



**U.S. Department of Labor
Office of Unemployment Insurance
Division of Fiscal and Actuarial Services**

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Significant Measures of State Unemployment Insurance Tax Systems



2012

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<http://ows.doleta.gov/unemploy/finance.asp>

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

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

Introduction

The publication of the yearly report of Significant Measures of a State UI Tax System provides 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 new 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-three, use the Reserve Ratio experience rating methodology, the only method which gives credit to employers for the amount of contributions they have made. Seventeen states use the Benefit Ratio method, two states use the Benefit Wage Ratio method, and one state employs the Payroll Decline method.

In addition to the type of experience rating method, states differ in the **type of employer ranking** employed in the assignment of tax rates, eleven states assign UI tax rates by using a relative ranking of all employers, called the Array Method. Essentially these states assign tax rates based on how employers compare against each other in terms of their experience with unemployment, however measured. The remaining 42 states all use **fixed intervals** of their experience rating measure (e.g.

reserve ratio) to place employers in tax rate groups. The Array Method pre-determines the proportion of taxable wages that will be assigned any specific tax rate which allows states to predetermine the level of contributions they will receive.

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

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 **estimated employer contribution for every dollar of wages paid** shows the portion of wages that employers are paying in UI taxes, with most all states below one cent. This amount signifies, on average, how much each taxable employer is paying yearly in taxes for each job. States with higher average contribution levels are collecting higher amounts, but they also may be paying higher levels of benefits or may have lower solvency levels, which can also be compared in this report.

Just comparing the minimum and maximum statutory tax rates in effect across states is not a clear indication of the applicable ranges in effect because each state may have

a different taxable wage base. The **estimated contributions per employee at the tax base** identifies the amount an employer **assigned the minimum rate** would pay for an employee earning at least the taxable wage base. A few states may have a zero value if the rates in effect for that year have a zero tax rate for the lowest rate applicable. Likewise, **contributions at the maximum rate** provides the amount an employer would pay for each employee earning at least the taxable wage base if they are assigned the maximum tax rate. The lowest amount a maximum-rated employer would pay per year is \$378 (5.4% times \$7,000 wage base) a year. The **average contribution per employee at the tax base provides** the average dollar amount each employer is paying for an employee at the tax base.

To reasonably compare the range of the per employee cost and compare in effect the differences in slope of each state's tax schedule, the metric of the **average increase in an Employer's Per Employee tax for incurring Benefit Charges Equivalent to 1% of its taxable payroll** is included. This measure gives an employer a reasonable expectation of the change in their tax amount (per employee) when they make layoffs of a certain level. This measure increases 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.

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 an **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 (1.0AHCM)).

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 to fund their program if they have a large negative difference from the adequate financing rate and a low level of solvency.

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 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-coupment (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.

ALASKA 2012

1) Type of Experience Rating Method:	Payroll Decline	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	None	4) Taxable Wage Base (\$):	35,800
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.47 / 2.38	6) New Employer Tax Rate (%):	2.4
7) Statutory Tax Rate (Minimum / Maximum)%:	1.31 / 5.40	8) Average High Cost Multiple (1/1/2012):	0.92

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$625	Average Rate	\$1.47
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$469	Average Rate \$852	Maximum Rate \$1,933
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	NA		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.08	Into the Trust Fund -\$0.08	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
	2.24%	2.38%	6%

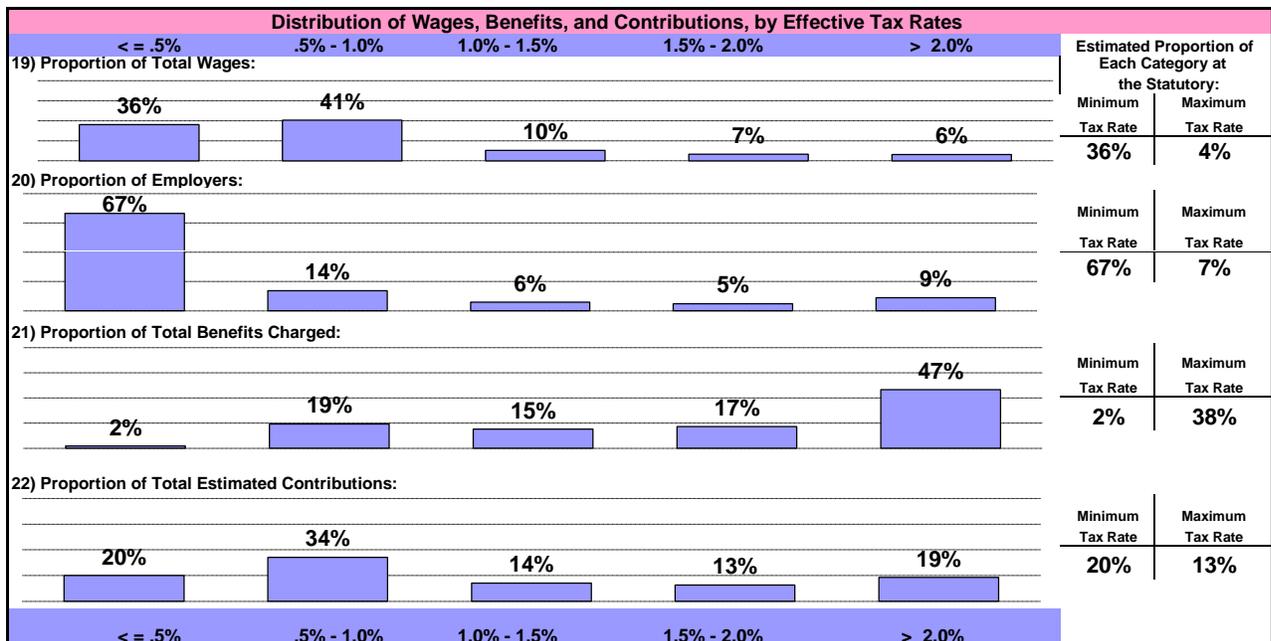
Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	0	0%	\$0
15) Benefits Non-Charged:	164	91%	\$686
16) Benefits Charged to Inactive Employers:	0	0%	\$0
17) Total Reimbursable Benefits Paid	15	9%	\$686
Total:	\$179	100%	\$686
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	NA	NA	NA

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).
² Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

ALABAMA		2012	
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) %:	0.86 / 3.44	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.59 / 6.74	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$399	\$0.86	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$47	Average Rate \$275 Maximum Rate \$539
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1:	\$68	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.72	Into the Trust Fund \$0.28	
13) Average Tax Rate Compared to Adequate Financing Rate2:			% Difference From Adeq. Finan. Rate
	Adequate Financing Rate	Current Avg. Tax Rate	
	3.05%	3.44%	13%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	337	79%	\$237
15) Benefits Non-Charged:	50	12%	\$35
16) Benefits Charged to Inactive Employers:	17	4%	\$12
17) Total Reimbursable Benefits Paid	20	5%	
	Total: \$424	100%	\$284
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$110	27%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 35%



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).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

ARKANSAS 2012

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) %:	1.24 / 3.51	6) New Employer Tax Rate (%):	4.0
7) Statutory Tax Rate (Minimum / Maximum)%:	1.20 / 7.10	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$441	\$1.24	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$144	Average Rate \$421	Maximum Rate \$852
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$71 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.93	Into the Trust Fund \$0.07	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 3.51%	Adequate Financing Rate 4.62%	% Difference From Adeq. Finan. Rate -24%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	276	71%	\$307
15) Benefits Non-Charged:	85	22%	\$94
16) Benefits Charged to Inactive Employers:	7	2%	\$7
17) Total Reimbursable Benefits Paid	19	5%	\$7
Total:	\$386	100%	\$409
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	14	4%	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:	38%	16%	23%	12%	11%	Minimum Tax Rate: 18% Maximum Tax Rate: 6%
20) Proportion of Employers:	61%	11%	9%	6%	14%	Minimum Tax Rate: 39% Maximum Tax Rate: 8%
21) Proportion of Total Benefits Charged:	6%	6%	20%	21%	46%	Minimum Tax Rate: 5% Maximum Tax Rate: 34%
22) Proportion of Total Estimated Contributions:	16%	11%	28%	19%	25%	Minimum Tax Rate: 7% Maximum Tax Rate: 15%

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).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

ARIZONA		2012	
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) %:	0.48 / 2.30	6) New Employer Tax Rate (%):	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.02 / 6.38	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee	For Every \$100 of Wages Paid	
	\$194	Average Rate	\$0.48
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$1	\$161	\$447
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$17 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.46	-\$0.46	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	2.30%	4.20%	-45%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	442	67%	\$232
15) Benefits Non-Charged:	67	10%	\$35
16) Benefits Charged to Inactive Employers:	36	5%	\$19
17) Total Reimbursable Benefits Paid	113	17%	
	Total:	100%	\$286
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	80	15%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 47%

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%	16%	23%	12%	11%	Minimum Tax Rate: 4% Maximum Tax Rate: 7%
20) Proportion of Employers:	59%	31%	8%	0%	1%	Minimum Tax Rate: 18% Maximum Tax Rate: 10%
21) Proportion of Total Benefits Charged:	21%	35%	30%	4%	10%	Minimum Tax Rate: 1% Maximum Tax Rate: 36%
22) Proportion of Total Estimated Contributions:	31%	43%	21%	2%	3%	Minimum Tax Rate: 0% Maximum Tax Rate: 19%
	<= .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).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

CALIFORNIA

2012

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) %:	0.92 / 5.40	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 6.20	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$490	Minimum Rate	Average Rate \$0.92
10) Estimated Contributions Per Employee at the Tax Base:	\$105	Maximum Rate	\$378 \$434
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$8 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.27	Into the Trust Fund -\$0.27	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 5.40%	Adequate Financing Rate 10.14%	% Difference From Adeq. Finan. Rate -47%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	6,367	79%	\$551
15) Benefits Non-Charged:	339	4%	\$29
16) Benefits Charged to Inactive Employers:	455	6%	\$39
17) Total Reimbursable Benefits Paid	919	11%	
Total:	\$8,080	100%	\$620
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	2,070	29%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 64%

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:	3%	76%	21%	0%	0%	Minimum Tax Rate: 1% Maximum Tax Rate: 62%
20) Proportion of Employers:	6%	70%	23%	0%	0%	Minimum Tax Rate: 4% Maximum Tax Rate: 47%
21) Proportion of Total Benefits Charged:	0%	60%	40%	0%	0%	Minimum Tax Rate: 0% Maximum Tax Rate: 91%
22) Proportion of Total Estimated Contributions:	1%	74%	25%	0%	0%	Minimum Tax Rate: 0% Maximum Tax Rate: 67%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

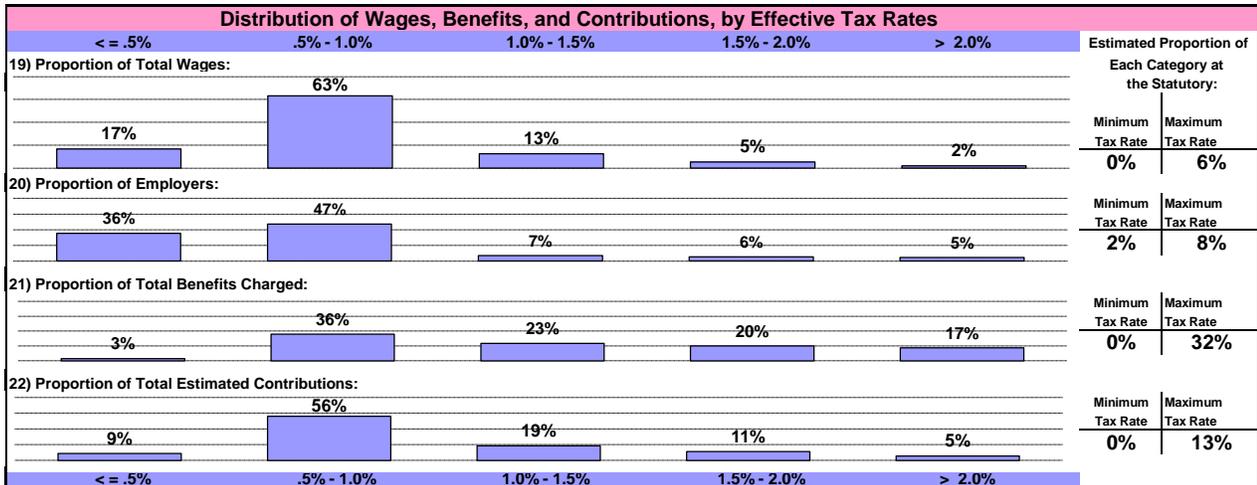
1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

COLORADO		2012	
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 (\$):	11,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.84 / 3.44	6) New Employer Tax Rate (%):	1.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.00 / 5.40	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$405	Minimum Rate	Average Rate Maximum Rate \$0.84
10) Estimated Contributions Per Employee at the Tax Base:	\$110	\$378	\$594
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$11 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.98	Into the Trust Fund \$0.02	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 3.44%	Adequate Financing Rate 3.92%	% Difference From Adeq. Finan. Rate -12%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	624	82%	\$350
15) Benefits Non-Charged:	30	4%	\$17
16) Benefits Charged to Inactive Employers:	51	7%	\$28
17) Total Reimbursable Benefits Paid	57	7%	
Total:	\$762	100%	\$395
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	116	16%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 44%

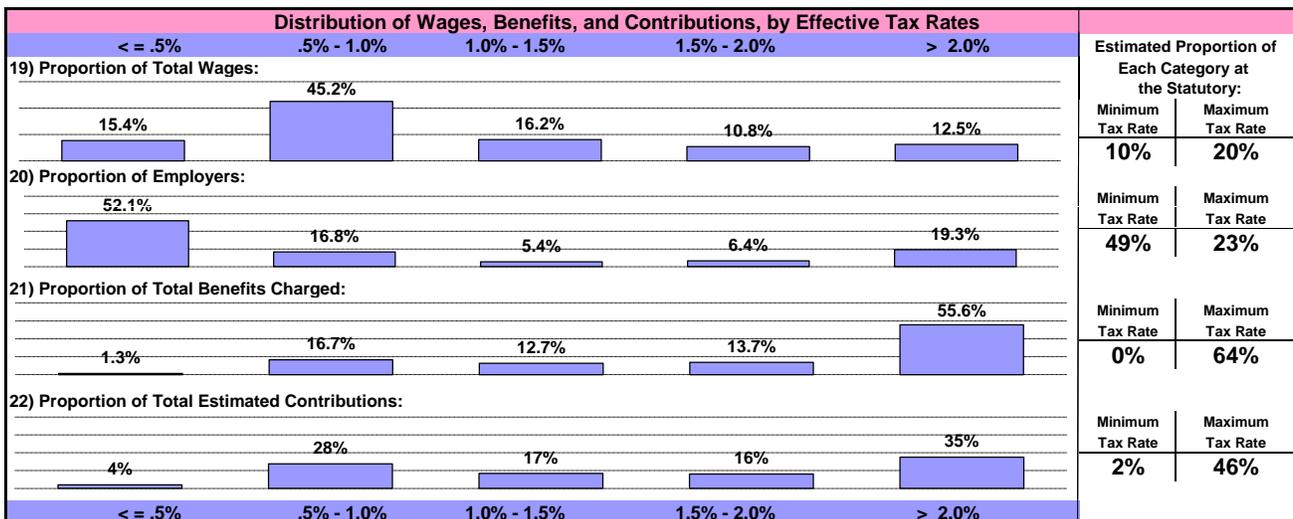


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

CONNECTICUT		2012	
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) %:	1.18 / 4.80	6) New Employer Tax Rate (%):	4.2
7) Statutory Tax Rate (Minimum / Maximum)%:	1.90 / 6.80	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$734	Minimum Rate	Average Rate
		\$285	\$720
			Maximum Rate
			\$1,020
10) Estimated Contributions Per Employee at the Tax Base:			
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$136	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.97	\$0.03	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate	Adequate Financing Rate	
	4.80%	5.84%	-18%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	757	80%	\$621
15) Benefits Non-Charged:	72	8%	\$59
16) Benefits Charged to Inactive Employers:	36	4%	\$30
17) Total Reimbursable Benefits Paid	77	8%	
	Total: \$942	100%	\$709
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$84	10%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 83%

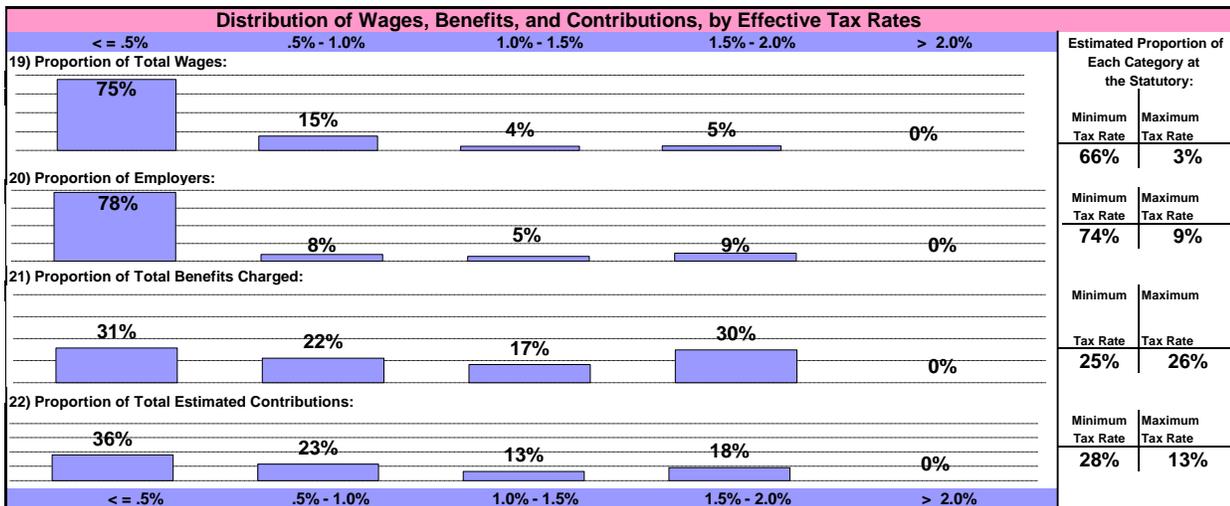


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

DISTRICT OF COLUMBIA 2012			
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.42 / 2.83	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.60 / 7.20	8) Average High Cost Multiple (1/1/2012):	0.97

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee	For Every \$100 of Wages Paid	
	\$310	\$0.42	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$144	\$255	\$648
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$28 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.14	-\$0.14	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	2.83%	3.10%	-9%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	128	76%	\$327
15) Benefits Non-Charged:	6	4%	\$16
16) Benefits Charged to Inactive Employers:	5	3%	\$13
17) Total Reimbursable Benefits Paid	30	18%	
	Total:	\$169	100%
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	18	13%	44%



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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

DELAWARE		2012	
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) %:	0.70 / 3.10	6) New Employer Tax Rate (%):	3.1
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 8.00	8) Average High Cost Multiple (1/1/2012):	0.00
Contribution Levels			
9) Estimated Employer Contributions:		Per Covered Employee	For Every \$100 of Wages Paid
		\$389	\$0.70
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate Maximum Rate
		\$11	\$326 \$840
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :		NA	
12) For Every One Dollar of Contributions the Amount going:		To Pay Benefits in Previous Comp. Year	Into the Trust Fund
		\$1.00	\$0.00
13) Average Tax Rate Compared to Adequate Financing Rate ² :			
Current Avg. Tax Rate		Adequate Financing Rate	% Difference From Adeq. Finan. Rate
3.10%		4.91%	-37%
Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	93	72%	\$299
15) Benefits Non-Charged:	20	16%	\$66
16) Benefits Charged to Inactive Employers:	6	5%	\$20
17) Total Reimbursable Benefits Paid	9	7%	
	Total:	\$129 100%	\$385
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:		Amount (\$ mil.)	% of Total Benefits Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
		NA	NA NA

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² Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

FLORIDA		2012	
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) %:	0.84 / 4.20	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.51 / 5.40	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$321	Minimum Rate	Average Rate \$0.84
10) Estimated Contributions Per Employee at the Tax Base:		\$121	Maximum Rate \$432
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$58	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.99	Into the Trust Fund \$0.01	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 4.20%	Adequate Financing Rate 4.82%	% Difference From Adeq. Finan. Rate -13%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,383	70%	\$237
15) Benefits Non-Charged:	220	11%	\$38
16) Benefits Charged to Inactive Employers:	259	13%	\$44
17) Total Reimbursable Benefits Paid	113	6%	
Total:	\$1,974	100%	\$319
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$178	10%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 32%

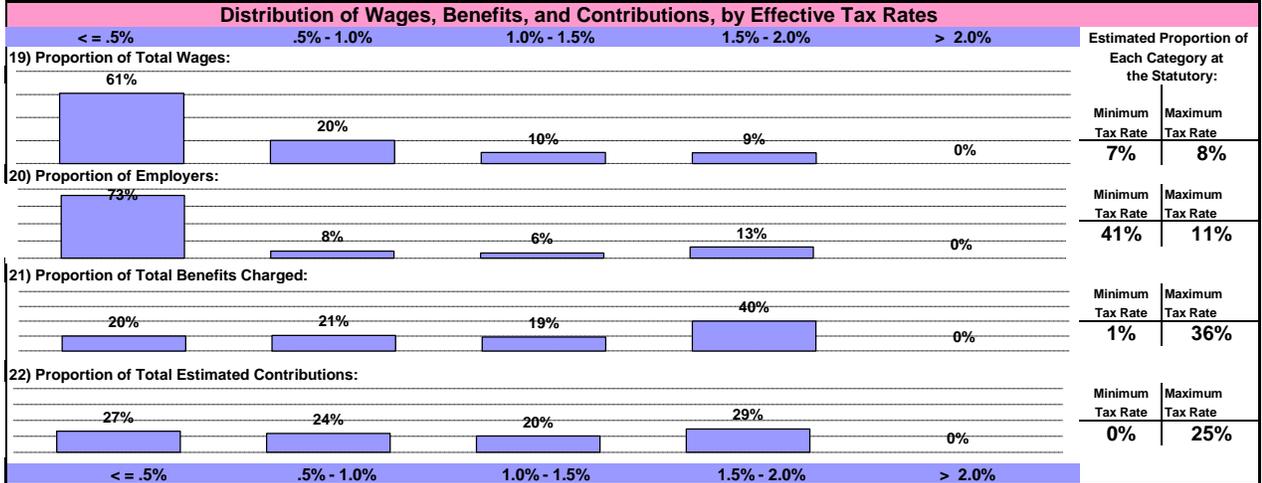
Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:
19) Proportion of Total Wages:	99.9%		0.1%	0.0%	0.0%	Minimum Tax Rate: 96%, Maximum Tax Rate: 4%
20) Proportion of Employers:	99.2%		0.7%	0.0%	0.0%	Minimum Tax Rate: 93%, Maximum Tax Rate: 7%
21) Proportion of Total Benefits Charged:	98.9%		1.1%	0.0%	0.0%	Minimum Tax Rate: 80%, Maximum Tax Rate: 20%
22) Proportion of Total Estimated Contributions:	100%		0%	0%	0%	Minimum Tax Rate: 95%, Maximum Tax Rate: 5%

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GEORGIA		2012	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	8,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.50 / 2.80	6) New Employer Tax Rate (%):	2.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.04 / 8.10	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$273	Minimum Rate	Average Rate Maximum Rate \$0.50
10) Estimated Contributions Per Employee at the Tax Base:	\$3	\$238	\$689
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$28 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.15	Into the Trust Fund -\$0.15	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 2.80%	Adequate Financing Rate 4.19%	% Difference From Adeq. Finan. Rate -33%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	809	81%	\$268
15) Benefits Non-Charged:	114	11%	\$38
16) Benefits Charged to Inactive Employers:	14	1%	\$5
17) Total Reimbursable Benefits Paid	58	6%	
Total:	\$995	100%	\$311
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	88	9%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 68%

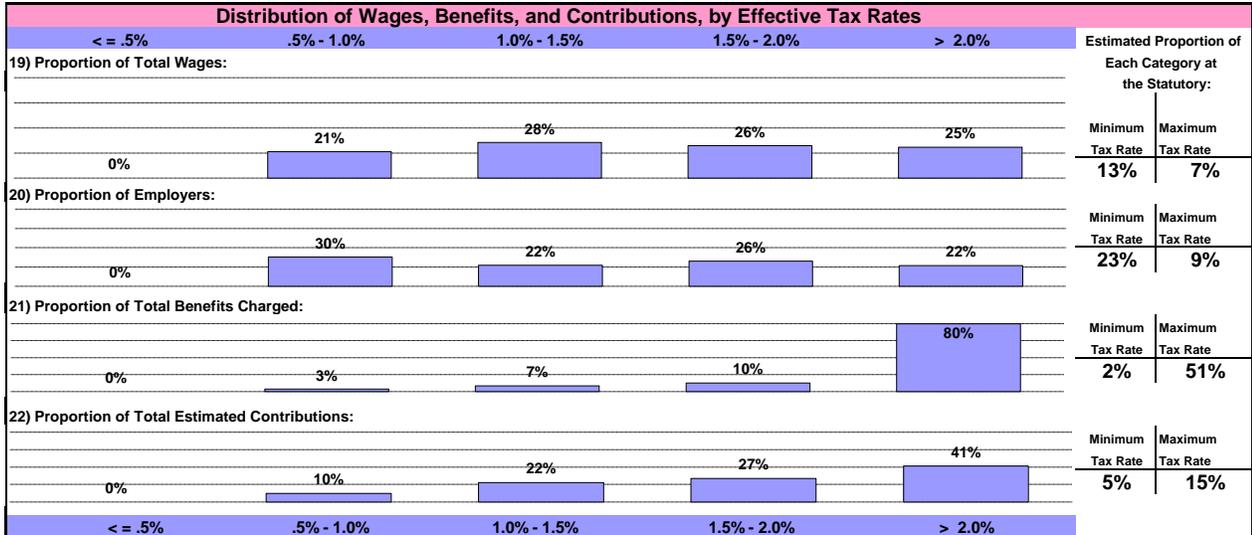


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HAWAII		2012	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	38,800
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.72 / 2.62	6) New Employer Tax Rate (%):	4.0
7) Statutory Tax Rate (Minimum / Maximum)%:	1.20 / 5.40	8) Average High Cost Multiple (1/1/2012):	0.05

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$652	Minimum Rate	Average Rate
			Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$466	\$1,018	\$2,095
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$96 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.87	\$0.13	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	2.62%	2.79%	-6%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	196	75%	\$458
15) Benefits Non-Charged:	24	9%	\$55
16) Benefits Charged to Inactive Employers:	25	9%	\$57
17) Total Reimbursable Benefits Paid	16	6%	
Total:	\$261	100%	\$570
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	58	24%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 40%

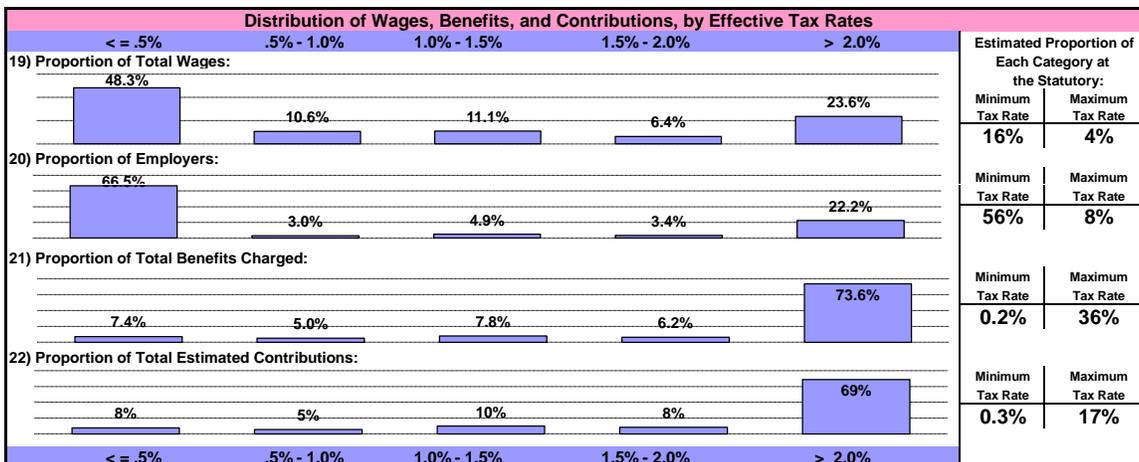


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IOWA		2012	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base (\$):	25,300
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.30 / 2.39	6) New Employer Tax Rate (%):	1.9
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 9.00	8) Average High Cost Multiple (1/1/2012):	0.80

Contribution Levels			
Per Covered Employee		For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$487	Minimum Rate	Average Rate
		\$0	\$605
10) Estimated Contributions Per Employee at the Tax Base:		Maximum Rate	\$2,277
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :			
	\$108	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:			
	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.86	\$0.14	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			
	Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
	2.19%	2.39%	9%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	386	78%	\$344
15) Benefits Non-Charged:	61	12%	\$55
16) Benefits Charged to Inactive Employers:	22	5%	\$20
17) Total Reimbursable Benefits Paid	23	5%	
Total:	\$493	100%	\$419
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:			
	\$45	10%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 67%

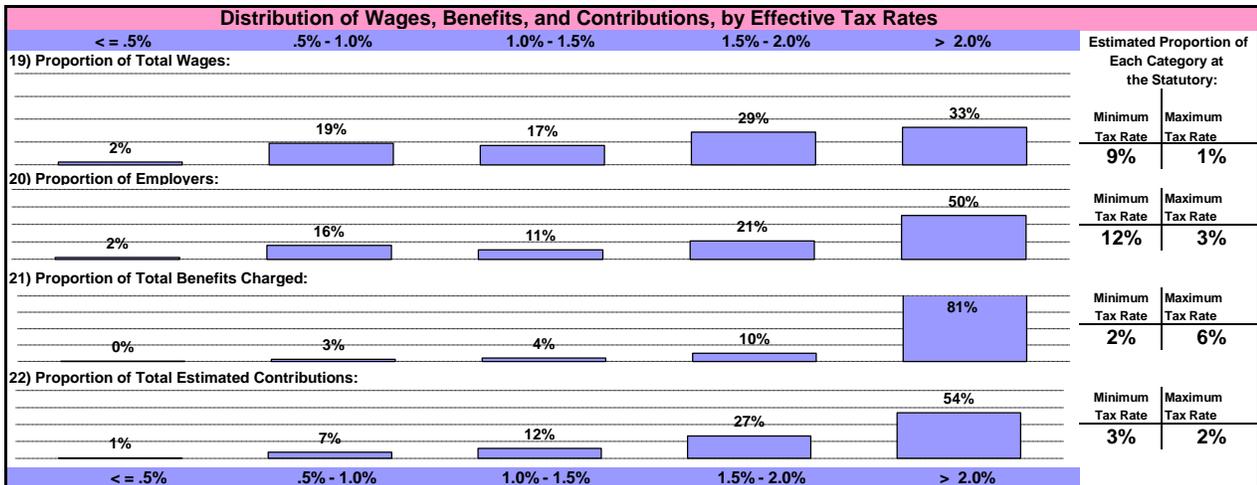


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IDAHO		2012	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	34,100
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.86 / 2.75	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.96 / 6.80	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$629	Minimum Rate	Average Rate Maximum Rate \$1.86
10) Estimated Contributions Per Employee at the Tax Base:	\$327	\$938	\$2,319
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$24 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.77	Into the Trust Fund \$0.23	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Adequate Financing Rate 2.16%	Current Avg. Tax Rate 2.75%	% Difference From Adeq. Finan. Rate 27%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	193	79%	\$407
15) Benefits Non-Charged:	34	14%	\$72
16) Benefits Charged to Inactive Employers:	5	2%	\$10
17) Total Reimbursable Benefits Paid	12	5%	\$24
Total:			\$244 100% \$490
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	6	3%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 48%



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ILLINOIS		2012	
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 (\$):	13,560
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.10 / 4.00	6) New Employer Tax Rate (%):	4.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.55 / 9.45	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
Per Covered Employee		For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$531	Minimum Rate	Average Rate
		\$75	\$542
10) Estimated Contributions Per Employee at the Tax Base:		Maximum Rate	\$1,281
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :			
	\$144	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:			
	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.14	-\$0.14	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			
	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	4.00%	6.41%	-38%

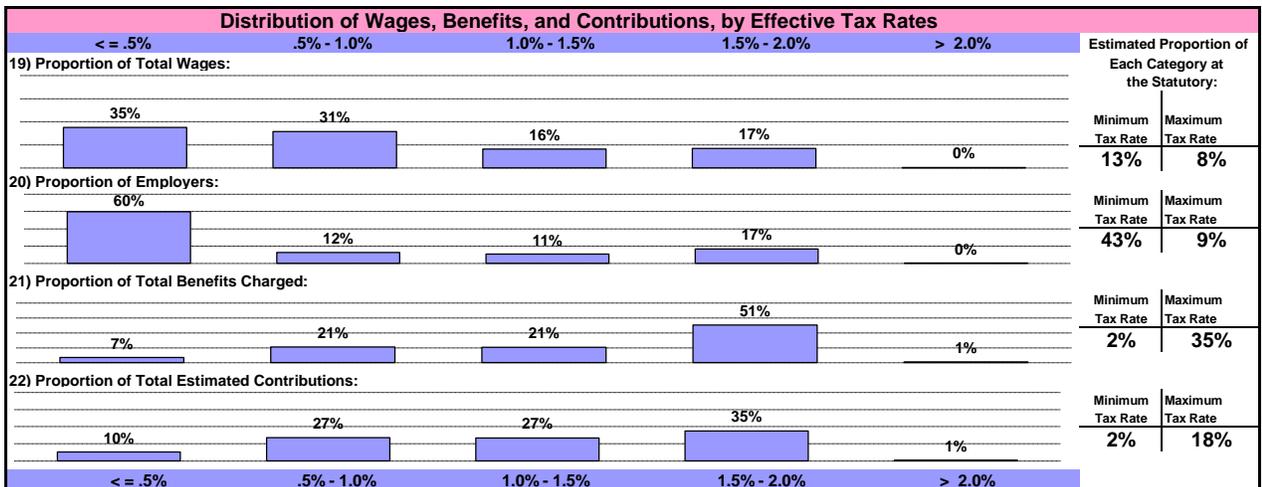
Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	NA	NA	NA
15) Benefits Non-Charged:	NA	NA	NA
16) Benefits Charged to Inactive Employers:	NA	NA	NA
17) Total Reimbursable Benefits Paid	NA	NA	NA
Total:	NA	NA	NA
18) Benefits Charged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

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INDIANA		2012	
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) %:	0.84 / 3.41	6) New Employer Tax Rate (%):	2.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.54 / 7.99	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$335	Minimum Rate	Average Rate Maximum Rate \$0.84
10) Estimated Contributions Per Employee at the Tax Base:	\$51	\$324	\$759
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$79 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.20	Into the Trust Fund -\$0.20	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 3.41%	Adequate Financing Rate 7.70%	% Difference From Adeq. Finan. Rate -56%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	712	76%	\$327
15) Benefits Non-Charged:	91	10%	\$42
16) Benefits Charged to Inactive Employers:	68	7%	\$31
17) Total Reimbursable Benefits Paid	69	7%	
Total:	\$941	100%	\$401
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	111	13%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 51%

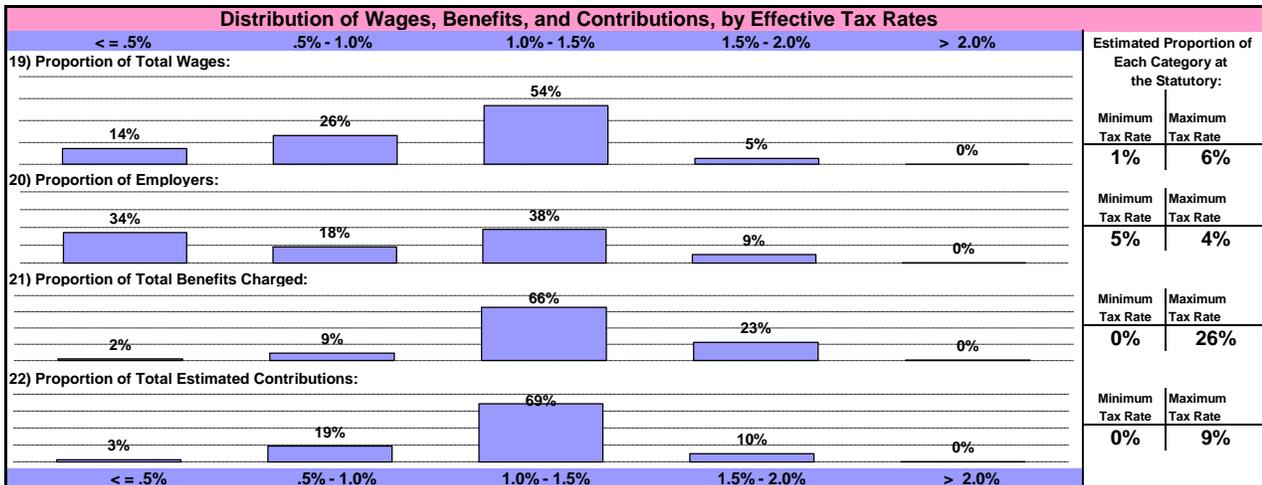


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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

KANSAS		2012	
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) %:	0.96 / 4.27	6) New Employer Tax Rate (%):	4.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.11 / 9.40	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$326	Minimum Rate	Average Rate
			Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$9	\$341	\$752
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$15 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.06	-\$0.06	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
	3.66%	4.27%	17%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	331	79%	\$284
15) Benefits Non-Charged:	43	10%	\$37
16) Benefits Charged to Inactive Employers:	29	7%	\$25
17) Total Reimbursable Benefits Paid	17	4%	\$15
	Total:	100%	\$346
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	50	12%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 41%

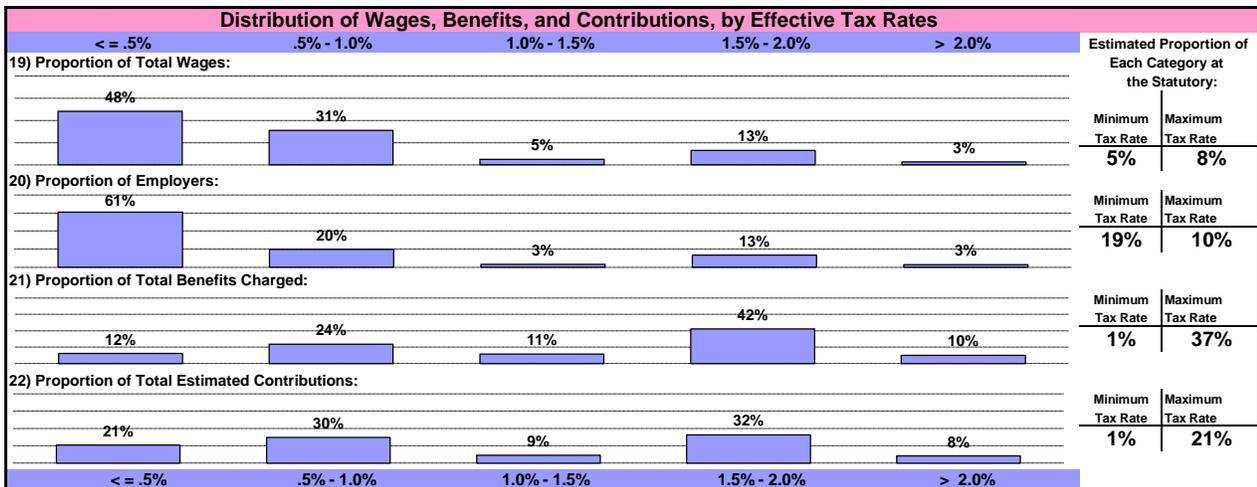


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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

KENTUCKY		2012	
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 (\$):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.75 / 3.52	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.00 / 10.00	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$281	Minimum Rate	Average Rate Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$90	\$317	\$900
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$51 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.48	-\$0.48	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	3.52%	7.42%	-53%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	475	82%	\$357
15) Benefits Non-Charged:	48	8%	\$36
16) Benefits Charged to Inactive Employers:	28	5%	\$21
17) Total Reimbursable Benefits Paid	26	5%	
	Total:	\$577	100%
			\$414
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	96	17%	43%



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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

LOUISIANA 2012

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) %:	0.33 / 1.45	6) New Employer Tax Rate (%):	2.8
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 6.20	8) Average High Cost Multiple (1/1/2012):	1.32

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$137	Minimum Rate	Average Rate \$0.33
10) Estimated Contributions Per Employee at the Tax Base:	\$8	Maximum Rate	\$477
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :			
	\$0 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:		To Pay Benefits in Previous Comp. Year	Into the Trust Fund
	\$2.00	-	\$1.00
13) Average Tax Rate Compared to Adequate Financing Rate ² :			
	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	1.45%	2.82%	-49%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	322	77%	\$222
15) Benefits Non-Charged:	67	16%	\$46
16) Benefits Charged to Inactive Employers:	7	2%	\$5
17) Total Reimbursable Benefits Paid	24	6%	
	Total:	100%	\$274
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:			
	17	4%	27%

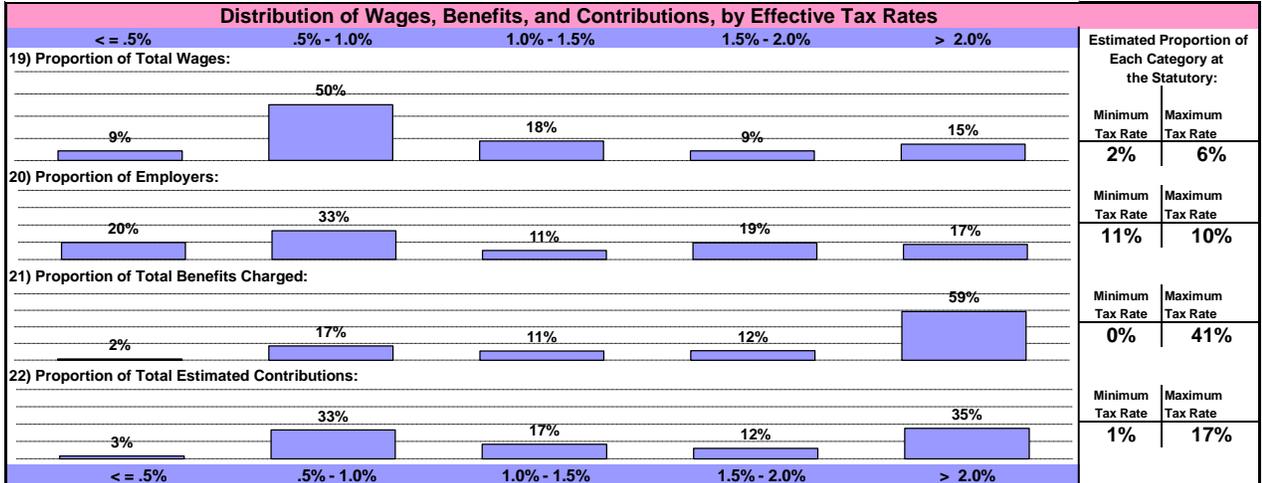
Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	
19) Proportion of Total Wages:	63%	37%	0%	0%	0%	Estimated Proportion of Each Category at the Statutory:
20) Proportion of Employers:	70%	30%	0%	0%	0%	Minimum Tax Rate: 30% Maximum Tax Rate: 2%
21) Proportion of Total Benefits Charged:	22%	78%	0%	0%	0%	Minimum Tax Rate: 2% Maximum Tax Rate: 7%
22) Proportion of Total Estimated Contributions:	41%	59%	0%	0%	0%	Minimum Tax Rate: 1% Maximum Tax Rate: 3%

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).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

MASSACHUSETTS		2012	
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) %:	1.24 / 4.99	6) New Employer Tax Rate (%):	2.8
7) Statutory Tax Rate (Minimum / Maximum)%:	1.26 / 12.27	8) Average High Cost Multiple (1/1/2012):	0.07

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$714	Minimum Rate	Average Rate Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$176	\$699	\$1,718
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$50 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.89	\$0.11	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	4.99%	5.76%	-13%

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:	149	9%	\$60
16) Benefits Charged to Inactive Employers:	48	3%	\$19
17) Total Reimbursable Benefits Paid	149	9%	\$633
Total: \$1,714 100% \$633			
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	268	17%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 52%



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).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

MARYLAND		2012	
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) %:	0.89 / 5.17	6) New Employer Tax Rate (%):	2.6
7) Statutory Tax Rate (Minimum / Maximum)%:	2.20 / 13.50	8) Average High Cost Multiple (1/1/2012):	0.38

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$472	\$0.89	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$187	Average Rate \$439 Maximum Rate \$1,148
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$102	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.02	Into the Trust Fund -\$0.02	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Adequate Financing Rate 4.16%	Current Avg. Tax Rate 5.17%	24%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	596	64%	\$331
15) Benefits Non-Charged:	231	25%	\$128
16) Benefits Charged to Inactive Employers:	37	4%	\$20
17) Total Reimbursable Benefits Paid	66	7%	\$20
Total:	\$930	100%	\$479
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$84	10%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 67%

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:	25%	32%	23%	7%	12%	Minimum Tax Rate: 22% Maximum Tax Rate: 7%
20) Proportion of Employers:	62%	11%	8%	4%	14%	Minimum Tax Rate: 62% Maximum Tax Rate: 10%
21) Proportion of Total Benefits Charged:	1%	12%	20%	12%	56%	Minimum Tax Rate: 0.1% Maximum Tax Rate: 43%
22) Proportion of Total Estimated Contributions:	8%	24%	27%	12%	30%	Minimum Tax Rate: 7% Maximum Tax Rate: 18%

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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

MAINE		2012	
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) %:	1.07 / 3.07	6) New Employer Tax Rate (%):	3.1
7) Statutory Tax Rate (Minimum / Maximum)%:	0.88 / 8.10	8) Average High Cost Multiple (1/1/2012):	0.93

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$374	Minimum Rate	Average Rate Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$106	\$368	\$972
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$43 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.19	-\$0.19	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference
	Adequate Financing Rate	Current Avg. Tax Rate	From Adeq. Finan. Rate
	2.85%	3.07%	8%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	147	72%	\$346
15) Benefits Non-Charged:	40	19%	\$93
16) Benefits Charged to Inactive Employers:	1	1%	\$3
17) Total Reimbursable Benefits Paid	16	8%	
	Total:	\$204	100%
			\$443
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	27	14%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
			40%

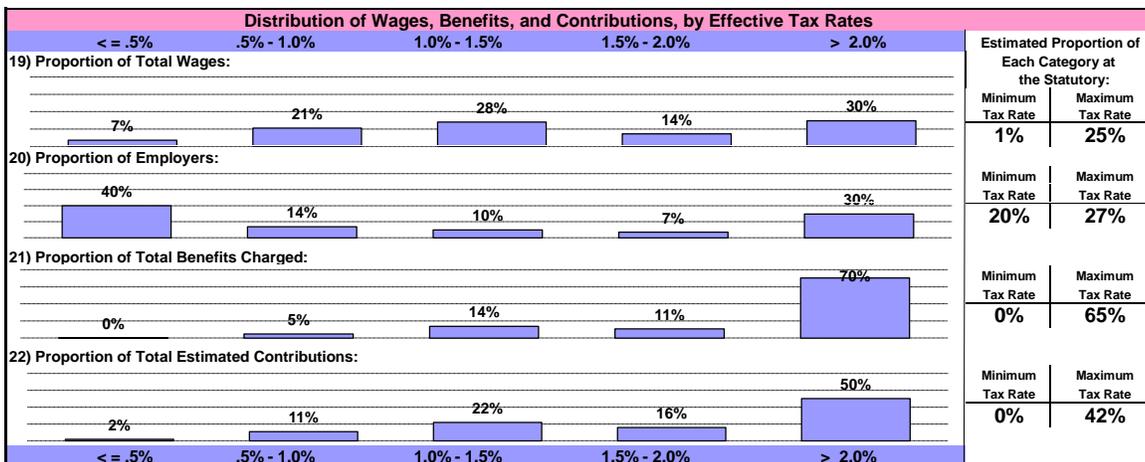
Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:
19) Proportion of Total Wages:	28%	37%	16%	6%	13%	Minimum Tax Rate: 4% Maximum Tax Rate: 4%
20) Proportion of Employers:	24%	29%	15%	9%	23%	Minimum Tax Rate: 7% Maximum Tax Rate: 9%
21) Proportion of Total Benefits Charged:	7%	14%	11%	7%	60%	Minimum Tax Rate: 1% Maximum Tax Rate: 31%
22) Proportion of Total Estimated Contributions:	9%	26%	19%	10%	36%	Minimum Tax Rate: 1% Maximum Tax Rate: 12%

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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

MICHIGAN		2012	
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) %:	1.52 / 6.65	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.06 / 11.05	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee \$676	For Every \$100 of Wages Paid \$1.52	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$6	Average Rate \$632	Maximum Rate \$1,050
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$101 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.83	Into the Trust Fund \$0.17	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 6.65%	Adequate Financing Rate 8.68%	% Difference From Adeq. Financ. Rate -23%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,405	80%	\$473
15) Benefits Non-Charged:	35	2%	\$12
16) Benefits Charged to Inactive Employers:	191	11%	\$64
17) Total Reimbursable Benefits Paid	129	7%	
Total:	\$1,759	100%	\$549
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	Amount (\$ mil.) \$66	% of Total Benefits 4%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 93%

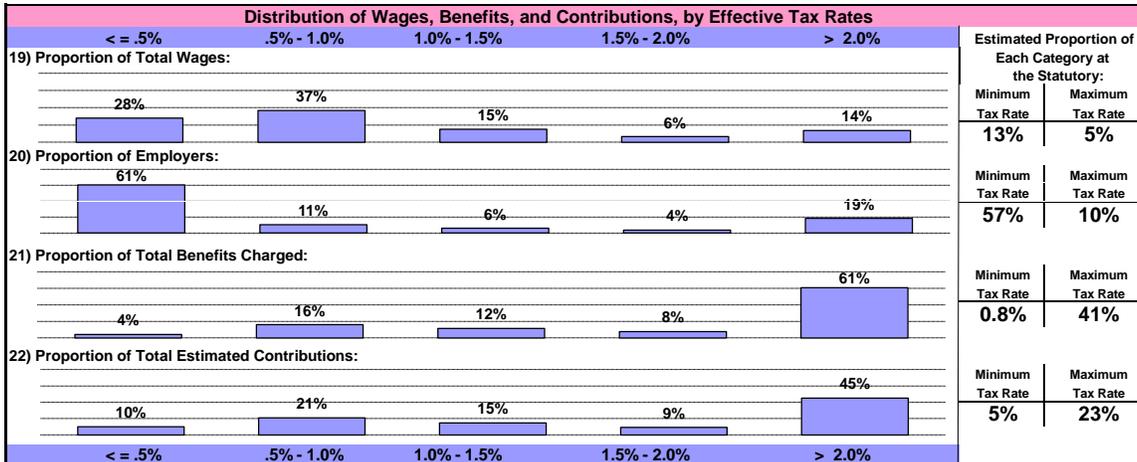


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MINNESOTA		2012	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	28,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.21 / 2.56	6) New Employer Tax Rate (%):	3.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.67 / 10.87	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
Per Covered Employee		For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$581	Minimum Rate	Average Rate
		\$188	\$717
10) Estimated Contributions Per Employee at the Tax Base:		Maximum Rate	\$3,044
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$319	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.81	\$0.19	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	2.56%	2.80%	-8%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	742	71%	\$377
15) Benefits Non-Charged:	139	13%	\$71
16) Benefits Charged to Inactive Employers:	37	4%	\$19
17) Total Reimbursable Benefits Paid	132	13%	
Total:	\$1,050	100%	\$467
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$40	4%	86%

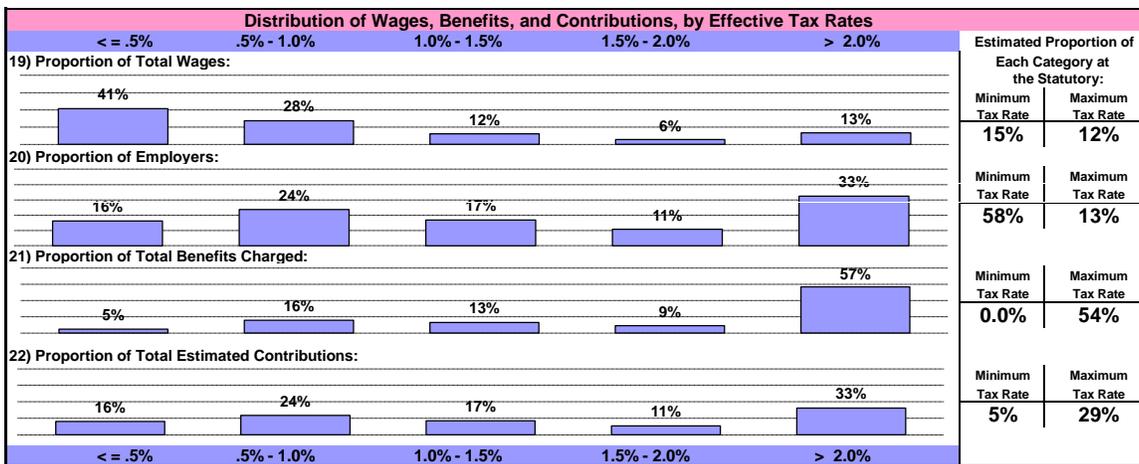


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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

MISSISSIPPI		2012	
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) %:	0.84 / 2.32	6) New Employer Tax Rate (%):	1.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.95 / 5.40	8) Average High Cost Multiple (1/1/2012):	1.24

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee	For Every \$100 of Wages Paid	
	\$283	\$0.84	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$133	\$325	\$756
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$115	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.97	\$0.03	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	2.32%	2.79%	-17%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	160	66%	\$194
15) Benefits Non-Charged:	45	18%	\$54
16) Benefits Charged to Inactive Employers:	21	9%	\$26
17) Total Reimbursable Benefits Paid	18	7%	
	Total:	100%	\$273
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
	\$19	8%	78%

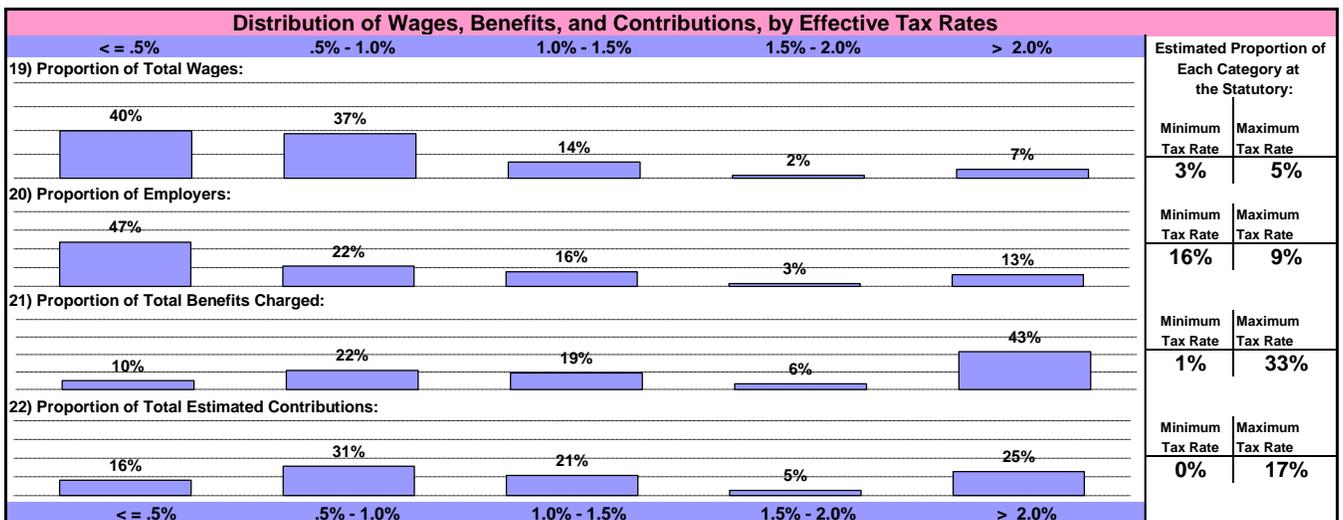


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

MISSOURI		2012	
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) %:	0.75 / 2.33	6) New Employer Tax Rate (%):	3.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 9.75	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$302	Minimum Rate	Average Rate \$0.75
10) Estimated Contributions Per Employee at the Tax Base:	\$0	Maximum Rate	\$1,268
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :			
	\$47 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:			
	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.15	-\$0.15	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			
	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	2.33%	4.08%	-43%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	629	86%	\$318
15) Benefits Non-Charged:	50	7%	\$25
16) Benefits Charged to Inactive Employers:	4	1%	\$2
17) Total Reimbursable Benefits Paid	53	7%	
	Total:	100%	\$345
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:			
	103	15%	50% <small>Est. Contributions from Max. Rated Employers as a % of their Charged Bens.</small>

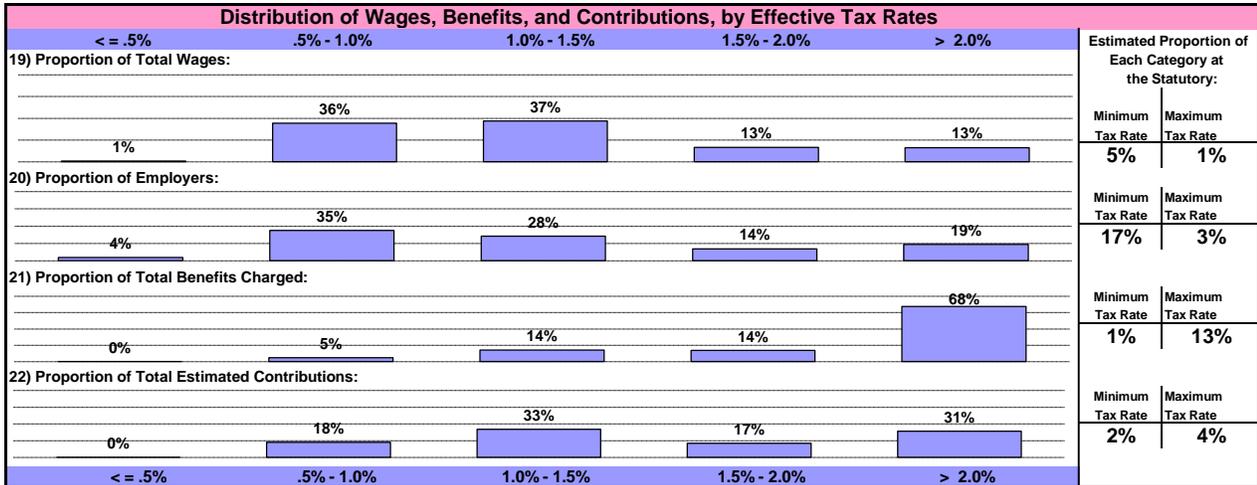


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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

MONTANA		2012	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	27,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.43 / 2.33	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.82 / 6.12	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$416	Minimum Rate	Average Rate
			Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$221	\$629	\$1,652
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$27 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.89	\$0.11	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference
	Adequate Financing Rate	Current Avg. Tax Rate	From Adeq. Finan. Rate
	1.66%	2.33%	40%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	101	72%	\$292
15) Benefits Non-Charged:	19	13%	\$54
16) Benefits Charged to Inactive Employers:	9	7%	\$27
17) Total Reimbursable Benefits Paid	12	9%	
Total:	\$141	100%	\$374
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	8	6%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 40%



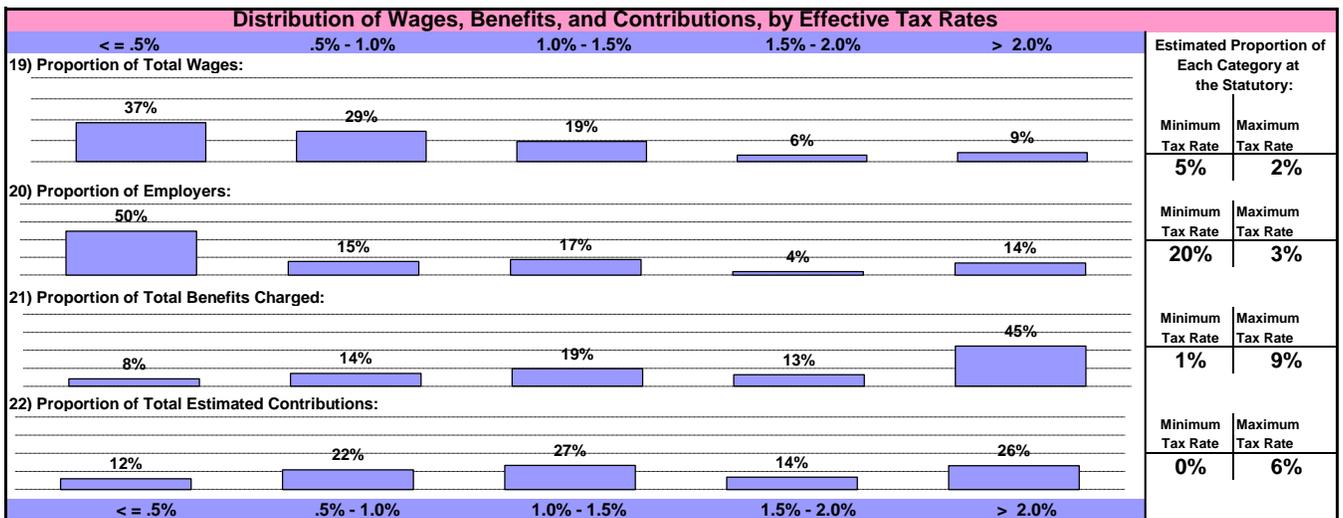
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NORTH CAROLINA 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	20,400
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.84 / 1.89	6) New Employer Tax Rate (%):	1.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 6.84	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$340	Minimum Rate	For Every \$100 of Wages Paid \$0.01
10) Estimated Contributions Per Employee at the Tax Base:	\$0	Average Rate	Maximum Rate \$1,395
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :			
	\$170 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:			
	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.79	-\$0.79	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			
	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	1.89%	4.14%	-54%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,088	59%	\$362
15) Benefits Non-Charged:	310	17%	\$103
16) Benefits Charged to Inactive Employers:	429	23%	\$143
17) Total Reimbursable Benefits Paid	7	0%	\$0
	Total:	100%	\$608
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:			
	69	4%	46%

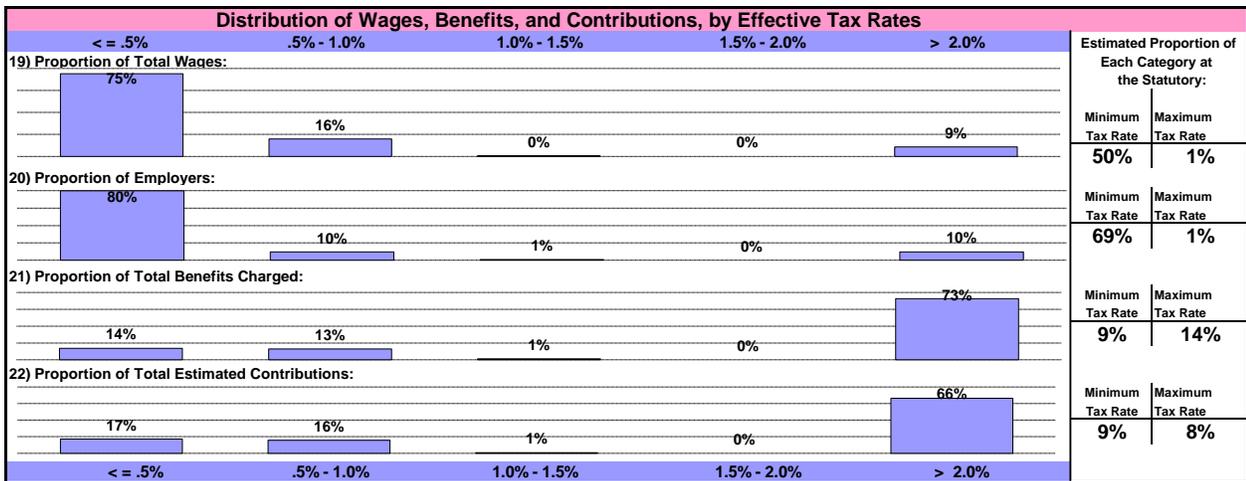


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NORTH DAKOTA		2012	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	27,900
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.71 / 1.18	6) New Employer Tax Rate (%):	1.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.20 / 9.91	8) Average High Cost Multiple (1/1/2012):	1.05

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$307	Minimum Rate	Average Rate \$0.71
10) Estimated Contributions Per Employee at the Tax Base:	\$56	Average Rate	Maximum Rate \$2,765
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$138 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.77	Into the Trust Fund \$0.23	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 1.18%	Adequate Financing Rate 1.24%	% Difference From Adeq. Finan. Rate -5%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	59	84%	\$212
15) Benefits Non-Charged:	7	10%	\$25
16) Benefits Charged to Inactive Employers:	1	2%	\$4
17) Total Reimbursable Benefits Paid	3	4%	
Total:	\$71	100%	\$242
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	4	6%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 56%

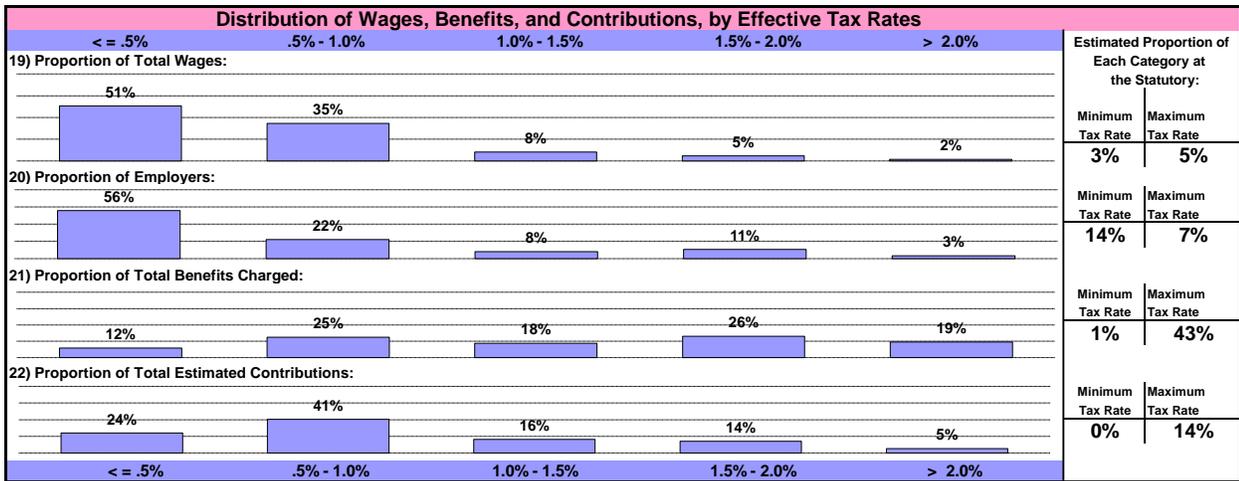


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NEBRASKA		2012	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base (\$):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.63 / 2.41	6) New Employer Tax Rate (%):	2.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 6.49	8) Average High Cost Multiple (1/1/2012):	1.45

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$227	Minimum Rate	Average Rate Maximum Rate
			\$0.63
10) Estimated Contributions Per Employee at the Tax Base:	\$0	\$217	\$584
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$29 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.01	-\$0.01	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
	2.19%	2.41%	10%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	109	63%	\$159
13) Benefits Non-Charged:	34	20%	\$49
14) Benefits Charged to Inactive Employers:	15	9%	\$22
15) Total Reimbursable Benefits Paid	14	8%	
	Total:	100%	\$230
17) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	25	16%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 45%

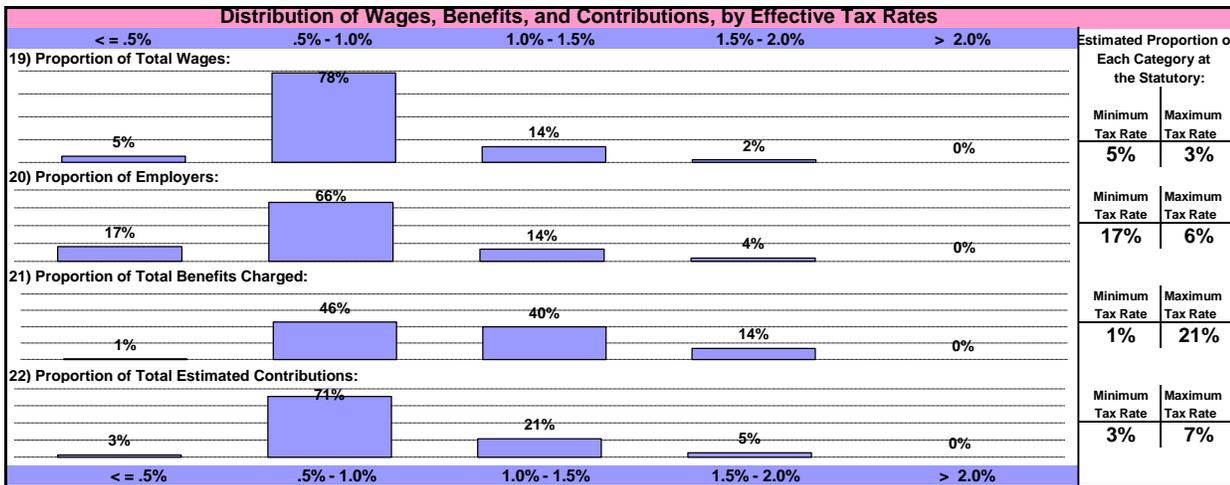


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NEW HAMPSHIRE		2012	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	14,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.81 / 3.33	6) New Employer Tax Rate (%):	3.7
7) Statutory Tax Rate (Minimum / Maximum)%:	2.60 / 7.00	8) Average High Cost Multiple (1/1/2012):	0.33

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$355	Minimum Rate	Average Rate
			Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$364	\$466	\$980
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$5 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.04	-\$0.04	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	3.33%	3.50%	-5%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	137	76%	\$298
15) Benefits Non-Charged:	11	6%	\$24
16) Benefits Charged to Inactive Employers:	21	11%	\$45
17) Total Reimbursable Benefits Paid	13	7%	
Total:	\$181	100%	\$366
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	17	10%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens 39%

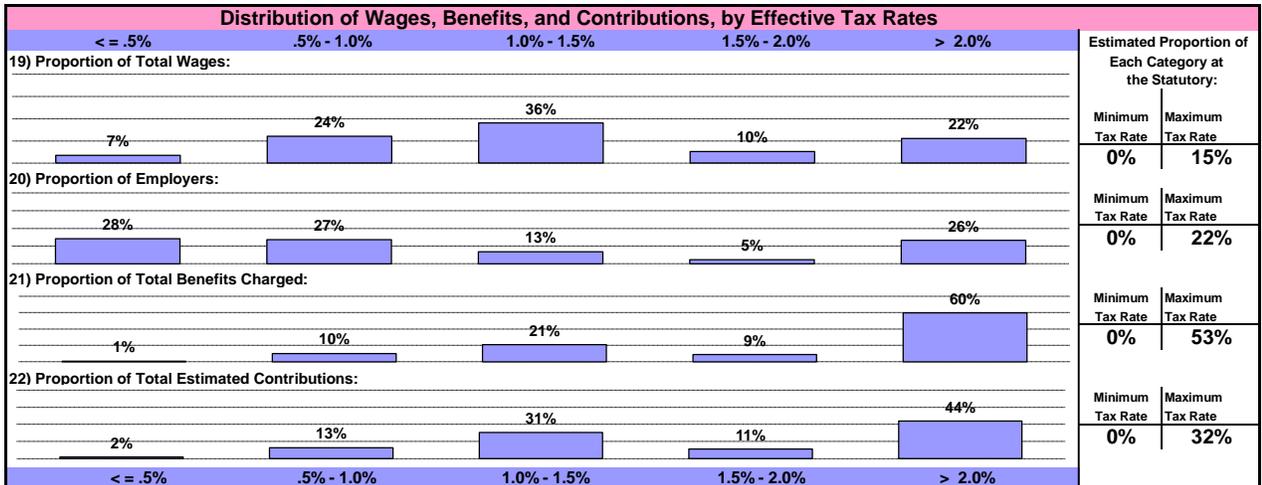


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NEW JERSEY 2012			
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	30,300
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.45 / 3.25	6) New Employer Tax Rate (%):	3.1
7) Statutory Tax Rate (Minimum / Maximum)%:	0.60 / 6.40	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$776	Minimum Rate	Average Rate Maximum Rate \$1.45
10) Estimated Contributions Per Employee at the Tax Base:	\$182	\$985	\$1,939
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$34 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.20	Into the Trust Fund -\$0.20	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 3.25%	Adequate Financing Rate 4.54%	% Difference From Adeq. Finan. Rate -28%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	2,230	74%	\$747
15) Benefits Non-Charged:	313	10%	\$105
16) Benefits Charged to Inactive Employers:	218	7%	\$73
17) Total Reimbursable Benefits Paid	255	8%	
Total:	\$3,015	100%	\$925
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	515	57%	57%

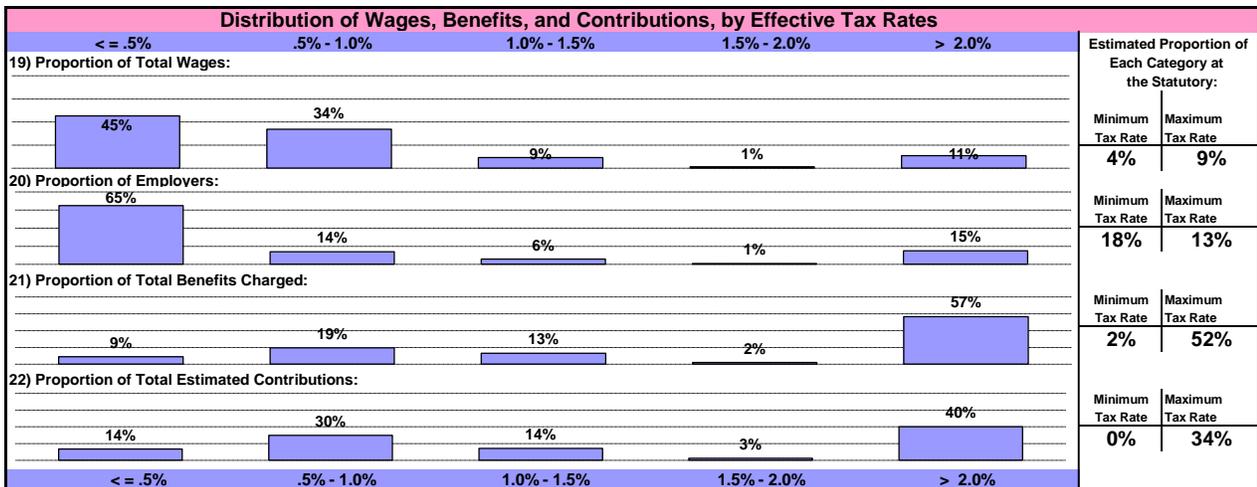


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NEW MEXICO		2012	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	22,400
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.84 / 1.63	6) New Employer Tax Rate (%):	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.05 / 5.40	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$308	Minimum Rate	Average Rate
			Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$11	\$365	\$1,210
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$100 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.55	-\$0.55	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	1.63%	2.25%	-28%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	229	75%	\$390
15) Benefits Non-Charged:	24	8%	\$40
16) Benefits Charged to Inactive Employers:	30	10%	\$51
17) Total Reimbursable Benefits Paid	23	8%	
Total:	\$306	100%	\$482
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	52	18%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 51%

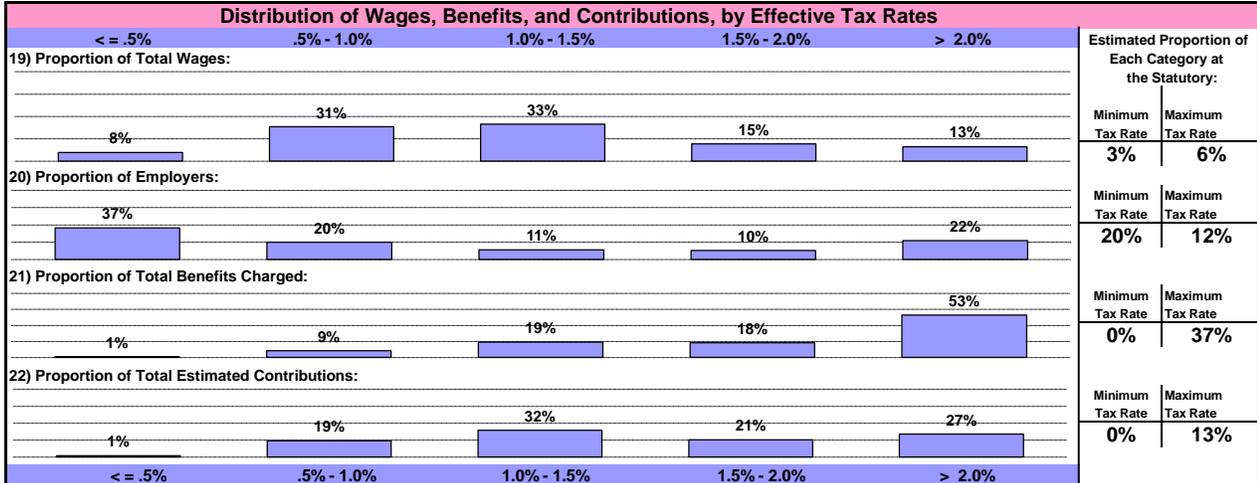


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NEVADA		2012	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	26,400
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.34 / 2.31	6) New Employer Tax Rate (%):	3.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.25 / 5.40	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$510	Minimum Rate	Average Rate Maximum Rate
			\$1.34
10) Estimated Contributions Per Employee at the Tax Base:	\$66	\$610	\$1,426
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$61 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.31	-\$0.31	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	2.31%	3.77%	-39%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	509	77%	\$533
15) Benefits Non-Charged:	78	12%	\$81
16) Benefits Charged to Inactive Employers:	56	8%	\$58
17) Total Reimbursable Benefits Paid	22	3%	
	Total:	\$664 100%	\$672
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	119	18%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 33%

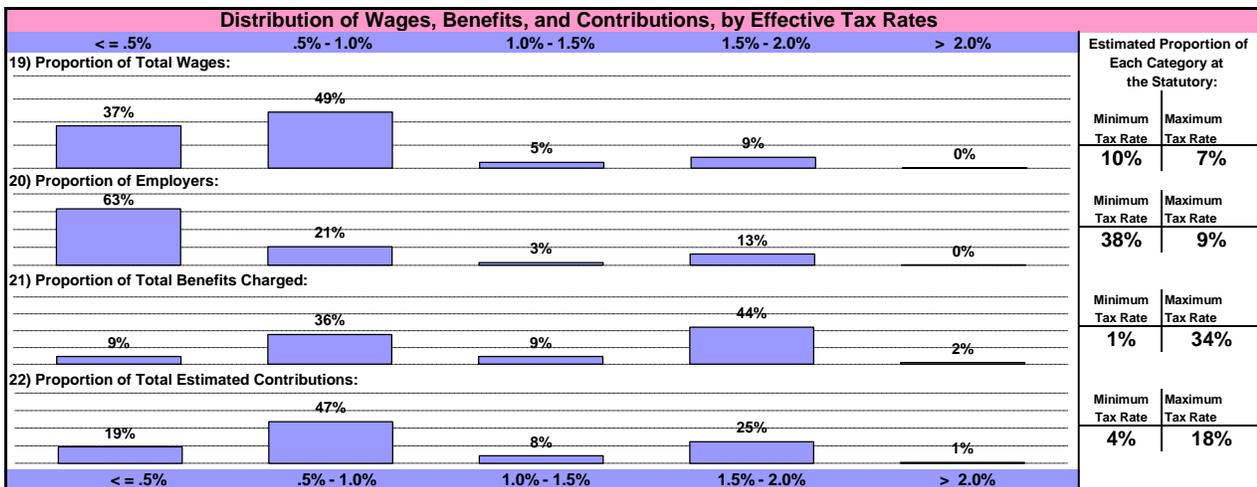


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NEW YORK		2012	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.69 / 4.60	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.90 / 8.90	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$442	Minimum Rate	Average Rate Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$77	\$391	\$757
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$21 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.17	-\$0.17	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	4.60%	7.90%	-42%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	2,894	81%	\$481
15) Benefits Non-Charged:	92	3%	\$15
16) Benefits Charged to Inactive Employers:	131	4%	\$22
17) Total Reimbursable Benefits Paid	456	13%	
	Total:	100%	\$518
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	429	14%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 53%



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OHIO		2012	
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) %:	0.84 / 3.52	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.70 / 9.10	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$350	Minimum Rate	Average Rate \$0.84
10) Estimated Contributions Per Employee at the Tax Base:	\$63	Maximum Rate	\$317 \$819
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :			
	\$22 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:			
	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.88	-\$0.88	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			
	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	3.52%	6.30%	-44%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,209	46%	\$316
15) Benefits Non-Charged:	133	5%	\$35
16) Benefits Charged to Inactive Employers:	110	4%	\$29
17) Total Reimbursable Benefits Paid	102	4%	
	Total:	\$1,554	60%
			\$380
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:			
	244	10%	49%

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%	25%	13%	12%	4%	Minimum Tax Rate: 10% Maximum Tax Rate: 7%
20) Proportion of Employers:	60%	12%	11%	10%	7%	Minimum Tax Rate: 29% Maximum Tax Rate: 9%
21) Proportion of Total Benefits Charged:	11%	14%	14%	28%	33%	Minimum Tax Rate: 2% Maximum Tax Rate: 41%
22) Proportion of Total Estimated Contributions:	19%	22%	21%	27%	12%	Minimum Tax Rate: 2% Maximum Tax Rate: 18%

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OKLAHOMA		2012	
1) Type of Experience Rating Method:	Benefit Wage	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	None	4) Taxable Wage Base (\$):	19,100
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.74 / 2.04	6) New Employer Tax Rate (%):	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30 / 9.20	8) Average High Cost Multiple (1/1/2012):	0.90
Contribution Levels			
Per Covered Employee		For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$289	\$0.74	
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$57	Average Rate \$390	Maximum Rate \$1,757
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	NA		
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.00	Into the Trust Fund \$0.00	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Adequate Financing Rate 1.75%	Current Avg. Tax Rate 2.04%	% Difference From Adeq. Finan. Rate 16%
Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	264	71%	\$215
15) Benefits Non-Charged:	56	15%	\$46
16) Benefits Charged to Inactive Employers:	35	10%	\$29
17) Total Reimbursable Benefits Paid	14	4%	
Total:	\$370	100%	\$290
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	NA	NA	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. NA

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OREGON		2012	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	33,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.92 / 3.05	6) New Employer Tax Rate (%):	3.3
7) Statutory Tax Rate (Minimum / Maximum)%:	2.20 / 5.40	8) Average High Cost Multiple (1/1/2012):	0.85

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee \$749	For Every \$100 of Wages Paid \$1.92	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$726	Average Rate \$1,007
			Maximum Rate \$1,782
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$47	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.99	Into the Trust Fund \$0.01	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Adequate Financing Rate 3.01%	Current Avg. Tax Rate 3.05%	1%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	668	67%	\$544
15) Benefits Non-Charged:	197	20%	\$160
16) Benefits Charged to Inactive Employers:	50	5%	\$40
17) Total Reimbursable Benefits Paid	80	8%	
	Total: \$995	100%	\$744
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	Amount (\$ mil.) \$53	% of Total Benefits 6%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 29%

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%	0%	25%	33%	43%	Minimum Tax Rate: 10% Maximum Tax Rate: 1%
20) Proportion of Employers:	0%	0%	52%	13%	35%	Minimum Tax Rate: 45% Maximum Tax Rate: 6%
21) Proportion of Total Benefits Charged:	0%	0%	3%	17%	80%	Minimum Tax Rate: 0% Maximum Tax Rate: 11%
22) Proportion of Total Estimated Contributions:	0%	0%	17%	30%	53%	Minimum Tax Rate: 7% Maximum Tax Rate: 2%

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PENNSYLVANIA		2012	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.30 / 6.70	6) New Employer Tax Rate (%):	3.7
7) Statutory Tax Rate (Minimum / Maximum)%:	2.44 / 10.58	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee	For Every \$100 of Wages Paid	
	\$583	\$1.30	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate Maximum Rate
		\$195	\$536 \$847
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :		\$60	Per Employee at the Tax Base
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.36	-\$0.36	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate	Adequate Financing Rate	
	6.70%	11.31%	-41%

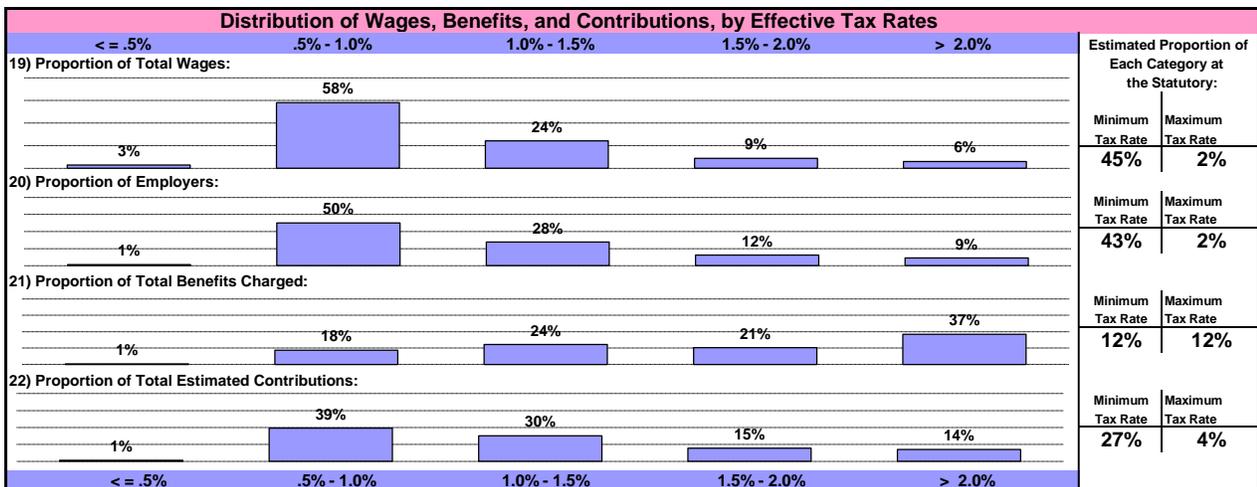
Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	NA	NA	NA
15) Benefits Non-Charged:	NA	NA	NA
16) Benefits Charged to Inactive Employers:	NA	NA	NA
17) Total Reimbursable Benefits Paid	NA	NA	NA
	Total:	NA	NA
18) Benefits Charged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

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PUERTO RICO		2012	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.97 / 3.34	6) New Employer Tax Rate (%):	3.3
7) Statutory Tax Rate (Minimum / Maximum)%:	2.40 / 5.40	8) Average High Cost Multiple (1/1/2012):	0.84

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$258	Minimum Rate	Average Rate
			Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$168	\$234	\$378
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$5 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.59	-\$0.59	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	3.34%	4.89%	-32%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	199	73%	\$311
15) Benefits Non-Charged:	0	0%	\$0
16) Benefits Charged to Inactive Employers:	60	22%	\$94
17) Total Reimbursable Benefits Paid	12	4%	
Total:	\$272	100%	\$405
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	18	7%	26%

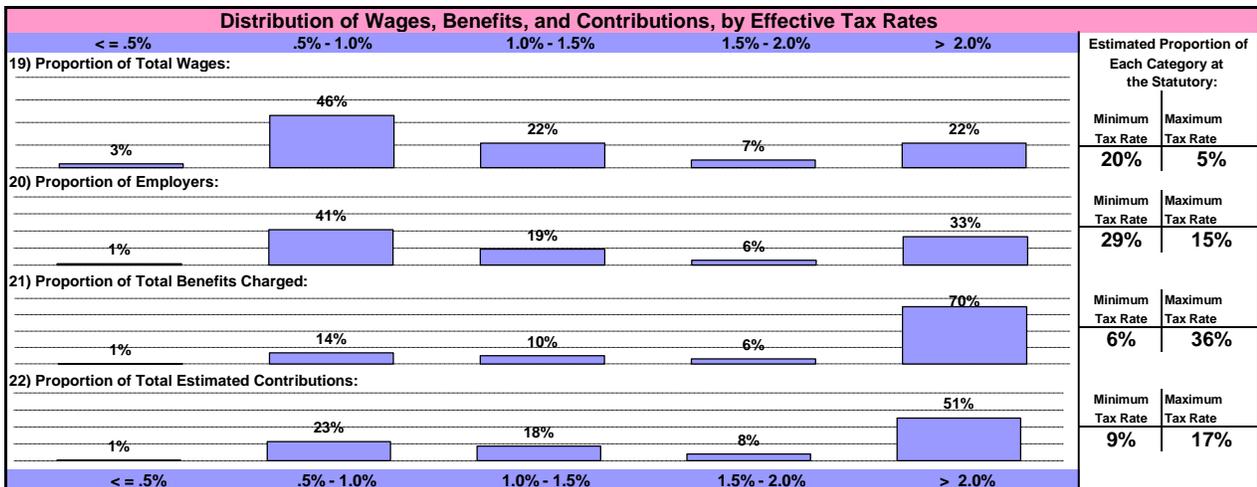


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RHODE ISLAND		2012	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	19,600
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.54 / 3.89	6) New Employer Tax Rate (%):	2.5
7) Statutory Tax Rate (Minimum / Maximum)%:	2.20 / 10.30	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$682	Minimum Rate	Average Rate
			Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$431	\$762	\$2,019
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$39 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.11	-\$0.11	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	3.89%	7.01%	-44%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	211	77%	\$634
15) Benefits Non-Charged:	23	8%	\$69
16) Benefits Charged to Inactive Employers:	17	6%	\$52
17) Total Reimbursable Benefits Paid	22	8%	
	Total:	\$274	100%
			\$756
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	37	15%	49%



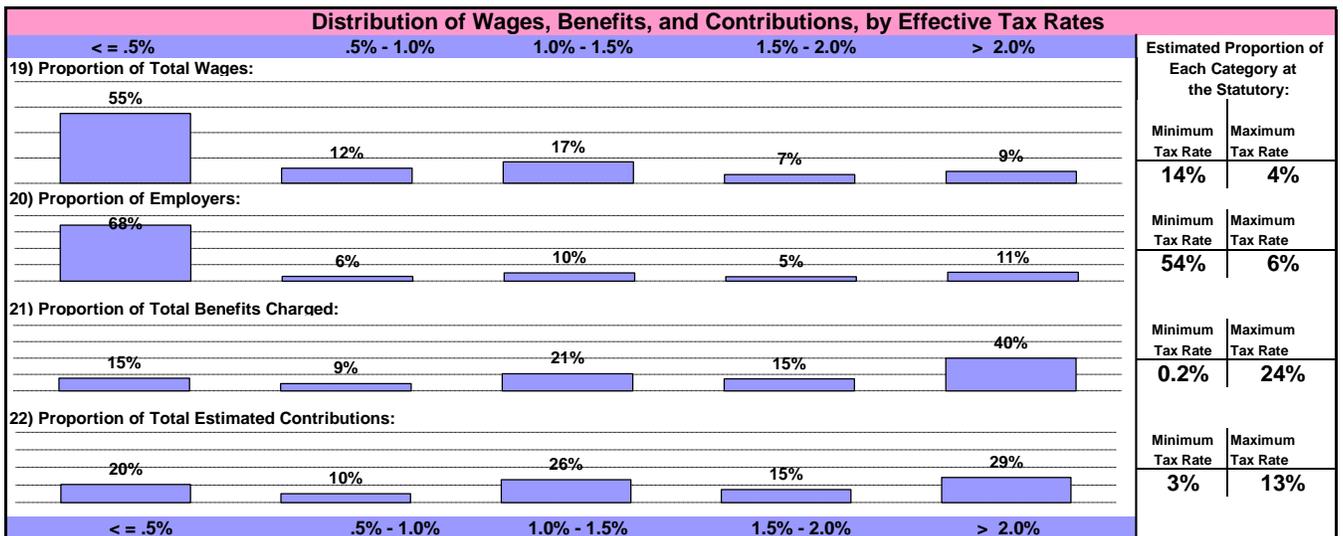
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SOUTH CAROLINA 2012

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 (\$):	12,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.82 / 2.99	6) New Employer Tax Rate (%):	2.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 8.69	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
		Per Covered Employee	For Every \$100 of Wages Paid
9) Estimated Employer Contributions:		\$295	\$0.82
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$12	Average Rate \$359 Maximum Rate \$1,042
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ : \$52 Per Employee at the Tax Base			
12) For Every One Dollar of Contributions the Amount Going:		To Pay Benefits in Previous Comp. Year \$1.07	Into the Trust Fund -\$0.07
13) Average Tax Rate Compared to Adequate Financing Rate ² :			
		Current Avg. Tax Rate ▼ 2.99%	Adequate Financing Rate ▼ 5.88%
			% Difference From Adeq. Finan. Rate -49%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	331	69%	\$235
15) Benefits Non-Charged:	104	22%	\$74
16) Benefits Charged to Inactive Employers:	11	2%	\$8
17) Total Reimbursable Benefits Paid	31	7%	
Total:	\$477	100%	\$316
			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:	27	6%	66%

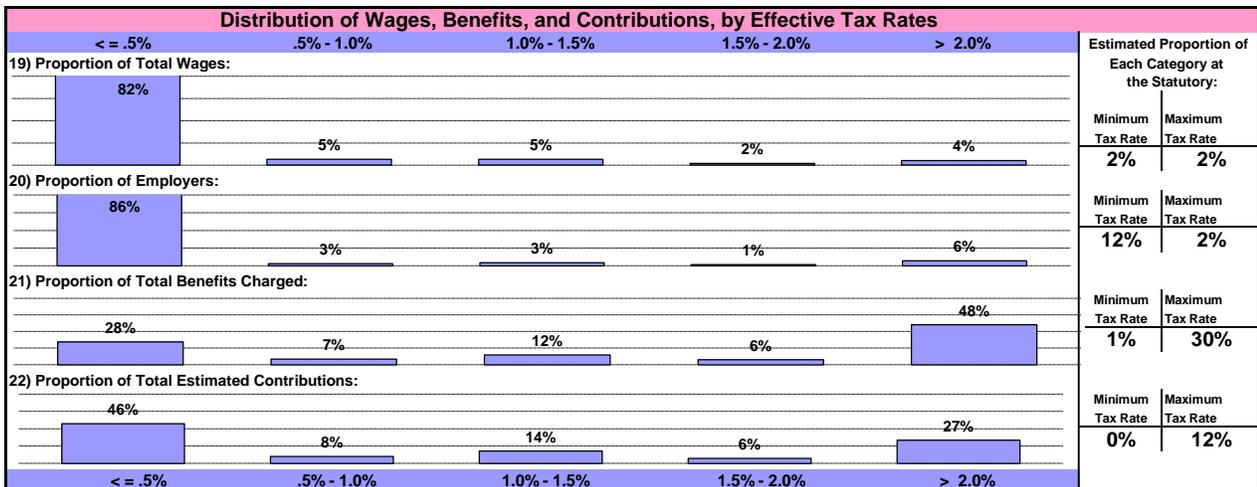


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

SOUTH DAKOTA				2012	
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 (\$):	12,000		
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.47 / 1.40	6) New Employer Tax Rate (%):	1.2		
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 9.50	8) Average High Cost Multiple (1/1/2012):	0.69		

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$154	Minimum Rate	Average Rate
			Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$0	\$168	\$1,140
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$133 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.90	\$0.10	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
		1.40%	0%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	34	76%	\$114
15) Benefits Non-Charged:	5	12%	\$18
16) Benefits Charged to Inactive Employers:	3	6%	\$9
17) Total Reimbursable Benefits Paid	3	6%	
	Total:	\$44	100%
			\$140
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	4	11%	54%
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.

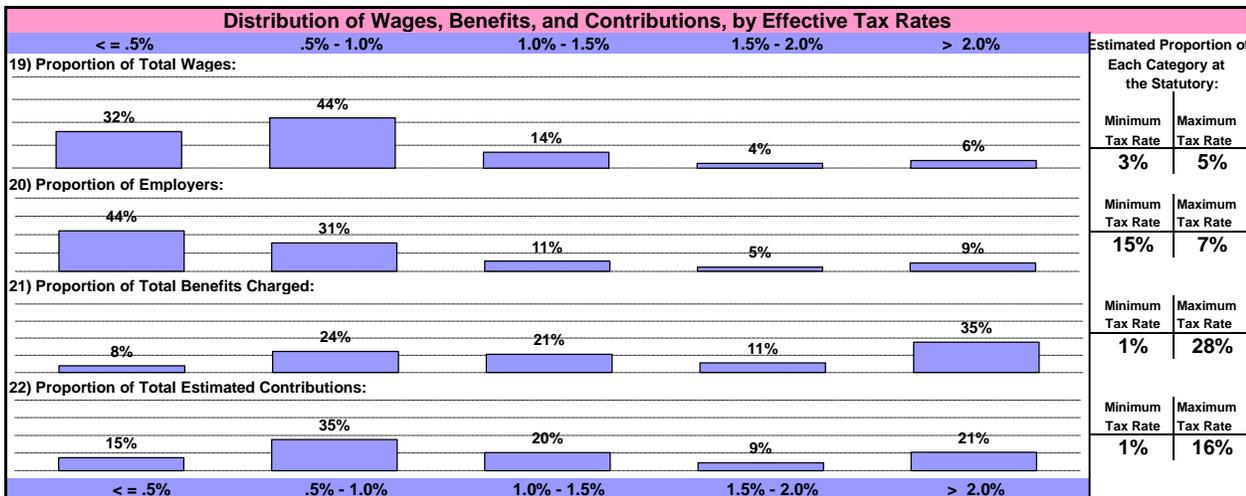


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

TENNESSEE		2012	
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) %:	0.82 / 3.29	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.50 / 10.00	8) Average High Cost Multiple (1/1/2012):	0.34

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$323	Minimum Rate	Average Rate
		\$0.82	Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$45	\$296	\$900
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$21 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.99	\$0.01	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	3.29%	3.81%	-13%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	517	74%	\$248
15) Benefits Non-Charged:	64	9%	\$31
16) Benefits Charged to Inactive Employers:	80	11%	\$39
17) Total Reimbursable Benefits Paid	39	6%	
Total:	\$701	100%	\$318
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	41	6%	Est. Contributions from Max. Rated Employers as a % of their Charged Benefits: 70%

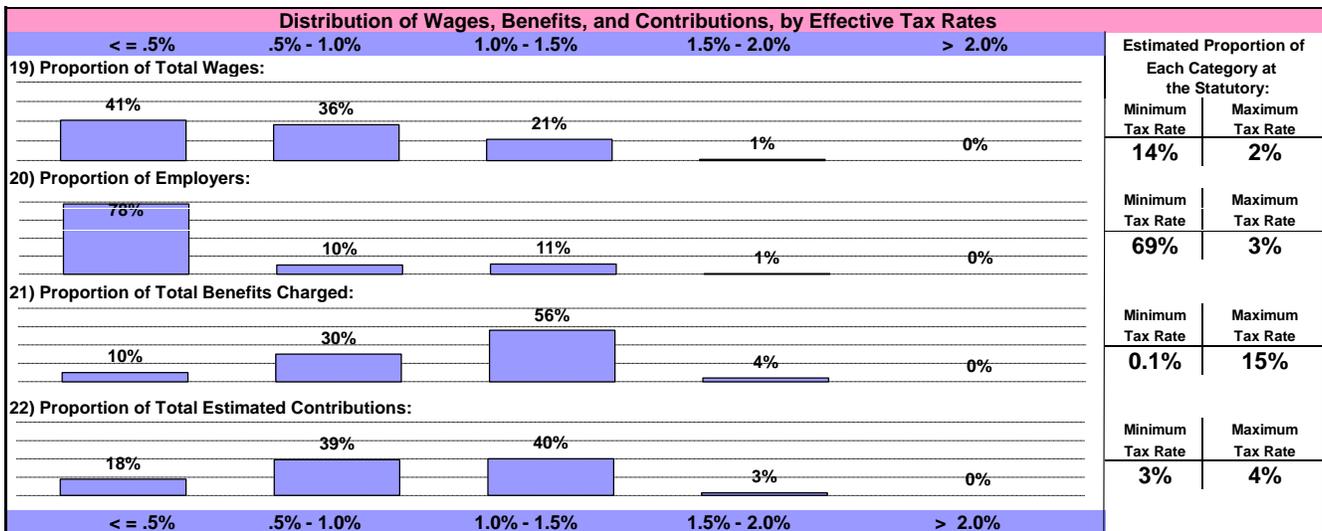


1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

TEXAS		2012	
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) % ¹ :	0.68 / 3.18	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.61 / 7.58	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$330	Minimum Rate	Average Rate
		\$55	\$286
10) Estimated Contributions Per Employee at the Tax Base:			Maximum Rate
			\$682
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ² :	\$76	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.78	\$0.22	
13) Average Tax Rate Compared to Adequate Financing Rate ³ :	Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
	3.12%	3.18%	2%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,615	69%	\$192
15) Benefits Non-Charged:	370	16%	\$44
16) Benefits Charged to Inactive Employers:	212	9%	\$25
17) Total Reimbursable Benefits Paid	159	7%	
Total:	\$2,356	100%	\$261
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$147	7%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 43%

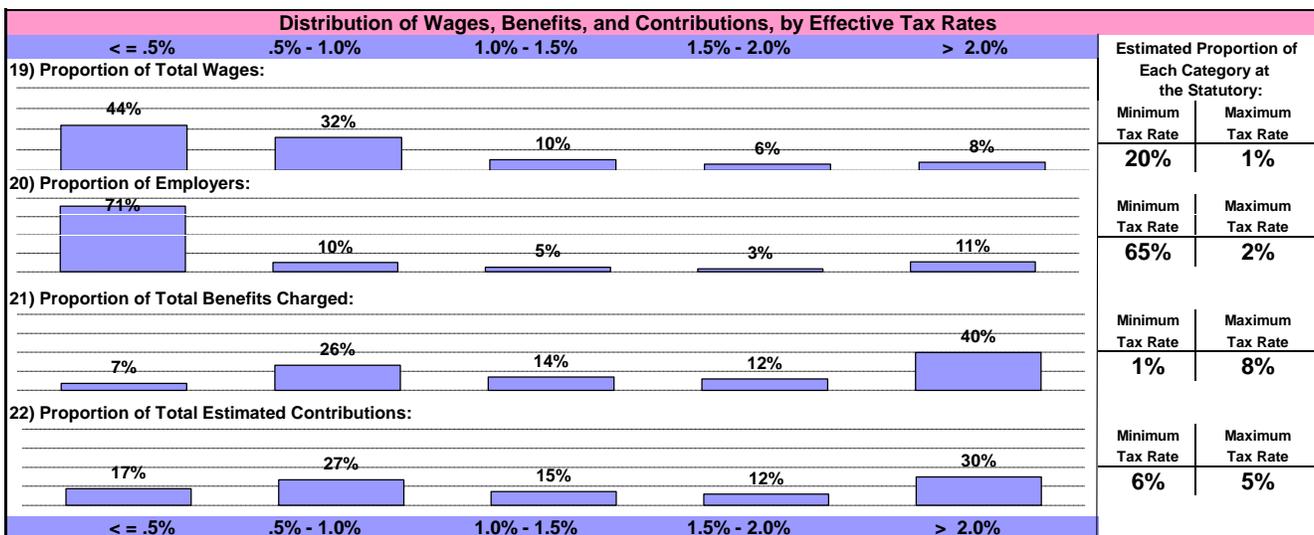


1 All contribution estimates for Texas do not include the additional bond tax charged to employers to repay the \$1.9 billion bond issue made in 2010
 2 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
 3 For Texas this rate does not include the \$1.9 billion bond issue the state made in 2010.

UTAH		2012	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	29,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.89 / 1.57	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.40 / 7.40	8) Average High Cost Multiple (1/1/2012):	0.88

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee	For Every \$100 of Wages Paid	
	\$334	\$0.89	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate Maximum Rate
		\$118	\$462 \$2,183
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$258	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.95	\$0.05	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
	1.39%	1.57%	13%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	226	73%	\$245
15) Benefits Non-Charged:	40	13%	\$43
16) Benefits Charged to Inactive Employers:	28	9%	\$30
17) Total Reimbursable Benefits Paid	15	5%	
	Total: \$309	100%	\$319
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$3	1%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 81%



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).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

VERMONT		2012	
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) %:	1.19 / 4.17	6) New Employer Tax Rate (%):	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	1.30 / 8.40	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee	For Every \$100 of Wages Paid	
	\$442	\$1.19	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate	Average Rate
		\$208	\$667
			Maximum Rate
			\$1,344
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$76	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$1.48	-\$0.48	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate	Adequate Financing Rate	
	4.17%	7.04%	-41%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	101	69%	\$490
15) Benefits Non-Charged:	23	16%	\$112
16) Benefits Charged to Inactive Employers:	10	7%	\$46
17) Total Reimbursable Benefits Paid	12	9%	\$46
	Total:	100%	\$647
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$35	26%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 29%

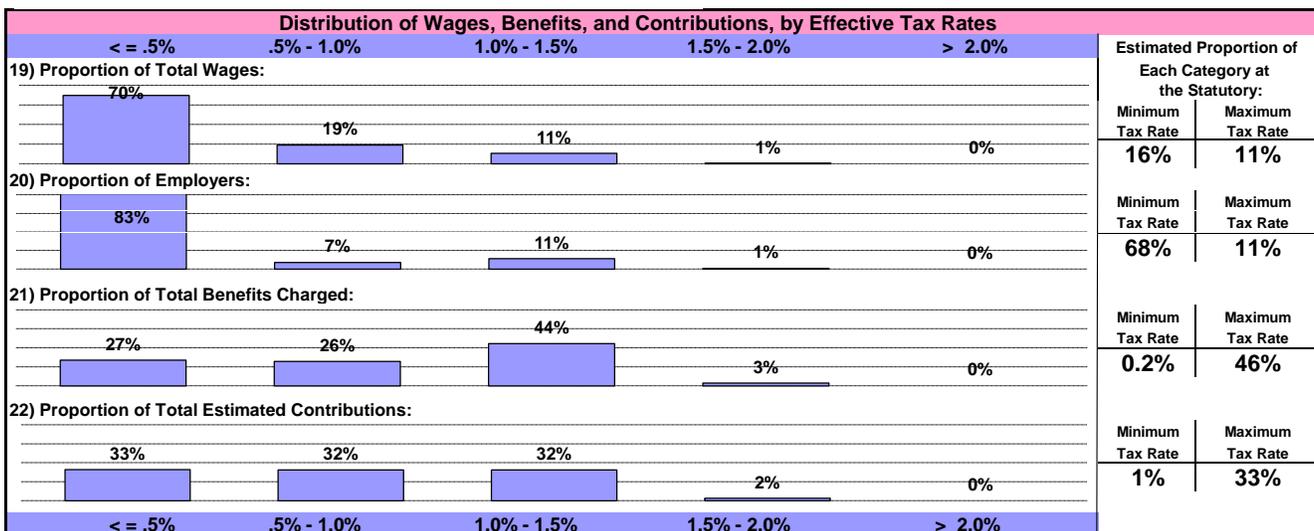
Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory:
19) Proportion of Total Wages:	19%	35%	20%	9%	17%	Minimum Tax Rate: 19% Maximum Tax Rate: 7%
20) Proportion of Employers:	54%	10%	9%	5%	21%	Minimum Tax Rate: 54% Maximum Tax Rate: 12%
21) Proportion of Total Benefits Charged:	0%	6%	11%	10%	73%	Minimum Tax Rate: 0% Maximum Tax Rate: 49%
22) Proportion of Total Estimated Contributions:	6%	22%	22%	13%	38%	Minimum Tax Rate: 6% Maximum Tax Rate: 16%

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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

VIRGINIA		2012	
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) %:	0.41 / 2.21	6) New Employer Tax Rate (%):	3.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.83 / 6.93	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee \$205	For Every \$100 of Wages Paid \$0.41	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$66	Average Rate \$176
			Maximum Rate \$554
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$108 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.07	Into the Trust Fund -\$0.07	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate 2.21%	Adequate Financing Rate 3.22%	-32%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	525	83%	\$189
15) Benefits Non-Charged:	49	8%	\$17
16) Benefits Charged to Inactive Employers:	35	5%	\$13
17) Total Reimbursable Benefits Paid	27	4%	
	Total: \$636	100%	\$219
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$63	10%	74% Est. Contributions from Max. Rated Employers as a % of their Charged Bens.



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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

VIRGIN ISLANDS		2012	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	23,700
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.13 / 0.23	6) New Employer Tax Rate (%):	3.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.50 / 6.00	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$46	Minimum Rate	Average Rate
			Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$119	\$55	\$1,422
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$145 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.00	\$1.00	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
	0.23%	3.95%	-94%

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
Total:	NA	NA	NA
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	NA	NA	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. NA

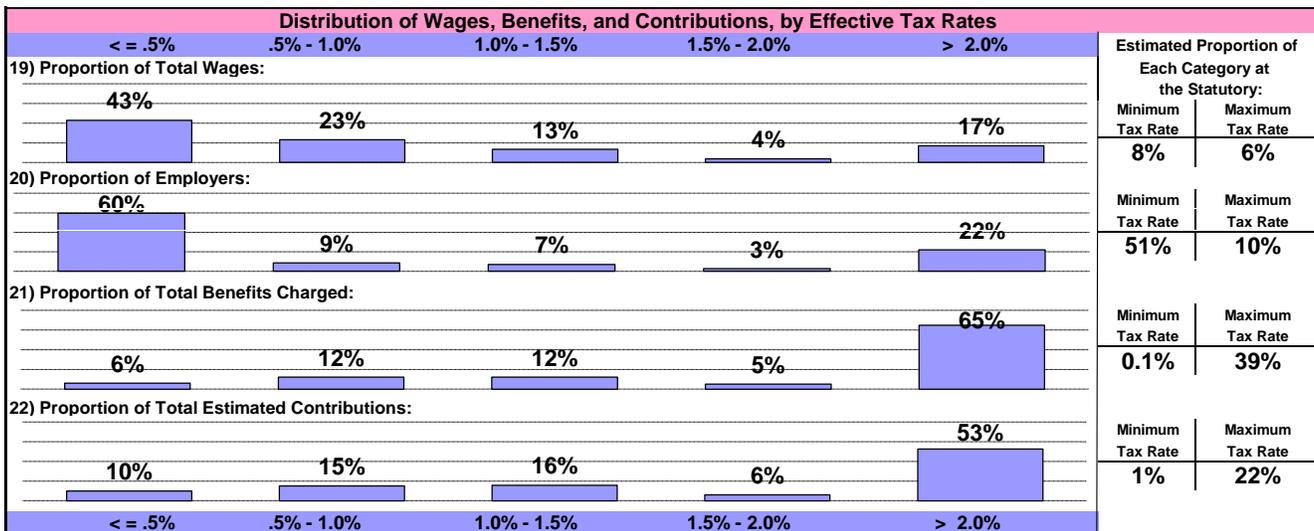
¹ Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).

² Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

WASHINGTON		2012	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	38,200
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.04 / 1.77	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.14 / 5.84	8) Average High Cost Multiple (1/1/2012):	1.13

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee \$493	For Every \$100 of Wages Paid \$1.04	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$53	Average Rate \$676
			Maximum Rate \$2,231
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$382	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.20	Into the Trust Fund -\$0.20	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference From Adeq. Finan. Rate
	Current Avg. Tax Rate 1.77%	Adequate Financing Rate 2.51%	-30%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,111	78%	\$512
15) Benefits Non-Charged:	47	3%	\$21
16) Benefits Charged to Inactive Employers:	131	9%	\$60
17) Total Reimbursable Benefits Paid	139	10%	\$60
	Total: \$1,427	100%	\$594
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$198	15%	54%
	Amount (\$ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.

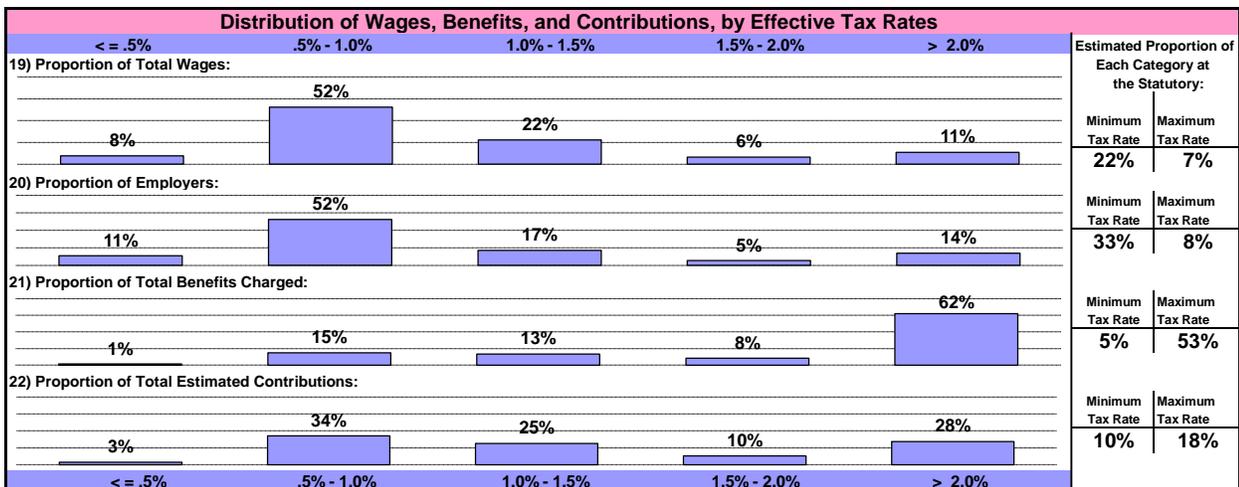


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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

WEST VIRGINIA		2012	
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 / 3.19	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 8.50	8) Average High Cost Multiple (1/1/2012):	0.33

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$409	Minimum Rate	Average Rate \$1.10
10) Estimated Contributions Per Employee at the Tax Base:	\$180	Maximum Rate	\$383 \$1,020
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$47 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.96	Into the Trust Fund \$0.04	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 3.19%	Adequate Financing Rate 4.23%	% Difference From Adeq. Finan. Rate -25%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	163	76%	\$315
15) Benefits Non-Charged:	20	9%	\$39
16) Benefits Charged to Inactive Employers:	20	9%	\$39
17) Total Reimbursable Benefits Paid	10	5%	
Total:	\$214	100%	\$392
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	48	24%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 41%

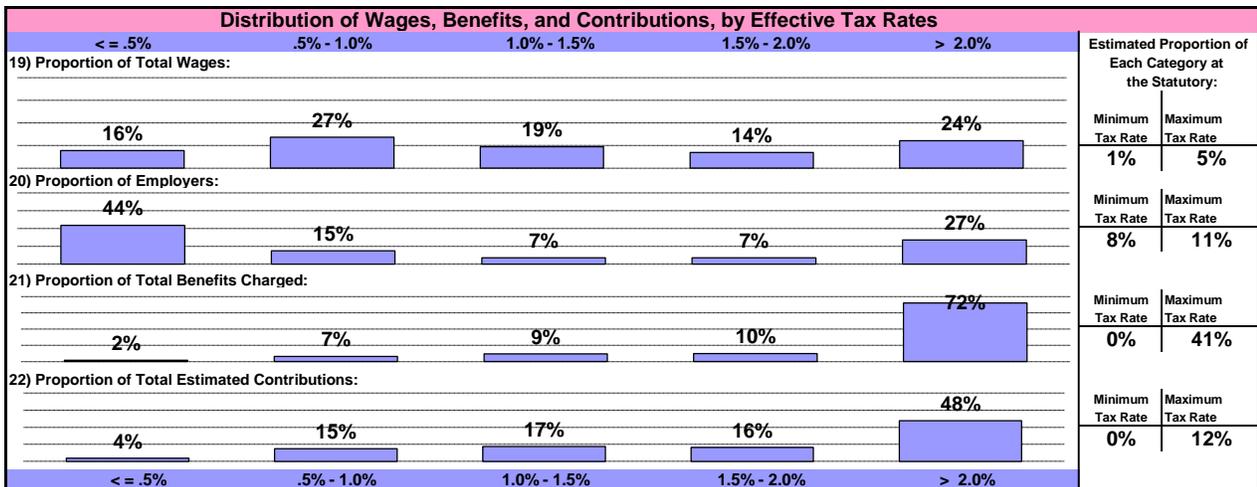


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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

WISCONSIN		2012	
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) %:	1.44 / 4.41	6) New Employer Tax Rate (%):	3.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.27 / 9.80	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
	Per Covered Employee	For Every \$100 of Wages Paid	
9) Estimated Employer Contributions:	\$556	Minimum Rate	Average Rate Maximum Rate \$1.44
10) Estimated Contributions Per Employee at the Tax Base:	\$35	\$574	\$1,274
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$59 Per Employee at the Tax Base		
12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.93	Into the Trust Fund \$0.07	
13) Average Tax Rate Compared to Adequate Financing Rate ² :	Current Avg. Tax Rate 4.41%	Adequate Financing Rate 6.59%	% Difference From Adeq. Finan. Rate -33%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	887	78%	\$430
15) Benefits Non-Charged:	153	14%	\$74
16) Benefits Charged to Inactive Employers:	22	2%	\$10
17) Total Reimbursable Benefits Paid	71	6%	
Total:	\$1,133	100%	\$515
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	234	22%	Est. Contributions from Max. Rated Employers as a % of their Charged Bens. 36%



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).
 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

WYOMING		2012	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	23,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.60 / 3.27	6) New Employer Tax Rate (%):	1.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.65 / 10.00	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels			
9) Estimated Employer Contributions:	Per Covered Employee \$650	For Every \$100 of Wages Paid \$1.60	
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$150	Average Rate \$751
			Maximum Rate \$2,300
11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll ¹ :	\$215	Per Employee at the Tax Base	
12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.71	Into the Trust Fund \$0.29	
13) Average Tax Rate Compared to Adequate Financing Rate ² :			% Difference
	Adequate Financing Rate	Current Avg. Tax Rate	From Adeq. Finan. Rate
	1.96%	3.27%	67%

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	76	75%	\$371
15) Benefits Non-Charged:	14	14%	\$67
16) Benefits Charged to Inactive Employers:	6	6%	\$31
17) Total Reimbursable Benefits Paid	6	6%	
	Total: \$102	100%	\$470
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	\$12	12%	45%
	Amount (\$ mil.)	% of Total Benefits	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:
19) Proportion of Total Wages:	0%	18%	11%	25%	19%	Minimum Tax Rate: 1% Maximum Tax Rate: 2%
20) Proportion of Employers:	0%	70%	3%	9%	19%	Minimum Tax Rate: 66% Maximum Tax Rate: 5%
21) Proportion of Total Benefits Charged:	0%	2%	3%	16%	79%	Minimum Tax Rate: 1% Maximum Tax Rate: 30%
22) Proportion of Total Estimated Contributions:	0%	22%	8%	27%	43%	Minimum Tax Rate: 13% Maximum Tax Rate: 8%

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 2 Adequate Financing Rate includes the amount needed to repay any outstanding state advances as of 1/1/2011

Summary of State Benefit Charging

2012

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%	91%	NA	9%	NA
ALABAMA	79%	12%	4%	5%	NA
ARKANSAS	71%	22%	2%	5%	4%
ARIZONA	67%	10%	5%	17%	15%
CALIFORNIA	79%	4%	6%	11%	29%
COLORADO	82%	4%	7%	7%	16%
CONNECTICUT	80%	8%	4%	8%	10%
DISTRICT OF COLUMBIA	76%	4%	3%	18%	13%
DELAWARE	72%	16%	5%	7%	NA
FLORIDA	70%	11%	13%	6%	10%
GEORGIA	81%	11%	1%	6%	9%
HAWAII	75%	9%	9%	6%	24%
IOWA	78%	12%	5%	5%	10%
IDAHO	79%	14%	2%	5%	3%
ILLINOIS	NA	NA	NA	NA	NA
INDIANA	76%	10%	7%	7%	13%
KANSAS	79%	10%	7%	4%	12%
KENTUCKY	82%	8%	5%	5%	17%
LOUISIANA	77%	16%	2%	6%	4%
MASSACHUSETTS	80%	9%	3%	9%	17%
MARYLAND	64%	25%	4%	7%	10%
MAINE	72%	19%	1%	8%	14%
MICHIGAN	80%	2%	11%	7%	4%
MINNESOTA	71%	13%	4%	13%	4%
MISSOURI	86%	7%	1%	7%	15%
MISSISSIPPI	70%	17%	9%	4%	30%
MONTANA	72%	13%	7%	9%	6%
NORTH CAROLINA	59%	17%	23%	0%	4%
NORTH DAKOTA	84%	10%	2%	4%	6%
NEBRASKA	63%	20%	9%	8%	16%
NEW HAMPSHIRE	76%	6%	11%	7%	10%
NEW JERSEY	74%	10%	7%	8%	57%
NEW MEXICO	75%	8%	10%	8%	18%
NEVADA	77%	12%	8%	3%	18%
NEW YORK	81%	3%	4%	13%	14%
OHIO	46%	5%	4%	4%	10%
OKLAHOMA	71%	15%	10%	4%	NA
OREGON	67%	20%	5%	8%	6%
PENNSYLVANIA	NA	NA	NA	NA	NA
PUERTO RICO	73%	0%	22%	4%	7%
RHODE ISLAND	77%	8%	6%	8%	15%
SOUTH CAROLINA	69%	22%	2%	7%	6%
SOUTH DAKOTA	76%	12%	6%	6%	11%
TENNESSEE	74%	9%	11%	6%	6%
TEXAS	69%	16%	9%	7%	7%
UTAH	73%	13%	9%	5%	1%
VIRGINIA	83%	8%	5%	4%	10%
VIRGINISLANDS	NA	NA	NA	NA	NA
VERMONT	69%	16%	7%	9%	26%
WASHINGTON	78%	NA	9%	10%	15%
WISCONSIN	78%	14%	2%	6%	22%
WEST VIRGINIA	76%	9%	9%	5%	24%
WYOMING	75%	14%	6%	6%	12%

Summary of State Contribution Levels 2012

Table 1

State	Contributions per Covered Employee (\$)	Contributions Per Employee at the Taxable Wage Base:		
		at Minimum Rate (\$)	at Average Rate (\$)	at Maximum Rate (\$)
ALASKA	625	469	852	1,933
ALABAMA	399	47	275	539
ARKANSAS	441	144	421	852
ARIZONA	194	1	161	447
CALIFORNIA	490	105	378	434
COLORADO	405	110	378	594
CONNECTICUT	734	285	720	1,020
DISTRICT OF COLUMBIA	310	144	255	648
DELAWARE	389	11	326	840
FLORIDA	321	0	336	432
GEORGIA	273	3	238	689
HAWAII	652	466	1,018	2,095
IOWA	487	0	605	2,277
IDAHO	629	327	938	2,319
ILLINOIS	531	75	542	1,281
INDIANA	335	51	324	759
KANSAS	326	9	341	752
KENTUCKY	281	90	317	900
LOUISIANA	137	8	112	477
MASSACHUSETTS	714	176	699	1,718
MARYLAND	472	187	439	1,148
MAINE	374	106	368	972
MICHIGAN	676	6	632	1,050
MINNESOTA	581	188	717	3,044
MISSOURI	302	0	303	1,268
MISSISSIPPI	174	119	311	756
MONTANA	416	221	629	1,652
NORTH CAROLINA	340	0	386	1,395
NORTH DAKOTA	307	56	329	2,765
NEBRASKA	227	0	217	584
NEW HAMPSHIRE	355	364	466	980
NEW JERSEY	776	182	985	1,939
NEW MEXICO	308	11	365	1,210
NEVADA	510	66	610	1,426
NEW YORK	442	77	391	757
OHIO	350	63	317	819
OKLAHOMA	289	57	390	1,757
OREGON	749	726	1,007	1,782
PENNSYLVANIA	583	195	536	847
PUERTO RICO	258	168	234	378
RHODE ISLAND	682	431	762	2,019
SOUTH CAROLINA	295	12	359	1,042
SOUTH DAKOTA	154	0	168	1,140
TENNESSEE	323	45	296	900
TEXAS	330	55	286	682
UTAH	334	118	462	2,183
VIRGINIA	205	66	176	554
VIRGINISLANDS	46	119	55	1,422
VERMONT	442	208	667	1,344
WASHINGTON	493	53	676	2,231
WISCONSIN	556	35	574	1,274
WEST VIRGINIA	409	180	383	1,020
WYOMING	650	150	751	2,300

Summary of State Contribution Levels 2012

Table 2

State	For Every Dollar of Contributions the Amount Going:		Average Tax Rate compared to Adequate Financing Rate	
	To Pay Benefits	Into the Trust Fund	ATR	% Difference from AFR
ALASKA	\$1.08	-\$0.08	2.38%	2.24%
ALABAMA	\$0.72	\$0.28	0.00%	3.05%
ARKANSAS	\$0.93	\$0.07	3.51%	4.62%
ARIZONA	\$1.46	-\$0.46	2.30%	4.20%
CALIFORNIA	\$1.27	-\$0.27	5.40%	10.14%
COLORADO	\$0.98	\$0.02	3.44%	3.92%
CONNECTICUT	\$0.97	\$0.03	4.80%	5.84%
DISTRICT OF COLUMBIA	\$1.14	-\$0.14	2.83%	3.10%
DELAWARE	\$1.00	\$0.00	3.10%	4.91%
FLORIDA	\$0.99	\$0.01	4.20%	4.82%
GEORGIA	\$1.15	-\$0.15	2.80%	4.19%
HAWAII	\$0.87	\$0.13	2.62%	2.79%
IOWA	\$0.86	\$0.14	2.39%	2.19%
IDAHO	\$0.77	\$0.23	2.75%	2.16%
ILLINOIS	\$1.14	-\$0.14	4.00%	6.41%
INDIANA	\$1.20	-\$0.20	3.41%	7.70%
KANSAS	\$1.06	-\$0.06	4.27%	3.66%
KENTUCKY	\$1.48	-\$0.48	3.52%	7.42%
LOUISIANA	\$2.00	-\$1.00	1.45%	2.82%
MASSACHUSETTS	\$0.89	\$0.11	4.99%	5.76%
MARYLAND	\$1.02	-\$0.02	5.17%	4.16%
MAINE	\$1.19	-\$0.19	3.07%	2.85%
MICHIGAN	\$0.83	\$0.17	6.65%	8.68%
MINNESOTA	\$0.81	\$0.19	2.56%	2.80%
MISSOURI	\$1.15	-\$0.15	2.33%	4.08%
MISSISSIPPI	\$2.10	-\$1.10	2.22%	2.78%
MONTANA	\$0.89	\$0.11	2.33%	1.66%
NORTH CAROLINA	\$1.79	-\$0.79	1.89%	4.14%
NORTH DAKOTA	\$0.77	\$0.23	1.18%	1.24%
NEBRASKA	\$1.01	-\$0.01	2.41%	2.19%
NEW HAMPSHIRE	\$1.04	-\$0.04	3.33%	3.50%
NEW JERSEY	\$1.20	-\$0.20	3.25%	4.54%
NEW MEXICO	\$1.55	-\$0.55	1.63%	2.25%
NEVADA	\$1.31	-\$0.31	2.31%	3.77%
NEW YORK	\$1.17	-\$0.17	4.60%	7.90%
OHIO	\$1.88	-\$0.88	3.52%	6.30%
OKLAHOMA	\$1.00	\$0.00	2.04%	1.75%
OREGON	\$0.99	\$0.01	3.05%	3.01%
PENNSYLVANIA	\$1.36	-\$0.36	6.70%	11.31%
PUERTO RICO	\$1.59	-\$0.59	3.34%	4.89%
RHODE ISLAND	\$1.11	-\$0.11	3.89%	7.01%
SOUTH CAROLINA	\$1.07	-\$0.07	2.99%	5.88%
SOUTH DAKOTA	\$0.90	\$0.10	1.40%	1.40%
TENNESSEE	\$0.99	\$0.01	3.29%	3.81%
TEXAS	\$0.78	\$0.22	3.18%	3.12%
UTAH	\$0.95	\$0.05	1.57%	1.39%
VIRGINIA	\$1.07	-\$0.07	2.21%	3.22%
VIRGINISLANDS	\$0.00	\$1.00	0.23%	3.95%
VERMONT	\$1.48	-\$0.48	4.17%	7.04%
WASHINGTON	\$1.20	-\$0.20	1.77%	2.51%
WISCONSIN	\$0.93	\$0.07	4.41%	6.59%
WEST VIRGINIA	\$0.96	\$0.04	3.19%	4.23%
WYOMING	\$0.71	\$0.29	3.27%	1.96%

Summary of Distribution of Wages, Benefits and Contributions

2012

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	36%	4%	67%	7%	2%	38%	20%	13%
ARKANSAS	18%	6%	39%	8%	5%	34%	7%	15%
ARIZONA	4%	7%	18%	10%	1%	36%	0%	19%
CALIFORNIA	1%	62%	4%	47%	0%	91%	0%	67%
COLORADO	0%	6%	2%	8%	0%	32%	0%	13%
CONNECTICUT	10%	20%	49%	23%	0%	64%	2%	46%
DISTRICT OF COLUMBIA	66%	3%	74%	9%	25%	26%	28%	13%
DELAWARE	NA	NA	NA	NA	NA	NA	NA	NA
FLORIDA	96%	4%	93%	7%	80%	20%	95%	5%
GEORGIA	7%	8%	41%	11%	1%	36%	0%	25%
HAWAII	13%	7%	23%	9%	2%	51%	5%	15%
IOWA	16%	4%	56%	8%	0%	36%	0%	17%
IDAHO	9%	1%	12%	3%	2%	6%	3%	2%
ILLINOIS	NA	NA	NA	NA	NA	NA	NA	NA
INDIANA	13%	8%	43%	9%	2%	35%	2%	18%
KANSAS	1%	6%	5%	4%	0%	26%	0%	9%
KENTUCKY	5%	8%	19%	10%	1%	37%	1%	21%
LOUISIANA	13%	1%	30%	2%	2%	7%	0%	3%
MASSACHUSETTS	2%	6%	11%	10%	0%	41%	1%	17%
MARYLAND	22%	7%	62%	10%	0%	43%	7%	18%
MAINE	4%	4%	7%	9%	1%	31%	1%	12%
MICHIGAN	1%	25%	20%	27%	0%	65%	0%	42%
MINNESOTA	13%	5%	57%	10%	1%	41%	5%	23%
MISSOURI	3%	5%	16%	9%	1%	33%	0%	17%
MISSISSIPPI	20%	12%	62%	12%	0%	61%	6%	30%
MONTANA	5%	1%	17%	3%	1%	13%	2%	4%
NORTH CAROLINA	5%	2%	14%	3%	1%	9%	0%	6%
NORTH DAKOTA	50%	1%	69%	1%	9%	14%	9%	8%
NEBRASKA	3%	5%	14%	7%	1%	43%	0%	14%
NEW HAMPSHIRE	5%	3%	17%	6%	1%	21%	3%	7%
NEW JERSEY	0%	15%	0%	22%	0%	53%	0%	32%
NEW MEXICO	4%	9%	18%	13%	2%	52%	0%	34%
NEVADA	3%	6%	20%	12%	0%	37%	0%	13%
NEW YORK	10%	7%	38%	10%	1%	34%	4%	18%
OHIO	10%	7%	29%	9%	2%	41%	2%	18%
OKLAHOMA	NA	NA	NA	NA	NA	NA	NA	NA
OREGON	10%	1%	45%	6%	0%	11%	7%	2%
PENNSYLVANIA	NA	NA	NA	NA	NA	NA	NA	NA
PUERTO RICO	45%	2%	43%	2%	12%	12%	27%	4%
RHODE ISLAND	20%	5%	29%	15%	6%	36%	9%	17%
SOUTH CAROLINA	14%	4%	54%	6%	0%	24%	3%	13%
SOUTH DAKOTA	2%	2%	12%	2%	1%	30%	0%	12%
TENNESSEE	3%	5%	15%	7%	1%	28%	1%	16%
TEXAS	14%	2%	69%	3%	0%	15%	3%	4%
UTAH	20%	1%	65%	2%	1%	8%	6%	5%
VIRGINIA	16%	11%	68%	11%	0%	46%	1%	33%
VIRGINISLANDS	NA	NA	NA	NA	NA	NA	NA	NA
VERMONT	19%	7%	54%	12%	0%	49%	6%	16%
WASHINGTON	8%	6%	51%	10%	0%	39%	1%	22%
WISCONSIN	1%	5%	8%	11%	0%	41%	0%	12%
WEST VIRGINIA	22%	7%	33%	8%	5%	53%	10%	18%
WYOMING	1%	2%	66%	5%	1%	30%	13%	8%

New Employer Tax Rates**2012**

State

ALASKA	Average industry rate, or average for all employers if undetermined industry.
ALABAMA	2.7%
ARKANSAS	3.80%
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%
VIRGINISLANDS	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%.

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.

Also, it is important to note that all state contribution measures are derived from extrapolated wages and covered employment for the 12 month period of the report. Contributions from the 204 report are estimated using the actual tax rates in effect for the specified rate year multiplied by the estimated wages for each tax rate interval (derived by applying the recent growth rate to previous yearly wages).

- | | |
|--|--|
| 1) Type of Experience Rating Method: | Method used to measure employers' experience with unemployment. There are currently four methods: Reserve Ratio, Benefit Ratio, Benefit Wage Ratio, and Payroll Decline. |
| 2) Type of Employer Ranking: | A "Fixed" measure of rating employers' experience has predefined intervals for the assignment of tax rates. An "Array" ranking method ranks all of the employers against each other before assigning tax rates. |
| 3) Type of Charging Method: | If a claimant has multiple recent employers, states determine the benefits attributable to a specific employer in three ways: 1) proportionally according to the amount of wages earned from each base period employer, 2) in inverse order based on wages earned, or 3) the most recent employer. |
| 4) Taxable Wage Base: | The maximum amount of an employee's total wages that is taxable. |
| 5) Statutory Tax Rates (Minimum and Maximum): | Minimum statutory rate is the lowest rate (on taxable wages) assigned in law to any employer for the year of the report. Maximum is the highest tax rate (on taxable wages) assigned to an employer for the year of the report. |
| 6) New Employer Tax Rate: | The tax rate assigned to newly established employers who do not have enough experience |

to qualify for a variable rate (also Ineligible Rate).

**7) Average Tax Rate (on Total Wages/
Taxable Wages):**

The estimated total contributions received by the state divided by the total wages for the year. Average Tax Rate on Taxable Wages is the estimated total contributions received divided by the total taxable wages for the year.

8) Average High Cost Multiple (AHCM):

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

Contribution Level

9) Estimated Employer Contributions:

Per Covered Employee: Total amount of estimated contributions for the year divided by the estimated 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) Estimated Contributions per Employee at the Taxable Wage Base (Minimum/Average/Maximum)

The state taxable wage base multiplied by the specific statutory tax rate: **Minimum:** the taxable wage base times the minimum tax rate in effect for the year. **Average:** the taxable wage base times the average tax rate (on taxable wages). **Maximum:** the taxable wage base times the maximum tax rate in effect that year.

11) The Average Increase in an Employer's Per employee Tax for Incurring Benefit Charges Equivalent to 1% of its Taxable Payroll.

The difference between the maximum per employee cost at the tax base and the minimum per employee cost, 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.

12) For Every One Dollar of Contributions Received the Amount Going: To Pay Benefits in the Previous Computation Year or Into the Trust Fund.

The amount going to pay benefits is the total benefits in the previous computation year divided by the total estimated contributions in the report year. The amount going into the trust fund is the previous amount subtracted from \$1.00 (may be negative).

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 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 Estimated 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 estimated 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.