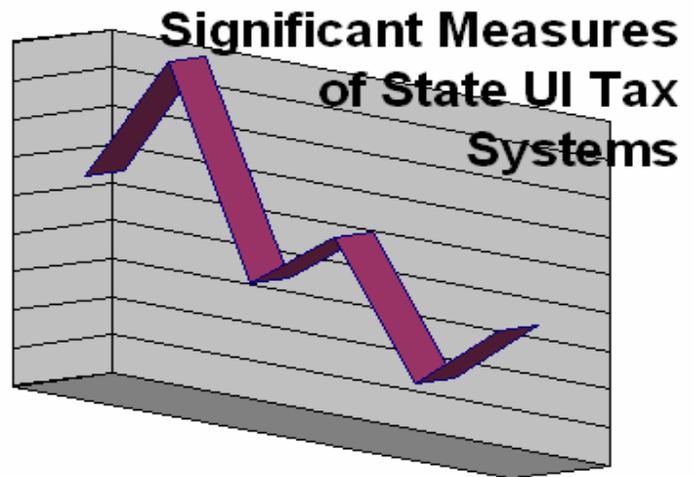


*U.S. Department of Labor
Office of Workforce Security
Division of Fiscal and Actuarial Services*

2006

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



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

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

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

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

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

Introduction

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

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

State Tax Structure Description

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

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

In addition to the type of experience rating method, eleven states assign UI tax rates by using a relative **ranking** of all employers, called the Array Method. Essentially these states assign tax rates based on how employers compare against each other in terms of their experience with unemployment, however measured. The remaining 42 states all use **fixed intervals** of their experience rating measure (e.g. reserve ratio) to place employers in tax rate groups. The Array Method pre-determines the proportion of taxable wages that will be assigned any specific tax rate which allows states to predetermine the level of contributions they will receive.

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

Contribution Levels

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

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

States are continually paying UI benefits and receiving UI contributions with the difference between these monies being deposited or withdrawn from the UI trust fund. One way to compare the incoming and outgoing flows is to reduce the yearly totals to per dollar values by computing the ratio of benefits to contributions. This shows what happens to each dollar of contributions. For the **amount going to pay benefits in the previous computation year**, a value greater than one dollar means

that benefits were greater than contributions and the difference is being taken **from the UI trust fund**. If the value is less than one, contributions are greater than benefits and the remaining amount is being put **into the UI trust fund**. During periods of high unemployment and high solvency, states may reasonably have values above one, and during periods of low unemployment and low solvency, states will reasonably be expected to have values below one. Values opposite of these expectations may be a matter of concern and merit further examination.

Benefit Charging

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

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

Experience Rating

The Federal Unemployment Tax Act allows each state to award a reduction in an employer’s tax rate based on a measure of experience with unemployment. This statute guarantees that a range of tax rates are assigned; however measuring the dispersion of rates based on the varying state formulations is rather difficult.

One aspect of Experience Rating is captured by making a comparison between the amounts each employer is charged in benefits against the amount he ultimately pays in contributions. Similar to any insurance structure, for some employers the **contributions they pay will be in excess of the benefits charged to those employers**, while other employers who have limited liability will be **charged with benefits in excess of the contributions they will be paying**. The difference between

the charged benefits and contributions are shown for these two groups of employers, along with the **differences as a percent of total benefits, the proportion of employers that are in each of the two categories, and the average amount of excess benefits or contributions per employer.**

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

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

The greater the impact of experience rating the greater is the difference between the current state tax structure and a flat rated system. This can range from either a large negative number (< -30%), corresponding to a large number of employers paying very low tax rates, to a large positive number (>20%), corresponding to a large number of employers paying high tax rates. A lower level of experience rating impact means the state is closer to charging all employers the same tax rate.

This measure can be combined with the level of solvency (Average High Cost Multiple) to suggest if the state is awarding too large of reductions in tax rates to adequately fund their system or if they may be providing too few reductions in tax rates with a high level of solvency.

Distribution of Wages, Benefits, and Contributions

Using only the average tax rate to measure the tax burden can disguise a good deal of the actual distribution of tax rate assignment. Since for any single variable the data

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

can be grouped in any number of various patterns above and below an average rate, displaying the actual distribution provides a much finer comparison.

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

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

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

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

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

Categories: 2006 Significant Tax Measures Report

[Main Selection](#)

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Click on desired Chart Category to jump to that section:

[State Benefit Charging](#)

[State Contribution Levels](#)

[Experience Rating](#)

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

Individual State Pages: 2006 Significant Tax Measures Report

[Main Selection](#)

[Sheet](#) [Definitions](#)

Click on Desired State:

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

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

United States 2006

Avg. Tax Rate (Total / Taxable Wages) %: **0.81% / 2.67%** Average High Cost Multiple: **0.44**

Contribution Levels

Estimated Contributions Per Covered Employee: **\$306**

Estimated Contributions Per Employee at the Tax Base (US Avg):	Minimum Rate \$67	Average Rate \$283	Maximum Rate \$980
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For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year \$0.89	Into the Trust Fund \$0.11
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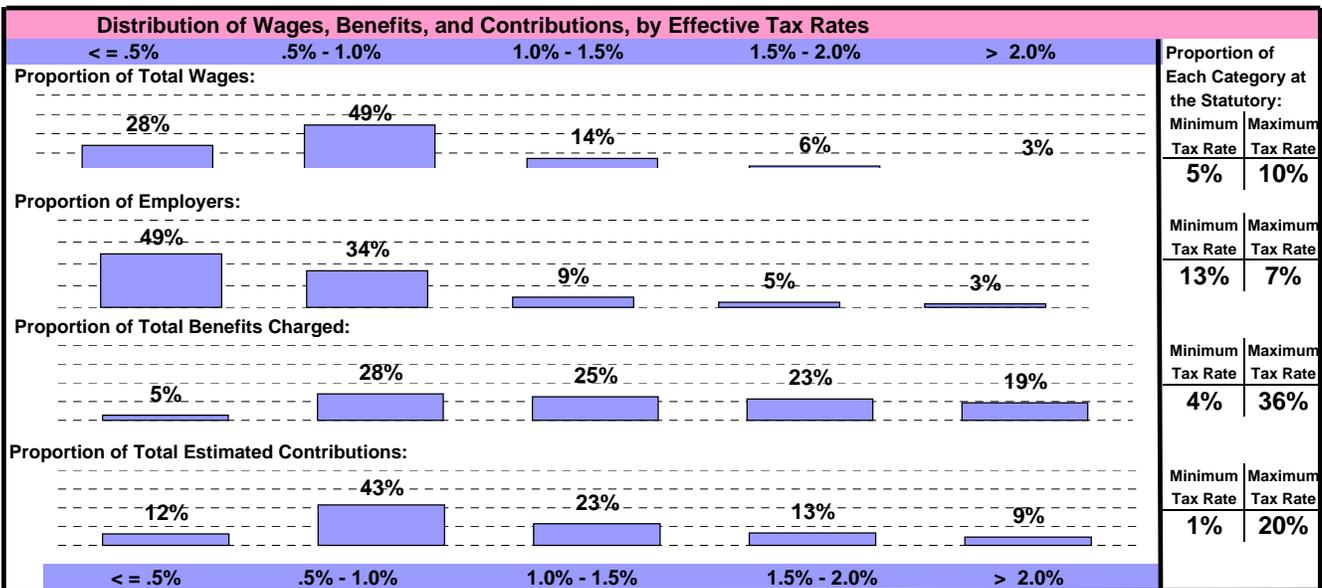
Benefit Charging

	% of Total Benefits	Amount Per Employee
Benefits Charged to Active Taxable Employers:	77%	\$224
Benefits Non-Charged:	10%	\$29
Benefits Charged to Inactive Employers:	8%	\$22
Total Reimbursable Benefits Paid	6%	\$17
Total:	100%	\$275

Experience Rating

	% of Total Benefits	Proportion of Employers	Amt. Per Employer
The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	40%	82%	\$393

Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	14%	15%	\$195
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ALASKA 2006

1) Type of Experience Rating Method:	Payroll Decline	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	None	4) Taxable Wage Base (\$):	28,700
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.55 / 2.43	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.21 / 5.40	8) Average High Cost Multiple:	0.87

Contribution Levels

9) Estimated Contributions Per Covered Employee:	\$577		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$347	Average Rate \$697	Maximum Rate \$1,550
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.93	Into the Trust Fund \$0.07	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	NA	NA	NA
13) Benefits Non-Charged:	123	93%	\$545
14) Benefits Charged to Inactive Employers:	NA	NA	NA
15) Total Reimbursable Benefits Paid	10	7%	
Total:	133	100%	\$545

Experience Rating

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

	Current Avg. Tax Rate	Adequate Financing Rate	Total Experience Rating Impact
	2.43%	2.59%	
18) Employers Below:	NA	←	Employers Above: NA
19) Amount Below:	NA	←	Amount Above: NA
20) Avg. Amt Below	NA	←	Avg. Amount Above: NA
			-6%

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

ALABAMA		2006	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.42 / 1.53	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.65 / 6.80	8) Average High Cost Multiple:	0.53

Contribution Levels

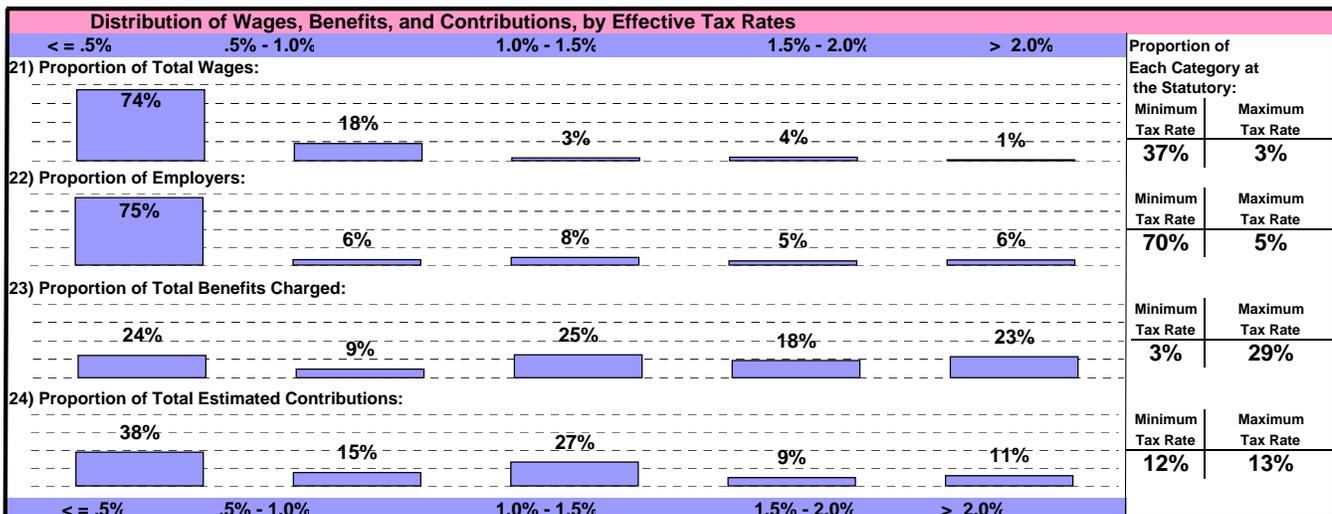
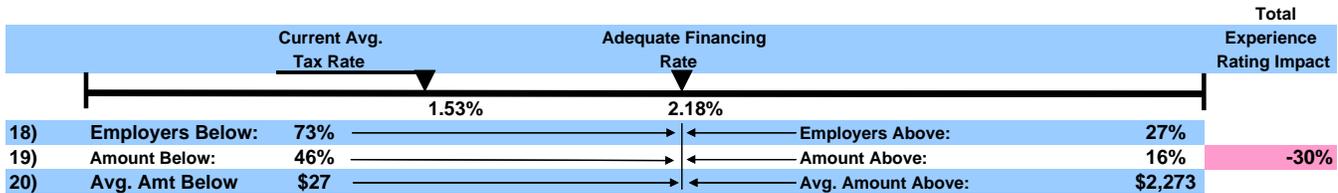
9) Estimated Contributions Per Covered Employee:	\$145	Minimum Rate	Average Rate	Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:		\$52	\$122	\$544
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund		
	\$1.02	-\$0.02		

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	178	76%	\$118
13) Benefits Non-Charged:	39	17%	\$26
14) Benefits Charged to Inactive Employers:	9	4%	\$6
15) Total Reimbursable Benefits Paid	9	4%	
Total:	\$235	100%	\$149

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	63	28%	94%	\$888
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	30	13%	6%	\$6,937



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

ARKANSAS		2006	
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) %:	0.88 / 2.45	6) New Employer Tax Rate (%):	3.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.90 / 6.80	8) Average High Cost Multiple:	0.30

Contribution Levels

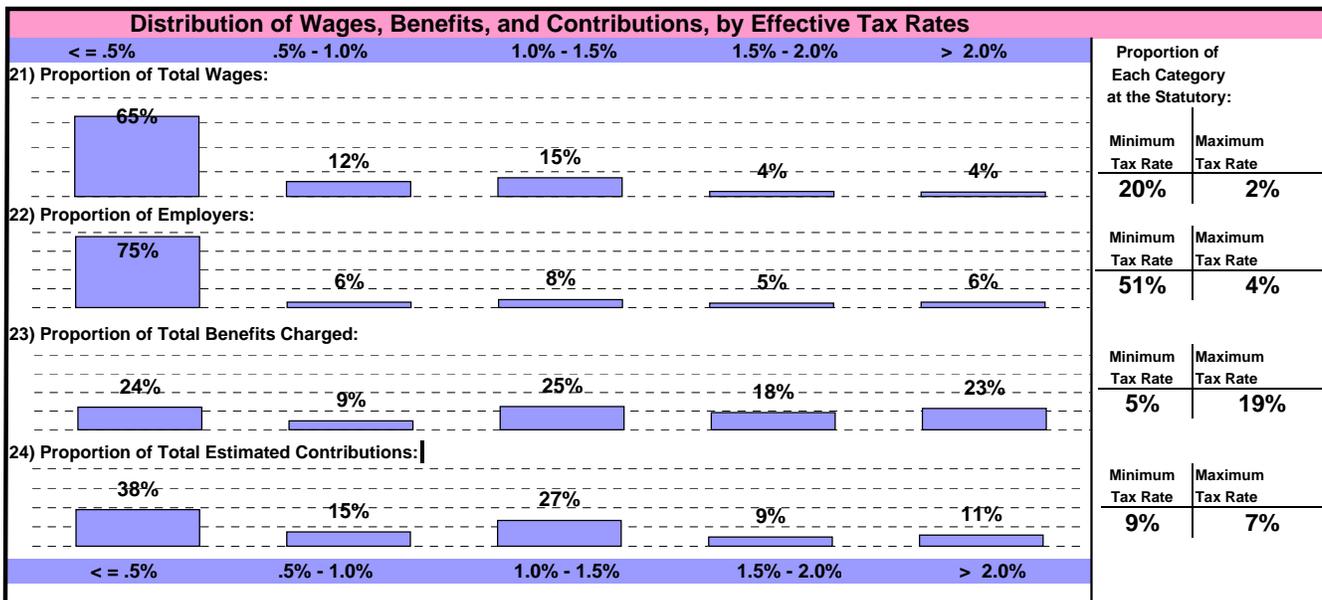
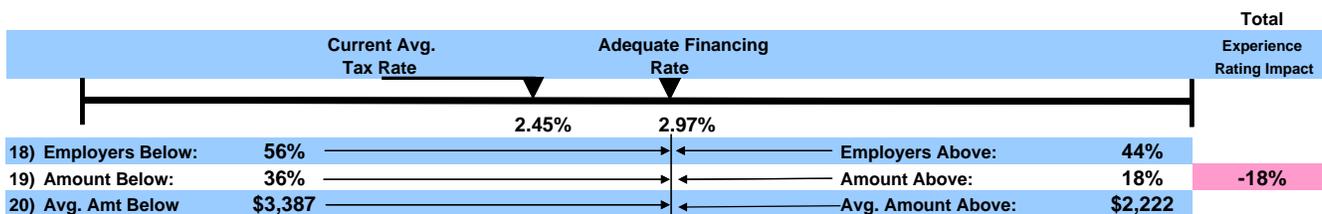
9) Estimated Contributions Per Covered Employee:	\$265		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$90	Average Rate \$245	Maximum Rate \$680
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.89	Into the Trust Fund \$0.11	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	146	63%	\$158
13) Benefits Non-Charged:	68	29%	\$74
14) Benefits Charged to Inactive Employers:	5	2%	\$5
15) Total Reimbursable Benefits Paid	13	6%	
Total:	\$232	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:	89	41%	94%	\$2,459
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	12	6%	6%	\$5,338



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

ARIZONA		2006	
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) %:	0.36 / 1.47	6) New Employer Tax Rate (%):	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.02 / 5.40	8) Average High Cost Multiple:	1.00

Contribution Levels

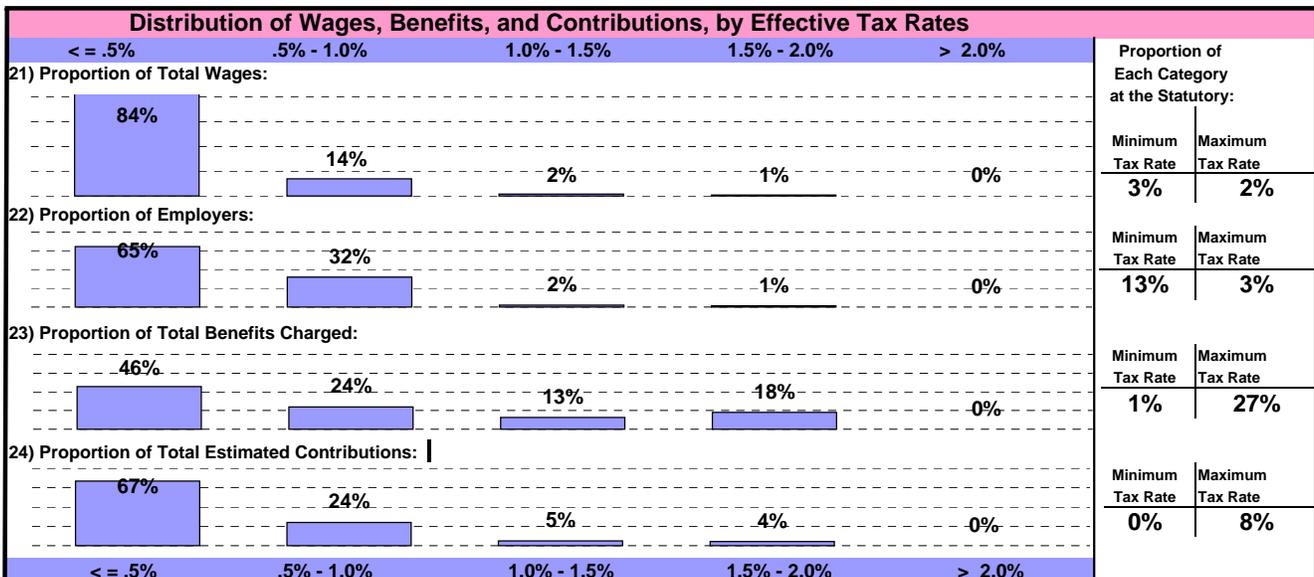
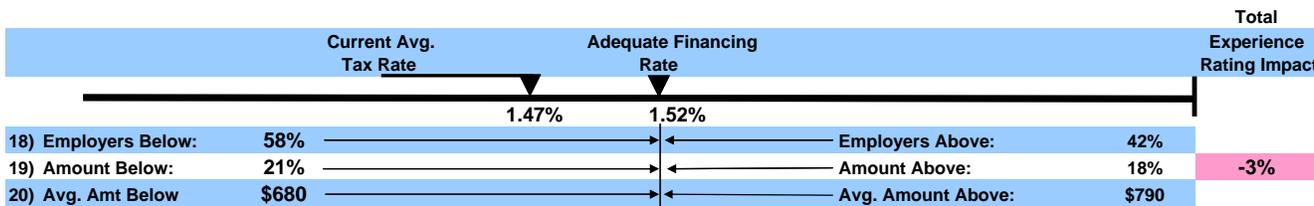
9) Estimated Contributions Per Covered Employee:	\$140		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$1	Average Rate \$103	Maximum Rate \$378
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.76	Into the Trust Fund \$0.24	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	186	77%	\$91
13) Benefits Non-Charged:	30	13%	\$15
14) Benefits Charged to Inactive Employers:	7	3%	\$4
15) Total Reimbursable Benefits Paid	18	7%	
Total:	\$242	100%	\$110

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	129	58%	78%	\$1,168
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	40	18%	22%	\$1,293



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

CALIFORNIA			2006	
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) %:	0.91	/ 4.49	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50	/ 6.20	8) Average High Cost Multiple:	0.17

Contribution Levels

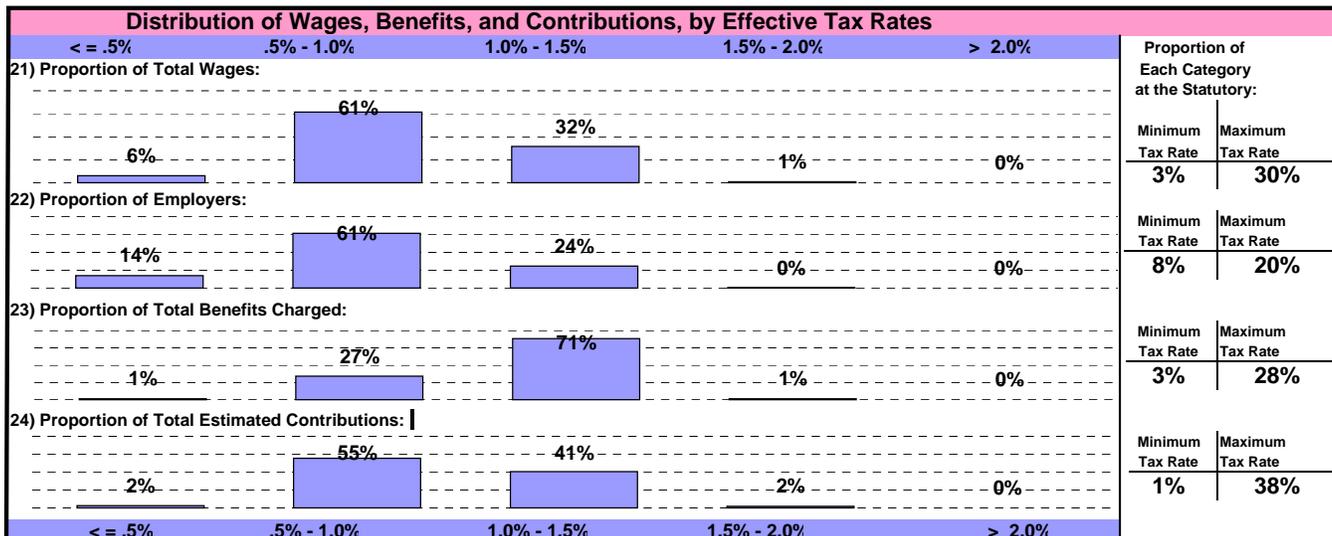
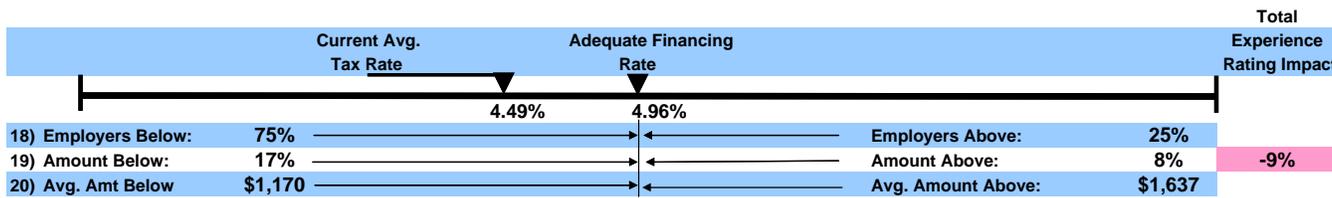
9) Estimated Contributions Per Covered Employee:	\$408		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$105	\$315	\$434
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.89	\$0.11	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	3,858	80%	\$315
13) Benefits Non-Charged:	306	6%	\$25
14) Benefits Charged to Inactive Employers:	382	8%	\$31
15) Total Reimbursable Benefits Paid	262	5%	
Total:	\$4,808	100%	\$371

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:	2,137	47%	87%	\$2,822
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	1,053	23%	13%	\$9,598



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

COLORADO			2006	
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) %:	0.61 / 2.11		6) New Employer Tax Rate (%):	1.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30 / 5.40		8) Average High Cost Multiple:	0.35

Contribution Levels

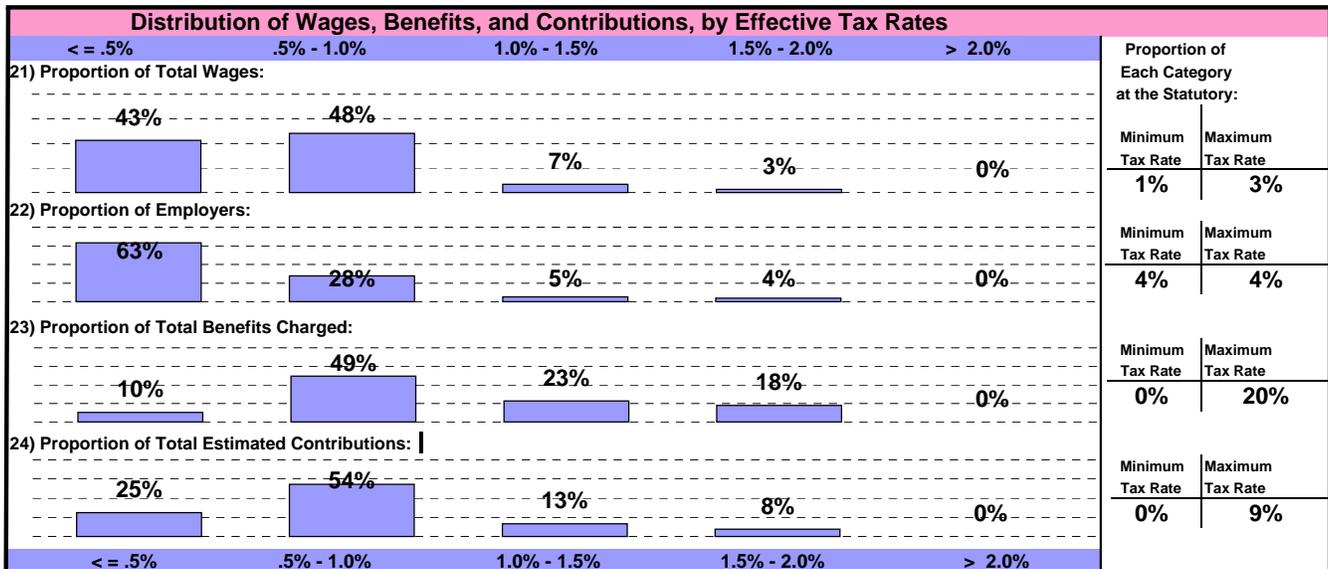
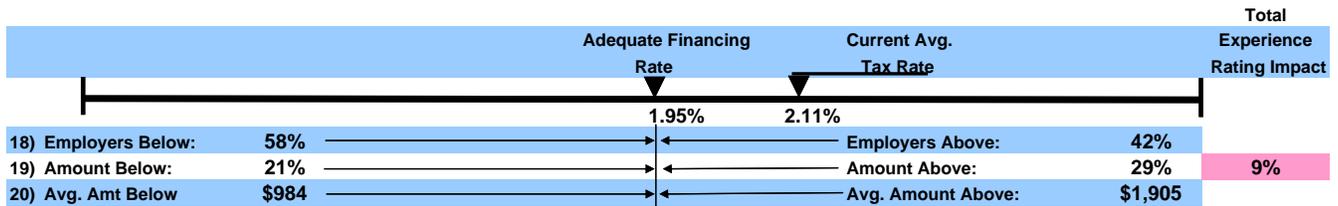
9) Estimated Contributions Per Covered Employee:	\$247		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$30	\$211	\$540
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.69	\$0.31	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	273	82%	\$152
13) Benefits Non-Charged:	14	4%	\$8
14) Benefits Charged to Inactive Employers:	26	8%	\$15
15) Total Reimbursable Benefits Paid	20	6%	
Total:	\$333	100%	\$175

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	53%	91%	\$1,517
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	31	10%	9%	\$2,948



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

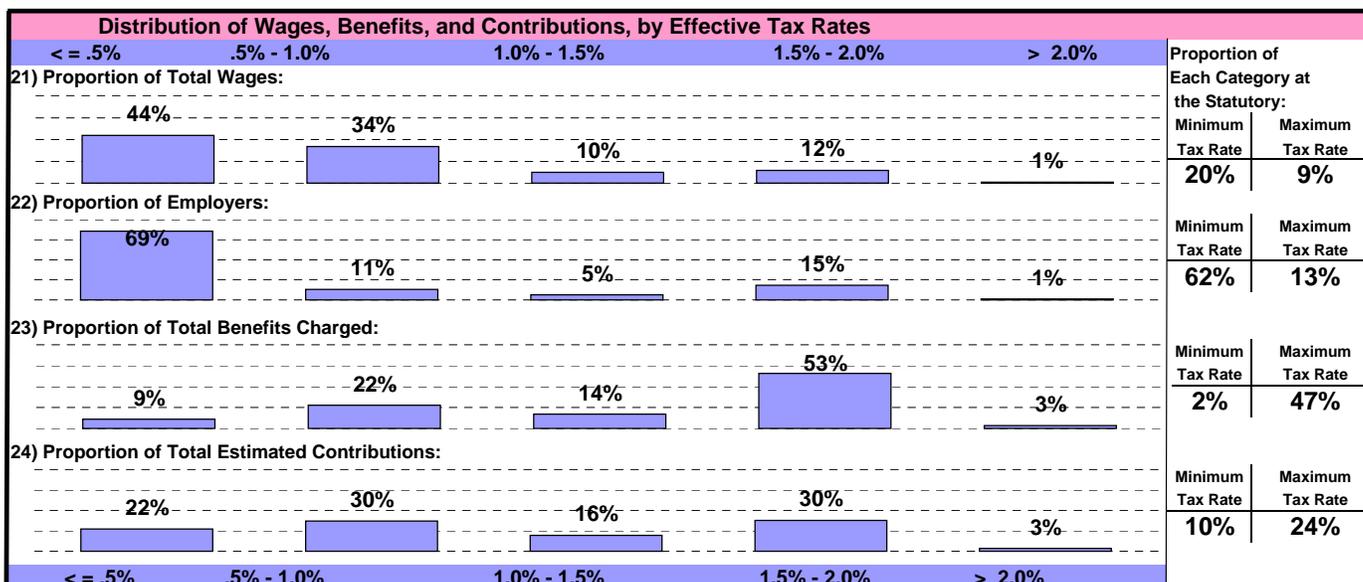
CONNECTICUT		2006	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	15,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.76 / 2.64	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.10 / 6.00	8) Average High Cost Multiple:	0.58

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$399		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$165	\$395	\$900
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$1.04	-\$0.04	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	454	80%	\$356
13) Benefits Non-Charged:	31	5%	\$24
14) Benefits Charged to Inactive Employers:	47	8%	\$37
15) Total Reimbursable Benefits Paid	38	7%	
Total:	\$570	100%	\$417

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	138	26%	87%	\$1,930
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	95	18%	13%	\$8,708

	Current Avg. Tax Rate	Adequate Financing Rate	Total Experience Rating Impact
	2.64%	2.98%	
18) Employers Below:	79%		21%
19) Amount Below:	29%		18%
20) Avg. Amt Below	\$2,321		\$5,391



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

DISTRICT OF COLUMBIA		2006	
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) %:	0.37 / 2.03	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.30 / 7.00	8) Average High Cost Multiple:	1.14

Contribution Levels

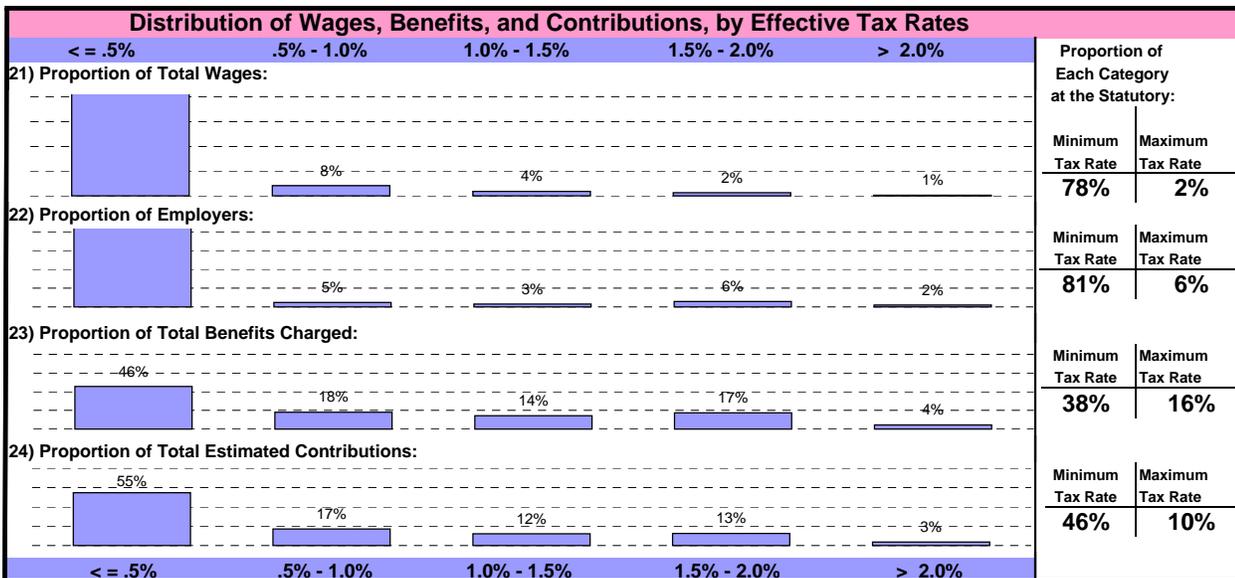
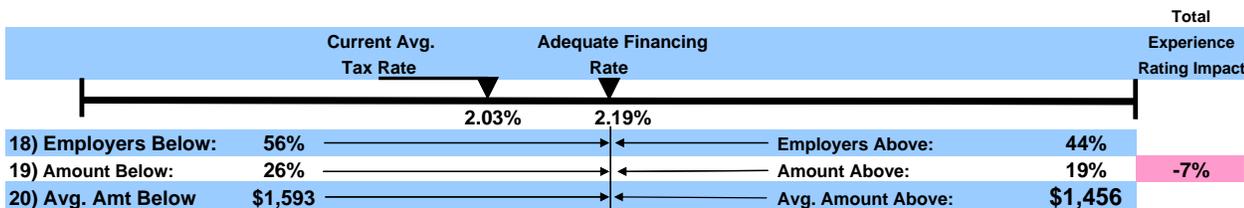
9) Estimated Contributions Per Covered Employee:	\$227		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$117	Average Rate \$183	Maximum Rate \$630
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.76	Into the Trust Fund \$0.24	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	59	74%	\$158
13) Benefits Non-Charged:	1	1%	\$2
14) Benefits Charged to Inactive Employers:	5	7%	\$14
15) Total Reimbursable Benefits Paid	15	19%	
Total:	\$79	100%	\$174

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	22	34%	95%	\$1,250
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	2	3%	5%	\$1,964



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

DELAWARE		2006	
1) Type of Experience Rating Method:	Benefit Wage	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	None	4) Taxable Wage Base (\$):	8,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.49 / 2.20	6) New Employer Tax Rate (%):	2.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 8.00	8) Average High Cost Multiple:	1.11

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$209		
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$9	Average Rate \$187 Maximum Rate \$680
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year \$1.21		Into the Trust Fund -\$0.21

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	60	65%	\$178
13) Benefits Non-Charged:	22	24%	\$66
14) Benefits Charged to Inactive Employers:	4	5%	\$13
15) Total Reimbursable Benefits Paid	6	6%	
Total:	\$92	100%	\$257

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

		Current Avg. Tax Rate	Adequate Financing Rate	Total Experience Rating Impact
		2.20%	2.84%	
18) Employers Below	NA	→	←	Employers Above: NA
19) Amount Below:	NA	→	←	Amount Above: NA
20) Avg. Amt Below	NA	→	←	Avg. Amount Above: NA

FLORIDA		2006	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.49 / 1.96	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.32 / 5.40	8) Average High Cost Multiple:	0.95

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$170		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$22	\$137	\$378
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$0.80	\$0.20	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	621	65%	\$96
13) Benefits Non-Charged:	168	18%	\$26
14) Benefits Charged to Inactive Employers:	114	12%	\$18
15) Total Reimbursable Benefits Paid	46	5%	
Total:	\$950	100%	\$140

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	435	48%	95%	\$1,374
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	94	10%	5%	\$5,175

	Adequate Financing Rate	Current Avg. Tax Rate	Total Experience Rating Impact
	1.78%	1.96%	
18) Employers Below: 59%	Employers Above: 41%		
19) Amount Below: 30%	Amount Above: 40%		10%
20) Avg. Amt Below \$1,124	Avg. Amount Above: \$2,160		

Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Proportion of Each Category at the Statutory:
21) Proportion of Total Wages:	67%	27%	7%	0%	0%	Minimum Tax Rate: 21%, Maximum Tax Rate: 6%
22) Proportion of Employers:	84%	12%	5%	0%	0%	Minimum Tax Rate: 74%, Maximum Tax Rate: 9%
23) Proportion of Total Benefits Charged:	27%	51%	22%	0%	0%	Minimum Tax Rate: 1%, Maximum Tax Rate: 42%
24) Proportion of Total Estimated Contributions:	41%	43%	16%	0%	0%	Minimum Tax Rate: 5%, Maximum Tax Rate: 23%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

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

GEORGIA			2006		
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) %:	0.49	/	1.87	6) New Employer Tax Rate (%):	2.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.03	/	6.48	8) Average High Cost Multiple:	0.95

Contribution Levels

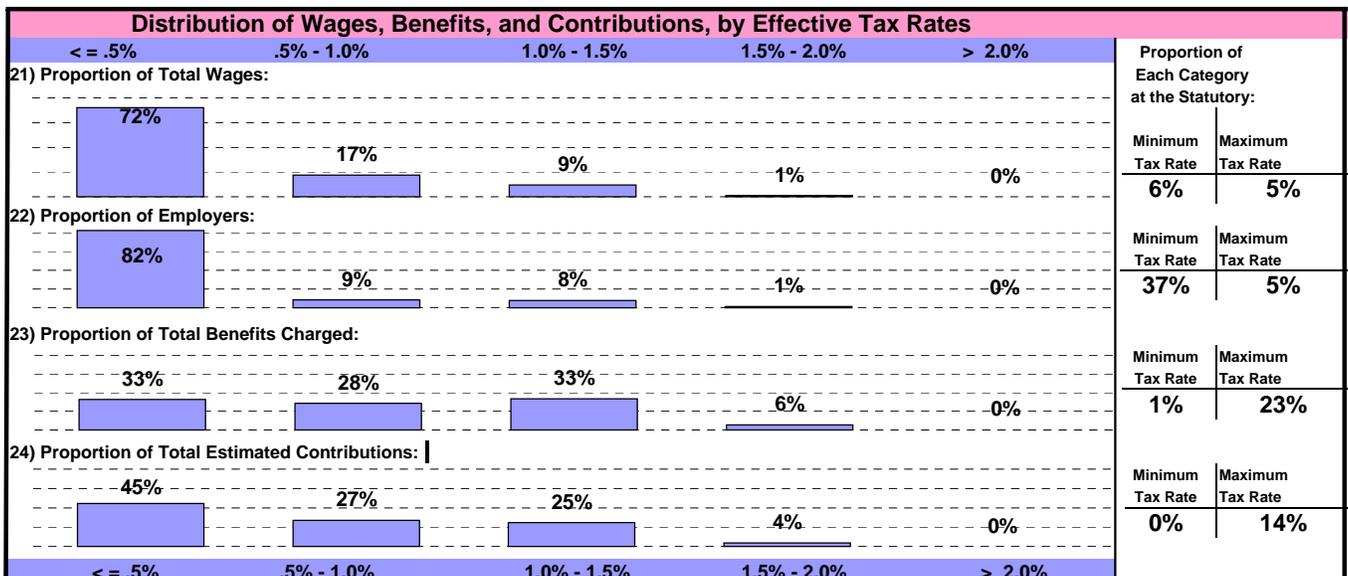
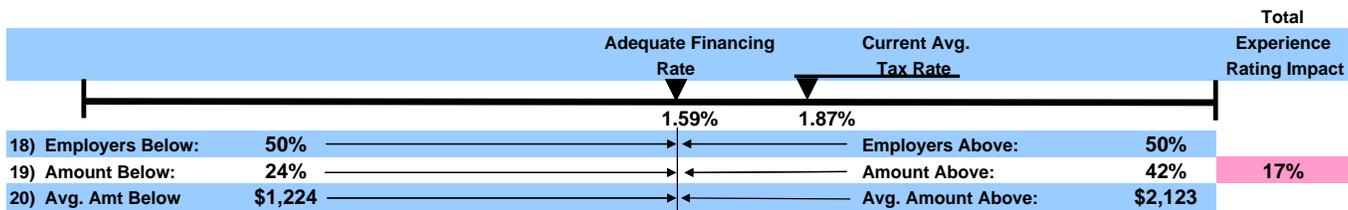
9) Estimated Contributions Per Covered Employee:	\$184		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$3	\$159	\$551
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.85	\$0.15	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	422	80%	\$133
13) Benefits Non-Charged:	44	8%	\$14
14) Benefits Charged to Inactive Employers:	38	7%	\$12
15) Total Reimbursable Benefits Paid	24	5%	\$7
Total:	\$528	100%	\$159

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:	151	30%	54%	\$2,137
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	26	5%	46%	\$424



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

HAWAII		2006	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	34,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.85 / 1.25	6) New Employer Tax Rate (%):	2.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 5.40	8) Average High Cost Multiple:	1.75

Contribution Levels

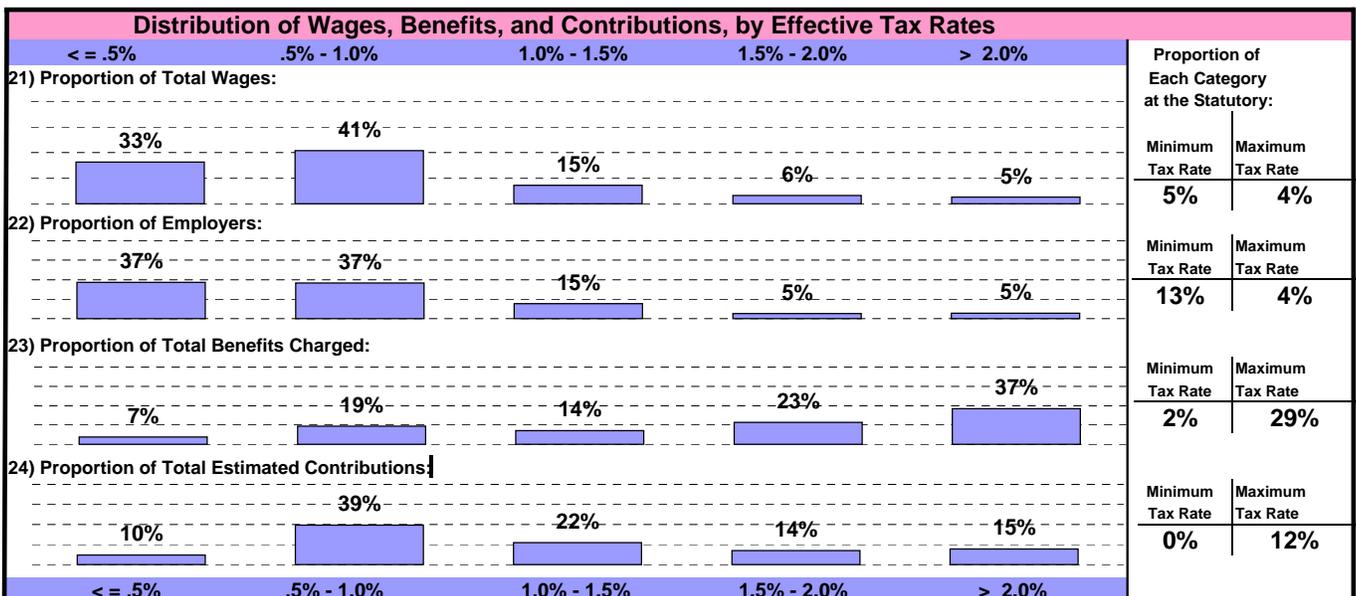
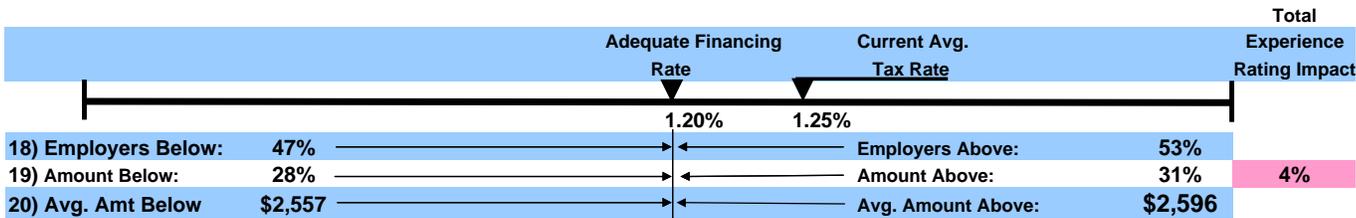
9) Estimated Contributions Per Covered Employee:	\$303		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Average Rate \$424	Maximum Rate \$1,836
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.59	Into the Trust Fund \$0.41	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	59	67%	\$131
13) Benefits Non-Charged:	15	17%	\$33
14) Benefits Charged to Inactive Employers:	7	8%	\$17
15) Total Reimbursable Benefits Paid	6	7%	\$17
Total:	\$88	100%	\$181

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	72	88%	81%	\$3,685
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	5	6%	18%	\$1,113



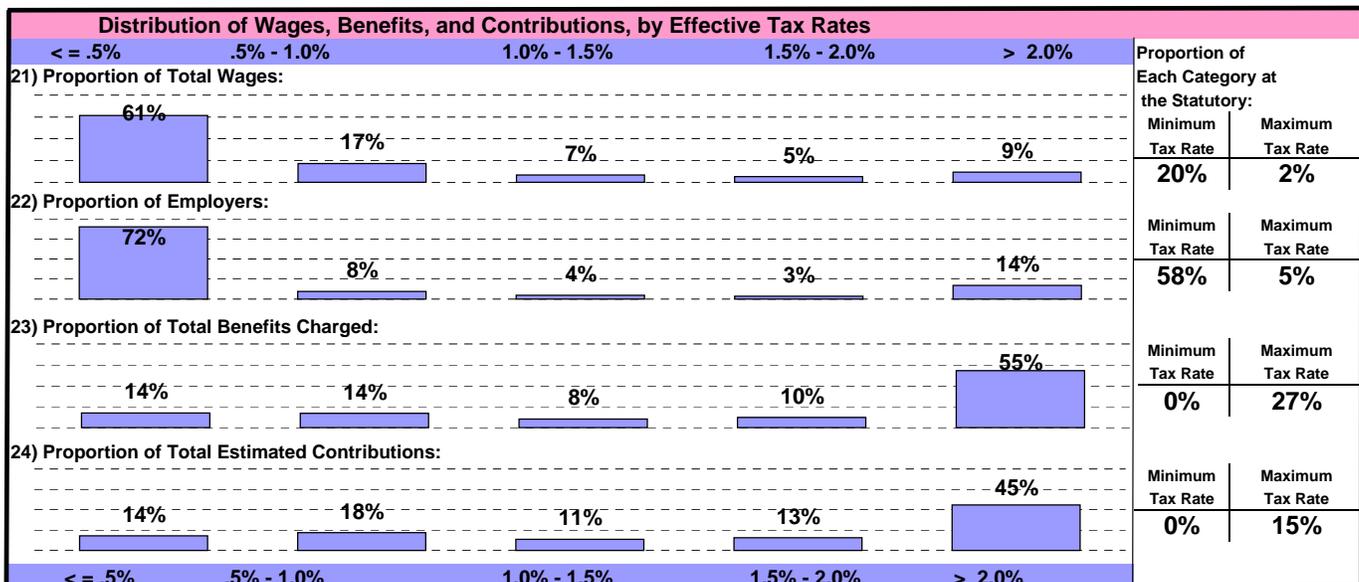
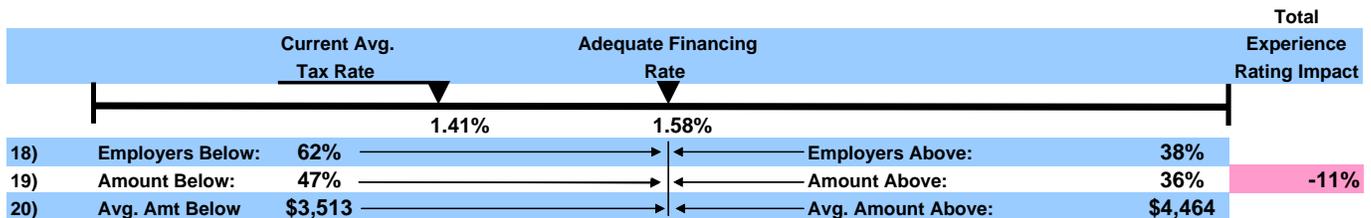
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IOWA		2006	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base (\$):	22,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.73 / 1.41	6) New Employer Tax Rate (%):	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 8.00	8) Average High Cost Multiple:	0.89

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$248		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$0	\$311	\$1,760
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$0.99	\$0.01	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	218	74%	\$193
13) Benefits Non-Charged:	46	16%	\$40
14) Benefits Charged to Inactive Employers:	18	6%	\$16
15) Total Reimbursable Benefits Paid	12	4%	
Total:	\$293	100%	\$248

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	82	29%	37%	\$4,169
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	26	9%	63%	\$757



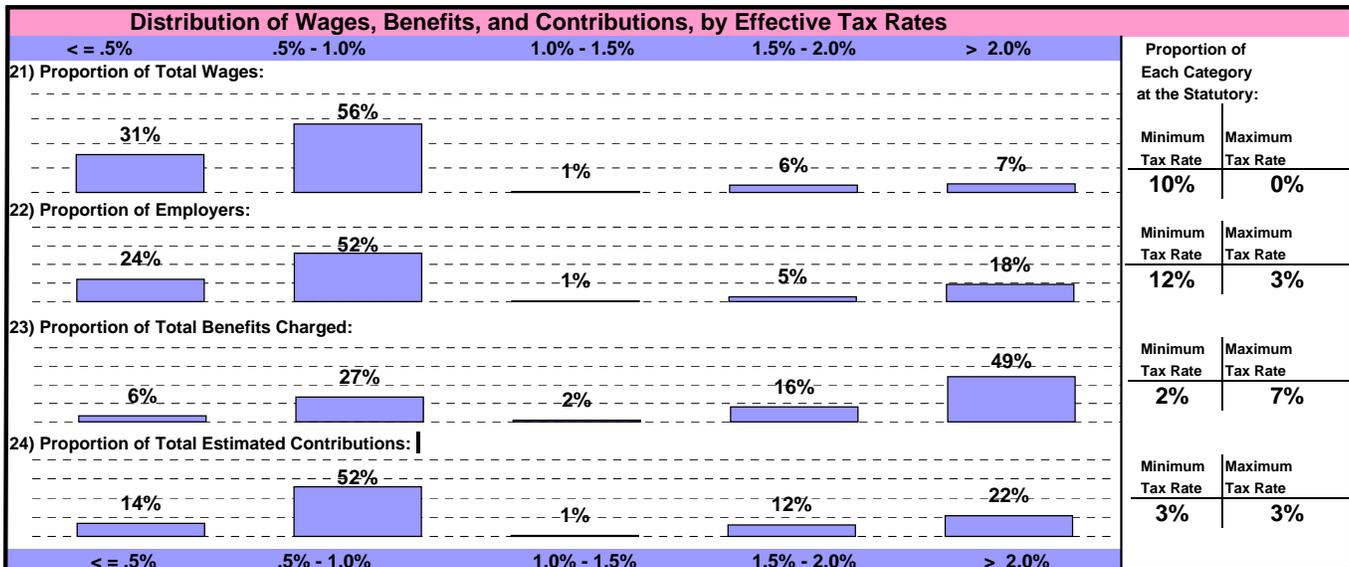
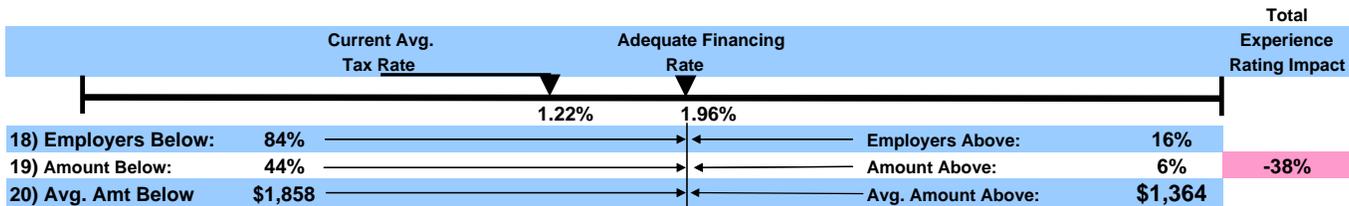
* Blank fields or fields containing NA indicate the data for this state is not available.

IDAHO		2006	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	29,200
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.82 / 1.22	6) New Employer Tax Rate (%):	1.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.43 / 5.40	8) Average High Cost Multiple:	0.39

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$246		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$125	Average Rate \$355	Maximum Rate \$1,577
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.02	Into the Trust Fund -\$0.02	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	100	75%	\$204
13) Benefits Non-Charged:	25	19%	\$51
14) Benefits Charged to Inactive Employers:	2	2%	\$4
15) Total Reimbursable Benefits Paid	6	5%	\$
Total:	\$133	100%	\$259

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:	46	36%	76%	\$1,512
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	26	21%	24%	\$2,763



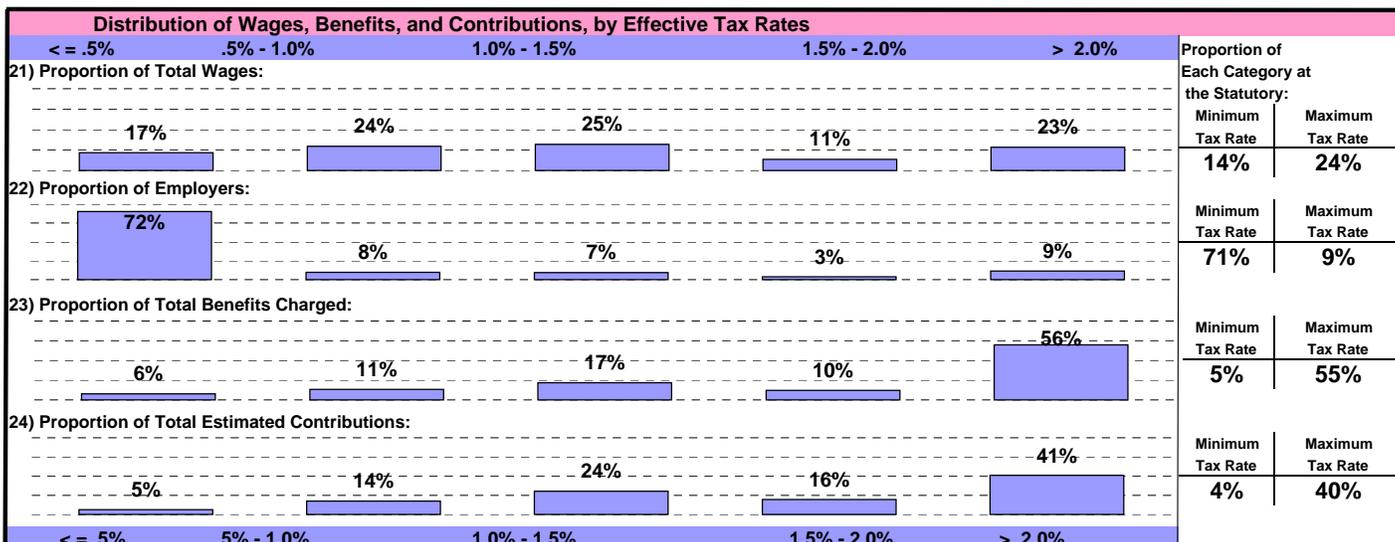
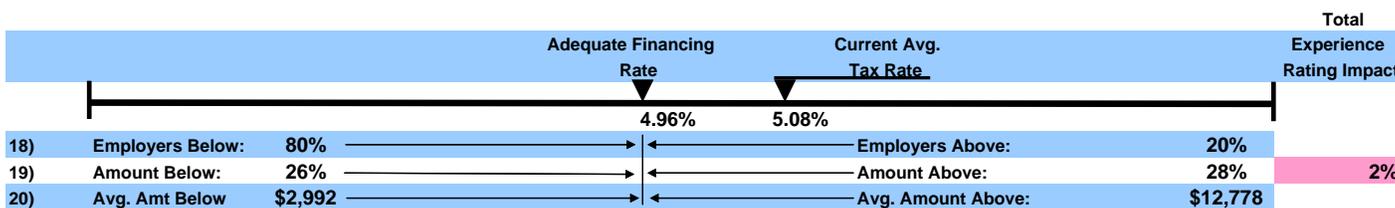
* Blank fields or fields containing NA indicate the data for this state is not available.

ILLINOIS		2006	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	11,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.30 / 5.08	6) New Employer Tax Rate (%):	4.2
7) Statutory Tax Rate (Minimum / Maximum)%:	1.10 / 9.80	8) Average High Cost Multiple:	0.07

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$586		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$121	\$559	\$1,078
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$0.61	\$0.39	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	1,536	88%	\$334
13) Benefits Non-Charged:	89	5%	\$19
14) Benefits Charged to Inactive Employers:	30	2%	\$7
15) Total Reimbursable Benefits Paid	82	5%	\$7
Total:	\$1,737	100%	\$360

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	1,255	76%	96%	\$6,871
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	106	6%	4%	\$15,030



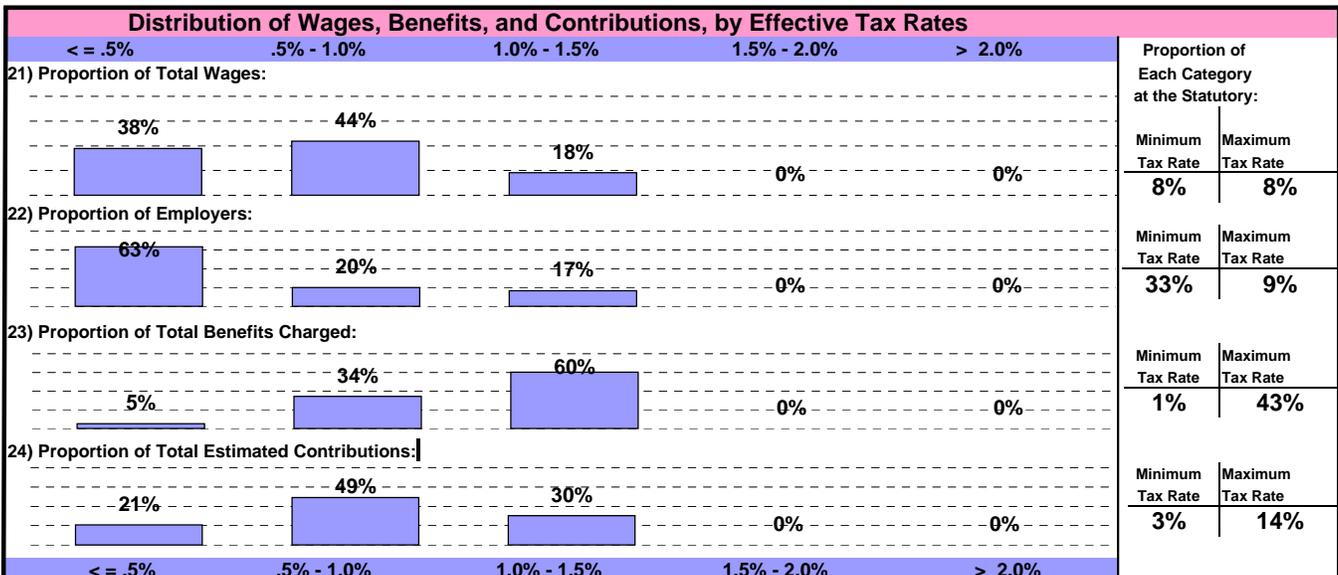
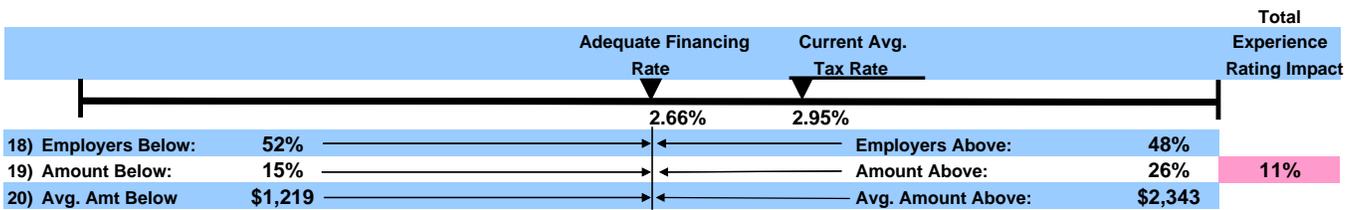
* Blank fields or fields containing NA indicate the data for this state is not available.

INDIANA			2006		
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) %:	0.70	/	2.95	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.10	/	5.60	8) Average High Cost Multiple:	0.54

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$242		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$77	\$207	\$392
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.19	-\$0.19	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	481	68%	\$208
13) Benefits Non-Charged:	114	16%	\$49
14) Benefits Charged to Inactive Employers:	76	11%	\$33
15) Total Reimbursable Benefits Paid	35	5%	
Total:	\$706	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:	193	29%	87%	\$2,525
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	143	21%	13%	\$12,237



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

KANSAS			2006	
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) %:	0.80	/ 2.53	6) New Employer Tax Rate (%):	0.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.08	/ 7.40	8) Average High Cost Multiple:	0.79

Contribution Levels

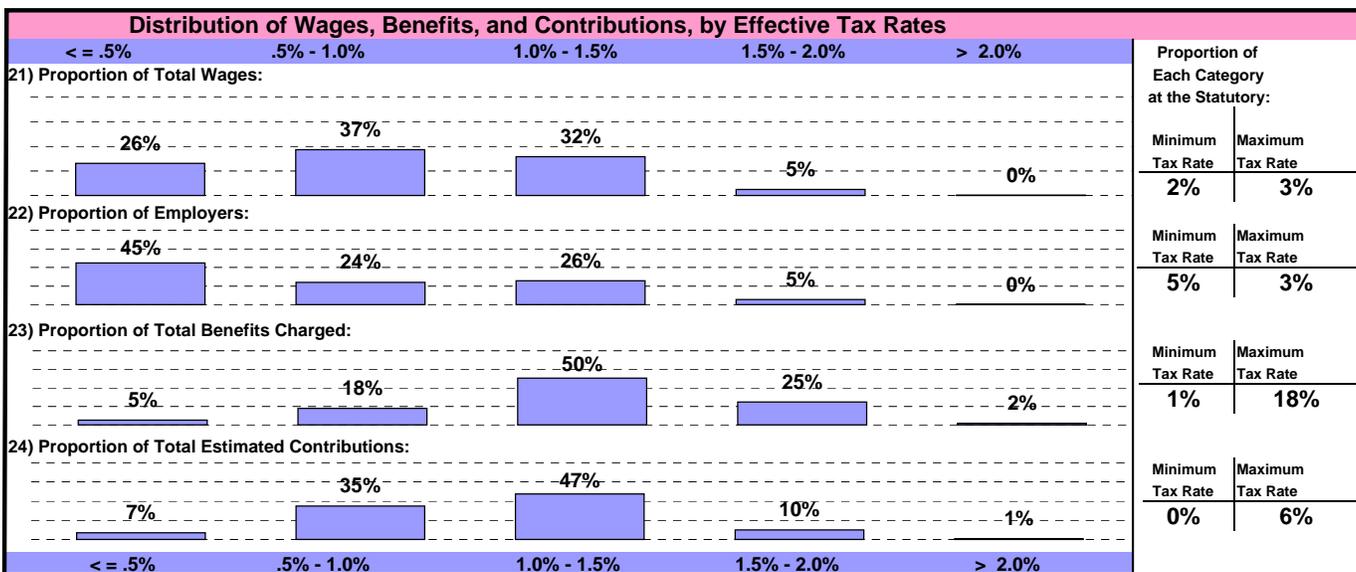
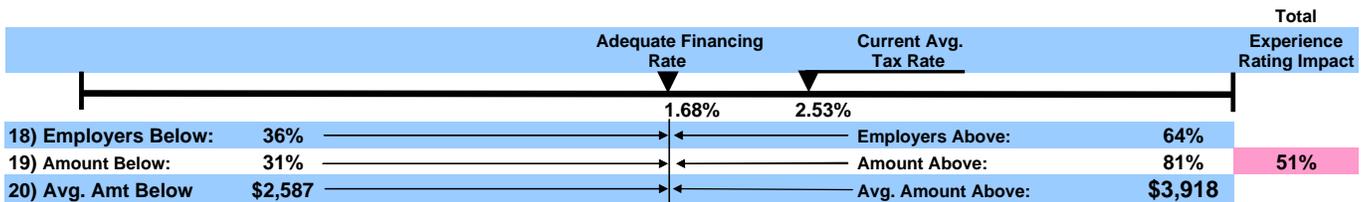
9) Estimated Contributions Per Covered Employee:	\$259		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$6	Average Rate \$202	Maximum Rate \$592
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.76	Into the Trust Fund \$0.24	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	179	74%	\$152
13) Benefits Non-Charged:	36	15%	\$30
14) Benefits Charged to Inactive Employers:	20	8%	\$17
15) Total Reimbursable Benefits Paid	7	3%	
Total:	\$242	100%	\$199

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:	131	56%	75%	\$3,161
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	28	12%	25%	\$2,049



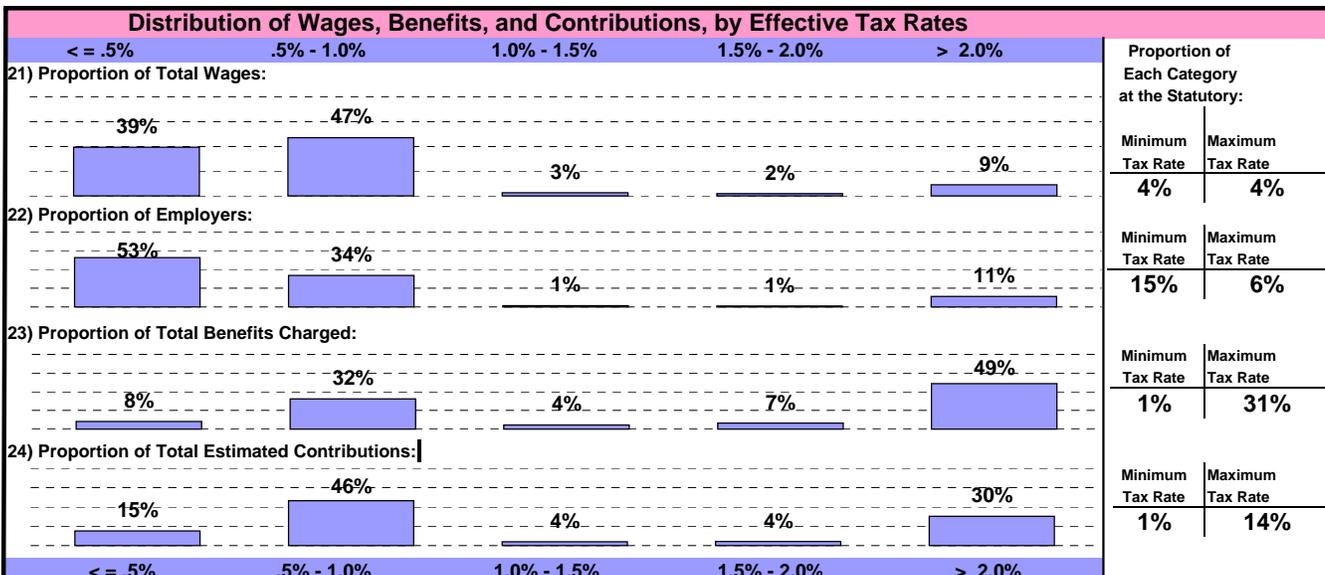
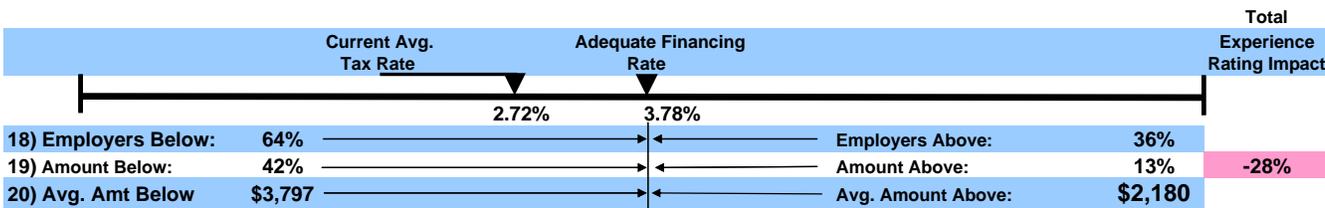
* Blank fields or fields containing NA indicate the data for this state is not available.

KENTUCKY			2006		
1) Type of Experience Rating Method:	Reserve Ratio		2) Type of Employer Ranking:	Fixed	
3) Type of Charging Method:	Most Recent		4) Taxable Wage Base (\$):	8,000	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.74	/	2.72	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.50	/	9.50	8) Average High Cost Multiple:	0.27

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$252		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$40	\$217	\$760
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.98	\$0.02	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	313	87%	\$227
13) Benefits Non-Charged:	11	3%	\$8
14) Benefits Charged to Inactive Employers:	20	6%	\$15
15) Total Reimbursable Benefits Paid	16	4%	
Total:	\$360	100%	\$250

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	80	23%	82%	\$1,585
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	57	17%	18%	\$5,250



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

LOUISIANA		2006	
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) %:	0.36 / 1.40	6) New Employer Tax Rate (%):	0.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 6.20	8) Average High Cost Multiple:	1.10

Contribution Levels

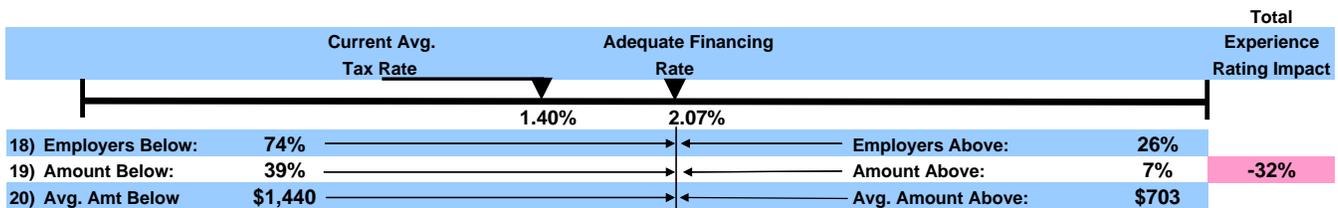
9) Estimated Contributions Per Covered Employee:	\$118		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$7	Average Rate \$98	Maximum Rate \$434
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.32	Into the Trust Fund -\$0.32	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	182	76%	\$128
13) Benefits Non-Charged:	36	15%	\$25
14) Benefits Charged to Inactive Employers:	6	2%	\$4
15) Total Reimbursable Benefits Paid	17	7%	
Total:	\$240	100%	\$157

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:	27	12%	38%	\$936
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	57	26%	62%	\$1,188



Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates					Proportion of Each Category at the Statutory:	
<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Minimum Tax Rate	Maximum Tax Rate
21) Proportion of Total Wages:					21%	1%
64%	36%	0%	0%	0%	21%	1%
22) Proportion of Employers:					38%	1%
69%	31%	0%	0%	0%	38%	1%
23) Proportion of Total Benefits Charged:					0%	5%
23%	76%	1%	0%	0%	0%	5%
24) Proportion of Total Estimated Contributions:					1%	3%
31%	69%	1%	0%	0%	1%	3%

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

MASSACHUSETTS		2006	
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) %:	1.32 / 4.51	6) New Employer Tax Rate (%):	2.5
7) Statutory Tax Rate (Minimum / Maximum)%:	1.12 / 10.96	8) Average High Cost Multiple:	0.25

Contribution Levels

9) Estimated Contributions Per Covered Employee:	\$650		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$157	Average Rate \$632	Maximum Rate \$1,534
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.73	Into the Trust Fund \$0.27	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	1,119	89%	\$449
13) Benefits Non-Charged:	66	5%	\$27
14) Benefits Charged to Inactive Employers:	2	0%	\$1
15) Total Reimbursable Benefits Paid	77	6%	
Total:	\$1,264	100%	\$476

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:	771	65%	84%	\$4,952
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	265	22%	16%	\$9,212

	Adequate Financing Rate	Current Avg. Tax Rate	Total Experience Rating Impact
	4.18%	4.51%	
18) Employers Below:	55%		45%
19) Amount Below:	16%		24%
20) Avg. Amt Below	\$2,199		\$4,034
			8%

Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates					Proportion of Each Category at the Statutory:		
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Minimum Tax Rate	Maximum Tax Rate
21) Proportion of Total Wages:	3%	35%	37%	10%	14%	3%	6%
22) Proportion of Employers:	11%	30%	24%	14%	20%	10%	8%
23) Proportion of Total Benefits Charged:	1%	9%	16%	12%	62%	1%	41%
24) Proportion of Total Estimated Contributions:	1%	24%	32%	14%	29%	1%	15%

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

MARYLAND		2006	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.45 / 2.24	6) New Employer Tax Rate (%):	2.1
7) Statutory Tax Rate (Minimum / Maximum)%:	0.60 / 9.00	8) Average High Cost Multiple:	0.75

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$217		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$51	\$191	\$765
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$0.95	\$0.05	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	289	68%	\$154
13) Benefits Non-Charged:	78	18%	\$41
14) Benefits Charged to Inactive Employers:	28	7%	\$15
15) Total Reimbursable Benefits Paid	33	8%	
Total:	\$427	100%	\$210

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	177	45%	96%	\$1,678
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	49	12%	4%	\$10,196

	Current Avg. Tax Rate	Adequate Financing Rate	Total Experience Rating Impact
	2.24%	2.38%	
18) Employers Below:	67%		33%
19) Amount Below:	32%		26%
20) Avg. Amt Below	\$1,522		\$2,487

Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Proportion of Each Category at the Statutory:
21) Proportion of Total Wages:	72%	20%	5%	1%	2%	Minimum Tax Rate: 28% Maximum Tax Rate: 2%
22) Proportion of Employers:	85%	8%	4%	1%	2%	Minimum Tax Rate: 72% Maximum Tax Rate: 2%
23) Proportion of Total Benefits Charged:	38%	28%	16%	6%	11%	Minimum Tax Rate: 15% Maximum Tax Rate: 13%
24) Proportion of Total Estimated Contributions:	41%	31%	15%	4%	9%	Minimum Tax Rate: 7% Maximum Tax Rate: 10%

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

MAINE		2006	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	12,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.71 / 1.80	6) New Employer Tax Rate (%):	1.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.53 / 5.40	8) Average High Cost Multiple:	1.64

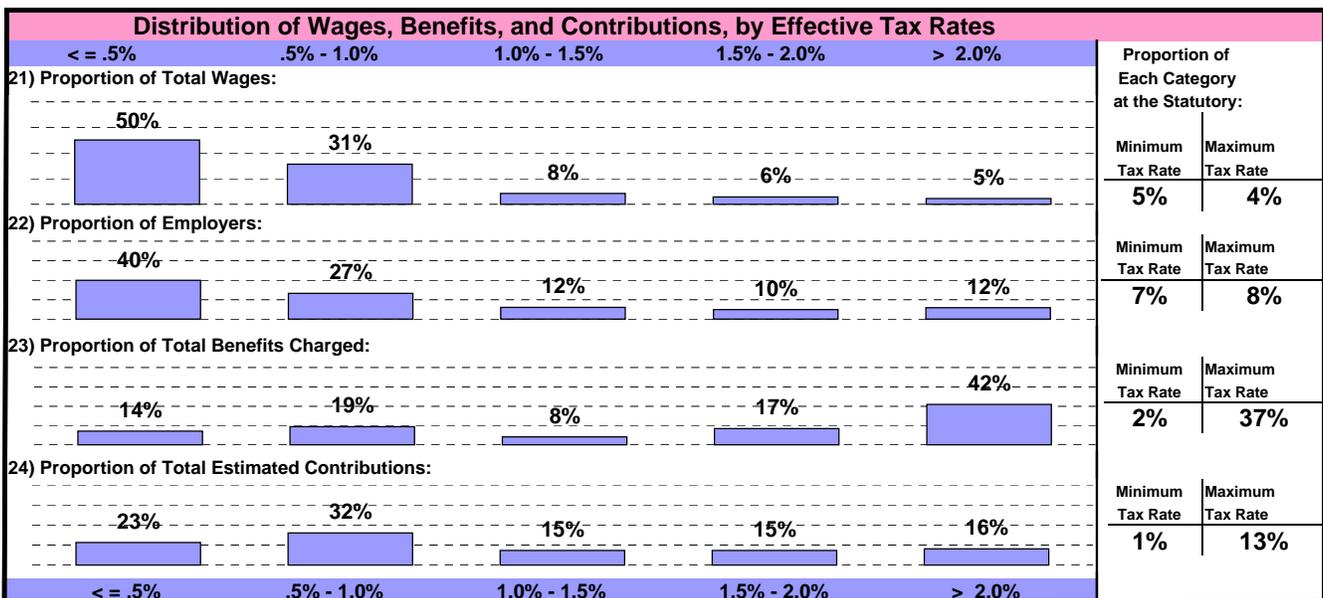
Contribution Levels	
9) Estimated Contributions Per Covered Employee:	\$218

	Minimum Rate	Average Rate	Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$64	\$216	\$648
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year		Into the Trust Fund
	\$1.11		-\$0.11

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	79	69%	\$177
13) Benefits Non-Charged:	28	25%	\$64
14) Benefits Charged to Inactive Employers:	2	2%	\$4
15) Total Reimbursable Benefits Paid	5	5%	
Total:	\$115	100%	\$245

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:	37	34%	81%	\$1,432
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	21	19%	19%	\$3,418

	Adequate Financing Rate	Current Avg. Tax Rate	Total Experience Rating Impact
	1.60%	1.80%	
18) Employers Below:	38%		62%
19) Amount Below:	20%		33%
20) Avg. Amt Below	\$1,143		\$1,150



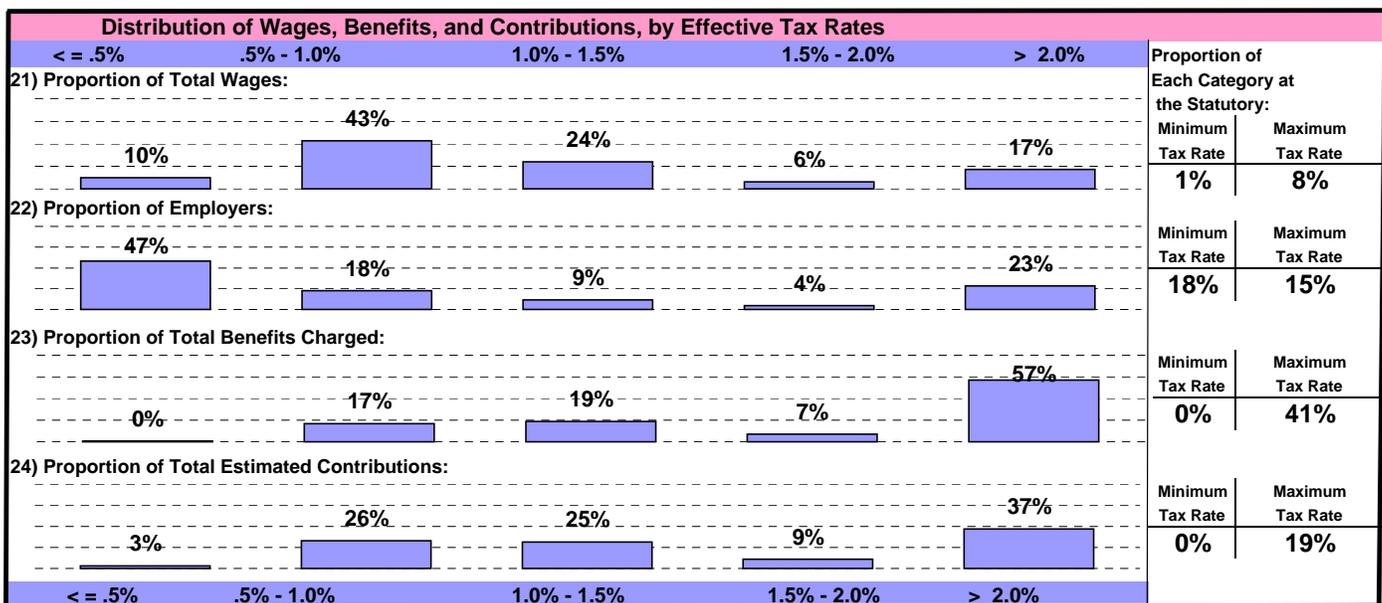
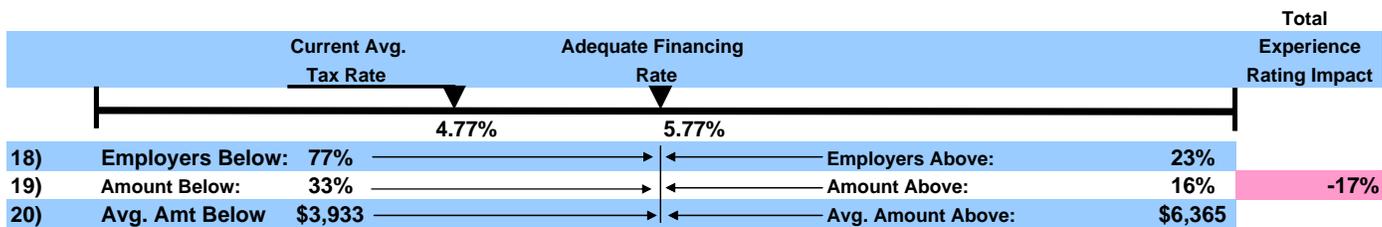
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MICHIGAN		2006	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base (\$):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.17 / 4.77	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.06 / 10.30	8) Average High Cost Multiple:	0.12

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$479		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$5	\$429	\$927
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$1.10	-\$0.10	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	1,529	82%	\$455
13) Benefits Non-Charged:	65	3%	\$19
14) Benefits Charged to Inactive Employers:	177	10%	\$53
15) Total Reimbursable Benefits Paid	91	5%	
Total:	\$1,861	100%	\$527

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	424	24%	82%	\$3,266
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	333	19%	18%	\$11,481



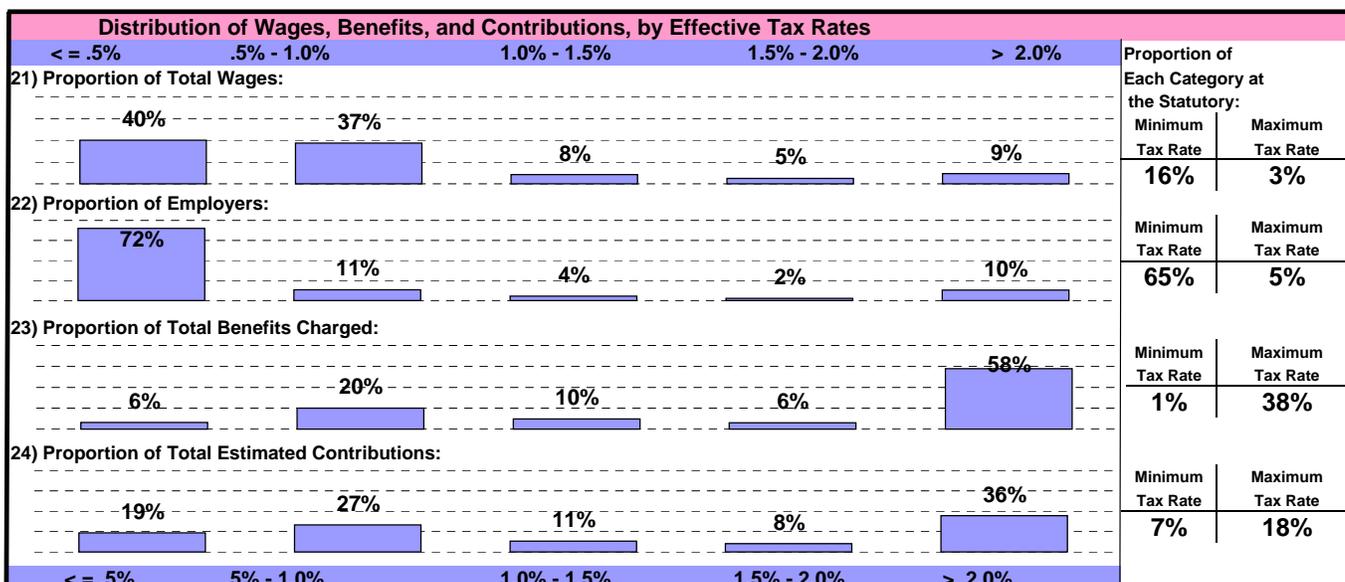
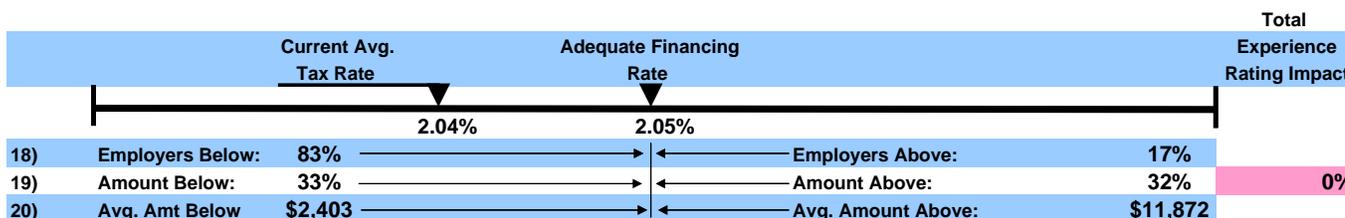
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MINNESOTA		2006	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	24,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.97 / 2.04	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.40 / 14.00	8) Average High Cost Multiple:	0.10

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$414		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$96	\$491	\$3,360
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$0.68	\$0.32	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	511	79%	\$250
13) Benefits Non-Charged:	56	9%	\$27
14) Benefits Charged to Inactive Employers:	18	3%	\$9
15) Total Reimbursable Benefits Paid	59	9%	
Total:	\$643	100%	\$286

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	397	68%	95%	\$3,478
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	39	7%	5%	\$6,184



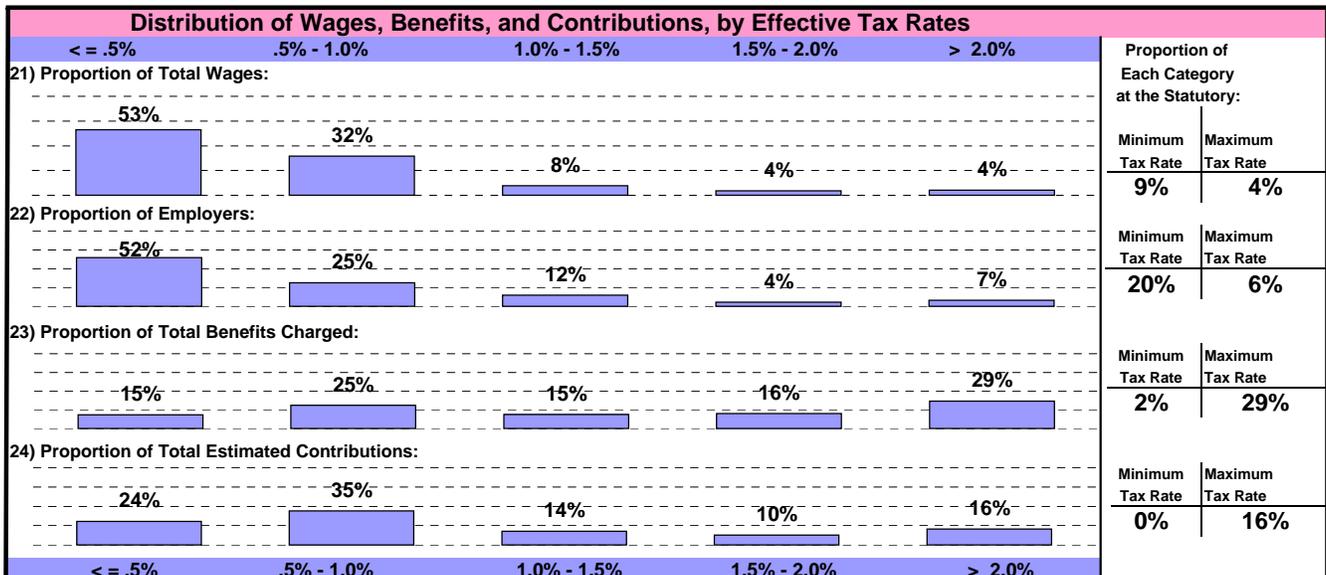
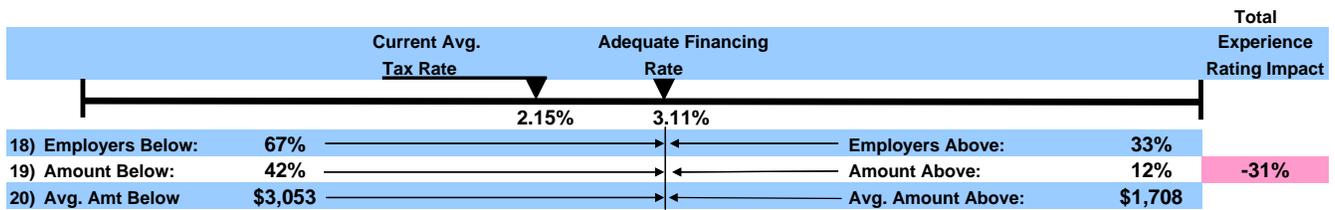
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MISSOURI			2006	
1) Type of Experience Rating Method:	Reserve Ratio		2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally		4) Taxable Wage Base (\$):	11,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.65 / 2.15		6) New Employer Tax Rate (%):	3.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 8.40		8) Average High Cost Multiple:	-0.21

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$235		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$0	\$237	\$924
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.92	\$0.08	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	371	77%	\$178
13) Benefits Non-Charged:	82	17%	\$39
14) Benefits Charged to Inactive Employers:	2	0%	\$1
15) Total Reimbursable Benefits Paid	29	6%	
Total:	\$484	100%	\$218

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	35%	66%	\$1,855
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	56	12%	34%	\$1,255



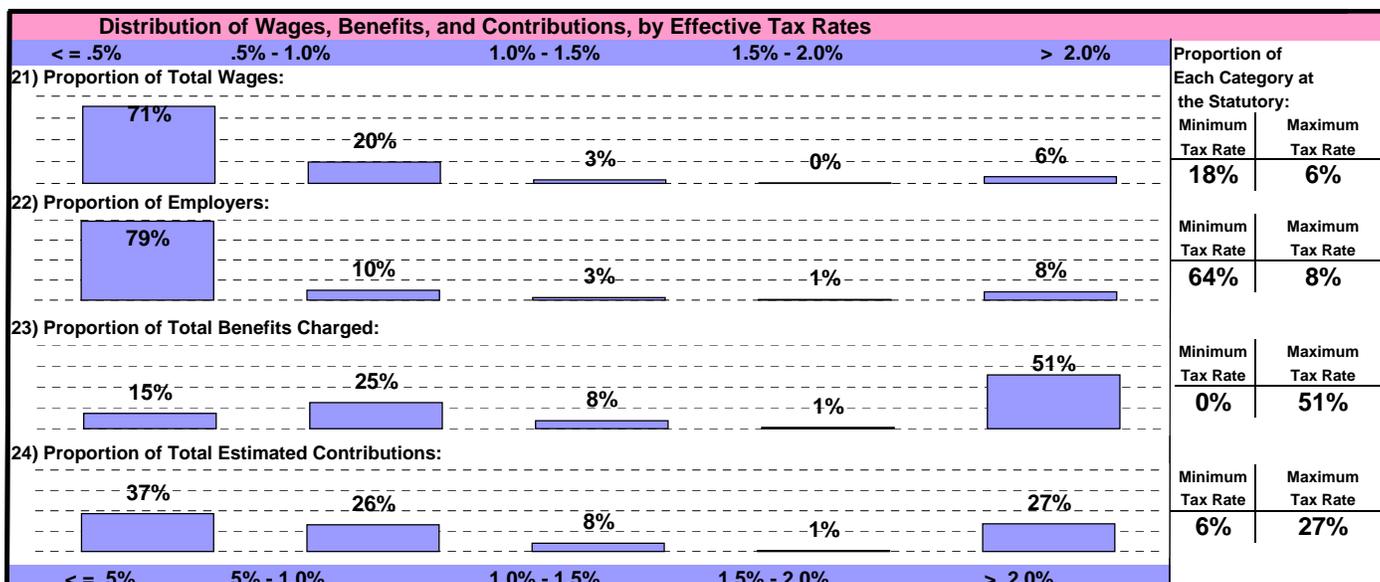
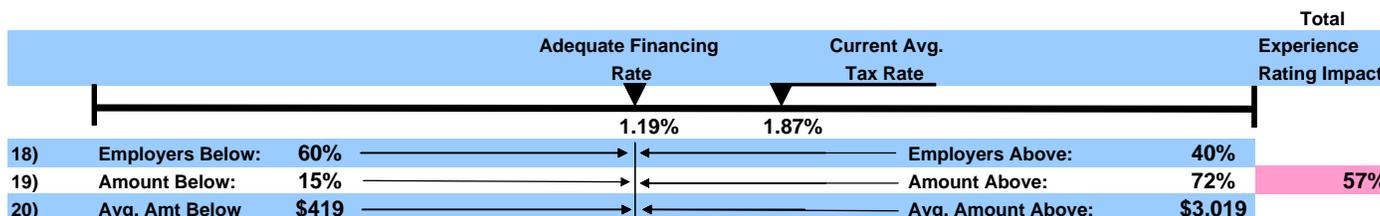
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MISSISSIPPI		2006	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.57 / 1.87	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.90 / 5.40	8) Average High Cost Multiple:	1.87

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$161		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$63	\$131	\$378
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$1.14	-\$0.14	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	113	67%	\$129
13) Benefits Non-Charged:	26	15%	\$30
14) Benefits Charged to Inactive Employers:	23	14%	\$26
15) Total Reimbursable Benefits Paid	7	4%	
Total:	\$168	100%	\$185

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	43	26%	91%	\$1,060
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	17	10%	9%	\$4,321



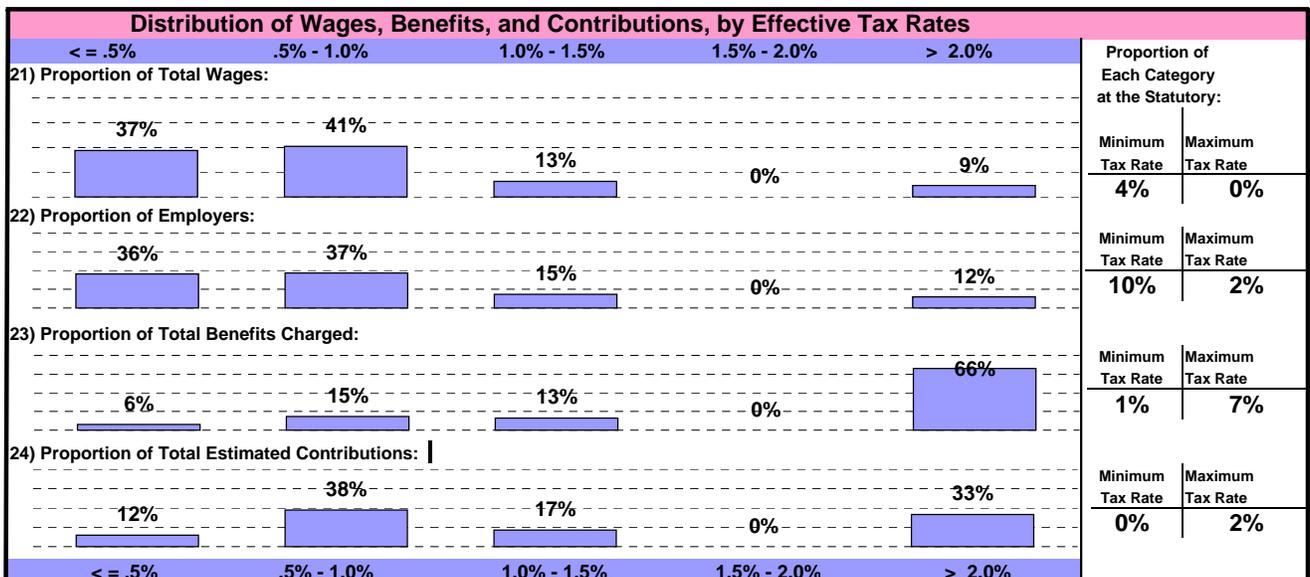
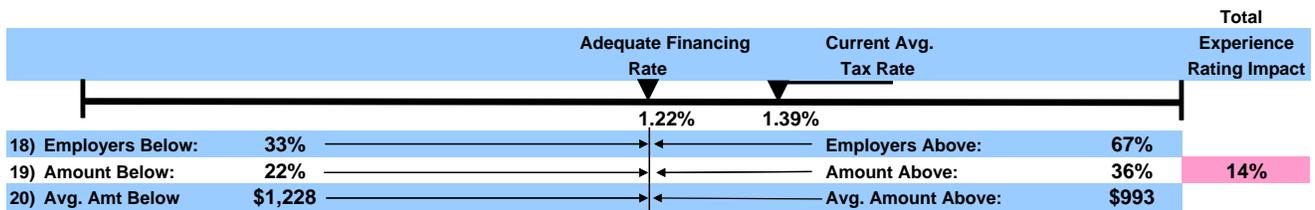
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MONTANA		2006	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	21,600
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.84 / 1.39	6) New Employer Tax Rate (%):	0.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 6.37	8) Average High Cost Multiple:	1.36

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$209		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$0	\$299	\$1,376
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.80	\$0.20	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	46	73%	\$134
13) Benefits Non-Charged:	8	13%	\$23
14) Benefits Charged to Inactive Employers:	4	6%	\$12
15) Total Reimbursable Benefits Paid	5	8%	
Total:	\$64	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:	29	49%	72%	\$1,656
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	9	16%	28%	\$1,390



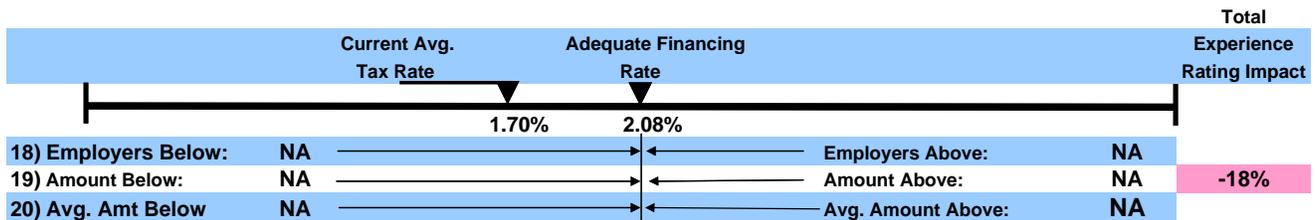
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NORTH CAROLINA		2006	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	17,300
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.75 / 1.70	6) New Employer Tax Rate (%):	1.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 6.84	8) Average High Cost Multiple:	0.03

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$271		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Average Rate \$294	Maximum Rate \$1,183
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year NA	Into the Trust Fund NA	

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

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



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

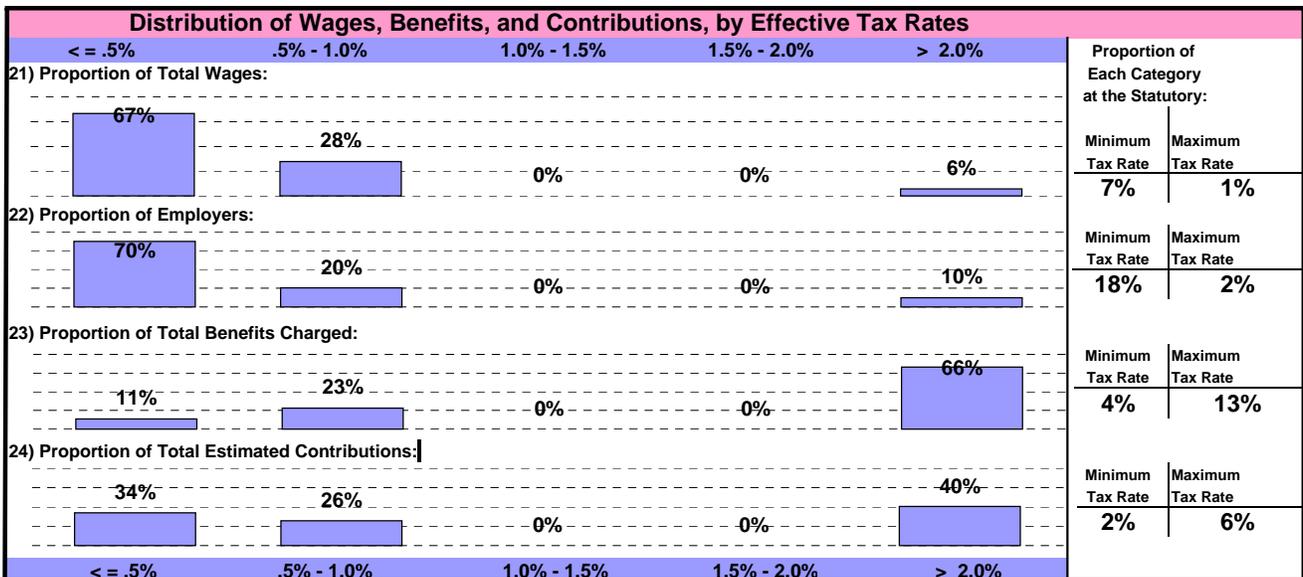
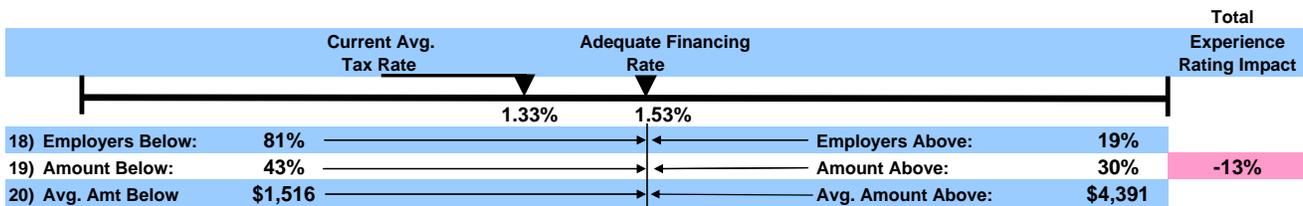
NORTH DAKOTA 2006			
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	20,300
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.72 / 1.33	6) New Employer Tax Rate (%):	2.1
7) Statutory Tax Rate (Minimum / Maximum)%:	0.49 / 10.09	8) Average High Cost Multiple:	0.68

Contribution Levels	
9) Estimated Contributions Per Covered Employee:	\$215

	Minimum Rate	Average Rate	Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$99	\$270	\$2,048
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.74		Into the Trust Fund \$0.26

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	33	81%	\$138
13) Benefits Non-Charged:	4	11%	\$18
14) Benefits Charged to Inactive Employers:	1	3%	\$6
15) Total Reimbursable Benefits Paid	2	5%	
Total:	\$40	100%	\$162

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	22	59%	87%	\$1,397
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	5	12%	13%	\$1,954



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

NEBRASKA		2006	
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 (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.62 / 2.52	6) New Employer Tax Rate (%):	3.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.39 / 6.76	8) Average High Cost Multiple:	0.77

Contribution Levels

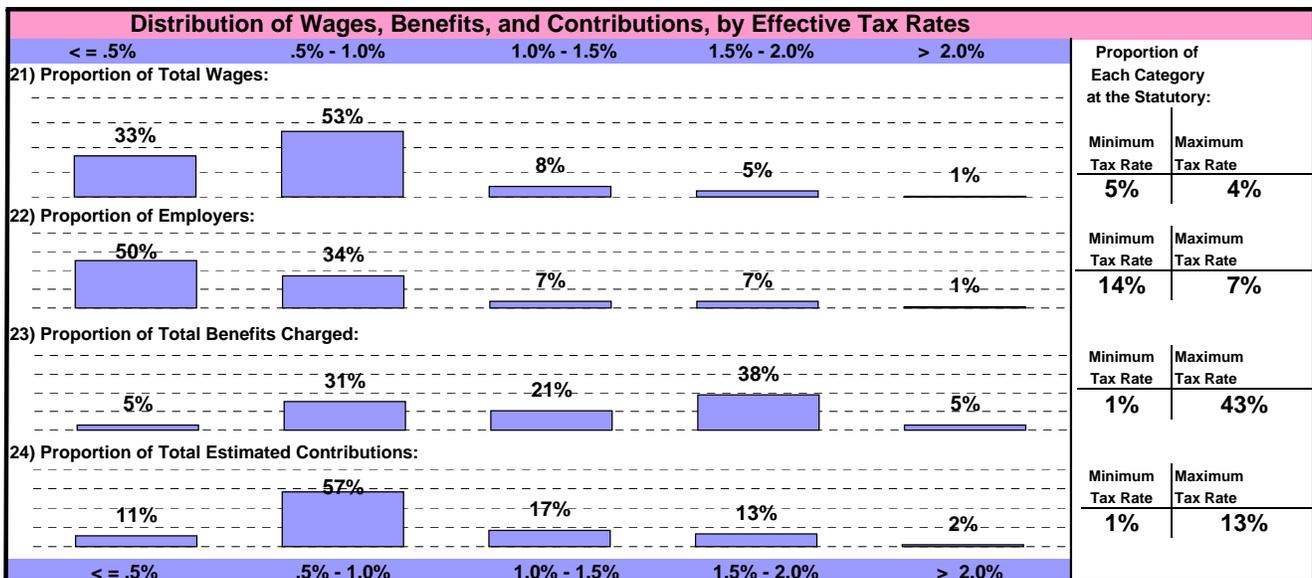
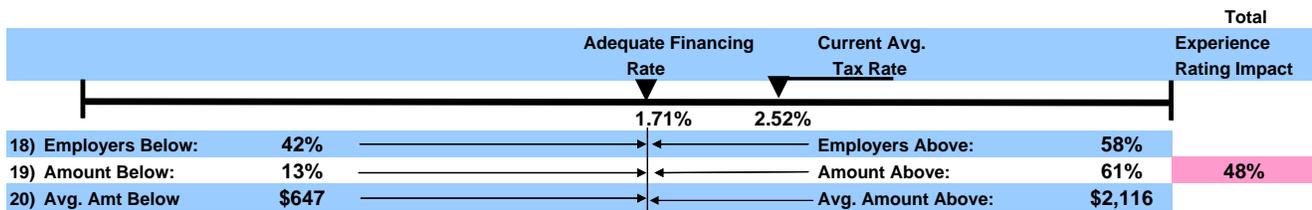
9) Estimated Contributions Per Covered Employee:	\$198		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$31	Average Rate \$201	Maximum Rate \$541
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.77	Into the Trust Fund \$0.23	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	66	57%	\$96
13) Benefits Non-Charged:	31	27%	\$45
14) Benefits Charged to Inactive Employers:	9	8%	\$14
15) Total Reimbursable Benefits Paid	9	8%	\$14
Total:	<u>\$115</u>	<u>100%</u>	<u>\$154</u>

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	80	75%	92%	\$2,287
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	12	11%	8%	\$3,916



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

NEW HAMPSHIRE		2006	
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) %:	0.42 / 1.80	6) New Employer Tax Rate (%):	1.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.01 / 5.40	8) Average High Cost Multiple:	1.43

Contribution Levels

9) Estimated Contributions Per Covered Employee:	\$172		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$1	Average Rate \$144	Maximum Rate \$432
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.83	Into the Trust Fund \$0.17	

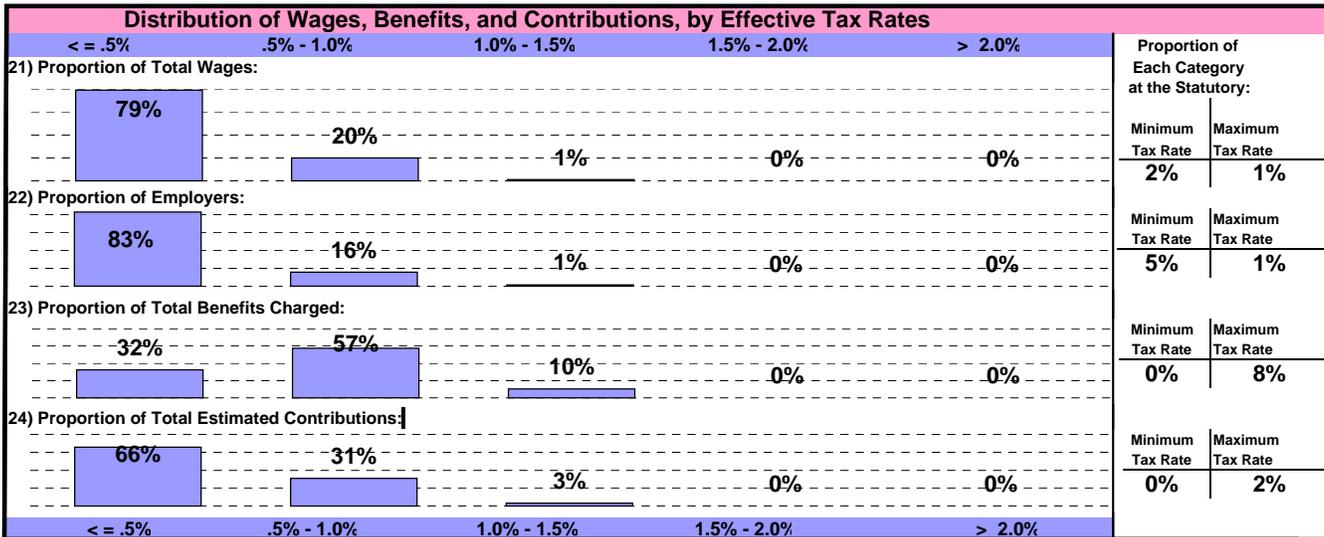
Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	58	76%	\$120
13) Benefits Non-Charged:	3	4%	\$6
14) Benefits Charged to Inactive Employers:	9	11%	\$18
15) Total Reimbursable Benefits Paid	7	9%	\$14
Total:	<u>\$77</u>	<u>100%</u>	<u>\$144</u>

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	37	53%	84%	\$1,295
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	13	18%	16%	\$2,325

	Adequate Financing Rate	Current Avg. Tax Rate	Total Experience Rating Impact
18) Employers Below: 30%	1.40%	1.80%	70%
19) Amount Below: 9%			37%
20) Avg. Amt Below \$470			\$883



NEW JERSEY			2006	
1) Type of Experience Rating Method:	Reserve Ratio		2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally		4) Taxable Wage Base (\$):	25,800
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.81 / 1.78		6) New Employer Tax Rate (%):	2.8
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30 / 5.40		8) Average High Cost Multiple:	0.32

Contribution Levels

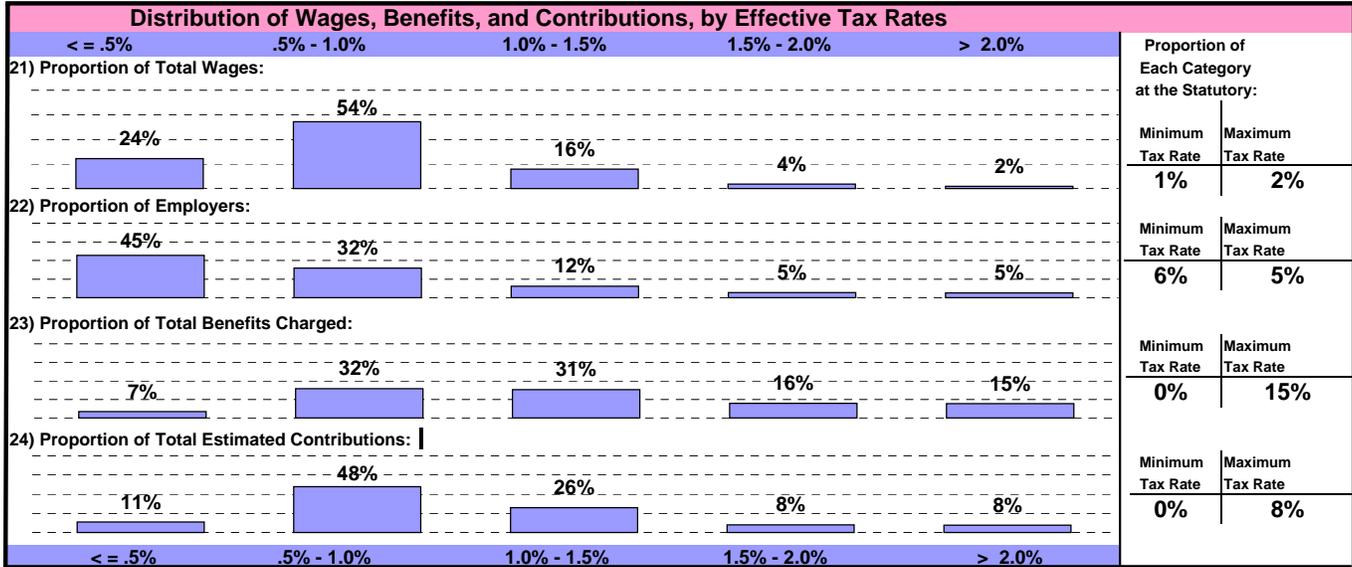
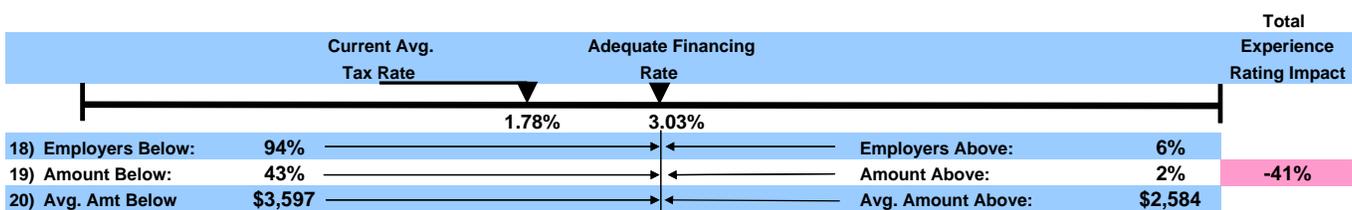
9) Estimated Contributions Per Covered Employee:	\$364		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$77	Average Rate \$460	Maximum Rate \$1,393
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.60		Into the Trust Fund -\$0.60

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	1,389	71%	\$440
13) Benefits Non-Charged:	292	15%	\$92
14) Benefits Charged to Inactive Employers:	185	9%	\$59
15) Total Reimbursable Benefits Paid	101	5%	\$32
Total:	\$1,967	100%	\$591

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:	155	8%	64%	\$1,377
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	450	24%	36%	\$7,086



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

NEW MEXICO			2006	
1) Type of Experience Rating Method:	Reserve Ratio		2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally		4) Taxable Wage Base (\$):	17,900
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.67	/ 0.87	6) New Employer Tax Rate (%):	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.03	/ 5.40	8) Average High Cost Multiple:	2.18

Contribution Levels

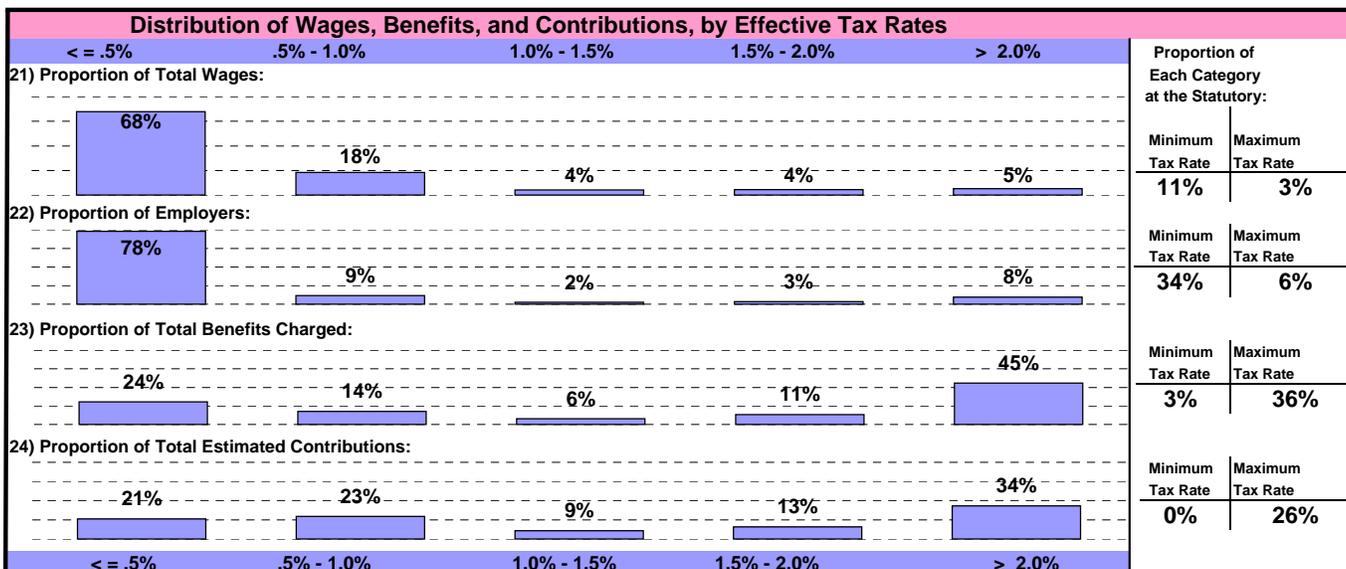
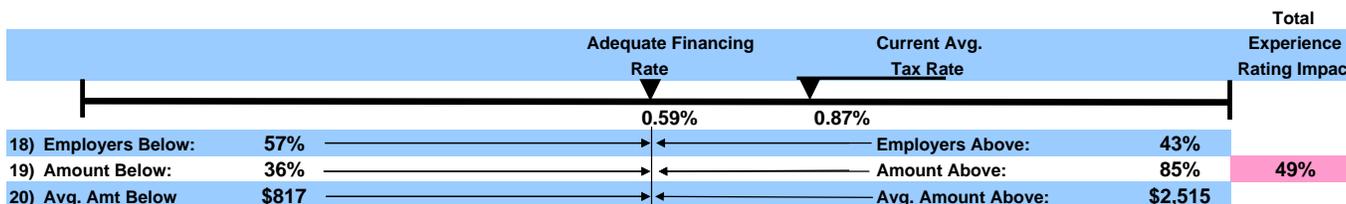
9) Estimated Contributions Per Covered Employee:	\$138		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$5	Average Rate \$156	Maximum Rate \$967
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.26	Into the Trust Fund -\$0.26	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	74	65%	\$125
13) Benefits Non-Charged:	29	25%	\$49
14) Benefits Charged to Inactive Employers:	2	2%	\$4
15) Total Reimbursable Benefits Paid	9	8%	
Total:	\$114	100%	\$177

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	11	10%	34%	\$1,027
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	14	13%	66%	\$678



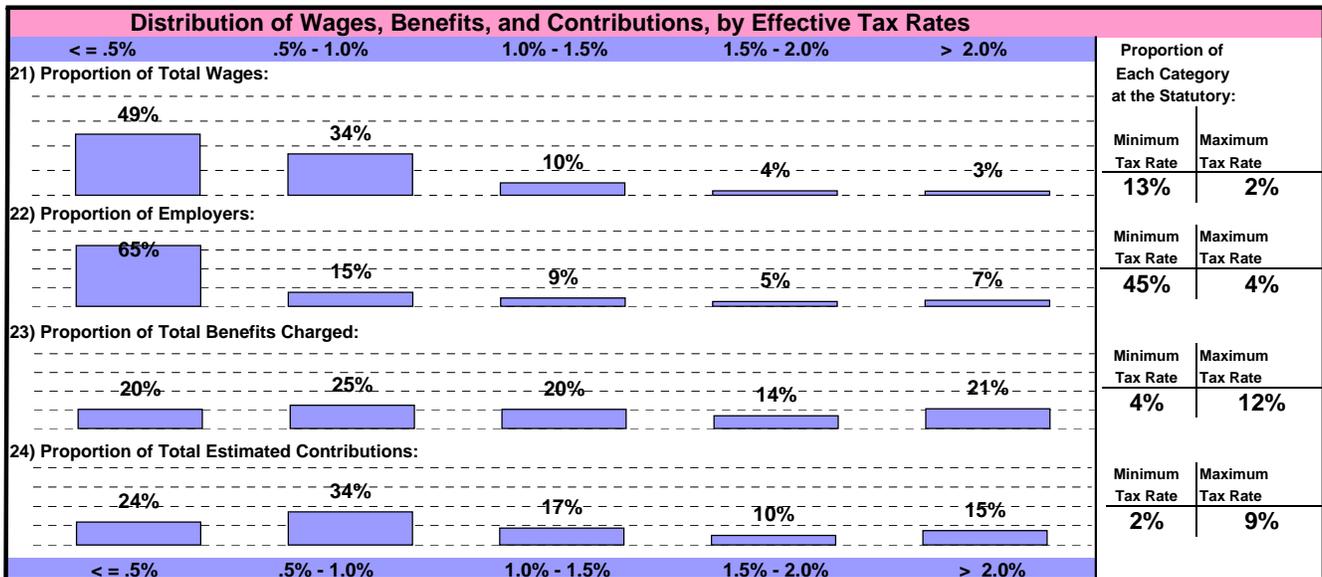
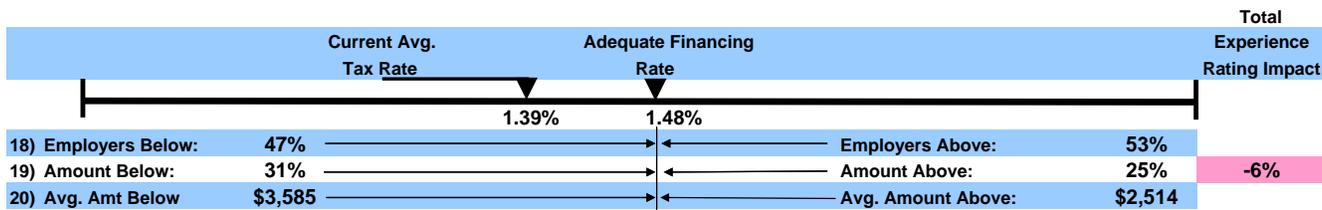
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NEVADA		2006	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	24,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.79 / 1.39	6) New Employer Tax Rate (%):	3.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.25 / 5.40	8) Average High Cost Multiple:	0.87

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$294		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$60	\$333	\$1,296
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.70	\$0.30	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	193	80%	\$181
13) Benefits Non-Charged:	36	15%	\$34
14) Benefits Charged to Inactive Employers:	6	2%	\$6
15) Total Reimbursable Benefits Paid	7	3%	
Total:	\$241	100%	\$221

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:	81	35%	69%	\$3,070
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	12	5%	31%	\$1,049



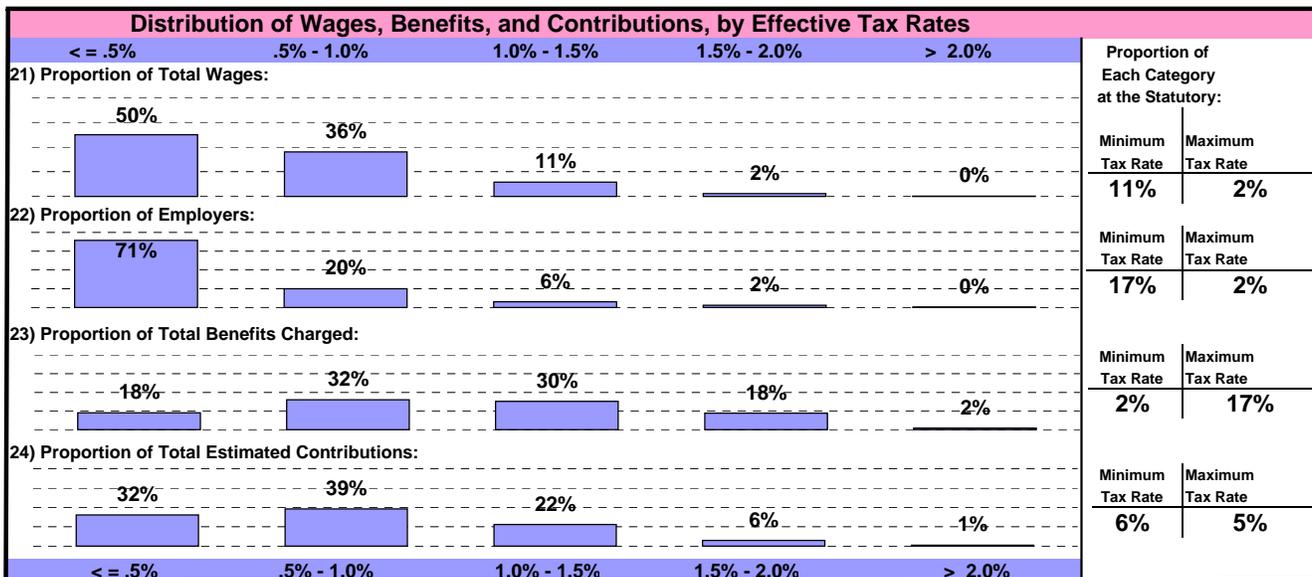
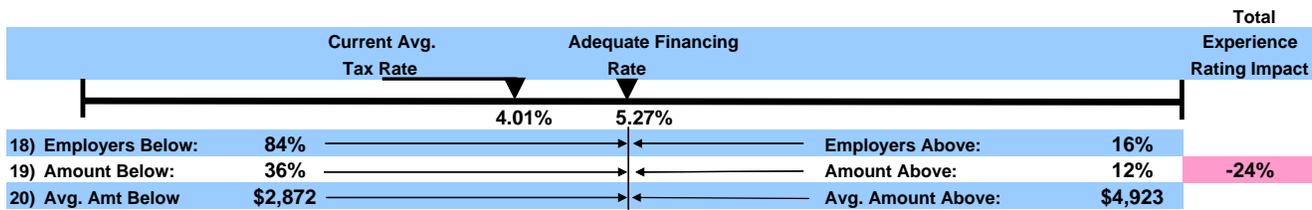
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NEW YORK		2006	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.72 / 4.01	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 8.90	8) Average High Cost Multiple:	-0.09

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$421		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$128	\$341	\$757
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.92	\$0.08	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	2,128	84%	\$357
13) Benefits Non-Charged:	75	3%	\$13
14) Benefits Charged to Inactive Employers:	126	5%	\$21
15) Total Reimbursable Benefits Paid	220	9%	
Total:	\$2,549	100%	\$391

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:	757	33%	96%	\$1,966
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	190	8%	4%	\$11,149



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

OHIO		2006	
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) %:	0.76 / 2.76	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.40 / 8.00	8) Average High Cost Multiple:	0.15

Contribution Levels

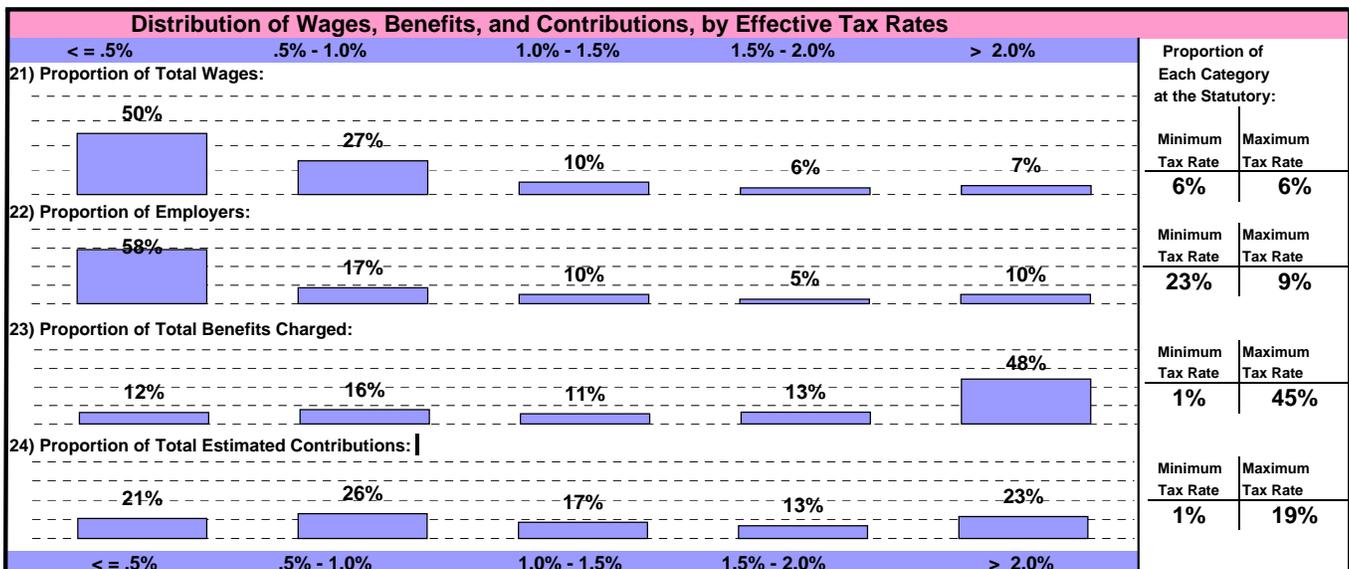
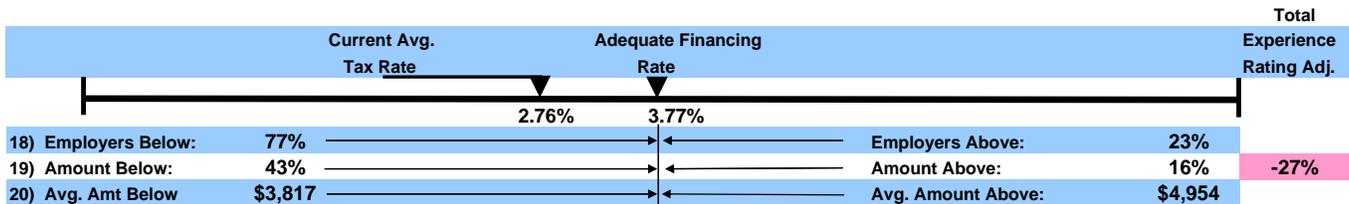
9) Estimated Contributions Per Covered Employee:	\$276		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$36	Average Rate \$249	Maximum Rate \$720
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.94	Into the Trust Fund \$0.06	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	851	75%	\$205
13) Benefits Non-Charged:	103	9%	\$25
14) Benefits Charged to Inactive Employers:	124	11%	\$30
15) Total Reimbursable Benefits Paid	59	5%	\$14
Total:	\$1,137	100%	\$259

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:	444	41%	84%	\$2,657
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	174	16%	16%	\$5,377



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

OKLAHOMA		2006	
1) Type of Experience Rating Method:	Benefit Wage	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	None	4) Taxable Wage Base (\$):	13,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.56 / 1.29	6) New Employer Tax Rate (%):	1.8
7) Statutory Tax Rate (Minimum / Maximum)%:	0.20 / 8.30	8) Average High Cost Multiple:	1.31

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$170		
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$27	Average Rate \$174 Maximum Rate \$1,121
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year \$0.71		Into the Trust Fund \$0.29

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	104	68%	\$88
13) Benefits Non-Charged:	26	17%	\$22
14) Benefits Charged to Inactive Employers:	16	10%	\$13
15) Total Reimbursable Benefits Paid	8	5%	
Total:	\$154	100%	\$123

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

				Total Experience Rating Impact
		Adequate Financing Rate	Current Avg. Tax Rate	
		1.15%	1.29%	
18) Employers Below:	NA	←	→	Employers Above: NA
19) Amount Below:	NA	←	→	Amount Above: NA
20) Avg. Amt Below:	NA	←	→	Avg. Amount Above: NA

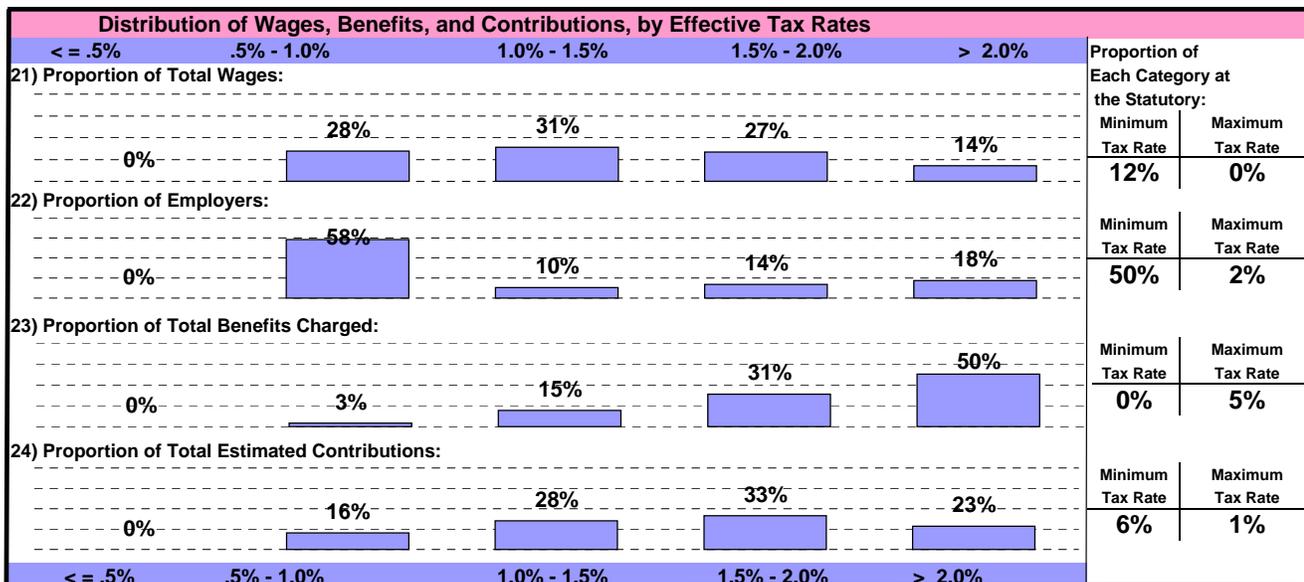
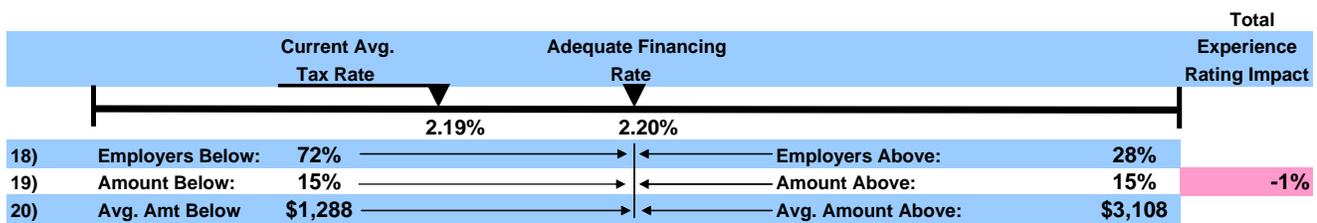
* Blank fields or fields containing NA indicate the data for this state is not available.

OREGON		2006	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	28,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.36 / 2.19	6) New Employer Tax Rate (%):	3.1
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 5.40	8) Average High Cost Multiple:	1.22

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$477		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$420	\$613	\$1,512
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$0.77	\$0.23	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	379	73%	\$295
13) Benefits Non-Charged:	71	14%	\$55
14) Benefits Charged to Inactive Employers:	29	6%	\$23
15) Total Reimbursable Benefits Paid	37	7%	
Total:	\$516	100%	\$373

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	310	65%	87%	\$4,153
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	66	14%	13%	\$5,935



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

PENNSYLVANIA		2006	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.30 / 5.57	6) New Employer Tax Rate (%):	3.8
7) Statutory Tax Rate (Minimum / Maximum)%:	2.21 / 10.46	8) Average High Cost Multiple:	0.21

Contribution Levels				
9) Estimated Contributions Per Covered Employee:	\$504			
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate	
	\$177	\$445	\$837	
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund		
	\$0.93	\$0.07		

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	1,620	76%	\$381
13) Benefits Non-Charged:	256	12%	\$60
14) Benefits Charged to Inactive Employers:	136	6%	\$32
15) Total Reimbursable Benefits Paid	117	5%	
Total:	\$2,128	100%	\$473

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	858	43%	89%	\$4,596
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	392	19%	11%	\$17,274

	Current Avg. Tax Rate	Adequate Financing Rate	Total Experience Rating Impact
	5.57%	6.71%	
18) Employers Below:	72%		28%
19) Amount Below:	27%		10%
20) Avg. Amt Below	\$3,521		\$3,294

Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Proportion of Each Category at the Statutory:
21) Proportion of Total Wages:	0%	35%	39%	15%	11%	Minimum Tax Rate: 12%, Maximum Tax Rate: 6%
22) Proportion of Employers:	0%	67%	14%	9%	10%	Minimum Tax Rate: 55%, Maximum Tax Rate: 7%
23) Proportion of Total Benefits Charged:	0%	7%	24%	20%	48%	Minimum Tax Rate: 0%, Maximum Tax Rate: 38%
24) Proportion of Total Estimated Contributions:	0%	23%	37%	21%	20%	Minimum Tax Rate: 6%, Maximum Tax Rate: 10%

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

PUERTO RICO		2006	
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) %:	1.39 / 3.90	6) New Employer Tax Rate (%):	3.0
7) Statutory Tax Rate (Minimum / Maximum)%:	1.70 / 5.40	8) Average High Cost Multiple:	1.04

Contribution Levels

9) Estimated Contributions Per Covered Employee:	\$303		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$119	Average Rate \$273	Maximum Rate \$378
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.84	Into the Trust Fund \$0.16	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	146	73%	\$200
13) Benefits Non-Charged:	0	0%	\$0
14) Benefits Charged to Inactive Employers:	42	21%	\$58
15) Total Reimbursable Benefits Paid	12	6%	
Total:	\$200	100%	\$259

Experience Rating

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

	Current Avg. Tax Rate	Adequate Financing Rate	Total Experience Rating Impact
	3.90%	4.37%	
18) Employers Below:	NA	Employers Above:	NA
19) Amount Below:	NA	Amount Above:	NA
20) Avg. Amt Below	NA	Avg. Amount Above:	NA
			-11%

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

RHODE ISLAND		2006	
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) %:	1.37 / 3.43	6) New Employer Tax Rate (%):	2.3
7) Statutory Tax Rate (Minimum / Maximum)%:	1.69 / 9.79	8) Average High Cost Multiple:	0.46

Contribution Levels

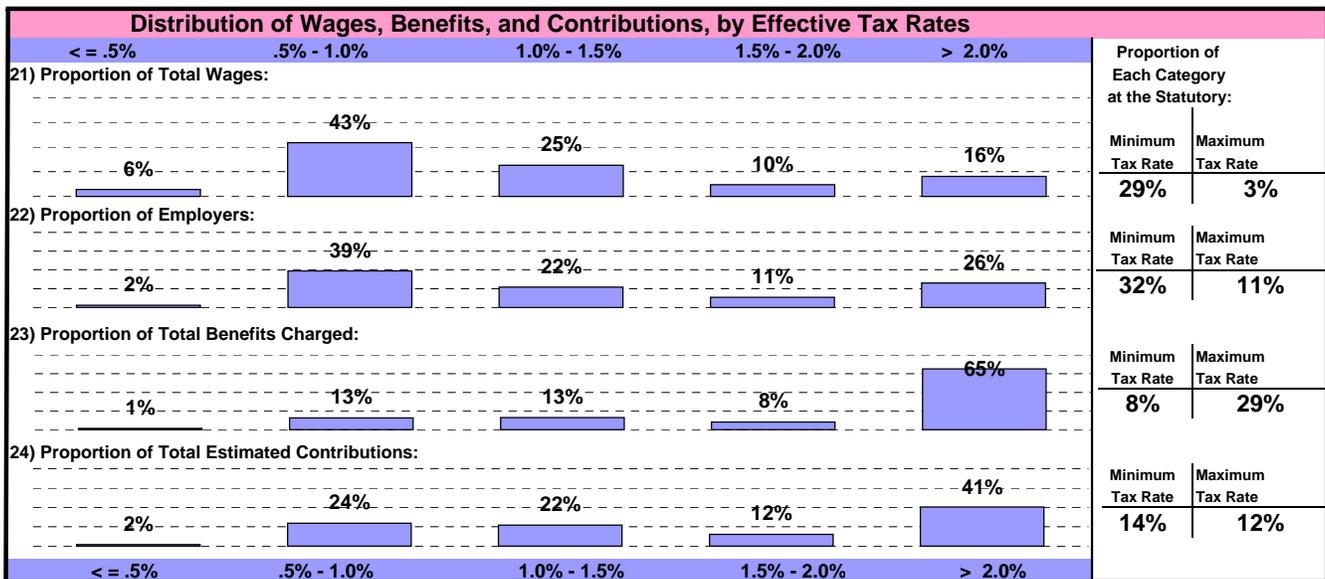
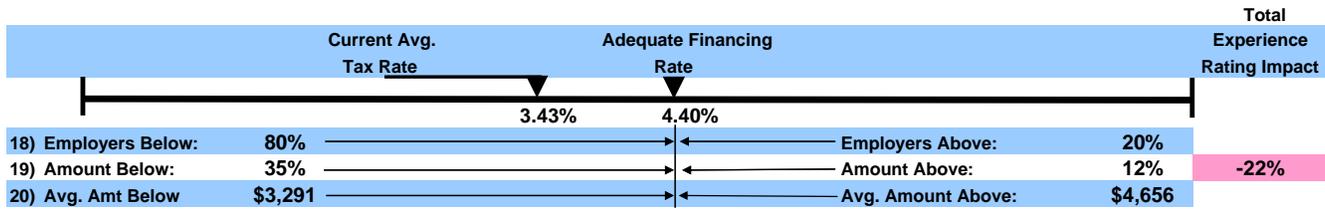
9) Estimated Contributions Per Covered Employee:	\$510		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$270	Average Rate \$549	Maximum Rate \$1,566
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.93	Into the Trust Fund \$0.07	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	144	78%	\$399
13) Benefits Non-Charged:	19	10%	\$53
14) Benefits Charged to Inactive Employers:	9	5%	\$26
15) Total Reimbursable Benefits Paid	11	6%	
Total:	\$184	100%	\$477

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:	64	37%	84%	\$3,213
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	23	13%	16%	\$5,905



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

SOUTH CAROLINA			2006	
1) Type of Experience Rating Method:	Reserve Ratio		2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent		4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.57 / 2.18		6) New Employer Tax Rate (%):	3.3
7) Statutory Tax Rate (Minimum / Maximum)%:	1.24 / 6.10		8) Average High Cost Multiple:	0.40

Contribution Levels

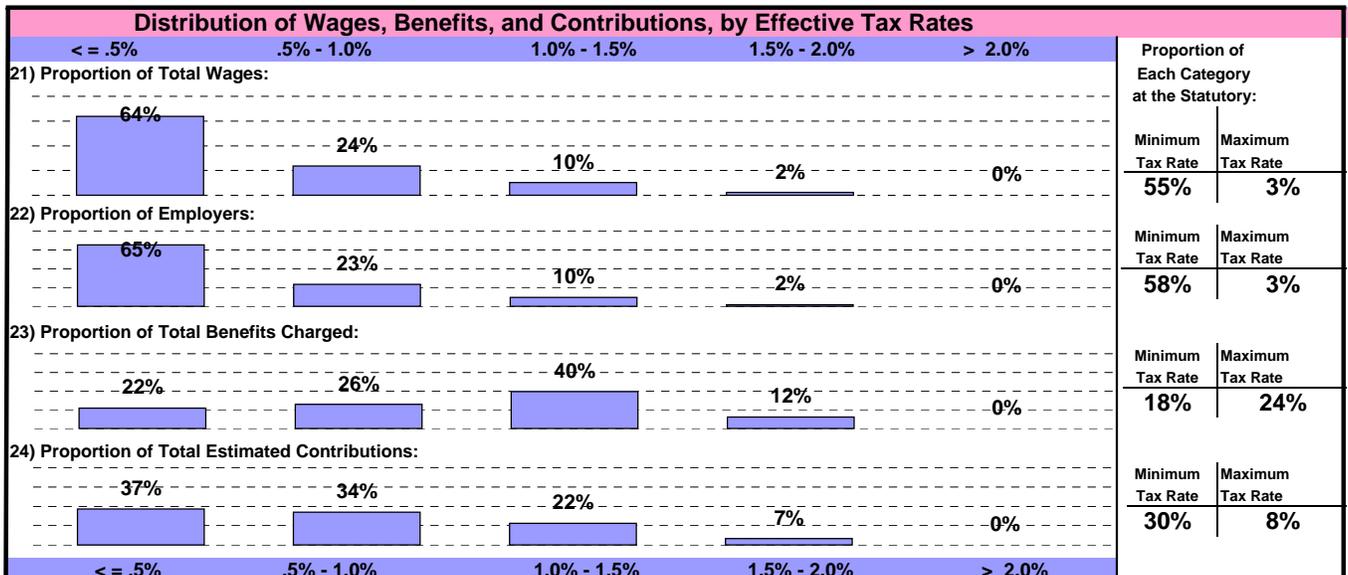
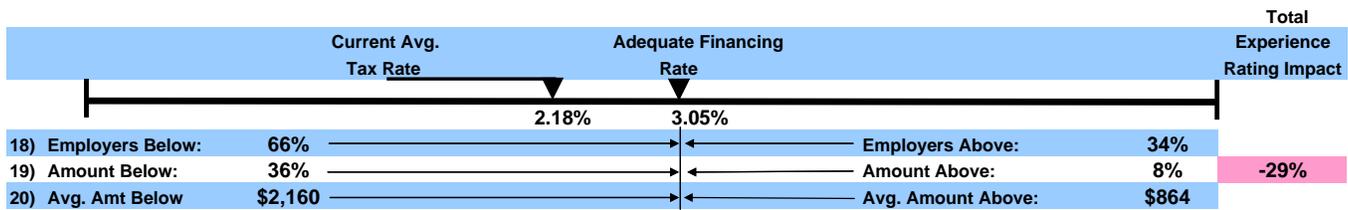
9) Estimated Contributions Per Covered Employee:	\$179		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$87	Average Rate \$152	Maximum Rate \$427
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.19	Into the Trust Fund -\$0.19	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	220	66%	\$150
13) Benefits Non-Charged:	53	16%	\$36
14) Benefits Charged to Inactive Employers:	44	13%	\$30
15) Total Reimbursable Benefits Paid	15	4%	
Total:	\$331	100%	\$216

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:	84	26%	89%	\$1,201
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	50	16%	11%	\$5,766



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

SOUTH DAKOTA 2006

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.22 / 0.78	6) New Employer Tax Rate (%):	1.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 7.00	8) Average High Cost Multiple:	0.31

Contribution Levels

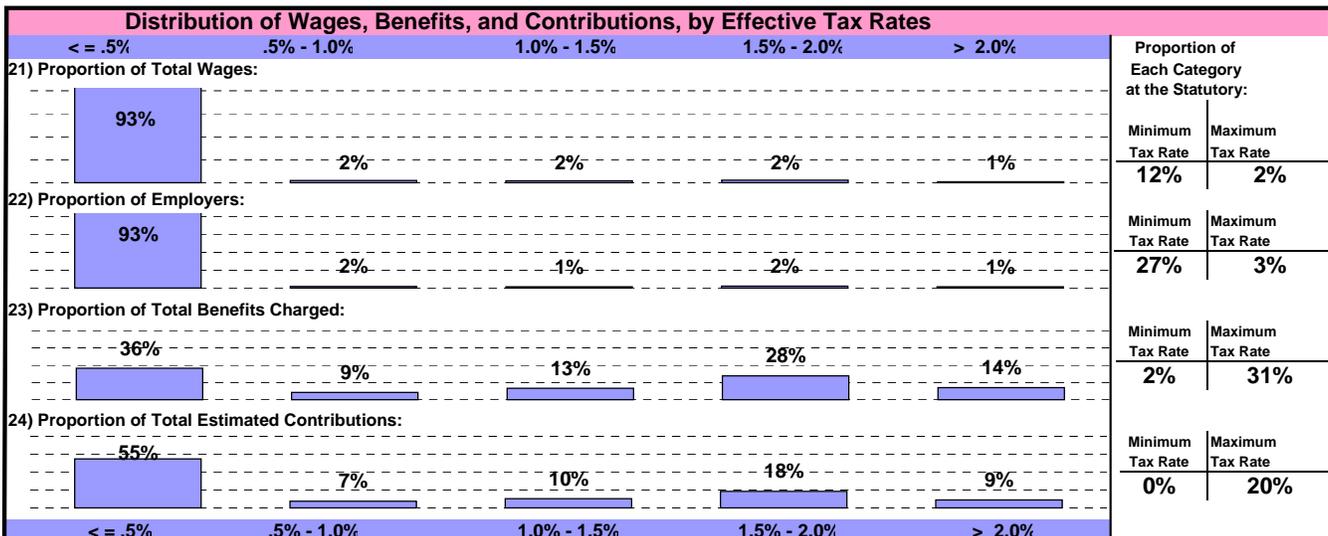
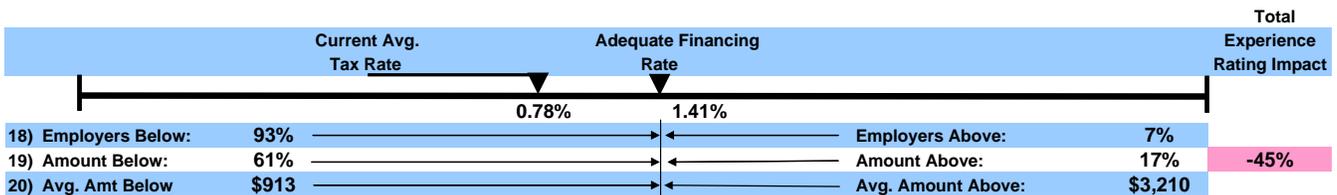
9) Estimated Contributions Per Covered Employee:	\$62		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Average Rate \$54	Maximum Rate \$490
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.34	Into the Trust Fund -\$0.34	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	20	80%	\$71
13) Benefits Non-Charged:	3	10%	\$9
14) Benefits Charged to Inactive Employers:	1	5%	\$5
15) Total Reimbursable Benefits Paid	1	5%	\$5
Total:	\$26	100%	\$84

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:	4	15%	47%	\$397
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	5	22%	49%	\$577



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

TENNESSEE		2006	
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) %:	0.45 / 1.82	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.15 / 10.00	8) Average High Cost Multiple:	0.60

Contribution Levels

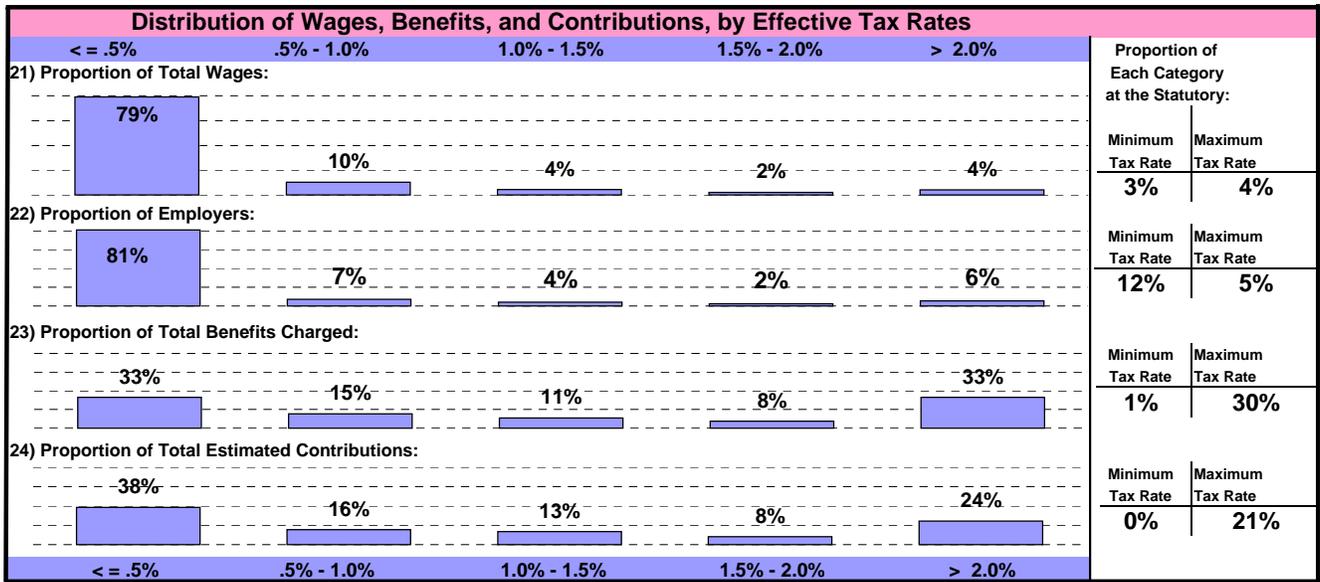
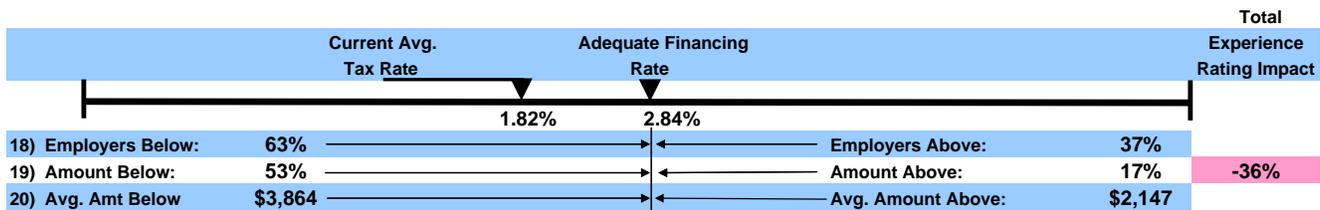
9) Estimated Contributions Per Covered Employee:	\$149		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$11	Average Rate \$127	Maximum Rate \$700
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.35	Into the Trust Fund -\$0.35	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	336	72%	\$152
13) Benefits Non-Charged:	55	12%	\$25
14) Benefits Charged to Inactive Employers:	56	12%	\$26
15) Total Reimbursable Benefits Paid	20	4%	\$9
Total:	\$467	100%	\$203

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:	18	4%	51%	\$459
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	50	11%	49%	\$1,274



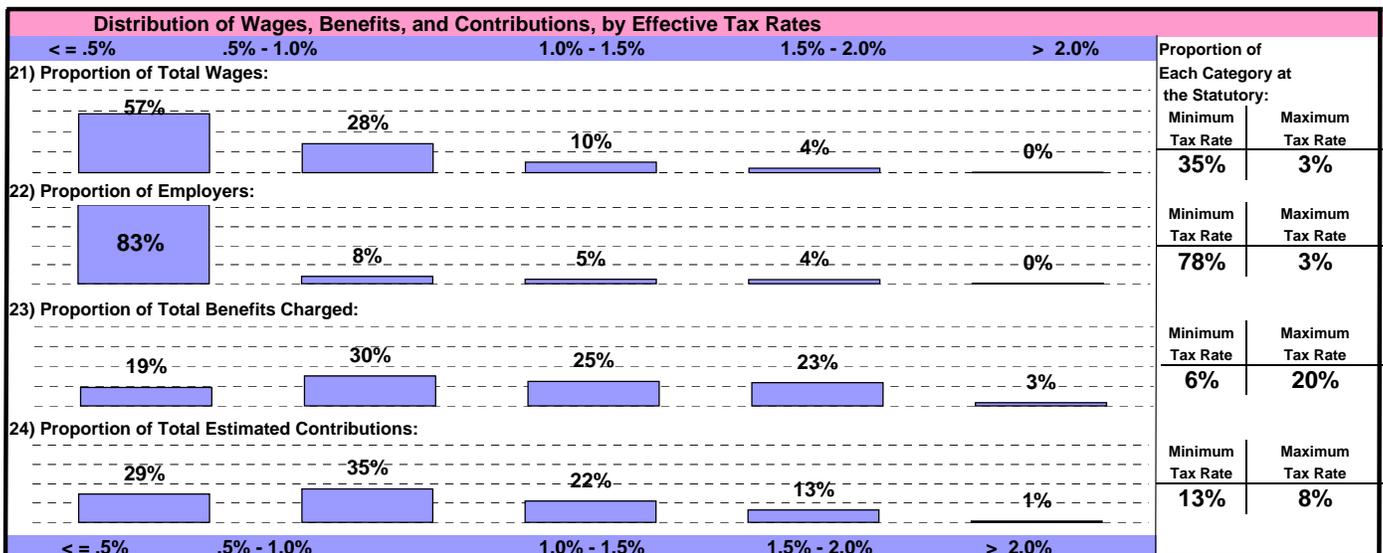
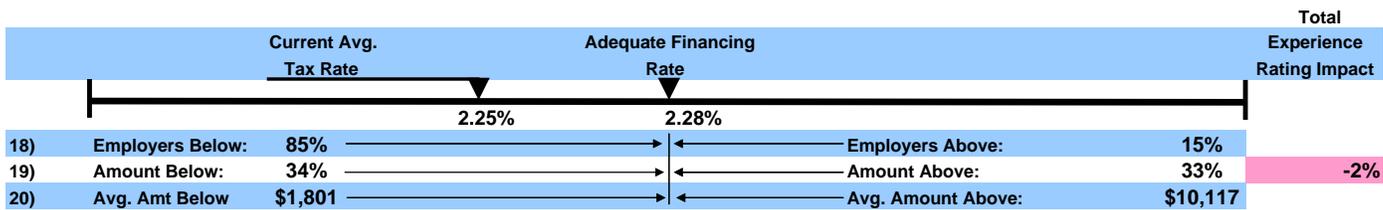
* Blank fields or fields containing NA indicate the data for this state is not available.

TEXAS		2006	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.57 / 2.25	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.58 / 8.02	8) Average High Cost Multiple:	0.14

Contribution Levels				
9) Estimated Contributions Per Covered Employee:	\$229			
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate	
	\$52	\$202	\$722	
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund		
	\$0.82	\$0.18		

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	907	58%	\$117
13) Benefits Non-Charged:	243	16%	\$31
14) Benefits Charged to Inactive Employers:	343	22%	\$44
15) Total Reimbursable Benefits Paid	69	4%	
Total:	\$1,562	100%	\$192

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	910	61%	97%	\$2,614
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	56	4%	3%	\$5,897



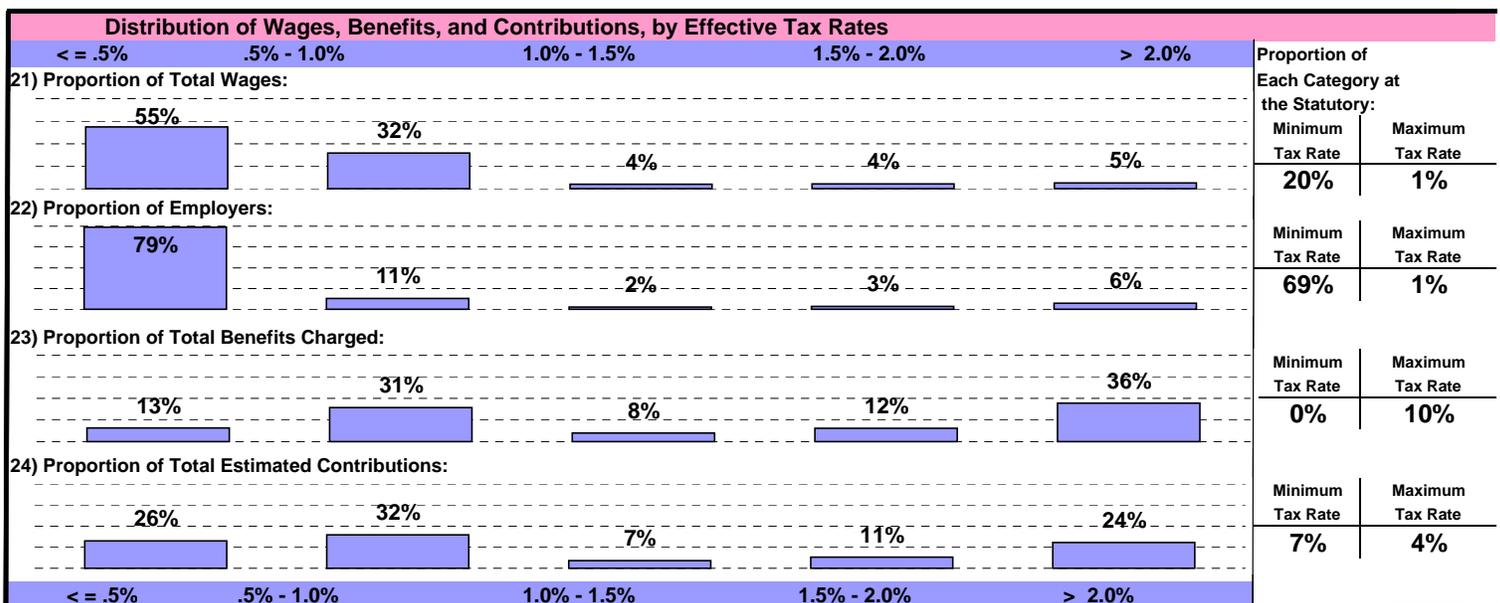
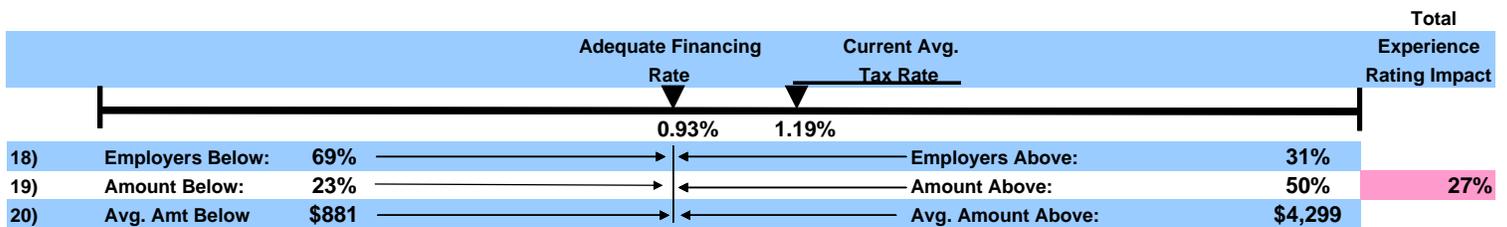
* Blank fields or fields containing NA indicate the data for this state is not available.

UTAH		2006	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	24,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.70 / 1.19	6) New Employer Tax Rate (%):	0.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.40 / 9.40	8) Average High Cost Multiple:	1.12

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$235		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$96	\$285	\$2,256
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$0.52	\$0.48	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	79	68%	\$90
13) Benefits Non-Charged:	27	23%	\$30
14) Benefits Charged to Inactive Employers:	5	4%	\$6
15) Total Reimbursable Benefits Paid	6	5%	
Total:	\$117	100%	\$125

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	97	87%	99%	\$1,827
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	4	4%	1%	\$12,813



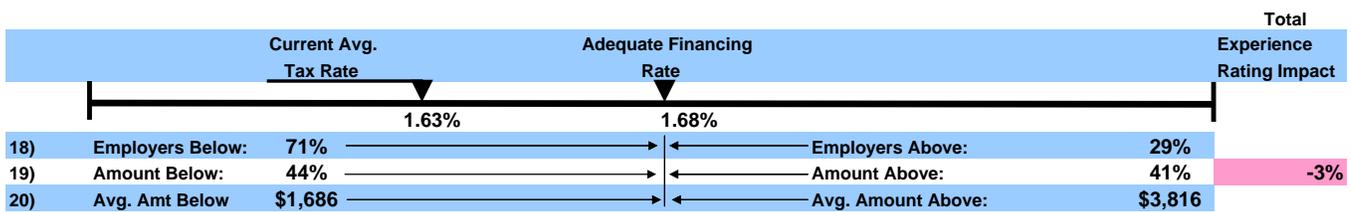
* Blank fields or fields containing NA indicate the data for this state is not available.

VIRGINIA		2006	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.38 / 1.63	6) New Employer Tax Rate (%):	2.9
7) Statutory Tax Rate (Minimum / Maximum)%:	0.52 / 6.62	8) Average High Cost Multiple:	0.52

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$158		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$42	\$131	\$530
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$0.69	\$0.31	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	270	82%	\$95
13) Benefits Non-Charged:	31	9%	\$11
14) Benefits Charged to Inactive Employers:	14	4%	\$5
15) Total Reimbursable Benefits Paid	13	4%	
Total:	\$328	100%	\$111

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	197	63%	97%	\$1,370
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	25	8%	3%	\$6,256



Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Proportion of Each Category at the Statutory:
21) Proportion of Total Wages:	77%	12%	10%	1%	0%	Minimum Tax Rate: 22%, Maximum Tax Rate: 7%
22) Proportion of Employers:	87%	5%	7%	1%	0%	Minimum Tax Rate: 74%, Maximum Tax Rate: 6%
23) Proportion of Total Benefits Charged:	33%	18%	39%	8%	2%	Minimum Tax Rate: 1%, Maximum Tax Rate: 38%
24) Proportion of Total Estimated Contributions:	39%	22%	32%	6%	1%	Minimum Tax Rate: 2%, Maximum Tax Rate: 24%

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

VIRGIN ISLANDS		2006	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	20,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.14 / 0.25	6) New Employer Tax Rate (%):	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 6.00	8) Average High Cost Multiple:	1.31

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$39		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$0	\$50	\$1,200
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$3.35	-\$2.35	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	4	89%	\$130
13) Benefits Non-Charged:	0	0%	\$0
14) Benefits Charged to Inactive Employers:	0	3%	\$4
15) Total Reimbursable Benefits Paid	0	8%	
Total:	\$5	100%	\$134

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	NA	NA	NA	NA
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	NA	NA	NA	NA
	Current Avg. Tax Rate	Adequate Financing Rate	Total Experience Rating Adj.	
	0.25%	0.75%		
18) Employers Below:	NA	Employers Above:	NA	
19) Amount Below:	NA	Amount Above:	NA	-67%
20) Avg. Amt Below	NA	Avg. Amount Above:	NA	

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

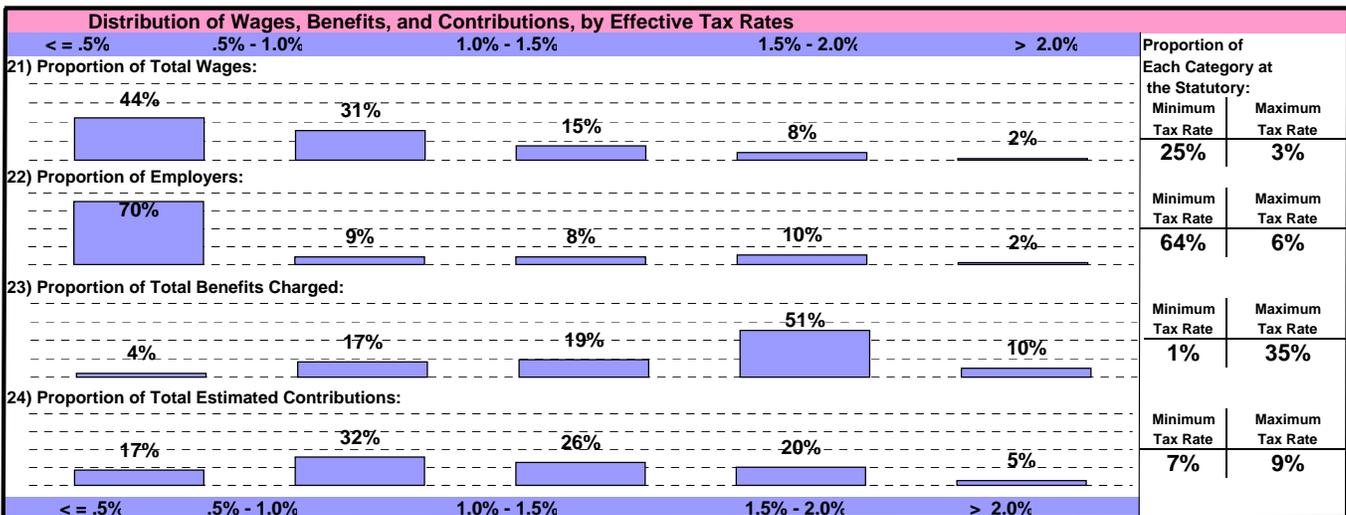
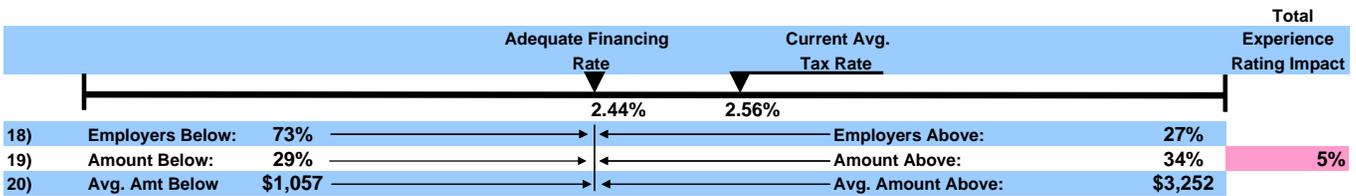
** This state has no employer distribution available.

VERMONT		2006	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.71 / 2.56	6) New Employer Tax Rate (%):	0.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.60 / 5.90	8) Average High Cost Multiple:	1.54

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$229	Minimum Rate	Average Rate
10) Estimated Contributions Per Employee at the Tax Base:		\$48	\$205
			Maximum Rate
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year		Into the Trust Fund
	\$1.45		-\$0.45

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	51	65%	\$234
13) Benefits Non-Charged:	16	20%	\$72
14) Benefits Charged to Inactive Employers:	7	8%	\$30
15) Total Reimbursable Benefits Paid	6	7%	
Total:	\$79	100%	\$336

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	18	25%	87%	\$1,134
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	19	26%	13%	\$7,697



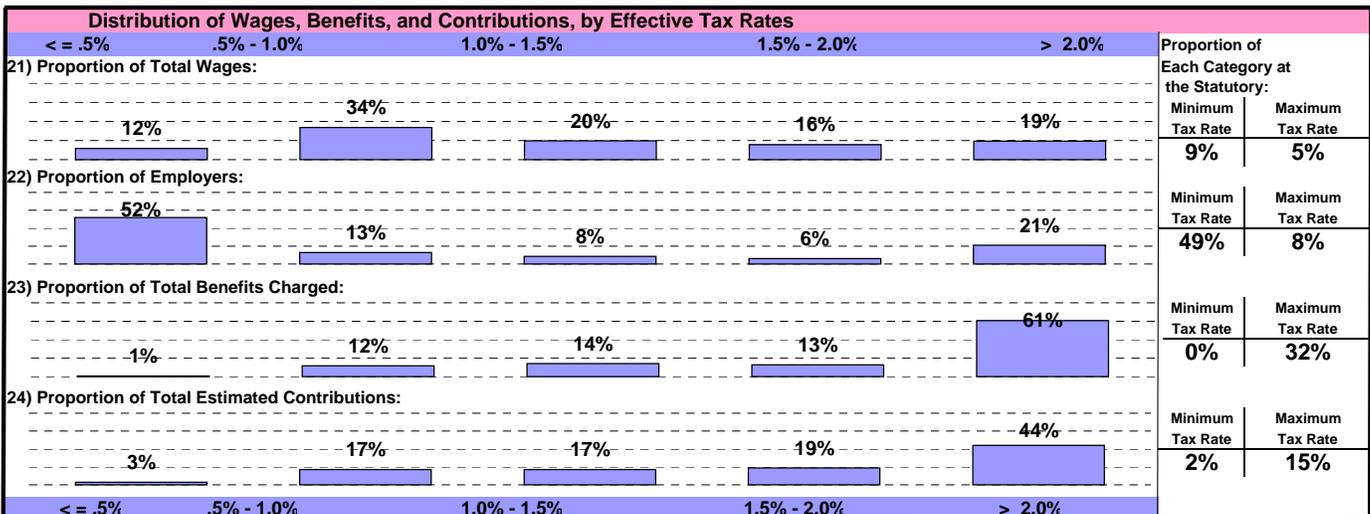
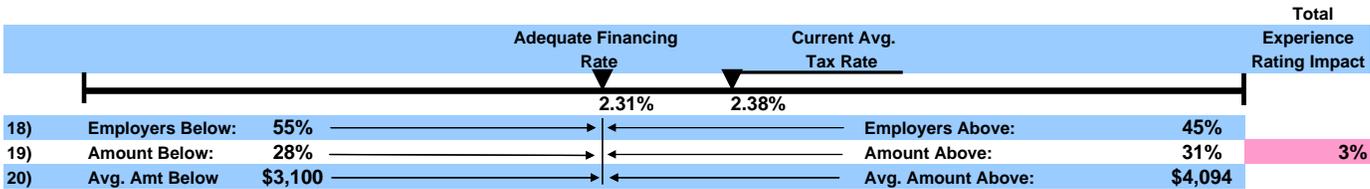
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WASHINGTON		2006	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	30,900
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.45 / 2.38	6) New Employer Tax Rate (%):	0.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 5.40	8) Average High Cost Multiple:	1.08

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$553	Minimum Rate	Average Rate
10) Estimated Contributions Per Employee at the Tax Base:		\$0	\$734
			Maximum Rate
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year		Into the Trust Fund
	\$0.62		\$0.38

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	603	72%	\$283
13) Benefits Non-Charged:	61	7%	\$28
14) Benefits Charged to Inactive Employers:	85	10%	\$40
15) Total Reimbursable Benefits Paid	92	11%	
Total:	\$840	100%	\$351

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	588	79%	95%	\$4,183
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	38	5%	5%	\$5,563



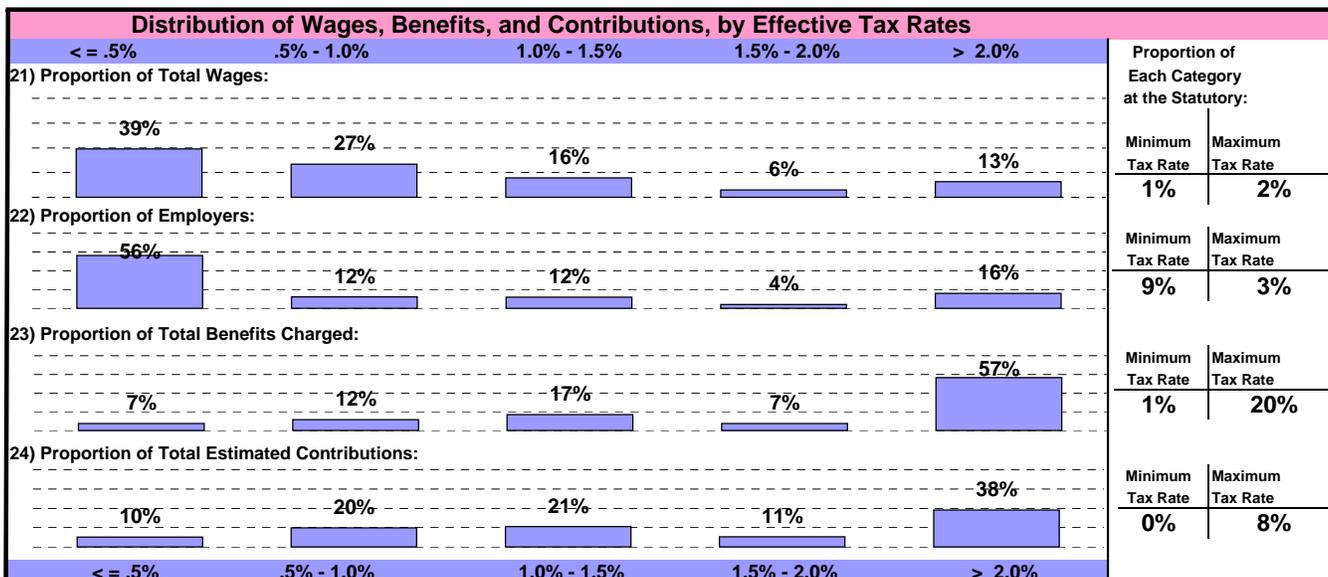
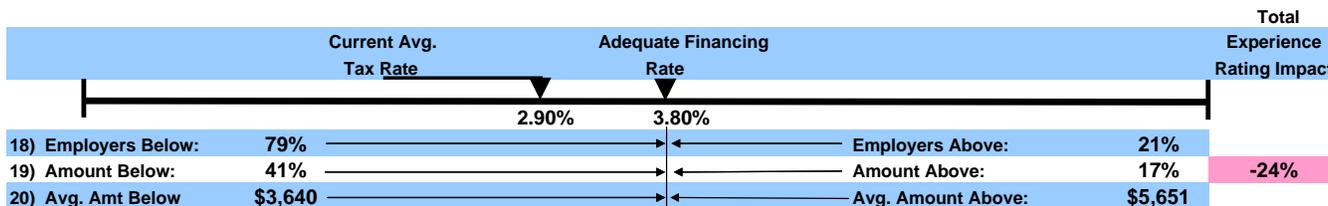
* Blank fields or fields containing NA indicate the data for this state is not available.

WISCONSIN			2006	
1) Type of Experience Rating Method:	Reserve Ratio		2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally		4) Taxable Wage Base (\$):	10,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.92	/	2.90	
6) New Employer Tax Rate (%):				0.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.05	/	9.80	
8) Average High Cost Multiple:				0.42

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$321		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$5	\$305	\$1,029
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.07	-\$0.07	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	613	77%	\$282
13) Benefits Non-Charged:	118	15%	\$54
14) Benefits Charged to Inactive Employers:	25	3%	\$11
15) Total Reimbursable Benefits Paid	37	5%	
Total:	\$793	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:	212	28%	65%	\$2,919
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	142	19%	35%	\$3,722



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

WEST VIRGINIA		2006	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.86 / 2.84	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 7.50	8) Average High Cost Multiple:	0.44

Contribution Levels

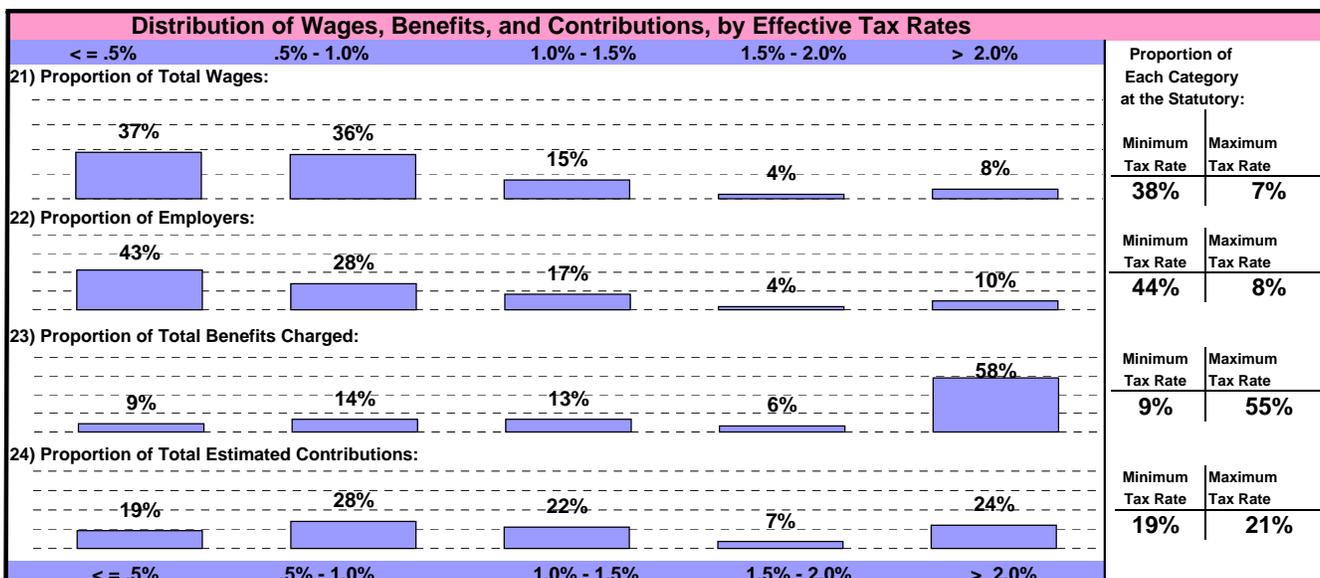
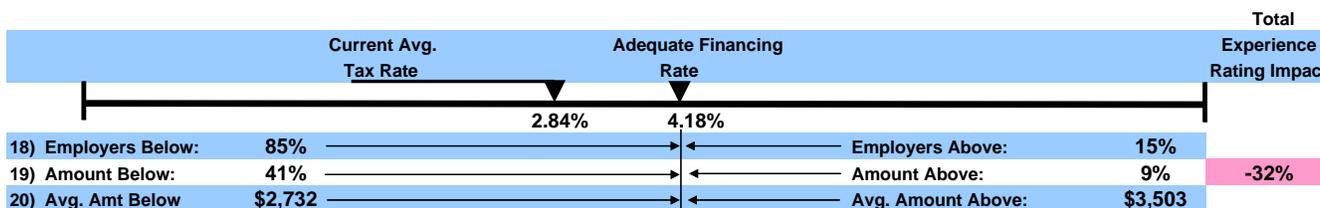
9) Estimated Contributions Per Covered Employee:	\$257		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$120	Average Rate \$227	Maximum Rate \$600
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.97	Into the Trust Fund \$0.03	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	95	70%	\$181
13) Benefits Non-Charged:	11	8%	\$21
14) Benefits Charged to Inactive Employers:	25	18%	\$48
15) Total Reimbursable Benefits Paid	6	4%	
Total:	\$137	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:	56	43%	95%	\$2,191
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	25	19%	5%	\$17,481



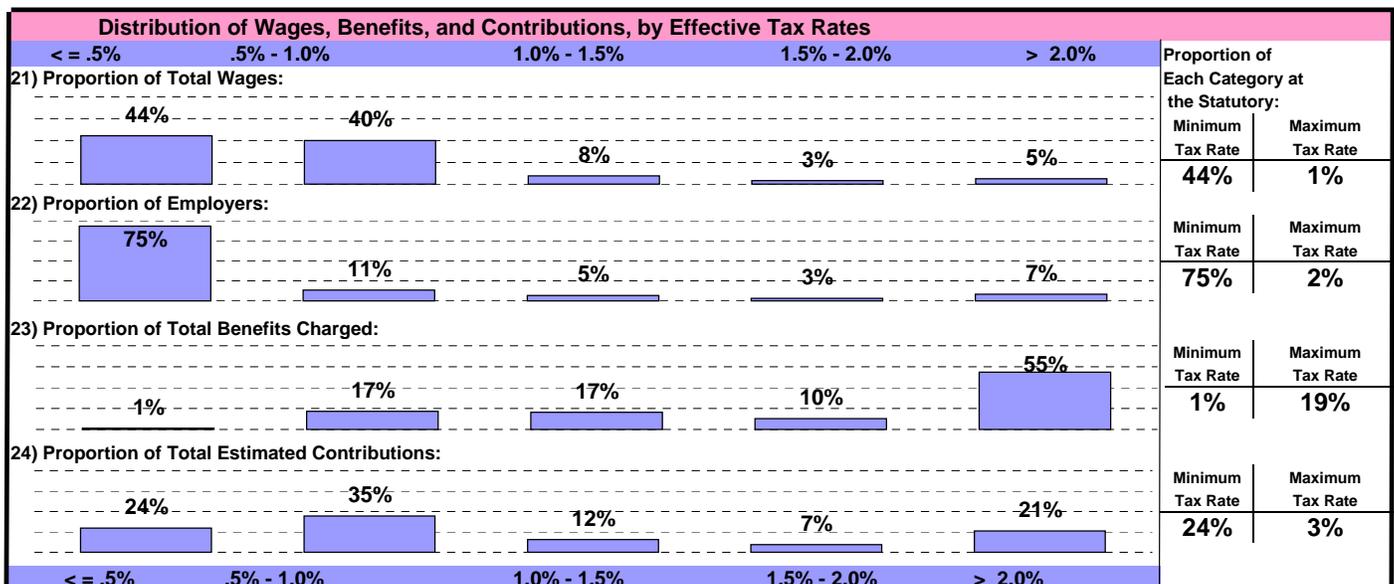
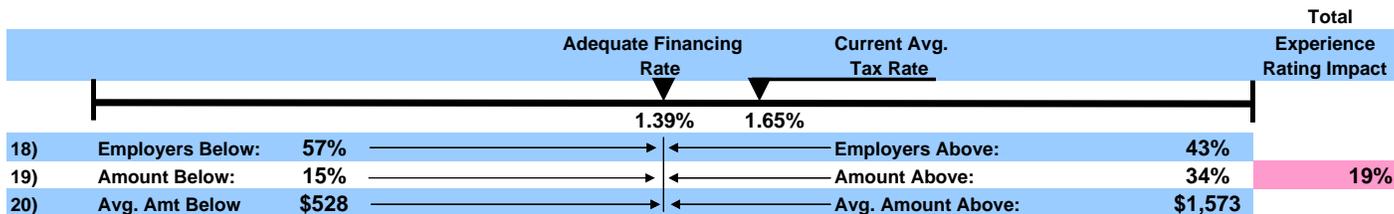
* Blank fields or fields containing NA indicate the data for this state is not available.

WYOMING		2006	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	17,100
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.78 / 1.65	6) New Employer Tax Rate (%):	0.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.29 / 8.79	8) Average High Cost Multiple:	1.15

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$253		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$50	\$282	\$1,503
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$0.69	\$0.31	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	28	77%	\$147
13) Benefits Non-Charged:	6	17%	\$32
14) Benefits Charged to Inactive Employers:	0	0%	\$0
15) Total Reimbursable Benefits Paid	2	6%	\$0
Total:	\$37	100%	\$180

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	24	69%	94%	\$1,756
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	6	17%	6%	\$6,190



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

Summary of State Contribution Levels 2006

State	Contributions per Covered Employee (\$)	Contributions Per Employee at the Taxable Wage Base:		
		at Minimum Rate	at Average Rate	at Maximum Rate
		(\$)	(\$)	(\$)
ALASKA	577	347	697	1,550
ALABAMA	145	52	122	544
ARKANSAS	265	90	245	680
ARIZONA	140	1	103	378
CALIFORNIA	408	105	315	434
COLORADO	247	30	211	540
CONNECTICUT	399	0	395	900
DISTRICT OF COLUMBIA	227	117	183	630
DELAWARE	209	0	187	680
FLORIDA	170	22	137	378
GEORGIA	184	3	159	551
HAWAII	303	0	424	1,836
IOWA	248	0	311	1,760
IDAHO	246	125	355	1,577
ILLINOIS	586	121	559	1,078
INDIANA	242	77	207	392
KANSAS	259	6	202	592
KENTUCKY	252	40	217	760
LOUISIANA	118	7	98	434
MASSACHUSETTS	650	157	632	1,534
MARYLAND	217	51	191	765
MAINE	218	64	216	648
MICHIGAN	479	5	429	927
MINNESOTA	414	96	491	3,360
MISSOURI	235	0	237	924
MISSISSIPPI	161	63	131	378
MONTANA	209	0	299	1,376
NORTH CAROLINA	271	0	294	1,183
NORTH DAKOTA	215	99	270	2,048
NEBRASKA	198	31	201	541
NEW HAMPSHIRE	172	1	144	432
NEW JERSEY	364	77	460	1,393
NEW MEXICO	138	5	156	967
NEVADA	294	60	333	1,296
NEW YORK	421	128	341	757
OHIO	276	36	249	720
OKLAHOMA	170	27	174	1,121
OREGON	477	420	613	1,512
PENNSYLVANNIA	504	177	445	837
PUERTO RICO	303	119	273	378
RHODE ISLAND	510	270	549	1,566
SOUTH CAROLINA	179	87	152	427
SOUTH DAKOTA	62	0	54	490
TENNESSEE	149	11	127	700
TEXAS	229	52	202	722
UTAH	235	96	285	2,256
VIRGINIA	158	42	131	530
VIRGINISLANDS	39	0	50	1,200
VERMONT	229	48	205	472
WASHINGTON	553	0	734	1,669
WISCONSIN	321	5	305	1,029
WEST VIRGINIA	257	120	227	600
WYOMING	253	50	282	1,503
United States (average)	279	67	283	980

Summary of State Benefit Charging

2006

State	% of Benefits Charged to Taxable Employers (%)	% of Benefits Non-Charged (%)	% of Benefits Charged to Inactive Employers (%)	% of Benefits Charged to Reimbursable Employers (%)
ALASKA	NA	93	NA	7
ALABAMA	76	17	4	4
ARKANSAS	63	29	2	6
ARIZONA	77	13	3	7
CALIFORNIA	80	6	8	5
COLORADO	82	4	8	6
CONNECTICUT	80	5	8	7
DISTRICT OF COLUMBIA	NA	NA	NA	NA
DELAWARE	65	24	5	6
FLORIDA	65	18	12	5
GEORGIA	80	8	7	5
HAWAII	67	17	8	7
IOWA	74	16	6	4
IDAHO	75	19	2	5
ILLINOIS	88	5	2	5
INDIANA	68	16	11	5
KANSAS	74	15	8	3
KENTUCKY	87	3	6	4
LOUISIANA	76	15	2	7
MASSACHUSETTS	89	5	0	6
MARYLAND	68	18	7	8
MAINE	69	25	2	5
MICHIGAN	82	3	10	5
MINNESOTA	79	9	3	9
MISSOURI	77	17	0	6
MISSISSIPPI	67	15	14	4
MONTANA	73	13	6	8
NORTH CAROLINA	NA	NA	NA	NA
NORTH DAKOTA	81	11	3	5
NEBRASKA	57	27	8	8
NEW HAMPSHIRE	76	4	11	9
NEW JERSEY	71	15	9	5
NEW MEXICO	65	25	2	8
NEVADA	84	15	2	3
NEW YORK	84	3	5	9
OHIO	75	9	11	5
OKLAHOMA	68	17	10	5
OREGON	73	14	6	7
PENNSYLVANIA	76	12	6	5
PUERTO RICO	73	0	21	6
RHODE ISLAND	78	10	5	6
SOUTH CAROLINA	66	16	13	4
SOUTH DAKOTA	80	10	5	5
TENNESSEE	72	12	12	4
TEXAS	58	16	22	4
UTAH	68	23	4	5
VIRGINIA	82	9	4	4
VIRGINISLANDS	89	0	3	8
VERMONT	65	20	8	7
WASHINGTON	72	7	10	11
WISCONSIN	77	15	3	5
WEST VIRGINIA	70	8	18	4
WYOMING	77	17	0	6
United States (average)	74	15	7	6

Summary of Experience Rating

2006

State	Contributions in Excess of Benefits Charged (% of Benefits) (%)	Benefits Charged in Excess of Contributions (% of Benefits) (%)	Experience Rate Reduction (% of Contrib.) (%)	Experience Rate Increase (% of Contrib.) (%)	Total Experience Rating Impact (%)
ALASKA	NA	NA	NA	NA	-6%
ALABAMA	28	13	46	16	-30
ARKANSAS	41	6	36	18	-18
ARIZONA	58	18	21	18	-3
CALIFORNIA	47	23	17	8	-9
COLORADO	53	10	21	29	9
CONNECTICUT	26	18	29	18	-11
DISTRICT OF COLUMBIA	34	3	26	19	-7
DELAWARE	NA	NA	NA	NA	-23
FLORIDA	48	10	30	40	10
GEORGIA	30	5	24	42	17
HAWAII	88	6	28	31	4
IOWA	29	9	47	36	-11
IDAHO	36	21	44	6	-38
ILLINOIS	76	6	26	28	2
INDIANA	29	21	15	26	11
KANSAS	56	12	31	81	51
KENTUCKY	23	17	42	13	-28
LOUISIANA	12	26	39	7	-32
MASSACHUSETTS	65	22	16	24	8
MARYLAND	45	12	32	26	-6
MAINE	34	19	20	33	13
MICHIGAN	24	19	33	16	-17
MINNESOTA	68	7	33	32	0
MISSOURI	35	12	42	12	-31
MISSISSIPPI	26	10	15	72	57
MONTANA	49	16	22	36	14
NORTH CAROLINA	NA	NA	NA	NA	-18
NORTH DAKOTA	59	12	43	30	-13
NEBRASKA	75	11	13	61	48
NEW HAMPSHIRE	53	18	9	37	29
NEW JERSEY	8	24	43	2	-41
NEW MEXICO	10	13	36	85	49
NEVADA	34	5	31	25	-6
NEW YORK	33	8	36	12	-24
OHIO	41	16	43	16	-27
OKLAHOMA	NA	NA	NA	NA	12
OREGON	65	14	15	15	-1
PENNSYLVANNIA	43	19	27	10	-17
PUERTO RICO	NA	NA	NA	NA	-11
RHODE ISLAND	37	13	35	12	-22
SOUTH CAROLINA	26	16	36	8	-29
SOUTH DAKOTA	15	22	61	17	-45
TENNESSEE	4	11	53	17	-36
TEXAS	61	4	34	33	-2
UTAH	87	4	23	50	27
VIRGINIA	63	8	44	41	-3
VIRGINISLANDS	NA	NA	NA	NA	-67
VERMONT	25	26	29	34	5
WASHINGTON	79	5	28	31	3
WISCONSIN	28	19	41	17	-24
WEST VIRGINIA	43	19	41	9	-32
WYOMING	69	17	15	34	19

United States (average)

43

14

31

27

-6

Summary of New Employer Tax Rates 2006

State	New Employer Tax Rate (%):	Duration of New Employer Rate (years):
Alabama	2.70%	1
Alaska	Average industry rate, or average for all employers if undetermined industry.	1
Arizona	2.00%	1
Arkansas	2.90%	3
California	3.40%	1
Colorado	Greater of 1.7%, actual rate if higher, construction average industry rate	1
Connecticut	2.90%	1
Delaware	Average "Assessment Rate" (2.2%), construction average industry 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	4.2%, or average industry rate if higher	3
Indiana	4.2%, or average industry rate if higher	3
Iowa	1.0%, new construction employers pay 8.0%	3
Kansas	1.0% plus higher of average of all employers or average industry rate	2
Kentucky	2.7%, construction receive maximum rate	1
Louisiana	Average industry rate (maximum of 6.0%)	3
Maine	1.0% or "Predetermined Yield" if higher	2
Maryland	2.3% Foreign contractors assigned average industry rate (4.5%)	2
Massachusetts	2.53% new construction employers pay 7.17%	1
Michigan	2.70%	2
Minnesota	1.0%, or avg. cost rate for past 48 months if higher. High Exp Rating industry is assigned 8.0%	1
Mississippi	2.70%	1
Missouri	2.7%, or average industry rate if higher	1
Montana	Average Industry Rate	3
Nebraska	State's average tax rate or 2.5% whichever is less	1
Nevada	2.95%	2.5
New Hampshire	2.70%	1
New Jersey	2.80%	3
New Mexico	2.00%	3
New York	Highest rate assigned to employers with positive account balances or 3.4%, whichever is less	1
North Carolina	1.00%	1
North Dakota	1.87% for positive balance, 6.05% for negative balance, 9.44% for construction employers	3
Ohio	2.7%, or average industry rate if higher	1
Oklahoma	1.80%	1
Oregon	3.10%	1
Pennsylvania	3.75% , new construction employers pay 10.4%	1.5
Puerto Rico	2.90%	1
Rhode Island	2.34%	3
South Carolina	3.40%	2
South Dakota	1.2% for first year, 1.0% for second years if positive balance	2
Tennessee	2.7%, except average industry rate for selected high experience rated industries	3
Texas	Greater of 2.7% or industry rate	1
Utah	Average industry rate not less than 1.6% or more than up to 9.4%	1
Vermont	Average industry rate, between 1.0% and 8.4%	3
Virgin Islands	1.00%	1
Virginia	2.69%	1
Washington	Average industry rate plus 15% of that amount, but not less than 1.0%	2
West Virginia	2.7, Construction and foreign entities pay 7.5%	3
Wisconsin	3.35% and 3.4% for larger employers. New Construction employers pay 6.6%	3
Wyoming	Average industry Rate not less than 1.0%	3

Significant Measures of State Unemployment Insurance Tax Systems

Data Definitions

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

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

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

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

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

Contribution Level

- 9) Estimated Contributions per Employee:** Total amount of estimated contributions for the year divided by the estimated number of covered workers for the same period.
- 10) Estimated Contributions per Employee at the Taxable Wage Base (Minimum/ Average/Maximum)** The state taxable wage base multiplied by the specific statutory tax rate: Minimum: the taxable wage base times the minimum tax rate in effect for the year. Average: the taxable wage base times the average tax rate (on taxable wages). Maximum: the taxable wage base times the maximum tax rate in effect that year.
- 11) For Every One Dollar of Contributions Received the Amount Going: To Pay Benefits in the Previous Computation Year or Into the Trust Fund)** The amount going to pay benefits is the total benefits in the previous computation year divided by the total estimated contributions in the report year. The amount going into the trust fund is the previous amount subtracted from \$1.00 (may be negative).

Benefit Charging

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

- 13) Benefits Non-Charged to Employers:** The amount of benefits attributable to taxable employers but not charged to individual employer accounts.
- 14) Benefits Charged to Inactive Accounts:** Benefits assigned to employers that are no longer active.
- 15) Total Reimbursable Benefits Paid:** Benefits paid to all claimants from reimbursable employers.

Experience Rating

- 16) Estimated Contributions from Employers in Excess of Benefits Charged to Those Employers:** The total amount by which projected contributions exceed benefit charges, summed over all groups of employers on the ETA-204 report for which contributions do exceed benefit charges. This amount is also reported as a percentage of total benefits paid (divided by total benefits), an amount per employer (divided by all the employers with contributions greater than benefits charged), and the proportion of employers with an excess.
- 17) Benefits Charged to Employers in Excess of the Estimated Contributions from Those Employers:** The amount by which benefit charges exceed projected contributions, summed over all groups of employers on the ETA-204 report for which benefit charges do exceed contributions. This amount is also reported as a percentage of total benefits paid (divided by total benefits), an amount per employer (divided by all the employers with contributions greater than benefits charged), and the proportion of employers with an excess.

Adequate Financing Rate:

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

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

18) The Proportion of Employers that Paid a Tax Rate Below That of the Adequate Financing Rate (see above):

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

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

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

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

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

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

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

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

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

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

21) Proportion of Total Wages by Effective Tax Rate:

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

22) Proportion of Employers by Effective Tax Rate:

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

23) Proportion of Total Benefits Charged to Employer Accounts by Effective Tax Rate:

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

24) Proportion of Estimated Contributions by Effective Tax Rate:

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