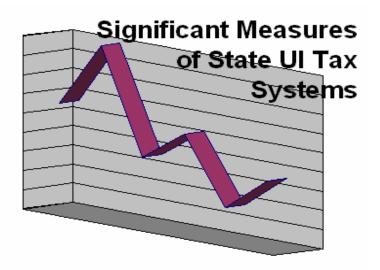
U.S. Department of Labor Office of Workforce Security Division of Fiscal and Actuarial Services

2005

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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.

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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

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

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 Sheet Definitions State Selection Page

Click on desired Chart Category to jump to that section:

State Benefit Charging

State Contribution Levels

Experience Rating

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

Individual State Pages: 2005 Significant Tax Measures Report Main Selection Sheet Definitions

Click on Desired State:

Alaska	Alabama	Arkansas	Arizona	California	Colorado
Connecticut	District of Columbia	Delaware	Florida	Georgia	Hawaii
Iowa	Idaho	Illinois	Indiana	Kansas	Kentucky
Louisiana M	I assachusetts	Maryland	Maine	Michigan	Minnesota
Missouri	Mississippi	Montana	North Carolina	North Dakota	Nebraska
New Hampshire	New Jersey	New Mexico	Nevada	New York	Ohio
Oklahoma		D 1 1	Puerto	Rhode	South
	Oregon	Pennsylvania	Rico	Island	Carolina
South Dakota	Tennessee	Texas	Utah	Island Virginia	Carolina Virgin Islands

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

		United States	200	05		
vg. Tax Rate (Total / T		0.85% / 2		Average Hig	h Cost Multiple:	0.44
	Со	ntribution Level	s			
Estimated Contribution	ns Per Covered Employee:		\$301			
		_		Minimum Rate	Average Rate	Maximum Rate
Estimated Contribution	ns Per Employee at the Tax	Base (US Avg):		\$75	\$287	\$943
For Every One Dollar o	of Contributions	To Pay Benefits	in Comp. Year		Into the Trust	Fund
the Amount going:		\$	1.12		-\$0.	.12
	D	Benefit Charging				
	_		of Total		Amou	ınt
		_B	Benefits		Per E	mployee
Benefits Charged to A	ctive Taxable Employers:		78%		\$27	79
Benefits Non-Charged	:		10%		\$3	5
Benefits Charged to In	active Employers:		7%		\$2	6
Total Reimbursable Be	enefits Paid		6%		\$2	0
		Total:	100%		\$33	39
	Evnoria	ence Rating				
	Expens		of Total	Prope	ortion of	Amt. Per
		В	Benefits	•	oyers	Employer
The Estimated Contrib	outions from Employers in					
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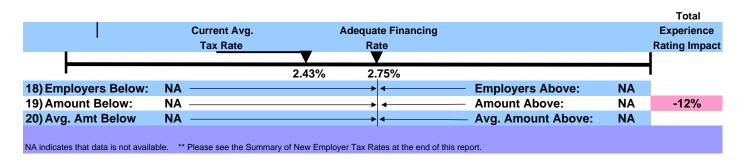
	ALASI	KA		2005	
1) Type of Experience Rating Method:	Payroll Decli	ine		2) Type of Employer Ranking:	Array
3) Type of Charging Method:	None			4) Taxable Wage Base (\$):	27,900
5) Avg. Tax Rate (Total / Taxable Wages) %	: 1.55	1	2.43	6) New Employer Tax Rate (%):	0.0
7) Statutory Tax Rate (Minimum / Maximum	n)%: 1.30	1	5.40	8) Average High Cost Multiple:	0.81
	(Contr	ibution	Levels	
9) Estimated Contributions Per Covered	l Employee:		\$588		

Minimum Rate Average Rate Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base: \$363 \$678 \$1,507

11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund the Amount going: \$1.09 -\$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				

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



			ALABAN		2005				
Туре	of Experience Ratin	ng Method:	Benefit F	Ratio	2) Type of Emp	oloyer Rank	ting:		Fixed
Туре	of Charging Method	d:	Proporti		4) Taxable Wa	ge Base (\$)			8,000
Avg.	Tax Rate (Total / Tax	xable Wages) %:		2.13	6) New Employ	er Tax Rat	e (%):		2.7
Statu	ıtory Tax Rate (Minir	num / Maximum)%	: 0.65 /	6.80	8) Average Hig	jh Cost Mul	tiple:		0.40
a) Fet	imated Contribution	ns Per Covered Fi	Contribution I	evels \$195					
				Ψ130	Minimum Rate			Maximum	Rate
0) Est	imated Contribution	ns Per Employee	at the Tax Base:		\$52	\$170	0	\$544	
- 7	Every One Dollar o	of Contributions	To Pay I	Benefits in Co	mp. Year	Into	the Trust Fu \$0.04		
tne	Amount going:			•			φυ.υ 4		
			Benefit Char	rging Amount	% of Total		Amount		
				(\$mil.)	Benefits		Per Emp	lovee	
2) Bei	nefits Charged to A	ctive Taxable Emp	oloyers:	218	75%		\$147		
	nefits Non-Charged		-	44	15%		\$30		
•	nefits Charged to In		:	17	6%		\$11		
-	al Reimbursable Be			13	5%				
			Total:	\$292	100%		\$188		
			Experience Rat	ing					
				Amour Excess		of Total enefits	Proporti Employe		Amt. Per Employer
) The	Estimated Contrib	utions from Empl	oyers in						
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			. ,						· ,
7) Bei	nefits Charged to E	mployers in Exces	ss of the			2%	7%		\$6,993
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(1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	Employers Below: Amount Below: Avg. Amt Below Distribution of W 55% .5% cortion of Total Wages	Current Avg. Tax Rate 2 71% 32% \$29 ages, Benefits, an-1.0%	Adequal Adequa	uate Financin Rate 2.31%	Employers A Amount Abor Avg. Amount	2% bove: ve: Above:	7%	Proportion Each Cate the Statut Minimum Tax Rate 34%	\$6,993 Total Experienc Rating Impa -8 of gory at ory: Maximum Tax Rate 3%
7) Bei Es 3) 9) 0) 	Employers Below: Amount Below: Avg. Amt Below Distribution of W 5.5% .5% coortion of Total Wages ortion of Employers:	Current Avg. Tax Rate 2 71% 32% \$29 2 ages, Benefits, and -1.0% 33:	Adequal Adequa	uate Financin Rate 2.31%	Employers A Amount Abor Avg. Amount	2% bove: ve: Above:	7%	Proportion Each Cate the Statut Minimum Tax Rate 34% Minimum Tax Rate	\$6,993 Total Experienc Rating Impa -8 of gory at ory: Maximum Tax Rate 3% Maximum Tax Rate
7) Bei Es 3) 9) 0) 	Employers Below: Amount Below: Avg. Amt Below Distribution of W 55% .5% cortion of Total Wages	Current Avg. Tax Rate 2 71% 32% \$29 2 ages, Benefits, and -1.0% 33:	Adequal Adequa	uate Financin Rate 2.31%	Employers A Amount Abor Avg. Amount	2% bove: ve: Above:	7%	Proportion Each Cate the Statut Minimum Tax Rate 34% Minimum Tax Rate 68%	\$6,993 Total Experience Rating Impa -8 of gory at ory: Maximum Tax Rate 3% Maximum Tax Rate 5%
(2) Prop. — — — — — — — — — — — — — — — — — — —	Employers Below: Amount Below: Avg. Amt Below Distribution of W 5.5% .5% coortion of Total Wages ortion of Employers:	Current Avg. Tax Rate 2 71% 32% \$29 2 ages, Benefits, and -1.0% 33:	Adequal Adequa	uate Financin Rate 2.31%	Employers A Amount Abor Avg. Amount	2% bove: ve: Above:	7%	Proportion Each Cate the Statut Minimum Tax Rate 34% Minimum Tax Rate	\$6,993 Total Experienc Rating Impa -8 of gory at ory: Maximum Tax Rate 3% Maximum Tax Rate
7) Bei	Employers Below: Amount Below: Avg. Amt Below Distribution of W 5.5% .5% coortion of Total Wages ortion of Employers:	Current Avg. Tax Rate 2 71% 32% \$29 2 ages, Benefits, and -1.0% 33:	Adequal Adequa	uate Financin Rate 2.31%	Employers A Amount Abor Avg. Amount	2% bove: ve: Above:	7%	Proportion Each Cate the Statut Minimum Tax Rate 34% Minimum Tax Rate 68%	\$6,993 Total Experienc Rating Impa of gory at ory: Maximum Tax Rate 3% Maximum Tax Rate 5%
7) Bei	Employers Below: Amount Below: Avg. Amt Below Distribution of W 5.5% .5% cortion of Total Wages oortion of Employers: 75% cortion of Total Benefit	Current Avg. Tax Rate 2 71% 32% \$29 2ages, Benefits, ar -1.0% s:	Adequal Adequa	uate Financin Rate 2.31%	Employers A Amount Abor Avg. Amount	2% bove: ve: Above:	7%	Proportion Each Cate the Statut Minimum Tax Rate 34% Minimum Tax Rate 68% Minimum Tax Rate	\$6,993 Total Experience Rating Imparating I
7) Bei	Employers Below: Amount Below: Avg. Amt Below Distribution of W 5.5% .5% coortion of Total Wages ortion of Employers:	Current Avg. Tax Rate 2 71% 32% \$29 2ages, Benefits, ar -1.0% s:	Adequal Adequa	uate Financin Rate 2.31%	Employers A Amount Abor Avg. Amount	2% bove: ve: Above:	7%	Proportion Each Cate the Statut Minimum Tax Rate 34% Minimum Tax Rate 68% Minimum Tax Rate 3%	\$6,993 Total Experienc Rating Impa -8 of gory at ory: Maximum Tax Rate 5% Maximum Tax Rate 5%
7) Bei	Employers Below: Amount Below: Avg. Amt Below Distribution of W 5.5% .5% cortion of Total Wages oortion of Employers: 75% cortion of Total Benefit	Current Avg. Tax Rate 2 71% 32% \$29 2ages, Benefits, ar -1.0% s:	Adequal Adequa	uate Financin Rate 2.31%	Employers A Amount Abor Avg. Amount	2% bove: ve: Above:	7%	Proportion Each Cate the Statut Minimum Tax Rate 34% Minimum Tax Rate 68% Minimum Tax Rate	\$6,993 Total Experience Rating Imparating I

<= .5%</th>.5% - 1.0%1.0% - 1.5%1.5% - 2.0%NA indicates that data is not available.** Please see the Summary of New Employer Tax Rates at the end of this report.

	ARK	ANS	SAS	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	1	2.55	6) New Employer Tax Rate (%):	3.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.90	1	6.80	8) Average High Cost Multiple:	0.19

Contribution Levels

9) Estimated Contributions Per Covered Employee:

\$266

	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$90	\$255	\$680	

11) For Every One Dollar of Contributions

To Pay Benefits in Previous Comp. Year

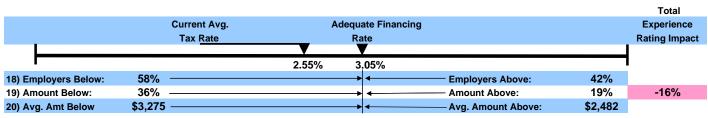
Into the Trust Fund

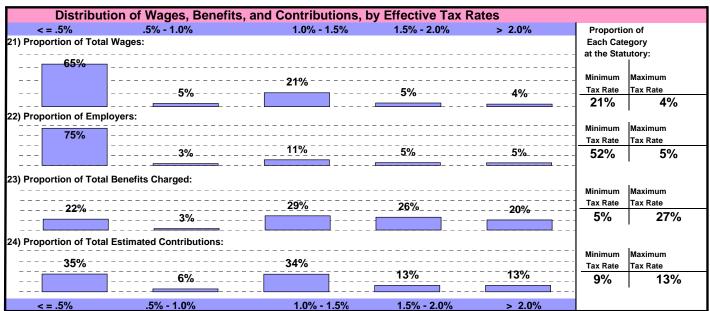
\$1.06

-\$0.06

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





	ARIZON	۱A		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	1.40	6) New Employer Tax Rate (%):	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.02	1	5.40	8) Average High Cost Multiple:	1.00

Contribution Levels

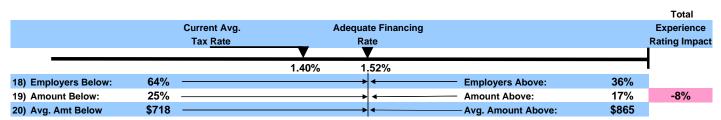
9) Estimated Contributions Per Covered Employee: \$126

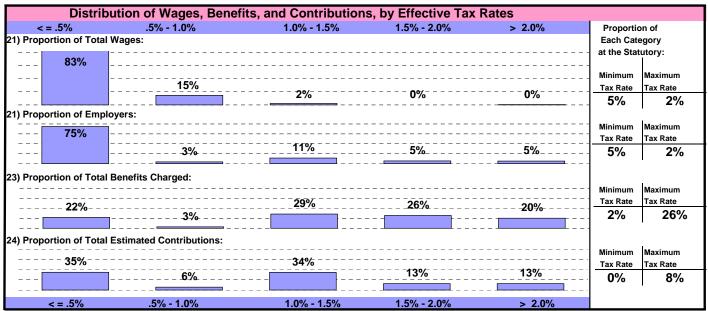
	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$1	\$98	\$378	

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

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





	CALIFOR	NIA		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	1	4.68	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)	%: 1.50	1	6.20	8) Average High Cost Multiple:	0.09

Contribution Levels

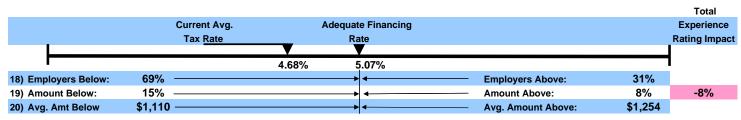
9) Estimated Contributions Per Covered Employee:

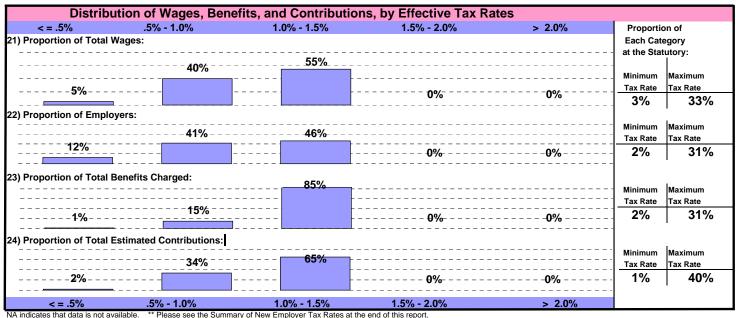
\$402

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

	Benefit Chargin	ng			
		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





	COLORA	DO		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	1	2.46	6) New Employer Tax Rate (%):	1.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30	1	5.40	8) Average High Cost Multiple:	0.12

Contribution Levels

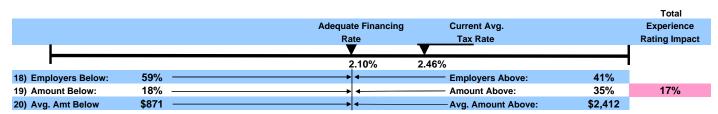
9) Estimated Contributions Per Covered Employee:

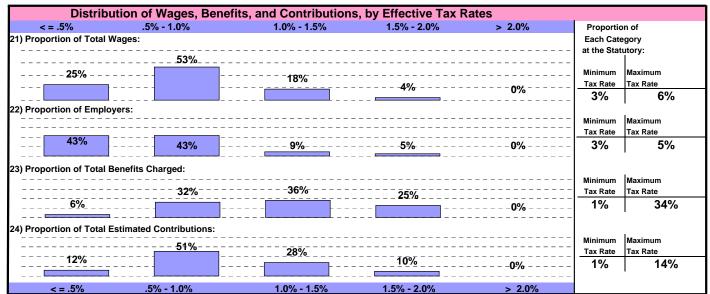
\$275

	Mir	nimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the	e Tax Base:	\$30	\$246	\$540	
11) For Every One Dollar of Contributions	To Pay Benefits in Previous	Comp. Year	Int	o the Trust Fund	
the Amount going:	\$0.88			\$0.12	

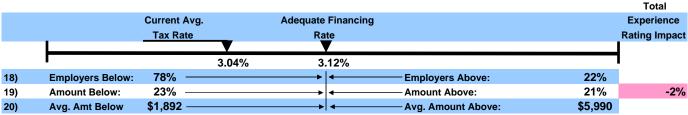
	Benefit Chargi	ing			
		Amount	% of Total	Amount	
		(\$mil.)	Benefits	Per Employee	
12) Benefits Charged to Active Taxable Employers:		379	82%	\$216	
13) Benefits Non-Charged:		21	5%	\$12	
14) Benefits Charged to Inactive Employers:		36	8%	\$20	
15) Total Reimbursable Benefits Paid		25	5%		
	Total:	\$461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

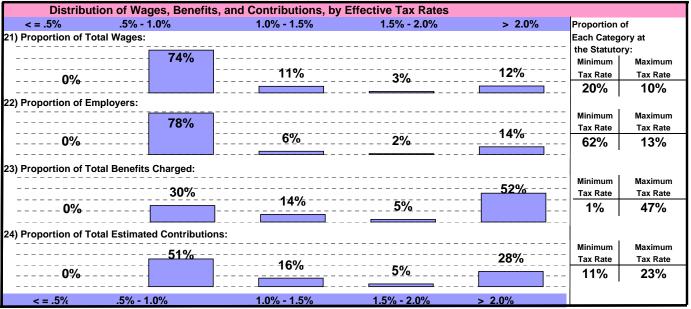
	Experience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	153	35%	81%	\$1,610
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	85	19%	19%	\$3,851





C	ONNECT	ICUT	2	005			
1) Type of Experience Rating Method:	Benefit	Ratio	2) Ty	pe of Empl	oyer Ranking	j:	Fixed
3) Type of Charging Method:	Proport	ionally	4) Ta	xable Wage	Base (\$):		15,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.90	/ 3.04	6) Ne	w Employe	r Tax Rate (%	6) :	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.90	/ 6.80	8) Av	erage High	Cost Multipl	e:	0.51
Co	ntribution	Levels					
9) Estimated Contributions Per Covered Empl	loyee:	\$453					
	_		Min	imum Rate	Average Rate	Maxin	num Rate
10) Estimated Contributions Per Employee at t	he Tax Bas	e:	\$	285	\$457	\$1,0	020
11) For Every One Dollar of Contributions	To Pay	Benefits in Con	np. Year		Into the T	rust Fund	
the Amount going:		\$1.09			-9	60.09	
В	Benefit Cha	rging					
		Amount	% c	f Total	An	nount	
		(\$mil.)		nefits		r Employee	
12) Benefits Charged to Active Taxable Employ	yers:	530		'9%		3421	
13) Benefits Non-Charged:		35	į.	5%	!	\$28	
14) Benefits Charged to Inactive Employers:		59		9%		\$47	
15) Total Reimbursable Benefits Paid		47		7%			
	Total:	\$671	1	00%	\$	496	
Ex	perience R	Rating					
		Amoun Excess		% of To Benef		oportion of oployers	Amt. Per Employer
16) The Estimated Contributions from Employe	ers in						
Excess of the Benefits Charged to those Er	nployers:	1	52	24%	6	87%	\$2,132
17) Benefits Charged to Employers in Excess o	of the						
Estimated Contributions from those Emplo	yers:	1	20	19%	6	13%	\$10,96
							Total

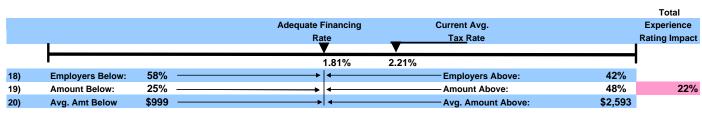


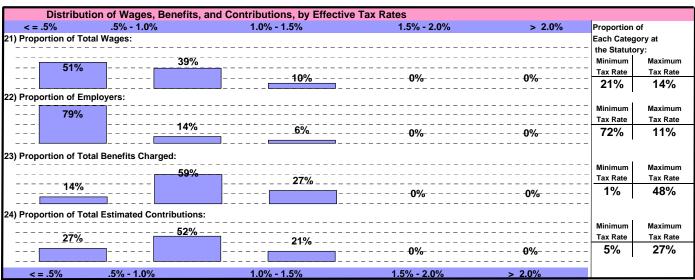


DI	STRICT OF C	OLU	IMBIA	200)5			
1) Type of Experience Rating Method:	Reserve Ratio)		2) Type	of Employer R	anking:		Fixed
3) Type of Charging Method:	Proportionally	у		4) Taxa	able Wage Base	(\$):		9,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.42	1	2.38	6) New	Employer Tax	Rate (%):		2.7
7) Statutory Tax Rate (Minimum / Maximum)%	: 1.60	1	7.00	8) Aver	rage High Cost	Multiple:		1.08
	(Contr	ibution	Levels				
9) Estimated Contributions Per Covered En	nployee:		\$268					
				Minimum Rate		erage Rate	Maximum Ra	te
10) Estimated Contributions Per Employee a	t the Tax Base:			\$14	.4	\$214	\$630	
11) For Every One Dollar of Contributions	To Pay	Benefi		ous Comp. Year			Into the Trust Fu	
the Amount going:			\$0.73				\$0.2	7
			41. 61	_				
		Ben	efit Cha					
				Amoı (\$mi		6 of Total Benefits	Amount Per Emplo	voo
12) Benefits Charged to Active Taxable Emp	lovers:			69		87%	\$189	<u>y</u> ee
13) Benefits Non-Charged:	loyers.			NA NA		NA	NA NA	
14) Benefits Charged to Inactive Employers:				7	-	9%	\$20	
15) Total Reimbursable Benefits Paid				7		9%	ΨΖΟ	
10) Total Reimbarsable Belletts Fala			Total:	\$83	3	NA	\$209	
				•			,	
		Ex		e Rating	% of Total	D.	roportion of	Amt. Per
				cess (\$mil.)	% of Total		mployers	Employer
16) Estimated Contributions from Employers	s in							
Excess of the Benefits Charged to those	Employers:			NA	NA		NA	NA
17) Benefits Charged to Employers in Exces	s of the							
Estimated Contributions from those Em	ployers:			NA	NA		NA	NA
								Total
		Ade	quate Fina	ancing C	urrent Avg.			Experience
			Rate	_	Tax Rate			Rating Impac
			V					
1			2.26%	2.	38%			<u> </u>
18) Employers Below: NA —			-		Employers		NA	
19) Amount Below: NA —			→		—— Amount Ab		NA	6%
20) Avg. Amt Below NA —			\rightarrow		Avg. Amou	nt Above:	NA	

	DELAWA	RE		2005			
1) Type of Experience Rating Method:	Benefit 1	Wage	2)	Type of Empl	oyer Ranking:		Fixed
3) Type of Charging Method:	None	_	4)	Taxable Wag	e Base (\$):		8,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.56	/ 2.50	6)	New Employe	er Tax Rate (%):		2.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10	/ 8.00	8)	Average High	Cost Multiple:		1.25
Con	tribution	Levels					
9) Estimated Contributions Per Covered Employe	e:	\$239					
0) Estimated Contributions Per Employee at the	Tax Base:			Minimum Rate \$9	Average Rate \$213	Maximum \$680	Rate
1) For Every One Dollar of Contributions	To Pay	Benefits in C	omp. Yea	r	Into the Trust	Fund	
the Amount going:		\$1.24			-\$0.2	24	
Вє	enefit Cha	rging					
		Amount (\$mil.)		% of Total Benefits	Amour Per Em	it iployee	
2) Benefits Charged to Active Taxable Employers	s:	71	•	66%	\$21	4	
3) Benefits Non-Charged:		23		22%	\$71		
14) Benefits Charged to Inactive Employers:		6		6%	\$18	3	
15) Total Reimbursable Benefits Paid		7		6%			
	Total:	\$106		100%	\$30	3	
Exper	rience Rat	ing					
_			unt in ss (\$mil.)	% of T Bene			Amt. Per Employer
16) The Estimated Contributions from Employers in the							
Excess of the Benefits Charged to those Emplo	oyers:		NA	N	A NA		NA
7) Benefits Charged to Employers in Excess of th	ne						
Estimated Contributions from those Employer	rs:		NA	N.	A NA		NA
							Total
Current Avg.	Adeq	uate Financ	ing				Experience
Tax Rate		Rate					Rating Impa
2,50%		2.79%					1
18) Employers Below NA		2.79% → ←		Employers A	hovo:	NA	

	EL ODID	•		2025			
	FLORIDA	-		2005			
1) Type of Experience Rating Method:	Benefit R			?) Type of Employ			Fixed
3) Type of Charging Method:	Proportio) Taxable Wage E	* ' '		7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.58 /		6	i) New Employer	Tax Rate (%):		2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.42 /	5.40	8	3) Average High C	ost Multiple:		0.82
Co	ontribution L	evels					
9) Estimated Contributions Per Covered Employe	e:	\$192					
				Minimum Rate	Average Rate	Maxim	um Rate
10) Estimated Contributions Per Employee at the 1	Tax Base:			\$29	\$155	\$37	' 8
1) For Every One Dollar of Contributions	To Pay B	enefits in Comp. Ye	ar		Into the T	rust Fund	
the Amount going:		\$0.88			\$	0.12	
	Benefit Char	ging					
		Amount		% of Total	Am	ount	
		(\$mil.)		Benefits	Pe	r Employee	
2) Benefits Charged to Active Taxable Employers	:	797		71%	\$	129	
3) Benefits Non-Charged:		177		16%	9	529	
4) Benefits Charged to Inactive Employers:		100		9%	9	16	
5) Total Reimbursable Benefits Paid		51		5%			
	Total:	\$1,126		100%	\$	174	
Expe	erience Ratin	q					
		Amount in Excess (\$r		% of Bene		pportion of ployers	Amt. Per Employer
6) The Estimated Contributions from Employers i	n						
Excess of the Benefits Charged to those Emplo	oyers:		381	35	%	93%	\$1,265
7) Benefits Charged to Employers in Excess of th	ie						
Estimated Contributions from those Employer			126	12	0/	7%	\$5.719





	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

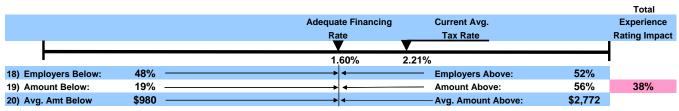
9) Estimated Contributions Per Covered Employee:

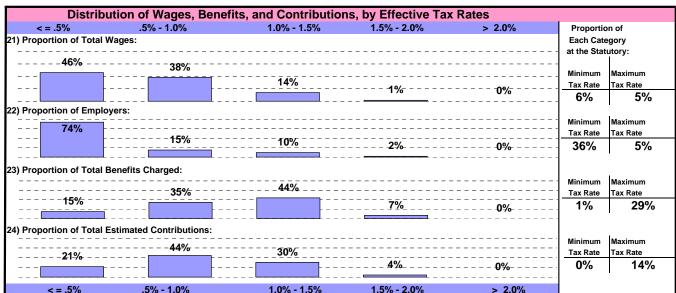
\$213

10) Estimated Contributions Per Employee at the	Tax Base:	Minimum Rate \$3	Average Rate \$188	Maximum Rate \$551	
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.97		In	to the Trust Fund \$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





	HAW	AII		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	1.23	6) New Employer Tax Rate (%):	2.4
7) Statutory Tax Rate (Minimum / Maximum)	%: 0.00	1	5.40	8) Average High Cost Multiple:	1.59

Contribution Levels

9) Estimated Contributions Per Covered Employee:

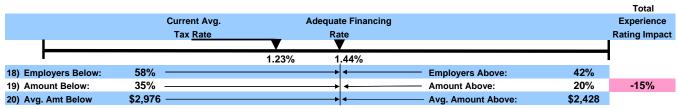
\$285

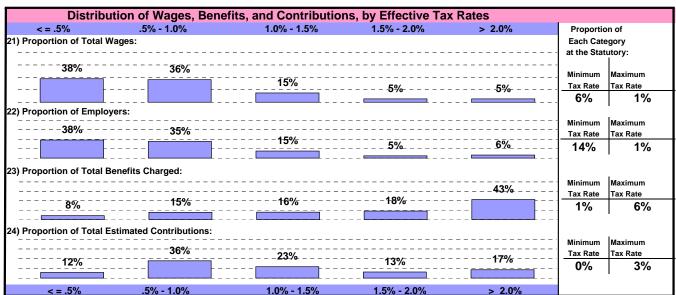
10) Estimated Contributions Per Employee at 1	he Tax Base:	Minimum Rate	Average Rate \$396	Maximum Rate \$1.744	
11) For Every One Dollar of Contributions	To Pav Benefits in Pre	• •	le le	to the Trust Fund	

11) For Every One Dollar of Contributions	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
the Amount going:	\$0.83	\$0.17

Benefit 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





		IOWA		2005			
Type of Experience Rati	ng Method:	Benefit Rati	io		oloyer Ranking:		Array
Type of Charging Metho	d:	Inverse Ord	er	4) Taxable Wa	ge Base (\$):		20,400
Avg. Tax Rate (Total / Ta	axable Wages) %:	0.69 /	1.29	6) New Employ	er Tax Rate (%):		1.0
Statutory Tax Rate (Mini	mum / Maximum)%:	0.00 /	8.00	8) Average Hig	h Cost Multiple:		0.94
Estimated Contributio		Contribution L	evels \$216				
) Estimated Contributio	ils Fei Coveled Ellipi	loyee.	Ψ210	Minimum Rate	Average Rate	Maximum R	Pato
0) Estimated Contributio	ns Per Employee at t	he Tax Base:		\$0	\$264	\$1,632	idio
) For Every One Dollar o	of Contributions	To Pay Be	enefits in Com	p. Year	Into the Trus	t Fund	
the Amount going:			\$1.34		-\$0).34	
		Benefit Charg		0/ - (T - / - l	A	•	
			Amount (\$mil.)	% of Total Benefits		ount Employee	
2) Benefits Charged to A	ctive Taxable Employ	yers:	251	73%	\$2	226	
) Benefits Non-Charged	l:		53	16%	\$	48	
) Benefits Charged to In	nactive Employers:		22	6%	\$	20	
i) Total Reimbursable Be			17	5%			
, rotal Rombarousie B	onomo i did	Total:	\$343	100%	\$2	294	
	Ex	cperience Rati	na				
	<u>-</u> ,	sportoneo rua.	Amoun Excess			portion of ployers	Amt. Per Employer
) The Estimated Contrib Excess of the Benefits			2		% 2	26%	\$2,110
	i Unarded to those Er	nbiovers:		0 9		2U /N	DZ.IIU
			3	0 9	2 70 2	20 /0	ΨZ ,110
7) Benefits Charged to E	mployers in Excess o	of the					·
	mployers in Excess o	of the				1%	\$1,067
') Benefits Charged to E	mployers in Excess o	of the oyers:	4	2 1:			\$1,067
') Benefits Charged to E	mployers in Excess o	of the oyers:		2 1:			\$1,067 Total Experience
) Benefits Charged to E	mployers in Excess ons from those Emplo	of the oyers:	4 ate Financing	2 1:			\$1,067 Total Experience
) Benefits Charged to E	mployers in Excess ons from those Emplo	of the oyers: Adequa	4 ate Financing	2 1:			\$1,067 Total Experience
') Benefits Charged to E Estimated Contributio	mployers in Excess ons from those Emplo Current Avg. Tax Rate	of the oyers: Adequa	4 ate Financing Rate	2 1:	3% 74		\$1,067 Total Experience Rating Impa
P) Benefits Charged to E Estimated Contribution Estimated Contribution	mployers in Excess on the Employers from those Employers from those Employers from those Employers from those Employers from the Employers from th	of the oyers: Adequa	4 ate Financing Rate	2 1:	3% 74 bove:	1%	\$1,067 Total Experienc Rating Impa
Benefits Charged to E Estimated Contribution Employers Below: Amount Below:	mployers in Excess of the Employers from those Employers from the Employers from those Employers from the Employe	of the oyers: Adequa	4 ate Financing Rate	2 1:	3% 74 bove:	1% 37%	\$1,067 Total Experience Rating Impa
) Benefits Charged to E Estimated Contribution) Employers Below:) Amount Below:) Avg. Amt Below	Current Avg. Tax Rate 1.29% 63% 48% \$3,340	of the oyers: Adequate	ate Financing Rate 1.56%	2 1: Employers A Amount Abor Avg. Amount	3% 74 bove: re: Above:	37% 31% \$3,729	\$1,067 Total Experience Rating Impa
) Employers Below:) Amount Below: Avg. Amt Below Distribution of W <= .5% .5%	Current Avg. Tax Rate 1.29% 63% 48% \$3,340 Vages, Benefits, and -1.0%	of the oyers: Adequ	ate Financing Rate 1.56%	2 1: Employers A Amount About Avg. Amount	3% 74 bove:	37% 31% \$3,729	\$1,067 Total Experience Rating Impa
) Employers Below:) Amount Below: Avg. Amt Below Distribution of W <= .5% .5%	Current Avg. Tax Rate 1.29% 63% 48% \$3,340 Vages, Benefits, and -1.0%	of the oyers: Adequate	ate Financing Rate 1.56%	2 1: Employers A Amount Abor Avg. Amount	3% 74 bove: re: Above:	37% 31% \$3,729 Proportion Each Categ	\$1,067 Total Experience Rating Impa -17
Employers Below: Awg. Amt Below Distribution of W < = .5% Distribution of W < 5%	Current Avg. Tax Rate 1.29% 63% 48% \$3,340 Vages, Benefits, and -1.0%	of the oyers: Adequate	ate Financing Rate 1.56%	2 1: Employers A Amount Abor Avg. Amount	3% 74 bove: re: Above:	37% 31% \$3,729	\$1,067 Total Experience Rating Impa -17
Employers Below: Amount Below: Avg. Amt Below Distribution of W	Current Avg. Tax Rate 1.29% 63% 48% \$3,340 Vages, Benefits, and -1.0%	of the oyers: Adequate	ate Financing Rate 1.56%	2 1: Employers A Amount Abor Avg. Amount	3% 74 bove: re: Above:	37% 31% \$3,729 Proportion Each Categ	\$1,067 Total Experience Rating Impa -17 of lory at ory:
Employers Below: Amount Below: Avg. Amt Below Distribution of W	Current Avg. Tax Rate 1.29% 63% 48% \$3,340 Vages, Benefits, and -1.0%	of the oyers: Adequate	ate Financing Rate 1.56%	2 1: Employers A Amount Abor Avg. Amount	3% 74 bove: re: Above:	37% 31% \$3,729 Proportion Each Categ the Statuto Minimum	\$1,067 Total Experience Rating Impa -17 of lory at ory: Maximum
Employers Below: Amount Below: Avg. Amt Below Distribution of W = .5% .5% Proportion of Total Wage	Current Avg. Tax Rate 1.29% 63% 48% \$3,340 Vages, Benefits, and - 1.0% s:	of the oyers: Adequate	ate Financing Rate 1.56%	2 1: Employers A Amount Abor Avg. Amount	3% 74 bove: re: Above:	37% 31% \$3,729 Proportion Each Categ the Statuto Minimum Tax Rate	\$1,067 Total Experience Rating Impa -17 of lory at bry: Maximum Tax Rate
Distribution of V <= .5% .5% Proportion of Total Wage Proportion of Employers:	Current Avg. Tax Rate 1.29% 63% 48% \$3,340 Vages, Benefits, and - 1.0% s:	of the oyers: Adequate	ate Financing Rate 1.56%	2 1: Employers A Amount Abor Avg. Amount	3% 74 bove: re: Above:	37% 31% \$3,729 Proportion Each Categ the Statuto Minimum Tax Rate 19% Minimum	\$1,067 Total Experience Rating Impa -17 of ory at ory: Maximum Tax Rate 4% Maximum
Employers Below: Amount Below: Avg. Amt Below Distribution of W = .5% .5% Proportion of Total Wage	Current Avg. Tax Rate 1.29% 63% 48% \$3,340 Vages, Benefits, and - 1.0% s:	of the oyers: Adequate	ate Financing Rate 1.56%	2 1: Employers A Amount Abor Avg. Amount	3% 74 bove: re: Above:	37% 31% 31% \$3,729 Proportion Each Categ the Statuto Minimum Tax Rate 1 9% Minimum Tax Rate	\$1,067 Total Experience Rating Impa -17 of ory at ory: Maximum Tax Rate 4% Maximum Tax Rate
Estimated Contribution Employers Below: Amount Below: Avg. Amt Below Distribution of W	Current Avg. Tax Rate 1.29% 63% 48% \$3,340 Vages, Benefits, and - 1.0% s:	of the oyers: Adequate	ate Financing Rate 1.56%	2 1: Employers A Amount Abor Avg. Amount	3% 74 bove: re: Above:	37% 31% \$3,729 Proportion Each Categ the Statuto Minimum Tax Rate 19% Minimum	\$1,067 Total Experience Rating Impa -17 of ory at ory: Maximum Tax Rate 4% Maximum
B) Employers Below: Amount Below: Avg. Amt Below Distribution of W <= .5% .5%) Proportion of Total Wage	mployers in Excess of the property of the prop	of the oyers: Adequate	ate Financing Rate 1.56%	2 1: Employers A Amount Abor Avg. Amount	3% 74 bove: re: Above:	37% 31% \$31% \$3,729 Proportion Each Categ the Statuto Minimum Tax Rate 1	\$1,067 Total Experience Rating Impa -17 of ory at ory: Maximum Tax Rate 4% Maximum Tax Rate 8%
B) Employers Below: Amount Below: Avg. Amt Below Distribution of W <= .5% .5% Proportion of Total Wage	mployers in Excess of the property of the prop	of the oyers: Adequate	ate Financing Rate 1.56%	2 1: Employers A Amount Abor Avg. Amount	3% 74 bove: re: Above:	37% 31% \$3,729 Proportion Each Categ the Statuto Minimum Tax Rate 19% Minimum Tax Rate 59% Minimum	\$1,067 Total Experience Rating Impa -17 of fory at ory: Maximum Tax Rate 4% Maximum Tax Rate 8%
B) Employers Below: Amount Below: Avg. Amt Below Distribution of W <= .5% .5%) Proportion of Total Wage	mployers in Excess of the property of the prop	of the oyers: Adequate	ate Financing Rate 1.56%	2 1: Employers A Amount Abor Avg. Amount	3% 74 bove: /e: Above: 3\\	Proportion Each Categ the Statuto Minimum Tax Rate 19% Minimum Tax Rate 59% Minimum Tax Rate	\$1,067 Total Experience Rating Impa -17 of fory at bry: Maximum Tax Rate 4% Maximum Tax Rate 8% Maximum Tax Rate
B) Employers Below: Amount Below: Avg. Amt Below Distribution of W <= .5% .5%) Proportion of Total Wage	mployers in Excess of the property of the prop	of the oyers: Adequate	ate Financing Rate 1.56%	2 1: Employers A Amount Abor Avg. Amount	3% 74 bove: /e: Above: 3\\	37% 31% \$3,729 Proportion Each Categ the Statuto Minimum Tax Rate 19% Minimum Tax Rate 59% Minimum	\$1,067 Total Experience Rating Impa -17 of ory at ory: Maximum Tax Rate 4% Maximum Tax Rate 8%
Distribution of V = .5% .5% Distribution of V = .5% .5% Proportion of Total Wage	Current Avg. Tax Rate 1.29% 63% 48% \$3,340 Vages, Benefits, and -1.0% s:	of the oyers: Adequate	ate Financing Rate 1.56%	2 1: Employers A Amount Abor Avg. Amount	3% 74 bove: /e: Above: 3\\	Proportion Each Categ the Statuto Minimum Tax Rate 19% Minimum Tax Rate 59% Minimum Tax Rate	\$1,067 Total Experience Rating Impa -17 of fory at ory: Maximum Tax Rate 4% Maximum Tax Rate 8% Maximum Tax Rate
Distribution of V = .5% .5% Distribution of V = .5% .5% Proportion of Total Wage	Current Avg. Tax Rate 1.29% 63% 48% \$3,340 Vages, Benefits, and -1.0% s:	of the oyers: Adequate	ate Financing Rate 1.56%	2 1: Employers A Amount Abor Avg. Amount	3% 74 bove: /e: Above: 3\\	37% 31% \$3,729 Proportion Each Categ the Statuto Minimum Tax Rate 19% Minimum Tax Rate 59% Minimum Tax Rate 0%	\$1,067 Total Experience Rating Impa -17 of lory at lory: Maximum Tax Rate 4% Maximum Tax Rate 8% Maximum Tax Rate 38%
7) Benefits Charged to E Estimated Contribution 8) Employers Below: 9) Amount Below: 0) Avg. Amt Below Distribution of W <= .5% .5% 1) Proportion of Total Wage	Current Avg. Tax Rate 1.29% 63% 48% \$3,340 Vages, Benefits, and -1.0% s:	of the oyers: Adequate	ate Financing Rate 1.56%	2 1: Employers A Amount Abor Avg. Amount	3% 74 bove: /e: Above: 3\\	Proportion Each Categ the Statuto Minimum Tax Rate 19% Minimum Tax Rate 59% Minimum Tax Rate	\$1,067 Total Experience Rating Impa -17 of fory at ory: Maximum Tax Rate 4% Maximum Tax Rate 8% Maximum Tax Rate

<= .5%</th>.5% - 1.0%1.0% - 1.5%1.5% - 2.0%NA indicates that data is not available.** Please see the Summary of New Employer Tax Rates at the end of this report.

23%

0%

	IDAHC)		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	1.36	6) New Employer Tax Rate (%):	1.5
7) Statutory Tax Rate (Minimum / Maximum)%	0.43	1	5.40	8) Average High Cost Multiple:	0.33

Contribution Levels

9) Estimated Contributions Per Covered Employee:

Estimated Contributions from those Employers:

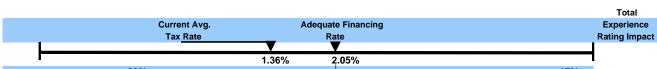
\$264

	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$120	\$381	\$1,512	

11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund the Amount going: \$1.28 -\$0.28

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



38

23%

33%

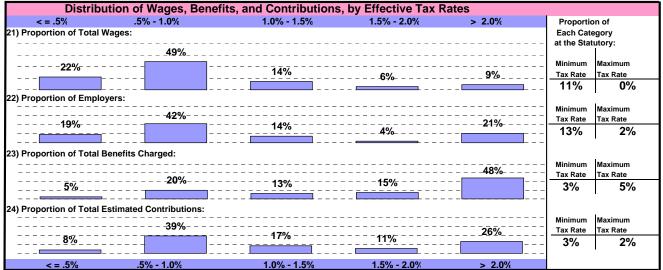
\$2,931

1.36% 2.05%

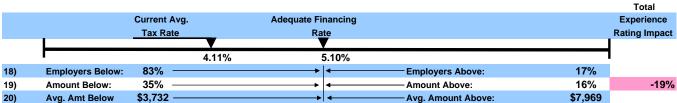
18) Employers Below: 83% — Employers Above: 17%

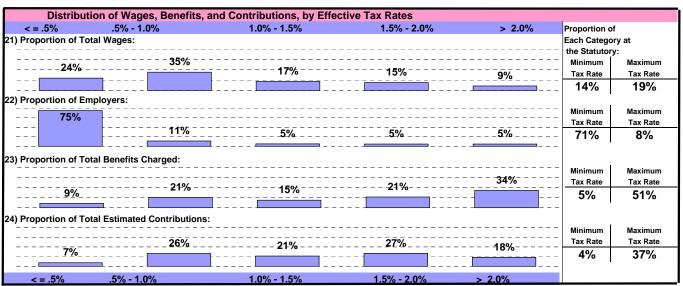
19) Amount Below: 42% — Amount Above: 8% -34%

20) Avg. Amt Below \$1,736 — Avg. Amount Above: \$1,606



	ILLINOI	S		2005			
1) Type of Experience Rating Method:	Benefit R	Ratio	•	2) Type of Empl	oyer Ranking:		Fixed
3) Type of Charging Method:	Most Rec	cent		4) Taxable Wag	e Base (\$):		10,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.03	1	4.11	6) New Employe	er Tax Rate (%):		4.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.20	/	9.80	8) Average High	Cost Multiple:		0.03
Со	ntribution I	Leve	els				
9) Estimated Contributions Per Covered Employe	e:		\$436				
				Minimum Rate	Average Rate	Maximum I	Rate
0) Estimated Contributions Per Employee at the 1	Гах Base:			\$126	\$432	\$1,029	
11) For Every One Dollar of Contributions	To Pay B	Benefi	its in Comp. Year		Into the Trus	st Fund	
the Amount going:		\$	0.95		\$0).05	
В	Benefit Char	rging	g				
		A	Amount	% of Total	Amo	unt	
			(\$mil.)	Benefits		Employee	
Benefits Charged to Active Taxable Employers	:		1,759	89%	\$3	86	
13) Benefits Non-Charged:			104	5%	\$2	23	
14) Benefits Charged to Inactive Employers:			31	2%	\$	7	
15) Total Reimbursable Benefits Paid			90	5%			
	Total:	\$	51,984	100%	\$4	16	
Expe	rience Ratii	ng					
			Amount in	% of T	otal Prop	oortion of	Amt. Per
			Excess (\$mil.)) Bene	fits Emp	loyers	Employer
16) The Estimated Contributions from Employers i			-40		.,		444.054
Excess of the Benefits Charged to those Emplo	oyers:		518	279	% 2	23%	\$11,656
17) Benefits Charged to Employers in Excess of th	ie						
Estimated Contributions from those Employer	s:		236	12°	% 77	7 %	\$1,619
							Total
Current Avg.	Adequ	ıate F	Financing				Experience
Tax Rate		R	Rate				Rating Impa





	INDIAN	IA		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	1	3.16	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%: 1.10	1	5.60	8) Average High Cost Multiple:	0.59

Contribution Levels

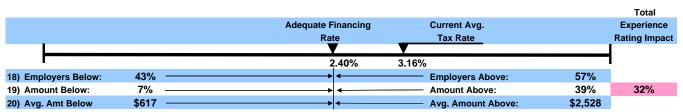
9) Estimated Contributions Per Covered Employee: \$251

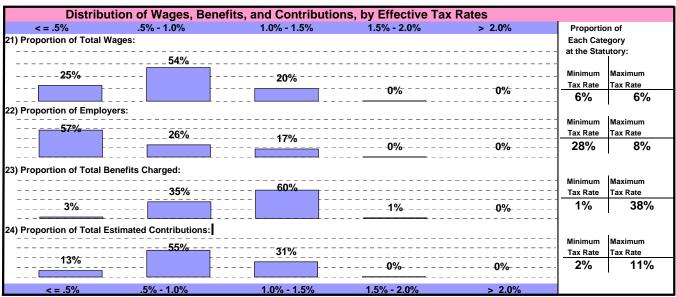
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$77	Average Rate \$221	Maximum Rate \$392	

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

Benefit Charging							
		Amount	% of Total	Amount			
12) Benefits Charged to Active Taxable Employers:		(\$mil.) 520	Benefits 69%	Per Employee \$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





	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:

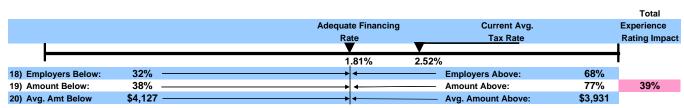
\$271

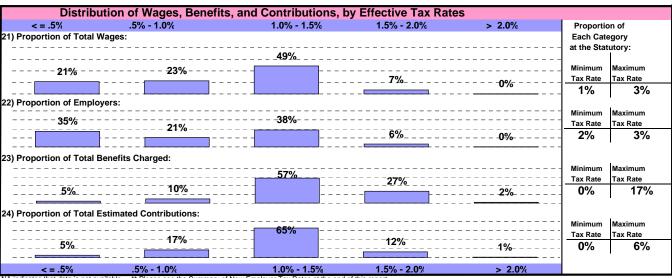
	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$6	\$201	\$592	

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

Be	nefit Chargii	ng		
		Amount	% of Total	Amount
		(\$mil.)	Benefits	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





	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	1	2.84	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%	%: 0.50	1	9.50	8) Average High Cost Multiple:	0.28

Contribution Levels

9) Estimated Contributions Per Covered Employee:

\$258

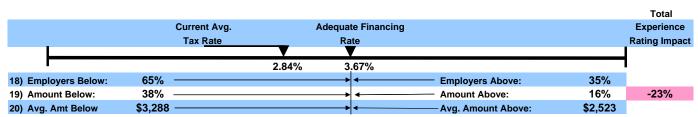
10) Estimated Contributions Per Employee at the		inimum Rate \$40	Average Rate \$227	Maximum Rate \$760	
11) For Every One Dollar of Contributions	To Pay Benefits in Previou	ıs Comp. Year	Int	o the Trust Fund	

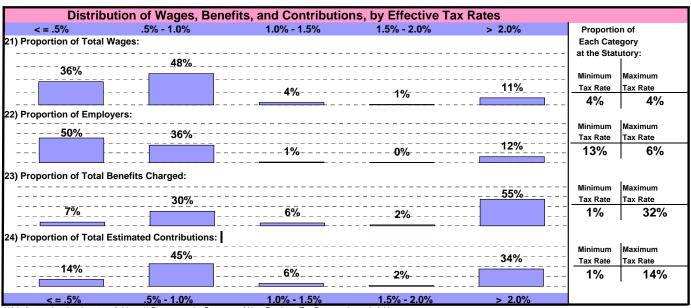
the Amount going:

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:	\$412	100%	\$290			

	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





	LOUISIA	NA		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	1.42	6) New Employer Tax Rate (%):	0.0
7) Statutory Tax Rate (Minimum / Maximum)%	i: 0.10	1	6.20	8) Average High Cost Multiple:	1.18

Contribution Levels

9) Estimated Contributions Per Covered Employee:

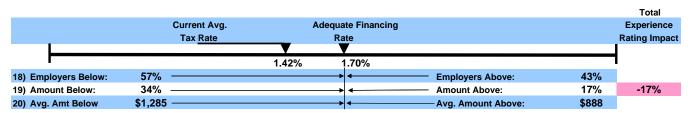
\$113

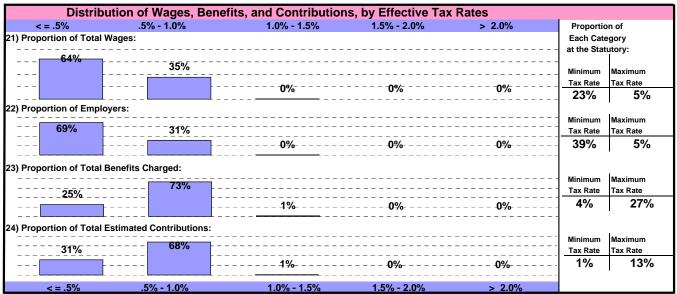
	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$7	\$99	\$434	

11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund the Amount going: \$1.54 -\$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





	MASSACHU	SET	TTS	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	1	4.78	6) New Employer Tax Rate (%):	2.5
7) Statutory Tax Rate (Minimum / Maximum)	%: 1.12	1	10.96	8) Average High Cost Multiple:	0.05

Contribution Levels \$652

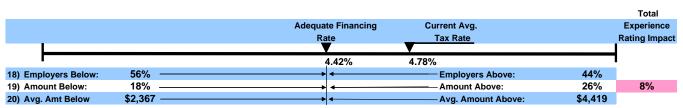
9) Estimated Contributions Per Covered Employee:

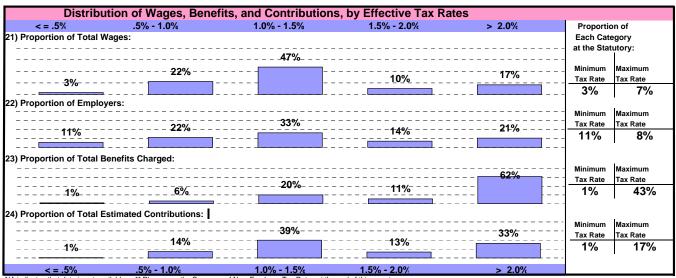
10) Estimated Contributions Per Employee at the	Tax Base:	Minimum Rate \$157	Average Rate \$669	Maximum Rate \$1,534	
11) For Every One Dellar of Contributions	To Day Danefita	in Dravious Comp. Voor	lmi	a the Truct Fund	

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

В	enefit Charging	9		
		Amount	% of Total	Amount
		(\$mil.)	Benefits	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%	
	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





			MARYLA	מא	2005				
) Type	of Experience Ratin	a Method:	Benefit Rat			of Employer	· Ranking·		Fixed
	of Charging Method		Proportiona			le Wage Ba			8,500
	Tax Rate (Total / Tax		· · · · · · · · · · · · · · · · · · ·	/ 2.72			x Rate (%):		2.1
-	utory Tax Rate (Minir		1.10	/ 8.30		ge High Cos			0.63
Julian	atory rax Nate (Millin	iiuiii / iviaxiiiiuiii //6.			O) Avera	ge riigii cos	st waitiple.		0.03
0) Fat	imated Cantuibution	o Dor Covered Emm	Contribution L	evels. \$257					
9) ESt	imated Contribution	ns Per Covered Empl	ioyee:	\$237	Minimu	m Data Av	erage Rate	Maximum	Data
0) Est	imated Contribution	ns Per Employee at t	he Tax Base:		\$94		\$231	\$706	Kale
1) For	Every One Dollar o	f Contributions	To Pay Be	enefits in Comp.	Year		Into the Trust Fu	ınd	
	Amount going:			\$1.11			-\$0.11		
			Benefit Char	aina					
			Benefit Ghai	Amount	% of To	tal	Amount		
				(\$mil.)	Benefi	ts	Per Emp	loyee	
2) Ber	nefits Charged to Ad	ctive Taxable Employ	yers:	351	61%)	\$190		
3) Ber	nefits Non-Charged:			149	26%		\$81		
4) Ber	nefits Charged to Inc	active Employers:		38	7%		\$20		
	al Reimbursable Be			38	7%		·		
			Total:	\$576	100%	6	\$291	_	
		_							
		E	xperience Rating	g Amoun	t in	% of Total	Proportio	on of	Amt. Per
				Excess		Benefits	Employe		Employer
		utions from Employe							
Exc	ess of the Benefits	Charged to those Er	mplovers:	2	00	37%	95%)	\$1,959
		3	1 . 7	_					
		_							
7) Ber	nefits Charged to En	mployers in Excess o	of the						\$8.817
7) Ber	nefits Charged to En	_	of the		50	9%	5%		\$8,817
7) Ber	nefits Charged to En	mployers in Excess o	of the						\$8,81 7
7) Ber	nefits Charged to En	mployers in Excess o	of the oyers:				5%		Total
7) Ber	nefits Charged to En	mployers in Excess o	of the oyers:	į		9%	5% vg.		Total Experience
7) Ber	nefits Charged to En	mployers in Excess o	of the oyers:	ate Financing Rate	50	9% Current A Tax Rate	5% vg.		Total Experience
7) Ber Es	nefits Charged to Entimated Contribution	mployers in Excess on the second in the seco	of the oyers:	ate Financing		9% Current A Tax Rate	5% vg. e	100/	Total Experience
7) Ber Es	nefits Charged to Entimated Contribution	mployers in Excess on the from those Employers in Excess on the from those Employers in Excess of the front the fron	of the oyers:	ate Financing Rate	50	9% Current A Tax Rate Emple	5% vg. e	16%	Total Experience Rating Impa
7) Ber Es: 8)	nefits Charged to Entimated Contribution Employers Below: Amount Below:	nployers in Excess on from those Employers in Excess of the following th	of the oyers:	ate Financing Rate	50	9% Current A Tax Rate Emple Amou	5% vg. e byers Above:	31%	
7) Ber Es: 8)	nefits Charged to Entimated Contribution	mployers in Excess on the from those Employers in Excess on the from those Employers in Excess of the front the fron	of the oyers:	ate Financing Rate	50	9% Current A Tax Rate Emple Amou	5% vg. e		Total Experience Rating Impa
7) Ber Es: 8)	nefits Charged to Entimated Contribution Employers Below: Amount Below: Avg. Amt Below	nployers in Excess on from those Employers in Excess of the following th	of the oyers: Adequ	ate Financing Rate 2.56%	2.72	9% Current A Tax Rate Emple Amou	5% vg. e byers Above:	31%	Total Experience Rating Impa
7) Ber Ess 8) 9) 0)	Employers Below: Amount Below Avg. Amt Below Distribution of W 5% 5%	84%	of the oyers: Adequ	ate Financing Rate 2.56%	2.72	9% Current A Tax Rate Emple Amou	5% vg. e byers Above:	31% \$6,544 Proportion	Total Experience Rating Impa
7) Ber Ess 8) 9) 0)	Employers Below: Arg. Amt Below Distribution of W	84%	of the oyers: Adequi	ate Financing Rate 2.56%	2.72°	9% Current A Tax Rate Emple Amou	yg. e byers Above: ant Above: amount Above:	31% \$6,544 Proportion Each Cate	Total Experience Rating Impa 6
7) Ber Ess 8) 9) 0)	Employers Below: Amount Below Avg. Amt Below Distribution of W 5% 5%	84% — 25% — \$996 — 24.0%	of the oyers: Adequi	ate Financing Rate 2.56%	2.72°	9% Current A Tax Rate Emple Amou	yg. e byers Above: ant Above: amount Above:	31% \$6,544 Proportion Each Cate the Status	Total Experience Rating Impa 6 n of egory at tory:
7) Ber Ess 8) 9) 0)	Employers Below: Amount Below: Avg. Amt Below Distribution of W 5.5% .5% - cortion of Total Wages	84%	of the oyers: Adequi	ate Financing Rate 2.56%	2.72°	9% Current A Tax Rate Emple Amou	yg. e byers Above: ant Above: amount Above:	Proportion Each Cate the Statut Minimum	Total Experience Rating Impa 6 n of egory at tory: Maximum
7) Ber Ess 8) 9) 0)	Employers Below: Amount Below: Avg. Amt Below Distribution of W 5.5% .5% - cortion of Total Wages	84% — 25% — \$996 — 24.0%	of the oyers: Adequi	ate Financing Rate 2.56%	2.72°	9% Current A Tax Rate Emple Amou	yg. e byers Above: ant Above: amount Above:	31% \$6,544 Proportion Each Cate the Status	Total Experience Rating Impa 6 n of egory at tory:
7) Ber Es:	Employers Below: Amount Below: Avg. Amt Below Distribution of W 5.5% .5% - cortion of Total Wages	84% — 25% — \$996 — 24.0%	of the oyers: Adequi	ate Financing Rate 2.56%	2.72°	9% Current A Tax Rate Emple Amou	yg. e byers Above: ant Above: amount Above:	Proportion Each Cate the Statum Minimum Tax Rate	Total Experience Rating Impa 6 n of egory at tory: Maximum Tax Rate
7) Ber Es:	Employers Below: Amount Below Distribution of W 5% .5% - cortion of Total Wages cortion of Employers:	84% — 25% — \$996 — 24.0%	of the oyers: Adequi	ate Financing Rate 2.56%	2.72°	9% Current A Tax Rate Emple Amou	yg. e byers Above: ant Above: amount Above:	Proportion Each Cate the Statut Minimum Tax Rate 30% Minimum	Total Experience Rating Impa for of egory at etory: Maximum Tax Rate 5% Maximum
7) Ber Es:	Employers Below: Amount Below: Avg. Amt Below Distribution of W 5.5% .5% - cortion of Total Wages	84% — 25% — \$996 — 24.0%	of the oyers: Adequi	ate Financing Rate 2.56%	2.72°	9% Current A Tax Rate Emple Amou	yg. e byers Above: ant Above: amount Above:	Proportion Each Cate the Statut Minimum Tax Rate 30% Minimum Tax Rate	Total Experience Rating Impa for of egory at etory: Maximum Tax Rate Maximum Tax Rate
7) Ber Es:	Employers Below: Amount Below Distribution of W 5% .5% - cortion of Total Wages cortion of Employers:	84% — 25% — \$996 — 24.0%	of the oyers: Adequi	ate Financing Rate 2.56%	2.72°	9% Current A Tax Rate Emple Amou	yg. e byers Above: ant Above: amount Above:	Proportion Each Cate the Statut Minimum Tax Rate 30% Minimum	Total Experience Rating Impa 6 n of egory at tory: Maximum Tax Rate 5% Maximum
7) Ber Es:	Employers Below: Amount Below Distribution of W 5% .5% - cortion of Total Wages cortion of Employers:	84% 25% \$996 ages, Benefits, and -1.0% s:	of the oyers: Adequi	ate Financing Rate 2.56%	2.72°	9% Current A Tax Rate Emple Amou	yg. e byers Above: ant Above: amount Above:	Proportion Each Cate the Statut Minimum Tax Rate 30% Minimum Tax Rate	Total Experience Rating Impa for of egory at etory: Maximum Tax Rate Maximum Tax Rate
7) Ber Es:	Employers Below: Amount Below: Avg. Amt Below Distribution of W 5.5% .5% - cortion of Total Wages 60% cortion of Employers:	84% 25% \$996 ages, Benefits, and -1.0% s:11%	of the oyers: Adequi	ate Financing Rate 2.56%	2.72°	9% Current A Tax Rate Emple Amou	yg. e byers Above: ant Above: amount Above:	Proportion Each Cate the Statut Minimum Tax Rate 30% Minimum Tax Rate 71%	Total Experience Rating Impa 6 n of egory at tory: Maximum Tax Rate 5% Maximum Tax Rate 6% Maximum
7) Ber Es:	Employers Below: Amount Below: Avg. Amt Below Distribution of W 5.5% .5% - cortion of Total Wages 60% cortion of Employers:	84% 25% \$996 ages, Benefits, and -1.0% s:	of the oyers: Adequi	ate Financing Rate 2.56%	2.72°	9% Current A Tax Rate Emple Amou	yg. byers Above: Int Above: > 2.0%	Proportion Each Cate the Statum Minimum Tax Rate 30% Minimum Tax Rate 71% Minimum Tax Rate	Total Experience Rating Impa 6 n of egory at tory: Maximum Tax Rate 5% Maximum Tax Rate 6% Maximum Tax Rate
7) Ber Es:	Employers Below: Amount Below: Avg. Amt Below Distribution of W 5.5% .5% - cortion of Total Wages 60% cortion of Employers:	84% 25% \$996 ages, Benefits, and -1.0% s:11%	Contributions, 1.0% - 1.5%	ate Financing Rate 2.56%	2.72' Tax Rates 1.5% - 2.0%	9% Current A Tax Rate Emple Amou	yg. e byers Above: ant Above: amount Above:	Proportion Each Cate the Statut Minimum Tax Rate 30% Minimum Tax Rate 71%	Total Experience Rating Impa n of egory at tory: Maximum Tax Rate 5% Maximum Tax Rate 6% Maximum
7) Ber Es: Simple Simple	Employers Below: Amount Below: Avg. Amt Below Distribution of Was.5% .5%- coortion of Total Wages poortion of Employers: 79% coortion of Total Benefi	84% 25% \$996 ages, Benefits, and -1.0% s:	Contributions, 1.0% - 1.5%	ate Financing Rate 2.56%	2.72' Tax Rates 1.5% - 2.0%	9% Current A Tax Rate Emple Amou	yg. byers Above: Int Above: > 2.0%	Proportion Each Cate the Statum Minimum Tax Rate 30% Minimum Tax Rate 71% Minimum Tax Rate	Total Experience Rating Impa n of egory at tory: Maximum Tax Rate 5% Maximum Tax Rate 6% Maximum Tax Rate
7) Ber Es: 88) 9) 00) <==0.000000000000000000000000000000000	Employers Below: Amount Below: Avg. Amt Below Distribution of W 5.5% .5% - cortion of Total Wages 60% cortion of Employers:	84% 25% \$996 ages, Benefits, and -1.0% s:	Contributions, 1.0% - 1.5%	ate Financing Rate 2.56%	2.72' Tax Rates 1.5% - 2.0%	9% Current A Tax Rate Emple Amou	yg. byers Above: Int Above: > 2.0%	Proportion Each Cate the Statut Minimum Tax Rate 30% Minimum Tax Rate 71% Minimum Tax Rate 0%	Total Experience Rating Impa n of egory at tory: Maximum Tax Rate 5% Maximum Tax Rate 6% Maximum Tax Rate 33%
7) Ber Es: Simple Simple	Employers Below: Amount Below: Avg. Amt Below Distribution of Was.5% .5%- coortion of Total Wages poortion of Employers: 79% coortion of Total Benefi	84% 25% \$996 ages, Benefits, and -1.0% s:	Contributions, 1.0% - 1.5%	ate Financing Rate 2.56%	2.72' Tax Rates 1.5% - 2.0%	9% Current A Tax Rate Emple Amou	yg. byers Above: Int Above: > 2.0%	Proportion Each Cate the Statum Minimum Tax Rate 30% Minimum Tax Rate 71% Minimum Tax Rate	Total Experience Rating Impa n of egory at tory: Maximum Tax Rate 5% Maximum Tax Rate 6% Maximum Tax Rate
7) Ber Es: Simple Simple	Employers Below: Amount Below: Avg. Amt Below Distribution of Was. 5% .5% - cortion of Total Wages oortion of Employers: 79% portion of Total Benefit	84% 25% \$996 September 28% 28% 28% 28% 28% 28% 28% 28% 28% 28%	Contributions, 1.0% - 1.5%	ate Financing Rate 2.56%	2.72' Tax Rates 1.5% - 2.0%	9% Current A Tax Rate Emple Amou	yg. byers Above: Int Above: > 2.0%	Proportion Each Cate the Statut Minimum Tax Rate 30% Minimum Tax Rate 71% Minimum Tax Rate 0%	Total Experience Rating Impa of egory at tory: Maximum Tax Rate 5% Maximum Tax Rate 6% Maximum Tax Rate 33%

		MAINE			2005	
1) Type of Experience Rating Method:	Reserve	e Ratio			2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Most R	ecent			4) Taxable Wage Base (\$):	12,000
5) Avg. Tax Rate (Total / Taxable Wages	s) %:	0.72	1	1.77	6) New Employer Tax Rate (%):	1.7
7) Statutory Tax Rate (Minimum / Maxim	num)%:	0.52	1	5.40	8) Average High Cost Multiple:	1.62

Contribution Levels

9) Estimated Contributions Per Covered Employee:

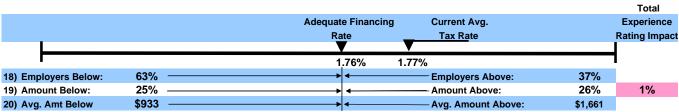
\$210

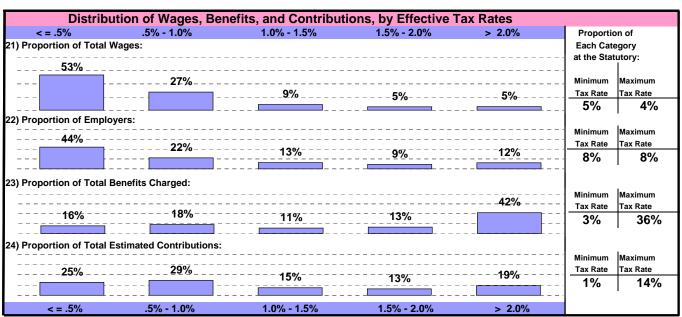
	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$62	\$213	\$648	

11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund the Amount going: \$1.23 -\$0.23

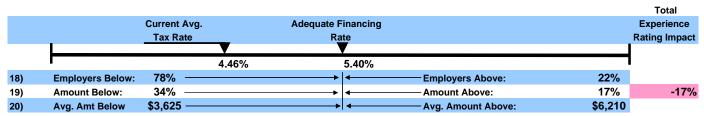
	Benefit Char	ging		
		Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:		82	66%	\$181
13) Benefits Non-Charged:		35	28%	\$78
14) Benefits Charged to Inactive Employers:		1	1%	\$3
15) Total Reimbursable Benefits Paid		6	5%	
	Total:	\$124	100%	\$261

	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





enefit Rat nverse Ord 1.08 0.06	der			?) Type of Emp	loyer Ranki	ng:		Fixed
1.08								IIACU
	/	4.40		l) Taxable Wag	e Base (\$):			9,000
0.06		4.46	() New Employ	er Tax Rate	(%):		2.7
0.00	1	10.30	8	3) Average Hig	n Cost Mult	iple:		0.19
tribution l	Lev	/els						
:		\$428						
x Base:				Minimum Rate \$5	Average R \$402	ate I	Maximum Rate \$927	•
To Pay E	Bene	efits in Comp	o. Year		Into th	e Trust Fund	i	
	\$	1.37				-\$0.37		
nefit Cha	rgiı	ng						
		Amount (\$mil.)		% of Total Benefits			vee	
	_			78%		\$478		
		80		4%		\$24		
		287		14%		\$85		
		89		4%		·		
Total:		\$2,070		100%		\$587		
ence Ratii	na							
one rum	9					•		t. Per ployer
	tribution : IX Base: To Pay I	tribution Lev	tribution Levels : \$428 Ex Base: To Pay Benefits in Comparity \$1.37 Inefit Charging Amount (\$mil.) 1,614 80 287 89 Total: \$2,070 Ence Rating	tribution Levels : \$428 Ex Base: To Pay Benefits in Comp. Year \$1.37 Inefit Charging Amount (\$mil.) 1,614 80 287 89 Total: \$2,070 Ence Rating Amount in	tribution Levels : \$428 To Pay Benefits in Comp. Year \$1.37 Inefit Charging Amount (\$mil.) Benefits 1,614 78% 80 4% 287 14% 89 4% Total: \$2,070 100% Amount in % of Total 80 4% 1,614 78% 80 4% 8	tribution Levels : \$428 Minimum Rate Average R \$5 \$402 To Pay Benefits in Comp. Year \$1.37 Into th Sinefit Charging Amount (\$mil.) Benefits 1,614 78% 80 4% 287 14% 89 4% Total: \$2,070 100% Ence Rating Amount in % of Total	tribution Levels : \$428 Minimum Rate Average Rate \$5 \$402 To Pay Benefits in Comp. Year \$1.37 -\$0.37 Into the Trust Func	tribution Levels : \$428 Minimum Rate



260

418

13%

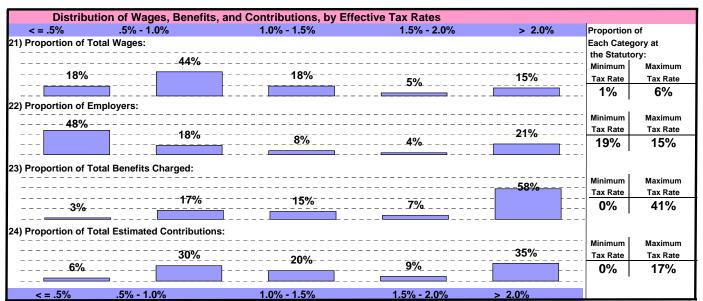
21%

80%

20%

\$2,082

\$13,694



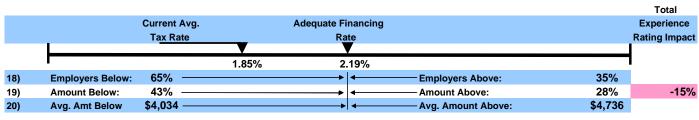
NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

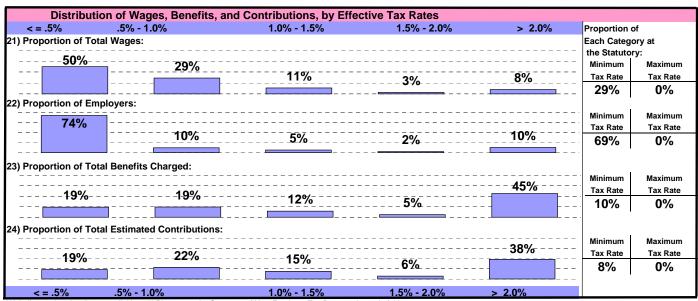
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:

17) Benefits Charged to Employers in Excess of the

Estimated Contributions from those Employers:

N	IINNESC	TA	20	05			
1) Type of Experience Rating Method:	Benefit F				yer Ranking:		Fixed
3) Type of Charging Method:	Proportio	onally		ble Wage	•		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) Ave	age High	Cost Multiple:		-0.10
Co	ntribution	Levels					
9) Estimated Contributions Per Covered Employee:		\$359					
			Minin	num Rate	Average Rate	Maximum F	Rate
10) Estimated Contributions Per Employee at the Tax	Base:		\$1	56	\$426	\$2,530	
11) For Every One Dollar of Contributions	To Pay E	Benefits in Com	o. Year		Into the Trust	Fund	
the Amount going:		\$0.98			\$0.0	02	
Be	nefit Cha	raina					
		Amount	% of	Total	Amou	nt	
		(\$mil.)	Ben	efits	Per Ei	mployee	
12) Benefits Charged to Active Taxable Employers:		567	70	%	\$28	2	
13) Benefits Non-Charged:		68	89	%	\$34	4	
14) Benefits Charged to Inactive Employers:		84	10	%	\$42	2	
15) Total Reimbursable Benefits Paid		87	_ 11	%			
	Total:	\$806	100	0%	\$35	7	
Exp	erience R	ating					
		Amou	nt in s (\$mil.)	% of To Benefi		ortion of oyers	Amt. Per Employer
16) The Estimated Contributions from Employers in							
Excess of the Benefits Charged to those Employe	ers:	•	100	14%	6 27	%	\$3,329
17) Benefits Charged to Employers in Excess of the							
Estimated Contributions from those Employers:			67	9%	73%	6	\$804





	MISSOU	IRI		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	1	2.07	6) New Employer Tax Rate (%):	3.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00	1	7.80	8) Average High Cost Multiple:	-0.32

Contribution Levels

9) Estimated Contributions Per Covered Employee:

\$183

	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$0	\$228	\$858	

11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund the Amount going: \$1.47 -\$0.47

The state of the s	Benefit Chargi	ng		
		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

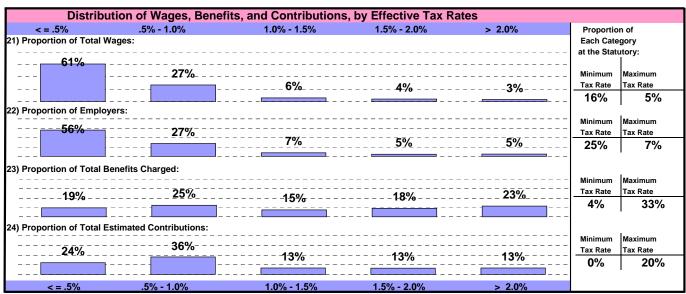
	Experience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	49	9%	49%	\$784
17) Benefits Charged to Employers in Excess of the				

Estimated Contributions from those Employers: 139 25% 51% \$2,127

Total

Current Avg. Adequate Financing Experience
Tax Rate Rate Rating Impact

Rate 2.07% 3.37% 70% 29% 18) Employers Below: Employers Above: -39% 19) Amount Below: 50% Amount Above: 11% 20) Avg. Amt Below \$2,998 -Avg. Amount Above: \$1,618



	MISSISSI	771		2005				
) Type of Experience Rating Method:	Benefit R			2) Type of Empl				Fixed
) Type of Charging Method:	Proportio	nally		4) Taxable Wag	e Base (\$	i):		7,000
) Avg. Tax Rate (Total / Taxable Wages) %:	0.64	/ 2.11		6) New Employe	er Tax Ra	te (%):		2.7
) Statutory Tax Rate (Minimum / Maximum)%:	0.90	/ 5.40		8) Average High	Cost Mu	ıltiple:		1.86
Co	ntribution L	.evels						
9) Estimated Contributions Per Covered Employee	e:	\$172						_
0) Estimated Contributions Per Employee at the Ta	ax Base:			Minimum Rate \$63	Average I	Rate I	Maximum \$378	Rate
1) For Every One Dollar of Contributions	To Pay B	enefits in Comp. Y	ear		Into t	he Trust Fund	l	
the Amount going:		\$1.34				-\$0.34		
E	Benefit Char							
		Amount (\$mil.)		% of Total Benefits		Amount Per Employ	100	
2) Benefits Charged to Active Taxable Employers:		142		68%		\$164	ee	
B) Benefits Non-Charged:	'	31		15%		\$36		
l) Benefits Charged to Inactive Employers:		28		13%		\$32		
i) Total Reimbursable Benefits Paid		7		3%		Ψ3 Ζ		
,,	Total:	\$208		100%		\$232		
Evnor	ience Rating	4						
Ехреп	ience Rauni	Amount i		% of T		Proportion	of	Amt. Per
C) The Estimated Contributions from Fundament		Excess (\$n	nil.)	Benef	its	Employers		Employer
6) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Emplo			54	27%	/.	91%		\$1,35
	,							* ,
Benefits Charged to Employers in Excess of the	9							
7) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers			43	22%	6	9%		\$10,74
			43	22%	6	9%		
· · · · · · · · · · · · · · · · · · ·	s:	quate Financing	43	22% Current Avg.	%	9%		Total
· · · · · · · · · · · · · · · · · · ·	s:	uate Financing <u>Ra</u> te	43		%	9%		Total Experien
	s:	Rate		Current Avg.	%	9%		Total Experien
Estimated Contributions from those Employers	s:	-	2.11%	Current Avg. Tax Rate		9%	400/	Total Experien
Estimated Contributions from those Employers By Employers Below: 54%	s:	1.08%		Current Avg. Tax Rate — Employers Ab	ove:	9%	46%	Total Experien Rating Im
Estimated Contributions from those Employers B) Employers Below: 54% Amount Below: 3%	s:	Rate		Current Avg. Tax Rate Employers Ab Amount Above	ove:	9%	99%	Total Experien Rating Im
Estimated Contributions from those Employers B) Employers Below: 54% Amount Below: 3%	s:	1.08%		Current Avg. Tax Rate — Employers Ab	ove:	9%		Total Experien Rating Im
Estimated Contributions from those Employers 8) Employers Below: 54% 9) Amount Below: 3% 0) Avg. Amt Below \$77 Distribution of Wages, Benefits, and Contribution	S: Adec tributions, k	1.08% 1.08% Output Description:	2.11% x Rates	Current Avg. Tax Rate Employers Ab Amount Above Avg. Amount	ove: e: Above:		99% \$3,092	Total Experien Rating Imp
Estimated Contributions from those Employers 8) Employers Below: 54% 9) Amount Below: 3% 0) Avg. Amt Below \$77 Distribution of Wages, Benefits, and Con < = .5% .5% - 1.0%	S: Adec	1.08% 1.08% Output Description:	2.11% x Rates	Current Avg. Tax Rate Employers Ab Amount Above	ove: e: Above:	2.0%	99% \$3,092 Proportion	Total Experien Rating Imp
Estimated Contributions from those Employers 8) Employers Below: 54% 9) Amount Below: 3% 0) Avg. Amt Below \$77 Distribution of Wages, Benefits, and Conversed \$1,000 to \$1,0	S: Adec tributions, k	1.08% 1.08% Output Description:	2.11% x Rates	Current Avg. Tax Rate Employers Ab Amount Above Avg. Amount	ove: e: Above:	2.0%	99% \$3,092	Total Experien Rating Imp
Estimated Contributions from those Employers B) Employers Below: 54% 9) Amount Below: 3% O) Avg. Amt Below \$77 Distribution of Wages, Benefits, and Con <= .5% .5% -1.0%	S: Adec tributions, k	1.08% 1.08% Output Description:	2.11% x Rates	Current Avg. Tax Rate Employers Ab Amount Above Avg. Amount	ove: e: Above:	2.0%	99% \$3,092 Proportion Each Cate the Status Minimum	Total Experien Rating Imp g n of ggory at tory: Maximur
Estimated Contributions from those Employers B) Employers Below: 54% B) Amount Below: 3% C) Avg. Amt Below \$77 Distribution of Wages, Benefits, and Concepts 55% C) S% - 1.0% C) Proportion of Total Wages:	S: Adec tributions, k	1.08% 1.08% Output Description:	2.11% x Rates	Current Avg. Tax Rate Employers Ab Amount Above Avg. Amount	ove: e: Above:	2.0%	99% \$3,092 Proportion Each Cate the Status Minimum Tax Rate	Total Experien Rating Im of gory at tory: Maximur Tax Rate
8) Employers Below: 54% 9) Amount Below: 3% 0) Avg. Amt Below \$77 Distribution of Wages, Benefits, and Conversed \$1.0\% 1) Proportion of Total Wages:	S: Adec tributions, k	1.08% 1.08% Output Description:	2.11% x Rates	Current Avg. Tax Rate Employers Ab Amount Above Avg. Amount	ove: e: Above:	2.0%	99% \$3,092 Proportion Each Cate the Status Minimum	Total Experien Rating Imp g n of ggory at tory: Maximur
Estimated Contributions from those Employers 8) Employers Below: 54% 9) Amount Below: 3% 0) Avg. Amt Below \$77 Distribution of Wages, Benefits, and Convert State S	S: Adec tributions, k	1.08% 1.08% Output Description:	2.11% x Rates	Current Avg. Tax Rate Employers Ab Amount Above Avg. Amount	ove: e: Above:	2.0%	99% \$3,092 Proportion Each Cate the Status Minimum Tax Rate	Total Experien Rating Imp gory at tory: Maximur Tax Rate 8%
Estimated Contributions from those Employers 8) Employers Below: 54% 9) Amount Below: 3% 1) Distribution of Wages, Benefits, and Concepts 4 = .5% 5 - 1.0% 1) Proportion of Total Wages:	S: Adec tributions, k	1.08% 1.08% Output Description:	2.11% x Rates	Current Avg. Tax Rate Employers Ab Amount Above Avg. Amount	ove: e: Above:	2.0%	99% \$3,092 Proportion Each Cate the Statut Minimum Tax Rate 17%	Total Experien Rating Imp of gory at tory: Maximur Tax Rate 8% Maximur
Estimated Contributions from those Employers B) Employers Below: 54% B) Amount Below: 3% O) Avg. Amt Below \$77 Distribution of Wages, Benefits, and Concept Service Conce	S: Adec tributions, k	1.08% 1.08% Output Description:	2.11% x Rates	Current Avg. Tax Rate Employers Ab Amount Above Avg. Amount	ove: e: Above:	2.0%	99% \$3,092 Proportion Each Cate the Statut Minimum Tax Rate 17%	Total Experien Rating Imp of gory at tory: Maximur Tax Rate 8% Maximur
Estimated Contributions from those Employers B) Employers Below: 54% B) Amount Below: 3% D) Avg. Amt Below \$77 Distribution of Wages, Benefits, and Con <= .5% .5% -1.0% I) Proportion of Total Wages:	S: Adec tributions, k	1.08% 1.08% Output Description:	2.11% x Rates	Current Avg. Tax Rate Employers Ab Amount Above Avg. Amount	ove: e: Above:	2.0%	99% \$3,092 Proportion Each Cate the Statut Minimum Tax Rate 17% Minimum Tax Rate	Total Experien Rating Imp of gory at tory: Maximur Tax Rate Maximur Tax Rate
Estimated Contributions from those Employers 8) Employers Below: 54% 9) Amount Below: 3% 0) Avg. Amt Below \$77 Distribution of Wages, Benefits, and Con <= .5% .5% - 1.0% 1) Proportion of Total Wages:	S: Adec tributions, k	1.08% 1.08% Output Description:	2.11% x Rates 1.5% 9%	Current Avg. Tax Rate Employers Ab Amount Above Avg. Amount A	ove: e: Above:	2.0%	99% \$3,092 Proportion Each Cate the Statut Minimum Tax Rate 17% Minimum Tax Rate	Total Experien Rating Imp gory at tory: Maximur Tax Rate 8% Maximur Tax Rate 9%
Estimated Contributions from those Employers 8) Employers Below: 54% 9) Amount Below: 3% 0) Avg. Amt Below \$77 Distribution of Wages, Benefits, and Con <= .5% .5% - 1.0% 1) Proportion of Total Wages:	S: Adec tributions, k	1.08% 1.08% Output Description:	2.11% x Rates	Current Avg. Tax Rate Employers Ab Amount Above Avg. Amount A	ove: e: Above:	2.0%	99% \$3,092 Proportion Each Cate the Statum Minimum Tax Rate 17% Minimum Tax Rate 63%	Total Experien Rating Imp of egory at tory: Maximun Tax Rate 9% Maximun Maximun
Estimated Contributions from those Employers 8) Employers Below: 54% 9) Amount Below: 3% 0) Avg. Amt Below \$77 Distribution of Wages, Benefits, and Con <= .5% .5% - 1.0% 1) Proportion of Total Wages:	S: Adec tributions, k	1.08% 1.08% Output Description:	2.11% x Rates 1.5% 9%	Current Avg. Tax Rate Employers Ab Amount Above Avg. Amount A	ove: e: Above:	2.0%	99% \$3,092 Proportion Each Cate the Statum Minimum Tax Rate 17% Minimum Tax Rate 63% Minimum	Total Experien Rating Imp of ggory at tory: Maximur Tax Rate 9% Maximur Maximur
Estimated Contributions from those Employers 8) Employers Below: 54% 9) Amount Below: 3% 0) Avg. Amt Below \$77 Distribution of Wages, Benefits, and Condense <= .5% .5% - 1.0% 1) Proportion of Total Wages:	S: Adec tributions, k	1.08% 1.08% Output Description:	2.11% x Rates 1.5% 9%	Current Avg. Tax Rate Employers Ab Amount Above Avg. Amount A	ove: e: Above:	2.0%	99% \$3,092 Proportion Each Cate the Statum Minimum Tax Rate 17% Minimum Tax Rate 63% Minimum Tax Rate	Total Experien Rating Imp of gory at tory: Maximur Tax Rate 9% Maximur Tax Rate
8) Employers Below: 54% 9) Amount Below: 3% 0) Avg. Amt Below \$77 Distribution of Wages, Benefits, and Condense State S	S: Adec tributions, k	1.08% 1.08% Output Description:	2.11% x Rates 1.5% 9%	Current Avg. Tax Rate Employers Ab Amount Above Avg. Amount A	ove: e: Above:	2.0%	99% \$3,092 Proportion Each Cate the Statur Minimum Tax Rate 63% Minimum Tax Rate 0%	Total Experien Rating Imp gory n of gory at tory: Maximur Tax Rate 9% Maximur Tax Rate 9%
8) Employers Below: 54% 9) Amount Below: 3% 0) Avg. Amt Below \$77 Distribution of Wages, Benefits, and Con <= .5% .5% - 1.0% 1) Proportion of Total Wages:	S: Adec tributions, k	1.08% 1.08% Output Description:	2.11% x Rates 1.5% 9% 63%	Current Avg. Tax Rate Employers Ab Amount Above Avg. Amount A	ove: e: Above:	2.0%	99% \$3,092 Proportion Each Cate the Statum Minimum Tax Rate 17% Minimum Tax Rate 63% Minimum Tax Rate	Total Experien Rating Imp 9 n of gory at tory: Maximur Tax Rate 9% Maximur Tax Rate 60%
8) Employers Below: 54% 9) Amount Below: 3% 10) Avg. Amt Below \$77 Distribution of Wages, Benefits, and Concept State S	S: Adec tributions, k	1.08% 1.08% Output Description:	2.11% x Rates 1.5% 9%	Current Avg. Tax Rate Employers Ab Amount Above Avg. Amount A	ove: e: Above:	2.0%	99% \$3,092 Proportion Each Cate the Statut Minimum Tax Rate 63% Minimum Tax Rate 0% Minimum	experien Rating Imp 9 n of gory at tory: Maximun Tax Rate 9% Maximun Tax Rate
8) Employers Below: 54% 9) Amount Below: 3% 20) Avg. Amt Below \$77 Distribution of Wages, Benefits, and Con <= .5% .5% - 1.0% 21) Proportion of Total Wages:	S: Adec tributions, k	1.08% 1.08% Output Description:	2.11% x Rates 1.5% 9% 63%	Current Avg. Tax Rate Employers Ab Amount Above Avg. Amount A	ove: e: Above:	2.0%	99% \$3,092 Proportion Each Cate the Statut Minimum Tax Rate 63% Minimum Tax Rate 0% Minimum Tax Rate	Total Experien Rating Imp of egory at tory: Maximur Tax Rate 9% Maximur Tax Rate 60%

	MONTAN	A		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	1.37	6) New Employer Tax Rate (%):	0.0
7) Statutory Tax Rate (Minimum / Maximum)	%: 0.00	1	6.37	8) Average High Cost Multiple:	1.34

Contribution Levels

9) Estimated Contributions Per Covered Employee:

\$196

	Minimum Rate	Average Rate	Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$0	\$289	\$1,338

11) For Every One Dollar of Contributions

To Pay Benefits in Previous Comp. Year

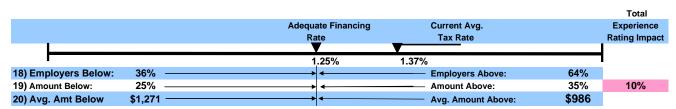
Into the Trust Fund

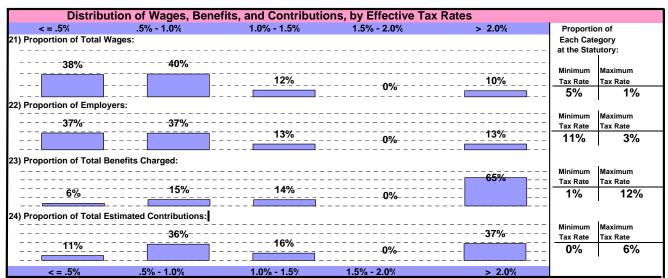
+\$0.04

	Benefit Charging	3			
		Amount	% of Total	Amount	
		(\$mil.)	Benefits	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	% of Total	Proportion of	Amt. Per
	Excess (\$mil.)	Benefits	Employers	Employer
16) Estimated Contributions from Employers in				
Excess of the Benefits Charged to those Employers:	21	30%	68%	\$1,312

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





N	ORTH CAROL	INA	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

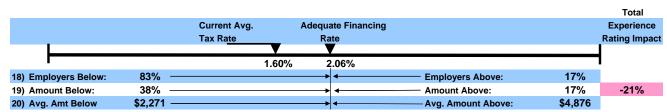
9) Estimated Contributions Per Covered Employee: \$242

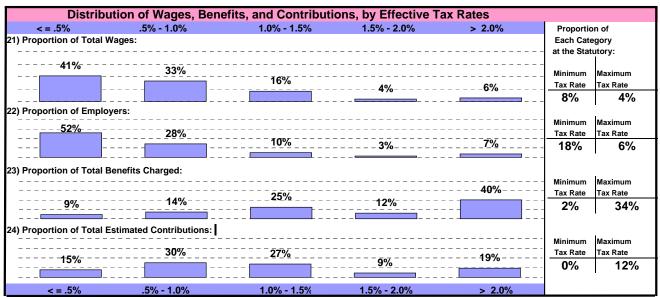
	Minimum Rate	Average Rate	Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$0	\$267	\$1,142

44) For From One Beller of Contributions	T. D. D. W. I. D. I. O. W.	
11) For Every One Dollar of Contributions	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
the Amount going:	\$1.52	-\$0.52

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

E	xperience 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





	NORTH DAKO	ТА	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 / Maxim	um)%: 0.49 /	10.09	8) Average High Cost Multiple:	0.55

Contribution Levels e: \$237

9) Estimated Contributions Per Covered Employee:

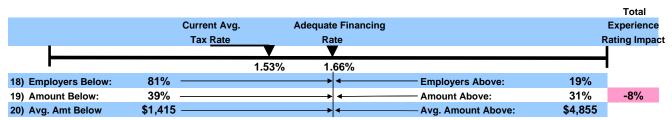
10) Estimated Contributions Per Employee at the Tax Base:

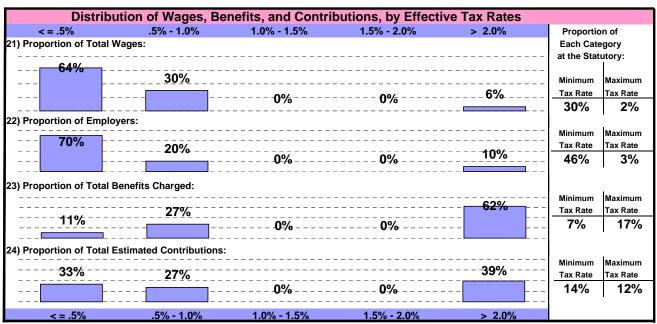
Minimum Rate Average Rate Maximum Rate \$95 \$297 \$1,957

11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund the Amount going: \$0.71 \$0.29

Benefit Charging					
		Amount	% of Total	Amount	
		(\$mil.)	Benefits	Per Employee	
12) Benefits Charged to Active Taxable Employers:		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%		
	Total:	\$41	100%	\$170	

Expe	erience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	20	51%	84%	\$1,425
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	1	4%	15%	\$558





	NEBRAS	SKA		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) 9	%: 0.63	1	2.45	6) New Employer Tax Rate (%):	3.5
7) Statutory Tax Rate (Minimum / Maximus	m)%: 0.40	1	5.40	8) Average High Cost Multiple:	0.66

Contribution Levels

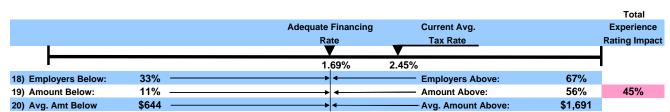
9) Estimated Contributions Per Covered Employee: \$192

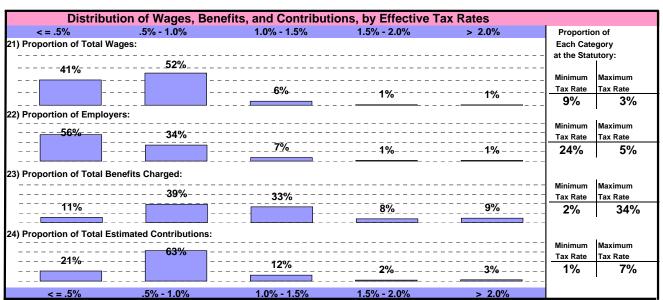
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$28	Average Rate \$172	Maximum Rate \$378	

11) For Every One Dollar of Contributions	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
the Amount going:	\$1	\$0

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





ı	NEW HAMP	SHI	RE	2005	
1) Type of Experience Rating Method:	Reserve Rati	0		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	1.05	6) New Employer Tax Rate (%):	1.7
7) Statutory Tax Rate (Minimum / Maximum)%	6: 0.01	1	5.40	8) Average High Cost Multiple:	1.38

Contribution Levels

9) Estimated Contributions Per Covered Employee:

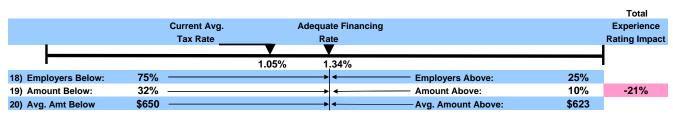
\$94

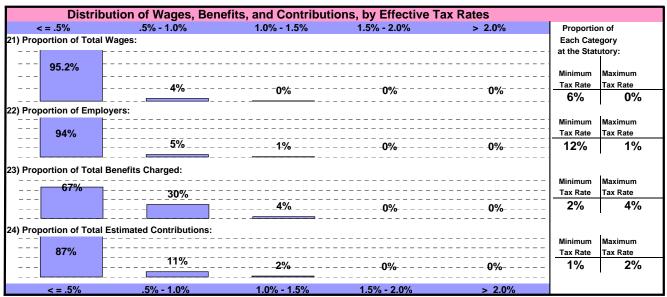
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$1	Average Rate \$84	Maximum Rate \$432	

11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund the Amount going: \$2.16 -\$1.16

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





	NEW JER	SE	Y	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	1.96	6) New Employer Tax Rate (%):	2.8
7) Statutory Tax Rate (Minimum / Maximum)%	: 0.30	1	5.40	8) Average High Cost Multiple:	0.36

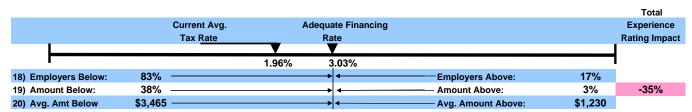
Contribution Levels

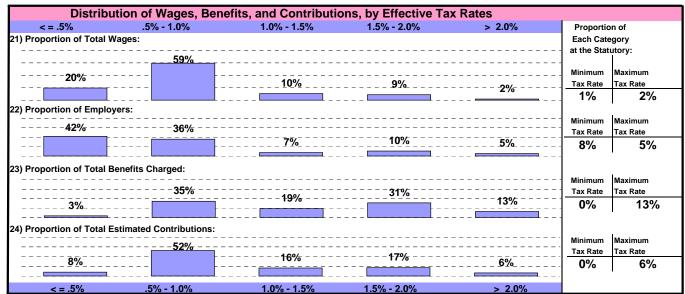
9) Estimated Contributions Per Covered Employee: \$386

			Minimum Rate	Average Rate	Maximum Rate	
10	0) Estimated Contributions Per Employee at the	ne Tax Base:	\$75	\$488	\$1,345	
11	1) For Every One Dollar of Contributions	To Pay Benefits in Previous Comp. Year		In	to the Trust Fund	
	the Amount going:	\$1.6	5		-\$0.65	

В	enefit Charg	jing			
		Amount	% of Total	Amount	
		(\$mil.)	Benefits	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





	NE	W ME	(ICO		2005	
1) Type of Experience Rating Method:	Reserv	e Ratio			2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proport	tionally			4) Taxable Wage Base (\$):	17,200
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.64	1	0.84	6) New Employer Tax Rate (%):	2.0
7) Statutory Tax Rate (Minimum / Maxim	um)%:	0.03	1	5.40	8) Average High Cost Multiple:	2.34

Contribution Levels

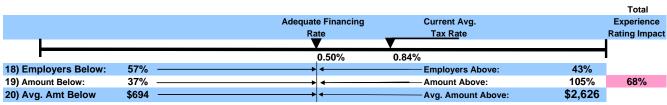
9) Estimated Contributions Per Covered Employee:

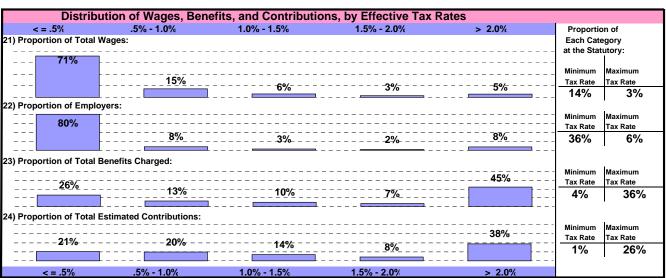
\$129

10) Estimated Contributions Per Employee at	the Tax Base:	Minimum Rate \$5	Average Rate \$145	Maximum Rate \$929
11) For Every One Dollar of Contributions	To Pay Benefits in I	Previous Comp. Year	In	to the Trust Fund
the Amount going:	\$1	.54		-\$0.54

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





	NE	VAD	Α		2005	
1) Type of Experience Rating Method:	Reserve	Ratio			2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proporti	onally			4) Taxable Wage Base (\$):	22,900
5) Avg. Tax Rate (Total / Taxable Wages) %	s: 0	.77	1	1.35	6) New Employer Tax Rate (%):	3.0
7) Statutory Tax Rate (Minimum / Maximun	n)%: 0	.25	1	5.40	8) Average High Cost Multiple:	0.77

Contribution Levels

9) Estimated Contributions Per Covered Employee:

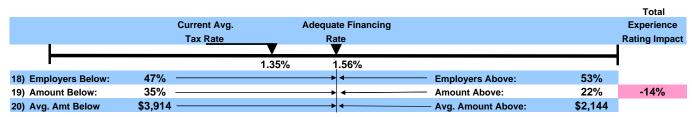
\$263

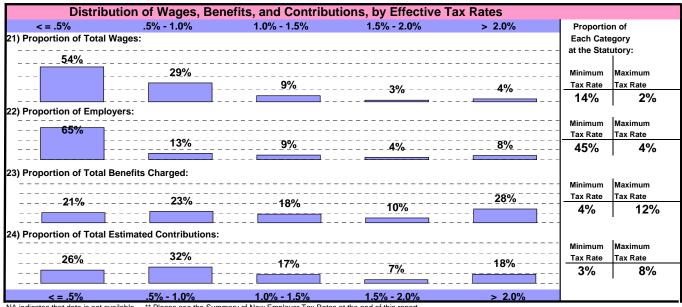
10) Estimated Contributions Per Employee at	he Tax Base:	Minimum Rate \$57	Average Rate \$308	Maximum Rate \$1,237	
11) For Every One Dollar of Contributions	To Pay Benefits in P	Previous Comp. Year	Int	o the Trust Fund	
	64.6	١٥		*^ ^	

11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund the Amount going: \$1.02 -\$0.02

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

Ex	perience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	28	10%	56%	\$1,375
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	44	16%	44%	\$2,697





	N	EW YO	RK		2005	
1) Type of Experience Rating Method:	Rese	erve Ratio)		2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Prop	ortionally	y		4) Taxable Wage Base (\$):	8,500
5) Avg. Tax Rate (Total / Taxable Wages) %	% :	0.80	1	4.17	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximur	m)%:	1.50	1	8.90	8) Average High Cost Multiple:	-0.17

Contribution Levels

9) Estimated Contributions Per Covered Employee:

\$418

		Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at t	he Tax Base:	\$128	\$355	\$757	
11) For Every One Deller of Contributions	To Day Danafita i	n Draviaus Comp. Voca	l m	to the Truct Fried	

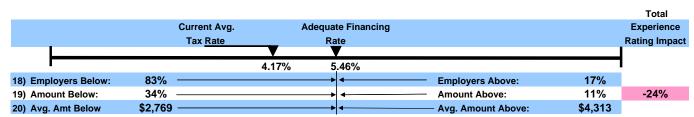
11) For Every One Dollar of Contributions the Amount going:

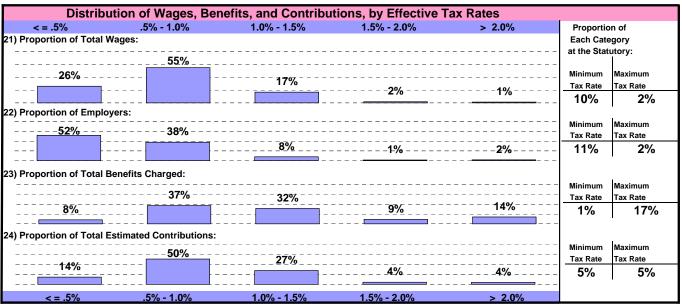
To Pay Benefits in Previous Comp. Year \$0.96

Into the Trust Fund \$0.04

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





	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	1	2.31	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%	: 0.40	1	8.00	8) Average High Cost Multiple:	0.19

Contribution Levels

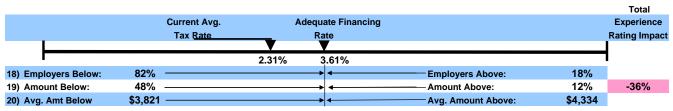
9) Estimated Contributions Per Covered Employee:

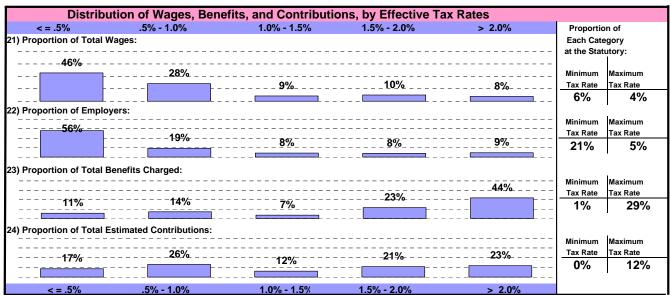
\$225

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

	Benefit Charg	ing		
		Amount	% of Total	Amount
12) Benefits Charged to Active Taxable Employers:		(\$mil.) 1,065	Benefits 80%	Per Employee \$257
13) Benefits Non-Charged:		140	11%	\$34
14) Benefits Charged to Inactive Employers:		67	5%	\$16
15) Total Reimbursable Benefits Paid		57	4%	ΨΙΟ
13) Total Reinibursable Beliefits Fald	Tatal	\$1,329	100%	\$307
	Total:	φ1,3 2 9	100%	φ 3 01

	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





	OKLAHON	ЛΑ		2005			
1) Type of Experience Rating Method:	Benefit Wa	age		2) Type of Emplo	yer 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
Co	ntribution L	evels					
9) Estimated Contributions Per Covered Emplo	yee:	\$245					
10) Estimated Contributions Per Employee at th	e Tax Base:			Minimum Rate \$28	Average Rate \$254	Maximum \$1,14	
11) For Every One Dollar of Contributions the Amount going:	To Pay Be	nefits in Comp. \	Year		Into the Trust Fu \$0.3		
		•					
	Benefit Char	ging Amount (\$mil.)		% of Total Benefits	Amount Per Em		
12) Benefits Charged to Active Taxable Employe	ers:	138		67%	\$120	<u></u> 0,00	
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		
_		_					
Ex	perience Ra	ting Amount	in	% of]	Total Proport	ion of	Amt. Per
		Excess (Bene			Employer
16) The Estimated Contributions from Employer	s in	,	•				
Excess of the Benefits Charged to those Em	ployers:		NA	N	A NA		NA
17) Benefits Charged to Employers in Excess of	i tha						
Estimated Contributions from those Employers			NA	N	A NA		NA
	A -l	to Financia :		Compant Assa			Total
	Adequa	te Financing Rate		Current Avg. Tax Rate			Experience Rating Impact
		Tutte V	V	TUA HOLO			
		1.15%	1.84%				7
18) Employers Below NA		→ ←		Employers		NA	
19) Amount Below: NA		→ ←		—— Amount Ab		NA	60%
20) Avg. Amt Below NA		→ ←		—— Avg. Amou	nt Apove:	NA	
NA indicates that data is not available. ** Please see the Summary		Tax Rates at the en					

	OREGON		200	5				
Type of Experience Rating Method:	Benefit Ratio		2) Type of Emp	loyer Ranki	ng:		Array	
Type of Charging Method:	Proportional	ly	4) Taxable Wag	e Base (\$):	_		27,000	
Avg. Tax Rate (Total / Taxable Wages) %:	1.54 / 2	2.47	6) New Employ	er Tax Rate	(%):		3.1	
Statutory Tax Rate (Minimum / Maximum)%:	1.50 /	5.40	8) Average High	n Cost Mult	iple:		1.05	
Co	ontribution Leve	els						
9) Estimated Contributions Per Covered Emplo	oyee: \$	5506						
0) Estimated Contributions Per Employee at the	ne Tax Base:		Minimum F \$40		erage Rate \$666	\$1,458	ate	
I) For Every One Dollar of Contributions	To Pay Rene	fits in Comp. Year			Into the Trust Fur	nd		
the Amount going:	· · · · · · · · · · · · · · · · · · ·	1.13			-\$0.13			
Ī	Benefit Chargin	a						
•		mount	% of To	otal	Amount			
	(3	\$mil.)	Benef	its	Per Empl	oyee		
2) Benefits Charged to Active Taxable Employe	ers:	494	63%	6	\$397	_		
3) Benefits Non-Charged:		185	24%	6	\$148			
4) Benefits Charged to Inactive Employers:		46	6%		\$37			
5) Total Reimbursable Benefits Paid		53	7%		-			
	Total:	5778	100	%	\$582	•		
Evr	perience Rating							
EXP	periorice Rauling	Amount in		% of Total	Proportio	n of	Amt. Per	
		Excess (\$mil.)		Benefits	Employer	s	Employer	
6) The Estimated Contributions from Employer	rs in							
Excess of the Benefits Charged to those Em	ipioyers:	2	70	37%	83%		\$3,847	
7) Panatita Chargad to Employers in Evaces of	f tha							
7) Benefits Charged to Employers in Excess of		4	22	470/	470/		¢0 E74	
7) Benefits Charged to Employers in Excess of Estimated Contributions from those Employ		1:	22	17%	17%		\$8,574	
, , ,		1	22	17%	17%		. ,	
,	yers:		_	17%	17%		Total	
,	yers: Adequate		22 Current Avg. Tax Rate	17%	17%		. ,	t
,	yers: Adequate	Financing	Current Avg.	17%	17%		Total Experience	t
, , ,	yers: Adequate R	Financing ate	Current Avg.	17%	17%		Total Experience	t
Estimated Contributions from those Employ	yers: Adequate R	Financing ate	Current Avg. Tax Rate	17%		33%	Total Experience	t
Estimated Contributions from those Employ	yers: Adequate R	Financing ate	Current Avg. Tax Rate 17% Emplo			33% 21%	Total Experience	t 11'
Estimated Contributions from those Employ By Employers Below: 67%	yers: Adequate R	Financing ate	Current Avg. Tax Rate 17% Emplo	oyers Above			Total Experience	
Estimated Contributions from those Employ B) Employers Below: 67% Amount Below: 10%	yers: Adequate R	Financing ate	Current Avg. Tax Rate 17% Emplo	oyers Above nt Above:		21%	Total Experience	
B) Employers Below: 67% B) Amount Below: 10% Avg. Amt Below \$840 Distribution of Wages, Benefits, and Cook of the cook of t	yers: Adequate R	Financing ate	Current Avg. Tax Rate 17% Emplo	oyers Above nt Above:		21% \$3,608 Proportion	Total Experience Rating Impact	
Estimated Contributions from those Employ B) Employers Below: 67% C) Amount Below: 10% Distribution of Wages, Benefits, and C <= .5% .5% -1.0%	Adequate R Contributions, b	Financing ate	Current Avg. Tax Rate 47% Emplo Amou Avg. A	oyers Above nt Above:	: ve:	21% \$3,608 Proportion Each Categ	Total Experience Rating Impact	
Estimated Contributions from those Employ B) Employers Below: 67% C) Amount Below: 10% Distribution of Wages, Benefits, and C <= .5% .5% -1.0%	Adequate R Contributions, b 1.0% - 1.5%	Financing ate 2.23% 2.4 Compared to the second se	Current Avg. Tax Rate 47% Emplo Amou Avg. A C Rates 1.5% - 2.0%	oyers Above nt Above:	: ve:	21% \$3,608 Proportion Each Categorithe Statuto	Total Experience Rating Impact of ory ory	
Estimated Contributions from those Employ 3) Employers Below: 67% 3) Amount Below: 10% Avg. Amt Below \$840 Distribution of Wages, Benefits, and C <= .5% .5% - 1.0% 1) Proportion of Total Wages:	Adequate R Contributions, b	Financing ate 2.23% 2.4 Compared to the second se	Current Avg. Tax Rate 47% Emplo Amou Avg. A	oyers Above nt Above:	: ve:	21% \$3,608 Proportion Each Categothe Statuto Minimum	Total Experience Rating Impact of jory at pry: Maximum	
Estimated Contributions from those Employ B) Employers Below: 67% C) Amount Below: 10% Distribution of Wages, Benefits, and C <= .5% .5% -1.0%	Adequate R Contributions, b 1.0% - 1.5%	Financing ate 2.23% 2.4 Compared to the second se	Current Avg. Tax Rate 47% Emplo Amou Avg. A C Rates 1.5% - 2.0%	oyers Above nt Above:	: ve: > 2.0%	21% \$3,608 Proportion Each Category the Statuto Minimum Tax Rate	Total Experience Rating Impact of pory at bry: Maximum Tax Rate	
B) Employers Below: 67% B) Amount Below: 10% Distribution of Wages, Benefits, and C <=.5% .5% -1.0% I) Proportion of Total Wages:	Adequate R Contributions, b 1.0% - 1.5%	Financing ate 2.23% 2.4 Compared to the second se	Current Avg. Tax Rate 47% Emplo Amou Avg. A C Rates 1.5% - 2.0%	oyers Above nt Above:	: ve: > 2.0%	21% \$3,608 Proportion Each Categothe Statuto Minimum	Total Experience Rating Impact of jory at pry: Maximum	
By Employers Below: 67% By Amount Below: 10% Avg. Amt Below \$840 Distribution of Wages, Benefits, and Comparison of Total Wages:	Adequate R Contributions, b 1.0% - 1.5%	Financing ate 2.23% 2.4 Compared to the second se	Current Avg. Tax Rate 47% Emplo Amou Avg. A C Rates 1.5% - 2.0%	oyers Above nt Above:	: ve: > 2.0%	21% \$3,608 Proportion Each Category the Statuto Minimum Tax Rate	Total Experience Rating Impact of pory at bry: Maximum Tax Rate	
B) Employers Below: 67% B) Amount Below: 10% Avg. Amt Below \$840 Distribution of Wages, Benefits, and C <=.5% .5% -1.0% I) Proportion of Total Wages:	Adequate R Contributions, b 1.0% - 1.5%	Financing ate 2.23% 2.4 Compared to the second se	Current Avg. Tax Rate 47% Emplo Amou Avg. A C Rates 1.5% - 2.0%	oyers Above nt Above:	: ve: > 2.0%	Proportion Each Categ the Statute Minimum Tax Rate 62% Minimum Tax Rate	Total Experience Rating Impact of pory at pry: Maximum Tax Rate 11% Maximum Tax Rate	
By Employers Below: 67% By Amount Below: 10% Avg. Amt Below \$840 Distribution of Wages, Benefits, and Comparison of Total Wages:	Adequate R Contributions, b 1.0% - 1.5%	Financing ate 2.23% 2.4 Compared to the second se	Current Avg. Tax Rate 47% Emplo Amou Avg. A C Rates 1.5% - 2.0%	oyers Above nt Above:	: ve: > 2.0%	Proportion Each Categ the Statute Minimum Tax Rate 62% Minimum	Total Experience Rating Impact of of jory at ory: Maximum Tax Rate 11% Maximum	
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•	elow: Below	5.57 73% ————————————————————————————————————		6.82%	Amou	nt Above: Amount Above	:	9%	Rating Imp
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·			10 /	V					-
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		Current Avg.	Adequa	ate Financing					F
									Total
-	_	nployers in Excess ns from those Emp			517	22%	14%		\$17,318
		Charged to those			691	29%	86%		\$3,811
•		utions from Emplo			CO4	200/	000/		60.044
					s (\$mil.)	Benefits	Employe		Employer
			Experience Ra	ting Amou	nt in	% of Total	Proportio	on of	Amt. Per
			Experience De	tina					
			Total:	\$2,515	100	%	\$565		
) Total Reimbur	sable Be	nefits Paid		138	5%				
	_	active Employers:		180	7%		\$43		
<i>'</i>						-			
Benefits Charg Benefits Non-C	_	ctive Taxable Empl	loyers.	281	119		\$ 455		
N Renefite Chara	and to Ac	ctive Tayahla Emn	lovere:	(\$mil.) 1,916	Benef 76 %		Per Emp	ioyee	
				Amount	% of To		Amount Por Emp	lovoo	
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ino Amount go	J.iig.			Ψ1117			Ψ0.17		
I) For Every One the Amount go		r Contributions	To Pay Be	enefits in Comp. \$1.14	Year	In	to the Trust Fu -\$0.14		
<u></u>									
)) Estimated Con	stribution	ns Per Employee a	t the Tay Bass.		Minimo		age Rate 46	Maximum R	ate
) Estimated Con	ntribution	ns Per Covered Em	ıployee:	\$492					
			Contribution L	.evels					
Statutory Tax Ra	ate (Minin	mum / Maximum)%	: 2.21	/ 10.46	8) Avera	age High Cost	: Multiple:		0.14
		xable Wages) %:	1.00	/ 5.57	•	Employer Tax	` ,		3.8
Type of Chargin			Proportion			ole Wage Bas			8,000
Type of Experier	nce Ratin		PENNSYLVA Benefit Ra		200 2) Type	5 of Employer I	Ranking:		Fixed

< = .5% .5% - 1.0% 1.0% - 1.5% 1.5% - 2.0%</p>
NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

	PUERTO F	RICC)	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	1	3.30	6) New Employer Tax Rate (%):	3.0
7) Statutory Tax Rate (Minimum / Maximum)%	: 1.70	1	5.40	8) Average High Cost Multiple:	1.07

Contribution Levels

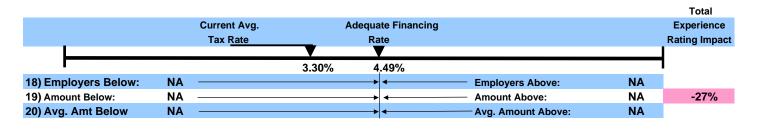
9) Estimated Contributions Per Covered Employee: \$254

10) Estimated Contributions Per Employee at the Tax Base: \$119 \$231	\$119 \$231 \$378	
---	--------------------------------	--

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

	Benefit Char	ging			ı
		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	

E	xperience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in	Exocos (willing	Bellents	Linployers	Linployer
Excess of the Benefits Charged to those Employers:	NA	NA	NA	NA
47) Danelite Channel to Fundament in Fundament the				
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	NA	NA	NA	NA
Estimated Contributions from those Employers:	NA NA	NA	NA	INA



Choose New State Home

	RHODE IS	LAN	ID	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	1	3.35	6) New Employer Tax Rate (%):	2.3
7) Statutory Tax Rate (Minimum / Maximum)	%: 1.69	1	9.79	8) Average High Cost Multiple:	0.47

Contribution Levels

9) Estimated Contributions Per Covered Employee:

\$446

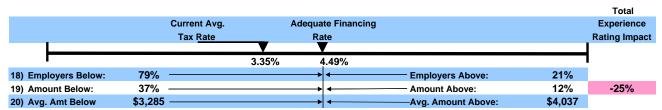
	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$270	\$537	\$1,566	

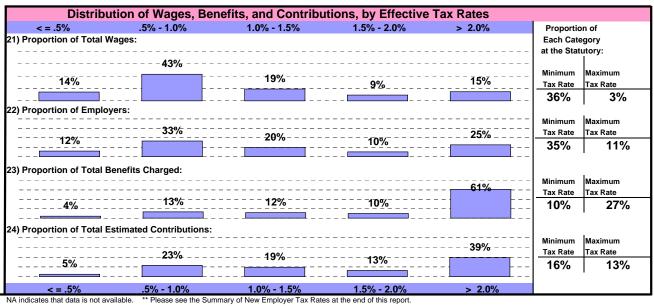
11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund -\$0.10 the Amount going: \$1.10

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			

E	xperience Rating			
	Amount in	% of Total	Proportion of	Amt. Per
	Excess (\$mil.)	Benefits	Employers	Employer
16) Estimated Contributions from Employers in				
Excess of the Benefits Charged to those Employers:	43	24%	80%	\$2,284

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





NA indicates that data is not available.

	SOUTH CAF	ROL	INA	2005	
1) Type of Experience Rating Method:	Reserve Ratio	0		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	1	2.20	6) New Employer Tax Rate (%):	3.3
7) Statutory Tax Rate (Minimum / Maximum)%: 1.24	1	6.10	8) Average High Cost Multiple:	0.47

Contribution Levels

9) Estimated Contributions Per Covered Employee:

11) For Every One Dollar of Contributions

\$176

Minimum Rate

Maximum Rate \$427

10) Estimated Contributions Per Employee at the Tax Base:

ax Base: \$87

To Pay Benefits in Previous Comp. Year

Into the Trust Fund

the Amount going: \$1.47

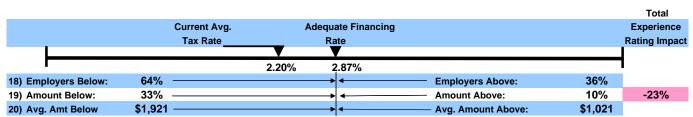
-\$0.47

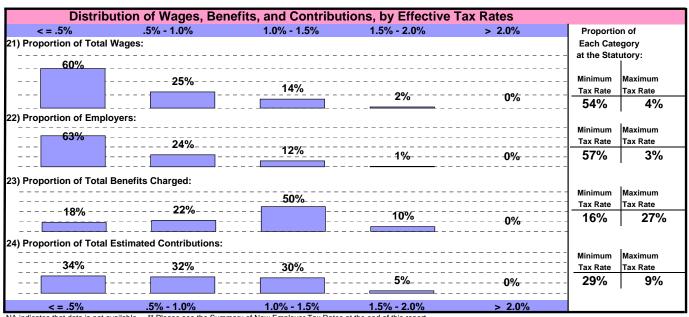
Average Rate

\$154

Benefit Charging					
		Amount	% of Total	Amount	
		(\$mil.)	Benefits	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	91	24%	30%	\$4 001





	SOUTH DAK	(OT	Α	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	1	0.76	6) New Employer Tax Rate (%):	1.2
7) Statutory Tax Rate (Minimum / Maximum)	%: 0.00	1	7.00	8) Average High Cost Multiple:	0.43

Contribution Levels

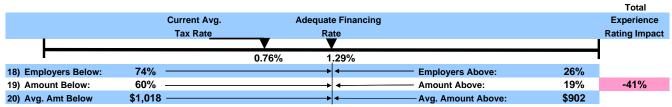
9) Estimated Contributions Per Covered Employee:

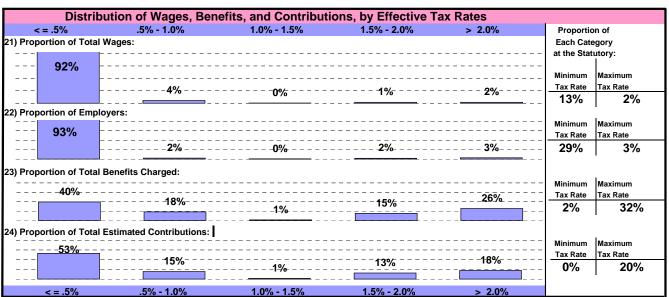
\$59

10) Estimated Contributions Per Employee at 1	he Tax Base:	Minimum Rate \$0	Average Rate \$53	Maximum Rate \$490	
11) For Every One Dollar of Contributions the Amount going:		Previous Comp. Year .64	In	to the Trust Fund -\$0.64	

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





	TENNESSEE	E	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)%	6: 0.15 /	10.00	8) Average High Cost Multiple:	0.57

Contribution Levels \$174

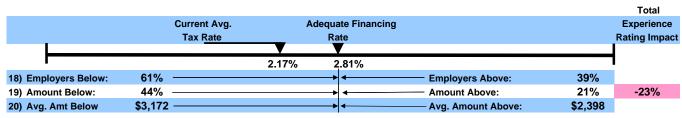
9) Estimated Contributions Per Covered Employee:

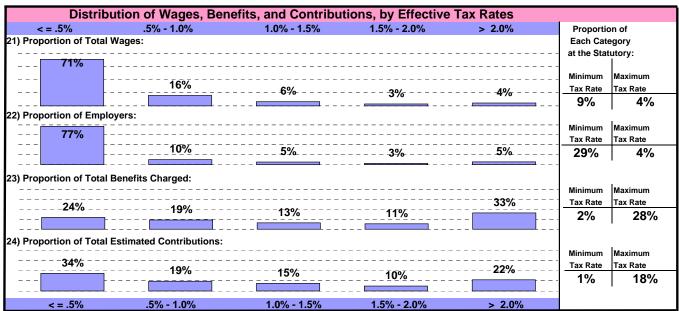
10) Estimated Contributions Per Employee at the Tax Base: \$11 \$152 \$700	10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$11	Average Rate \$152	Maximum Rate \$700	
--	---	-----------------------------	-----------------------	-----------------------	--

11) For Every One Dollar of Contributions	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
the Amount going:	\$1.46	-\$0.46

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

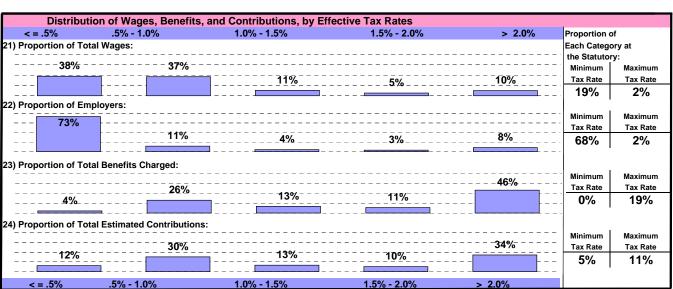
	Experience Rating			
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	30	5%	58%	\$649
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	84	15%	42%	\$2,574



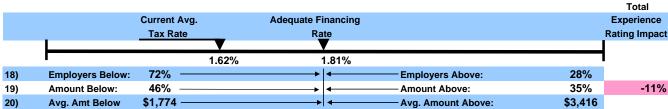


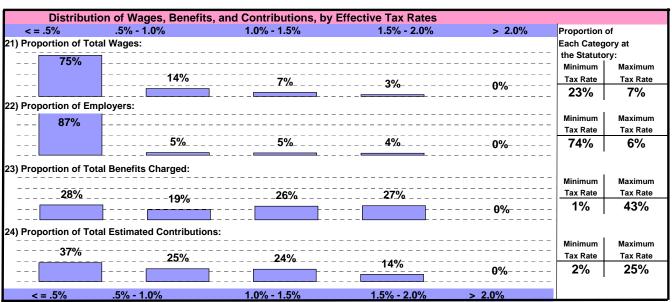
Estimated Control Estimated Control Estimated Control Employers B Amount Belo Avg. Amt Be	d to Employers in Excess of the control of Wages, Benefits, and .5% - 1.0%	Adequate Financin Rate 2.41%	2.53% Em — An — Av	_	ove:	16% 37% \$10,345 Proportion Each Categ	of gory at
Estimated Control 88 Employers B 9 Amount Belo Avg. Amt Be Distribution < = .5%	d to Employers in Excess of the control of Wages, Benefits, and .5% - 1.0%	Adequate Financin Rate 2.41% Contributions, by Effect	g Current A Tax Rate 2.53% Em An Av	vg. e nployers Abo nount Above	ove: e: Above:	16% 37% \$10,345 Proportion	Total Experience Rating Impac
Estimated Control Estimated Control Estimated Control Employers B Amount Belo Avg. Amt Be	d to Employers in Excess of the control of Wages, Benefits, and	Adequate Financin Rate 2.41%	g Current A Tax Rate 2.53% Em	vg. e nployers Abo nount Above	ove:	16% 37%	Total Experience Rating Impa
17) Benefits Charge Estimated Contr Estimated Contr Estimated Contr Estimated Contr Estimated Contr Estimated Contr Estimated Contr	d to Employers in Excess of the control of the cont	Adequate Financir Rate 2.41%	g Current A Tax Rate 2.53% Em	vg. e nployers Abo nount Above	ove:	16% 37%	Total Experience Rating Impa
17) Benefits Charge Estimated Contr Estimated Contr Estimated Contr Estimated Contr Estimated Contr Estimated Contr Estimated Contr	d to Employers in Excess of the control of the cont	Adequate Financir Rate 2.41%	g Current A Tax Rate 2.53% Em	vg. e nployers Abo nount Above	ove:	16% 37%	Total Experience Rating Impa
17) Benefits Charge Estimated Contr	d to Employers in Excess of the control of the cont	Adequate Financir Rate 2.41%	g Current A Tax Rate 2.53%	vg. e nployers Abo	ove:	16%	Total Experience Rating Impa
17) Benefits Charge Estimated Contr	d to Employers in Excess on the control of the cont	Adequate Financir Rate 2.41%	g Current A Tax Rate 2.53%	vg. e			Total Experience
17) Benefits Charge	d to Employers in Excess o	oyers: Adequate Financir Rate	g Current A Tax Rate	vg.	% 4	%	Total Experience
7) Benefits Charge	d to Employers in Excess o	oyers: Adequate Financir	g Current A	vg.	% 4	%	Total Experience
7) Benefits Charge	d to Employers in Excess o	oyers: Adequate Financir	g Current A	vg.	⁄ ₀ 4	!%	Total Experience
7) Benefits Charge	d to Employers in Excess o	oyers:			⁄ ₀ 4	!%	Total
7) Benefits Charge	d to Employers in Excess o		147	9%	% 4	%	
7) Benefits Charge	d to Employers in Excess o		147	9%	% 4	!%	\$11,632
7) Benefits Charge	d to Employers in Excess o						A
Excess of the Be							
	enefits Charged to those En	mployers:	765	45	%	96%	\$2,252
The Estimated C	ontributions from Employe						A-
			Excess (\$mil.)	Bene	efits Emp	ployers	Employer
			Amount in	% of 1		portion of	Amt. Per
	Ex	xperience Rating					
				10	Ψ-		
		Total: \$1,785		00%	\$2	225	
5) Total Reimbursa	ble Benefits Paid	91		5%			
4) Benefits Charge	d to Inactive Employers:	135		8%	\$	18	
3) Benefits Non-Ch	arged:	312	1	17%	\$	41	
2) Benefits Charge	d to Active Taxable Employ	yers: 1,247	7	70%	\$1	166	
		(\$mil.)		enefits		Employee	
		Amount	% (of Total	Ama	ount	
		Benefit Charging					
the Amount goir	ng:	\$0.89			\$(0.11	
	ollar of Contributions	To Pay Benefits in Cor	np. Year		Into the Tru		
0) Estimated Contr	ibutions Per Employee at tl	he Tax Base:		\$52	\$228	\$722	
			Minin	num Rate	Average Rate	Maximum F	Rate
9) Estimated Contr	ibutions Per Covered Empl						
	C	Contribution Levels					
) Statutory Tax Rate	e (Minimum / Maximum)%:	0.36 / 0.02	8) Averag	ge High Co	st Multiple:		0.25
, •	• ,	0.58 / 8.02	•				
		0.66 / 2.53			ax Rate (%):		2.7
		Benefit Ratio Proportionally		of Employe le Wage Ba			9,000
) Type of Experienc) Type of Charging I) Avg. Tax Rate (Tot	e Kating Wethou:		2) Tuno o	f Employe	r Dankina.		Fixed

nome				,	CHOOSE	ivew State
	UTAH	2005				
) Type of Experience Rating Method:	Benefit Ratio	2) Type of Er	nployer Ranking	a:		Fixed
, , , , , , , , , , , , , , , , , , , ,	Proportionally		age Base (\$):	•		23,200
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.92 / 1.70	6) New Empl	oyer Tax Rate (%	%):		0.0
/) Statutory Tax Rate (Minimum / Maximum)%:	0.40 / 9.40	•	igh Cost Multipl	-		0.93
Contr	ribution Levels					
9) Estimated Contributions Per Covered Employe	.					
0) Estimated Contributions Box Employee at the 3	Tay Bass.	Minimum F \$93	Rate Average F \$394		aximum Ra 52,181	ate
0) Estimated Contributions Per Employee at the	lax base:	фээ	4394	4)2,101	
1) For Every One Dollar of Contributions	To Pay Benefits in Comp	. Year	Into th	he Trust Fund		
the Amount going:	\$0.64			\$0.36		
Ben	efit Charging					
	Amount	% of Tota	I	Amount		
2) Ponetite Charged to Active Tayable Employees	(\$mil.) s: 100	Benefits 55%		\$118	}e	
2) Benefits Charged to Active Taxable Employers3) Benefits Non-Charged:	31	17%		\$37		
4) Benefits Charged to Inactive Employers:	6	3%		\$7		
5) Total Reimbursable Benefits Paid	22	12%		Ψ.		
	Total: \$160	88%		\$162		
France	erience Rating					
Ехре	Amoun	it in	% of Total	Proportion o	of	Amt. Per
	Excess	(\$mil.)	Benefits	Employers		Employer
6) The Estimated Contributions from Employers i		440	700/	000/		¢2 224
Excess of the Benefits Charged to those Emplo	oyers:	112	70%	99%		\$2,234
7) Benefits Charged to Employers in Excess of th	ne					
Estimated Contributions from those Employer	rs:	5	3%	1%		\$8,514
						Total
	Adequate Financing	Current Avg.				Experience
	Rate	Tax Rate				Rating Impa
	V	V				J
	1.03%	1.70%			- I	
8) Employers Below: 63%	→		ers Above:		37%	C.F.(
9) Amount Below: 17%	→	Amount			82%	659
0) Avg. Amt Below \$690 ————————————————————————————————————	→ ◆	Avg. Am	ount Above:	•	\$5,595	
Distribution of Wages, Benefits, and Co		tive Tax Rates				
	.0% - 1.5%	1.5% - 2.0%	> 2		roportion o	
1) Proportion of Total Wages:					ach Catego ne Statutor	
38% 37%				_N	Minimum	y: Maximum
	11%		10%	<u>[</u>	Tax Rate	Tax Rate
					19%	2%



					_			
	VIRGIN	••••			2005			
I) Type of Experience Rating Method:	Benefit		7		2) Type of Emp		:	Fixed
3) Type of Charging Method:	Most Re		-	4) Taxable Wag	e Base (\$):		8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.39	1	1.62	6	i) New Employ	er Tax Rate (%	o):	2.9
7) Statutory Tax Rate (Minimum / Maximum)%:	0.52	1	6.62	8	3) Average Hig	h Cost Multiple	e:	0.31
Co	ntribution	Le	vels					
9) Estimated Contributions Per Covered Employee	oyee:		\$148					
					Minimum Rate	Average Rate	Maximu	m Rate
10) Estimated Contributions Per Employee at the	ne Tax Bas	e:			\$42	\$129	\$53	0
11) For Every One Dollar of Contributions	To Pay	Ben	efits in Con	np. Year		Into the Tru	ust Fund	
the Amount going:		,	\$1.00			\$0	0.00	
E	Benefit Ch	argi	na					
	JOI 101111 0111	u. g.	Amount		% of Total	Amo	ount	
		_	(\$mil.)		Benefits	Per	Employee	
(2) Benefits Charged to Active Taxable Employ	ers:	_	366		84%	\$1	32	
13) Benefits Non-Charged:			31		7%	\$	11	
14) Benefits Charged to Inactive Employers:			24		5%	\$	59	
15) Total Reimbursable Benefits Paid			17		4%			
	Total:		\$438		100%	\$1	51	
Ex	perience l	Rati	na					
	•			unt in ss (\$mil.	% of 1) Bene		portion of ployers	Amt. Per Employer
16) The Estimated Contributions from Employe	rs in					•		
Excess of the Benefits Charged to those En	nployers:			103	24	% 9	96%	\$741
17) Benefits Charged to Employers in Excess o	f the							
Estimated Contributions from those Emplo				63	15	% 4	%	\$10,67
								Total





	VIRGII	N ISLA	ND	S	2005	
1) Type of Experience Rating Method:	Reserv	e Ratio			2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Propor	tionally			4) Taxable Wage Base (\$):	18,600
5) Avg. Tax Rate (Total / Taxable Wages) %	6: (0.09	1	0.16	6) New Employer Tax Rate (%):	1.0
7) Statutory Tax Rate (Minimum / Maximum	n)%:	0.00	1	6.00	8) Average High Cost Multiple:	1.63

Contribution Levels

9) Estimated Contributions Per Covered Employee:

\$27

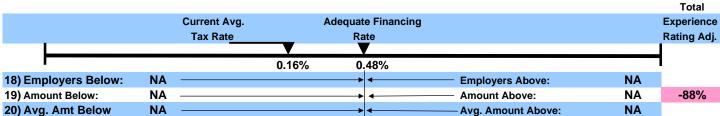
	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$0	\$30	\$1,116	

11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund the Amount going: \$5.24 -\$4.24

	Benefit Char	ging		
		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 NA



	VERMON'	Т	2	005			
1) Type of Experience Rating Method:	Benefit Ratio		2) Type o	of Employer	Ranking:		Array
3) Type of Charging Method:	Proportionally	У	4) Taxab	le Wage Bas	e (\$):		8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.72 /	2.55	6) New E	mployer Tax	Rate (%):		0.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.60 /	5.90	8) Averag	ge High Cost	Multiple:		1.69
	Contribution Le	evels					
9) Estimated Contributions Per Covered Employ	yee:	\$220					
10) Estimated Contributions Per Employee at the	Tax Base:			ium Rate 1	Average Rate \$204	Maximum I	Rate
For Every One Dollar of Contributions the Amount going:		enefits in Con \$1.96	np. Year		Into the Trust Fu -\$0.96		
	Benefit Charg	ing					
		Amount	% o	f Total	Amount		
	_	(\$mil.)		nefits	Per Empl	oyee	
2) Benefits Charged to Active Taxable Employe	rs:	64	6	4%	\$297		
3) Benefits Non-Charged:		18	1	8%	\$85		
4) Benefits Charged to Inactive Employers:		12	1	2%	\$54		
5) Total Reimbursable Benefits Paid		6	(6%			
	Total:	\$101	10	00%	\$436		
Evn	erience Rating	1					
LAP	enence Rating		Amount in Excess (\$mil.)	% of Tot Benefit			Amt. Per Employer
6) The Estimated Contributions from Employers							40.00
Excess of the Benefits Charged to those Emp	oloyers:		13	13%	82%	1	\$858
7) Benefits Charged to Employers in Excess of							
Estimated Contributions from those Employe	ers:		29	31%	18%		\$9,044
							Total
	Adequa	ate Financin	Current A	vg.			Experience
		R <u>ate</u>	Tax Rate	<u>e</u>			Rating Impa
		0.420/	2 FF9/				ł
8) Employers Below: 71% —		2.13%	2.55% ———Em	ployers Abov	e:	29%	i
9) Amount Below: 27% ————		→ ←		ount Above:		47%	20
0) Avg. Amt Below \$841		→ ←	Ανς	g. Amount Ab	ove:	\$3,555	
Distribution of Wages, Benefits, and C	ontributions h	v Effective	Tax Rates				
<= .5% .5% - 1.0%	1.0% - 1.5%	,	1.5% - 2.0%		> 2.0%	Proportion	of
1) Proportion of Total Wages:						Each Cate	
						the Statut	
		/ ₆				Minimum	Maximum Tax Bata
					4%	7ax Rate 26%	Tax Rate
2) Proportion of Employers:							
69%						Minimum Tax Rate	Maximum Tay Pate
g %	109	/ ₆			8%	- 64%	Tax Rate
						. 04 /0	0 /0
3) Proportion of Total Benefits Charged:							
-, -, -,						Minimum	Maximum
	239	%			39 %	Tax Rate	Tax Rate
			20 /0			0%	31%

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

24) Proportion of Total Estimated Contributions:

Maximum

Tax Rate

Minimum

Tax Rate

---**-13%**-----

	WASHING	ΓON		2005				
Type of Experience Rating Method:	Benefit R	atio	2) Ty	pe of Employe	r Ranking	:		Fixed
Type of Charging Method:	Proportio	nally		xable Wage Ba		'		30,500
Avg. Tax Rate (Total / Taxable Wages) %:	1.64	/ 2.76	6) Ne	ew Employer Ta	ax Rate (%	6):		0.0
Statutory Tax Rate (Minimum / Maximum)%:	0.00	/ 5.40	8) Av	verage High Co	st Multiple	e:		0.70
	Contribution L	.evels						
) Estimated Contributions Per Covered En	nployee:	\$609		Minimum Rate		D-4-	Maximum F	
) Estimated Contributions Per Employee a	it the Tax Base:			\$0	Average \$841		\$1,647	cate
) For Every One Dollar of Contributions	To Pay Be	enefits in Comp.	. Year		Into 1	the Trust Fu	und	
the Amount going:		\$0.93				\$0.07		
	Benefit Char	ging						
		Amount (\$mil.)		% of Total Benefits		Amount Per Empl	ovee	
) Benefits Charged to Active Taxable Emp	lovers:	924		71%		\$447	Oyee	
) Benefits Non-Charged:	,	61		5%		\$29		
) Benefits Charged to Inactive Employers:		123		9%		\$59		
-		119				จุบฮ		
) Total Reimbursable Benefits Paid	Total:	\$1,227		9%		\$536		
				0170		QUOU		
E	Experience Rati	ng	Amount in	% of	Total	Proportio	on of	Amt. Per
			Excess (\$mil.)		efits	Employe		Employer
) The Estimated Contributions from Emplo			446	37	' %	91%		\$3,359
Excess of the Renetits Charged to those	Employers:					01/0		Ψ0,000
Excess of the Benefits Charged to those	Employers:		440	٠.				
Excess of the Benefits Charged to those 7) Benefits Charged to Employers in Exces			440	•				
	s of the		118)%	9%		\$8,716
7) Benefits Charged to Employers in Exces	s of the)%	9%		\$8,716
7) Benefits Charged to Employers in Exces Estimated Contributions from those Emp	s of the ployers:	Adoqueto	118		9%	9%		Total
7) Benefits Charged to Employers in Exces Estimated Contributions from those Emp	s of the ployers: ent Avg.	Adequate I	118) %	9%		Total Experience
') Benefits Charged to Employers in Exces Estimated Contributions from those Emp	s of the ployers: ent Avg.	Adequate I Tax Rate	118		9%	9%		Total Experience
Benefits Charged to Employers in Exces Estimated Contributions from those Em Curre Tax R	s of the ployers: ent Avg.	•	118		9%	9%		Total Experience
Curre Tax R Employers Below: 78%	es of the ployers: ent Avg.	Tax Rate	118			9%	22%	Total Experienc Rating Imp
Benefits Charged to Employers in Exces Estimated Contributions from those Em Curre Tax R Employers Below: 78% Amount Below: 23%	es of the ployers: ent Avg.	Tax Rate	118	10	Above:	9%	26%	Total Experienc Rating Imp
Benefits Charged to Employers in Exces Estimated Contributions from those Em Curre Tax R Employers Below: 78% Amount Below: 23%	es of the ployers: ent Avg.	Tax Rate	118	10	Above: ove:	9%		Total Experienc Rating Imp
Curre Tax R Employers Below: 78% Amount Below: 23%	ent Avg.	2.76%	118 Financing	10 — Employers A — Amount Abo	Above: ove:	9%	26%	Total Experienc Rating Imp
Curre Tax R Employers Below: 78% Amount Below: 23% Distribution of Wages, Benefits, and < = .5% .5% - 1.0%	ent Avg.	2.76%	118 Financing	— Employers A— Amount Abc	Above: ove: nt Above:	9%	26% \$7,296 Proportion	Total Experience Rating Imp
Curre Tax R Employers Below: 78% Amount Below: 23% Distribution of Wages, Benefits, and < = .5% .5% - 1.0%	ent Avg. tate 2.69%	2.76%	118 Financing	— Employers A— Amount Abc	Above: ove: nt Above:		26% \$7,296 Proportion Each Categ	Total Experience Rating Imp
Curre Tax R Employers Below: 78% Amount Below: 23% Avg. Amt Below \$1,916 Distribution of Wages, Benefits, an	es of the ployers: ent Avg. tate 2.69% and Contributions 1.0% - 1.5%	2.76%	118 Financing Te Tax Rates 1.5% - 2.	— Employers A— Amount Abc	Above: ove: at Above:	2.0%	26% \$7,296 Proportion Each Categ	Total Experience Rating Imp of gory at pry:
Distribution of Wages, Benefits, an 2 - 5% .5% - 1.0%	es of the ployers: ent Avg. tate 2.69% and Contributions 1.0% - 1.5%	2.76%	118 Financing Te Tax Rates 1.5% - 2.	— Employers A— Amount Abc	Above: ove: nt Above:	2.0%	26% \$7,296 Proportion Each Categ	Total Experience Rating Imp of gory at ory: Maximum
Distribution of Wages, Benefits, and celebrated Services. Distribution of Wages, Benefits, and celebrated Services. Distribution of Wages. Distribution of Wages. Distribution of Wages, Benefits, and celebrated Services. Distribution of Wages.	es of the ployers: ent Avg. tate 2.69% and Contributions 1.0% - 1.5%	2.76%	118 Financing Te Tax Rates 1.5% - 2.	— Employers A— Amount Abc	Above: ove: at Above:	2.0%	26% \$7,296 Proportion Each Categorian the Statute Minimum	Total Experience Rating Imp of gory at ory: Maximum
Curre Tax R Employers Below: 78% Amount Below: 23% Avg. Amt Below \$1,916 Distribution of Wages, Benefits, and seed to be a seed to be seed to be a	es of the ployers: ent Avg. tate 2.69% and Contributions 1.0% - 1.5%	2.76%	118 Financing Te Tax Rates 1.5% - 2.	— Employers A— Amount Abc	Above: ove: at Above:	2.0%	Proportion Each Categ the Statute Minimum Tax Rate 9%	Total Experience Rating Imp of gory at ory: Maximum Tax Rate 5%
Curre Tax R Employers Below: 78% Amount Below: 23% Avg. Amt Below \$1,916 Distribution of Wages, Benefits, and the second of Total Wages: 10% Proportion of Total Wages: 10% 21%	es of the ployers: ent Avg. tate 2.69% and Contributions 1.0% - 1.5%	2.76%	118 Financing Te Tax Rates 1.5% - 2.	— Employers A— Amount Abc	Above: ove: at Above:	2.0%	Proportion Each Category the Statute Minimum Tax Rate 9% Minimum	Total Experience Rating Imp of gory at ory: Maximum Tax Rate 5% Maximum
Distribution of Wages, Benefits, an <= .5% .5% -1.0% Proportion of Employers:	es of the ployers: ent Avg. tate 2.69% and Contributions 1.0% - 1.5%	2.76%	118 Financing Te Tax Rates 1.5% - 2.	— Employers A— Amount Abc	Above: ove: at Above:	2.0%	Proportion Each Categ the Statute Minimum Tax Rate 9%	Total Experience Rating Imp of gory at ory: Maximum Tax Rate 5% Maximum
Distribution of Wages, Benefits, and care 55% .5% -1.0% Proportion of Employers:	es of the ployers: ent Avg. tate 2.69% and Contributions 1.0% - 1.5%	2.76%	118 Financing Te Tax Rates 1.5% - 2.	— Employers A— Amount Abc	Above: ove: at Above:	2.0%	Proportion Each Categorian Statute Minimum Tax Rate 9% Minimum Tax Rate	of gory at ory: Maximum Tax Rate Maximum Tax Rate
Curre Tax R Employers Below: 78% Amount Below: 23% Avg. Amt Below \$1,916 Distribution of Wages, Benefits, and the second of Total Wages:	es of the ployers: ent Avg. tate 2.69% and Contributions 1.0% - 1.5%	2.76%	118 Financing Te Tax Rates 1.5% - 2.	— Employers A— Amount Abc	Above: Dive: Int Above: Abo	2.0%	Proportion Each Category the Statute Minimum Tax Rate 9% Minimum Tax Rate 50%	of gory at bry: Maximum Tax Rate 9%
Curre Tax R Curre Tax R Curre	es of the ployers: ent Avg. tate 2.69% and Contributions 1.0% - 1.5%	2.76%	118 Financing Te Tax Rates 1.5% - 2.	— Employers A— Amount Abc	Above: ove: at Above:	2.0%	Proportion Each Categorian Statute Minimum Tax Rate 9% Minimum Tax Rate	of gory at bry: Maximum Tax Rate 9%
Curre Tax R Curre Tax R Curre	es of the ployers: ent Avg. tate 2.69% and Contributions 1.0% - 1.5%	2.76%	118 Financing Te Tax Rates 1.5% - 2.	— Employers A— Amount Abc	Above: Dive: Int Above: Abo	2.0%	Proportion Each Categ the Statute Minimum Tax Rate 9% Minimum Tax Rate 50%	of gory at Dry: Maximum Tax Rate 9% Maximum Tax Rate
Curre Tax R Employers Below: 78% Amount Below: 23% Avg. Amt Below \$1,916 Distribution of Wages, Benefits, and the second of Total Wages:	es of the ployers: ent Avg. tate 2.69% and Contributions 1.0% - 1.5%	2.76%	118 Financing Te Tax Rates 1.5% - 2.	— Employers A— Amount Abc	Above: Dive: Int Above: Abo	2.0%	Proportion Each Categorian Statute Minimum Tax Rate 9% Minimum Tax Rate 50% Minimum Tax Rate	of gory at Dry: Maximum Tax Rate 9% Maximum Tax Rate
Curre Tax R Curre Tax R C	es of the ployers: ent Avg. tate 2.69% and Contributions 1.0% - 1.5%	2.76%	118 Financing Te Tax Rates 1.5% - 2.	— Employers A— Amount Abc	Above: ove: at Above:	2.0%	Proportion Each Category the Statute Minimum Tax Rate 9% Minimum Tax Rate 50% Minimum Tax Rate 0%	of gory at ory: Maximum Tax Rate 9% Maximum Tax Rate 30% Maximum Tax Rate
Curre Tax R Curre Tax R C	es of the ployers: ent Avg. tate 2.69% and Contributions 1.0% - 1.5%	2.76%	118 Financing Te Tax Rates 1.5% - 2.	— Employers A— Amount Abc	Above: Dive: Int Above: Abo	2.0%	Proportion Each Categorian Statute Minimum Tax Rate 9% Minimum Tax Rate 50% Minimum Tax Rate 0% Minimum Tax Rate	of gory at ory: Maximum Tax Rate 9% Maximum Tax Rate 30% Maximum Tax Rate 130%
Curre Tax R Curre Tax R C	es of the ployers: ent Avg. tate 2.69% and Contributions 1.0% - 1.5%	2.76% 	118 Financing Te Tax Rates 1.5% - 2.1	— Employers A— Amount Abc	Above: ove: at Above:	2.0%	Proportion Each Category the Statute Minimum Tax Rate 9% Minimum Tax Rate 50% Minimum Tax Rate 0%	of gory at ory: Maximum Tax Rate 9% Maximum Tax Rate 30% Maximum Tax Rate

	WI	SCON	SIN		2005	
1) Type of Experience Rating Method:	Reser	ve Ratio			2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Propo	ortionally	,		4) Taxable Wage Base (\$):	10,500
5) Avg. Tax Rate (Total / Taxable Wages) %	6 :	0.97	1	2.99	6) New Employer Tax Rate (%):	0.0
7) Statutory Tax Rate (Minimum / Maximum	n)%:	0.05	1	9.80	8) Average High Cost Multiple:	0.44

Contribution Levels

9) Estimated Contributions Per Covered Employee:

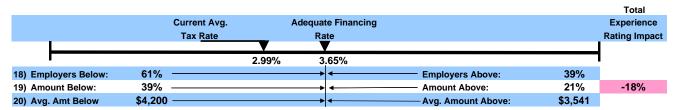
\$322

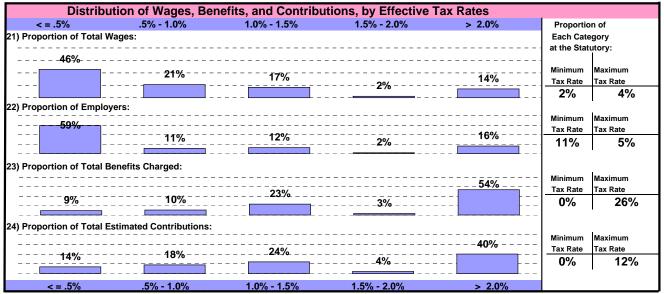
	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$5	\$314	\$1,029	

11) For Every One Dollar of Contributions To Pay Benefits in Previous Comp. Year Into the Trust Fund the Amount going: \$1.25 -\$0.25

E Company of the Comp	Benefit Charg	ing			
		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





	WEST VIR	GIN	IA	2005	
1) Type of Experience Rating Method:	Reserve Ratio	0		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	1	2.84	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%: 1.50	1	7.50	8) Average High Cost Multiple:	0.43

Contribution Levels

9) Estimated Contributions Per Covered Employee:

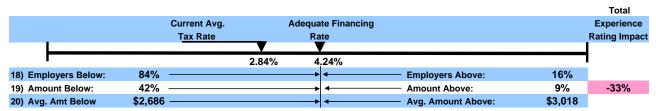
\$247

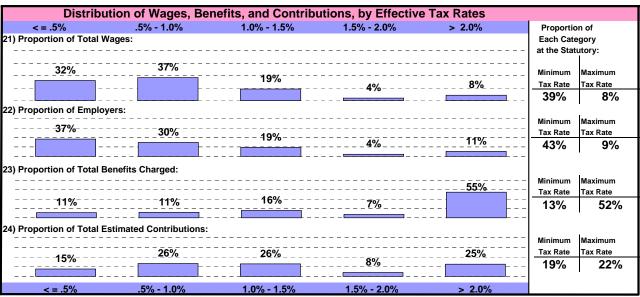
	Minimum Rate	Average Rate	Maximum Rate	
10) Estimated Contributions Per Employee at the Tax Base:	\$120	\$228	\$600	

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

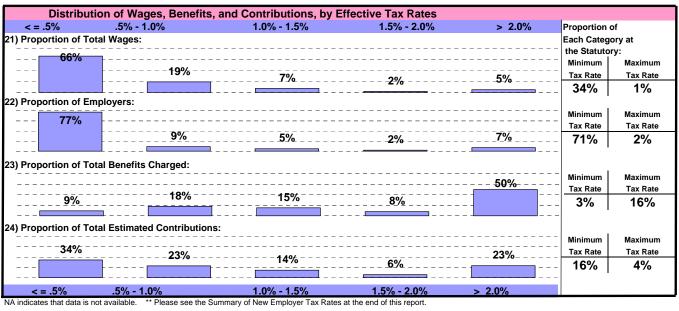
В	enefit Char	ging		
		Amount	% of Total	Amount
		(\$mil.)	Benefits	Per Employee
12) Benefits Charged to Active Taxable Employers:		119	72%	\$229
13) Benefits Non-Charged:		12	7%	\$23
14) Benefits Charged to Inactive Employers:		29	17%	\$55
15) Total Reimbursable Benefits Paid		7	4%	
	Total:	\$165	100%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





	WYOMIN	G		2005			
) Type of Experience Rating Method:	Benefit R	latio	2)	Type of Empl	oyer Ranking:		Fixed
) Type of Charging Method:	Proportio	onally	4)	Taxable Wag	e Base (\$):		16,400
i) Avg. Tax Rate (Total / Taxable Wages) %:	0.65 /	1.37	6)	New Employe	er Tax Rate (%):	**	0.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.29 /	8.79	8)	Average High	Cost Multiple:		1.20
	Contribution L						
9) Estimated Contributions Per Covered Em	ployee:	\$196					
10) Estimated Contributions Per Employee at	the Tax Base:			Minimum Rate \$48	Average Rate \$224	Maximum \$1,442	
1) For Every One Dollar of Contributions	To Pay B	Benefits in Comp.	Year		Into the Trust	Fund	
the Amount going:	·	\$1.04			-\$0.0	04	
	Benefit Char	ging					
		Amount (\$mil.)		% of Total Benefits	Amou Per Er	nt nployee	
12) Benefits Charged to Active Taxable Empl	oyers:	31		76%	\$17	1	
3) Benefits Non-Charged:	•	6		15%	\$34	ļ	
(4) Benefits Charged to Inactive Employers:		1		1%	\$3		
15) Total Reimbursable Benefits Paid		3		7%	•		
	Total:	\$41		100%	\$20	8	
	Experience Ra	ating					
	·	Amount i Excess (\$		% of T		rtion of yers	Amt. Per Employer
6) The Estimated Contributions from Emplo	yers in						
Excess of the Benefits Charged to those	Employers:	1	1	29%	6 88	%	\$895
17) Benefits Charged to Employers in Excess	of the						
Estimated Contributions from those Emp	oloyers:	8	3	21%	6 12 %	6	\$4,858
							Total
Current Avg.	Adequ	ate Financing					Experience
Tax Rate	7	Rate					Rating Impa
1.5	37%	1.45%					1
8) Employers Below: 60% ———		→ -		Employers Ab	ove:	40%	
9) Amount Below: 31% ———		→ ←		- Amount Above) :	25%	-6
0) Avg. Amt Below \$1,003		→ ←		Avg. Amount	Above:	\$1,227	
Distribution of Wages, Benefits, an	d Contribution	s, by Effectiv	e Tax	Rates			
< = .5% .5% - 1.0%	1.0% - 1.5%			- 2.0%	> 2.0%		



_		Contributions Per Employee at the Taxable Wage Base:				
State	per Covered Employee (\$)	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	592 592		
KENTUCKY	258	40	201	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		

State	% of Benefits Charged to Taxable	% of Benefits	% of Benefits Charged to	% of Benefits Charged to Reimbursable
	Employers	Non-Charged	Inactive Employers	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 12	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
ОНЮ	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	71	14	3	5
WEST VIRGINIA	72	7	17	4
WYOMING	76	15	1	7

6

State	Contributions in Excess of Benefits Charged	Benefits Charged in Excess of Contributions	Experience Rate Reduction	Experience Rate	Total Experience Rating
	(% of Benefits)	(% of Benefits)	(% of Contrib.)	(% of Contrib.)	Impact
AL AOKA	(%)	(%)	(%)	(%)	(%)
ALASKA ALABAMA	NA 35	NA 12	NA 32	NA 24	-12
			-		-8
ARKANSAS ARIZONA	28	9	36	19	-16
	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 05	NA 10	NA 05	NA 42	-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	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	-55 -6
AA I CIAIIIAG	29	4 I	31	23	-0

Summary of New Employer Tax Rates 2005

State		ration of New Rate (years):
Alabama	2.70%	1 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
	Highest rate assigned to employers with positive account balances or 3.4%,	
New York	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).

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

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

Wage Ratio, and Payroll Decline.

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

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

other before assigning tax rates.

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

states determine the benefits attributable to a

specific employer in three ways: 1)

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

the most recent employer.

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

wages that is taxable.

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

Maximum):

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

an employer for the year of the report.

6) New Employer Tax Rate:

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

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

8) Average High Cost Multiple (AHCM):

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

Contribution Level

9) Estimated Contributions per Employee:

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

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

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

Benefit Charging

12) Benefits Charged to Active Employer Accounts:

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

13) Benefits Non-Charged to Employers:

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

14) Benefits Charged to Inactive Accounts:

Benefits assigned to employers that are no longer active.

15) Total Reimbursable Benefits Paid:

Benefits paid to all claimants from reimbursable employers.

Experience Rating

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

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

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

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

Adequate Financing Rate:

The tax rate formulated to equal the average benefit cost rate plus a solvency amount. The average benefit cost rate is equal to the average of the previous ten calendar year ratios of total benefits paid to total taxable wages. The solvency amount is equal to the difference between the state's current Trust Fund Balance and the Trust Fund Balance needed to have an AHCM of 1.0, divided by five, divided by taxable wages. (For states below 1.0 AHCM, the minimum solvency amount is .1% of taxable wages. For states above a 1.5 AHCM a negative solvency amount (subtracted from benefit costs) is included equal to the amount that the trust fund exceeds the thrust fund balance needed to

have a 1.0 AHCM, divided by 5, divided by taxable wages).

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

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

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

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

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

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

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

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

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

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

21) Proportion of Total Wages by Effective Tax Rate:

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

22) Proportion of Employers by Effective Tax Rate:

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

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

24) Proportion of Estimated Contributions by Effective Tax Rate:

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