 11.00	8) Average High Cost Multiple:	-0.10

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$359		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$156	\$426	\$2,530
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:	567	70%	\$282
13) Benefits Non-Charged:	68	8%	\$34
14) Benefits Charged to Inactive Employers:	84	10%	\$42
15) Total Reimbursable Benefits Paid	87	11%	
Total:	\$806	100%	\$357

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:	100	14%	27%	\$3,329
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	67	9%	73%	\$804



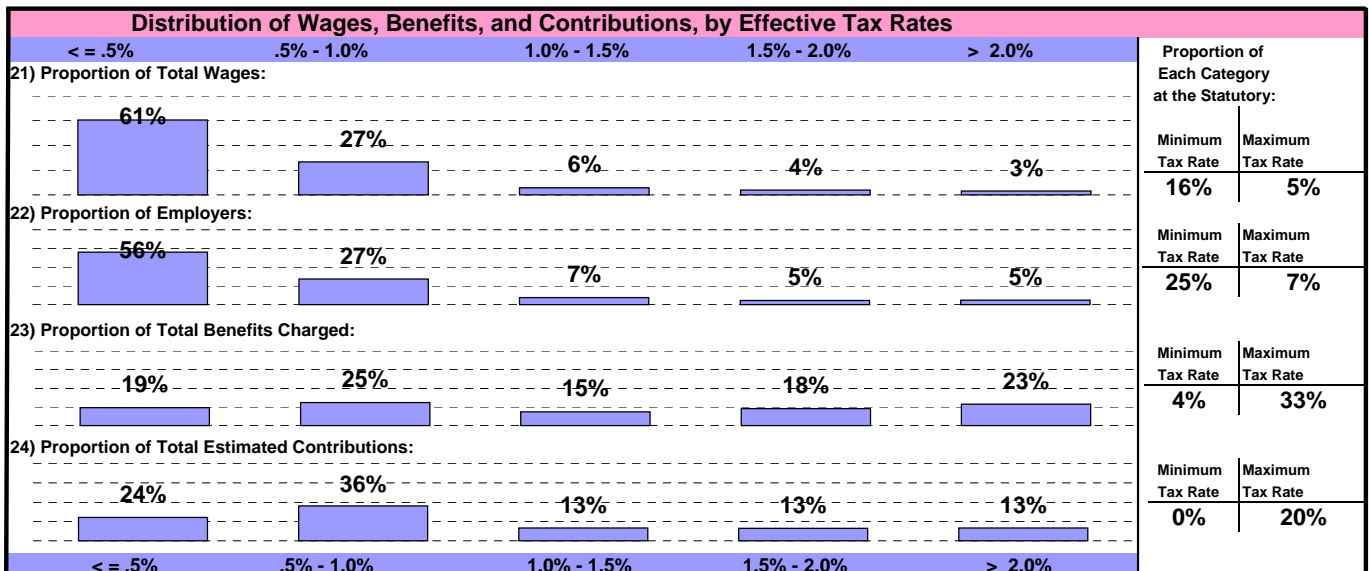
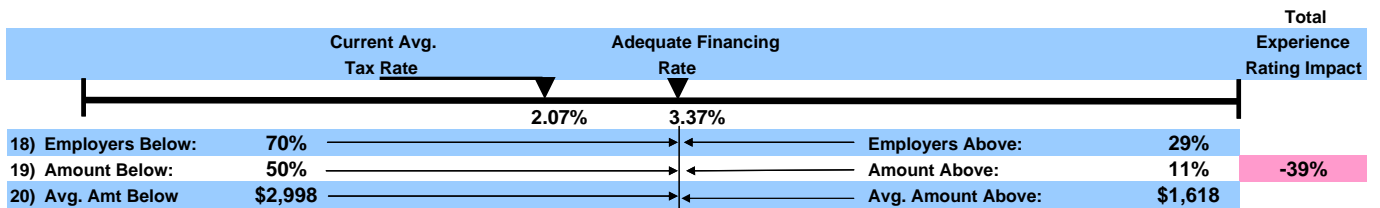
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MISSOURI		2005	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	11,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.53 / 2.07	6) New Employer Tax Rate (%):	3.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 7.80	8) Average High Cost Multiple:	-0.32

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$183		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$0	\$228	\$858
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.47	-\$0.47	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	455	76%	\$221
13) Benefits Non-Charged:	102	17%	\$50
14) Benefits Charged to Inactive Employers:	3	1%	\$2
15) Total Reimbursable Benefits Paid	37	6%	
Total:	\$598	100%	\$272

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:	49	9%	49%	\$784
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	139	25%	51%	\$2,127



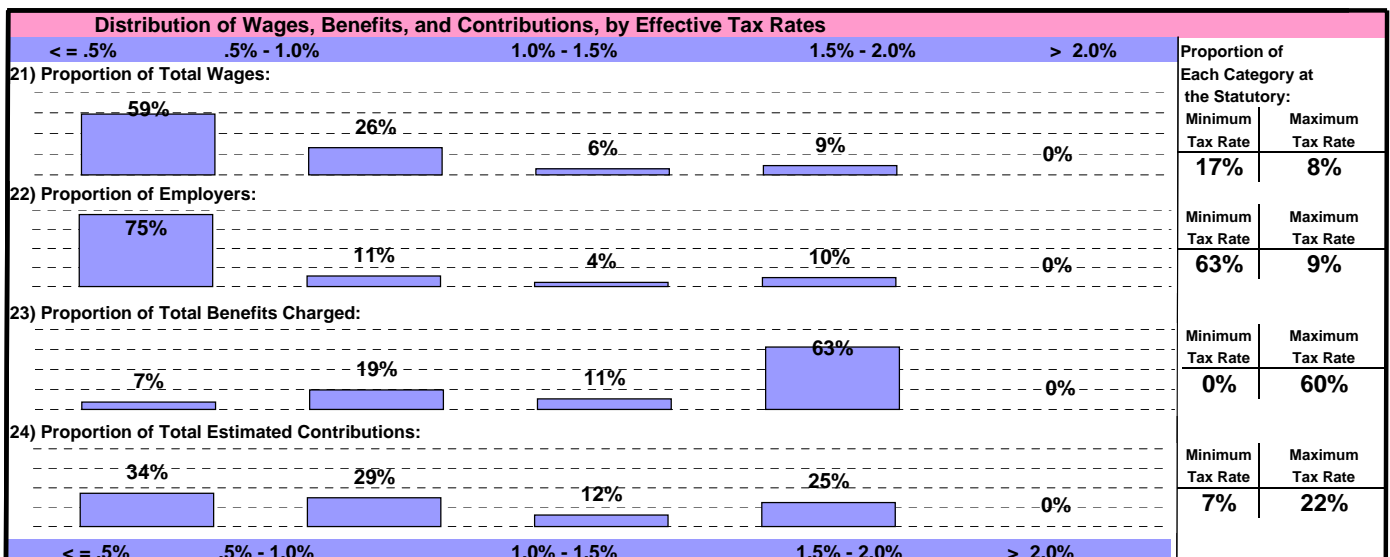
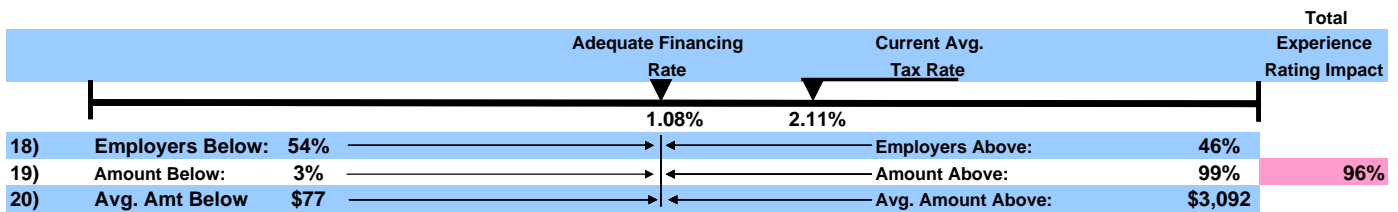
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MISSISSIPPI		2005	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.64 / 2.11	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.90 / 5.40	8) Average High Cost Multiple:	1.86

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$172		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$63	\$148	\$378
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$1.34	-\$0.34	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	142	68%	\$164
13) Benefits Non-Charged:	31	15%	\$36
14) Benefits Charged to Inactive Employers:	28	13%	\$32
15) Total Reimbursable Benefits Paid	7	3%	
Total:	\$208	100%	\$232

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:	54	27%	91%	\$1,352
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	43	22%	9%	\$10,748



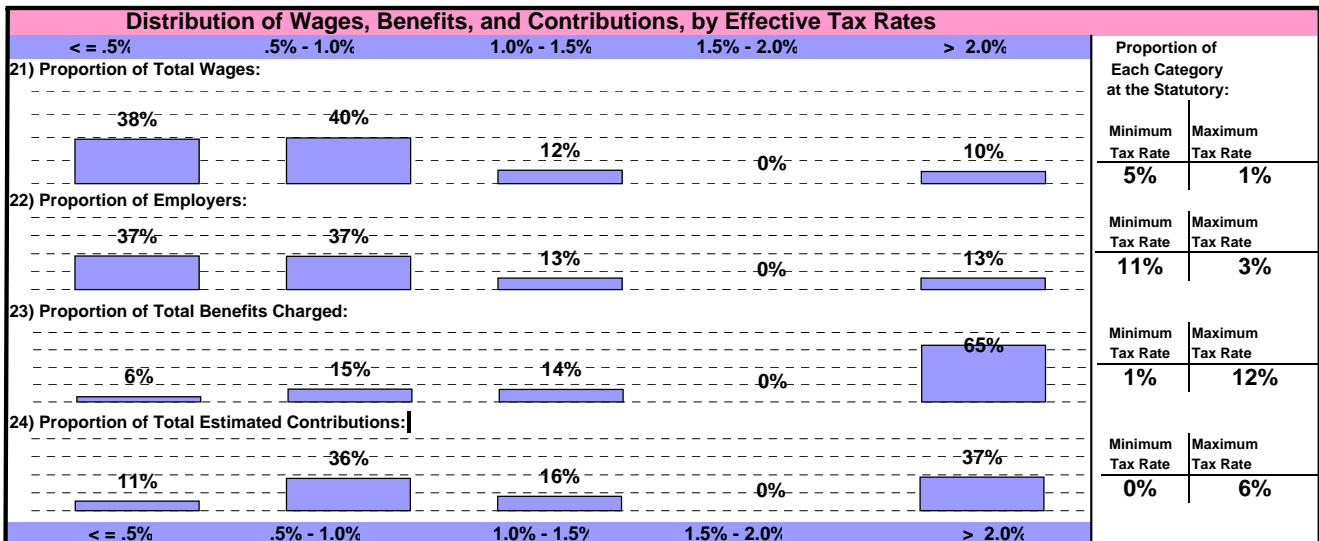
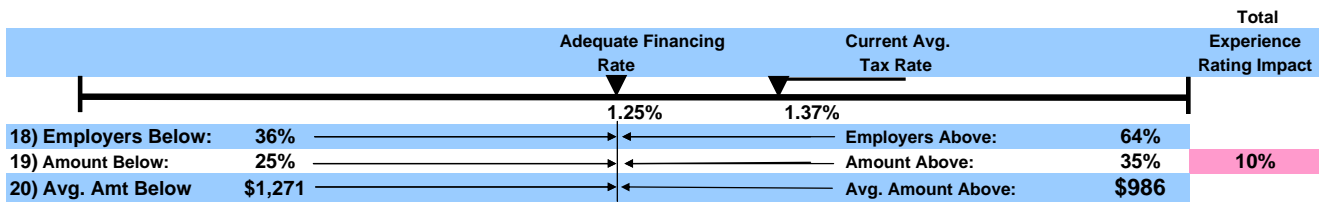
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MONTANA		2005	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	21,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.85 / 1.37	6) New Employer Tax Rate (%):	0.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 6.37	8) Average High Cost Multiple:	1.34

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$196		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Average Rate \$289	Maximum Rate \$1,338
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.04	Into the Trust Fund -\$0.04	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	54	72%	\$160
13) Benefits Non-Charged:	10	13%	\$29
14) Benefits Charged to Inactive Employers:	5	7%	\$16
15) Total Reimbursable Benefits Paid	6	7%	
Total:	\$75	100%	\$206

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:	21	30%	68%	\$1,312
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	13	19%	32%	\$1,782



NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

NORTH CAROLINA		2005	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	16,700
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.72 / 1.60	6) New Employer Tax Rate (%):	1.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 6.84	8) Average High Cost Multiple:	0.01

Contribution Levels

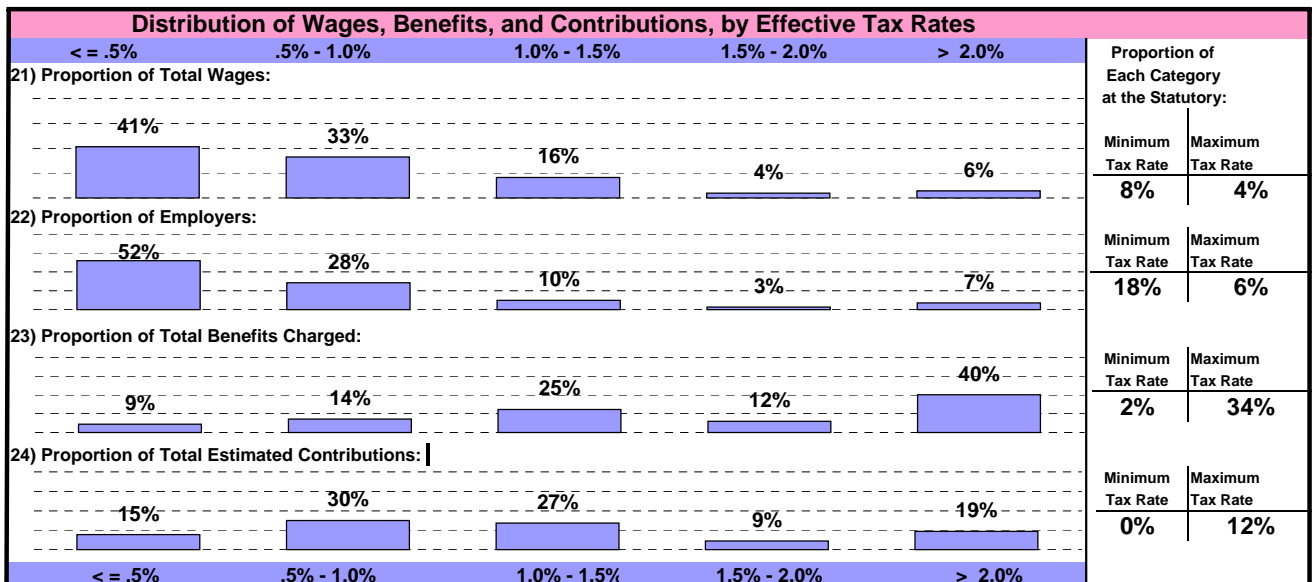
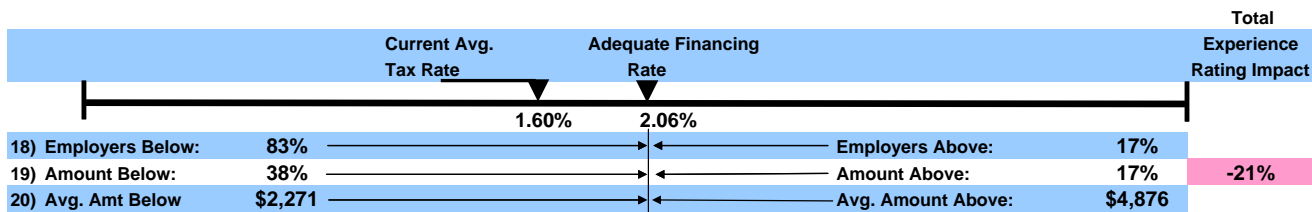
9) Estimated Contributions Per Covered Employee:	\$242		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$0	\$267	\$1,142
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.52	-\$0.52	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	1,062	91%	\$351
13) Benefits Non-Charged:	NA	NA	NA
14) Benefits Charged to Inactive Employers:	NA	NA	NA
15) Total Reimbursable Benefits Paid	32	3%	
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:	116	10%	56%	\$1,222
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	434	38%	44%	\$5,876



NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

NORTH DAKOTA		2005	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	19,400
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.84 / 1.53	6) New Employer Tax Rate (%):	2.1
7) Statutory Tax Rate (Minimum / Maximum)%:	0.49 / 10.09	8) Average High Cost Multiple:	0.55

Contribution Levels

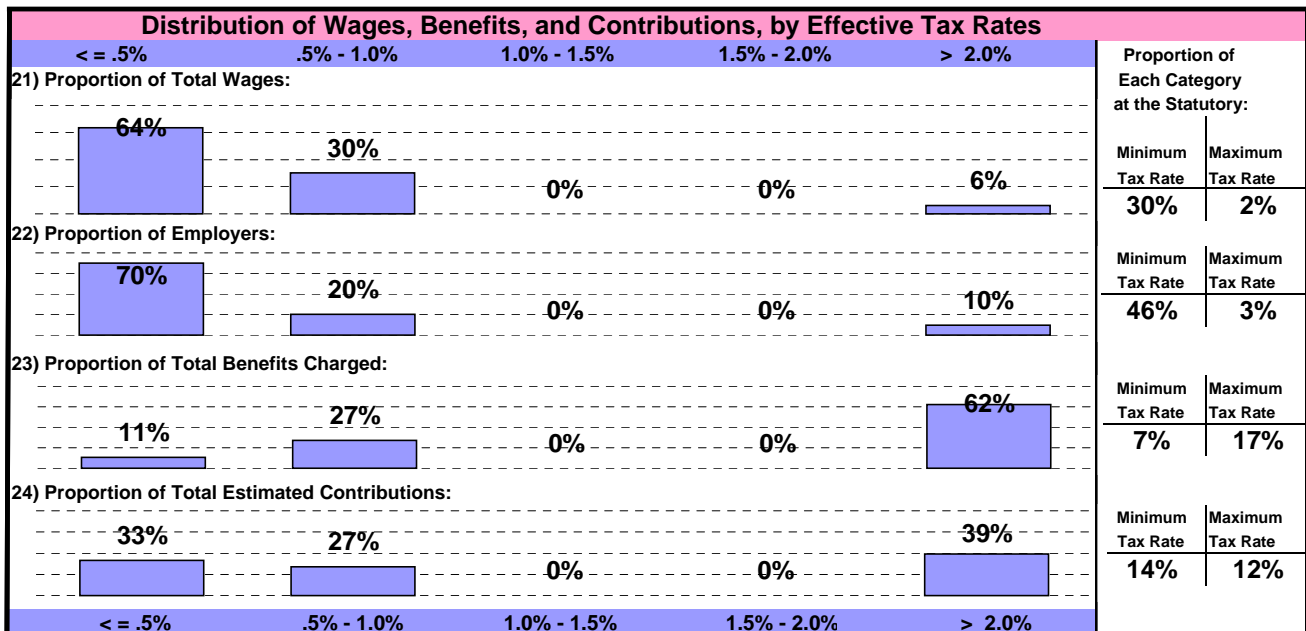
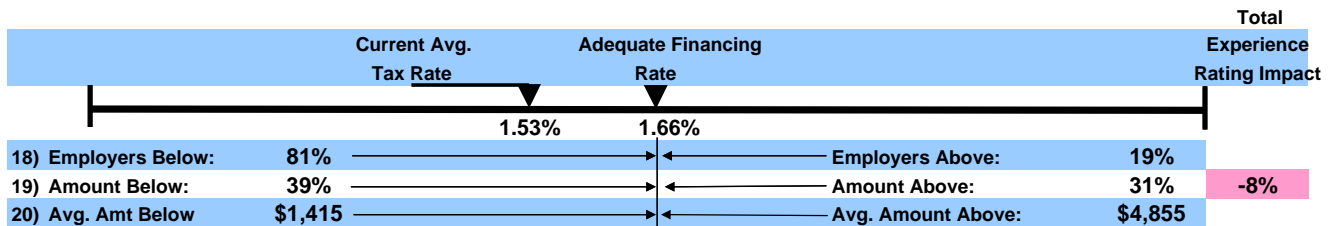
9) Estimated Contributions Per Covered Employee:	\$237		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$95	Average Rate \$297	Maximum Rate \$1,957
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.71	Into the Trust Fund \$0.29	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	33	79%	\$141
13) Benefits Non-Charged:	5	11%	\$20
14) Benefits Charged to Inactive Employers:	2	5%	\$9
15) Total Reimbursable Benefits Paid	2	5%	\$9
Total:	\$41	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:	20	51%	84%	\$1,425
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	1	4%	15%	\$558



NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

NEBRASKA		2005	
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 (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.63 / 2.45	6) New Employer Tax Rate (%):	3.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.40 / 5.40	8) Average High Cost Multiple:	0.66

Contribution Levels

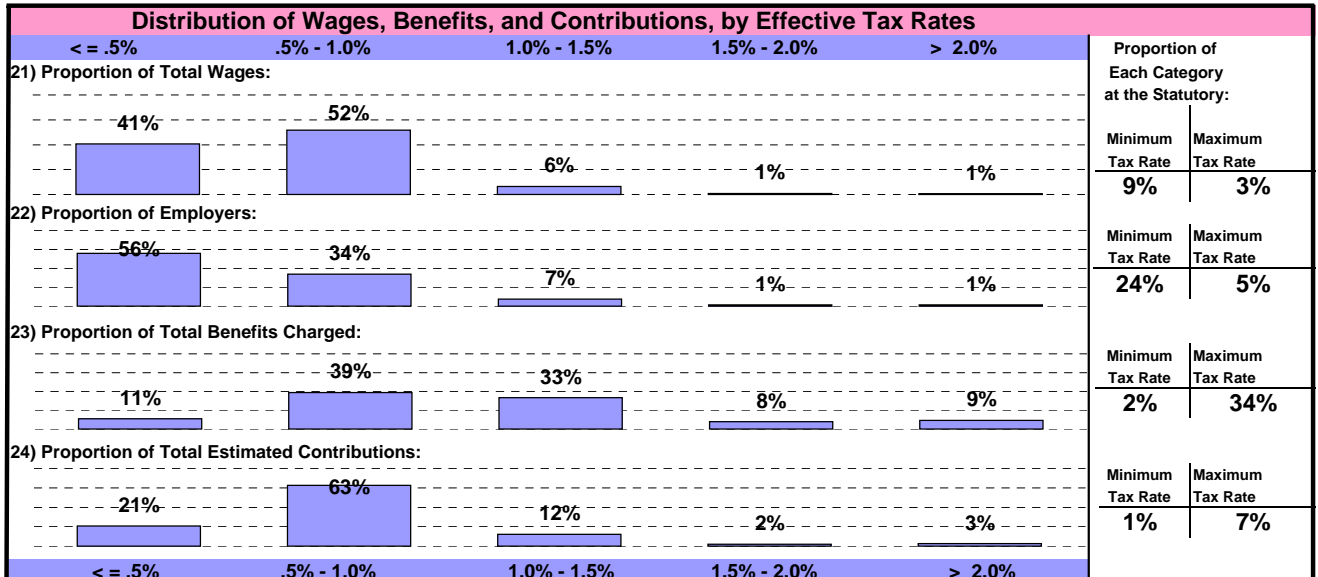
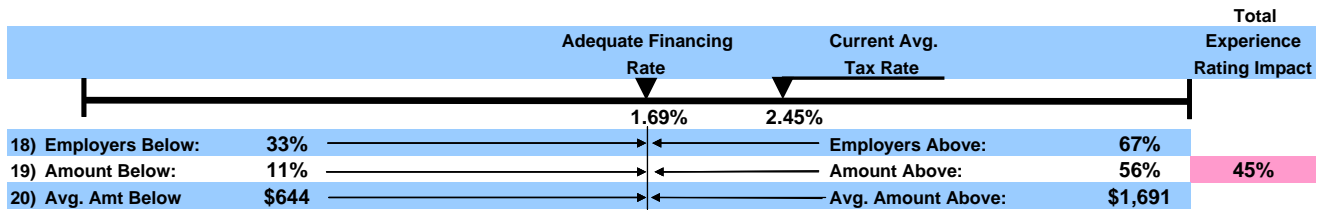
9) Estimated Contributions Per Covered Employee:	\$192		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$28	Average Rate \$172	Maximum Rate \$378
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1	Into the Trust Fund \$0	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	72	58%	\$107
13) Benefits Non-Charged:	33	27%	\$49
14) Benefits Charged to Inactive Employers:	10	8%	\$14
15) Total Reimbursable Benefits Paid	9	8%	
Total:	\$125	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:	75	65%	85%	\$2,266
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	19	16%	15%	\$3,317



NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

NEW HAMPSHIRE		2005	
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) %:	0.26 / 1.05	6) New Employer Tax Rate (%):	1.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.01 / 5.40	8) Average High Cost Multiple:	1.38

Contribution Levels

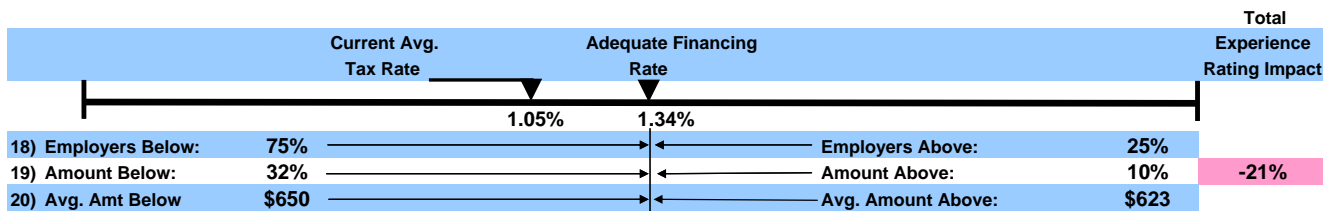
9) Estimated Contributions Per Covered Employee:	\$94		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$1	Average Rate \$84	Maximum Rate \$432
11) For Every One Dollar of Contributions the amount going:	To Pay Benefits in Previous Comp. Year \$2.16	Into the Trust Fund -\$1.16	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	74	71%	\$154
13) Benefits Non-Charged:	14	14%	\$29
14) Benefits Charged to Inactive Employers:	12	11%	\$24
15) Total Reimbursable Benefits Paid	5	4%	
Total:	\$104	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:	6	6%	58%	\$288
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	44	45%	42%	\$3,182



Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates					Proportion of Each Category at the Statutory:		
	< = .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:	95.2%	4%	0%	0%	0%	6%	0%
22) Proportion of Employers:	94%	5%	1%	0%	0%	12%	1%
23) Proportion of Total Benefits Charged:	67%	30%	4%	0%	0%	2%	4%
24) Proportion of Total Estimated Contributions:	87%	11%	2%	0%	0%	1%	2%

NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

NEW JERSEY		2005	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	24,900
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.90 / 1.96	6) New Employer Tax Rate (%):	2.8
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30 / 5.40	8) Average High Cost Multiple:	0.36

Contribution Levels

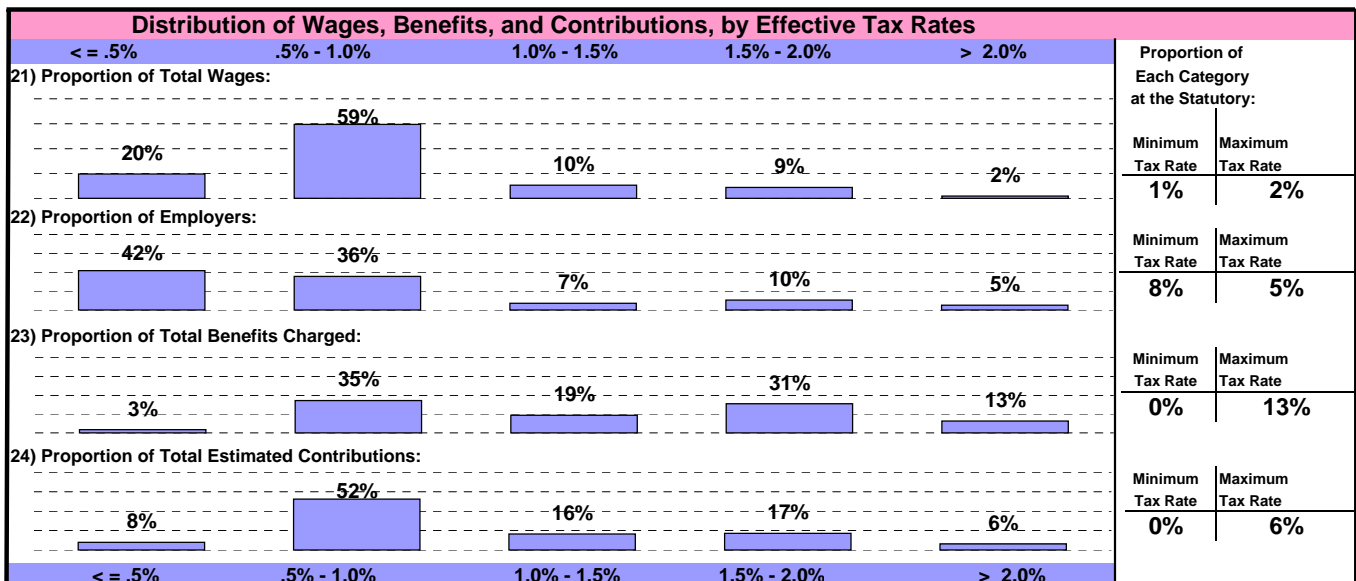
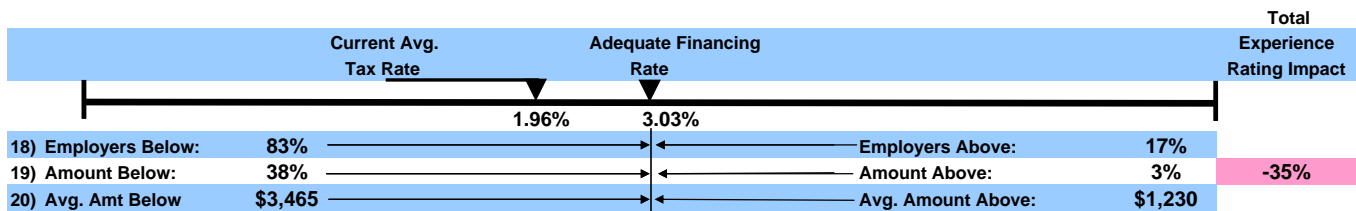
9) Estimated Contributions Per Covered Employee:	\$386		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$75	Average Rate \$488	Maximum Rate \$1,345
11) For Every One Dollar of Contributions the amount going:	To Pay Benefits in Previous Comp. Year \$1.65	Into the Trust Fund -\$0.65	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	1,576	74%	\$502
13) Benefits Non-Charged:	252	12%	\$80
14) Benefits Charged to Inactive Employers:	198	9%	\$63
15) Total Reimbursable Benefits Paid	98	5%	
Total:	\$2,124	100%	\$645

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:	152	7%	64%	\$1,337
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	535	26%	36%	\$8,510



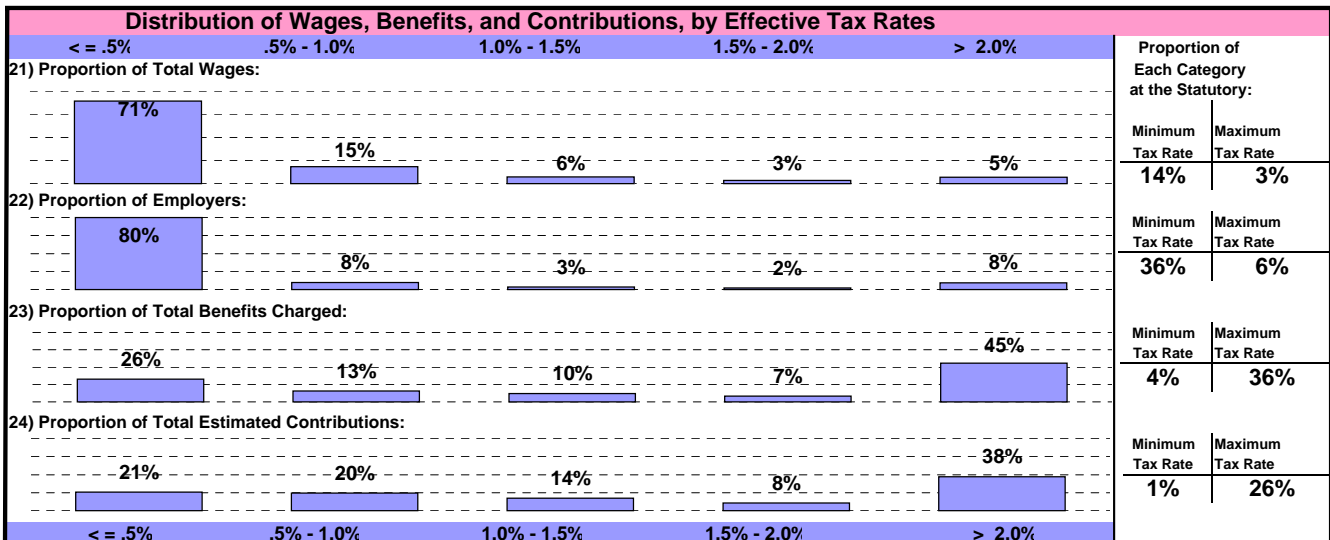
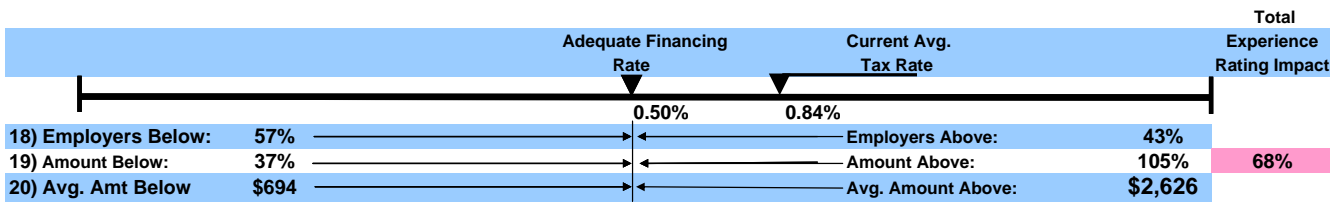
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NEW MEXICO			2005	
1) Type of Experience Rating Method:	Reserve Ratio		2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally		4) Taxable Wage Base (\$):	17,200
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.64	/ 0.84	6) New Employer Tax Rate (%):	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.03	/ 5.40	8) Average High Cost Multiple:	2.34

Contribution Levels			
9) Estimated Contributions Per Covered Employee:		\$129	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$5	\$145	\$929
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year		Into the Trust Fund
	\$1.54		-\$0.54

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	85	67%	\$148
13) Benefits Non-Charged:	25	19%	\$43
14) Benefits Charged to Inactive Employers:	7	5%	\$12
15) Total Reimbursable Benefits Paid	11	8%	
Total:	\$127	100%	\$202

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	2%	10%	\$748
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	30	26%	90%	\$1,115



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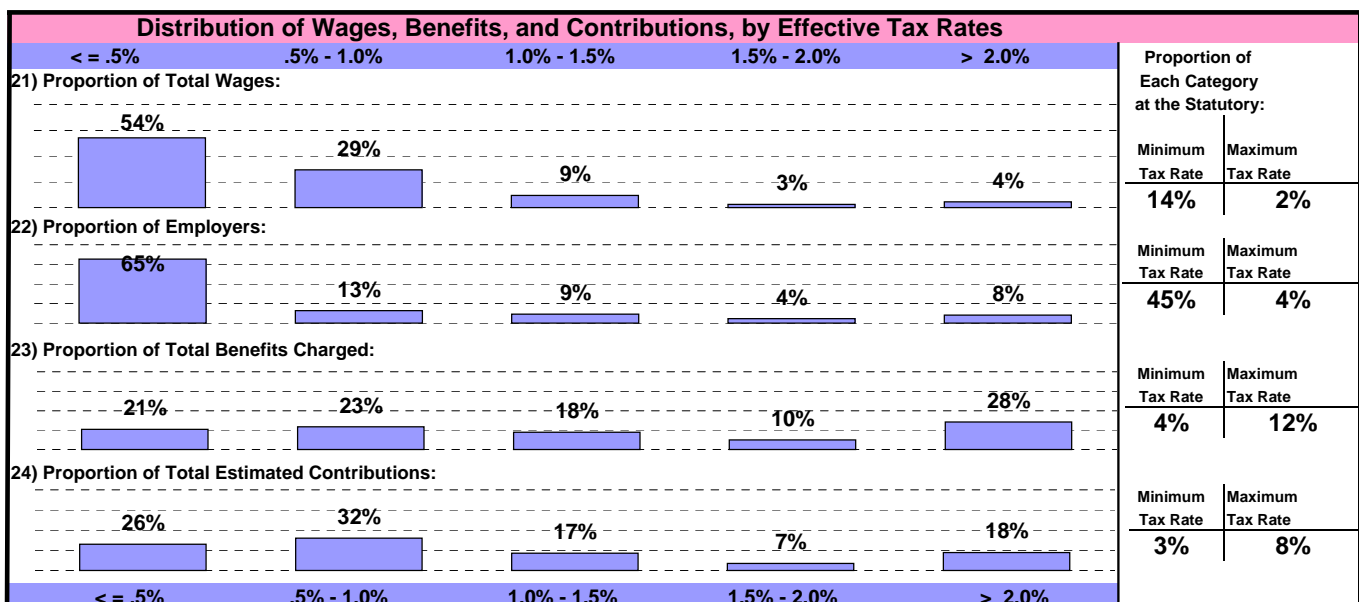
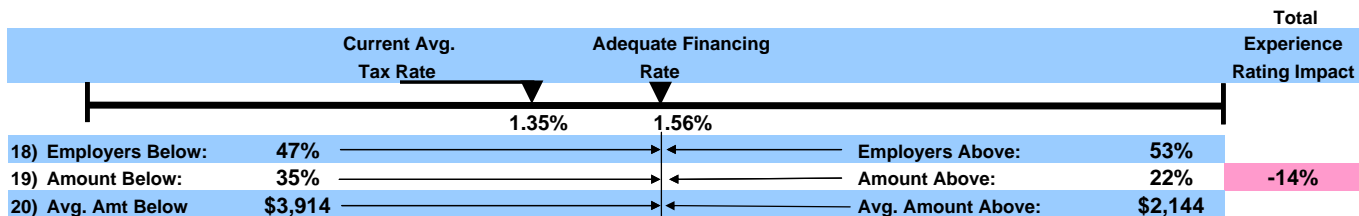
NEVADA		2005	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	22,900
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.77 / 1.35	6) New Employer Tax Rate (%):	3.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.25 / 5.40	8) Average High Cost Multiple:	0.77

Contribution Levels	
9) Estimated Contributions Per Covered Employee:	\$263

	Minimum Rate	Average Rate	Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$57	\$308	\$1,237
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year		Into the Trust Fund
	\$1.02		-\$0.02

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	249	86%	\$249
13) Benefits Non-Charged:	42	15%	\$42
14) Benefits Charged to Inactive Employers:	NA	NA	NA
15) Total Reimbursable Benefits Paid	7	3%	
Total:	\$298	NA	\$291

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	10%	56%	\$1,375
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	44	16%	44%	\$2,697



NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

NEW YORK		2005	
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) %:	0.80 / 4.17	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 8.90	8) Average High Cost Multiple:	-0.17

Contribution Levels

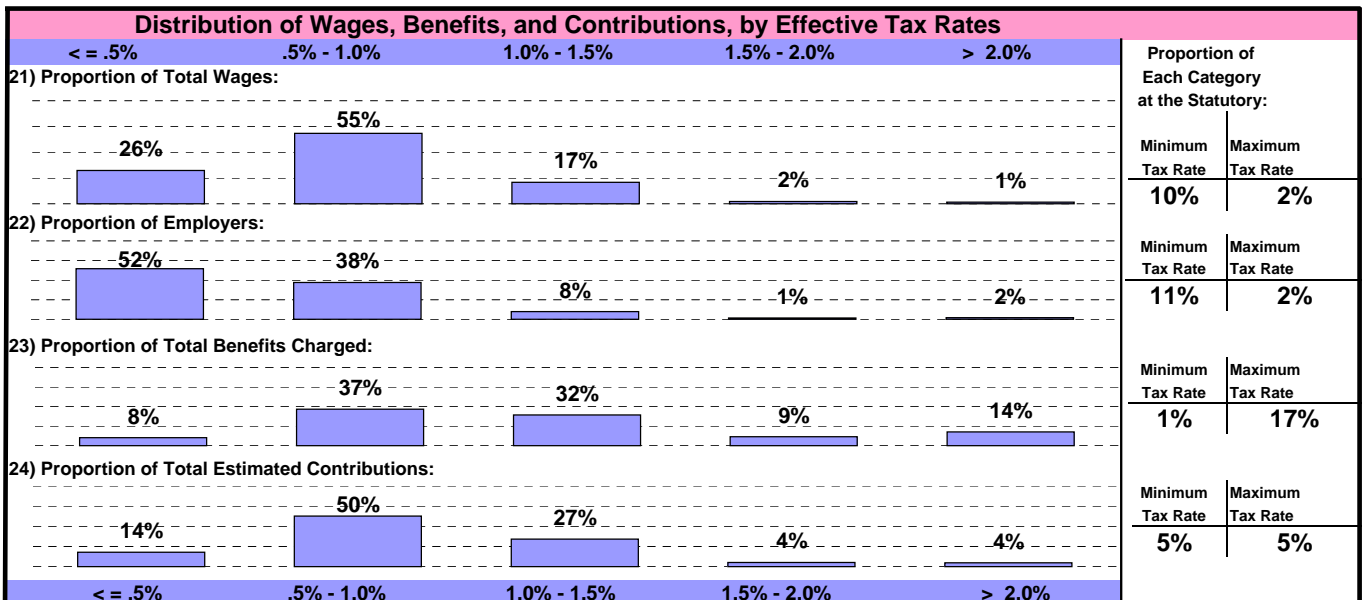
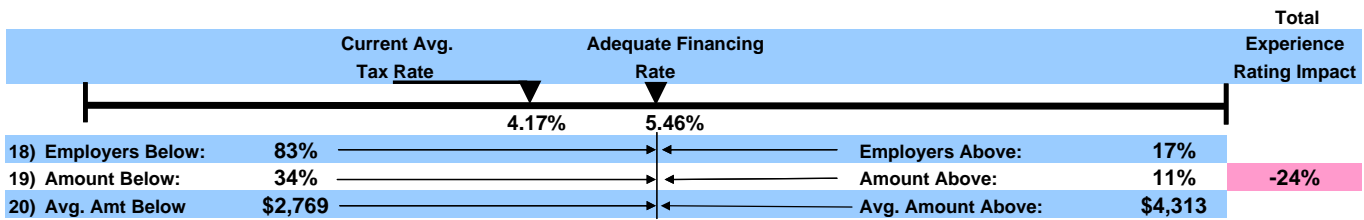
9) Estimated Contributions Per Covered Employee:	\$418		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$128	Average Rate \$355	Maximum Rate \$757
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.96	Into the Trust Fund \$0.04	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	2,163	82%	\$366
13) Benefits Non-Charged:	76	3%	\$13
14) Benefits Charged to Inactive Employers:	153	6%	\$26
15) Total Reimbursable Benefits Paid	231	9%	\$40
Total:	\$2,623	100%	\$404

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:	704	29%	95%	\$1,855
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	223	9%	5%	\$11,494



NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

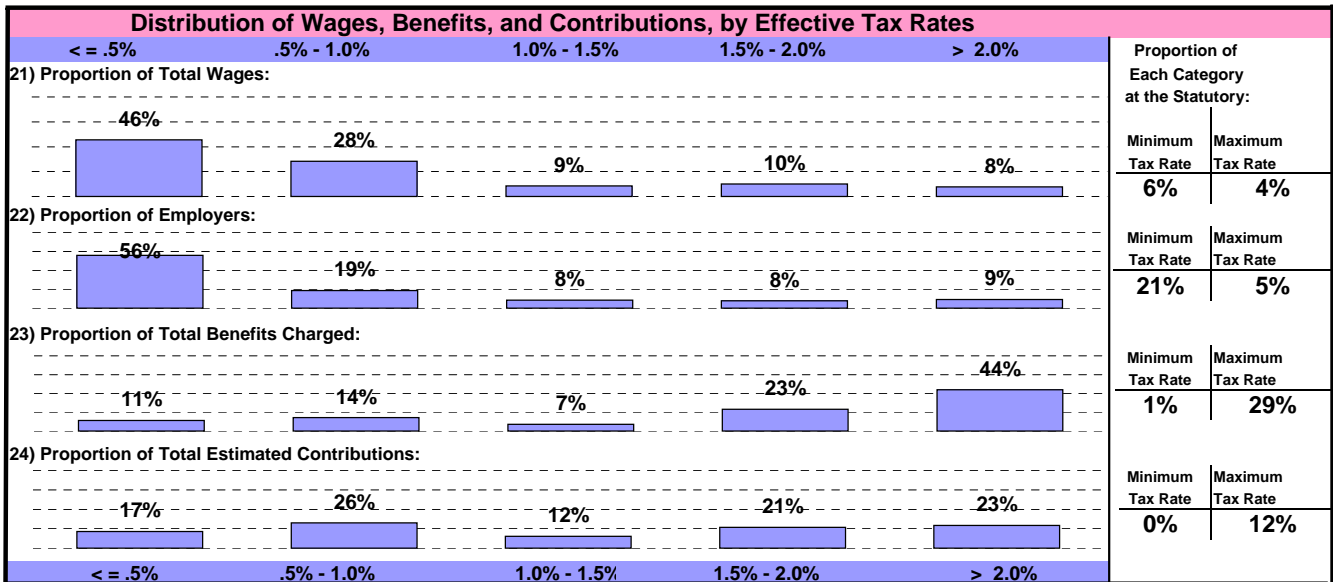
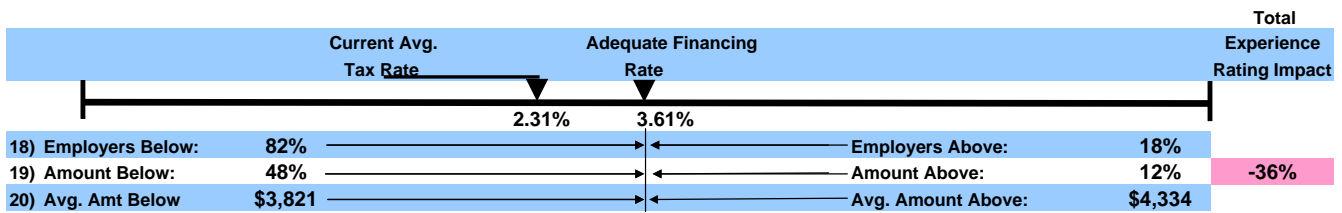
OHIO		2005	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.81 / 2.31	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.40 / 8.00	8) Average High Cost Multiple:	0.19

Contribution Levels	
9) Estimated Contributions Per Covered Employee:	\$225

	Minimum Rate	Average Rate	Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$36	\$208	\$720
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year		Into the Trust Fund
	\$1.36		-\$0.36

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	1,065	80%	\$257
13) Benefits Non-Charged:	140	11%	\$34
14) Benefits Charged to Inactive Employers:	67	5%	\$16
15) Total Reimbursable Benefits Paid	57	4%	
Total:	\$1,329	100%	\$307

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:	159	13%	58%	\$1,387
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	338	27%	42%	\$4,113



NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

OKLAHOMA		2005	
1) Type of Experience Rating Method:	Benefit Wage	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	None	4) Taxable Wage Base (\$):	13,800
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.79 / 1.84	6) New Employer Tax Rate (%):	1.8
7) Statutory Tax Rate (Minimum / Maximum)%:	0.20 / 8.30	8) Average High Cost Multiple:	1.03

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$245	Minimum Rate	Average Rate
10) Estimated Contributions Per Employee at the Tax Base:		\$28	\$254
			Maximum Rate
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$0.69	\$0.31	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	138	67%	\$120
13) Benefits Non-Charged:	35	17%	\$30
14) Benefits Charged to Inactive Employers:	25	12%	\$22
15) Total Reimbursable Benefits Paid	9	4%	
Total:	\$207	100%	\$172

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
		1.15%	1.84%	
18) Employers Below	NA	→	←	Employers Above: NA
19) Amount Below:	NA	→	←	Amount Above: NA
20) Avg. Amt Below	NA	→	←	Avg. Amount Above: NA

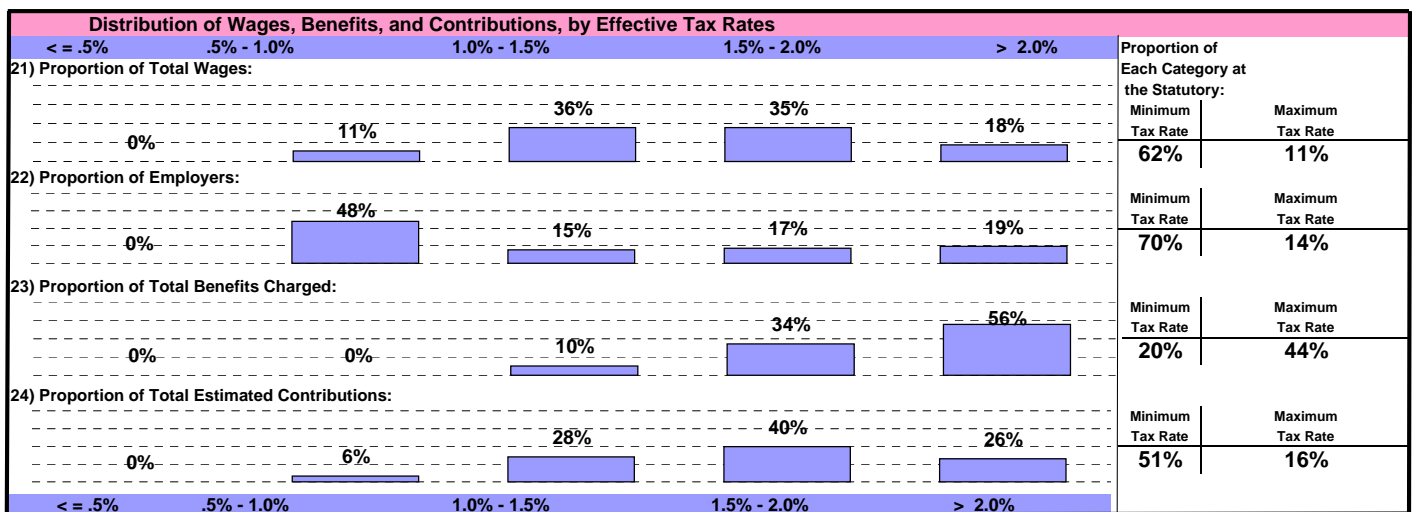
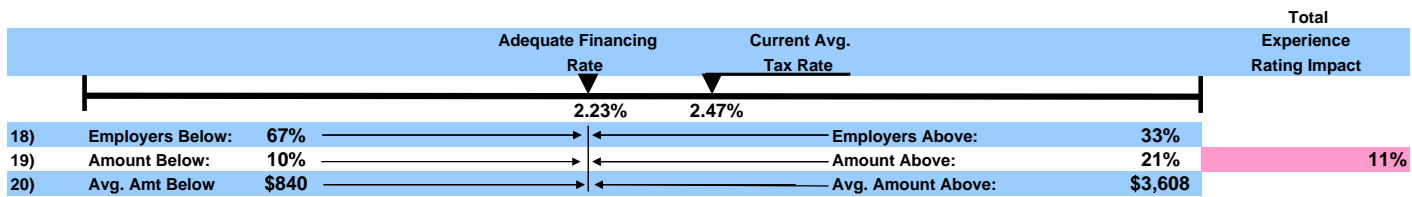
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OREGON		2005	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	27,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.54 / 2.47	6) New Employer Tax Rate (%):	3.1
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 5.40	8) Average High Cost Multiple:	1.05

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$506	Minimum Rate	Average Rate
10) Estimated Contributions Per Employee at the Tax Base:		\$405	\$666
			Maximum Rate
			\$1,458
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$1.13	-\$0.13	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	494	63%	\$397
13) Benefits Non-Charged:	185	24%	\$148
14) Benefits Charged to Inactive Employers:	46	6%	\$37
15) Total Reimbursable Benefits Paid	53	7%	
Total:	\$778	100%	\$582

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:	270	37%	83%	\$3,847
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	122	17%	17%	\$8,574



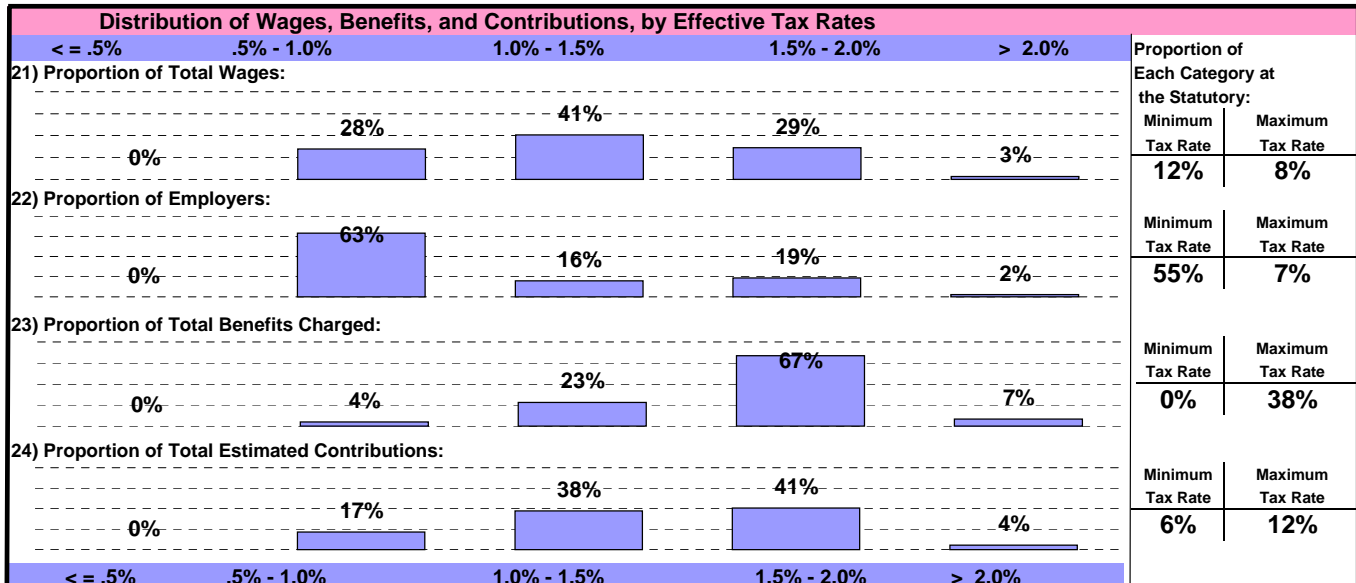
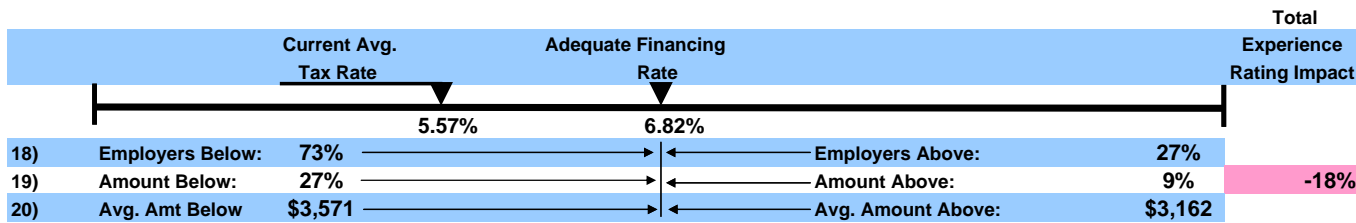
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PENNSYLVANIA		2005	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.33 / 5.57	6) New Employer Tax Rate (%):	3.8
7) Statutory Tax Rate (Minimum / Maximum)%:	2.21 / 10.46	8) Average High Cost Multiple:	0.14

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$492		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$177	\$446	\$837
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$1.14	-\$0.14	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	1,916	76%	\$455
13) Benefits Non-Charged:	281	11%	\$67
14) Benefits Charged to Inactive Employers:	180	7%	\$43
15) Total Reimbursable Benefits Paid	138	5%	
Total:	\$2,515	100%	\$565

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:	691	29%	86%	\$3,811
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	517	22%	14%	\$17,318



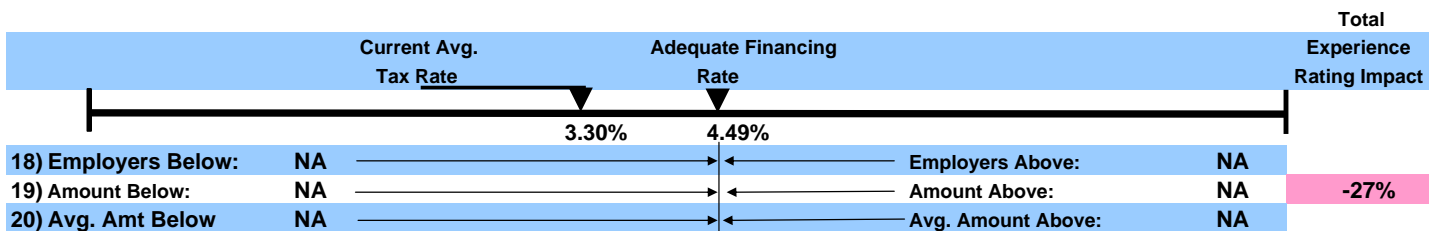
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PUERTO RICO		2005	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.17 / 3.30	6) New Employer Tax Rate (%):	3.0
7) Statutory Tax Rate (Minimum / Maximum)%:	1.70 / 5.40	8) Average High Cost Multiple:	1.07

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$254		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$119	Average Rate \$231	Maximum Rate \$378
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:	161	74%	\$222
13) Benefits Non-Charged:	0	0%	\$0
14) Benefits Charged to Inactive Employers:	44	20%	\$61
15) Total Reimbursable Benefits Paid	12	6%	
Total:	\$217	100%	\$283

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



NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

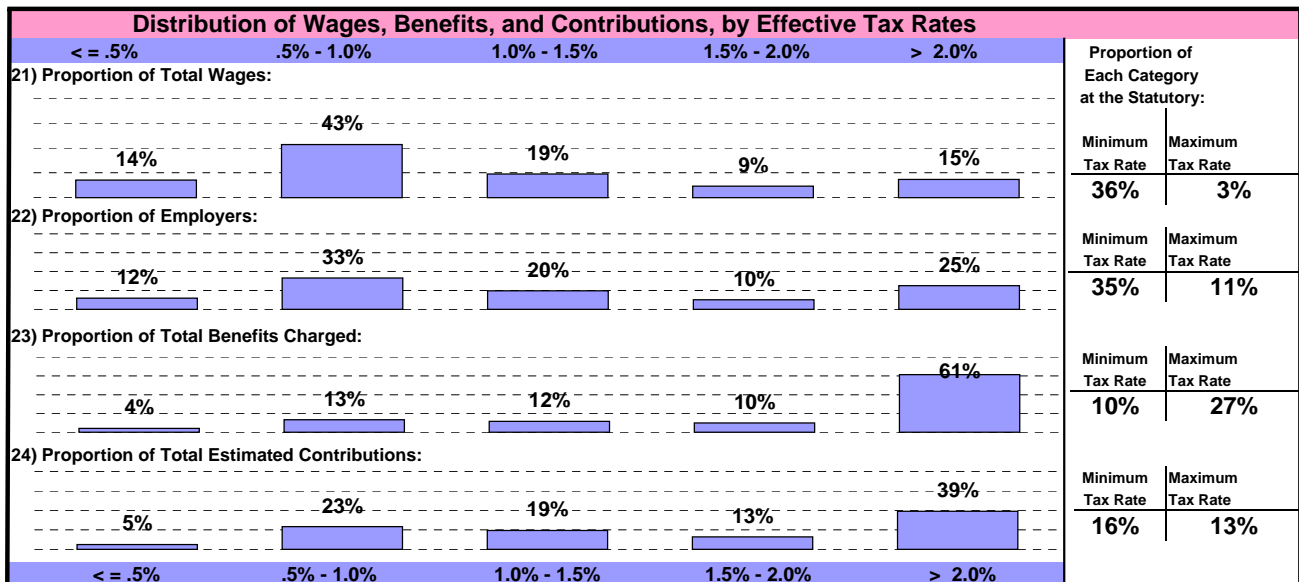
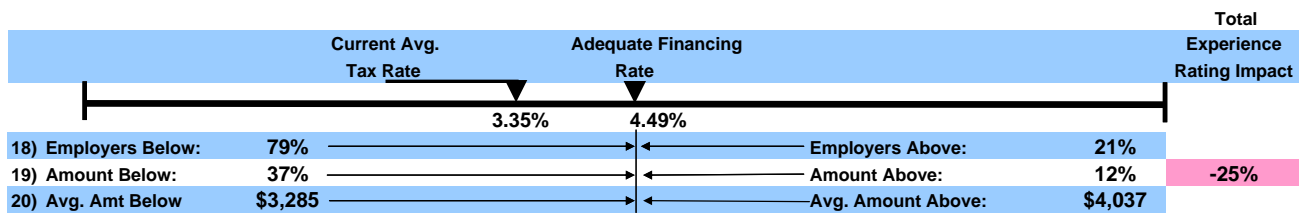
RHODE ISLAND		2005	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	16,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.21 / 3.35	6) New Employer Tax Rate (%):	2.3
7) Statutory Tax Rate (Minimum / Maximum)%:	1.69 / 9.79	8) Average High Cost Multiple:	0.47

Contribution Levels	
9) Estimated Contributions Per Covered Employee:	\$446

	Minimum Rate	Average Rate	Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$270	\$537	\$1,566
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous 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:	148	78%	\$412
13) Benefits Non-Charged:	19	10%	\$53
14) Benefits Charged to Inactive Employers:	11	6%	\$32
15) Total Reimbursable Benefits Paid	11	6%	
Total:	\$190	100%	\$497

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:	43	24%	80%	\$2,284
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	25	14%	20%	\$5,280



NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

SOUTH CAROLINA 2005

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) %:	0.58 / 2.20	6) New Employer Tax Rate (%):	3.3
7) Statutory Tax Rate (Minimum / Maximum)%:	1.24 / 6.10	8) Average High Cost Multiple:	0.47

Contribution Levels

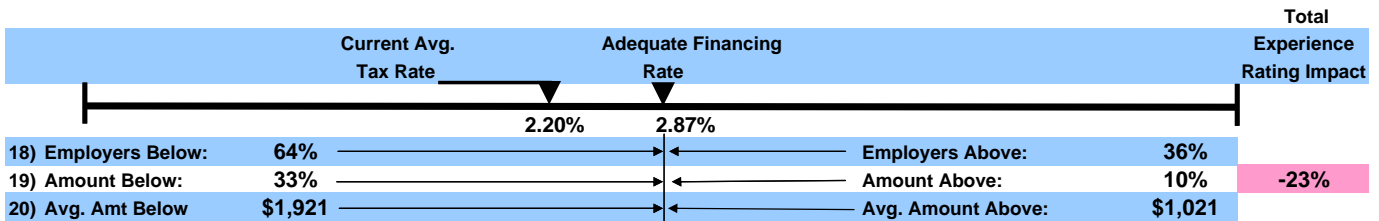
9) Estimated Contributions Per Covered Employee:	\$176		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$87	Average Rate \$154	Maximum Rate \$427
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.47	Into the Trust Fund -\$0.47	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	317	80%	\$220
13) Benefits Non-Charged:	21	5%	\$14
14) Benefits Charged to Inactive Employers:	40	10%	\$28
15) Total Reimbursable Benefits Paid	17	4%	
Total:	\$395	100%	\$262

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:	62	16%	70%	\$1,140
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	91	24%	30%	\$4,001



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:	60%	25%	14%	2%	0%	54%	4%
22) Proportion of Employers:	63%	24%	12%	1%	0%	57%	3%
23) Proportion of Total Benefits Charged:	18%	22%	50%	10%	0%	16%	27%
24) Proportion of Total Estimated Contributions:	34%	32%	30%	5%	0%	29%	9%

NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

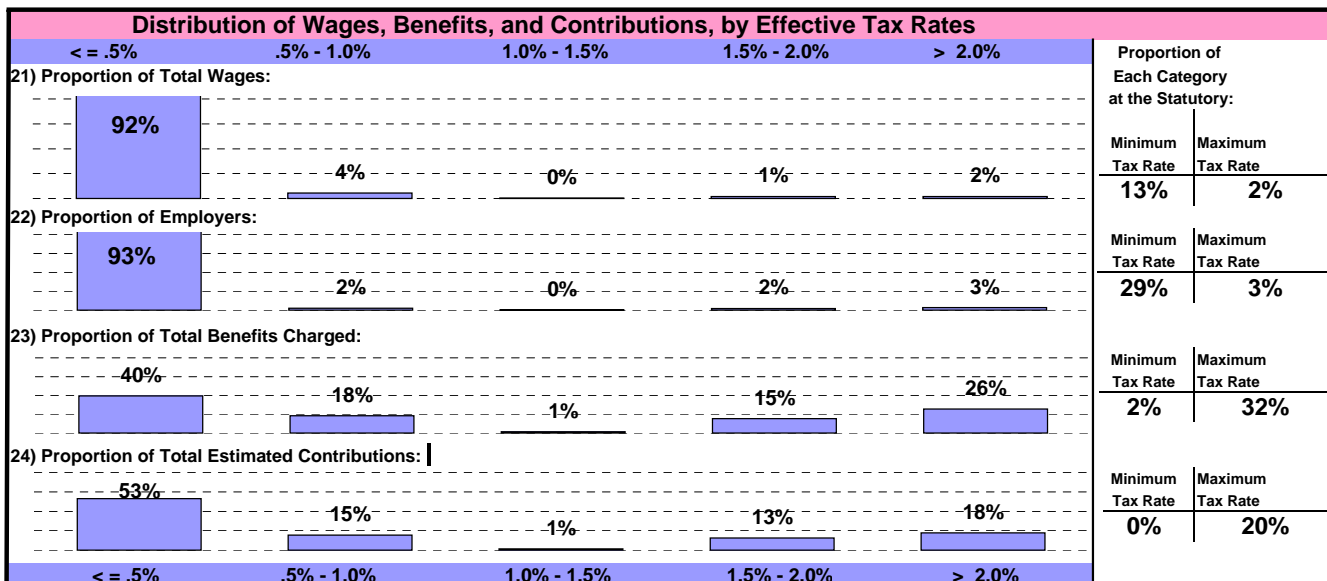
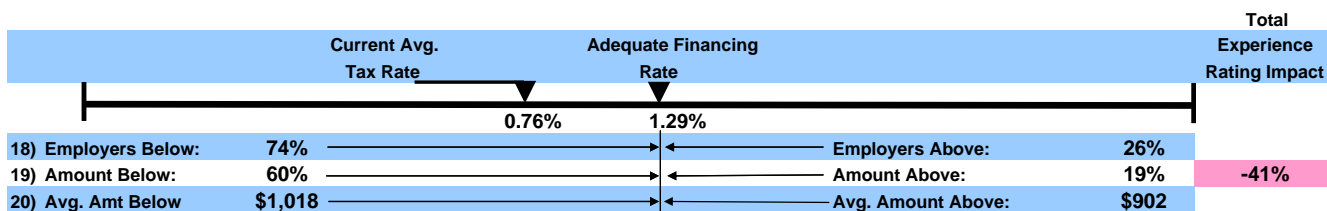
SOUTH DAKOTA		2005	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.22 / 0.76	6) New Employer Tax Rate (%):	1.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 7.00	8) Average High Cost Multiple:	0.43

Contribution Levels	
9) Estimated Contributions Per Covered Employee:	\$59

	Minimum Rate	Average Rate	Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$0	\$53	\$490
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year		Into the Trust Fund
	\$1.64		-\$0.64

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	22	74%	\$77
13) Benefits Non-Charged:	4	15%	\$16
14) Benefits Charged to Inactive Employers:	2	5%	\$5
15) Total Reimbursable Benefits Paid	2	5%	\$5
Total:	\$30	100%	\$99

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:	1	5%	37%	\$209
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	7	27%	61%	\$639



NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

TENNESSEE		2005	
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) %:	0.54 / 2.17	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.15 / 10.00	8) Average High Cost Multiple:	0.57

Contribution Levels

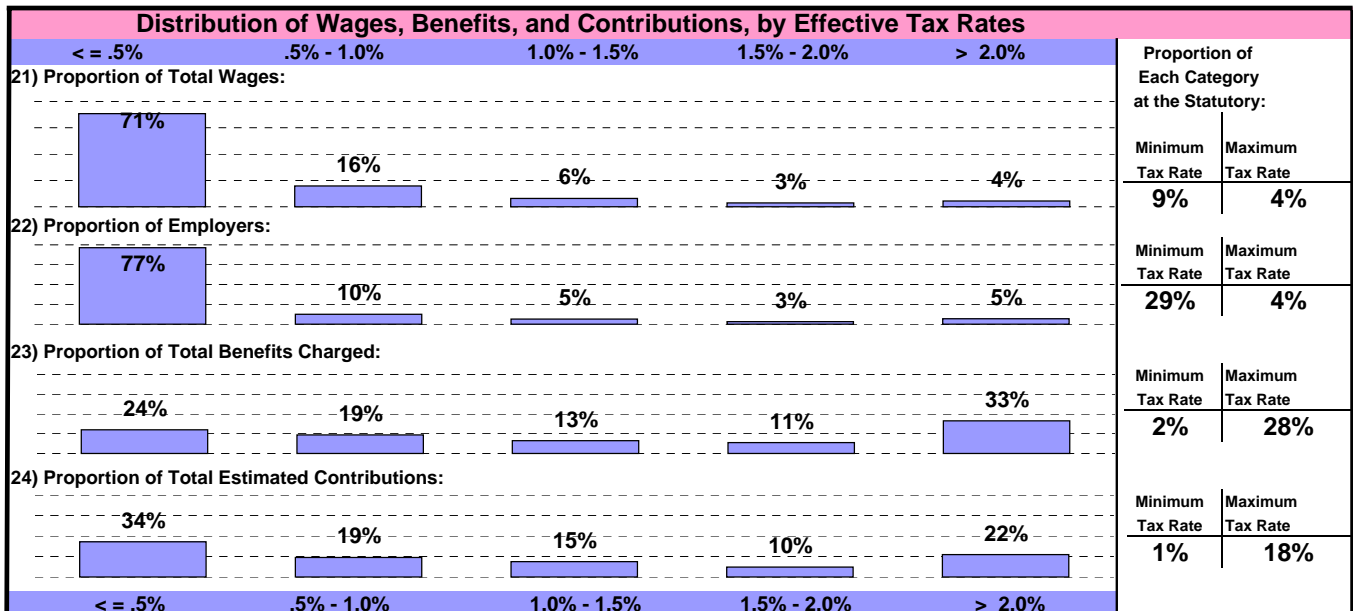
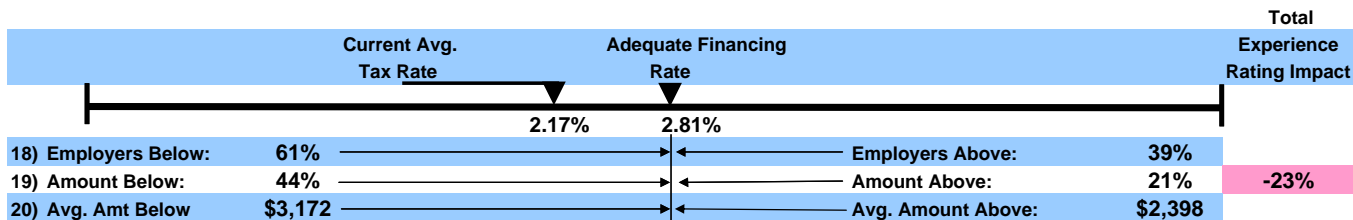
9) Estimated Contributions Per Covered Employee:	\$174		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$11	Average Rate \$152	Maximum Rate \$700
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.46	Into the Trust Fund -\$0.46	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	420	73%	\$194
13) Benefits Non-Charged:	64	11%	\$30
14) Benefits Charged to Inactive Employers:	71	12%	\$33
15) Total Reimbursable Benefits Paid	22	4%	
Total:	\$577	100%	\$257

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:	30	5%	58%	\$649
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	84	15%	42%	\$2,574



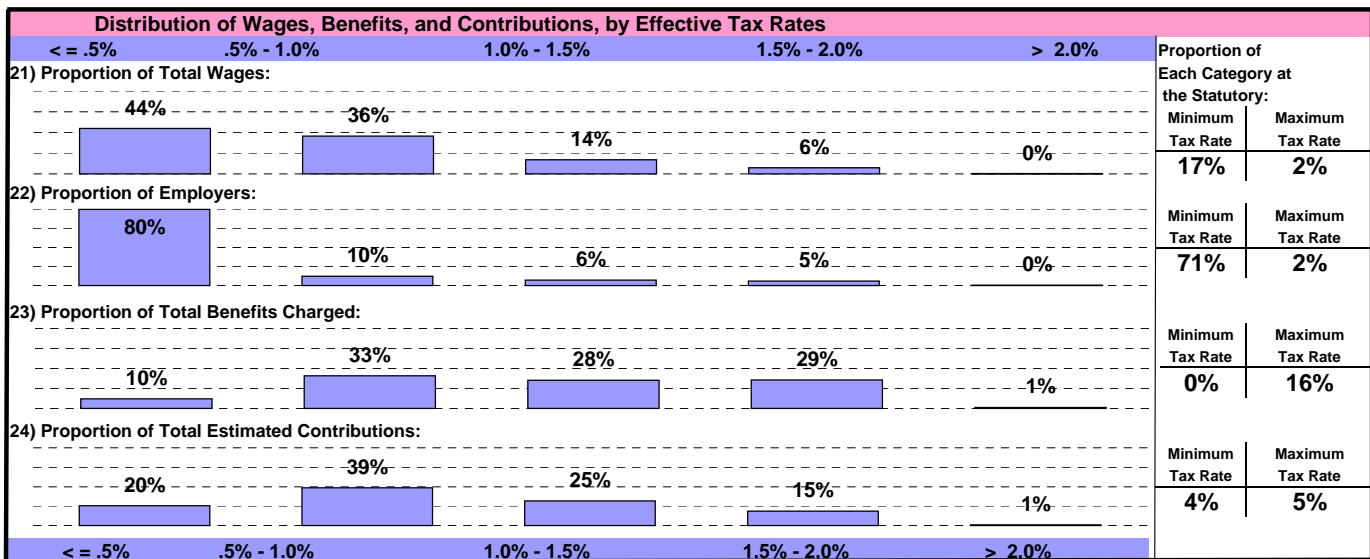
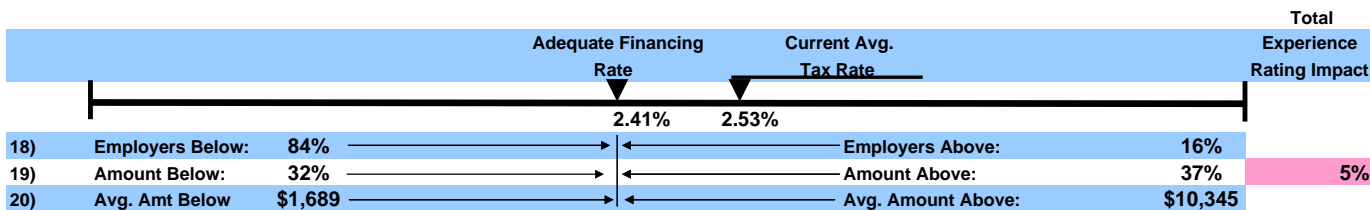
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TEXAS		2005	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.66 / 2.53	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.58 / 8.02	8) Average High Cost Multiple:	0.25

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$248	Minimum Rate	Average Rate
10) Estimated Contributions Per Employee at the Tax Base:		\$52	\$228
			Maximum Rate
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:	1,247	70%	\$166
13) Benefits Non-Charged:	312	17%	\$41
14) Benefits Charged to Inactive Employers:	135	8%	\$18
15) Total Reimbursable Benefits Paid	91	5%	
Total:	\$1,785	100%	\$225

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:	765	45%	96%	\$2,252
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	147	9%	4%	\$11,632



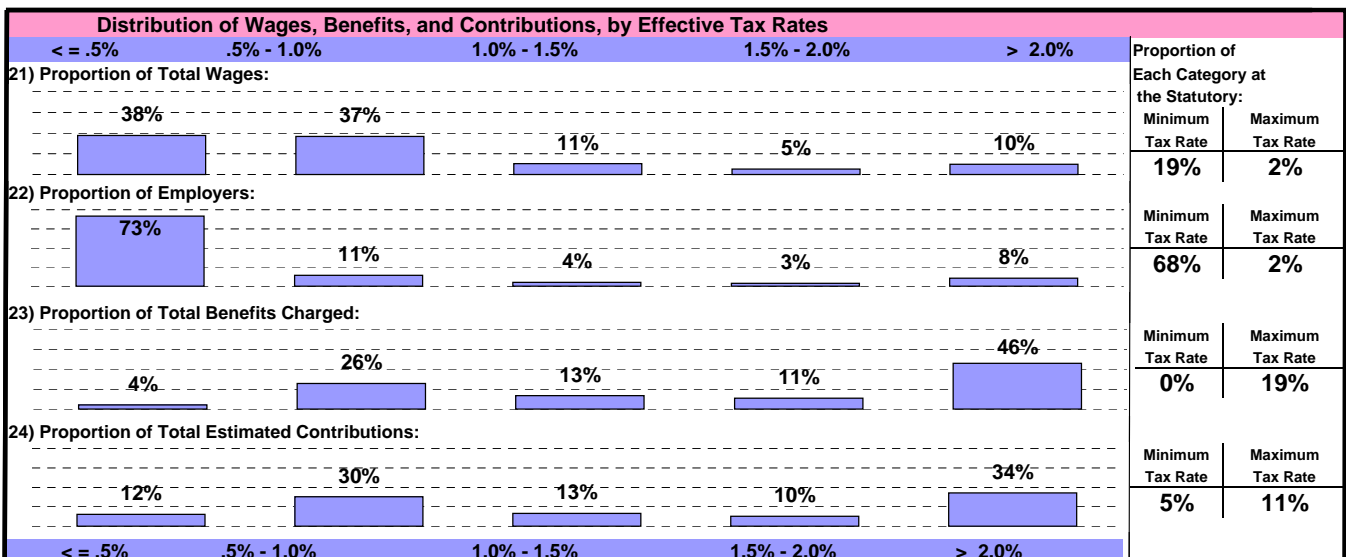
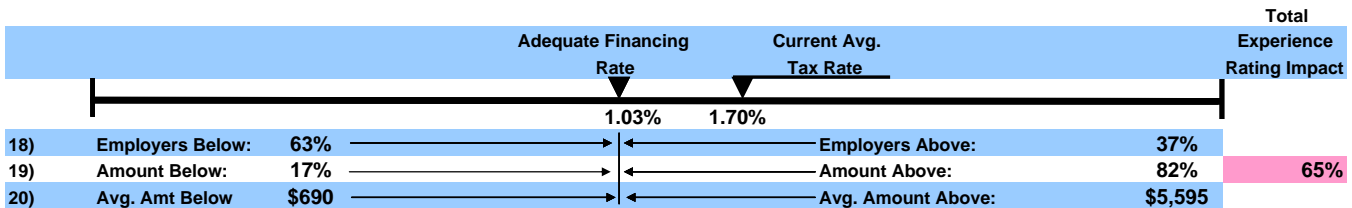
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UTAH		2005	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	23,200
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.92 / 1.70	6) New Employer Tax Rate (%):	0.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.40 / 9.40	8) Average High Cost Multiple:	0.93

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$288	Minimum Rate	Average Rate
10) Estimated Contributions Per Employee at the Tax Base:		\$93	\$394
			Maximum Rate
			\$2,181
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:	100	55%	\$118
13) Benefits Non-Charged:	31	17%	\$37
14) Benefits Charged to Inactive Employers:	6	3%	\$7
15) Total Reimbursable Benefits Paid	22	12%	
Total:	\$160	88%	\$162

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:	112	70%	99%	\$2,234
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	5	3%	1%	\$8,514



NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

VIRGINIA		2005	
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) %:	0.39 / 1.62	6) New Employer Tax Rate (%):	2.9
7) Statutory Tax Rate (Minimum / Maximum)%:	0.52 / 6.62	8) Average High Cost Multiple:	0.31

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$148		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$42	\$129	\$530
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$1.00	\$0.00	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	366	84%	\$132
13) Benefits Non-Charged:	31	7%	\$11
14) Benefits Charged to Inactive Employers:	24	5%	\$9
15) Total Reimbursable Benefits Paid	17	4%	
Total:	\$438	100%	\$151

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:	103	24%	96%	\$741
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	63	15%	4%	\$10,670

	Current Avg. Tax Rate	Adequate Financing Rate	Total Experience Rating Impact
18) Employers Below:	72%	28%	
19) Amount Below:	46%	35%	-11%
20) Avg. Amt Below	\$1,774	\$3,416	

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:	75%	14%	7%	3%	0%	Minimum Tax Rate: 23%, Maximum Tax Rate: 7%
22) Proportion of Employers:	87%	5%	5%	4%	0%	Minimum Tax Rate: 74%, Maximum Tax Rate: 6%
23) Proportion of Total Benefits Charged:	28%	19%	26%	27%	0%	Minimum Tax Rate: 1%, Maximum Tax Rate: 43%
24) Proportion of Total Estimated Contributions:	37%	25%	24%	14%	0%	Minimum Tax Rate: 2%, Maximum Tax Rate: 25%

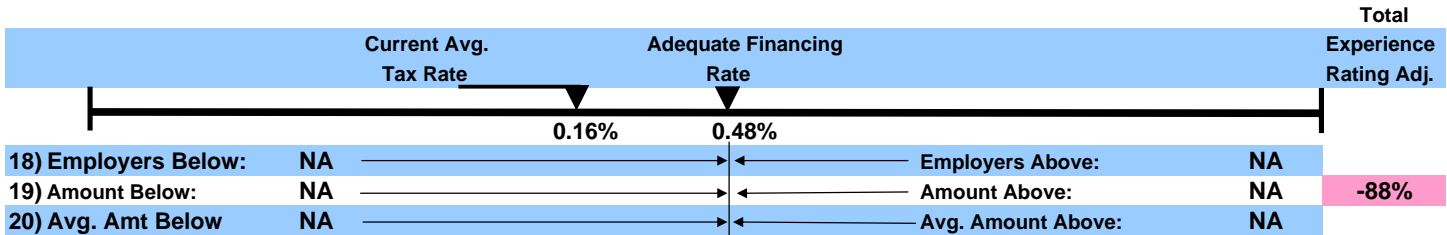
NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

VIRGIN ISLANDS		2005	
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) %:	0.09 / 0.16	6) New Employer Tax Rate (%):	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 6.00	8) Average High Cost Multiple:	1.63

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$27		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$0	\$30	\$1,116
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$5.24	-\$4.24	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	4.0	89%	\$136
13) Benefits Non-Charged:	0	0%	\$0
14) Benefits Charged to Inactive Employers:	0.1	3%	\$4
15) Total Reimbursable Benefits Paid	0.4	8%	
Total:	\$4.5	100%	\$140

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



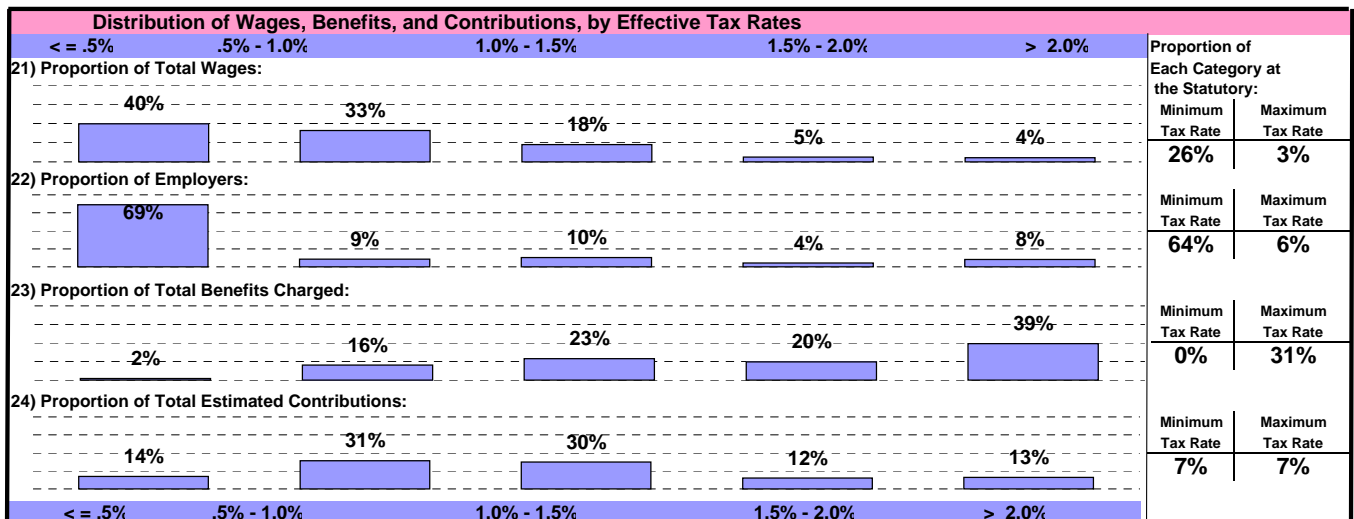
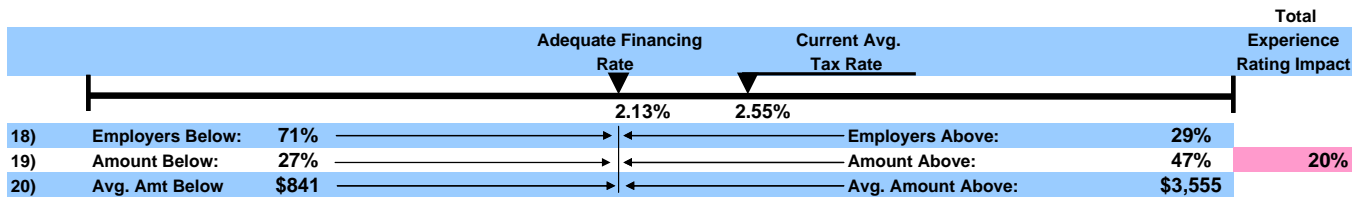
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VERMONT		2005	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.72 / 2.55	6) New Employer Tax Rate (%):	0.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.60 / 5.90	8) Average High Cost Multiple:	1.69

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$220		
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$48	Average Rate \$204 Maximum Rate \$472
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year \$1.96		Into the Trust Fund -\$0.96

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	64	64%	\$297
13) Benefits Non-Charged:	18	18%	\$85
14) Benefits Charged to Inactive Employers:	12	12%	\$54
15) Total Reimbursable Benefits Paid	6	6%	
Total:	\$101	100%	\$436

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:	13	13%	82%	\$858
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	29	31%	18%	\$9,044



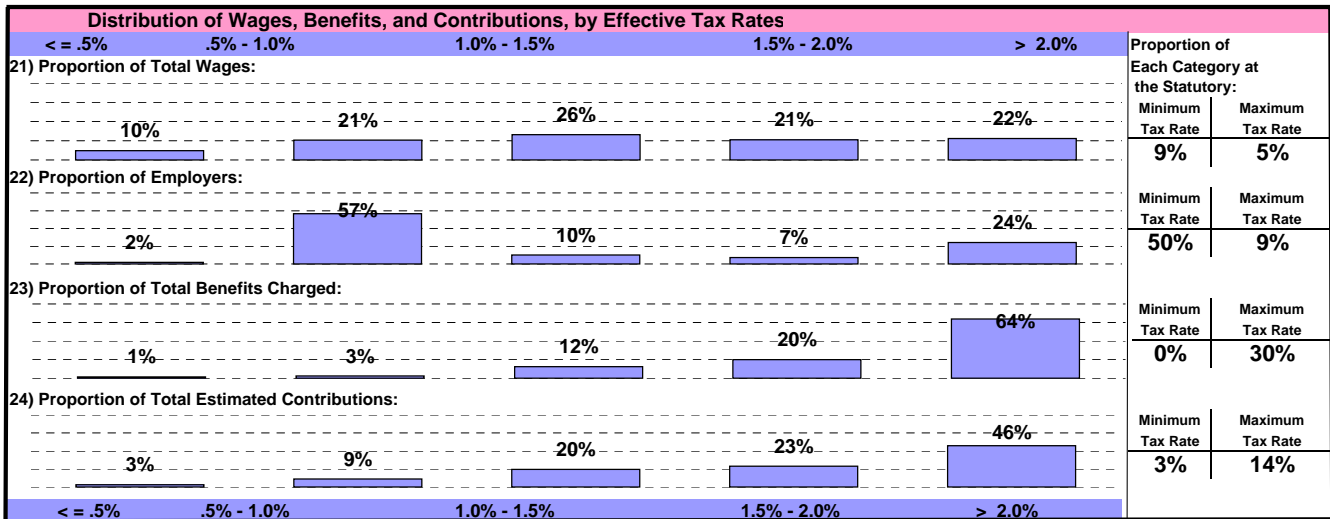
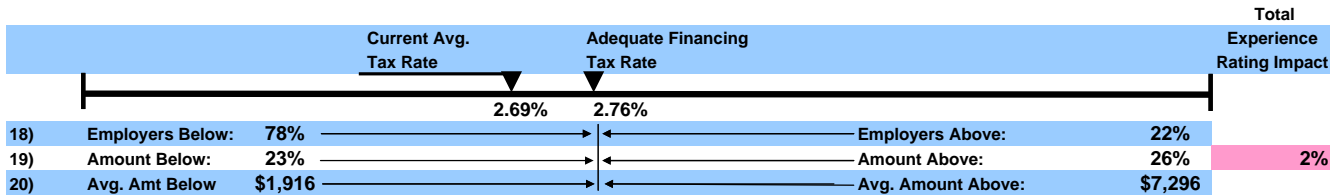
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WASHINGTON		2005	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	30,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.64 / 2.76	6) New Employer Tax Rate (%):	0.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 5.40	8) Average High Cost Multiple:	0.70

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$609		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$0	\$841	\$1,647
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$0.93	\$0.07	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	924	71%	\$447
13) Benefits Non-Charged:	61	5%	\$29
14) Benefits Charged to Inactive Employers:	123	9%	\$59
15) Total Reimbursable Benefits Paid	119	9%	
Total:	\$1,227	94%	\$536

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:	446	37%	91%	\$3,359
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	118	10%	9%	\$8,716



NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

WISCONSIN		2005	
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) %:	0.97 / 2.99	6) New Employer Tax Rate (%):	0.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.05 / 9.80	8) Average High Cost Multiple:	0.44

Contribution Levels

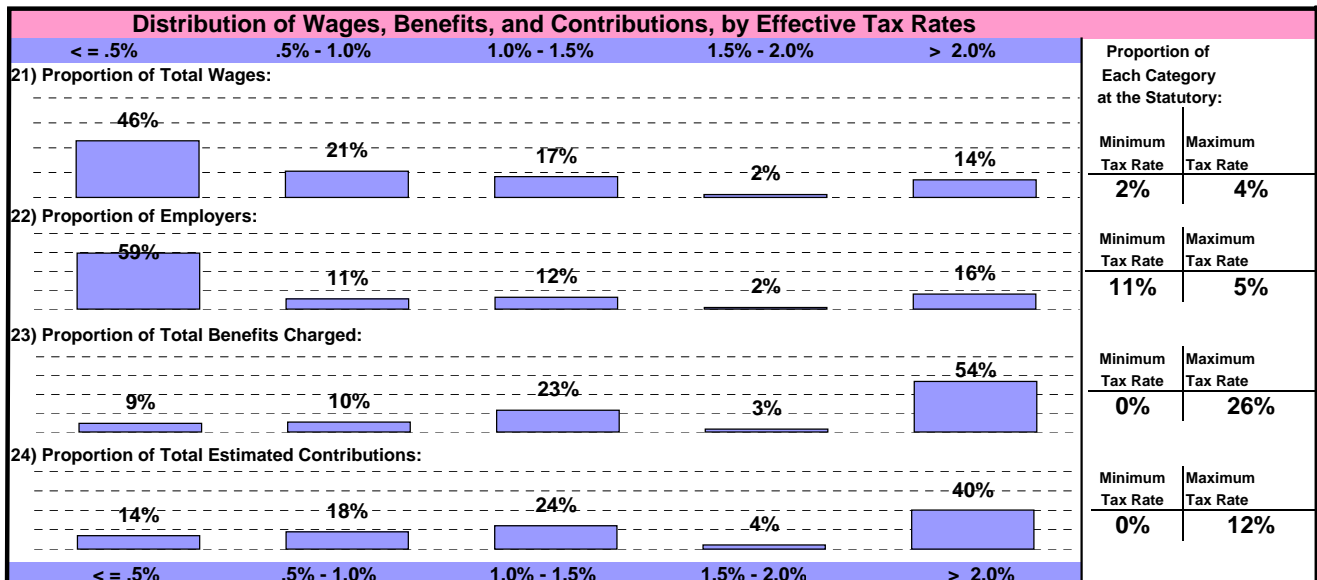
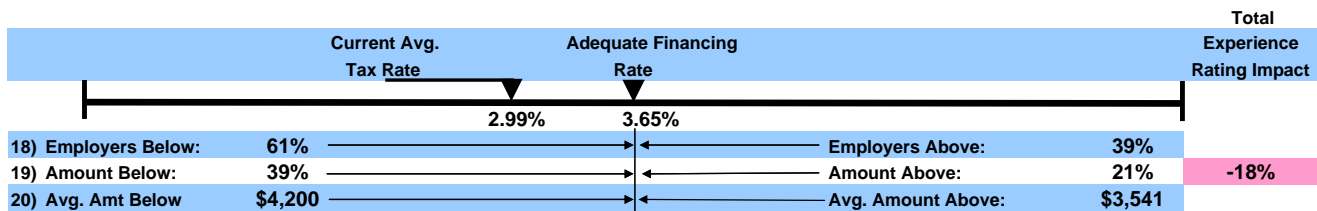
9) Estimated Contributions Per Covered Employee:	\$322		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$5	Average Rate \$314	Maximum Rate \$1,029
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.25	Into the Trust Fund -\$0.25	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	717	78%	\$334
13) Benefits Non-Charged:	130	14%	\$60
14) Benefits Charged to Inactive Employers:	30	3%	\$14
15) Total Reimbursable Benefits Paid	44	5%	
Total:	\$921	100%	\$408

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:	144	16%	57%	\$2,310
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	186	21%	43%	\$3,914



NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

WEST VIRGINIA		2005	
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) %:	0.89 / 2.84	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 7.50	8) Average High Cost Multiple:	0.43

Contribution Levels

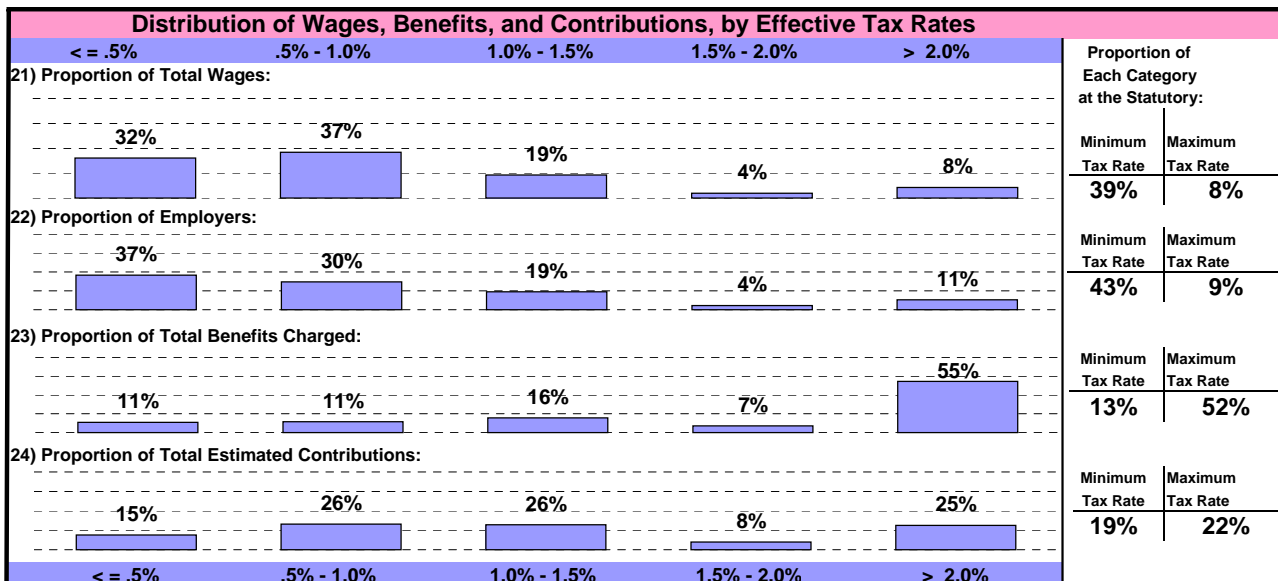
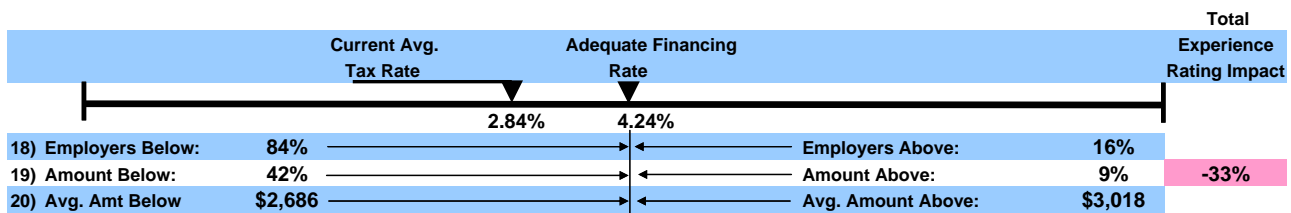
9) Estimated Contributions Per Covered Employee:	\$247		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$120	Average Rate \$228	Maximum Rate \$600
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.24	Into the Trust Fund -\$0.24	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	119	72%	\$229
13) Benefits Non-Charged:	12	7%	\$23
14) Benefits Charged to Inactive Employers:	29	17%	\$55
15) Total Reimbursable Benefits Paid	7	4%	
Total:	\$165	100%	\$307

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:	39	25%	81%	\$1,770
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	36	23%	19%	\$6,893



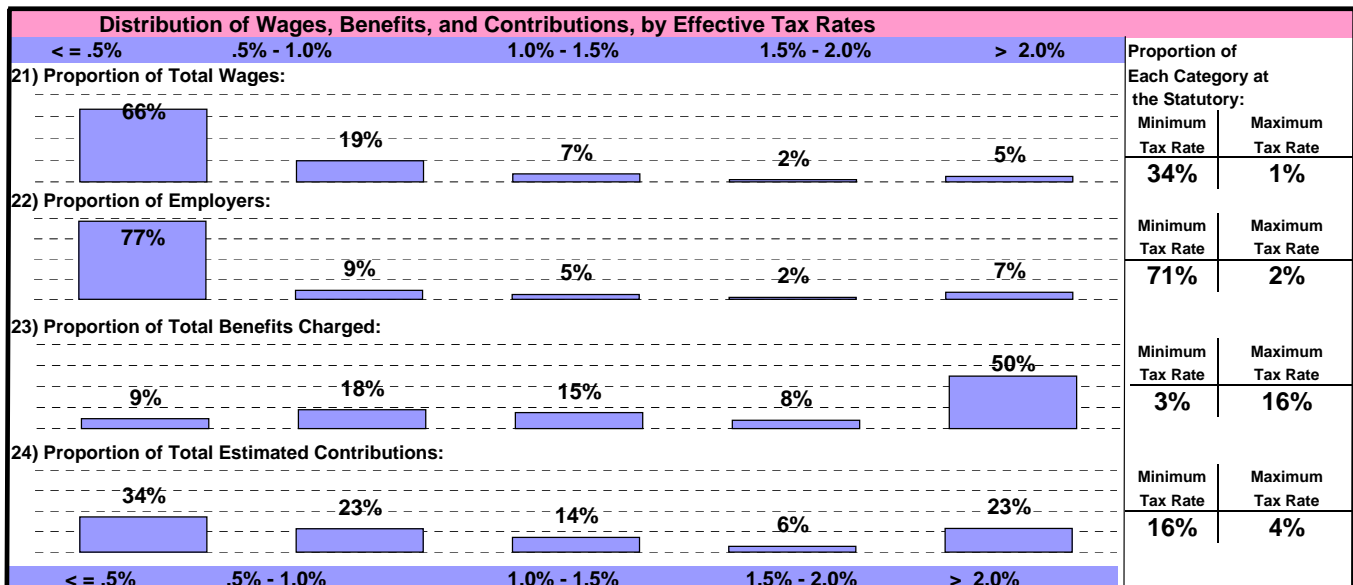
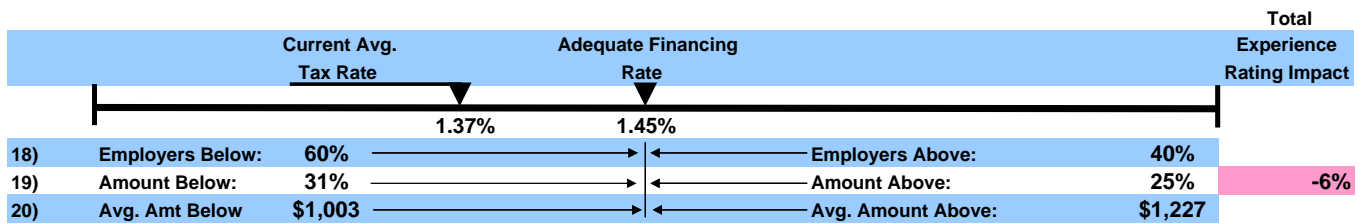
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WYOMING		2005	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	16,400
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.65 / 1.37	6) New Employer Tax Rate (%):**	0.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.29 / 8.79	8) Average High Cost Multiple:	1.20

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$196		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$48	\$224	\$1,442
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$1.04	-\$0.04	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	31	76%	\$171
13) Benefits Non-Charged:	6	15%	\$34
14) Benefits Charged to Inactive Employers:	1	1%	\$3
15) Total Reimbursable Benefits Paid	3	7%	
Total:	\$41	100%	\$208

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:	11	29%	88%	\$895
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	8	21%	12%	\$4,858



NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

Summary of State Contribution Levels 2005

State	Contributions per Covered Employee (\$)	Contributions Per Employee at the Taxable Wage Base:		
		at Minimum Rate	at Average Rate	at Maximum Rate
		(\$)	(\$)	(\$)
ALASKA	588	363	678	1,507
ALABAMA	195	52	170	544
ARKANSAS	266	90	255	680
ARIZONA	126	1	98	378
CALIFORNIA	402	105	328	434
COLORADO	275	30	246	540
CONNECTICUT	453	285	457	1,020
DISTRICT OF COLUMBIA	268	144	214	630
DELAWARE	239	9	213	680
FLORIDA	192	29	155	378
GEORGIA	213	3	188	551
HAWAII	285	0	396	1,744
IOWA	216	0	264	1,632
IDAHO	264	120	381	1,512
ILLINOIS	436	126	432	1,029
INDIANA	251	77	221	392
KANSAS	271	6	201	592
KENTUCKY	258	40	227	760
LOUISIANA	113	7	99	434
MASSACHUSETTS	652	157	669	1,534
MARYLAND	257	94	231	706
MAINE	210	62	213	648
MICHIGAN	428	5	402	927
MINNESOTA	359	156	426	2,530
MISSOURI	183	0	228	858
MISSISSIPPI	172	63	148	378
MONTANA	196	0	289	1,338
NORTH CAROLINA	242	0	267	1,142
NORTH DAKOTA	233	95	291	1,957
NEBRASKA	192	28	172	378
NEW HAMPSHIRE	94	1	84	432
NEW JERSEY	386	75	488	1,345
NEW MEXICO	129	5	145	929
NEVADA	263	57	308	1,237
NEW YORK	418	128	355	757
OHIO	225	36	208	720
OKLAHOMA	245	28	254	1,145
OREGON	506	405	666	1,458
PENNSYLVANNIA	492	177	446	837
PUERTO RICO	254	119	231	378
RHODE ISLAND	446	270	537	1,566
SOUTH CAROLINA	176	87	154	427
SOUTH DAKOTA	59	0	53	490
TENNESSEE	174	11	152	700
TEXAS	248	52	228	722
UTAH	288	93	394	2,181
VIRGINIA	148	42	129	530
VIRGINISLANDS	27	0	30	1,116
VERMONT	220	48	204	472
WASHINGTON	609	0	841	1,647
WISCONSIN	322	5	314	1,029
WEST VIRGINIA	247	120	228	600
WYOMING	196	48	224	1,442
United States (average)	276	75	287	943

Summary of State Benefit Charging

2005

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	92	NA	8
ALABAMA	75	15	6	5
ARKANSAS	65	28	2	5
ARIZONA	77	12	4	7
CALIFORNIA	80	6	9	5
COLORADO	82	5	8	5
CONNECTICUT	79	5	9	7
DISTRICT OF COLUMBIA	NA	NA	NA	NA
DELAWARE	66	22	6	6
FLORIDA	71	16	9	5
GEORGIA	82	7	8	4
HAWAII	71	15	8	6
IOWA	73	16	6	5
IDAHO	76	17	2	5
ILLINOIS	89	5	2	5
INDIANA	69	15	12	5
KANSAS	76	14	7	2
KENTUCKY	86	3	6	5
LOUISIANA	77	15	2	6
MASSACHUSETTS	83	10	0	6
MARYLAND	61	26	7	7
MAINE	66	28	1	5
MICHIGAN	78	4	14	4
MINNESOTA	70	8	10	11
MISSOURI	76	17	1	6
MISSISSIPPI	68	15	13	3
MONTANA	72	13	7	7
NORTH CAROLINA	91	NA	NA	3
NORTH DAKOTA	79	11	5	5
NEBRASKA	58	27	8	8
NEW HAMPSHIRE	71	14	11	4
NEW JERSEY	74	12	9	5
NEW MEXICO	67	19	5	8
NEVADA	86	15	NA	3
NEW YORK	82	3	6	9
OHIO	80	11	5	4
OKLAHOMA	67	17	12	4
OREGON	63	24	6	7
PENNSYLVANNIA	76	11	7	5
PUERTO RICO	74	0	20	6
RHODE ISLAND	78	10	6	6
SOUTH CAROLINA	80	5	10	4
SOUTH DAKOTA	74	15	5	5
TENNESSEE	73	11	12	4
TEXAS	70	17	8	5
UTAH	55	17	3	12
VIRGINIA	84	7	5	4
VIRGINISLANDS	89	0	3	8
VERMONT	64	18	12	6
WASHINGTON	71	5	9	9
WISCONSIN	78	14	3	5
WEST VIRGINIA	72	7	17	4
WYOMING	76	15	1	7
United States (average)	74	14	7	6

Summary of Experience Rating

2005

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	-12
ALABAMA	35	12	32	24	-8
ARKANSAS	28	9	36	19	-16
ARIZONA	25	24	25	17	-8
CALIFORNIA	35	28	15	8	-8
COLORADO	35	19	18	35	17
CONNECTICUT	24	19	23	21	-2
DISTRICT OF COLUMBIA	NA	NA	NA	NA	6
DELAWARE	NA	NA	NA	NA	-10
FLORIDA	35	12	25	48	22
GEORGIA	25	12	19	56	38
HAWAII	49	16	35	20	-15
IOWA	9	13	48	31	-17
IDAHO	19	23	42	8	-34
ILLINOIS	27	12	35	16	-19
INDIANA	28	22	7	39	32
KANSAS	38	21	38	77	39
KENTUCKY	18	21	38	16	-23
LOUISIANA	6	30	34	17	-17
MASSACHUSETTS	48	23	18	26	8
MARYLAND	37	9	25	31	6
MAINE	26	17	25	26	1
MICHIGAN	13	21	34	17	-17
MINNESOTA	14	9	43	28	-15
MISSOURI	9	25	50	11	-39
MISSISSIPPI	27	22	3	99	96
MONTANA	30	19	25	35	10
NORTH CAROLINA	10	38	38	17	-21
NORTH DAKOTA	52	4	39	30	-9
NEBRASKA	65	16	11	56	45
NEW HAMPSHIRE	6	45	32	10	-21
NEW JERSEY	7	26	38	3	-35
NEW MEXICO	2	26	37	105	68
NEVADA	10	16	35	22	-14
NEW YORK	29	9	34	11	-24
OHIO	13	27	48	12	-36
OKLAHOMA	NA	NA	Na	NA	60
OREGON	37	17	10	21	11
PENNSYLVANNIA	29	22	27	9	-18
PUERTO RICO	NA	NA	NA	NA	-27
RHODE ISLAND	24	14	37	12	-25
SOUTH CAROLINA	16	24	33	10	-23
SOUTH DAKOTA	5	27	60	19	-41
TENNESSEE	5	15	44	21	-23
TEXAS	45	9	32	37	5
UTAH	70	3	17	82	65
VIRGINIA	24	15	46	35	-11
VIRGINISLANDS	NA	NA	NA	NA	-88
VERMONT	13	31	27	47	20
WASHINGTON	37	10	23	26	2
WISCONSIN	16	21	39	21	-18
WEST VIRGINIA	25	23	42	9	-33
WYOMING	29	21	31	25	-6
United States (average)	26	19	31	29	-3

Summary of New Employer Tax Rates 2005

State	New Employer Tax Rate (%):	Duration of New Employer Rate (years):
Alabama	2.70%	1
Alaska	Average Industry Rate	1
Arizona	2.70%	1
Arkansas	3.70%	3
California	3.40%	1
Colorado	Greater of 1.7, actual rate, or , for construction industry avg industry rate	1
Connecticut	2.40%	1
Delaware	Average Assessment Rate	2
Dist. of Columbia	2.7 or average rate for all employers if higher	3
Florida	2.70%	2
Georgia	2.62%	3
Hawaii	2.40%	1
Idaho	1.50%	1
Illinois	4.7% or average industry rate if higher	3
Indiana	2.70%	3
Iowa	12th benefit ratio rank (1.0)%	3
Kansas	Higher of average of all employers or average industry rate	2
Kentucky	2.7, construction firms receive average industry rate	1
Louisiana	Up to 6.2 based on average industry rate	3
Maine	2.75%	2
Maryland	1.8 up to 2.3 based on state's benefit cost ratio. Foreign contractors avg. industry rate	2
Massachusetts	2.53%	1
Michigan	2.7, construction firms receive average industry rate	2
Minnesota	5-year benefit cost ratio, up to 5.4	1
Mississippi	2.70%	1
Missouri	Greater of 2.7 or rate assigned to employer's industrial classification	1
Montana	Average Industry Rate	3
Nebraska	3.50%	1
Nevada	2.95%	2.5
New Hampshire	2.70%	1
New Jersey	2.80%	3
New Mexico	2.70%	3
New York	Highest rate assigned to employers with positive account balances or 3.4%, whichever is less	1
North Carolina	1.00%	1
North Dakota	150% of max positive balance rate, except construction employers receive negative balance rate	3
Ohio	Greater of 2.7% or average industry rate	1
Oklahoma	1.00%	1
Oregon	3.00%	1
Pennsylvania	3.75%, new construction employers pay 10.4%	1.5
Puerto Rico	2.8	1
Rhode Island	1.86	3
South Carolina	2.64%	2
South Dakota	1.2% for first year; 1.0 for second if positive balance	2
Tennessee	2.7, except average industry rate when industry reserve ratio is 0.0% or less	3
Texas	Greater of 2.6% or industry rate	1
Utah	Average Industry Rate up to 8.1%	1
Vermont	Average industry rate or rate class eleven if lower	3
Virgin Islands	1.50%	1
Virginia	2.50%	1
Washington	Average industry rate	2
West Virginia	2.7, Construction and foreign entities pay 7.5%	3
Wisconsin	2.7, Construction and foreign entities pay industrial average rate	3
Wyoming	Average industry rate	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.