



August 2015

# **Significant Measures of State Unemployment Insurance Tax Systems**



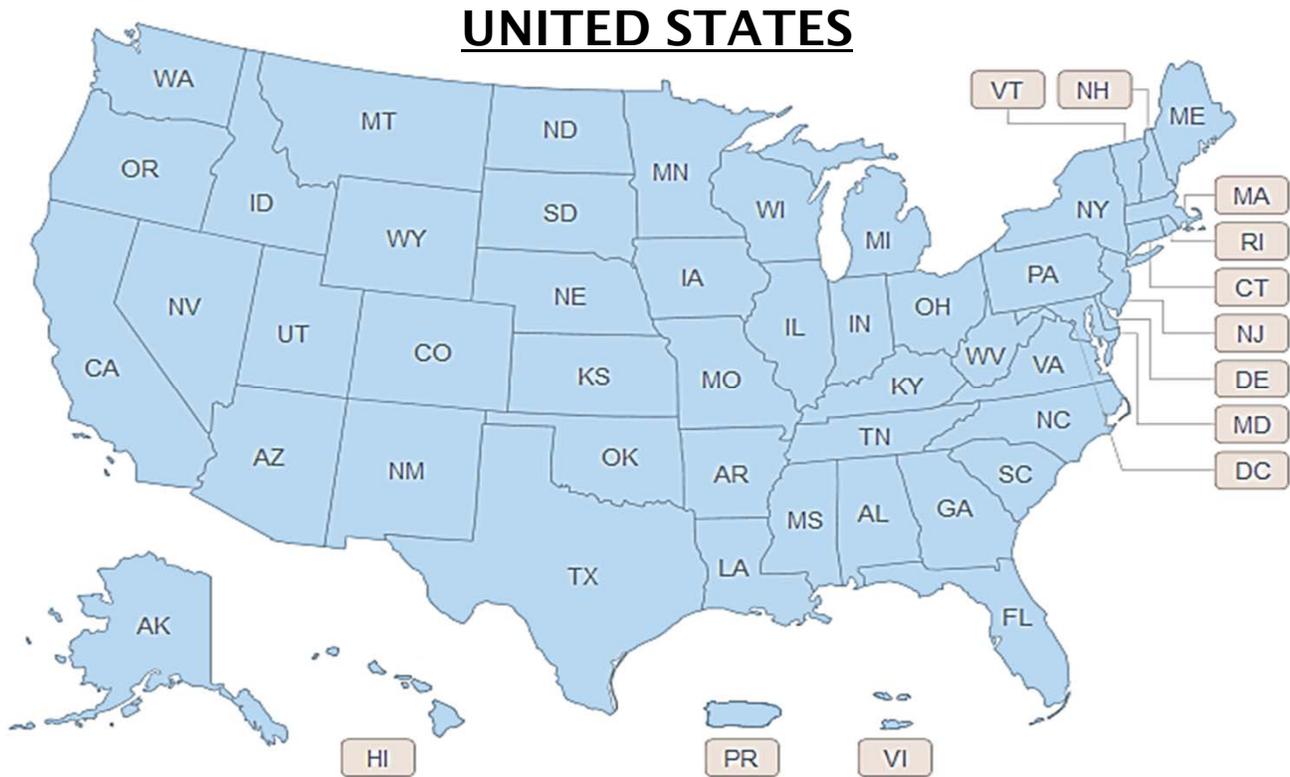
## **2013**

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

# Individual State Pages: Significant Tax Measures Report

[CLICK ON DESIRED STATE:](#)



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

## Report User Guide

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

### Introduction

The publication of the yearly report of Significant Measures of State UI Tax Systems provides an 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 report in interpreting and using the report information to effectively evaluate a state's UI tax structure. The twenty-two variables in this report are divided into four sections. The first eight variables provide the **State Tax Structure Description**, the next six items cover the state's **Contribution Levels**, followed by five variables on **Benefit Charging** measures, 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-two, use the Reserve Ratio experience rating methodology, the only method which gives credit to employers for the amount of contributions they have made. Eighteen 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, states differ in the **type of employer ranking** employed in the assignment of tax rates; twelve 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 41 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.

The **average tax rate** is calculated by dividing the total contributions of taxable employers by taxable or total wages. It represents the average rate an employer would face in the state. The **statutory minimum rate** is the tax rate on taxable wages that is assigned to those employers with the best experience rate, those laying off the fewest employees, the **maximum rate** is the rate on taxable wages that is assigned to the employers laying off the most employees.

The **new employer rate** applies to firms from one to three years and the specifics of each state rate can be found in the appendix.

### **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. Likewise, the **employer contribution for every \$100 of wages paid** shows the portion of wages that employers are paying in UI taxes, with most all states below one dollar. 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 **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 contribution per employee at the tax base provides** the average dollar amount each employer is paying for an employee at the tax base. For comparison between states it must be remembered that a significant number of employees, especially in high wage base states, would not be making the level of the wage base so the tax amount would be less.

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.

Also, to capture the solvency impact of the varying tax rate assignment in Experience Rating a comparison is made between the average tax rate of the current state distribution of tax rates against the average tax rate for a **Minimum Adequate level of Financing (AFR)**. The adequate level of financing is calculated as the rate equal to the amount needed to cover benefit payments (average level of last ten years) plus a solvency amount (difference between trust fund (including loans) and Adequate Fund (1.0Average High Cost Multiple).

The **percentage difference from the Adequate Financing Rate** shows how the state's current level of financing compares to the determined adequate level. A large negative number corresponds to a level of financing that is well below adequate.

This measure can be combined with the level of solvency (Average High Cost Multiple) to suggest that a state may have an inadequate level of taxation if they have a large negative difference from the adequate financing rate and a low level of solvency.

It is important to note, if a state has made a recent reduction in benefit payments, either through its benefit formula or potential duration, then the adequate financing rate would not be representative of the new required revenue requirements, since it is relying on the average of the past ten years of benefits for its construction.

### **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. The level of **Inactive charges** shows the amount of benefits that have been charged to employers that are no longer considered active employers. A large proportion of inactive charges may indicate more turbulent economic conditions or a changing pattern of employment composition.

For any UI insurance scheme that caps the payment amount of the worst rated participants there will be a difference between the **amount these maximum tax rate employers are charged in benefits in the prior**

**year and the estimated amount these employers pay in contributions during the current year.** The amount of contributions from these employers is shown as a **percentage of their charged benefits**, with a lower percentage corresponding to less re-couplement (but higher “insurance”). The difference between these two values is referred to as ineffective charges the amount is also shown as a **percentage of total benefits paid** to reflect the importance of this level to the entire program. A higher percentage would indicate a more serious issue of funding that would need to be addressed.

### **Distribution of Wages, Benefits, and Contributions**

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

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

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

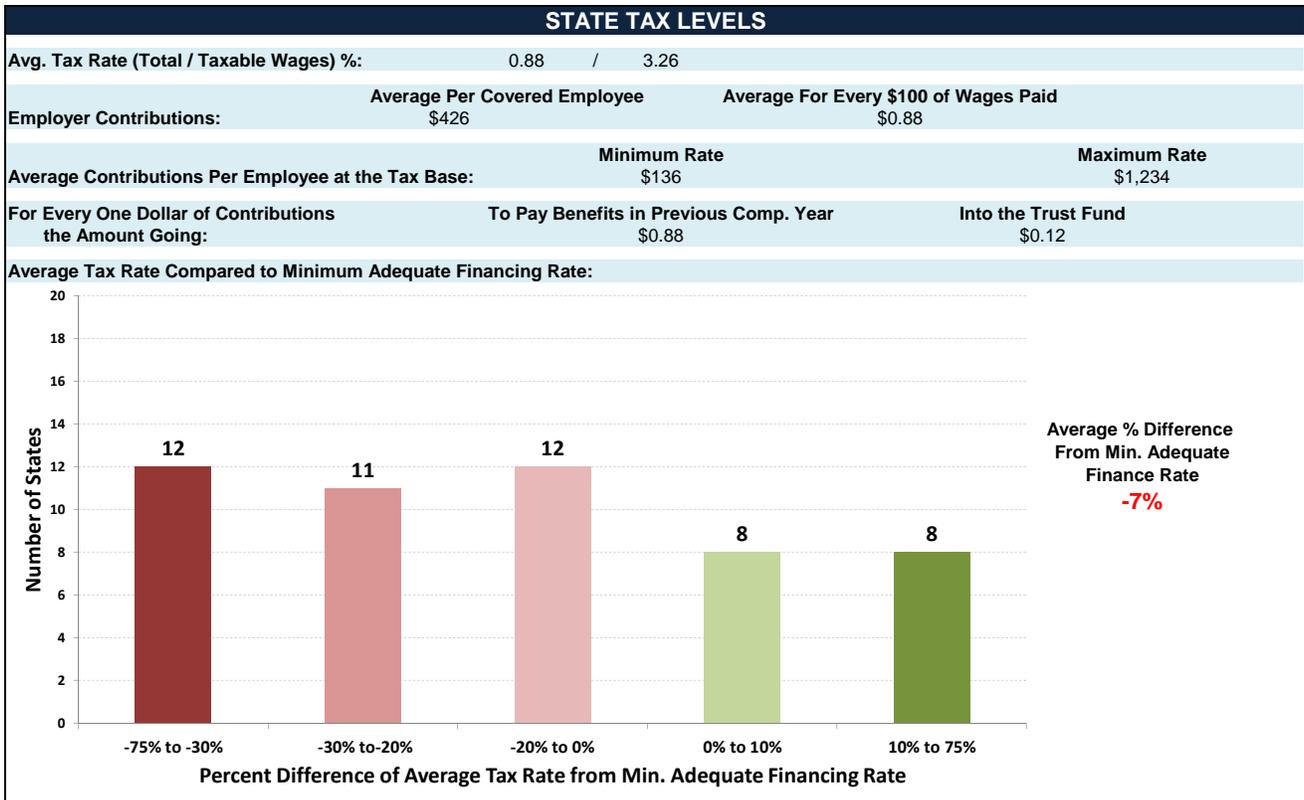
There will be small differences between the **distribution of total wages** and the distribution of taxable wages depending on the level of the tax base. For states with a high taxable wage base the difference between the distributions of taxable and total wages should be relatively small, while the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

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

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

A precise definition of each measure can be found in the Data Definitions section at the end of the report.

# UNITED STATES 2013

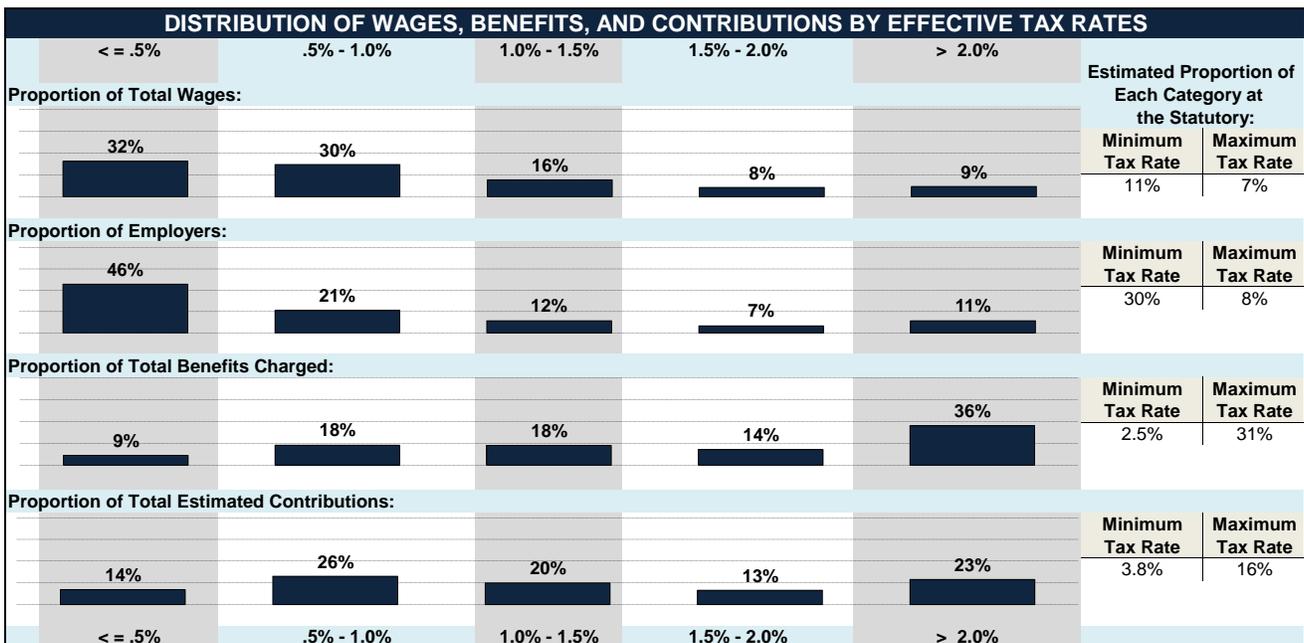


### BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
Average Benefits Charged to Active Taxable Employers:	34,203	75%	\$337
Average Benefits Non-Charged:	4,616	10%	\$46
Average Benefits Charged to Inactive Employers:	2,508	6%	\$25
Average Total Reimbursable Benefits Paid	3,981	9%	
<b>Total:</b>	<b>\$45,308</b>	<b>100%</b>	<b>\$408</b>

% of Total Benefits

Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers	11%
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# ALASKA 2013

STATE TAX FEATURES			
1) Type of Experience Rating Method:	Payroll Decline	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	None	4) Taxable Wage Base (\$):	36,900
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.62 / 3.33	6) New Employer Tax Rate (%):	2.4
7) Statutory Tax Rate (Minimum / Maximum)%:	1.54 / 5.40	8) Average High Cost Multiple (1/1/2014):	0.78

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$1,073	Average For Every \$100 of Wages Paid \$1.62
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$568	Maximum Rate \$1,993
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Yr \$0.61	Into the Trust Fund \$0.39
12) Average Tax Rate Compared to Min. Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 3.33%</p> <p>Minimum Adequate Financing Rate: 2.07%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: 61%</p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	0	0%	\$0
15) Benefits Non-Charged:	154	92%	\$645
16) Benefits Charged to Inactive Employers:	0	0%	\$0
17) Total Reimbursable Benefits Paid	13	8%	
<b>Total:</b>	<b>\$167</b>	<b>100%</b>	<b>\$645</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	NA	NA	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. NA

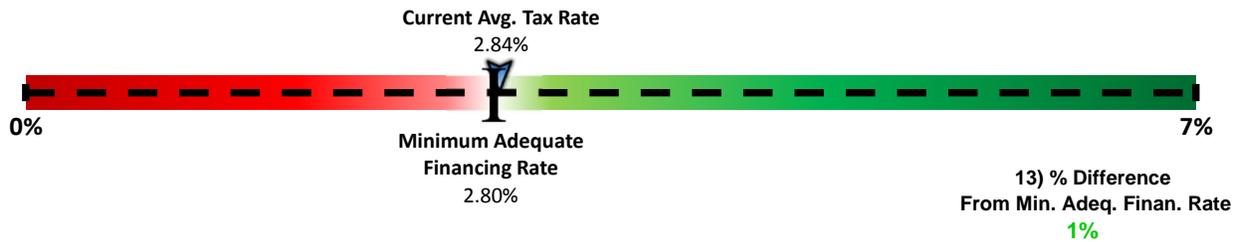
# ALABAMA 2013

## STATE TAX FEATURES

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) %:	0.64 / 2.84	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.59 / 6.74	8) Average High Cost Multiple (1/1/2014):	0.25

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$263	Average For Every \$100 of Wages Paid \$0.64
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$47	Maximum Rate \$539
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.85	Into the Trust Fund \$0.15
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		



## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	269	77%	\$189
15) Benefits Non-Charged:	46	13%	\$32
16) Benefits Charged to Inactive Employers:	13	4%	\$9
17) Total Reimbursable Benefits Paid	20	6%	
<b>Total:</b>	<b>\$347</b>	<b>100%</b>	<b>\$230</b>

	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$27	8%	76%

## DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	54%	27%	9%	8%	2%	21%	9%
20) Proportion of Employers:	71%	10%	7%	11%	2%	60%	11%
21) Proportion of Total Benefits Charged:	13%	25%	18%	38%	7%	1%	43%
22) Proportion of Total Estimated Contributions:	26%	29%	18%	22%	5%	7%	22%

# ARKANSAS 2013

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	12,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.10 / 3.26	6) New Employer Tax Rate (%):	2.9
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 6.00	8) Average High Cost Multiple (1/1/2014):	0.00

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$417	Average For Every \$100 of Wages Paid \$1.10
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$12	Maximum Rate \$720
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
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:	<p>Current Avg. Tax Rate: 3.26%</p> <p>Minimum Adequate Financing Rate: 3.98%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: -18%</p>	

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	229	68%	\$254
15) Benefits Non-Charged:	92	27%	\$102
16) Benefits Charged to Inactive Employers:	0	0%	\$0
17) Total Reimbursable Benefits Paid	17	5%	
<b>Total:</b>	<b>\$338</b>	<b>100%</b>	<b>\$357</b>

	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	91	28%	87%

## DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	34%	32%	17%	12%	4%	2%	0%
20) Proportion of Employers:	64%	10%	8%	8%	9%	3%	0%
21) Proportion of Total Benefits Charged:	8%	19%	20%	27%	26%	2%	1%
22) Proportion of Total Estimated Contributions:	18%	24%	23%	23%	12%	1%	0%

# ARIZONA 2013

STATE TAX FEATURES			
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) % <sup>1</sup> :	0.46 / 2.35	6) New Employer Tax Rate (%):	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.02 / 6.67	8) Average High Cost Multiple (1/1/2014):	0.00

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$203	Average For Every \$100 of Wages Paid \$0.46
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$1	Maximum Rate \$467
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.04	Into the Trust Fund -\$0.04
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">Current Avg. Tax Rate 2.35%</p> <p style="text-align: center;">Minimum Adequate Financing Rate 3.47%</p> <p style="text-align: right;">13) % Difference From Min. Adeq. Finan. Rate <b>-32%</b></p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	374	80%	\$197
15) Benefits Non-Charged:	41	9%	\$21
16) Benefits Charged to Inactive Employers:	20	4%	\$11
17) Total Reimbursable Benefits Paid	35	8%	
<b>Total:</b>	<b>\$471</b>	<b>100%</b>	<b>\$229</b>
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	56	13%	55%

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES					
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%
19) Proportion of Total Wages:	62%	30%	6%	2%	0%
20) Proportion of Employers:	55%	34%	7%	4%	0%
21) Proportion of Total Benefits Charged:	22%	37%	23%	17%	0%
22) Proportion of Total Estimated Contributions:	32%	44%	18%	7%	0%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%

# CALIFORNIA 2013

STATE TAX FEATURES				
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) %:	0.81 / 5.14	6) New Employer Tax Rate (%):	3.4	
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 6.20	8) Average High Cost Multiple (1/1/2014):	0.00	

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$446	Average For Every \$100 of Wages Paid \$0.81
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$105	Maximum Rate \$434
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.11	Into the Trust Fund -\$0.11
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 5.14%</p> <p>Minimum Adequate Financing Rate: 9.69%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: -47%</p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	5,525	77%	\$478
15) Benefits Non-Charged:	299	4%	\$26
16) Benefits Charged to Inactive Employers:	390	5%	\$34
17) Total Reimbursable Benefits Paid	983	14%	
<b>Total:</b>	<b>\$7,196</b>	<b>100%</b>	<b>\$538</b>
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	1,539	25%	68%

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES						
<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:	
19) Proportion of Total Wages:					Minimum Tax Rate: 27%	Maximum Tax Rate: 42%
30%	62%	9%	0%	0%		
20) Proportion of Employers:					Minimum Tax Rate: 4%	Maximum Tax Rate: 36%
8%	74%	18%	0%	0%		
21) Proportion of Total Benefits Charged:					Minimum Tax Rate: 12%	Maximum Tax Rate: 88%
1%	69%	30%	0%	0%		
22) Proportion of Total Estimated Contributions:					Minimum Tax Rate: 26%	Maximum Tax Rate: 62%
2%	82%	16%	0%	0%		
<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%		

# COLORADO 2013

STATE TAX FEATURES			
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 (\$):	11,300
5) Avg. Tax Rate (Total / Taxable Wages) % <sup>1</sup> :	0.70 / 2.65	6) New Employer Tax Rate (%):	1.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.66 / 8.90	8) Average High Cost Multiple (1/1/2014):	0.00

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$352	Average For Every \$100 of Wages Paid \$0.70
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$75	Maximum Rate \$1,006
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
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">Current Avg. Tax Rate 2.65%</p> <p style="text-align: center;">Minimum Adequate Financing Rate 2.89%</p> <p style="text-align: right;">13) % Difference From Min. Adeq. Finan. Rate <b>-8%</b></p>		

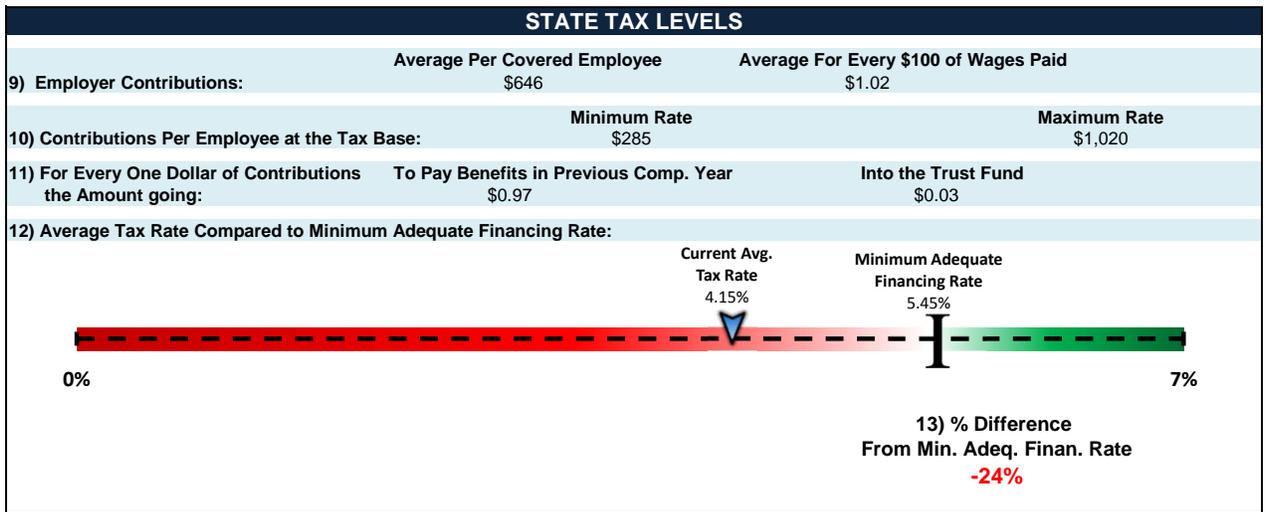
BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	504	82%	\$283
15) Benefits Non-Charged:	24	4%	\$13
16) Benefits Charged to Inactive Employers:	37	6%	\$21
17) Total Reimbursable Benefits Paid	52	8%	
<b>Total:</b>	<b>\$617</b>	<b>100%</b>	<b>\$317</b>
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	34	6%	57%

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES						
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	
19) Proportion of Total Wages:	68%	13%	9%	5%	6%	Estimated Proportion of Each Category at the Statutory: Minimum Tax Rate   Maximum Tax Rate 2%   2%
20) Proportion of Employers:	74%	8%	5%	4%	9%	
21) Proportion of Total Benefits Charged:	27%	13%	16%	13%	31%	Minimum Tax Rate   Maximum Tax Rate 0%   16%
22) Proportion of Total Estimated Contributions:	35%	14%	17%	13%	21%	Minimum Tax Rate   Maximum Tax Rate 0%   8%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

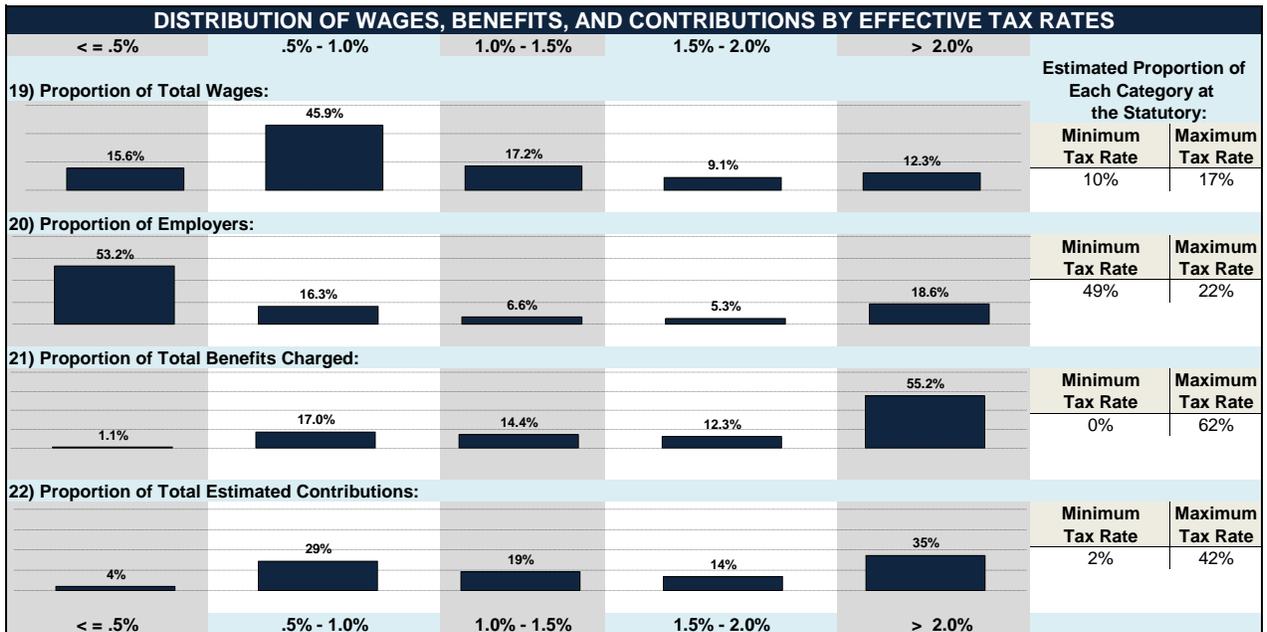
<sup>1</sup> All contribution estimates do not include the additional bond tax charged to employers to repay the state bond issue

# CONNECTICUT 2013

STATE TAX FEATURES			
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) %:	1.02 / 4.15	6) New Employer Tax Rate (%):	4.5
7) Statutory Tax Rate (Minimum / Maximum)%:	1.90 / 6.80	8) Average High Cost Multiple (1/1/2014):	0.00



BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	699	81%	\$573
15) Benefits Non-Charged:	54	6%	\$44
16) Benefits Charged to Inactive Employers:	31	4%	\$26
17) Total Reimbursable Benefits Paid	74	9%	\$63
<b>Total:</b>		<b>\$858</b>	<b>100%</b>
		Amount (\$ mil.)	% of Total Benefits
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:		\$72	9%
		Est. Contributions from Max. Rated Employers as a % of their Charged Bens.	
		83%	



1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

# DISTRICT OF COLUMBIA 2013

STATE TAX FEATURES			
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) %:	0.40 / 2.80	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.60 / 7.00	8) Average High Cost Multiple (1/1/2014):	0.79

STATE TAX LEVELS			
9) Employer Contributions:	Average Per Covered Employee \$311	Average For Every \$100 of Wages Paid \$0.40	
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$144	Maximum Rate \$630	
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.06	Into the Trust Fund -\$0.06	
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:			
<p style="text-align: center;">Current Avg. Tax Rate: 2.80%</p> <p style="text-align: center;">Minimum Adequate Financing Rate: 2.99%</p> <p style="text-align: right;">13) % Difference From Min. Adeq. Finan. Rate: <b>-6%</b></p>			

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	128	79%	\$329
15) Benefits Non-Charged:	3	2%	\$8
16) Benefits Charged to Inactive Employers:	4	3%	\$11
17) Total Reimbursable Benefits Paid	26	16%	
<b>Total:</b>	<b>\$162</b>	<b>100%</b>	<b>\$347</b>
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	18	13%	46%

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES						
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	
19) Proportion of Total Wages:	75%	16%	5%	4%	0%	Estimated Proportion of Each Category at the Statutory: Minimum Tax Rate: 66%   Maximum Tax Rate: 3%
20) Proportion of Employers:	77%	8%	6%	9%	0%	
21) Proportion of Total Benefits Charged:	29%	22%	19%	30%	0%	Minimum Tax Rate: 24%   Maximum Tax Rate: 27%
22) Proportion of Total Estimated Contributions:	35%	24%	17%	17%	0%	Minimum Tax Rate: 29%   Maximum Tax Rate: 14%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

# DELAWARE 2013

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Benefit Wage	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	None	4) Taxable Wage Base (\$):	10,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.64 / 2.73	6) New Employer Tax Rate (%):	2.8
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 8.00	8) Average High Cost Multiple (1/1/2014):	0.00

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$313	Average For Every \$100 of Wages Paid \$0.64
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$11	Maximum Rate \$840
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.16	Into the Trust Fund -\$0.16
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;"> <b>Current Avg. Tax Rate: 2.73%</b>  <b>Minimum Adequate Financing Rate: 4.78%</b>  <b>13) % Difference From Minimum Adeq. Finan. Rate: -43%</b> </p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	78	62%	\$252
15) Benefits Non-Charged:	34	27%	\$111
16) Benefits Charged to Inactive Employers:	5	4%	\$16
17) Total Reimbursable Benefits Paid	9	7%	
<b>Total:</b>	<b>\$127</b>	<b>100%</b>	<b>\$379</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	NA	NA	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. NA

# FLORIDA 2013

STATE TAX FEATURES					
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) %:	0.78 / 3.47	6) New Employer Tax Rate (%):	2.7		
7) Statutory Tax Rate (Minimum / Maximum)%:	1.02 / 5.40	8) Average High Cost Multiple (1/1/2014):	0.00		

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$328	Average For Every \$100 of Wages Paid \$0.78
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$82	Maximum Rate \$432
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.63	Into the Trust Fund \$0.37
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">Current Avg. Tax Rate 3.47%</p> <p style="text-align: center;">Minimum Adequate Financing Rate 3.28%</p> <p style="text-align: right;">13) % Difference From Min. Adeq. Finan. Rate <b>6%</b></p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	981	71%	\$168
15) Benefits Non-Charged:	167	12%	\$29
16) Benefits Charged to Inactive Employers:	144	10%	\$25
17) Total Reimbursable Benefits Paid	97	7%	
<b>Total:</b>	<b>\$1,389</b>	<b>100%</b>	<b>\$222</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	Amount (\$ mil.) -\$150	% of Total Benefits 0%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 124%

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES							
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%		
19) Proportion of Total Wages:						Estimated Proportion of Each Category at the Statutory:	
						Minimum Tax Rate	Maximum Tax Rate
						13%	31%
20) Proportion of Employers:						Minimum Tax Rate	Maximum Tax Rate
						65%	20%
21) Proportion of Total Benefits Charged:						Minimum Tax Rate	Maximum Tax Rate
						0%	68%
22) Proportion of Total Estimated Contributions:						Minimum Tax Rate	Maximum Tax Rate
						4%	43%

# GEORGIA 2013

## STATE TAX FEATURES

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 (\$):	9,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.60 / 2.55	6) New Employer Tax Rate (%):	2.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.02 / 5.40	8) Average High Cost Multiple (1/1/2014):	0.00

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$278	Average For Every \$100 of Wages Paid \$0.60
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$2	Maximum Rate \$513
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
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		

Current Avg. Tax Rate: 2.55%

Minimum Adequate Financing Rate: 3.52%

13) % Difference From Min. Adeq. Finan. Rate: **-28%**

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	718	82%	\$238
15) Benefits Non-Charged:	111	13%	\$37
16) Benefits Charged to Inactive Employers:	0.2	0%	\$0
17) Total Reimbursable Benefits Paid	51	6%	
<b>Total:</b>	<b>\$881</b>	<b>100%</b>	<b>\$275</b>

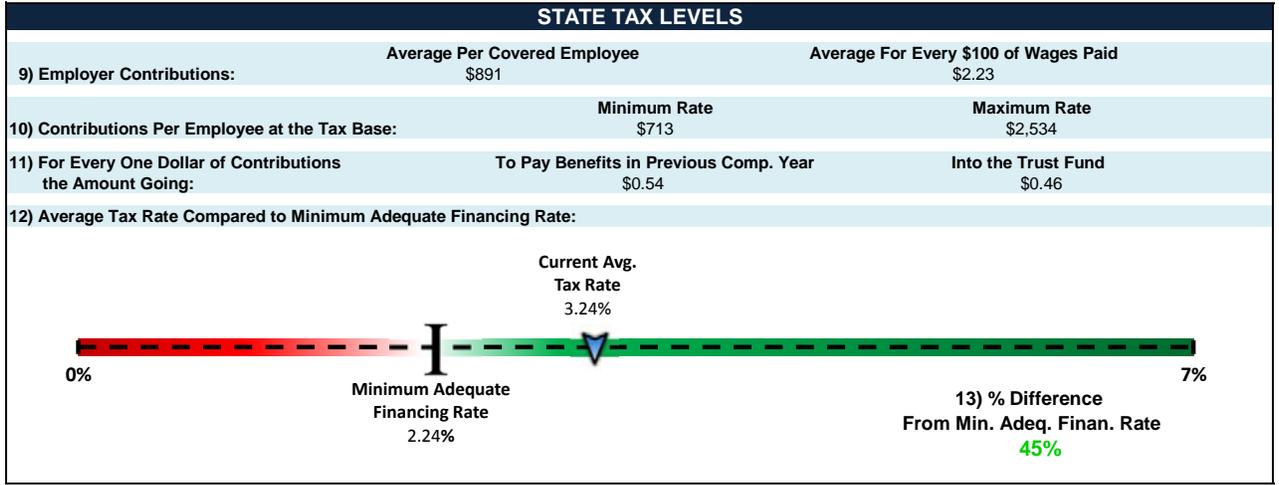
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	47	6%	80%

## DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:	
19) Proportion of Total Wages:	70%	16%	8%	4%	1%	Minimum Tax Rate	Maximum Tax Rate
						10%	8%
20) Proportion of Employers:	75%	8%	9%	5%	2%	Minimum Tax Rate	Maximum Tax Rate
						41%	11%
21) Proportion of Total Benefits Charged:	25%	22%	26%	21%	6%	Minimum Tax Rate	Maximum Tax Rate
						0%	36%
22) Proportion of Total Estimated Contributions:	33%	24%	21%	17%	6%	Minimum Tax Rate	Maximum Tax Rate
						0%	27%

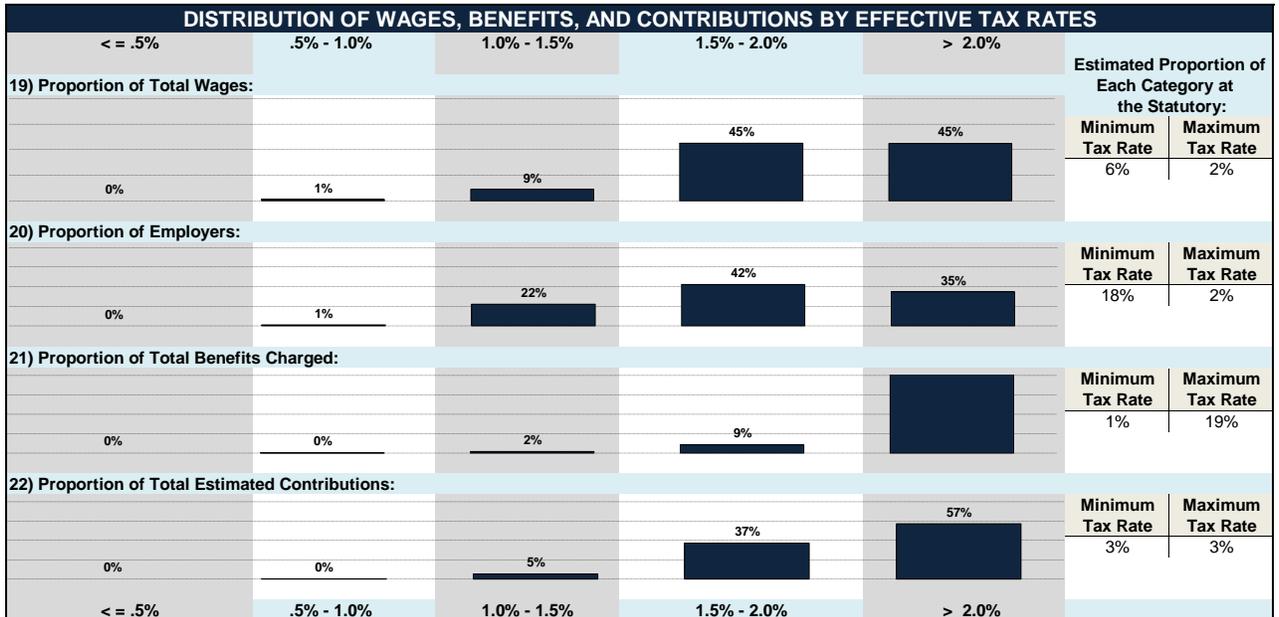
# HAWAII 2013

STATE TAX FEATURES			
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	39,600
5) Avg. Tax Rate (Total / Taxable Wages) %:	2.23 / 3.24	6) New Employer Tax Rate (%):	4.6
7) Statutory Tax Rate (Minimum / Maximum)%:	1.80 / 6.40	8) Average High Cost Multiple (1/1/2014):	1.14



BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	179	76%	\$417
15) Benefits Non-Charged:	22	9%	\$50
16) Benefits Charged to Inactive Employers:	22	9%	\$51
17) Total Reimbursable Benefits Paid	14	6%	
<b>Total:</b>	<b>\$237</b>	<b>100%</b>	<b>\$519</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	22	10%	34%

Est. Contributions from Max. Rated Employers as a % of their Charged Bens.



# IOWA 2013

## STATE TAX FEATURES

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 (\$):	26,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.13 / 2.11	6) New Employer Tax Rate (%):	1.1
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 8.50	8) Average High Cost Multiple (1/1/2014):	0.66

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$454	Average For Every \$100 of Wages Paid \$1.13
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Maximum Rate \$2,210
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.72	Into the Trust Fund \$0.28
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 2.11%</p> <p>Minimum Adequate Financing Rate: 1.95%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: 8%</p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	305	74%	\$272
15) Benefits Non-Charged:	55	13%	\$49
16) Benefits Charged to Inactive Employers:	26	6%	\$23
17) Total Reimbursable Benefits Paid	23	6%	
<b>Total:</b>	<b>\$410</b>	<b>100%</b>	<b>\$344</b>

	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$5	1%	97%

## DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	51.3%	12.8%	11.8%	4.9%	19.2%	16%	6%
20) Proportion of Employers:	68.4%	3.9%	5.8%	2.7%	19.1%	56%	10%
21) Proportion of Total Benefits Charged:	9.6%	7.7%	10.7%	5.8%	66.2%	0.3%	42%
22) Proportion of Total Estimated Contributions:	9%	7%	12%	7%	65%	0.3%	26%

# IDAHO 2013

STATE TAX FEATURES			
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 (\$):	34,800
5) Avg. Tax Rate (Total / Taxable Wages) % <sup>1</sup> :	1.59 / 2.36	6) New Employer Tax Rate (%):	2.8
7) Statutory Tax Rate (Minimum / Maximum)%:	0.78 / 6.80	8) Average High Cost Multiple (1/1/2014):	0.00

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$564	Average For Every \$100 of Wages Paid \$1.59
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$271	Maximum Rate \$2,366
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.63	Into the Trust Fund \$0.37
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
13) % Difference From Min. Adeq. Finan. Rate <b>35%</b>		

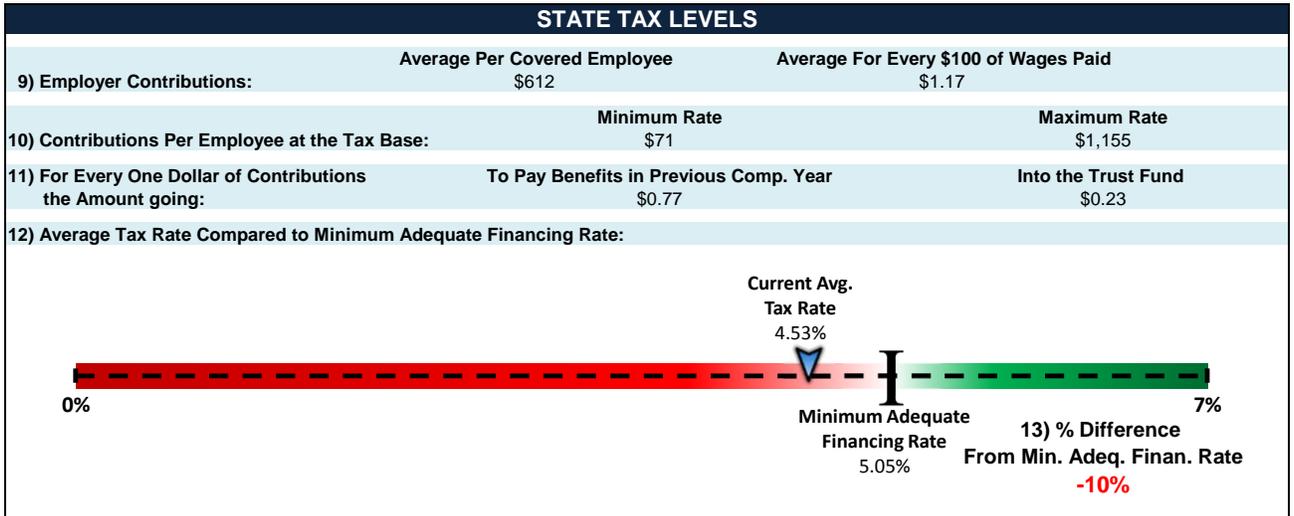
BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	152	80%	\$321
15) Benefits Non-Charged:	24	13%	\$51
16) Benefits Charged to Inactive Employers:	3	2%	\$7
17) Total Reimbursable Benefits Paid	10	5%	
<b>Total:</b>	<b>\$190</b>	<b>100%</b>	<b>\$379</b>
			<b>Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	4	2%	60%

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES						
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	
19) Proportion of Total Wages:	8%	25%	25%	27%	16%	Estimated Proportion of Each Category at the Statutory: Minimum Tax Rate   Maximum Tax Rate 13%   1%
20) Proportion of Employers:	6%	21%	16%	23%	34%	
21) Proportion of Total Benefits Charged:	3%	5%	7%	22%	64%	Minimum Tax Rate   Maximum Tax Rate 4%   7%
22) Proportion of Total Estimated Contributions:	2%	12%	20%	31%	35%	Minimum Tax Rate   Maximum Tax Rate 4%   2%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

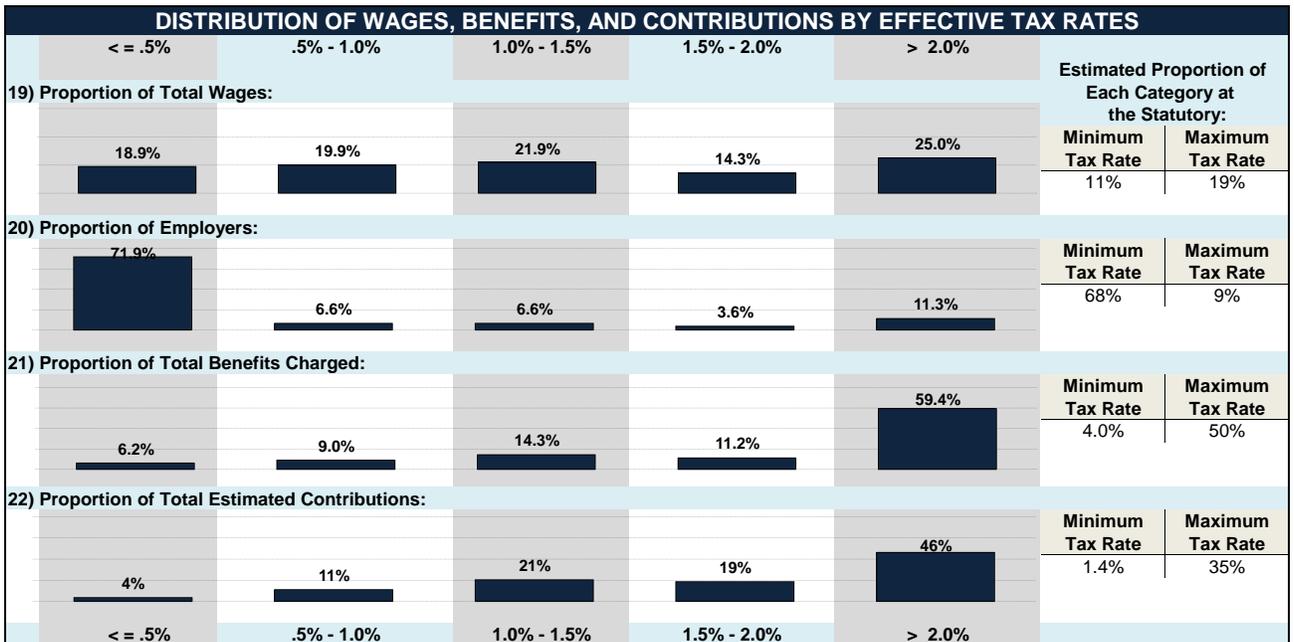
<sup>1</sup> All contribution estimates do not include the additional bond tax charged to employers to repay the state bond issue

# ILLINOIS 2013

STATE TAX FEATURES				
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed	
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	12,900	
5) Avg. Tax Rate (Total / Taxable Wages) % <sup>1</sup> :	1.17 / 4.53	6) New Employer Tax Rate (%):	4.2	
7) Statutory Tax Rate (Minimum / Maximum)%:	0.55 / 8.95	8) Average High Cost Multiple (1/1/2014):	0.00	



BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,862	82%	\$426
15) Benefits Non-Charged:	210	9%	\$48
16) Benefits Charged to Inactive Employers:	60	3%	\$14
17) Total Reimbursable Benefits Paid	149	7%	\$34
<b>Total:</b>	<b>\$2,281</b>	<b>100%</b>	<b>\$488</b>
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	-\$232	0%	129%



<sup>1</sup> All contribution estimates do not include the additional bond tax charged to employers to repay the state bond issue

# INDIANA 2013

STATE TAX FEATURES			
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	9,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.78 / 3.02	6) New Employer Tax Rate (%):	2.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.53 / 7.90	8) Average High Cost Multiple (1/1/2014):	0.00

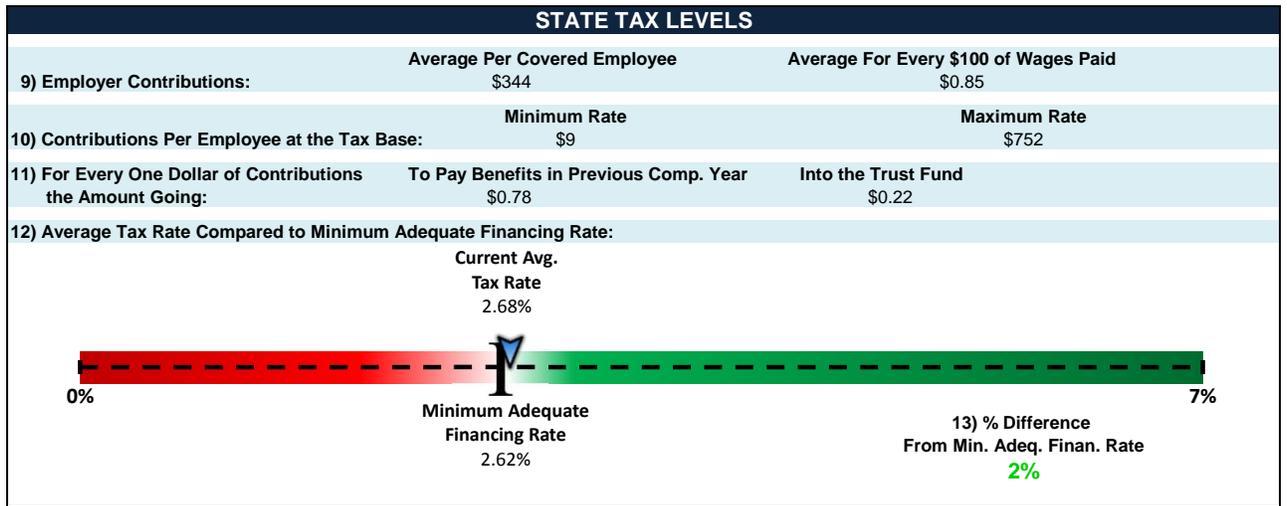
STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$321	Average For Every \$100 of Wages Paid \$0.78
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$50	Maximum Rate \$751
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.98	Into the Trust Fund \$0.02
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">Current Avg. Tax Rate: 3.02%      Minimum Adequate Financing Rate: 6.61%</p> <p style="text-align: center;">13) % Difference From Min. Adeq. Finan. Rate: <b>-54%</b></p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	579	75%	\$266
15) Benefits Non-Charged:	86	11%	\$39
16) Benefits Charged to Inactive Employers:	54	7%	\$25
17) Total Reimbursable Benefits Paid	56	7%	\$331
<b>Total: \$775      100%      \$331</b>			
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	66	9%	62%

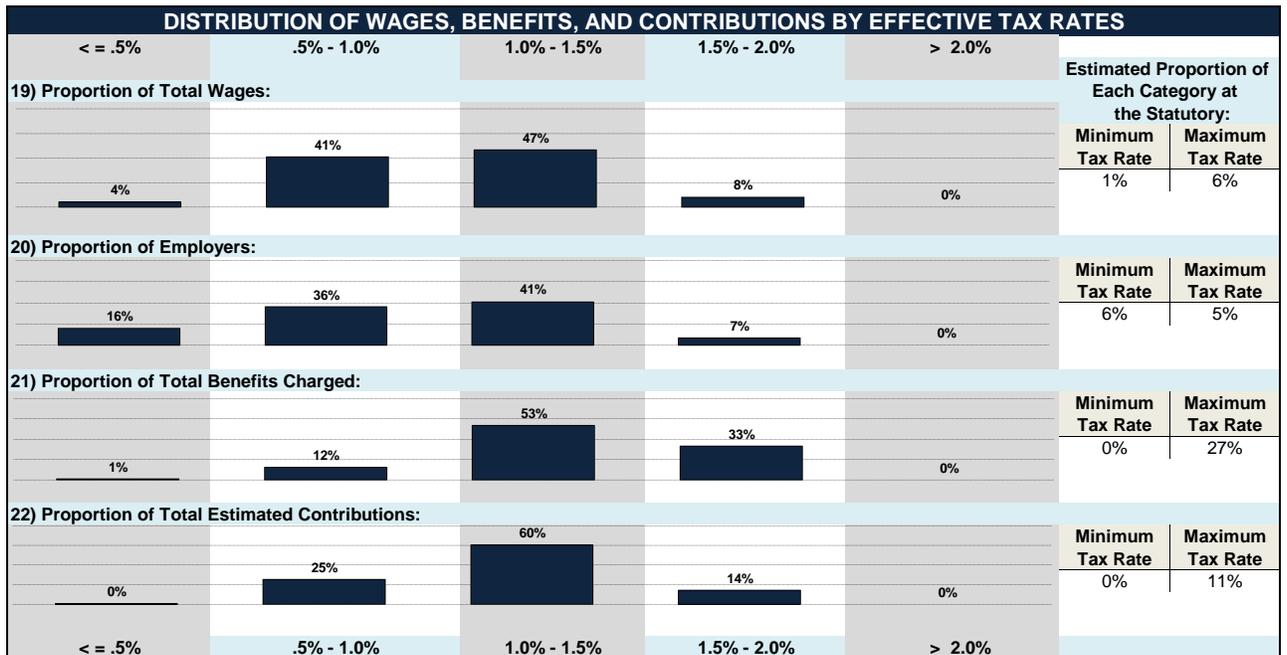
DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES					
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%
19) Proportion of Total Wages:	34%	33%	18%	14%	1%
20) Proportion of Employers:	61%	12%	12%	14%	1%
21) Proportion of Total Benefits Charged:	6%	20%	26%	45%	3%
22) Proportion of Total Estimated Contributions:	12%	28%	29%	29%	2%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%

# KANSAS 2013

STATE TAX FEATURES			
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) %:	0.85 / 2.68	6) New Employer Tax Rate (%):	4.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.11 / 9.40	8) Average High Cost Multiple (1/1/2014):	0.61



BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	272	79%	\$233
15) Benefits Non-Charged:	41	12%	\$35
16) Benefits Charged to Inactive Employers:	17	5%	\$15
17) Total Reimbursable Benefits Paid	13	4%	
<b>Total:</b>	<b>\$342</b>	<b>100%</b>	<b>\$283</b>
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	32	10%	56%



# KENTUCKY 2013

STATE TAX FEATURES			
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 (\$):	9,300
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.89 / 3.41	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.00 / 10.00	8) Average High Cost Multiple (1/1/2014):	0.00

STATE TAX LEVELS			
9) Employer Contributions:	Average Per Covered Employee \$353	Average For Every \$100 of Wages Paid \$0.89	
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$93	Maximum Rate \$930	
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	
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:			
<p style="text-align: center;"> <b>Current Avg. Tax Rate</b> 3.41%         </p> <p style="text-align: center;"> <b>Minimum Adequate Financing Rate</b> 6.12%         </p> <p style="text-align: right;"> <b>13) % Difference From Min. Adeq. Finan. Rate</b> -44%         </p>			

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	407	84%	\$306
15) Benefits Non-Charged:	20	4%	\$15
16) Benefits Charged to Inactive Employers:	31	6%	\$23
17) Total Reimbursable Benefits Paid	29	6%	\$23
<b>Total:</b>	<b>\$487</b>	<b>100%</b>	<b>\$345</b>
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	45	10%	65%

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES						
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	
19) Proportion of Total Wages:	42%	39%	4%	8%	8%	Estimated Proportion of Each Category at the Statutory: Minimum Tax Rate   Maximum Tax Rate 7%   8%
20) Proportion of Employers:	57%	25%	2%	7%	9%	
21) Proportion of Total Benefits Charged:	9%	30%	6%	24%	31%	Minimum Tax Rate   Maximum Tax Rate 1%   34%
22) Proportion of Total Estimated Contributions:	17%	37%	6%	18%	23%	Minimum Tax Rate   Maximum Tax Rate 2%   21%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

# LOUISIANA 2013

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	7,700
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.40 / 1.85	6) New Employer Tax Rate (%):	2.8
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 6.20	8) Average High Cost Multiple (1/1/2014):	0.79

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$175	Average For Every \$100 of Wages Paid \$0.40
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$8	Maximum Rate \$477
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.30	Into the Trust Fund -\$0.30
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 1.85%</p> <p>Minimum Adequate Financing Rate: 2.50%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: <b>-26%</b></p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	268	73%	\$185
15) Benefits Non-Charged:	75	20%	\$52
16) Benefits Charged to Inactive Employers:	6	2%	\$4
17) Total Reimbursable Benefits Paid	21	6%	
<b>Total:</b>	<b>\$370</b>	<b>100%</b>	<b>\$241</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	14	4%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 32%

## DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:
19) Proportion of Total Wages:	57%	43%	0%	0%	0%	Minimum Tax Rate: 11%, Maximum Tax Rate: 1%
20) Proportion of Employers:	66%	34%	0%	0%	0%	Minimum Tax Rate: 29%, Maximum Tax Rate: 2%
21) Proportion of Total Benefits Charged:	14%		0%	0%	0%	Minimum Tax Rate: 1%, Maximum Tax Rate: 8%
22) Proportion of Total Estimated Contributions:	33%	67%	0%	0%	0%	Minimum Tax Rate: 0%, Maximum Tax Rate: 3%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

# MARYLAND 2013

## STATE TAX FEATURES

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) %:	0.77 / 3.89	6) New Employer Tax Rate (%):	2.6
7) Statutory Tax Rate (Minimum / Maximum)%:	1.00 / 10.50	8) Average High Cost Multiple (1/1/2014):	0.39

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$396	Average For Every \$100 of Wages Paid \$0.77
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$85	Maximum Rate \$893
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.03	Into the Trust Fund -\$0.03
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 3.89%</p> <p>Minimum Adequate Financing Rate: 3.55%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: 9%</p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	548	66%	\$304
15) Benefits Non-Charged:	179	22%	\$100
16) Benefits Charged to Inactive Employers:	37	4%	\$21
17) Total Reimbursable Benefits Paid	67	8%	
<b>Total:</b>	<b>\$831</b>	<b>100%</b>	<b>\$424</b>

	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	-\$2	0%	103%

## DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:	
19) Proportion of Total Wages:	38%	42%	10%	7%	2%	Minimum Tax Rate	Maximum Tax Rate
						4%	5%
20) Proportion of Employers:	74%	13%	4%	6%	2%	Minimum Tax Rate	Maximum Tax Rate
						7%	5%
21) Proportion of Total Benefits Charged:	33%	28%	13%	18%	8%	Minimum Tax Rate	Maximum Tax Rate
						30.7%	16%
22) Proportion of Total Estimated Contributions:	15%	43%	16%	19%	8%	Minimum Tax Rate	Maximum Tax Rate
						0.0%	13%

# MAINE 2013

STATE TAX FEATURES				
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) %:	1.06	/ 3.11	6) New Employer Tax Rate (%):	3.1
7) Statutory Tax Rate (Minimum / Maximum)%:	0.89	/ 8.21	8) Average High Cost Multiple (1/1/2014):	1.03

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$391	Average For Every \$100 of Wages Paid \$1.06
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$107	Maximum Rate \$985
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.00	Into the Trust Fund \$0.00
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 3.11%</p> <p>Minimum Adequate Financing Rate: 2.83%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: 10%</p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	131	72%	\$310
15) Benefits Non-Charged:	36	20%	\$85
16) Benefits Charged to Inactive Employers:	1	1%	\$3
17) Total Reimbursable Benefits Paid	14	8%	
<b>Total:</b>	<b>\$183</b>	<b>100%</b>	<b>\$397</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	22	13%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 46%

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES						
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:
19) Proportion of Total Wages:	29%	31%	20%	7%	13%	Minimum Tax Rate: 5% Maximum Tax Rate: 4%
20) Proportion of Employers:	25%	23%	20%	9%	24%	Minimum Tax Rate: 7% Maximum Tax Rate: 9%
21) Proportion of Total Benefits Charged:	8%	11%	13%	7%	62%	Minimum Tax Rate: 1% Maximum Tax Rate: 31%
22) Proportion of Total Estimated Contributions:	10%	20%	22%	11%	37%	Minimum Tax Rate: 1% Maximum Tax Rate: 12%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

# MASSACHUSETTS 2013

STATE TAX FEATURES			
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) %:	1.10 / 3.98	6) New Employer Tax Rate (%):	2.8
7) Statutory Tax Rate (Minimum / Maximum)%:	1.26 / 12.27	8) Average High Cost Multiple (1/1/2014):	0.27

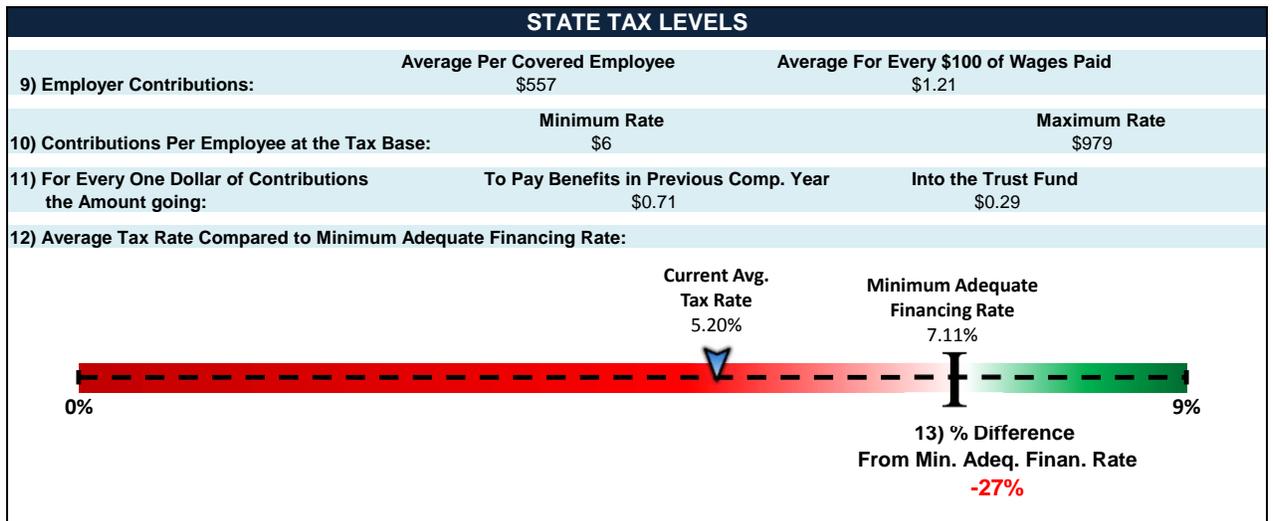
STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$674	Average For Every \$100 of Wages Paid \$1.10
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$176	Maximum Rate \$1,718
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.90	Into the Trust Fund \$0.10
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">Current Avg. Tax Rate: 3.98%      Minimum Adequate Financing Rate: 4.96%</p> <p style="text-align: center;">13) % Difference From Min. Adeq. Finan. Rate: <b>-20%</b></p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,368	80%	\$553
15) Benefits Non-Charged:	153	9%	\$62
16) Benefits Charged to Inactive Employers:	59	3%	\$24
17) Total Reimbursable Benefits Paid	132	8%	\$639
<b>Total: \$1,712      100%      \$639</b>			
			<b>Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	267	17%	50%

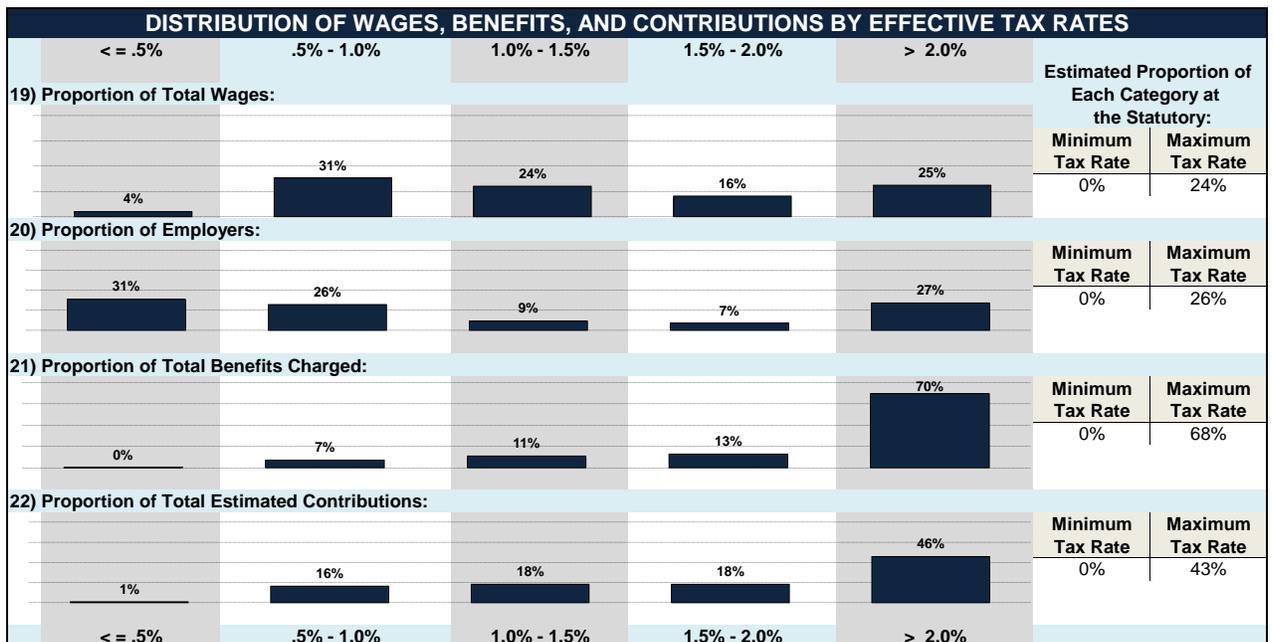
DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES						
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	
19) Proportion of Total Wages:						<b>Estimated Proportion of Each Category at the Statutory:</b> Minimum Tax Rate: 3% Maximum Tax Rate: 5%
20) Proportion of Employers:						Minimum Tax Rate: 13% Maximum Tax Rate: 9%
21) Proportion of Total Benefits Charged:						Minimum Tax Rate: 1% Maximum Tax Rate: 39%
22) Proportion of Total Estimated Contributions:						Minimum Tax Rate: 1% Maximum Tax Rate: 16%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

# MICHIGAN 2013

STATE TAX FEATURES				
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 (\$):	9,500
5) Avg. Tax Rate (Total / Taxable Wages) % <sup>1</sup> :	1.21	/	5.20	6) New Employer Tax Rate (%): 2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.06	/	10.30	8) Average High Cost Multiple (1/1/2014): 0.00



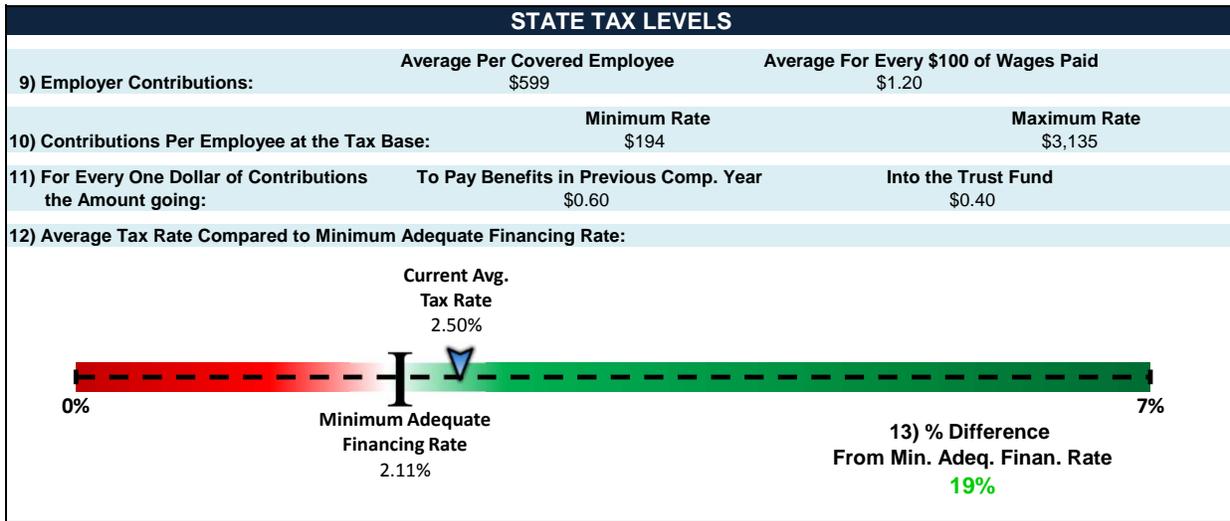
BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,197	86%	\$403
15) Benefits Non-Charged:	0	0%	\$0
16) Benefits Charged to Inactive Employers:	72	5%	\$24
17) Total Reimbursable Benefits Paid	119	9%	
<b>Total:</b>	<b>\$1,388</b>	<b>100%</b>	<b>\$427</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	-\$130	0%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 117%



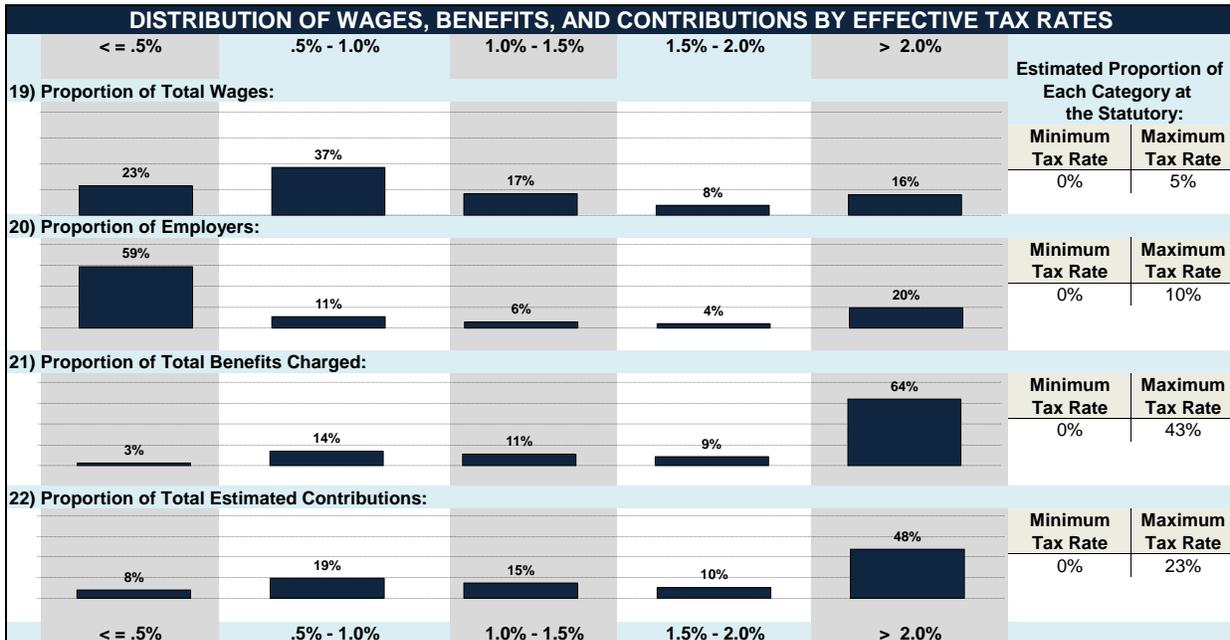
<sup>1</sup> All contribution estimates do not include the additional bond tax charged to employers to repay the state bond issue

# MINNESOTA 2013

STATE TAX FEATURES			
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	29,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.20 / 2.50	6) New Employer Tax Rate (%):	3.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.67 / 10.81	8) Average High Cost Multiple (1/1/2014):	0.28

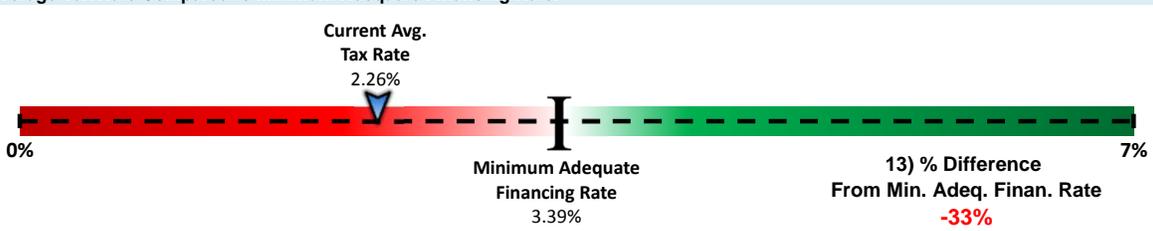


BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	656	78%	\$334
15) Benefits Non-Charged:	53	6%	\$27
16) Benefits Charged to Inactive Employers:	31	4%	\$16
17) Total Reimbursable Benefits Paid	98	12%	
<b>Total:</b>	<b>\$838</b>	<b>100%</b>	<b>\$377</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	-\$11	0%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 104%



# MISSOURI 2013

STATE TAX FEATURES			
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	13,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.70 / 2.26	6) New Employer Tax Rate (%):	3.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 9.75	8) Average High Cost Multiple (1/1/2014):	0.00

STATE TAX LEVELS			
9) Employer Contributions:	Average Per Covered Employee \$299	Average For Every \$100 of Wages Paid \$0.70	
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Maximum Rate \$1,268	
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.92	Into the Trust Fund \$0.08	
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:			
 <p style="text-align: center;"> <b>Current Avg. Tax Rate</b> 2.26%         </p> <p style="text-align: center;"> <b>Minimum Adequate Financing Rate</b> 3.39%         </p> <p style="text-align: right;"> <b>13) % Difference From Min. Adeq. Finan. Rate</b> -33%         </p>			

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	508	83%	\$256
15) Benefits Non-Charged:	50	8%	\$25
16) Benefits Charged to Inactive Employers:	5	1%	\$2
17) Total Reimbursable Benefits Paid	48	8%	\$284
<b>Total:</b>	<b>\$610</b>	<b>100%</b>	<b>\$284</b>
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	57	10%	63%

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES						
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	
19) Proportion of Total Wages:	58%	24%	10%	2%	6%	Estimated Proportion of Each Category at the Statutory: Minimum Tax Rate   Maximum Tax Rate 4%   4%
20) Proportion of Employers:	55%	17%	13%	3%	11%	
21) Proportion of Total Benefits Charged:	18%	18%	18%	8%	39%	Minimum Tax Rate   Maximum Tax Rate 1%   31%
22) Proportion of Total Estimated Contributions:	28%	26%	18%	6%	23%	Minimum Tax Rate   Maximum Tax Rate 0%   17%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

# MISSISSIPPI 2013

STATE TAX FEATURES					
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed		
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	14,000		
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.63 / 1.55	6) New Employer Tax Rate (%):	1.2		
7) Statutory Tax Rate (Minimum / Maximum)%:	0.45 / 5.40	8) Average High Cost Multiple (1/1/2014):	1.20		

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$221	Average For Every \$100 of Wages Paid \$0.63
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$63	Maximum Rate \$756
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.04	Into the Trust Fund -\$0.04
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;"> <b>Current Avg. Tax Rate</b> 1.55%         </p> <p style="text-align: center;"> <b>Minimum Adequate Financing Rate</b> 2.26%         </p> <p style="text-align: right;"> <b>13) % Difference From Min. Adeq. Finan. Rate</b> -31%         </p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	138	66%	\$167
15) Benefits Non-Charged:	41	20%	\$50
16) Benefits Charged to Inactive Employers:	17	8%	\$20
17) Total Reimbursable Benefits Paid	13	6%	
<b>Total:</b>	<b>\$209</b>	<b>100%</b>	<b>\$238</b>
	Amount (\$ mil.)	% of Total Benefits	<b>Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$16	8%	73%

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES										
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%					
19) Proportion of Total Wages:	63%	17%	9%	3%	8%	Estimated Proportion of Each Category at the Statutory: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 50%;">Minimum Tax Rate</th> <th style="width: 50%;">Maximum Tax Rate</th> </tr> <tr> <td style="text-align: center;">41%</td> <td style="text-align: center;">6%</td> </tr> </table>	Minimum Tax Rate	Maximum Tax Rate	41%	6%
Minimum Tax Rate	Maximum Tax Rate									
41%	6%									
20) Proportion of Employers:	24%	19%	16%	8%	32%	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 50%;">Minimum Tax Rate</th> <th style="width: 50%;">Maximum Tax Rate</th> </tr> <tr> <td style="text-align: center;">68%</td> <td style="text-align: center;">9%</td> </tr> </table>	Minimum Tax Rate	Maximum Tax Rate	68%	9%
Minimum Tax Rate	Maximum Tax Rate									
68%	9%									
21) Proportion of Total Benefits Charged:	15%	15%	13%	6%	51%	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 50%;">Minimum Tax Rate</th> <th style="width: 50%;">Maximum Tax Rate</th> </tr> <tr> <td style="text-align: center;">3.8%</td> <td style="text-align: center;">44%</td> </tr> </table>	Minimum Tax Rate	Maximum Tax Rate	3.8%	44%
Minimum Tax Rate	Maximum Tax Rate									
3.8%	44%									
22) Proportion of Total Estimated Contributions:	24%	19%	16%	8%	32%	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 50%;">Minimum Tax Rate</th> <th style="width: 50%;">Maximum Tax Rate</th> </tr> <tr> <td style="text-align: center;">9.8%</td> <td style="text-align: center;">25%</td> </tr> </table>	Minimum Tax Rate	Maximum Tax Rate	9.8%	25%
Minimum Tax Rate	Maximum Tax Rate									
9.8%	25%									
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%					

# MONTANA 2013

STATE TAX FEATURES			
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	27,900
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.19 / 1.80	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.62 / 6.12	8) Average High Cost Multiple (1/1/2014):	0.78

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$428	Average For Every \$100 of Wages Paid \$1.19
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$173	Maximum Rate \$1,707
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.72	Into the Trust Fund \$0.28
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 1.80%</p> <p>Minimum Adequate Financing Rate: 1.46%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: 23%</p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	87	71%	\$252
15) Benefits Non-Charged:	16	13%	\$46
16) Benefits Charged to Inactive Employers:	8	7%	\$23
17) Total Reimbursable Benefits Paid	12	10%	
	<b>Total:</b>	<b>100%</b>	<b>\$321</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
	3	3%	51%

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES						
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:
19) Proportion of Total Wages:	8%	34%	35%	11%	11%	Minimum Tax Rate: 6% Maximum Tax Rate: 1%
20) Proportion of Employers:	20%	22%	31%	11%	17%	Minimum Tax Rate: 19% Maximum Tax Rate: 2%
21) Proportion of Total Benefits Charged:	1%	6%	14%	17%	62%	Minimum Tax Rate: 1% Maximum Tax Rate: 8%
22) Proportion of Total Estimated Contributions:	3%	20%	33%	15%	29%	Minimum Tax Rate: 2% Maximum Tax Rate: 3%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

# NORTH CAROLINA 2013

STATE TAX FEATURES			
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	20,900
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.97 / 2.30	6) New Employer Tax Rate (%):	1.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 6.84	8) Average High Cost Multiple (1/1/2014):	0.00

STATE TAX LEVELS			
9) Employer Contributions:	Average Per Covered Employee \$377	Average For Every \$100 of Wages Paid \$0.01	
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Maximum Rate \$1,430	
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.08	Into the Trust Fund -\$0.08	
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:			
<p style="text-align: center;">Current Avg. Tax Rate 2.30%</p> <p style="text-align: center;">Minimum Adequate Financing Rate 3.41%</p> <p style="text-align: right;">13) % Difference From Min. Adeq. Finan. Rate <b>-32%</b></p>			

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,092	67%	\$363
15) Benefits Non-Charged:	257	16%	\$86
16) Benefits Charged to Inactive Employers:	199	12%	\$66
17) Total Reimbursable Benefits Paid	74	5%	\$24
<b>Total:</b>	<b>\$1,622</b>	<b>100%</b>	<b>\$515</b>
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	49	3%	57%

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES					
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%
19) Proportion of Total Wages:	37%	29%	19%	4%	11%
20) Proportion of Employers:	49%	16%	18%	2%	15%
21) Proportion of Total Benefits Charged:	8%	15%	20%	8%	49%
22) Proportion of Total Estimated Contributions:	12%	22%	26%	8%	31%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%
					Minimum Tax Rate   Maximum Tax Rate
					5%   2%
					20%   3%
					1%   9%
					0%   6%

# NORTH DAKOTA 2013

STATE TAX FEATURES			
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	31,800
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.65 / 1.13	6) New Employer Tax Rate (%):	1.3
7) Statutory Tax Rate (Minimum / Maximum)%:	0.17 / 9.78	8) Average High Cost Multiple (1/1/2014):	0.67

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$311	Average For Every \$100 of Wages Paid \$0.65
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$54	Maximum Rate \$3,110
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.61	Into the Trust Fund \$0.39
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">Current Avg. Tax Rate: 1.17%</p> <p style="text-align: center;">Minimum Adequate Financing Rate: 1.13%</p> <p style="text-align: right;">13) % Difference From Min. Adeq. Finan. Rate: <b>-3%</b></p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	52	80%	\$186
15) Benefits Non-Charged:	9	14%	\$33
16) Benefits Charged to Inactive Employers:	1	2%	\$5
17) Total Reimbursable Benefits Paid	2	4%	\$7
<b>Total:</b>	<b>\$65</b>	<b>100%</b>	<b>\$223</b>
			Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	4	7%	56%

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES						
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	
19) Proportion of Total Wages:	83%	10%	0%	0%	7%	Estimated Proportion of Each Category at the Statutory: Minimum Tax Rate: 28%   Maximum Tax Rate: 1%
20) Proportion of Employers:	83%	7%	0%	0%	9%	
21) Proportion of Total Benefits Charged:	17%	9%	0%	0%	74%	Minimum Tax Rate: 9%   Maximum Tax Rate: 15%
22) Proportion of Total Estimated Contributions:	23%	13%	0%	0%	64%	Minimum Tax Rate: 5%   Maximum Tax Rate: 8%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

# NEBRASKA 2013

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base (\$):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.44 / 1.69	6) New Employer Tax Rate (%):	2.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 5.40	8) Average High Cost Multiple (1/1/2014):	0.72

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$167	Average For Every \$100 of Wages Paid \$0.44
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Maximum Rate \$486
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.03	Into the Trust Fund -\$0.03
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:	<p>Current Avg. Tax Rate: 1.69%</p> <p>Minimum Adequate Financing Rate: 1.64%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: 3%</p>	

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	89	65%	\$130
15) Benefits Non-Charged:	27	20%	\$39
16) Benefits Charged to Inactive Employers:	9	7%	\$13
17) Total Reimbursable Benefits Paid	12	9%	
<b>Total:</b>	<b>\$137</b>	<b>100%</b>	<b>\$183</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	19	15%	44%

Est. Contributions from Max. Rated Employers as a % of their Charged Bens.

## DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	72%	22%	4%	2%	0%	4%	4%
20) Proportion of Employers:	66%	19%	11%	4%	0%	14%	7%
21) Proportion of Total Benefits Charged:	24%	31%	25%	18%	1%	1%	39%
22) Proportion of Total Estimated Contributions:	44%	35%	13%	8%	0%	0%	14%

# NEW HAMPSHIRE 2013

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	14,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.73 / 2.50	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	2.60 / 7.00	8) Average High Cost Multiple (1/1/2014):	0.28

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$354	Average For Every \$100 of Wages Paid \$0.73
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$364	Maximum Rate \$980
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
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 2.50%</p> <p>Minimum Adequate Financing Rate: 2.58%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: -3%</p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	97	70%	\$211
15) Benefits Non-Charged:	16	12%	\$36
16) Benefits Charged to Inactive Employers:	15	10%	\$32
17) Total Reimbursable Benefits Paid	11	8%	
<b>Total:</b>	<b>\$139</b>	<b>100%</b>	<b>\$278</b>
			<b>Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	17	13%	39%

## DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:	
						Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	5%	78%	14%	2%	0%	5%	3%
20) Proportion of Employers:	17%	66%	14%	4%	0%	17%	6%
21) Proportion of Total Benefits Charged:	1%	46%	40%	14%	0%	1%	21%
22) Proportion of Total Estimated Contributions:	3%	71%	21%	5%	0%	3%	7%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%		

# NEW JERSEY 2013

STATE TAX FEATURES			
1) Type of Experience Rating Method:	Reserve 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) %:	1.38 / 3.17	6) New Employer Tax Rate (%):	3.3
7) Statutory Tax Rate (Minimum / Maximum)%:	1.20 / 7.00	8) Average High Cost Multiple (1/1/2014):	0.00

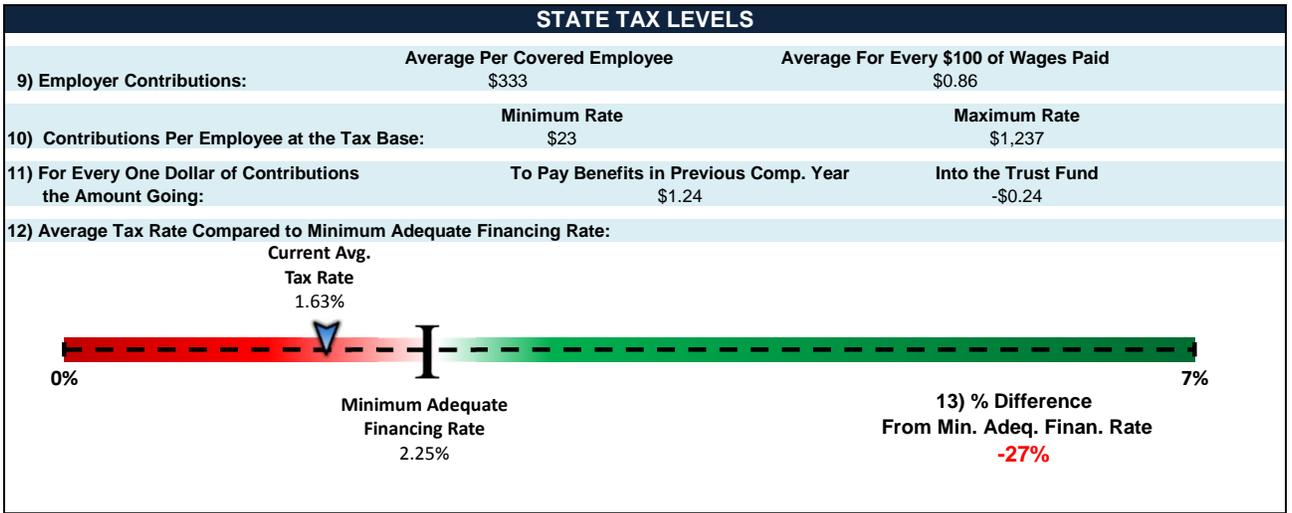
STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$813	Average For Every \$100 of Wages Paid \$1.38
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$371	Maximum Rate \$2,163
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.93	Into the Trust Fund \$0.07
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate 3.17%</p> <p>0% <span style="margin-left: 150px;">3.17%</span> <span style="margin-left: 100px;">3.90%</span> <span style="margin-left: 100px;">7%</span></p> <p>Minimum Adequate Financing Rate 3.90%</p> <p>13) % Difference From Min. Adeq. Finan. Rate <b>-19%</b></p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,909	74%	\$639
15) Benefits Non-Charged:	243	9%	\$81
16) Benefits Charged to Inactive Employers:	194	8%	\$65
17) Total Reimbursable Benefits Paid	222	9%	
<b>Total:</b>	<b>\$2,568</b>	<b>100%</b>	<b>\$786</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	326	34%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 34%

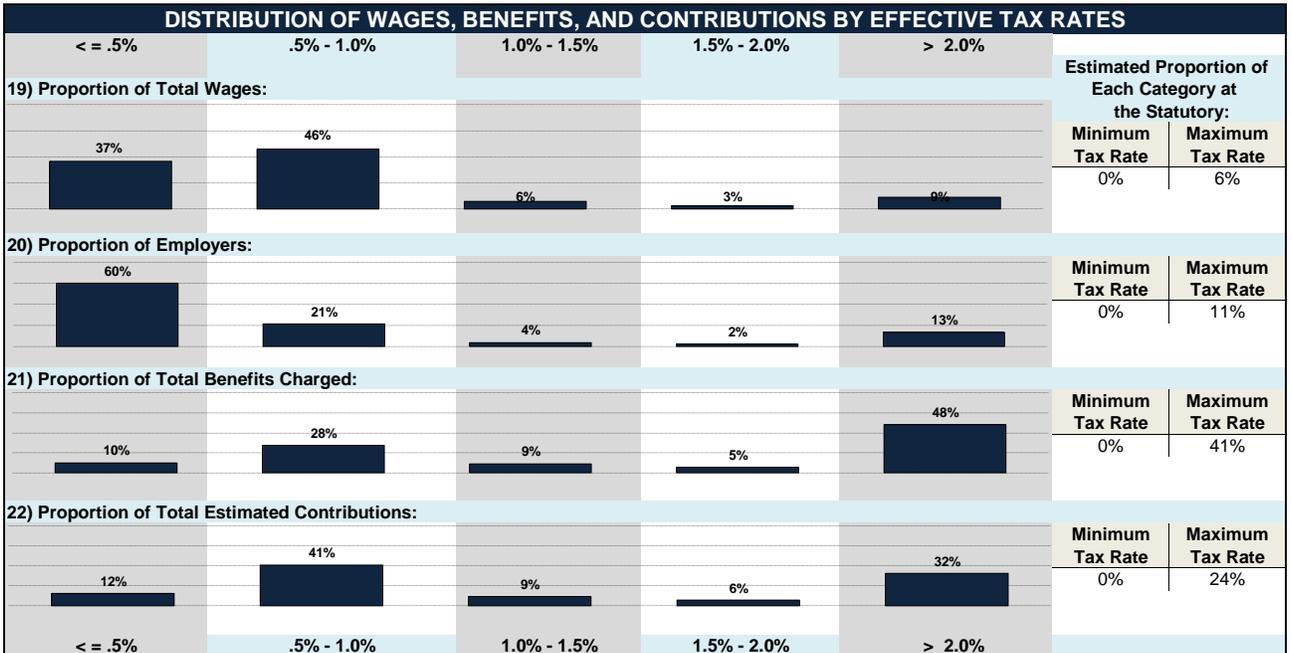
DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES						
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:
19) Proportion of Total Wages:	7%	24%	36%	10%	22%	Minimum Tax Rate: 1%   Maximum Tax Rate: 3%
20) Proportion of Employers:	28%	27%	13%	5%	26%	Minimum Tax Rate: 7%   Maximum Tax Rate: 7%
21) Proportion of Total Benefits Charged:	1%	10%	21%	9%	60%	Minimum Tax Rate: 0%   Maximum Tax Rate: 22%
22) Proportion of Total Estimated Contributions:	2%	13%	31%	11%	44%	Minimum Tax Rate: 0%   Maximum Tax Rate: 8%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

# NEW MEXICO 2013

STATE TAX FEATURES			
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	22,900
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.86 / 1.63	6) New Employer Tax Rate (%):	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 5.40	8) Average High Cost Multiple (1/1/2014):	1.37



BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	220	81%	\$374
15) Benefits Non-Charged:	8	3%	\$13
16) Benefits Charged to Inactive Employers:	22	8%	\$38
17) Total Reimbursable Benefits Paid	21	8%	
<b>Total:</b>	<b>\$271</b>	<b>100%</b>	<b>\$425</b>
			Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	38	15%	52%



# NEVADA 2013

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	26,900
5) Avg. Tax Rate (Total / Taxable Wages) % <sup>1</sup> :	1.24 / 2.22	6) New Employer Tax Rate (%):	3.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.25 / 5.40	8) Average High Cost Multiple (1/1/2014):	0.00

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$522	Average For Every \$100 of Wages Paid \$1.24
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$67	Maximum Rate \$1,453
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.96	Into the Trust Fund \$0.04
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 2.22%</p> <p>Minimum Adequate Financing Rate: 2.74%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: -19%</p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	407	77%	\$427
15) Benefits Non-Charged:	57	11%	\$60
16) Benefits Charged to Inactive Employers:	47	9%	\$49
17) Total Reimbursable Benefits Paid	19	4%	
<b>Total:</b>	<b>\$530</b>	<b>100%</b>	<b>\$535</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	55	11%	52%

Est. Contributions from Max. Rated Employers as a % of their Charged Bens.

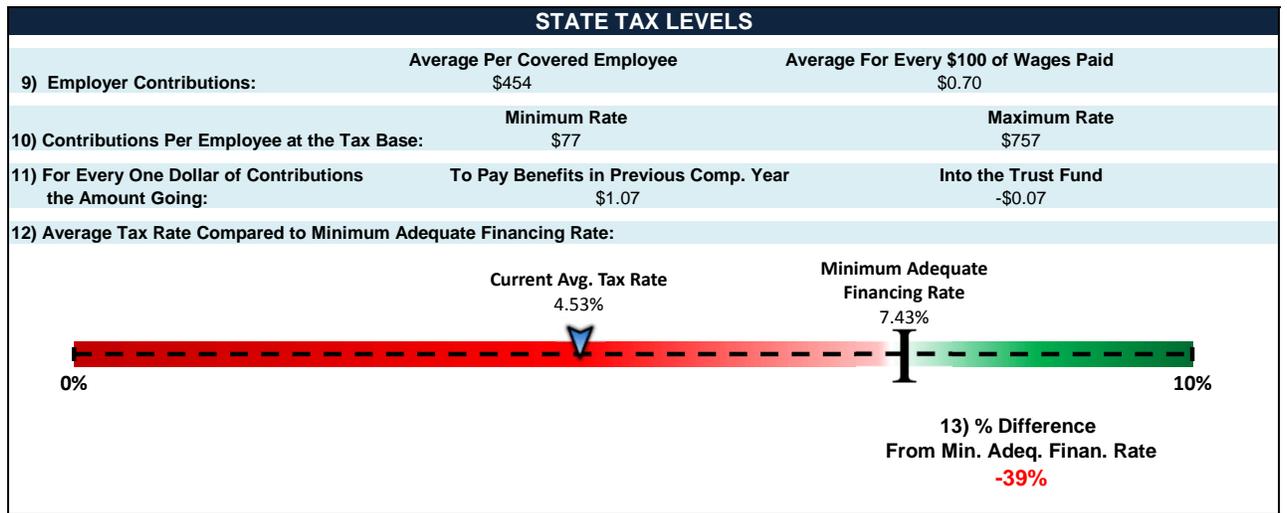
## DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:	
						Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	9%	34%	34%	11%	11%	2%	5%
20) Proportion of Employers:	39%	19%	12%	9%	20%	17%	12%
21) Proportion of Total Benefits Charged:	1%	12%	25%	16%	46%	0%	30%
22) Proportion of Total Estimated Contributions:	2%	22%	35%	16%	25%	0%	13%

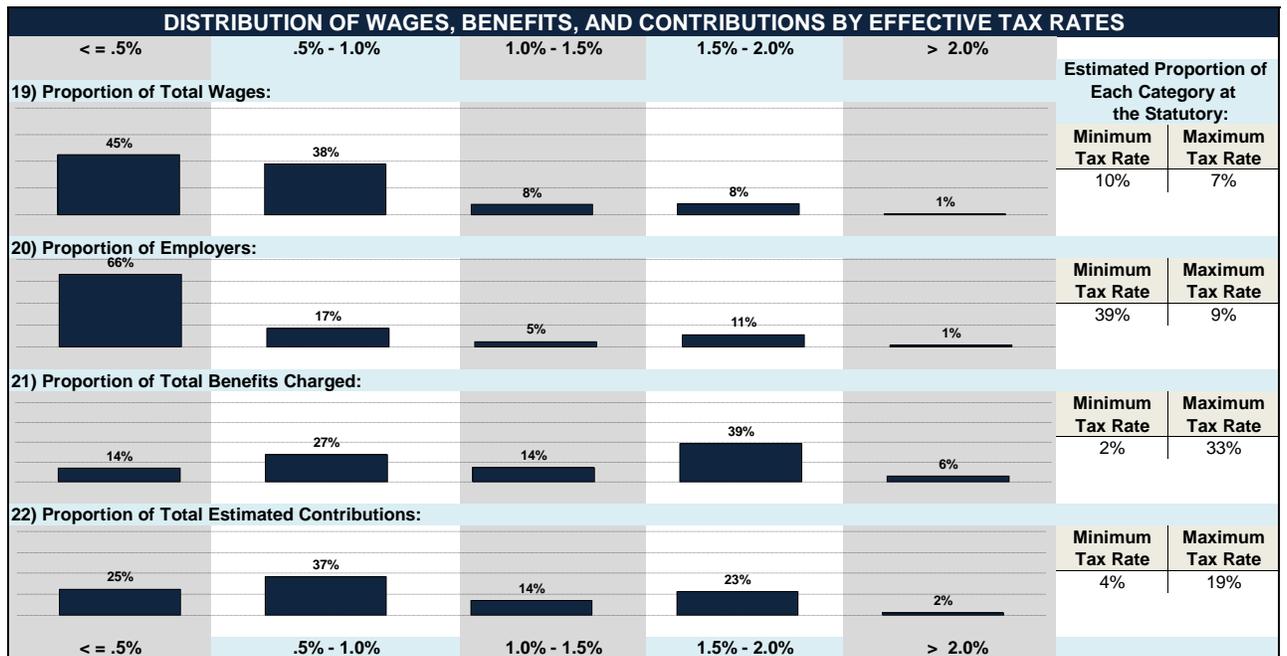
<sup>1</sup> All contribution estimates do not include the additional bond tax charged to employers to repay the state bond issue

# NEW YORK 2013

STATE TAX FEATURES			
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) %:	0.70 / 4.53	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.90 / 8.90	8) Average High Cost Multiple (1/1/2014):	0.00

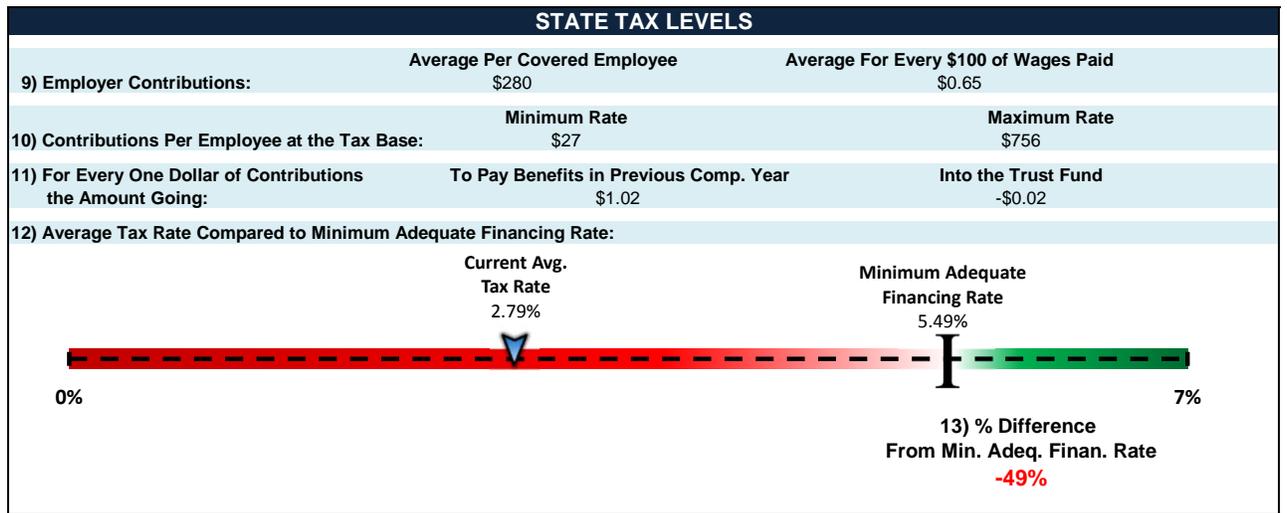


BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	2,918	83%	\$485
15) Benefits Non-Charged:	81	2%	\$13
16) Benefits Charged to Inactive Employers:	118	3%	\$20
17) Total Reimbursable Benefits Paid	411	12%	
<b>Total:</b>	<b>\$3,528</b>	<b>100%</b>	<b>\$518</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	423	14%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 53%

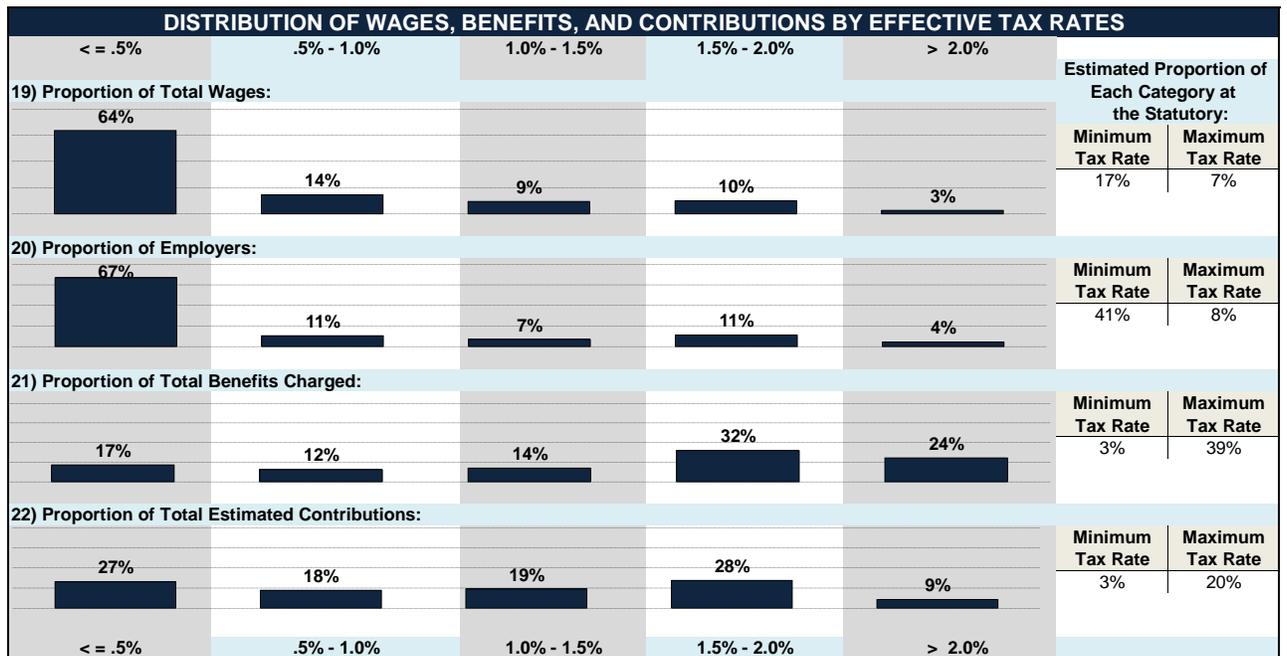


# OHIO 2013

STATE TAX FEATURES			
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) %:	0.65 / 2.79	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30 / 8.40	8) Average High Cost Multiple (1/1/2014):	0.00



BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	985	79%	\$257
15) Benefits Non-Charged:	85	7%	\$22
16) Benefits Charged to Inactive Employers:	79	6%	\$21
17) Total Reimbursable Benefits Paid	100	8%	\$30
<b>Total:</b>	<b>\$1,249</b>	<b>100%</b>	<b>\$300</b>
			Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	161	14%	57%



# OKLAHOMA 2013

STATE TAX FEATURES			
1) Type of Experience Rating Method:	Benefit Wage	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	None	4) Taxable Wage Base (\$):	20,100
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.13 / 2.22	6) New Employer Tax Rate (%):	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30 / 9.20	8) Average High Cost Multiple (1/1/2014):	1.28

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$420	Average For Every \$100 of Wages Paid \$1.13
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$60	Maximum Rate \$1,849
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.47	Into the Trust Fund \$0.53
12) Average Tax Rate Compared to Min. Adequate Financing Rate:		
<p style="text-align: center;">Current Avg. Tax Rate 2.22%</p> <p style="text-align: center;">0%      Minimum Adequate Financing Rate      7%</p> <p style="text-align: center;">1.01%</p> <p style="text-align: right;">% Difference From Min. Adeq. Finan. Rate <b>120%</b></p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	189	70%	\$154
15) Benefits Non-Charged:	43	16%	\$35
16) Benefits Charged to Inactive Employers:	23	9%	\$19
17) Total Reimbursable Benefits Paid	15	6%	\$12
<b>Total:</b>	<b>\$271</b>	<b>100%</b>	<b>\$208</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	NA	NA	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. NA

# OREGON 2013

## STATE TAX FEATURES

1) Type of Experience Rating Method: Benefit Ratio	2) Type of Employer Ranking: Array
3) Type of Charging Method: Proportionally	4) Taxable Wage Base (\$): 34,100
5) Avg. Tax Rate (Total / Taxable Wages) %: 3.05 / 3.08	6) New Employer Tax Rate (%): 3.3
7) Statutory Tax Rate (Minimum / Maximum) %: 2.20 / 5.40	8) Average High Cost Multiple (1/1/2014): 1.17

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$799	Average For Every \$100 of Wages Paid \$3.05
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$750	Maximum Rate \$1,841
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.75	Into the Trust Fund \$0.25
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">Current Avg. Tax Rate 3.08%</p> <p style="text-align: center;">Minimum Adequate Financing Rate 2.61%</p> <p style="text-align: right;">13) % Difference From Min. Adeq. Finan. Rate <b>18%</b></p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee	
14) Benefits Charged to Active Taxable Employers:	573	66%	\$466	
15) Benefits Non-Charged:	183	21%	\$149	
16) Benefits Charged to Inactive Employers:	30	3%	\$24	
17) Total Reimbursable Benefits Paid	82	9%		
<b>Total:</b>	<b>\$867</b>	<b>100%</b>	<b>\$639</b>	
				<b>Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$32	4%		32%

## DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%		
19) Proportion of Total Wages:						Estimated Proportion of Each Category at the Statutory:	
						Minimum Tax Rate	Maximum Tax Rate
						11%	1%
20) Proportion of Employers:						Minimum Tax Rate	Maximum Tax Rate
						46%	4%
21) Proportion of Total Benefits Charged:						Minimum Tax Rate	Maximum Tax Rate
						0.0%	8%
22) Proportion of Total Estimated Contributions:						Minimum Tax Rate	Maximum Tax Rate
						7.0%	2%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%		

# PENNSYLVANIA 2013

## STATE TAX FEATURES

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) % <sup>1</sup> :	1.33 / 6.63	6) New Employer Tax Rate (%):	3.7
7) Statutory Tax Rate (Minimum / Maximum)%:	2.80 / 10.89	8) Average High Cost Multiple (1/1/2014):	0.00

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$640	Average For Every \$100 of Wages Paid \$1.33	
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$238	Average Rate \$564	Maximum Rate \$926
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.96	Into the Trust Fund \$0.04	
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:	<p>Current Avg. Tax Rate: 6.63%</p> <p>Minimum Adequate Financing Rate: 8.92%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: <b>-26%</b></p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	2,124	72%	\$509
15) Benefits Non-Charged:	379	13%	\$91
16) Benefits Charged to Inactive Employers:	150	5%	\$36
17) Total Reimbursable Benefits Paid	277	9%	
<b>Total:</b>	<b>\$2,930</b>	<b>100%</b>	<b>\$636</b>

	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$534	20%	40%

## DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:
19) Proportion of Total Wages:	0%	26%	43%	21%	11%	Minimum Tax Rate: 10% Maximum Tax Rate: 9%
20) Proportion of Employers:	0%	62%	15%	11%	12%	Minimum Tax Rate: 52% Maximum Tax Rate: 11%
21) Proportion of Total Benefits Charged:	0%	3%	25%	24%	48%	Minimum Tax Rate: 0.0% Maximum Tax Rate: 45%
22) Proportion of Total Estimated Contributions:	0%	16%	41%	26%	17%	Minimum Tax Rate: 5.0% Maximum Tax Rate: 15%

1 All contribution estimates do not include the additional bond tax charged to employers to repay the state bond issue

# PUERTO RICO 2013

STATE TAX FEATURES			
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) %:	1.07 / 3.53	6) New Employer Tax Rate (%):	3.3
7) Statutory Tax Rate (Minimum / Maximum)%:	2.40 / 5.40	8) Average High Cost Multiple (1/1/2014):	0.69

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$263	Average For Every \$100 of Wages Paid \$1.07
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$168	Maximum Rate \$378
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.46	Into the Trust Fund -\$0.46
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">Current Avg. Tax Rate 3.53%</p> <p style="text-align: center;">Minimum Adequate Financing Rate 4.60%</p> <p style="text-align: right;">13) % Difference From Min. Adeq. Finan. Rate <b>-23%</b></p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	193	71%	\$301
15) Benefits Non-Charged:	0	0%	\$0
16) Benefits Charged to Inactive Employers:	65	24%	\$102
17) Total Reimbursable Benefits Paid	12	4%	
<b>Total:</b>	<b>\$270</b>	<b>100%</b>	<b>\$403</b>
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	17	6%	28%

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES					
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%
19) Proportion of Total Wages:	3%	57%	24%	9%	7%
20) Proportion of Employers:	1%	50%	27%	12%	9%
21) Proportion of Total Benefits Charged:	1%	18%	23%	20%	38%
22) Proportion of Total Estimated Contributions:	1%	39%	29%	16%	15%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%

# RHODE ISLAND 2013

STATE TAX FEATURES			
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 (\$):	20,200
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.60 / 3.82	6) New Employer Tax Rate (%):	2.8
7) Statutory Tax Rate (Minimum / Maximum)%:	1.69 / 9.79	8) Average High Cost Multiple (1/1/2014):	0.00

STATE TAX LEVELS		
	Average Per Covered Employee	Average For Every \$100 of Wages Paid
9) Employer Contributions:	\$713	\$1.60
	Minimum Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	\$341	\$1,978
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
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>13) % Difference From Min. Adeq. Finan. Rate</p> <p style="color: red; font-weight: bold;">-40%</p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	195	77%	\$585
15) Benefits Non-Charged:	22	9%	\$67
16) Benefits Charged to Inactive Employers:	15	6%	\$46
17) Total Reimbursable Benefits Paid	21	8%	\$67
Total:	\$254	100%	\$697
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	25	11%	59%

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES						
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	
19) Proportion of Total Wages:						Estimated Proportion of Each Category at the Statutory: Minimum Tax Rate   Maximum Tax Rate 20%   5%
20) Proportion of Employers:						
21) Proportion of Total Benefits Charged:						Minimum Tax Rate   Maximum Tax Rate 5%   33%
22) Proportion of Total Estimated Contributions:						Minimum Tax Rate   Maximum Tax Rate 9%   16%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

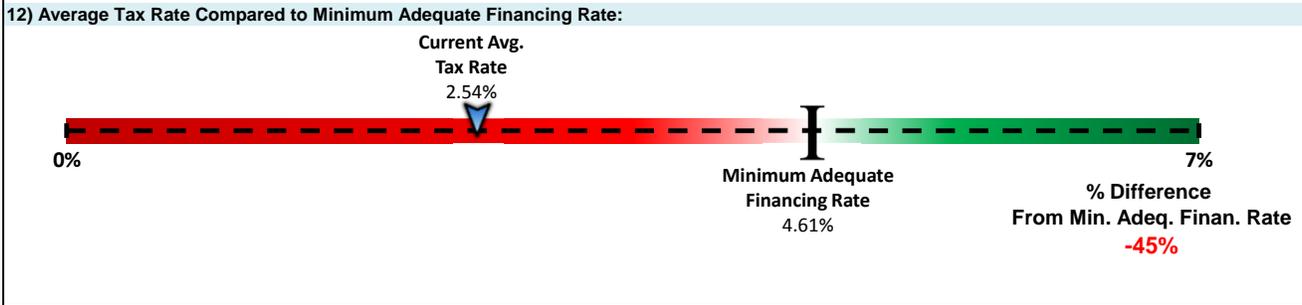
# SOUTH CAROLINA 2013

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	12000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.83 / 2.54	6) New Employer Tax Rate (%):	2.01
7) Statutory Tax Rate (Minimum / Maximum)%:	0.09 / 7.85	8) Average High Cost Multiple (1/1/2014):	0

## STATE TAX LEVELS

9) Estimated Employer Contributions:	Average Per Covered Employee \$319	Average For Every \$100 of Wages Paid \$0.83
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$11	Maximum Rate \$942
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



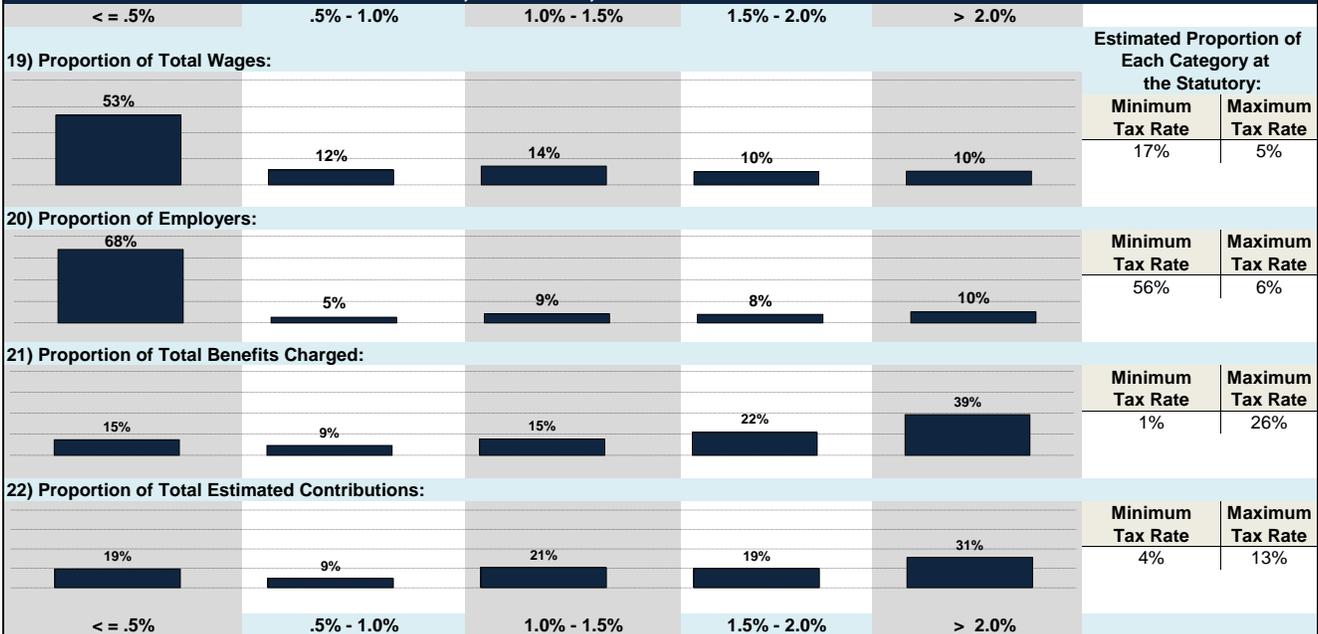
## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	271	71%	\$192
15) Benefits Non-Charged:	75	20%	\$53
16) Benefits Charged to Inactive Employers:	15	4%	\$11
17) Total Reimbursable Benefits Paid	23	6%	
<b>Total:</b>	<b>\$384</b>	<b>100%</b>	<b>\$256</b>

	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	9	3%	87%

## DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES



# SOUTH DAKOTA 2013

STATE TAX FEATURES			
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 (\$):	13,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.39 / 1.06	6) New Employer Tax Rate (%):	1.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 9.50	8) Average High Cost Multiple (1/1/2014):	0.25

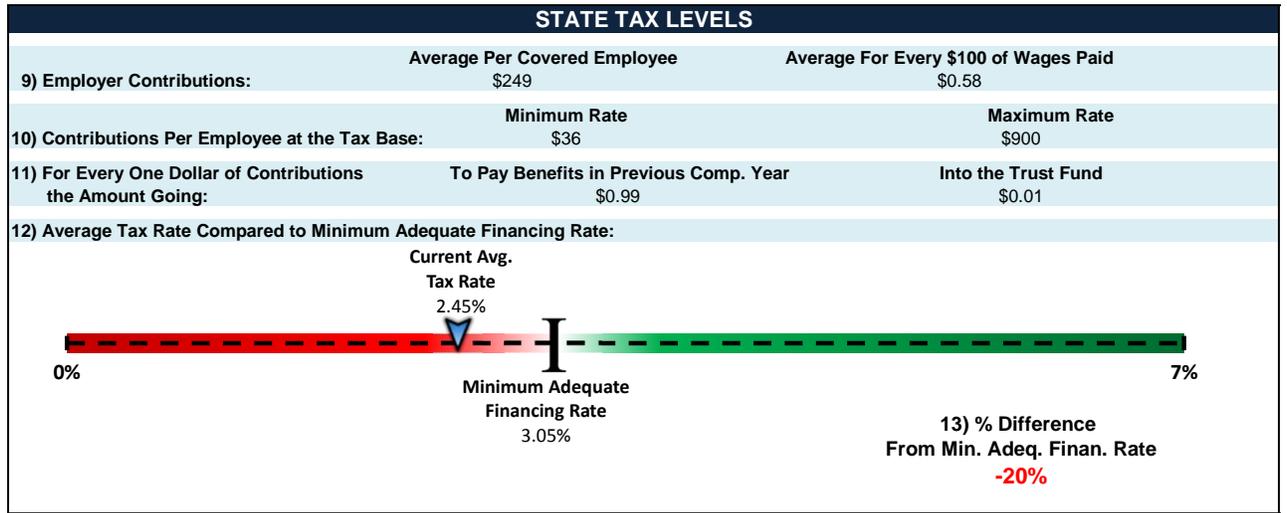
STATE TAX LEVELS			
9) Employer Contributions:	Average Per Covered Employee \$137	Average For Every \$100 of Wages Paid \$0.39	
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Maximum Rate \$1,235	
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.79	Into the Trust Fund \$0.21	
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:			
<p style="text-align: center;"> <b>Current Avg. Tax Rate</b> 1.06%  <b>Minimum Adequate Financing Rate</b> 1.22%  <b>13) % Difference From Min. Adeq. Finan. Rate</b> -13%         </p>			

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	27	77%	\$92
15) Benefits Non-Charged:	4	12%	\$15
16) Benefits Charged to Inactive Employers:	2	5%	\$6
17) Total Reimbursable Benefits Paid	2	6%	\$6
<b>Total:</b>	<b>\$35</b>	<b>100%</b>	<b>\$113</b>
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	1	2%	57%

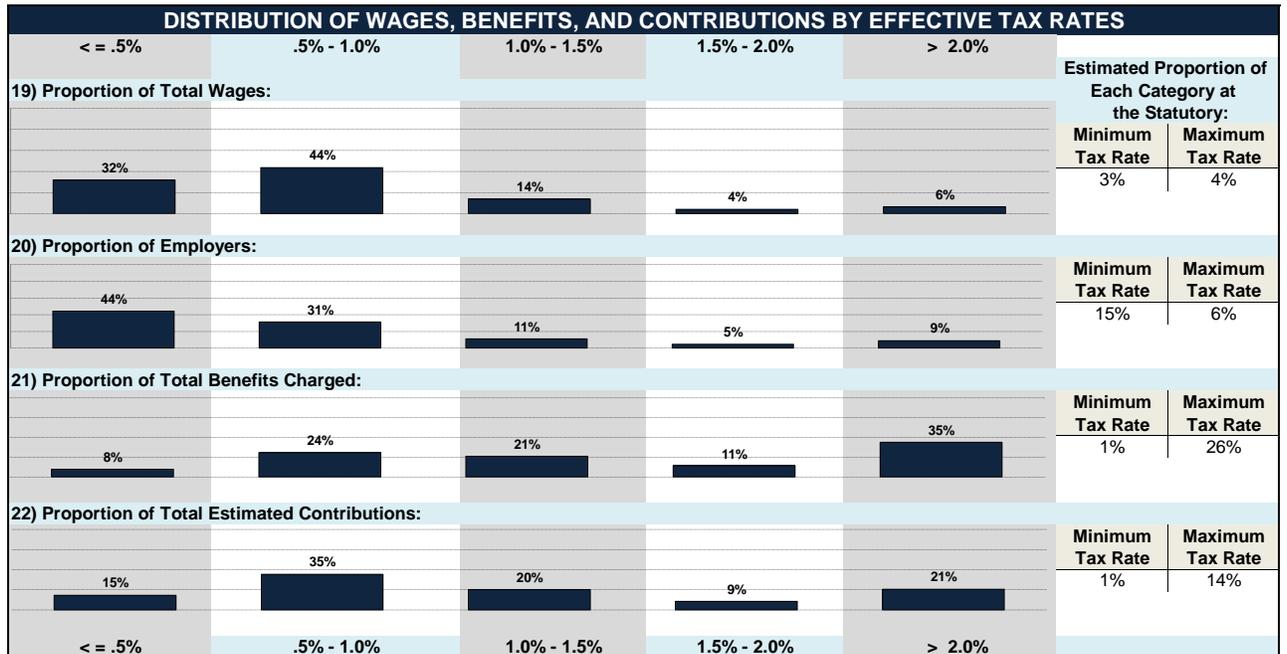
DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES						
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	
19) Proportion of Total Wages:	82%	6%	1%	1%	3%	Estimated Proportion of Each Category at the Statutory: Minimum Tax Rate   Maximum Tax Rate 1%   0%
20) Proportion of Employers:	86%	4%	1%	1%	5%	
21) Proportion of Total Benefits Charged:	37%	12%	5%	4%	42%	Minimum Tax Rate   Maximum Tax Rate 0%   7%
22) Proportion of Total Estimated Contributions:	55%	10%	5%	3%	27%	Minimum Tax Rate   Maximum Tax Rate 0%   3%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

# TENNESSEE 2013

STATE TAX FEATURES			
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) %:	0.58 / 2.45	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.40 / 10.00	8) Average High Cost Multiple (1/1/2014):	0.23



BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	434	74%	\$208
15) Benefits Non-Charged:	52	9%	\$25
16) Benefits Charged to Inactive Employers:	62	11%	\$30
17) Total Reimbursable Benefits Paid	39	7%	\$263
<b>Total: \$587 100% \$263</b>			
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	42	8%	67%



# TEXAS 2013

STATE TAX FEATURES					
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) % <sup>1</sup> :	0.59	/	2.86	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.54	/	7.35	8) Average High Cost Multiple (1/1/2014):	0.00

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$302	Average For Every \$100 of Wages Paid \$0.59
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$49	Maximum Rate \$662
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
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">Current Avg. Tax Rate: 2.86%</p> <p style="text-align: center;">Minimum Adequate Financing Rate: 2.78%</p> <p style="text-align: right;">13) % Difference From Min. Adeq. Finan. Rate: <b>3%</b></p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,580	69%	\$188
15) Benefits Non-Charged:	379	16%	\$45
16) Benefits Charged to Inactive Employers:	174	8%	\$21
17) Total Reimbursable Benefits Paid	165	7%	
<b>Total:</b>	<b>\$2,298</b>	<b>100%</b>	<b>\$253</b>
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$140	7%	49%

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES						
					Estimated Proportion of Each Category at the Statutory:	
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%		
19) Proportion of Total Wages:	45%	36%	15%	3%	0%	Minimum Tax Rate: 14% Maximum Tax Rate: 2%
20) Proportion of Employers:	79%	9%	8%	4%	0%	Minimum Tax Rate: 70% Maximum Tax Rate: 3%
21) Proportion of Total Benefits Charged:	11%	30%	36%	23%	0%	Minimum Tax Rate: 0.1% Maximum Tax Rate: 18%
22) Proportion of Total Estimated Contributions:	21%	39%	32%	8%	0%	Minimum Tax Rate: 3.2% Maximum Tax Rate: 5%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

<sup>1</sup> All contribution estimates do not include the additional bond tax charged to employers to repay the state bond issue

# UTAH 2013

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Benefit Ratio		2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally		4) Taxable Wage Base (\$):	30,300
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.87	/	1.51	6) New Employer Tax Rate (%): 2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.40	/	7.40	8) Average High Cost Multiple (1/1/2014): 1.12

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee	\$352	Average For Every \$100 of Wages Paid	\$0.87
10) Contributions Per Employee at the Tax Base:	Minimum Rate	\$121	Maximum Rate	\$2,242
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	\$0.63	Into the Trust Fund	\$0.37
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:	<p>Current Avg. Tax Rate: 1.51%</p> <p>Minimum Adequate Financing Rate: 1.12%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: 35%</p>			

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	165	70%	\$179
15) Benefits Non-Charged:	42	18%	\$45
16) Benefits Charged to Inactive Employers:	18	7%	\$19
17) Total Reimbursable Benefits Paid	12	5%	
<b>Total:</b>	<b>\$237</b>	<b>100%</b>	<b>\$243</b>

18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
	\$1	0%	53%

## DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:
19) Proportion of Total Wages:	41%	34%	11%	6%	9%	Minimum Tax Rate: 19%, Maximum Tax Rate: 0%
20) Proportion of Employers:	71%	10%	5%	3%	11%	Minimum Tax Rate: 65%, Maximum Tax Rate: 0%
21) Proportion of Total Benefits Charged:	6%	25%	15%	11%	43%	Minimum Tax Rate: 0.4%, Maximum Tax Rate: 1%
22) Proportion of Total Estimated Contributions:	16%	28%	15%	11%	30%	Minimum Tax Rate: 5.9%, Maximum Tax Rate: 0%

# VIRGINIA 2013

## STATE TAX FEATURES

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) %:	0.53 / 2.88	6) New Employer Tax Rate (%):	3.1
7) Statutory Tax Rate (Minimum / Maximum)%:	0.68 / 6.78	8) Average High Cost Multiple (1/1/2014):	0.35

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$273	Average For Every \$100 of Wages Paid \$0.53
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$54	Maximum Rate \$542
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

12) Average Tax Rate Compared to Minimum Adequate Financing Rate:

Current Avg. Tax Rate  
2.88%

Minimum Adequate Financing Rate  
2.70%

13) % Difference From Min. Adeq. Finan. Rate  
6%

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	500	83%	\$180
15) Benefits Non-Charged:	47	8%	\$17
16) Benefits Charged to Inactive Employers:	31	5%	\$11
17) Total Reimbursable Benefits Paid	23	4%	\$9
<b>Total:</b>	<b>\$600</b>	<b>100%</b>	<b>\$207</b>

	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$39	7%	84%

## DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	
19) Proportion of Total Wages:	71%	17%	12%	1%	0%	Estimated Proportion of Each Category at the Statutory:
20) Proportion of Employers:	81%	6%	12%	0%	0%	Maximum Tax Rate 13%
21) Proportion of Total Benefits Charged:	29%	23%	46%	2%	0%	Minimum Tax Rate 68%
						Maximum Tax Rate 12%
22) Proportion of Total Estimated Contributions:	36%	29%	33%	2%	0%	Minimum Tax Rate 0.2%
						Maximum Tax Rate 49%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Minimum Tax Rate 0.9%
						Maximum Tax Rate 34%

# VIRGIN ISLANDS 2013

STATE TAX FEATURES			
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	23,600
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.53 / 1.57	6) New Employer Tax Rate (%):	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 6.00	8) Average High Cost Multiple (1/1/2014):	0.00

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$326	Average For Every \$100 of Wages Paid \$0.53
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$354	Maximum Rate \$1,416
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.00	Into the Trust Fund \$1.00
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;">             Current Avg. Tax Rate: 1.57%              Minimum Adequate Financing Rate: 5.52%              13% Difference From Min. Adeq. Finan. Rate              -72%           </p>		

BENEFIT CHARGING				
		Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:		NA	NA	NA
15) Benefits Non-Charged:		NA	NA	NA
16) Benefits Charged to Inactive Employers:		NA	NA	NA
17) Total Reimbursable Benefits Paid		NA	NA	NA
	<b>Total:</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.	
	NA	NA	NA	

# VERMONT 2013

STATE TAX FEATURES				
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array	
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	16,000	
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.59 / 4.06	6) New Employer Tax Rate (%):	1.0	
7) Statutory Tax Rate (Minimum / Maximum)%:	1.30 / 8.40	8) Average High Cost Multiple (1/1/2014):	0.54	

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$636	Average For Every \$100 of Wages Paid \$1.59
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$208	Maximum Rate \$1,344
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.78	Into the Trust Fund \$0.22
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p style="text-align: center;"> <b>Current Avg. Tax Rate: 4.06%</b>  <b>Minimum Adequate Financing Rate: 5.28%</b>  <b>13) % Difference From Min. Adeq. Finan. Rate: -23%</b> </p>		

BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	80	69%	\$388
15) Benefits Non-Charged:	18	16%	\$89
16) Benefits Charged to Inactive Employers:	7	6%	\$34
17) Total Reimbursable Benefits Paid	10	9%	
<b>Total:</b>	<b>\$116</b>	<b>100%</b>	<b>\$511</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$22	21%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 43%

DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES					
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%
19) Proportion of Total Wages:	18%	29%	16%	13%	24%
20) Proportion of Employers:	53%	9%	6%	6%	26%
21) Proportion of Total Benefits Charged:	0%	4%	6%	8%	82%
22) Proportion of Total Estimated Contributions:	6%	16%	14%	16%	48%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%

# WASHINGTON 2013

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	39,800
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.06 / 1.84	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.17 / 5.84	8) Average High Cost Multiple (1/1/2014):	1.01

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$551	Average For Every \$100 of Wages Paid \$1.06
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$68	Maximum Rate \$2,324
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.12	Into the Trust Fund -\$0.12
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 1.84%</p> <p>Minimum Adequate Financing Rate: 2.12%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: <b>-13%</b></p>		

## BENEFIT CHARGING

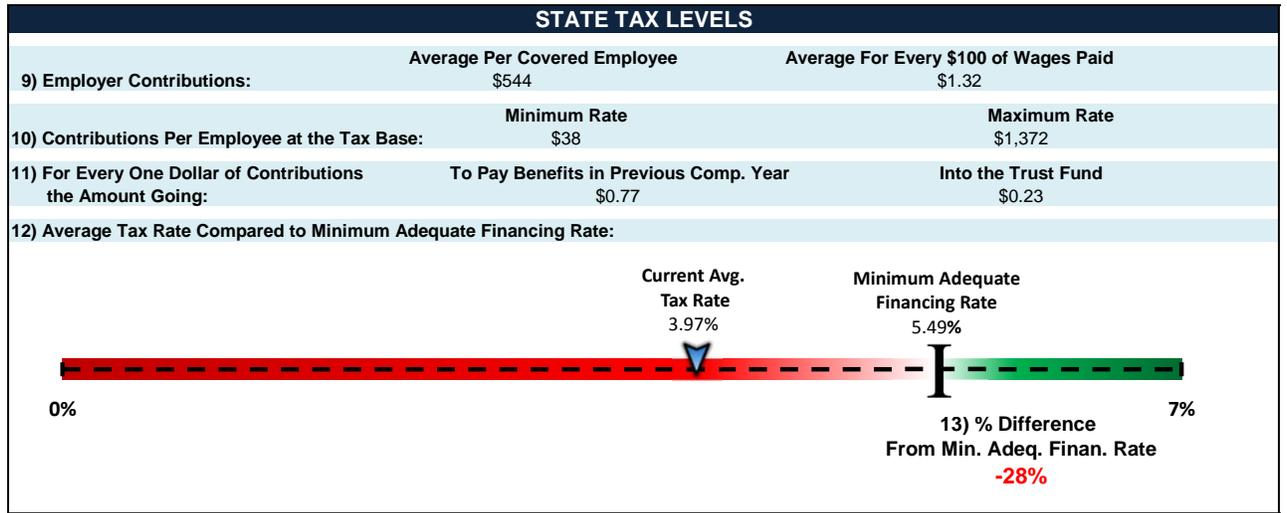
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,003	64%	\$462
15) Benefits Non-Charged:	322	21%	\$149
16) Benefits Charged to Inactive Employers:	95	6%	\$44
17) Total Reimbursable Benefits Paid	148	9%	
<b>Total:</b>	<b>\$1,569</b>	<b>100%</b>	<b>\$655</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$113	8%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 70%

## DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

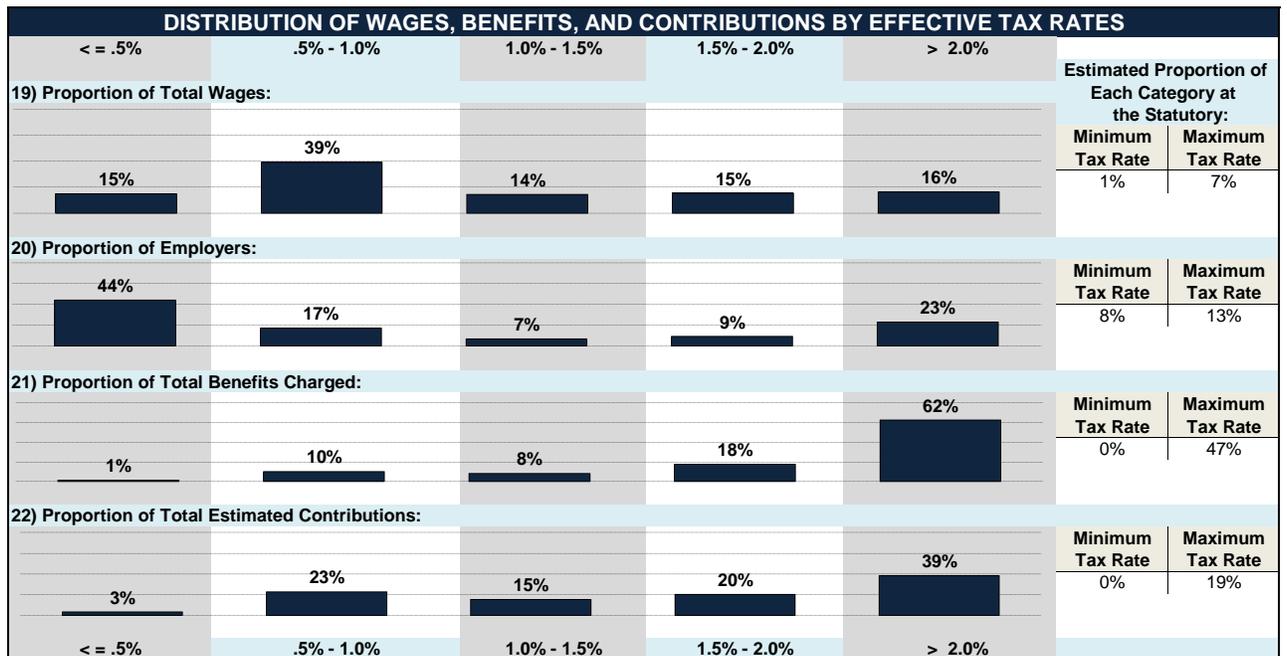
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:	
19) Proportion of Total Wages:	45%	21%	10%	7%	16%	Minimum Tax Rate	Maximum Tax Rate
						8%	6%
20) Proportion of Employers:	61%	8%	5%	5%	21%	Minimum Tax Rate	Maximum Tax Rate
						51%	11%
21) Proportion of Total Benefits Charged:	7%	13%	10%	9%	61%	Minimum Tax Rate	Maximum Tax Rate
						0.0%	39%
22) Proportion of Total Estimated Contributions:	11%	15%	12%	12%	51%	Minimum Tax Rate	Maximum Tax Rate
						0.7%	24%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%		

# WISCONSIN 2013

STATE TAX FEATURES			
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	14,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.32 / 3.97	6) New Employer Tax Rate (%):	3.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.27 / 9.80	8) Average High Cost Multiple (1/1/2014):	0.00

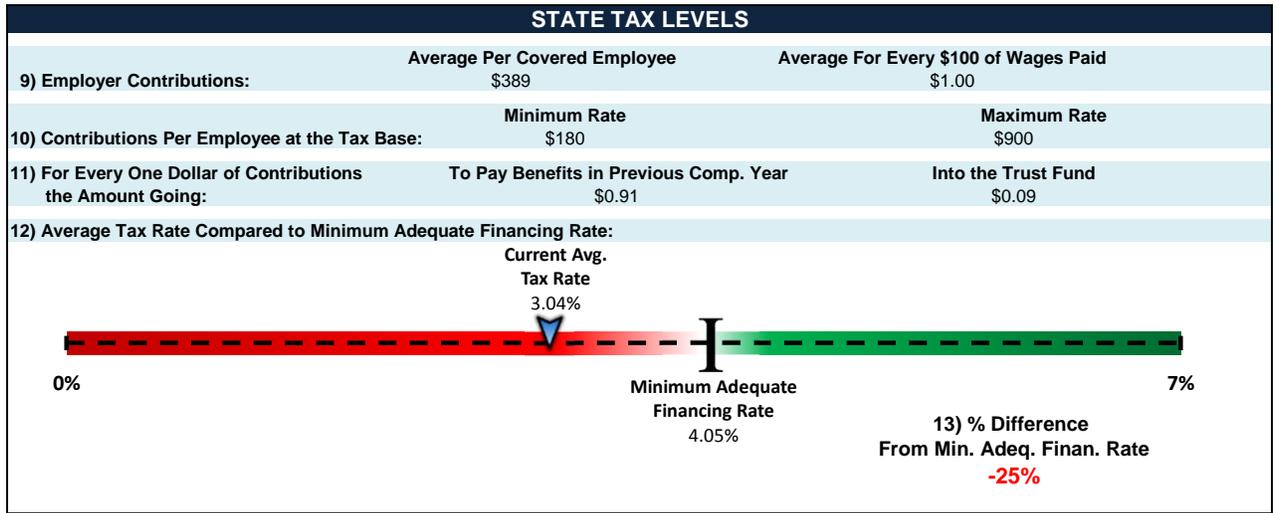


BENEFIT CHARGING			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	729	75%	\$353
15) Benefits Non-Charged:	153	16%	\$74
16) Benefits Charged to Inactive Employers:	19	2%	\$9
17) Total Reimbursable Benefits Paid	65	7%	\$37
<b>Total:</b>	<b>\$966</b>	<b>100%</b>	<b>\$437</b>
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	150	17%	56%

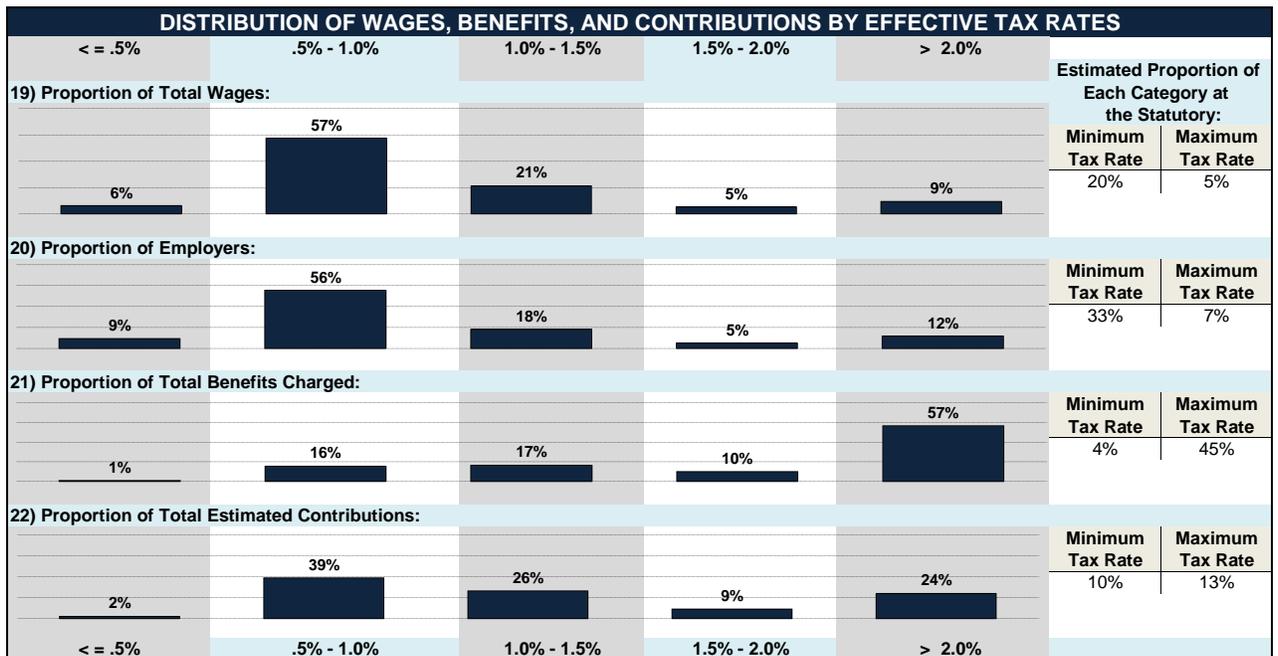


# WEST VIRGINIA 2013

STATE TAX FEATURES			
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	12,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.00 / 3.04	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 7.50	8) Average High Cost Multiple (1/1/2014):	0.31



BENEFIT CHARGING			
14) Benefits Charged to Active Taxable Employers:	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
15) Benefits Non-Charged:	148	76%	\$286
16) Benefits Charged to Inactive Employers:	19	10%	\$36
17) Total Reimbursable Benefits Paid	18	9%	\$35
	11	6%	
<b>Total:</b>	<b>\$196</b>	<b>100%</b>	<b>\$358</b>
			Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	Amount (\$ mil.)	% of Total Benefits	
	39	21%	38%



# WYOMING 2013

## STATE TAX FEATURES

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	23,800
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.50 / 3.06	6) New Employer Tax Rate (%):	1.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.63 / 10.00	8) Average High Cost Multiple (1/1/2014):	0.94

## STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$671	Average For Every \$100 of Wages Paid \$1.50
10) Contributions Per Employee at the Tax Base:	Minimum Rate \$150	Maximum Rate \$2,380
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.55	Into the Trust Fund \$0.45
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
<p>Current Avg. Tax Rate: 3.06%</p> <p>Minimum Adequate Financing Rate: 1.11%</p> <p>13) % Difference From Min. Adeq. Finan. Rate: 176%</p>		

## BENEFIT CHARGING

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	62	75%	\$299
15) Benefits Non-Charged:	11	13%	\$53
16) Benefits Charged to Inactive Employers:	5	6%	\$24
17) Total Reimbursable Benefits Paid	5	6%	
<b>Total:</b>	<b>\$82</b>	<b>100%</b>	<b>\$376</b>
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from those Employers:	\$7	9%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 39%

## DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES

	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:	
19) Proportion of Total Wages:	0%	15%	18%	15%	18%	Minimum Tax Rate	Maximum Tax Rate
						0%	1%
20) Proportion of Employers:	0%	74%	4%	5%	16%	Minimum Tax Rate	Maximum Tax Rate
						0%	3%
21) Proportion of Total Benefits Charged:	0%	5%	6%	12%	77%	Minimum Tax Rate	Maximum Tax Rate
						0.0%	20%
22) Proportion of Total Estimated Contributions:	0%	28%	15%	17%	41%	Minimum Tax Rate	Maximum Tax Rate
						0.0%	3%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%		

# Summary of State Contribution Levels

2013

Table 1

STATE	CONTRIBUTIONS PER COVERED EMPLOYEE (\$)	CONTRIBUTIONS PER EMPLOYEE AT THE TAXABLE WAGE BASE	
		AT MINIMUM RATE (\$)	AT MAXIMUM RATE (\$)
ALASKA	1,073	568	1,993
ALABAMA	263	47	539
ARKANSAS	417	12	720
ARIZONA	203	1	467
CALIFORNIA	446	105	434
COLORADO	352	75	1,006
CONNECTICUT	646	285	1,020
DISTRICT OF COLUMBIA	311	144	630
DELAWARE	313	11	840
FLORIDA	328	82	432
GEORGIA	278	2	513
HAWAII	891	713	2,534
IOWA	454	0	2,210
IDAHO	564	271	2,366
ILLINOIS	612	71	1,155
INDIANA	321	50	751
KANSAS	344	9	752
KENTUCKY	353	93	930
LOUISIANA	175	8	477
MASSACHUSETTS	674	176	1,718
MARYLAND	396	85	893
MAINE	391	107	985
MICHIGAN	557	6	979
MINNESOTA	599	194	3,135
MISSOURI	299	0	1,268
MISSISSIPPI	174	119	756
MONTANA	428	173	1,707
NORTH CAROLINA	377	0	1,430
NORTH DAKOTA	311	54	3,110
NEBRASKA	167	0	486
NEW HAMPSHIRE	354	364	980
NEW JERSEY	813	371	2,163
NEW MEXICO	333	23	1,237
NEVADA	522	67	1,453
NEW YORK	454	77	757
OHIO	280	27	756
OKLAHOMA	420	60	1,849
OREGON	799	750	1,841
PENNSYLVANIA	640	238	926
PUERTO RICO	263	168	378
RHODE ISLAND	713	341	1,978
SOUTH CAROLINA	319	11	942
SOUTH DAKOTA	137	0	1,235
TENNESSEE	249	36	900
TEXAS	302	49	662
UTAH	352	121	2,242
VIRGINIA	273	54	542
VIRGIN ISLANDS	326	354	0
VERMONT	636	208	1,344
WASHINGTON	551	68	2,324
WISCONSIN	544	38	1,372
WEST VIRGINIA	389	180	900
WYOMING	671	150	2,380
<b>UNITED STATES (Average)</b>	<b>435</b>	<b>136</b>	<b>1,234</b>

Summary of State Contribution Levels

2013

Table 2

STATE	For Every Dollar of Contributions the Amount Going:		Average Tax Rate compared to Minimum Adequate Financing Rate		
	To Pay Benefits	Into the Trust Fund	ATR	AFR	% Difference from AFR
ALASKA	\$0.61	\$0.39	3.33%	2.07%	61%
ALABAMA	\$0.85	\$0.15	2.84%	2.80%	1%
ARKANSAS	\$0.84	\$0.16	3.26%	3.98%	-18%
ARIZONA	\$1.04	(\$0.04)	2.35%	3.47%	-32%
CALIFORNIA	\$1.11	(\$0.11)	5.14%	9.69%	-47%
COLORADO	\$0.83	\$0.17	2.65%	2.89%	-8%
CONNECTICUT	\$0.97	\$0.03	4.15%	5.45%	-24%
DISTRICT OF COLUMBIA	\$1.06	(\$0.06)	2.80%	2.99%	-6%
DELAWARE	\$1.16	(\$0.16)	2.73%	4.78%	-43%
FLORIDA	\$0.63	\$0.37	3.47%	3.28%	6%
GEORGIA	\$0.93	\$0.07	2.55%	3.52%	-28%
HAWAII	\$0.54	\$0.46	3.24%	2.24%	45%
IOWA	\$0.72	\$0.28	2.11%	1.95%	8%
IDAHO	\$0.63	\$0.37	2.36%	1.75%	35%
ILLINOIS	\$0.77	\$0.23	4.53%	5.05%	-10%
INDIANA	\$0.98	\$0.02	3.02%	6.61%	-54%
KANSAS	\$0.78	\$0.22	2.68%	2.62%	2%
KENTUCKY	\$0.93	\$0.07	3.41%	6.12%	-44%
LOUISIANA	\$1.30	(\$0.30)	1.85%	2.50%	-26%
MASSACHUSETTS	\$0.90	\$0.10	3.98%	4.96%	-20%
MARYLAND	\$1.03	(\$0.03)	3.89%	3.55%	9%
MAINE	\$1.00	\$0.00	3.11%	2.83%	10%
MICHIGAN	\$0.71	\$0.29	5.20%	7.11%	-27%
MINNESOTA	\$0.60	\$0.40	2.50%	2.11%	19%
MISSOURI	\$0.92	\$0.08	2.26%	3.39%	-33%
MISSISSIPPI	\$2.10	(\$1.10)	2.22%	2.26%	-20%
MONTANA	\$0.72	\$0.28	1.80%	1.46%	23%
NORTH CAROLINA	\$1.08	(\$0.08)	2.30%	3.41%	-32%
NORTH DAKOTA	\$0.61	\$0.39	1.13%	1.17%	-3%
NEBRASKA	\$1.03	(\$0.03)	1.69%	1.64%	3%
NEW HAMPSHIRE	\$0.76	\$0.24	2.50%	2.58%	-3%
NEW JERSEY	\$0.93	\$0.07	3.17%	3.90%	-19%
NEW MEXICO	\$1.24	(\$0.24)	1.63%	2.25%	-27%
NEVADA	\$0.96	\$0.04	2.22%	2.74%	-19%
NEW YORK	\$1.07	(\$0.07)	4.53%	7.43%	-39%
OHIO	\$1.02	(\$0.02)	2.79%	5.49%	-49%
OKLAHOMA	\$0.47	\$0.53	2.22%	1.01%	120%
OREGON	\$0.75	\$0.25	3.08%	2.61%	18%
PENNSYLVANIA	\$0.96	\$0.04	6.63%	8.92%	-26%
PUERTO RICO	\$1.46	(\$0.46)	3.53%	4.60%	-23%
RHODE ISLAND	\$0.94	\$0.06	3.82%	6.39%	-40%
SOUTH CAROLINA	\$0.76	\$0.24	2.54%	4.61%	-45%
SOUTH DAKOTA	\$0.79	\$0.21	1.06%	1.22%	-13%
TENNESSEE	\$0.99	\$0.01	2.45%	3.05%	-20%
TEXAS	\$0.77	\$0.23	2.86%	2.78%	3%
UTAH	\$0.63	\$0.37	1.51%	1.12%	35%
VIRGINIA	\$0.74	\$0.26	2.88%	2.70%	6%
VIRGIN ISLANDS	\$0.00	\$1.00	1.57%	5.52%	-72%
VERMONT	\$0.78	\$0.22	4.06%	5.28%	-23%
WASHINGTON	\$1.12	(\$0.12)	1.84%	2.12%	-13%
WISCONSIN	\$0.77	\$0.23	3.97%	5.49%	-28%
WEST VIRGINIA	\$0.91	\$0.09	3.04%	4.05%	-25%
WYOMING	\$0.55	\$0.45	3.06%	1.11%	176%

# Summary of State Benefit Charging

2013

STATE	% of Benefits Charged to Taxable Employers (%)	% of Benefits Non-Charged (%)	% of Benefits Charged to Inactive Employers (%)	% of Benefits Charged to Reimbursable Employers (%)	% of Benefits Charged in Excess of Contributions (%)
ALASKA	0%	92%	NA	8%	NA
ALABAMA	77%	13%	4%	6%	NA
ARKANSAS	68%	27%	0%	5%	28%
ARIZONA	80%	9%	4%	8%	13%
CALIFORNIA	77%	4%	5%	14%	25%
COLORADO	82%	4%	6%	8%	6%
CONNECTICUT	81%	6%	4%	9%	9%
DISTRICT OF COLUMBIA	79%	2%	3%	16%	13%
DELAWARE	62%	27%	4%	7%	NA
FLORIDA	71%	12%	10%	7%	0%
GEORGIA	82%	13%	0%	6%	6%
HAWAII	76%	9%	9%	6%	10%
IOWA	74%	13%	6%	6%	1%
IDAHO	80%	13%	2%	5%	2%
ILLINOIS	82%	9%	3%	7%	0%
INDIANA	75%	11%	7%	7%	9%
KANSAS	79%	12%	5%	4%	10%
KENTUCKY	84%	4%	6%	6%	10%
LOUISIANA	73%	20%	2%	6%	4%
MASSACHUSETTS	80%	9%	3%	8%	17%
MARYLAND	66%	22%	4%	8%	0%
MAINE	72%	20%	1%	8%	13%
MICHIGAN	86%	0%	5%	9%	0%
MINNESOTA	78%	6%	4%	12%	0%
MISSOURI	83%	8%	1%	8%	10%
MISSISSIPPI	70%	17%	9%	4%	30%
MONTANA	71%	13%	7%	10%	3%
NORTH CAROLINA	67%	16%	12%	5%	3%
NORTH DAKOTA	80%	14%	2%	4%	7%
NEBRASKA	65%	20%	7%	9%	15%
NEW HAMPSHIRE	70%	12%	10%	8%	13%
NEW JERSEY	74%	9%	8%	9%	34%
NEW MEXICO	81%	3%	8%	8%	15%
NEVADA	77%	11%	9%	4%	11%
NEW YORK	83%	2%	3%	12%	14%
OHIO	79%	7%	6%	8%	14%
OKLAHOMA	70%	16%	9%	6%	NA
OREGON	66%	21%	3%	9%	4%
PENNSYLVANIA	72%	13%	5%	9%	20%
PUERTO RICO	71%	0%	24%	4%	6%
RHODE ISLAND	77%	9%	6%	8%	11%
SOUTH CAROLINA	71%	20%	4%	6%	3%
SOUTH DAKOTA	77%	12%	5%	6%	2%
TENNESSEE	74%	9%	11%	7%	8%
TEXAS	69%	16%	8%	7%	7%
UTAH	70%	18%	7%	5%	0%
VIRGINIA	83%	8%	5%	4%	7%
VIRGIN ISLANDS	NA	NA	NA	NA	NA
VERMONT	69%	16%	6%	9%	21%
WASHINGTON	64%	NA	6%	9%	8%
WISCONSIN	75%	16%	2%	7%	17%
WEST VIRGINIA	76%	10%	9%	6%	21%
WYOMING	75%	13%	6%	6%	9%
<b>UNITED STATES (Average)</b>	73%	13%	6%	7%	11%

STATE	Proportion of Total wages at Statutory		Proportion of Employers at Statutory		Proportion of Benefits Charged at Statutory		Proportion of Contributions at Statutory	
	Min. (%)	Max. (%)	Min. (%)	Max. (%)	Min. (%)	Max. (%)	Min. (%)	Max. (%)
ALASKA	NA	NA	NA	NA	NA	NA	NA	NA
ALABAMA	21%	9%	60%	11%	1%	43%	7%	22%
ARKANSAS	2%	0%	3%	0%	2%	1%	1%	0%
ARIZONA	4%	6%	17%	8%	1%	34%	0%	18%
CALIFORNIA	27%	42%	4%	36%	12%	88%	26%	62%
COLORADO	2%	2%	10%	5%	0%	16%	0%	8%
CONNECTICUT	10%	17%	49%	22%	0%	62%	2%	42%
DISTRICT OF COLUMBIA	66%	3%	74%	9%	24%	27%	29%	14%
DELAWARE	NA	NA	NA	NA	NA	NA	NA	NA
FLORIDA	13%	31%	65%	20%	0%	68%	4%	43%
GEORGIA	10%	8%	41%	11%	0%	36%	0%	27%
HAWAII	6%	2%	18%	2%	1%	19%	3%	3%
IOWA	16%	6%	56%	10%	0%	42%	0%	26%
IDAHO	13%	1%	16%	5%	4%	7%	4%	2%
ILLINOIS	11%	19%	68%	9%	4%	50%	1%	35%
INDIANA	10%	7%	38%	8%	1%	34%	2%	16%
KANSAS	1%	6%	6%	5%	0%	27%	0%	11%
KENTUCKY	7%	8%	20%	10%	1%	34%	2%	21%
LOUISIANA	11%	1%	29%	2%	1%	8%	0%	3%
MASSACHUSETTS	3%	5%	13%	9%	1%	39%	1%	16%
MARYLAND	4%	5%	7%	5%	31%	16%	0%	13%
MAINE	5%	4%	7%	9%	1%	31%	1%	12%
MICHIGAN	0%	24%	0%	26%	0%	68%	0%	43%
MINNESOTA	0%	5%	0%	10%	0%	43%	0%	23%
MISSOURI	4%	4%	17%	8%	1%	31%	0%	17%
MISSISSIPPI	20%	12%	62%	12%	0%	61%	6%	30%
MONTANA	6%	1%	19%	2%	1%	8%	2%	3%
NORTH CAROLINA	5%	2%	15%	3%	1%	9%	0%	6%
NORTH DAKOTA	28%	1%	55%	1%	9%	15%	5%	8%
NEBRASKA	4%	4%	14%	7%	1%	39%	0%	14%
NEW HAMPSHIRE	5%	3%	17%	6%	1%	21%	3%	7%
NEW JERSEY	1%	3%	7%	7%	0%	22%	0%	8%
NEW MEXICO	0%	6%	0%	11%	0%	41%	0%	24%
NEVADA	2%	5%	17%	12%	0%	30%	0%	13%
NEW YORK	10%	7%	39%	0%	2%	33%	4%	19%
OHIO	17%	7%	41%	8%	3%	39%	3%	20%
OKLAHOMA	NA	NA	NA	NA	NA	NA	NA	NA
OREGON	11%	1%	46%	4%	0%	8%	7%	2%
PENNSYLVANIA	10%	9%	52%	11%	0%	45%	5%	15%
PUERTO RICO	42%	2%	43%	2%	12%	12%	27%	4%
RHODE ISLAND	20%	5%	28%	14%	5%	33%	9%	16%
SOUTH CAROLINA	17%	5%	56%	6%	1%	26%	4%	13%
SOUTH DAKOTA	1%	0%	5%	1%	0%	7%	0%	3%
TENNESSEE	3%	4%	15%	6%	1%	26%	1%	14%
TEXAS	14%	2%	70%	3%	0%	18%	3%	5%
UTAH	19%	0%	65%	0%	0%	1%	6%	0%
VIRGINIA	15%	13%	68%	12%	0%	49%	1%	34%
VIRGIN ISLANDS	NA	NA	NA	NA	NA	NA	NA	NA
VERMONT	18%	6%	53%	12%	0%	47%	6%	14%
WASHINGTON	8%	6%	51%	11%	0%	39%	1%	24%
WISCONSIN	1%	7%	8%	13%	0%	47%	0%	19%
WEST VIRGINIA	20%	5%	33%	7%	4%	45%	10%	13%
WYOMING	0%	1%	0%	3%	0%	20%	0%	3%
<b>UNITED STATES (Average)</b>	<b>11%</b>	<b>7%</b>	<b>31%</b>	<b>8%</b>	<b>3%</b>	<b>32%</b>	<b>4%</b>	<b>17%</b>

STATE	
ALASKA	Average industry rate, or average for all employers if undetermined industry.
ALABAMA	2.7%
ARKANSAS	4%
ARIZONA	2.0%
CALIFORNIA	3.4%
COLORADO	Greater of 1.7%, actual rate if higher. Construction industry pays average industry rate.
CONNECTICUT	3.70
DISTRICT OF COLUMBIA	2.7%, or average rate for all employers if higher.
DELAWARE	Average "Assessment Rate" (2.6%). Construction employers pay an average industry rate.
FLORIDA	2.7%
GEORGIA	2.62
HAWAII	4.00
IOWA	1.9%, new construction employers pay 8.0%.
IDAHO	3.36%
ILLINOIS	3.80, or average industry rate if higher.
INDIANA	2.5%, 1% for government employers.
KANSAS	4.0%, construction employers pay 6.0%
KENTUCKY	2.7%, foreign and domestic construction firms receive maximum rate.
LOUISIANA	Up to 6.2% based on average industry rate.
MASSACHUSETTS	2.83%, new construction employers pay industry average.
MARYLAND	2.6%. Foreign contractors assigned average industry rate.
MAINE	3.02%, or "Predetermined Yield" if higher.
MICHIGAN	2.7%, Construction employers receive industry rate.
MINNESOTA	2.91%
MISSOURI	3.51%, or rate assigned to industry division.
MISSISSIPPI	2.7%
MONTANA	Average Industry Rate.
NORTH CAROLINA	1.2%
NORTH DAKOTA	1.37%
NEBRASKA	2.50%
NEW HAMPSHIRE	3.7%
NEW JERSEY	2.80%
NEW MEXICO	2.0%
NEVADA	2.95%
NEW YORK	Highest rate assigned to employers with positive account balances or 4.10%, whichever is less.
OHIO	2.7%, or average industry rate if higher.
OKLAHOMA	1.0%
OREGON	3.0%
PENNSYLVANIA	3.7030%, new construction employers pay 9.2%.
PUERTO RICO	3.0%
RHODE ISLAND	2.46 or higher of 1.0% or the state's five year benefit cost rate up to 4.2%.
SOUTH CAROLINA	2.87%
SOUTH DAKOTA	1.2% for 1st year; 1.0% for 2nd if positive balance.
TENNESSEE	2.7%, except average industry rate for selected high experience rated industries.
TEXAS	Greater of 2.7% or industry rate.
UTAH	Average Industry Rate up to 9.5%.
VIRGINIA	3.17%
VIRGIN ISLANDS	3.00%
VERMONT	Average industry rate, between 1.0% and 8.4%.
WASHINGTON	115% of the industry average
WISCONSIN	3.6% for larger employers. New construction employers pay 6.6%.
WEST VIRGINIA	2.7%; Construction and foreign entities pay 7.5%.
WYOMING	Average Industry Rate not less than 1.0%.

## Special Supplementary Tax Measure

### **Marginal Tax Cost of Additional Layoffs**

One highly requested measure of interest added to this year's report is the impact on an employer's UI tax amount of making additional layoffs. This is an extremely difficult dynamic to capture in any insurance program with so many factors in effect, however the measure calculated here, the **One Year Marginal Tax Cost of Additional Layoffs**, does provide a general quantitative short term measure of the average expected per employee tax impact on an employer's UI tax rate in the following year after making a layoff. In addition it is a valuable insight into the level of tax responsiveness contained in each state's tax structure.

This measure is constructed by using the ratio of the range in per employee tax cost to the differences in slope of each state's tax schedule. Specifically, the difference is taken between the maximum per employee cost at the tax base and the minimum per employee cost (Item 10), divided by the difference between the experience rating percent (either Reserve Ratio or Benefit Ratio) corresponding to the maximum statutory tax rate and the experience rating percent corresponding to the minimum statutory tax rate (basically translating into the number of intervals in the state tax schedule).

The result can be interpreted as the average increase in an employer's per employee tax for incurring benefit charges equivalent to 1% of its taxable payroll. One percent change in taxable payroll is the change from one tax interval to the next in each state tax schedule. In other words, when an employer is charged with benefits that are equivalent to one percent of its taxable payroll it can expect in the next year that its UI per employee tax amount will increase by the calculated amount.

This measure is higher for states that have a wider range of applicable tax rates and a higher taxable wage base - meaning rates will increase more for each layoff by an employer. The maximum per employee tax cost at the wage base is shown in order to provide a limit for the amount that an employer's rate can increase based on the state maximum state tax rate in effect this year. Employers already assigned the maximum tax rate in the state will have zero impact on their UI tax rate of making an additional layoff.

**Special Supplemental Tax Measure**

**One Year Marginal Tax Cost of Additional Layoffs**

<b>STATE</b>	<b>Added Tax Cost Per Employee at the Tax Base (\$)<sup>(1)</sup></b>	<b>Up to the Maximum Rate of Contributions per Employee at the Tax Base (\$)</b>
ALASKA	NA	1,993
ALABAMA	68	539
ARKANSAS	71	720
ARIZONA	18	467
CALIFORNIA	8	434
COLORADO	21	1,006
CONNECTICUT	136	1,020
DISTRICT OF COLUMBIA	27	630
DELAWARE	10	840
FLORIDA	65	432
GEORGIA	21	513
HAWAII	107	2,534
IOWA	105	2,210
IDAHO	26	2,366
ILLINOIS	129	1,155
INDIANA	78	751
KANSAS	15	752
KENTUCKY	52	930
LOUISIANA	0.47	477
MASSACHUSETTS	50	1,718
MARYLAND	85	893
MAINE	44	985
MICHIGAN	94	979
MINNESOTA	329	3,135
MISSOURI	47	1,268
MISSISSIPPI	128	756
MONTANA	29	1,707
NORTH CAROLINA	174	1,430
NORTH DAKOTA	155	3,110
NEBRASKA	29	584
NEW HAMPSHIRE	5	980
NEW JERSEY	34	2,163
NEW MEXICO	101	1,237
NEVADA	62	1,453
NEW YORK	21	757
OHIO	21	756
OKLAHOMA	33	1,849
OREGON	48	1,841
PENNSYLVANIA	64	926
PUERTO RICO	5	378
RHODE ISLAND	40	1,978
SOUTH CAROLINA	47	942
SOUTH DAKOTA	144	1,235
TENNESSEE	22	900
TEXAS	74	662
UTAH	265	2,242
VIRGINIA	108	542
VIRGIN ISLANDS	118	1,416
VERMONT	76	1,344
WASHINGTON	396	2,324
WISCONSIN	64	1,372
WEST VIRGINIA	40	900
WYOMING	223	2,380

1. Applicable for all employers except those assigned the maximum tax rate and potentially those employers assigned the minimum tax rate in a Reserve Ratio Experience Rating State.

# 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.

- 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) Employer Contributions:** **Per Covered Employee:** Total amount of contributions for the year divided by the number of covered workers for the same period. **For Every One Dollar of Wages Paid:** The average tax rate on total wages (%) divided by 100.

**10) Contributions per Employee at the Taxable Wage Base (Minimum/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. **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 contributions in the report year. The amount going into the trust fund is the previous amount subtracted from \$1.00 (may be negative).

**12) Minimum Adequate Financing Rate:** The tax rate formulated by taking 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, including outstanding advances as of Jan. 1, and the Trust Fund Balance needed to have an AHCM of 1.0, divided by five, divided by 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 trust fund balance needed to have a 1.0 AHCM, divided by 5, divided by taxable wages).

**13) The Average Tax Rate Compared to The Min. Adequate Financing Rate:**

The percentage difference between the Average Tax Rate on Taxable Wages and the Adequate Financing Rate.

**Benefit Charging**

**14) Benefits Charged to active Taxable Employers:**

The portion of total benefits paid that is assigned to individual employer experience rating accounts.

**15) Benefits Non-Charged to Employers:**

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

**16) Benefits Charged to Inactive Accounts:**

Benefits assigned to employers that are no longer active.

**17) Total Reimbursable Benefits Paid:**

Benefits paid to all claimants from reimbursable employers.

**18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from Those Employers:**

The amount by which benefit charges exceed projected contributions for employers that are assigned the maximum tax rate in the states tax schedule for the year. This amount is also reported as a percentage of total benefits paid (divided by total benefits).

**The Contributions from Maximum rated employers as a Percent of their Charged Benefits:**

The amount of contributions from maximum rated employers divided by the total charged benefits from these employers.

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

**19) 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.

**20) 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.

**21) 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.

**22) 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.