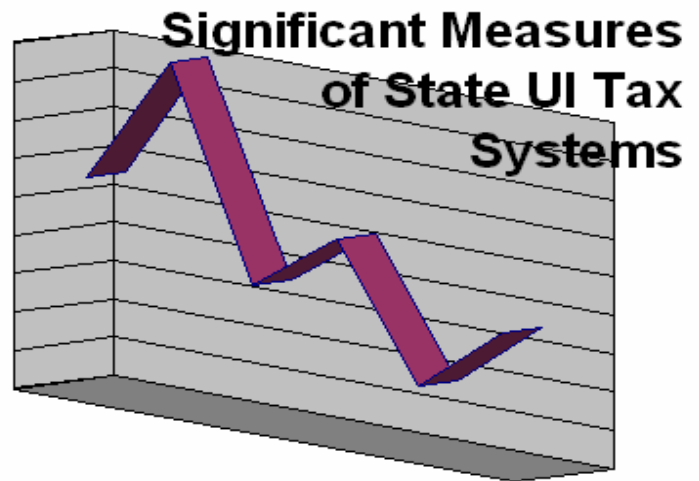


*U.S. Department of Labor
Office of Workforce Security
Division of Fiscal and Actuarial Services*

2007

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

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

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

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

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

Introduction

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

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

State Tax Structure Description

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

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

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

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

Contribution Levels

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

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

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

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

Benefit Charging

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

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

Experience Rating

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

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

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

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

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

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

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

Distribution of Wages, Benefits, and Contributions

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

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

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

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

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

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

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

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

Categories: 2007 Significant Tax Measures Report

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[Experience Rating](#)

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Click on Desired State:

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Missouri	Mississippi	Montana	North Carolina	North Dakota	Nebraska
New Hampshire	New Jersey	New Mexico	Nevada	New York	Ohio
Oklahoma	Oregon	Pennsylvania	Puerto Rico	Rhode Island	South Carolina
South Dakota	Tennessee	Texas	Utah	Virginia	Virgin Islands
Vermont	Washington	Wisconsin	West Virginia	Wyoming	United States

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

United States		2007	
Avg. Tax Rate (Total / Taxable Wages) %:	0.73% / 2.47%	8) Average High Cost Multiple:	0.44
Contribution Levels			
Estimated Contributions Per Covered Employee:	\$291		
Estimated Contributions Per Employee at the Tax Base (US Avg):	Minimum Rate	Average Rate	Maximum Rate
	\$62	\$270	\$972
For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$0.87	\$0.13	

Benefit Charging		
	% of Total Benefits	Amount Per Employee
Benefits Charged to Active Taxable Employers:	76%	\$205
Benefits Non-Charged:	12%	\$33
Benefits Charged to Inactive Employers:	6%	\$16
Total Reimbursable Benefits Paid	6%	\$15
Total:	100%	\$254

Experience Rating			
	% of Total Benefits	Proportion of Employers	Amt. Per Employer
The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	41%	83%	\$418
Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	13%	14%	\$217

Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Proportion of Each Category at the Statutory:	
Proportion of Total Wages:					Minimum Tax Rate	Maximum Tax Rate
40%	40%	12%	5%	3%	12%	8%
Proportion of Employers:					Minimum Tax Rate	Maximum Tax Rate
58%	28%	7%	4%	3%	29%	6%
Proportion of Total Benefits Charged:					Minimum Tax Rate	Maximum Tax Rate
10%	27%	23%	22%	19%	4%	35%
Proportion of Total Estimated Contributions:					Minimum Tax Rate	Maximum Tax Rate
20%	39%	21%	12%	9%	3%	19%
<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%		

ALASKA		2007	
1) Type of Experience Rating Method:	Payroll Decline	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	None	4) Taxable Wage Base (\$):	30,100
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.23 / 1.94	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.00 / 5.40	8) Average High Cost Multiple:	0.99

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$498		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$301	Average Rate \$584	Maximum Rate \$1,625
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.98	Into the Trust Fund \$0.02	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	NA	NA	NA
13) Benefits Non-Charged:	115	93%	\$500
14) Benefits Charged to Inactive Employers:	NA	NA	NA
15) Total Reimbursable Benefits Paid	8	7%	
Total:	123	100%	\$500

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

	Current Avg. Tax Rate	Adequate Financing Rate	Total Experience Rating Impact
	1.94%	2.43%	
18) Employers Below:	NA	Employers Above:	NA
19) Amount Below:	NA	Amount Above:	NA
20) Avg. Amt Below	NA	Avg. Amount Above:	NA

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

ALABAMA		2007	
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) %:	0.38 / 1.40	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.44 / 6.04	8) Average High Cost Multiple:	0.55

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$135		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$35	\$112	\$483
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$0.99	\$0.01	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	163	75%	\$106
13) Benefits Non-Charged:	37	17%	\$24
14) Benefits Charged to Inactive Employers:	9	4%	\$6
15) Total Reimbursable Benefits Paid	10	4%	
	Total: \$219	100%	\$135

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	61	29%	94%	\$876
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	23	11%	6%	\$5,406

	Current Avg. Tax Rate	Adequate Financing Rate	Total Experience Rating Impact
	1.40%	2.14%	
18) Employers Below:	73%		27%
19) Amount Below:	48%		14%
20) Avg. Amt Below	\$2,431		\$1,853

Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Proportion of Each Category at the Statutory:
21) Proportion of Total Wages:	81%	12%	3%	3%	1%	Minimum Tax Rate: 43%, Maximum Tax Rate: 2%
22) Proportion of Employers:	77%	4%	12%	4%	4%	Minimum Tax Rate: 72%, Maximum Tax Rate: 4%
22) Proportion of Total Benefits Charged:	26%	6%	34%	19%	16%	Minimum Tax Rate: 4%, Maximum Tax Rate: 27%
24) Proportion of Total Estimated Contributions:	38%	9%	36%	11%	7%	Minimum Tax Rate: 15%, Maximum Tax Rate: 12%

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

ARKANSAS 2007

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	10,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.80 / 2.29	6) New Employer Tax Rate (%):	3.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.80 / 6.70	8) Average High Cost Multiple:	0.38

Contribution Levels

9) Estimated Contributions Per Covered Employee: **\$251**

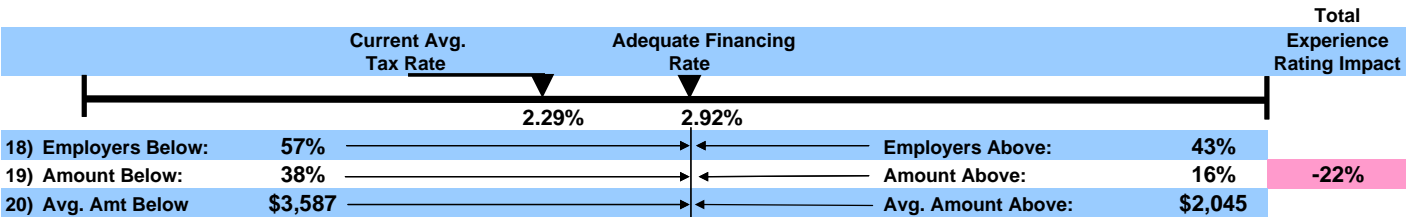
	Minimum Rate	Average Rate	Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$80	\$229	\$670
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.89		Into the Trust Fund \$0.11

Benefit Charging

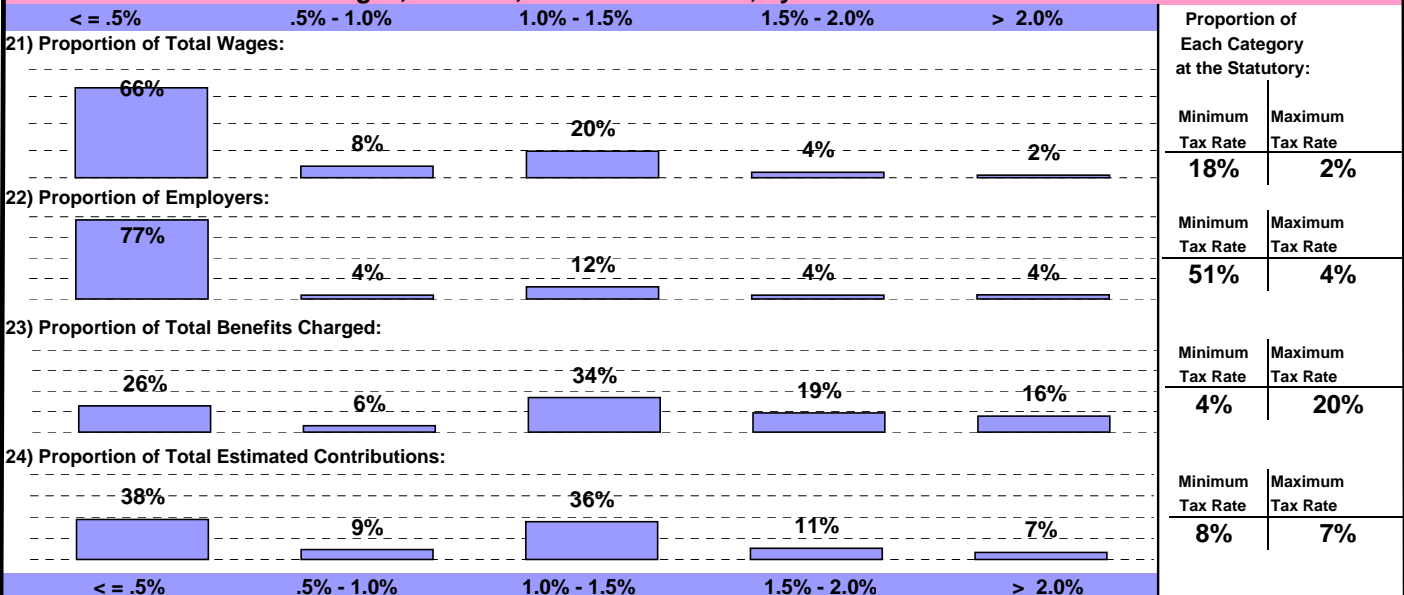
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	142	64%	\$151
13) Benefits Non-Charged:	65	30%	\$70
14) Benefits Charged to Inactive Employers:	3	2%	\$4
15) Total Reimbursable Benefits Paid	11	5%	
Total:	\$221	100%	\$224

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	82	39%	94%	\$2,251
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	11	5%	6%	\$4,880



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



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

ARIZONA 2007

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.36 / 1.50	6) New Employer Tax Rate (%):	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.02 / 5.40	8) Average High Cost Multiple:	1.07

Contribution Levels

9) Estimated Contributions Per Covered Employee: **\$116**

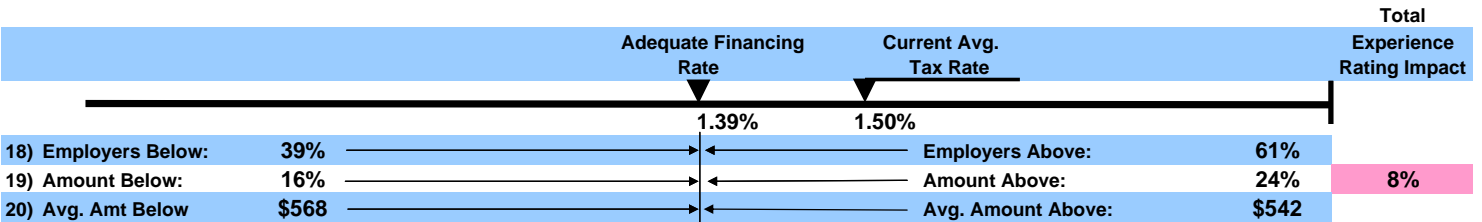
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$1	Average Rate \$105	Maximum Rate \$378
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.69	Into the Trust Fund \$0.31	

Benefit Charging

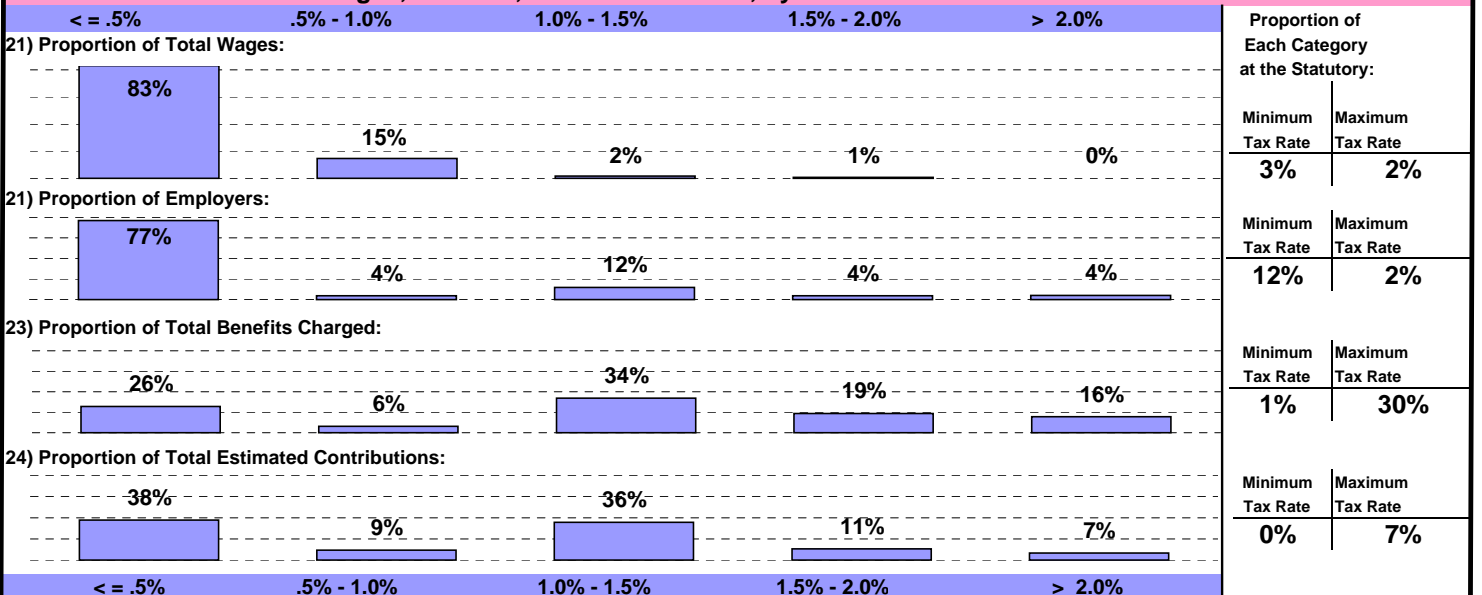
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	152	78%	\$70
13) Benefits Non-Charged:	21	11%	\$10
14) Benefits Charged to Inactive Employers:	6	3%	\$3
15) Total Reimbursable Benefits Paid	15	8%	
Total:	\$194	100%	\$83

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	134	75%	80%	\$1,128
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	38	22%	20%	\$1,272



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



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

CALIFORNIA				2007	
1) Type of Experience Rating Method:	Reserve Ratio		2) Type of Employer Ranking:	Fixed	
3) Type of Charging Method:	Proportionally		4) Taxable Wage Base (\$):	7,000	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.91	/	4.49	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50	/	6.20	8) Average High Cost Multiple:	0.27

Contribution Levels

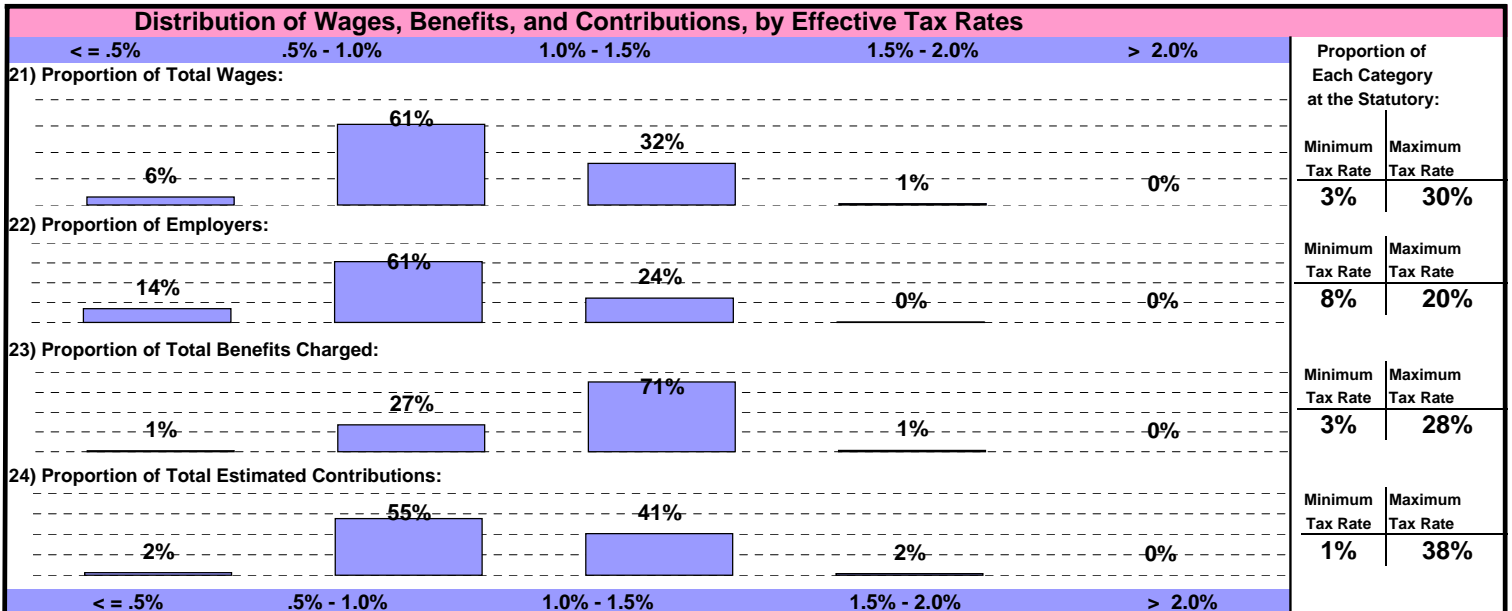
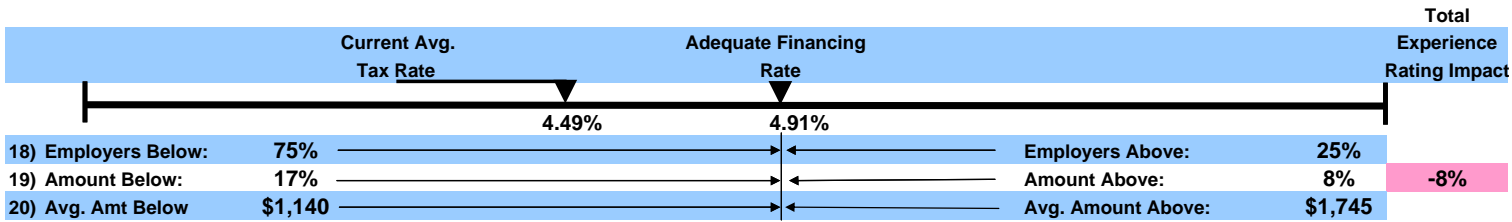
9) Estimated Contributions Per Covered Employee:	\$407		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$105	Average Rate \$315	Maximum Rate \$434
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.80	Into the Trust Fund \$0.20	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	3,525	81%	\$282
13) Benefits Non-Charged:	298	7%	\$24
14) Benefits Charged to Inactive Employers:	294	7%	\$24
15) Total Reimbursable Benefits Paid	241	6%	\$20
Total:	\$4,359	100%	\$330

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	2,189	53%	87%	\$2,891
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	1,039	25%	13%	\$9,471



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

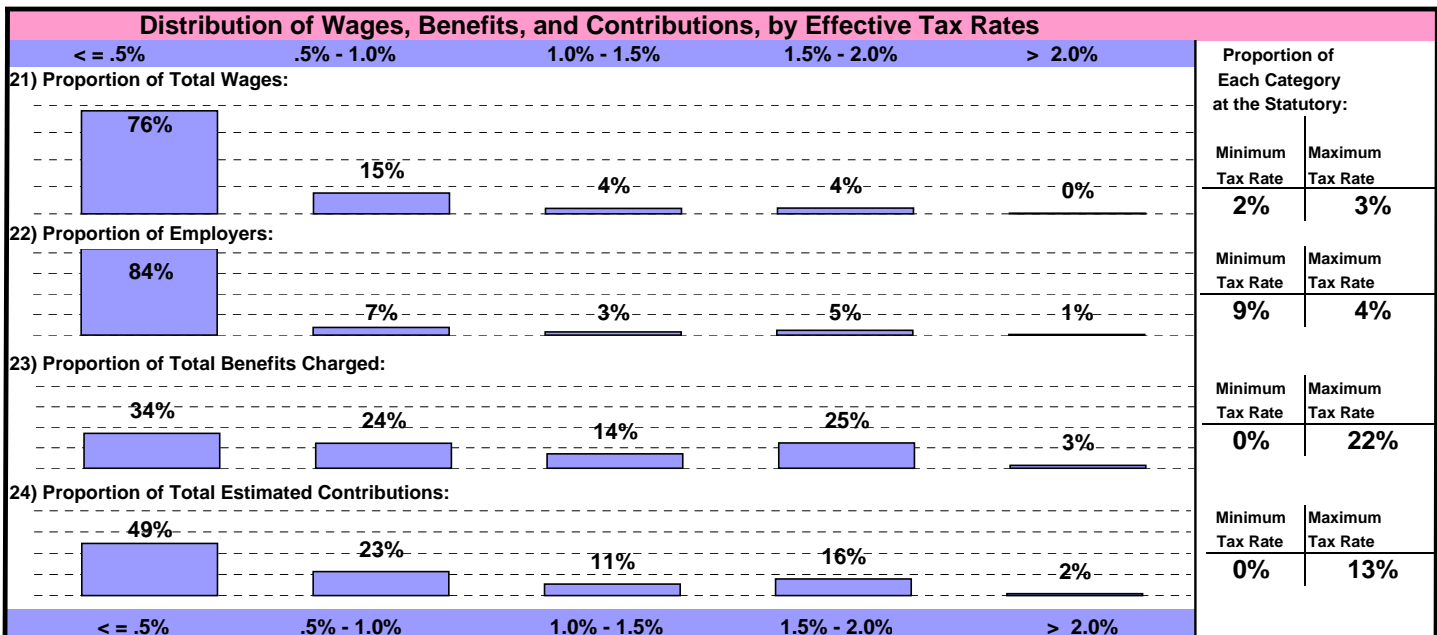
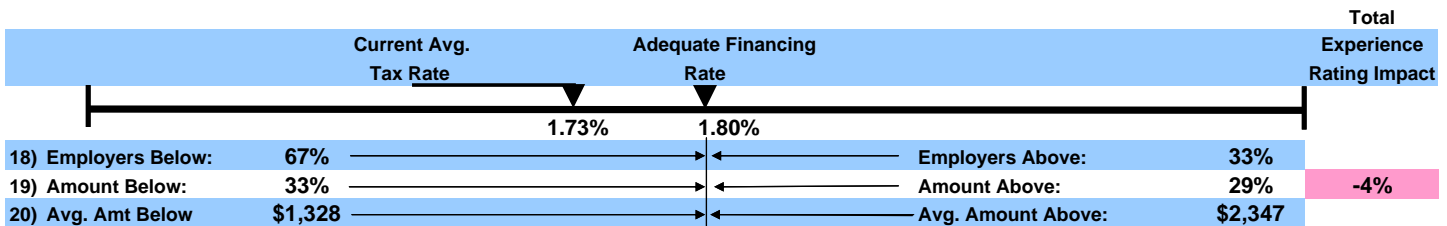
COLORADO		2007	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base (\$):	10,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.49 / 1.73	6) New Employer Tax Rate (%):	1.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 5.40	8) Average High Cost Multiple:	0.56

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

	Minimum Rate	Average Rate	Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$0	\$173	\$540
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.67		Into the Trust Fund \$0.33

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	240	84%	\$130
13) Benefits Non-Charged:	9	3%	\$5
14) Benefits Charged to Inactive Employers:	18	6%	\$10
15) Total Reimbursable Benefits Paid	17	6%	
Total:	\$284	100%	\$145

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	126	47%	90%	\$1,131
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	10	4%	10%	\$832



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

CONNECTICUT 2007

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	15,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.72 / 2.57	6) New Employer Tax Rate (%):	3.1
7) Statutory Tax Rate (Minimum / Maximum)%:	1.20 / 6.10	8) Average High Cost Multiple:	0.57

Contribution Levels

9) Estimated Contributions Per Covered Employee:	\$421		
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$180	Average Rate \$386 Maximum Rate \$915
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year \$0.96		Into the Trust Fund \$0.04

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	447	80%	\$346
13) Benefits Non-Charged:	33	6%	\$25
14) Benefits Charged to Inactive Employers:	43	8%	\$34
15) Total Reimbursable Benefits Paid	33	6%	
Total:	\$555	100%	\$405

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	168	32%	90%	\$2,221
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	83	16%	10%	\$10,229

	Current Avg. Tax Rate	Adequate Financing Rate	Total Experience Rating Impact
	2.57%	2.94%	
18) Employers Below	69%		Employers Above: 31%
19) Amount Below:	33%		Amount Above: 21% -12%
20) Avg. Amt Below	\$3,135		Avg. Amount Above: \$4,620

Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Proportion of Each Category at the Statutory:
21) Proportion of Total Wages:	55%	25%	9%	5%	6%	Minimum Tax Rate: 22% Maximum Tax Rate: 7%
22) Proportion of Employers:	71%	9%	5%	5%	11%	Minimum Tax Rate: 63% Maximum Tax Rate: 12%
23) Proportion of Total Benefits Charged:	12%	19%	12%	13%	44%	Minimum Tax Rate: 1% Maximum Tax Rate: 47%
24) Proportion of Total Estimated Contributions:	25%	26%	14%	13%	23%	Minimum Tax Rate: 6% Maximum Tax Rate: 25%

DELAWARE		2007	
1) Type of Experience Rating Method:	Benefit Wage	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	None	4) Taxable Wage Base (\$):	8,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.49 / 2.30	6) New Employer Tax Rate (%):	2.3
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 8.00	8) Average High Cost Multiple:	1.02

Contribution Levels

9) Estimated Contributions Per Covered Employee:	\$226	Minimum Rate	Average Rate	Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:		\$9	\$196	\$680
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund		
	\$1.12	-\$0.12		

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	59	65%	\$177
13) Benefits Non-Charged:	22	24%	\$67
14) Benefits Charged to Inactive Employers:	4	4%	\$12
15) Total Reimbursable Benefits Paid	6	6%	
Total:	\$92	100%	\$256

Experience Rating

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

	Current Avg. Tax Rate	Adequate Financing Rate	Total Experience Rating Impact
	2.30%	2.76%	
18) Employers Below:	NA	Employers Above:	NA
19) Amount Below:	NA	Amount Above:	NA
20) Avg. Amt Below	NA	Avg. Amount Above:	NA

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

** This state has no employer distribution available.

FLORIDA		2007	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.35 / 1.48	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.12 / 5.40	8) Average High Cost Multiple:	1.12

Contribution Levels

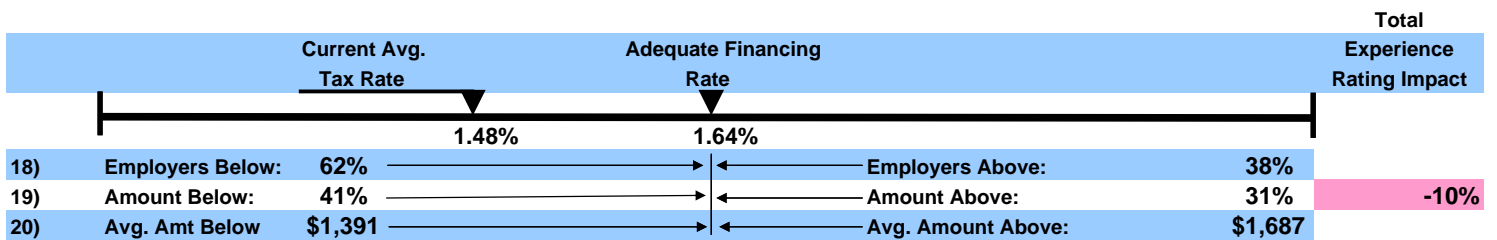
9) Estimated Contributions Per Covered Employee:	\$137		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$8	\$103	\$378
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$0.82	\$0.18	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	519	64%	\$78
13) Benefits Non-Charged:	159	20%	\$24
14) Benefits Charged to Inactive Employers:	86	11%	\$13
15) Total Reimbursable Benefits Paid	42	5%	
Total:	\$806	100%	\$115

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	280	37%	96%	\$826
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	65	8%	4%	\$4,427



Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Proportion of Each Category at the Statutory:
21) Proportion of Total Wages:	82%	15%	3%	0%	0%	Minimum Tax Rate: 24%, Maximum Tax Rate: 4%
22) Proportion of Employers:	88%	8%	3%	0%	0%	Minimum Tax Rate: 76%, Maximum Tax Rate: 6%
23) Proportion of Total Benefits Charged:	44%	41%	15%	0%	0%	Minimum Tax Rate: 1%, Maximum Tax Rate: 30%
24) Proportion of Total Estimated Contributions:	56%	33%	11%	0%	0%	Minimum Tax Rate: 4%, Maximum Tax Rate: 14%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

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

GEORGIA 2007

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) %:	0.38 / 1.54	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.03 / 6.21	8) Average High Cost Multiple:	1.02

Contribution Levels

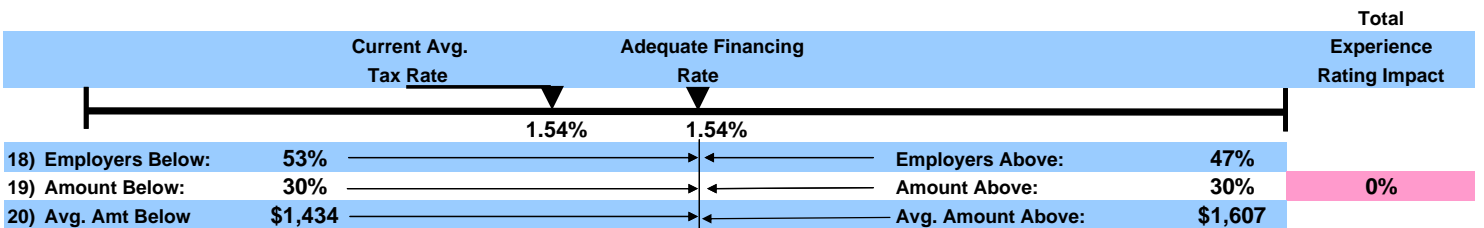
9) Estimated Contributions Per Covered Employee:	\$157		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$3	Average Rate \$131	Maximum Rate \$528
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.97	Into the Trust Fund \$0.03	

Benefit Charging

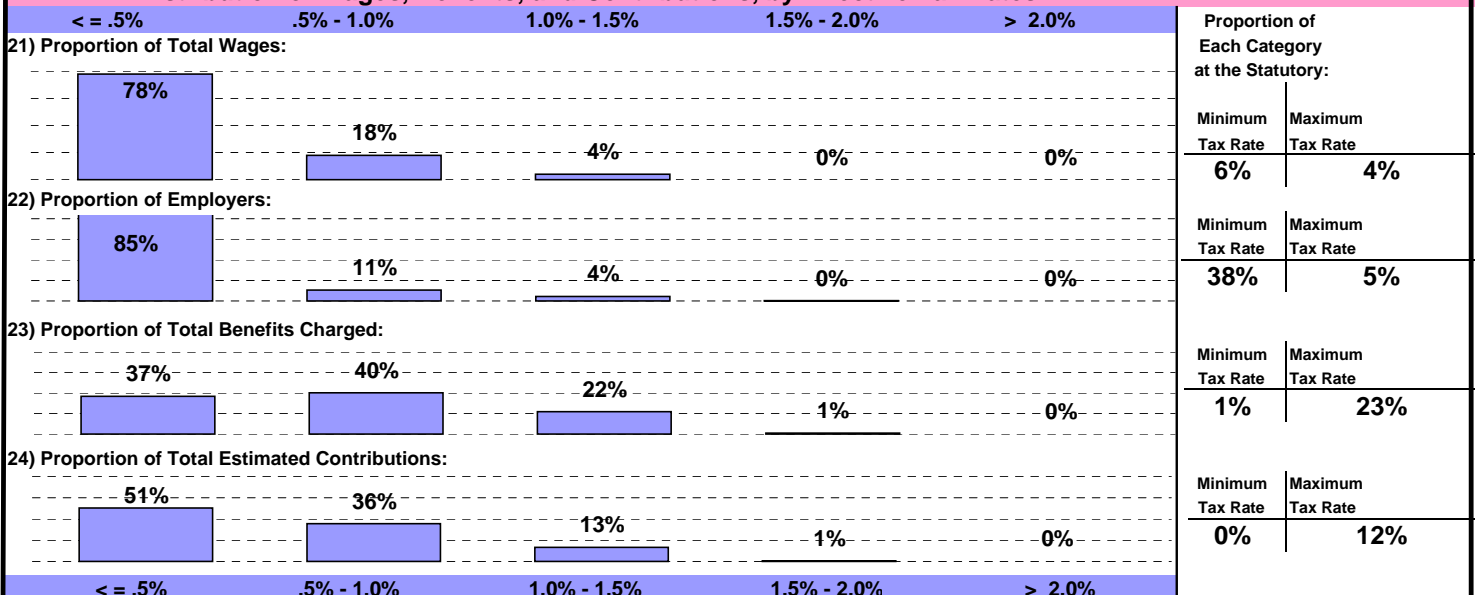
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	427	83%	\$131
13) Benefits Non-Charged:	36	7%	\$11
14) Benefits Charged to Inactive Employers:	38	7%	\$12
15) Total Reimbursable Benefits Paid	14	3%	
Total:	\$514	100%	\$154

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	82	16%	49%	\$1,233
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	49	10%	51%	\$710



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



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

HAWAII		2007	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	35,300
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.55 / 0.80	6) New Employer Tax Rate (%):	1.9
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 5.40	8) Average High Cost Multiple:	1.90

Contribution Levels

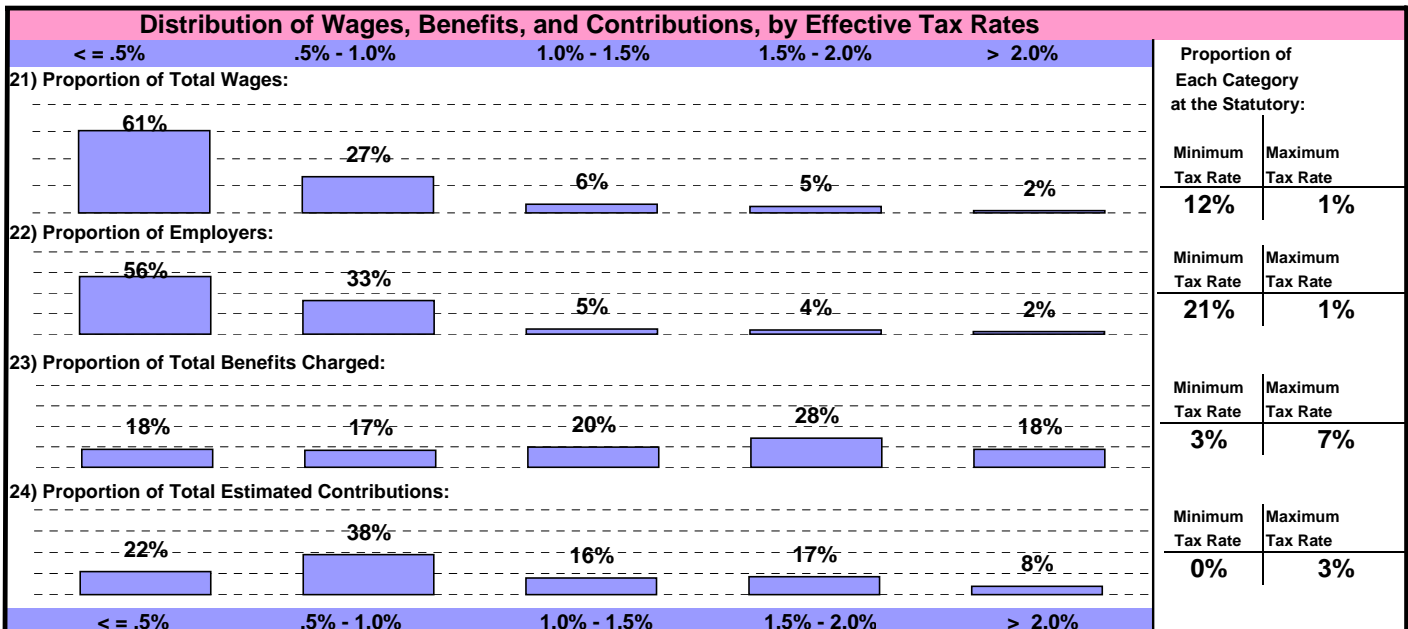
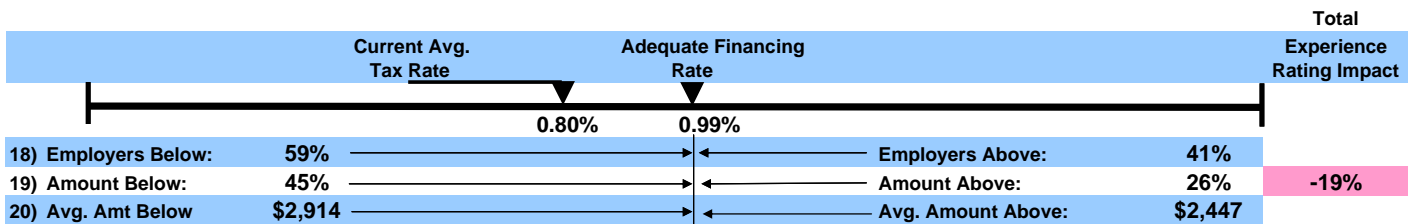
9) Estimated Contributions Per Covered Employee:	\$205		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Average Rate \$283	Maximum Rate \$1,906
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.93	Into the Trust Fund \$0.07	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	66	69%	\$142
13) Benefits Non-Charged:	17	18%	\$37
14) Benefits Charged to Inactive Employers:	6	7%	\$14
15) Total Reimbursable Benefits Paid	6	6%	\$14
Total:	\$96	100%	\$193

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	33	37%	71%	\$1,860
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	12	13%	29%	\$1,683



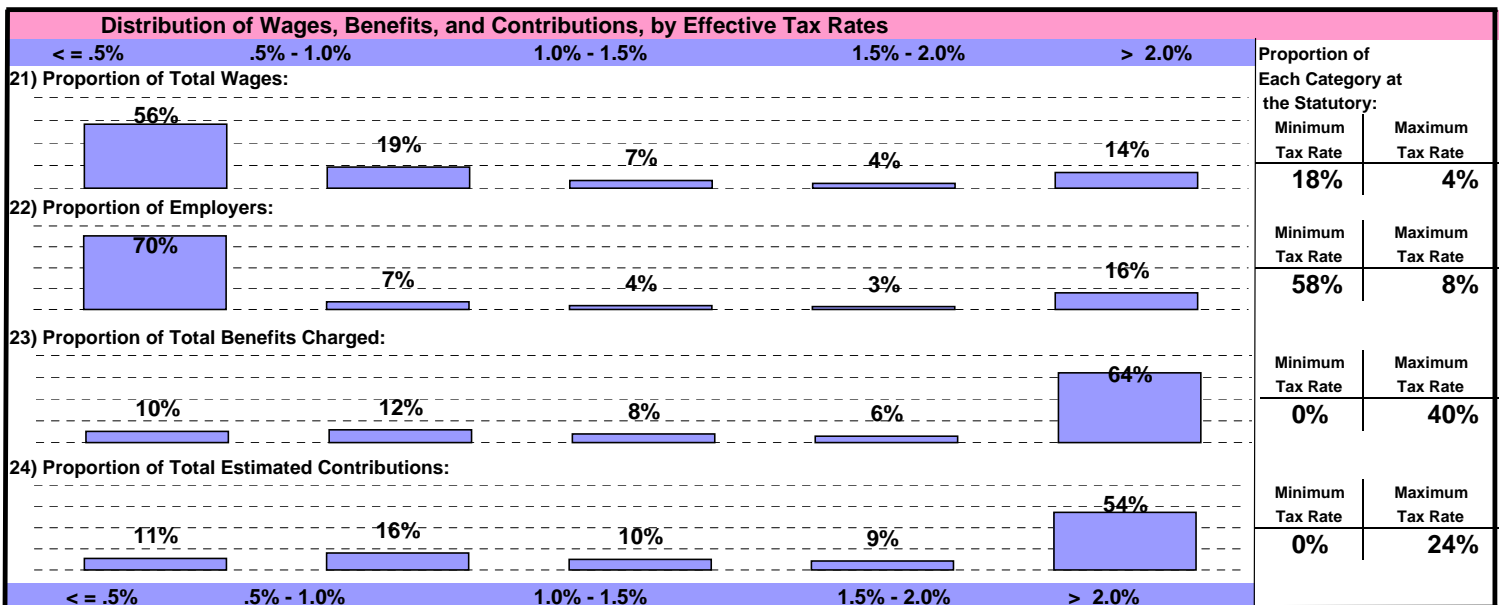
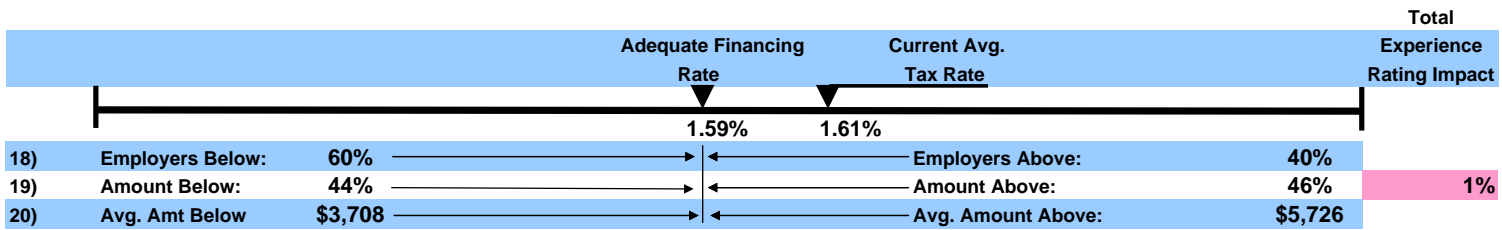
NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

IOWA		2007	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base (\$):	22,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.85 / 1.61	6) New Employer Tax Rate (%):	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 8.00	8) Average High Cost Multiple:	0.87

Contribution Levels				
9) Estimated Contributions Per Covered Employee:	\$301			
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate	
	\$0	\$355	\$1,760	
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund		
	\$0.82	\$0.18		

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	226	76%	\$196
13) Benefits Non-Charged:	50	17%	\$43
14) Benefits Charged to Inactive Employers:	12	4%	\$10
15) Total Reimbursable Benefits Paid	11	4%	
Total:	\$299	100%	\$250

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	130	45%	37%	\$6,505
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	25	9%	63%	\$717



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

IDAHO		2007	
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 (\$):	30,200
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.74 / 1.11	6) New Employer Tax Rate (%):	1.3
7) Statutory Tax Rate (Minimum / Maximum)%:	0.37 / 5.40	8) Average High Cost Multiple:	0.45

Contribution Levels

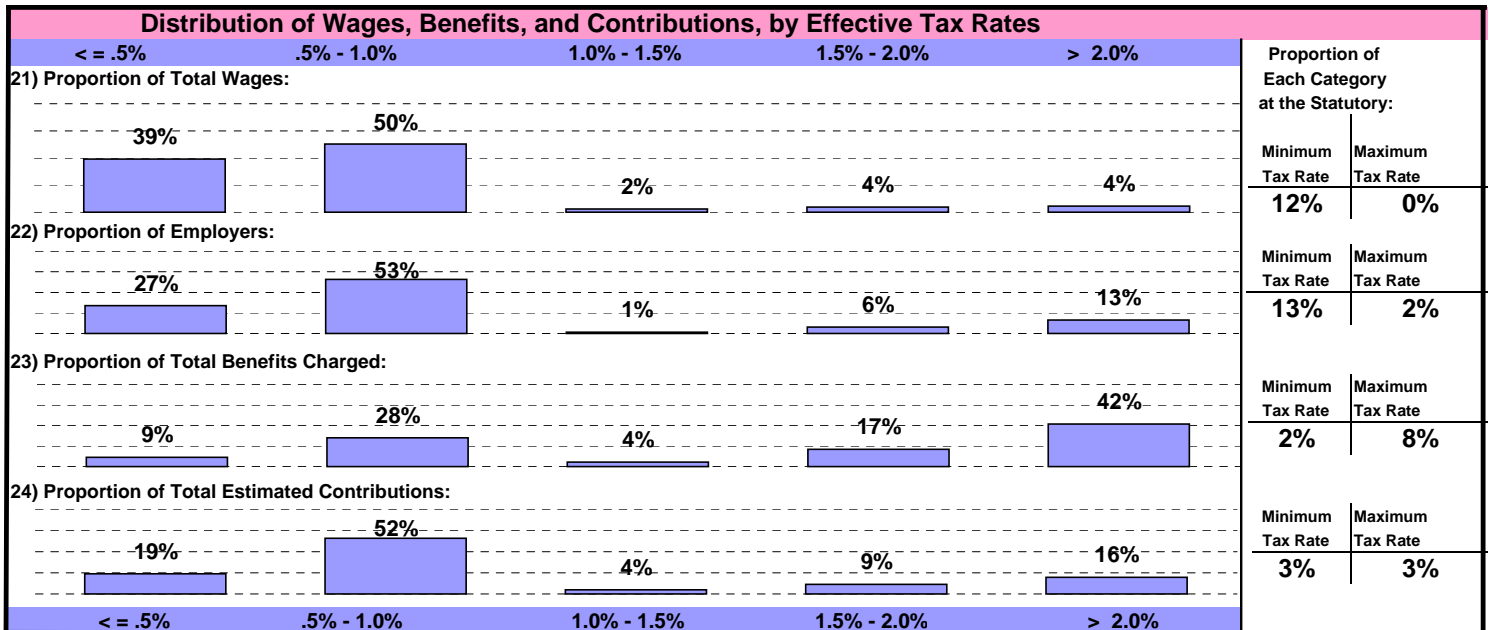
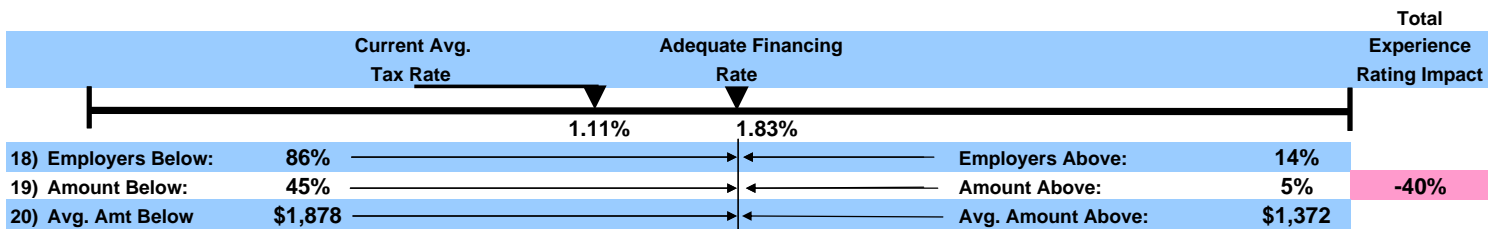
9) Estimated Contributions Per Covered Employee:	\$242		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$112	Average Rate \$334	Maximum Rate \$1,631
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.83	Into the Trust Fund \$0.17	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	83	74%	\$161
13) Benefits Non-Charged:	22	19%	\$42
14) Benefits Charged to Inactive Employers:	1	1%	\$3
15) Total Reimbursable Benefits Paid	5	5%	\$3
Total:	\$112	100%	\$207

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	59	55%	81%	\$1,779
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	20	19%	19%	\$2,511



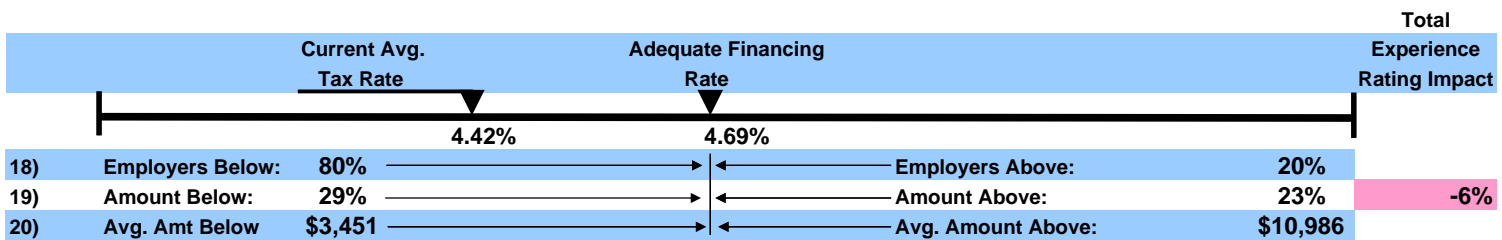
NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

ILLINOIS		2007	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	11,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.13 / 4.42	6) New Employer Tax Rate (%):	3.9
7) Statutory Tax Rate (Minimum / Maximum)%:	1.00 / 8.20	8) Average High Cost Multiple:	0.26

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$534		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$115	\$509	\$943
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$0.62	\$0.38	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	1,435	89%	\$309
13) Benefits Non-Charged:	80	5%	\$17
14) Benefits Charged to Inactive Employers:	28	2%	\$6
15) Total Reimbursable Benefits Paid	73	5%	
Total:	\$1,616	100%	\$332

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	1,162	75%	96%	\$6,216
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	79	5%	4%	\$11,482



Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Proportion of Each Category at the Statutory:
21) Proportion of Total Wages:	24%	32%	16%	15%	13%	Minimum Tax Rate: 14%, Maximum Tax Rate: 19%
22) Proportion of Employers:	74%	10%	5%	4%	7%	Minimum Tax Rate: 71%, Maximum Tax Rate: 8%
23) Proportion of Total Benefits Charged:	8%	18%	13%	19%	43%	Minimum Tax Rate: 5%, Maximum Tax Rate: 51%
24) Proportion of Total Estimated Contributions:	8%	23%	18%	23%	27%	Minimum Tax Rate: 4%, Maximum Tax Rate: 35%

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

INDIANA			2007		
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) %:	0.64	/	2.78	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.10	/	5.60	8) Average High Cost Multiple:	0.46

Contribution Levels

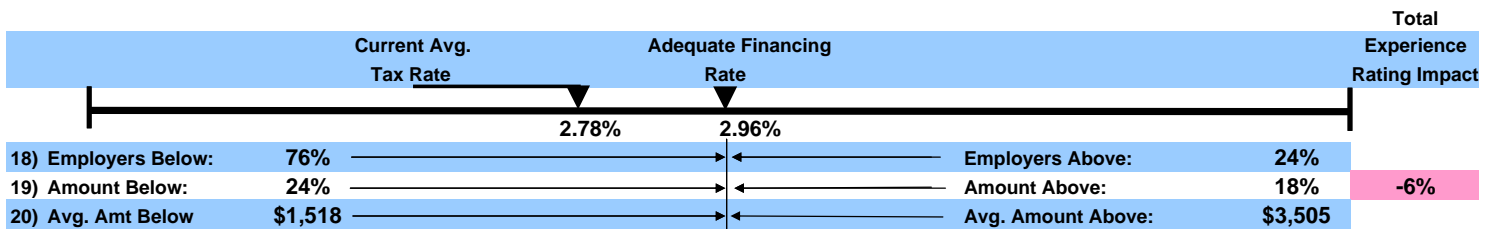
9) Estimated Contributions Per Covered Employee:	\$235			
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate	
	\$77	\$194	\$392	
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	\$1.20	Into the Trust Fund	-\$0.20

Benefit Charging

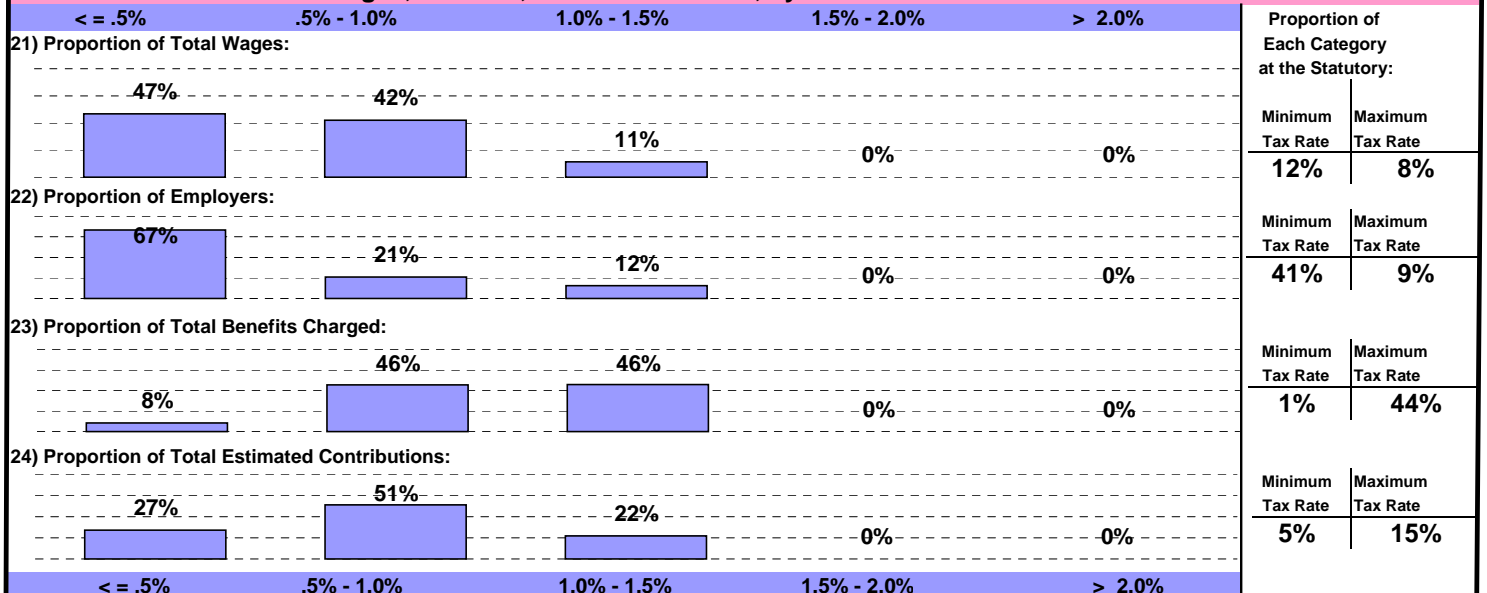
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	481	69%	\$206
13) Benefits Non-Charged:	115	17%	\$49
14) Benefits Charged to Inactive Employers:	61	9%	\$26
15) Total Reimbursable Benefits Paid	36	5%	
Total:	\$693	100%	\$282

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	166	25%	86%	\$2,164
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	136	21%	14%	\$10,779



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



KANSAS

2007

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) %:	0.53 / 2.08	6) New Employer Tax Rate (%):	4.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.06 / 7.40	8) Average High Cost Multiple:	0.97

Contribution Levels

9) Estimated Contributions Per Covered Employee: **\$166**

	Minimum Rate	Average Rate	Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$5	\$166	\$592

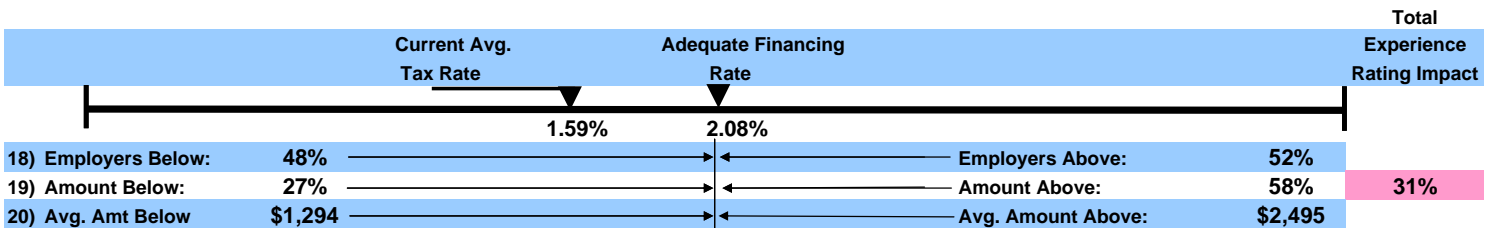
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
	\$1.04	-\$0.04

Benefit Charging

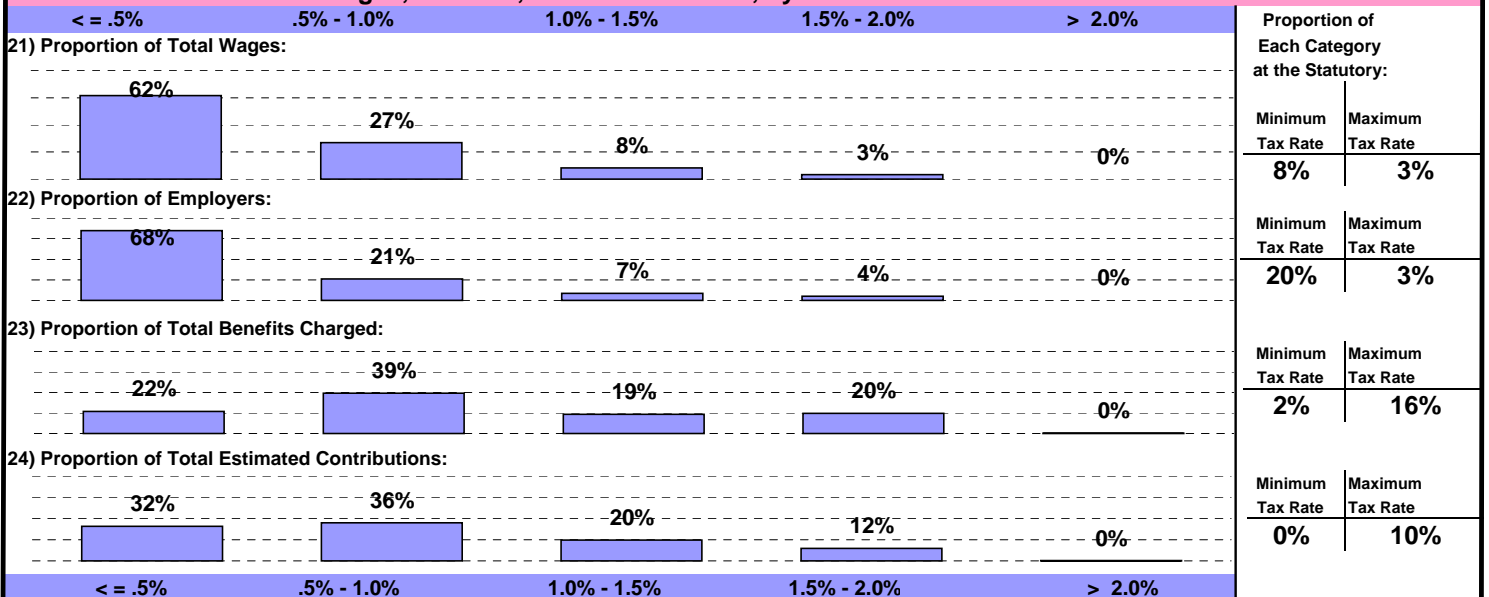
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	158	73%	\$132
13) Benefits Non-Charged:	35	16%	\$29
14) Benefits Charged to Inactive Employers:	16	8%	\$14
15) Total Reimbursable Benefits Paid	6	3%	
Total:	\$216	100%	\$175

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	48	23%	64%	\$1,341
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	26	12%	36%	\$1,319



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



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

KENTUCKY 2007

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.71 / 2.65	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.50 / 9.50	8) Average High Cost Multiple:	0.26

Contribution Levels

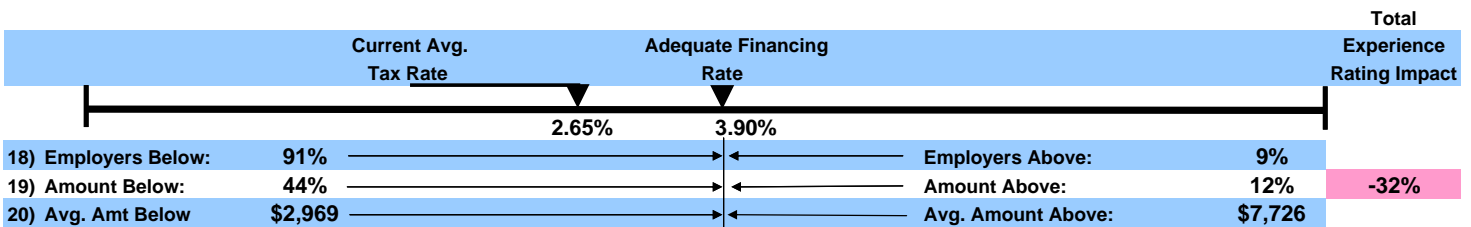
9) Estimated Contributions Per Covered Employee:	\$250		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$40	Average Rate \$212	Maximum Rate \$760
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.96	Into the Trust Fund \$0.04	

Benefit Charging

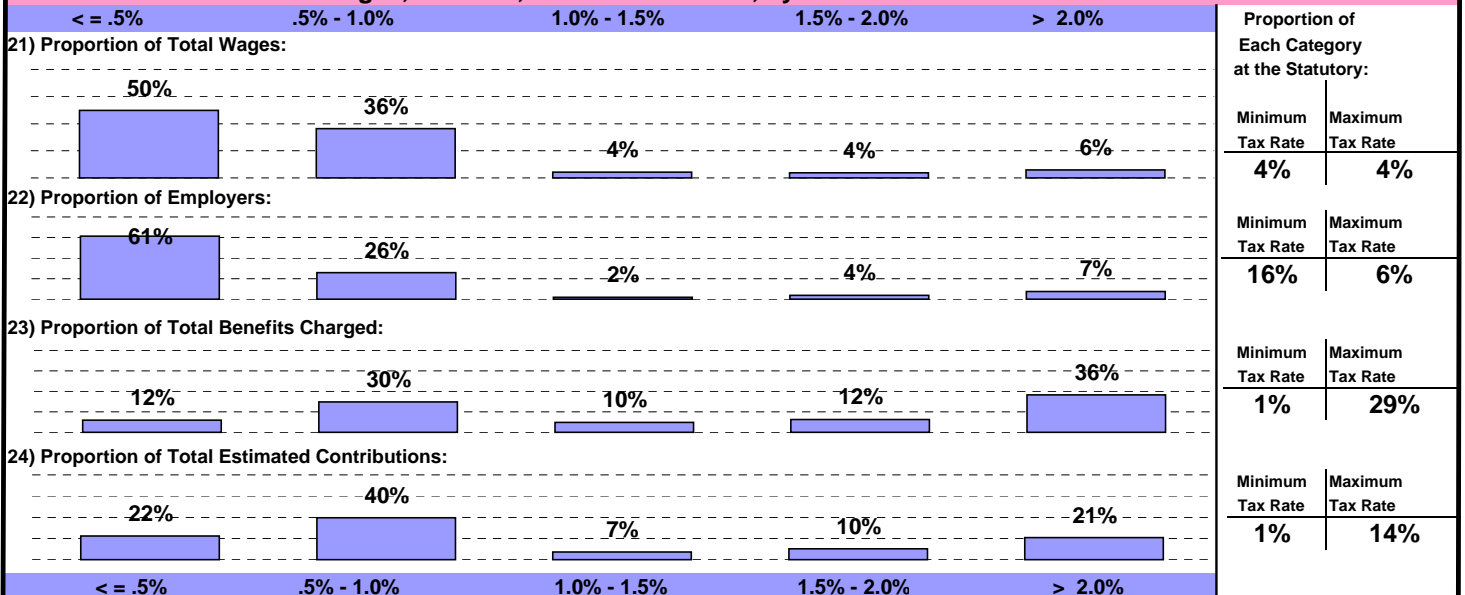
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	302	86%	\$217
13) Benefits Non-Charged:	16	5%	\$12
14) Benefits Charged to Inactive Employers:	17	5%	\$13
15) Total Reimbursable Benefits Paid	15	4%	
Total:	\$351	100%	\$241

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	85	25%	78%	\$1,761
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	53	16%	22%	\$3,904



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



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

LOUISIANA		2007	
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) %:	0.32 / 1.30	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 6.20	8) Average High Cost Multiple:	0.96

Contribution Levels

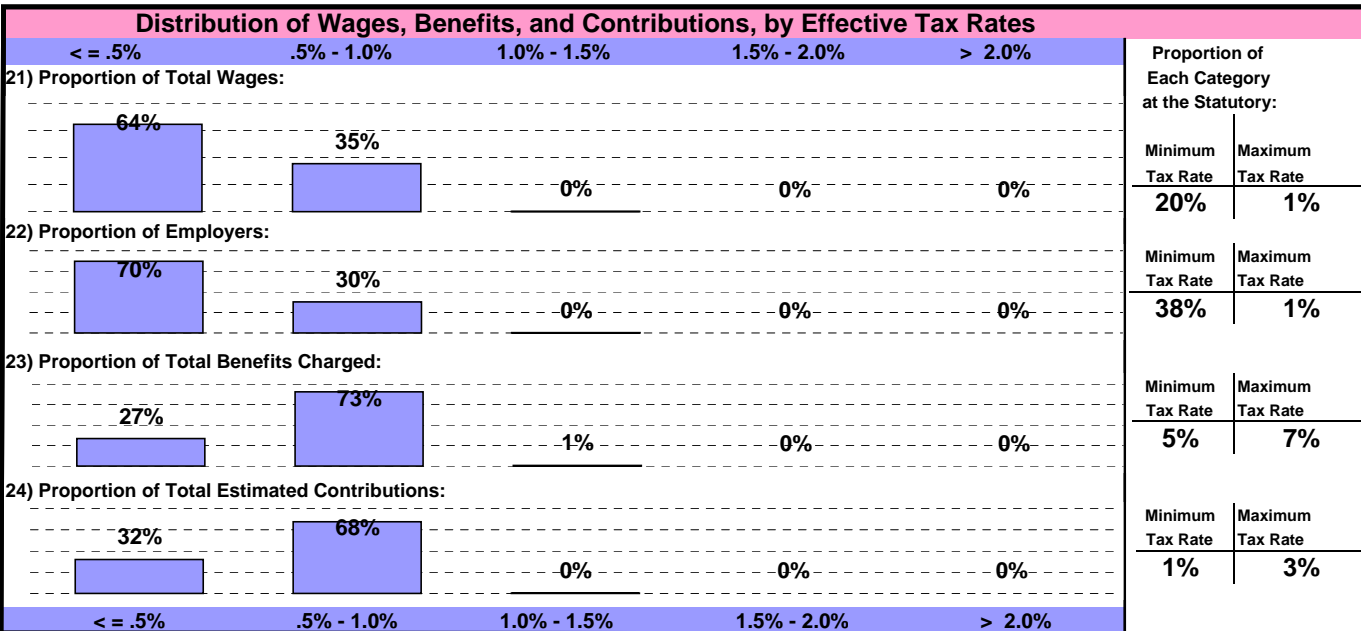
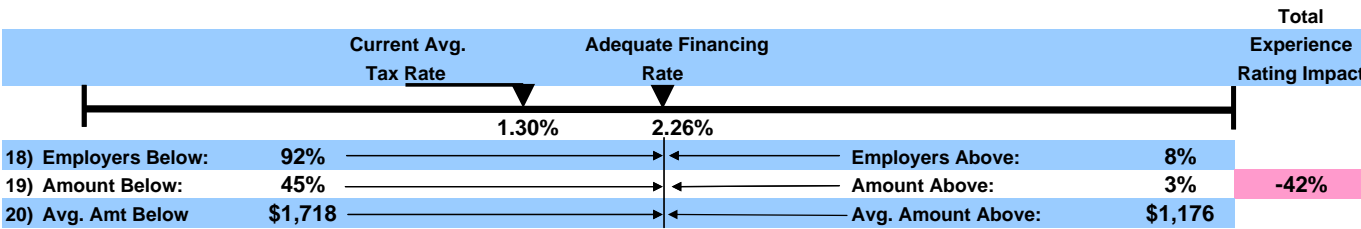
9) Estimated Contributions Per Covered Employee:	\$110		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$7	Average Rate \$91	Maximum Rate \$434
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$4.76	Into the Trust Fund -\$3.76	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	130	17%	\$92
13) Benefits Non-Charged:	607	79%	\$428
14) Benefits Charged to Inactive Employers:	10	1%	\$7
15) Total Reimbursable Benefits Paid	17	2%	\$7
Total:	\$764	100%	\$527

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	50	7%	43%	\$1,487
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	23	3%	57%	\$513



MASSACHUSETTS 2007

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) %:	1.19 / 4.21	6) New Employer Tax Rate (%):	2.5
7) Statutory Tax Rate (Minimum / Maximum)%:	1.12 / 10.96	8) Average High Cost Multiple:	0.41

Contribution Levels

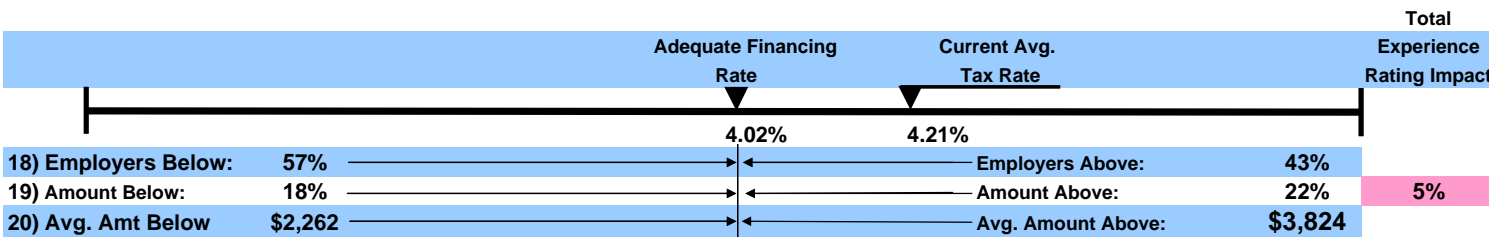
9) Estimated Contributions Per Covered Employee:	\$623		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$157	Average Rate \$590	Maximum Rate \$1,534
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.75	Into the Trust Fund \$0.25	

Benefit Charging

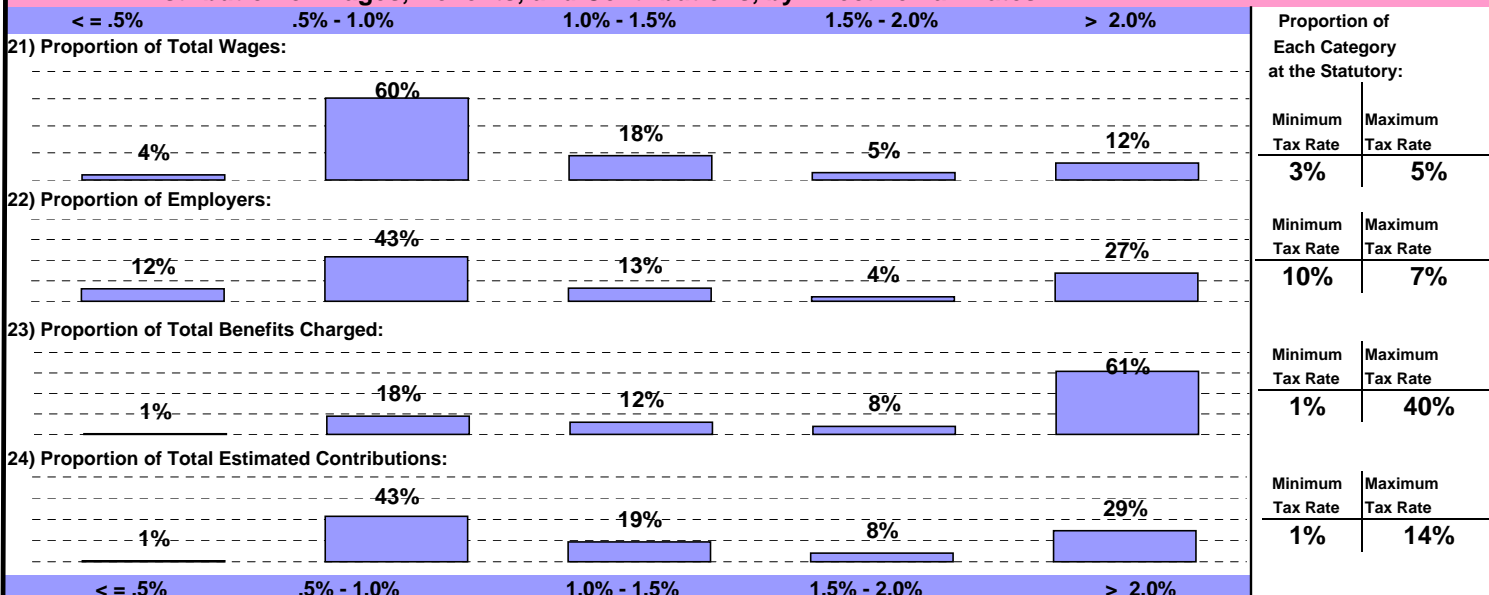
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	1,043	83%	\$415
13) Benefits Non-Charged:	135	11%	\$54
14) Benefits Charged to Inactive Employers:	2	0%	\$1
15) Total Reimbursable Benefits Paid	73	6%	\$1
Total:	\$1,253	100%	\$469

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	766	65%	86%	\$4,739
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	236	20%	14%	\$9,161



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



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

MARYLAND		2007	
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) %:	0.34 / 1.75	6) New Employer Tax Rate (%):	2.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30 / 7.50	8) Average High Cost Multiple:	0.82

Contribution Levels

9) Estimated Contributions Per Covered Employee:	\$173		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$26	\$149	\$638
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$1.04	-\$0.04	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	258	69%	\$135
13) Benefits Non-Charged:	69	18%	\$36
14) Benefits Charged to Inactive Employers:	22	6%	\$12
15) Total Reimbursable Benefits Paid	27	7%	
Total:	\$376	100%	\$183

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	120	34%	94%	\$1,144
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	57	16%	6%	\$8,281

	Current Avg. Tax Rate	Adequate Financing Rate	Total Experience Rating Impact
	1.75%	2.26%	
18) Employers Below:	69%	31%	
19) Amount Below:	41%	19%	-22%
20) Avg. Amt Below	\$1,826	\$1,856	

Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Proportion of Each Category at the Statutory:
21) Proportion of Total Wages:	80%	16%	2%	2%	0%	Minimum Tax Rate: 31%, Maximum Tax Rate: 2%
22) Proportion of Employers:	87%	7%	2%	2%	1%	Minimum Tax Rate: 73%, Maximum Tax Rate: 3%
23) Proportion of Total Benefits Charged:	43%	31%	9%	14%	4%	Minimum Tax Rate: 15%, Maximum Tax Rate: 18%
24) Proportion of Total Estimated Contributions:	48%	32%	8%	9%	2%	Minimum Tax Rate: 5%, Maximum Tax Rate: 11%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	

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

MAINE		2007	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	12,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.71 / 1.84	6) New Employer Tax Rate (%):	1.8
7) Statutory Tax Rate (Minimum / Maximum)%:	0.54 / 5.40	8) Average High Cost Multiple:	1.64

Contribution Levels

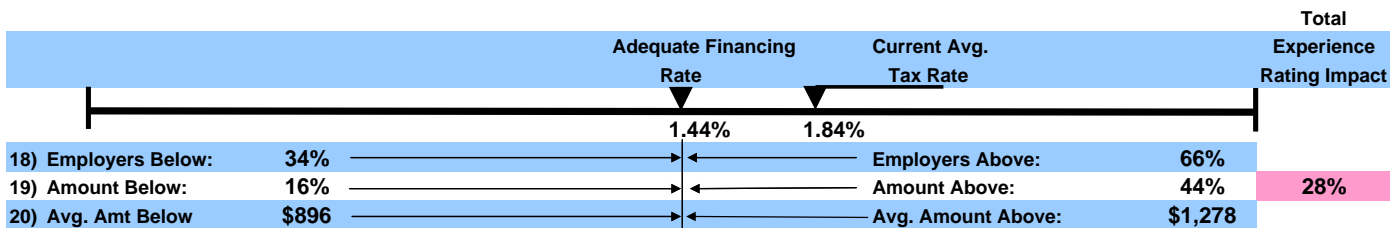
9) Estimated Contributions Per Covered Employee:	\$227		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$65	Average Rate \$220	Maximum Rate \$648
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.98	Into the Trust Fund \$0.02	

Benefit Charging

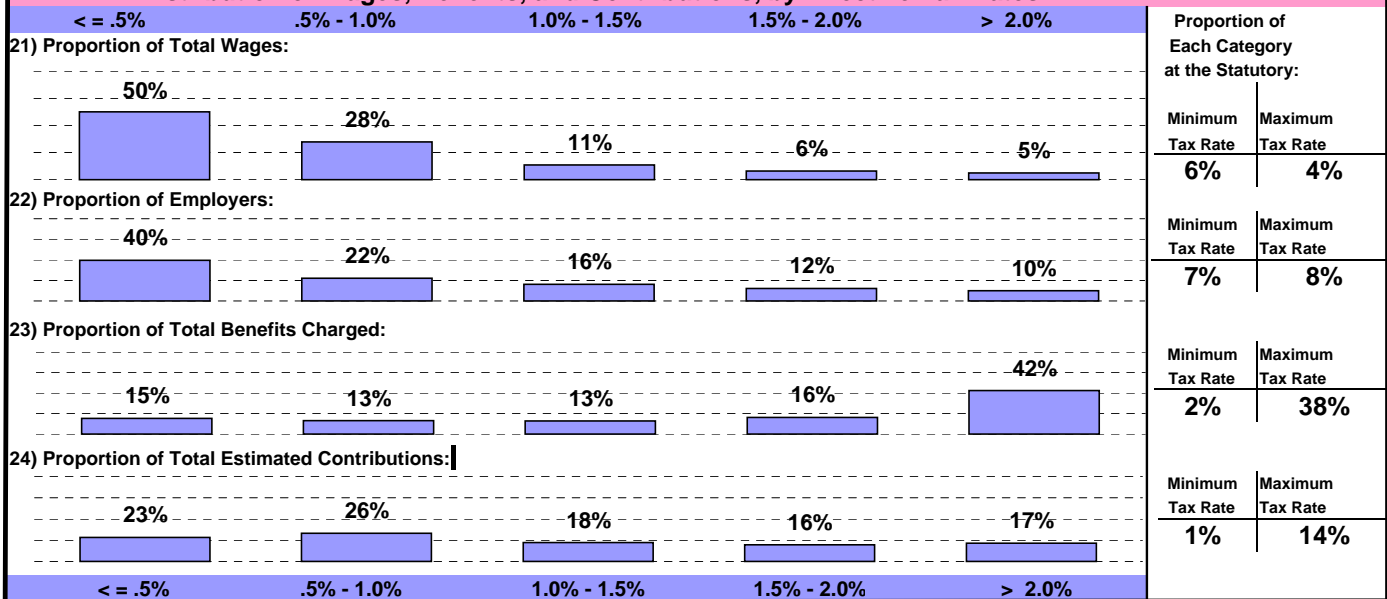
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	78	72%	\$173
13) Benefits Non-Charged:	22	21%	\$50
14) Benefits Charged to Inactive Employers:	1	1%	\$2
15) Total Reimbursable Benefits Paid	6	6%	
Total:	\$107	100%	\$226

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	39	39%	76%	\$1,563
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	19	18%	24%	\$2,297



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



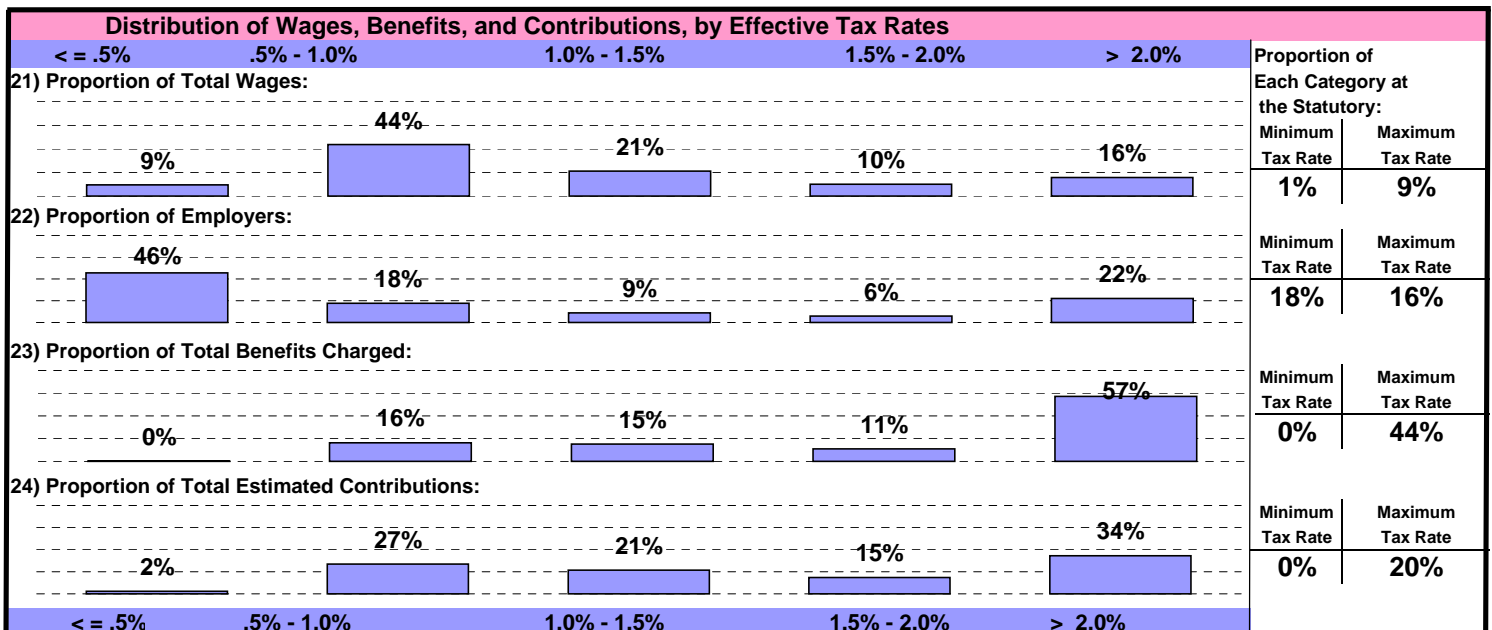
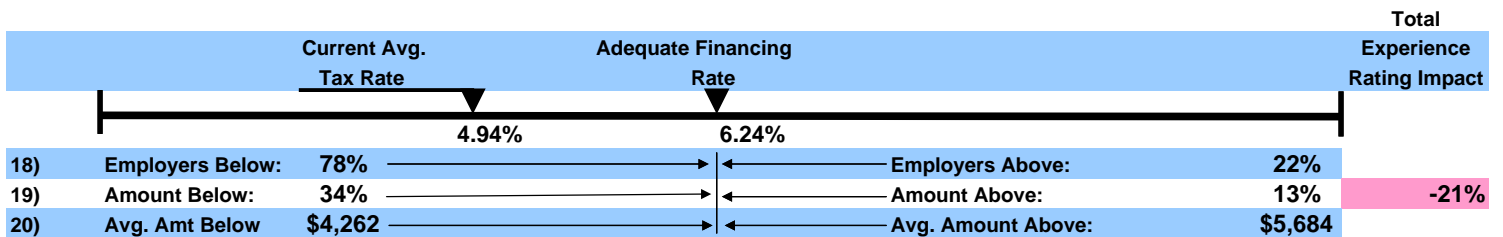
NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

MICHIGAN		2007	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base (\$):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.19 / 4.94	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.06 / 10.30	8) Average High Cost Multiple:	0.03

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$511		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$5	\$445	\$927
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$1.09	-\$0.09	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	1,575	82%	\$477
13) Benefits Non-Charged:	62	3%	\$19
14) Benefits Charged to Inactive Employers:	198	10%	\$60
15) Total Reimbursable Benefits Paid	91	5%	\$55
Total:	\$1,926	100%	\$555

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	459	25%	82%	\$3,412
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	347	19%	18%	\$12,090



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

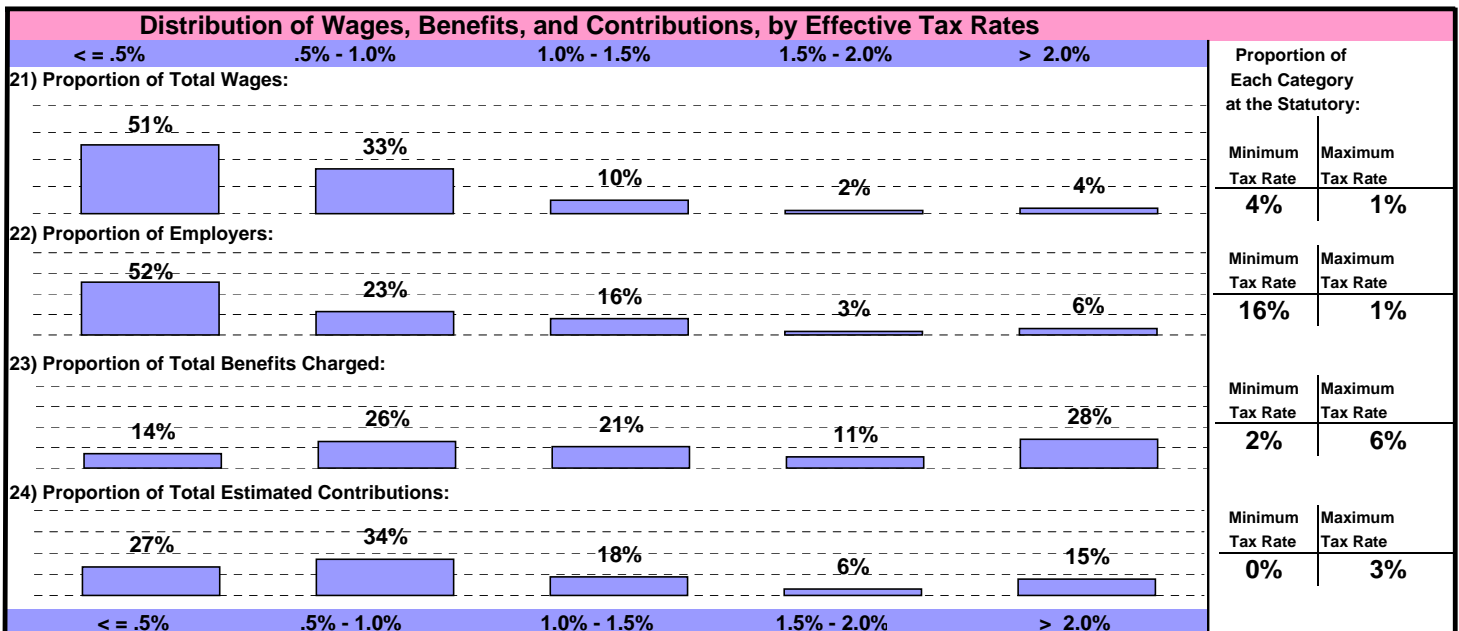
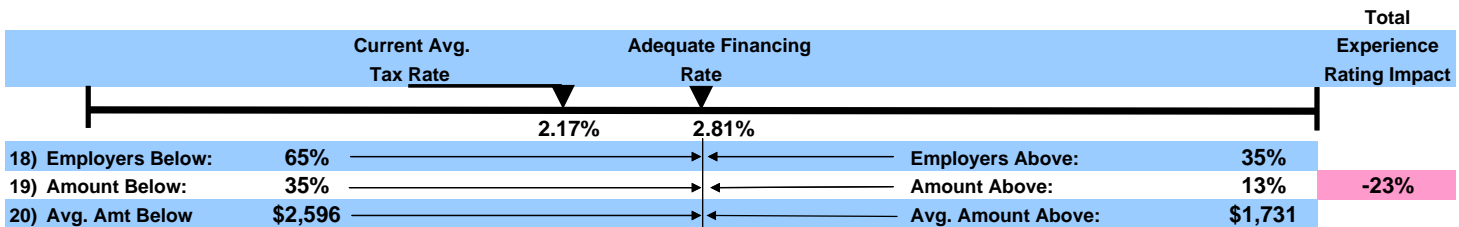
MISSOURI		2007	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	11,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.68 / 2.17	6) New Employer Tax Rate (%):	3.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 9.45	8) Average High Cost Multiple:	0.00

Contribution Levels	
9) Estimated Contributions Per Covered Employee:	\$259

	Minimum Rate	Average Rate	Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$0	\$239	\$1,040
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year		Into the Trust Fund
	\$0.68		\$0.32

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	327	82%	\$155
13) Benefits Non-Charged:	48	12%	\$23
14) Benefits Charged to Inactive Employers:	2	0%	\$1
15) Total Reimbursable Benefits Paid	21	5%	
Total:	\$398	100%	\$178

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	231	61%	70%	\$2,467
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	25	7%	30%	\$651



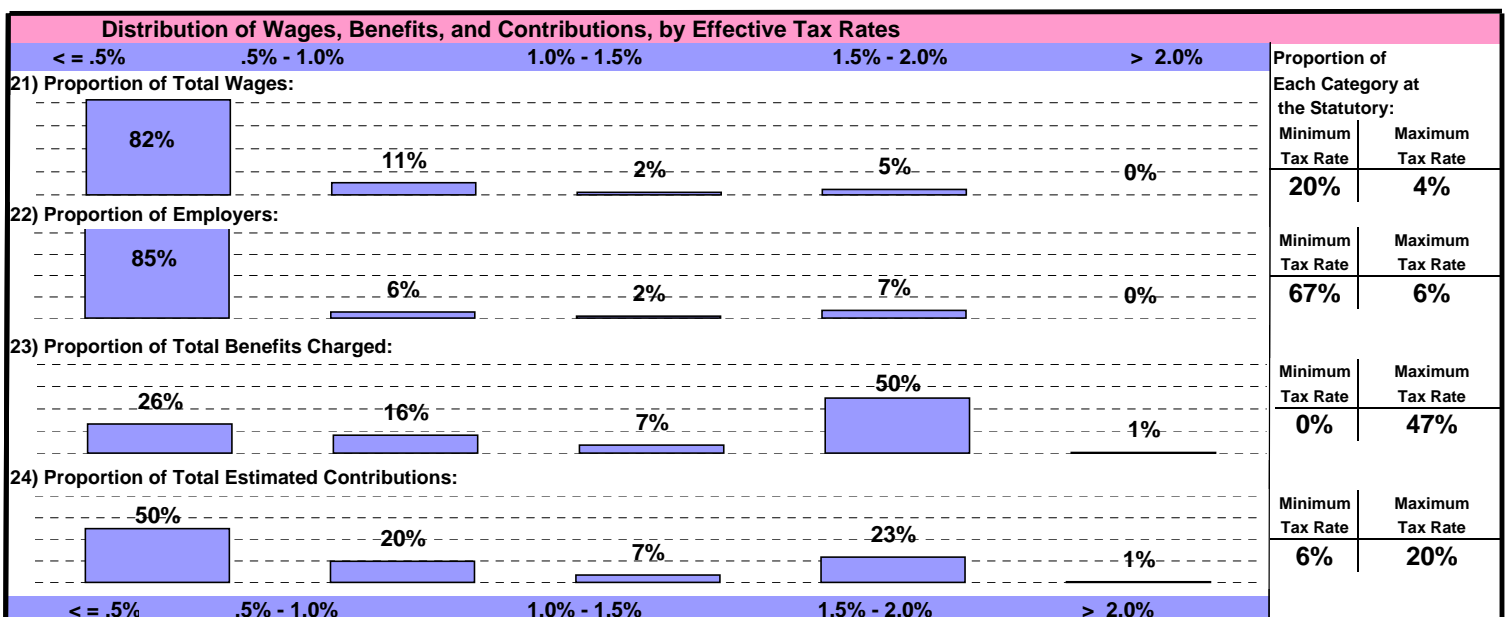
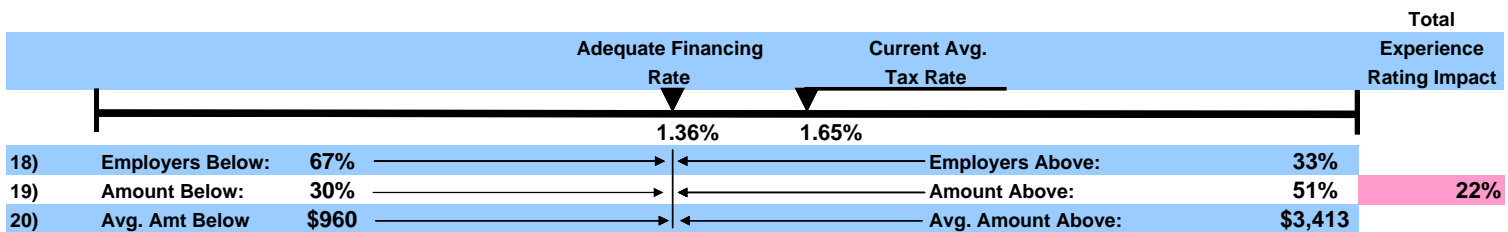
NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

MISSISSIPPI		2007	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.51 / 1.65	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.70 / 5.40	8) Average High Cost Multiple:	1.78

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$163	Minimum Rate	Average Rate
10) Estimated Contributions Per Employee at the Tax Base:		\$49	\$115
			Maximum Rate
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$2.77	-\$1.77	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	219	53%	\$248
13) Benefits Non-Charged:	166	40%	\$188
14) Benefits Charged to Inactive Employers:	16	4%	\$18
15) Total Reimbursable Benefits Paid	9	2%	
Total:	\$409	100%	\$453

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	44	11%	94%	\$1,044
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	9	2%	6%	\$3,275



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

MONTANA		2007	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	22,700
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.84 / 1.39	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.13 / 6.50	8) Average High Cost Multiple:	1.41

Contribution Levels

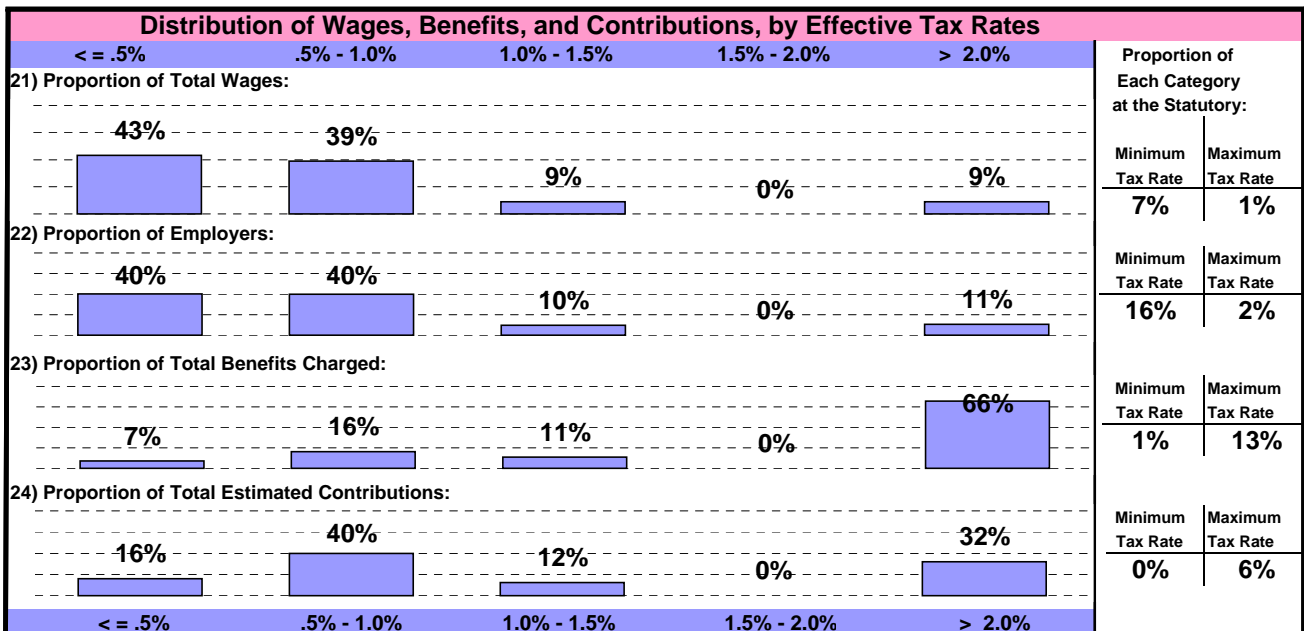
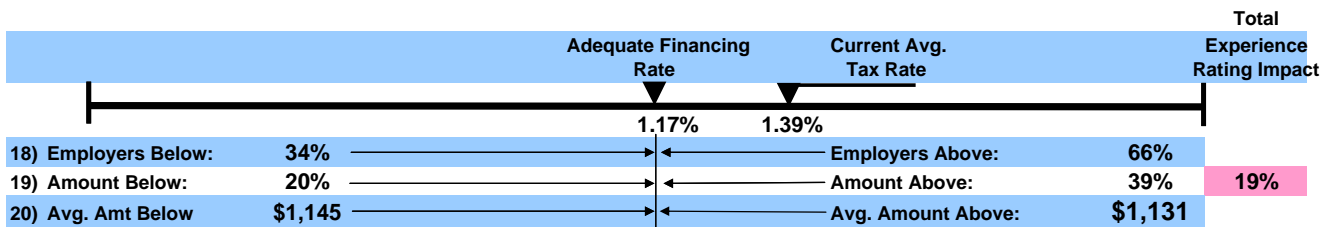
9) Estimated Contributions Per Covered Employee:	\$221		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$30	Average Rate \$316	Maximum Rate \$1,476
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.72	Into the Trust Fund \$0.28	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	45	71%	\$125
13) Benefits Non-Charged:	9	14%	\$24
14) Benefits Charged to Inactive Employers:	4	7%	\$12
15) Total Reimbursable Benefits Paid	5	9%	
Total:	\$63	100%	\$161

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	34	60%	76%	\$1,820
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	7	12%	24%	\$1,189



NORTH DAKOTA 2007

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	21,300
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.64 / 1.16	6) New Employer Tax Rate (%):	1.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.34 / 8.09	8) Average High Cost Multiple:	0.75

Contribution Levels

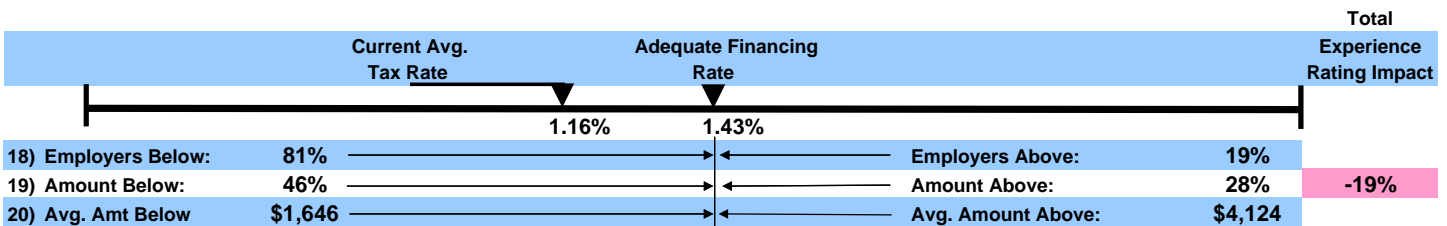
9) Estimated Contributions Per Covered Employee:	\$203		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$72	Average Rate \$247	Maximum Rate \$1,723
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.78	Into the Trust Fund \$0.22	

Benefit Charging

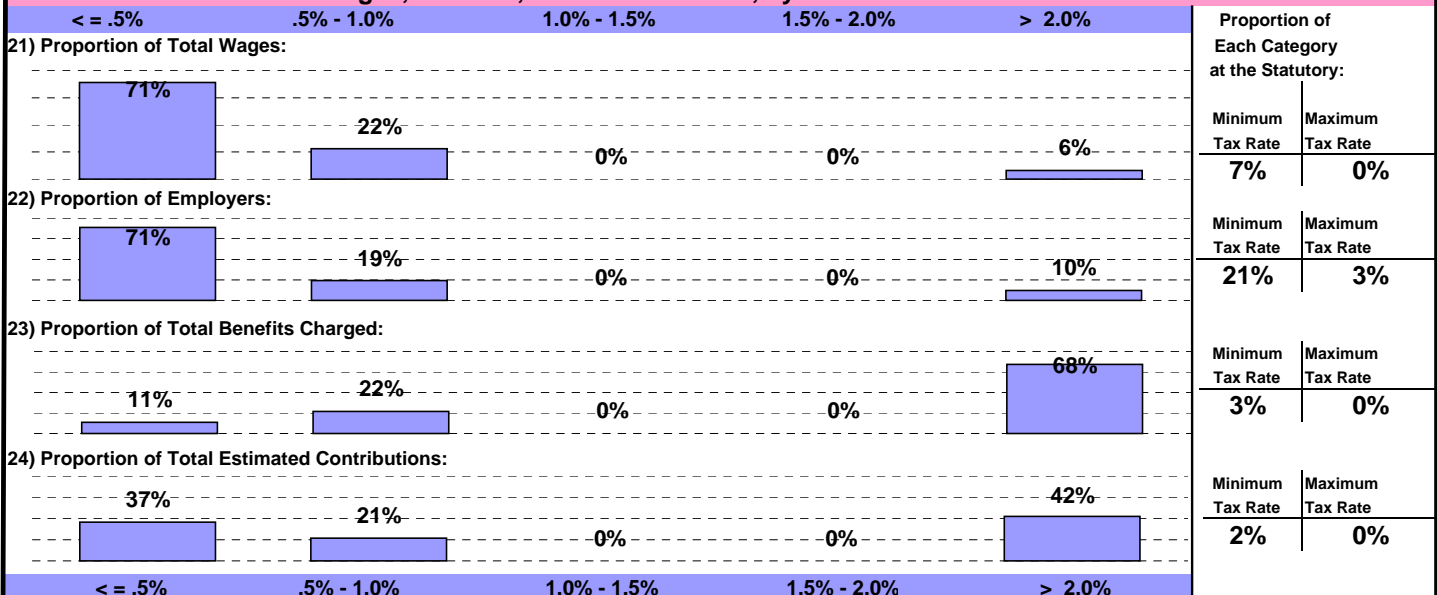
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	33	81%	\$136
13) Benefits Non-Charged:	4	11%	\$18
14) Benefits Charged to Inactive Employers:	1	4%	\$6
15) Total Reimbursable Benefits Paid	2	5%	\$6
Total:	\$41	100%	\$160

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	20	53%	83%	\$1,288
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	6	15%	17%	\$1,768



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



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

NEBRASKA			2007	
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) %:	0.42	/ 1.62	6) New Employer Tax Rate (%):	1.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10	/ 6.50	8) Average High Cost Multiple:	1.06

Contribution Levels

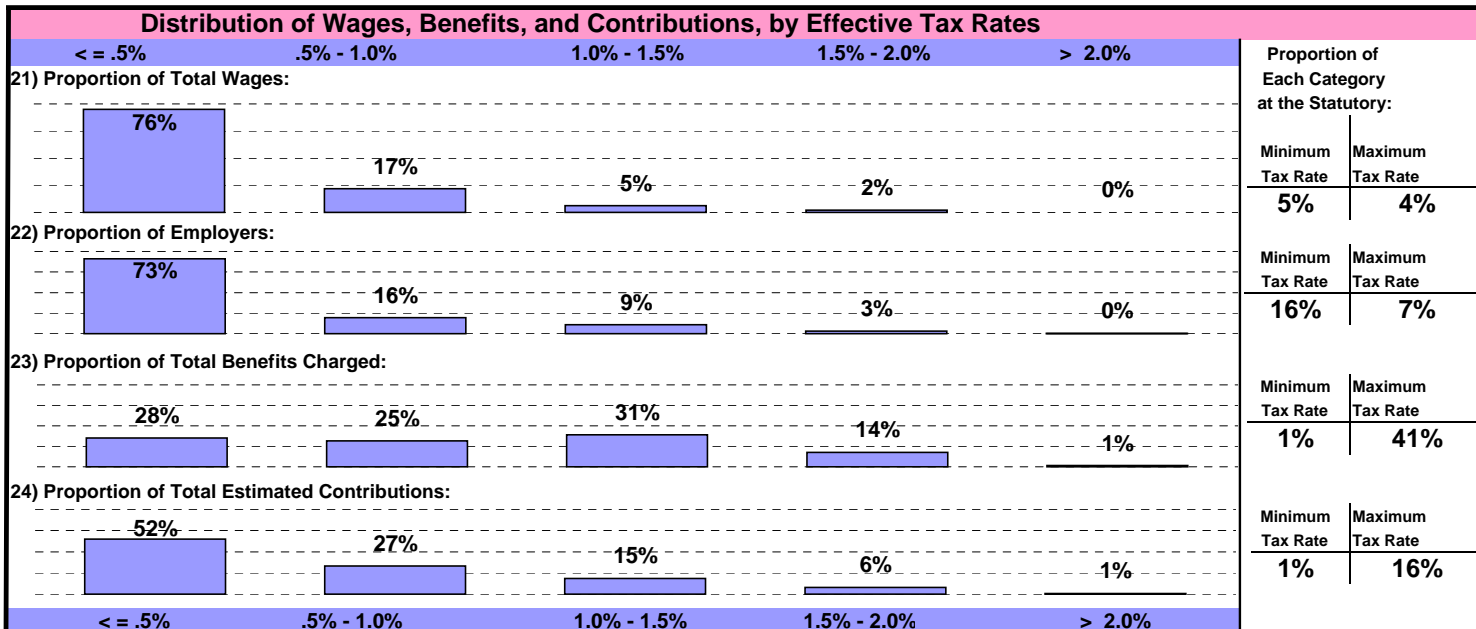
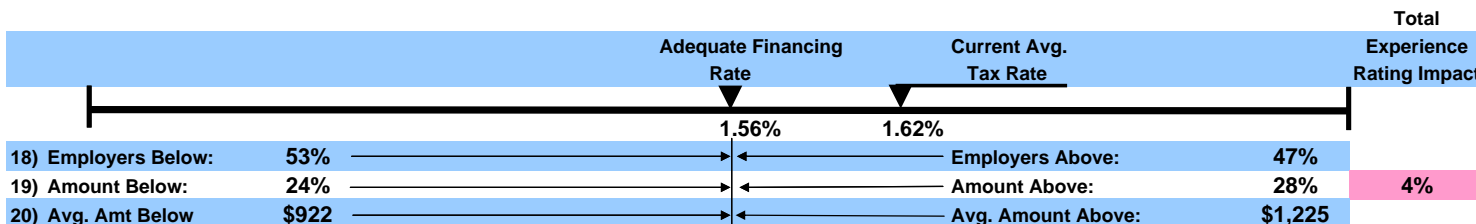
9) Estimated Contributions Per Covered Employee:	\$142		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$9	Average Rate \$146	Maximum Rate \$585
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1		Into the Trust Fund \$0

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	59	62%	\$85
13) Benefits Non-Charged:	22	23%	\$32
14) Benefits Charged to Inactive Employers:	7	7%	\$10
15) Total Reimbursable Benefits Paid	7	8%	\$10
Total:	\$95	100%	\$127

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	49	55%	88%	\$1,428
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	10	11%	12%	\$2,057



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

NEW JERSEY			2007	
1) Type of Experience Rating Method:	Reserve Ratio		2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally		4) Taxable Wage Base (\$):	26,600
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.92	/ 2.06	6) New Employer Tax Rate (%):	2.8
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30	/ 5.40	8) Average High Cost Multiple:	0.23

Contribution Levels

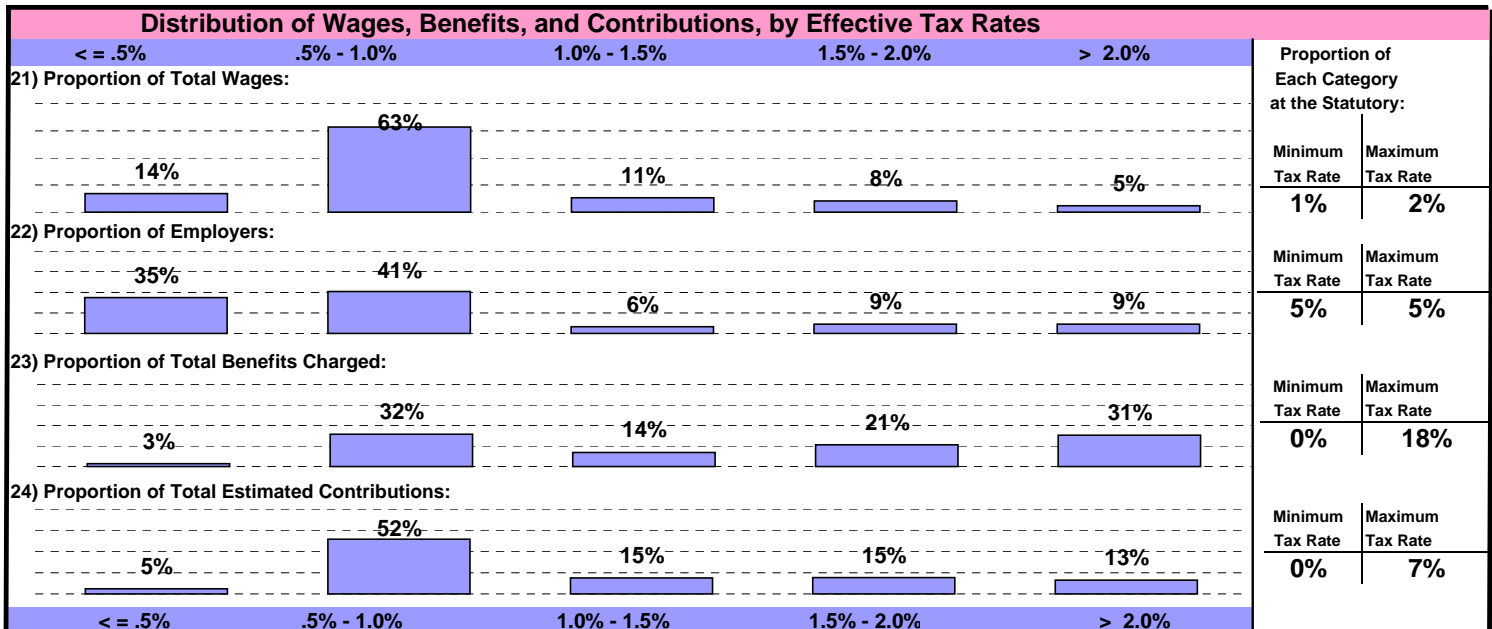
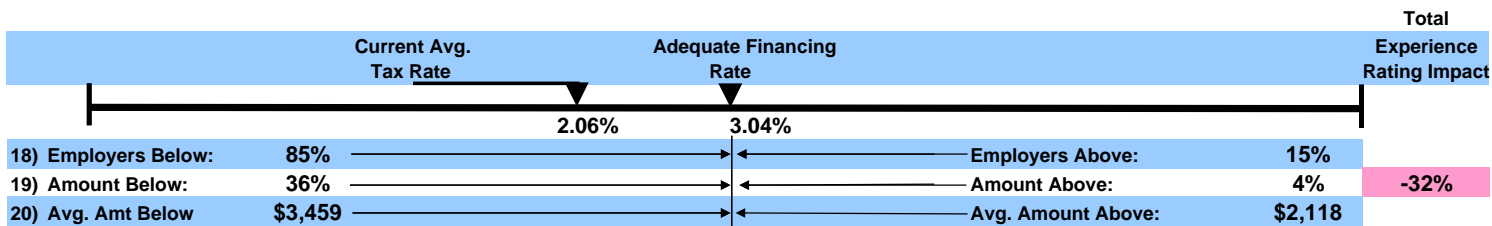
9) Estimated Contributions Per Covered Employee:	\$443		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$80	Average Rate \$547	Maximum Rate \$1,436
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.23	Into the Trust Fund -\$0.23	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	1,328	72%	\$419
13) Benefits Non-Charged:	283	15%	\$89
14) Benefits Charged to Inactive Employers:	145	8%	\$46
15) Total Reimbursable Benefits Paid	90	5%	
Total:	\$1,846	100%	\$553

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	317	18%	72%	\$2,487
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	332	19%	28%	\$6,627



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

NEW MEXICO 2007

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	18,600
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.48 / 0.86	6) New Employer Tax Rate (%):	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.03 / 5.40	8) Average High Cost Multiple:	2.03

Contribution Levels

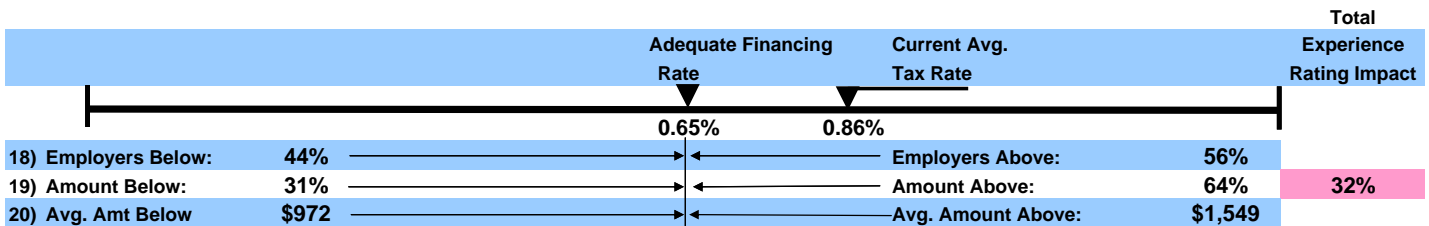
9) Estimated Contributions Per Covered Employee:	\$152		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$6	\$160	\$1,004
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund	
	\$0.90	\$0.10	

Benefit Charging

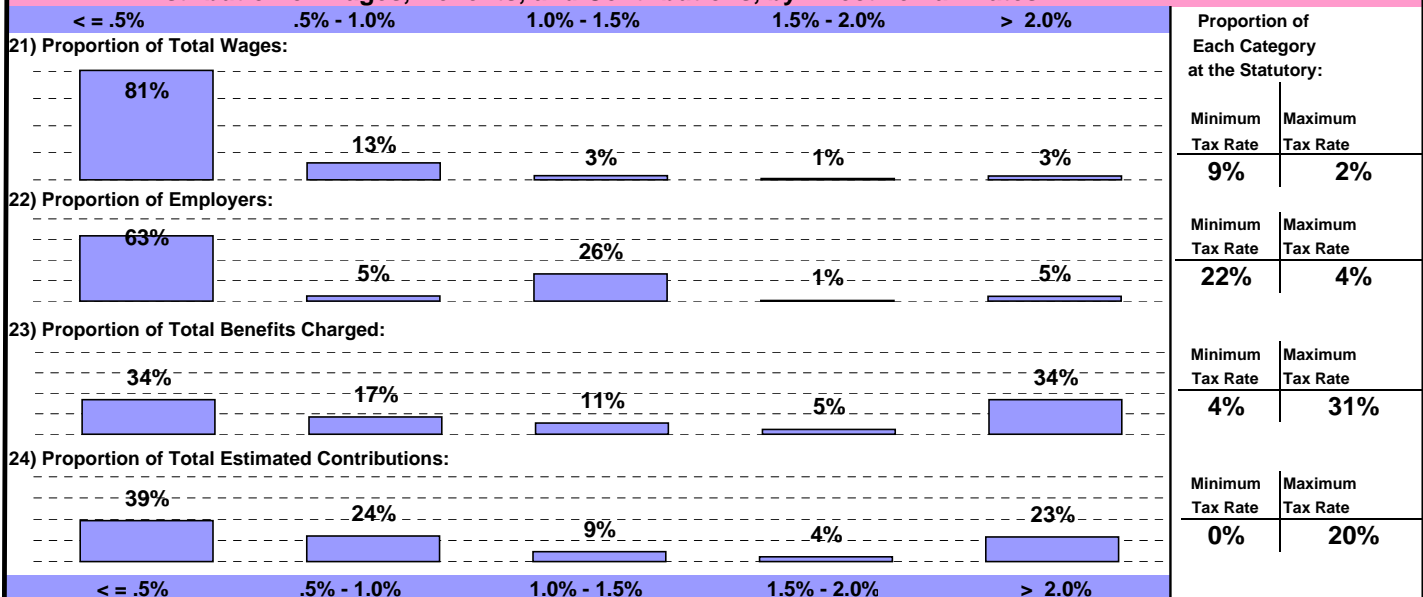
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	70	73%	\$113
13) Benefits Non-Charged:	13	14%	\$21
14) Benefits Charged to Inactive Employers:	3	3%	\$5
15) Total Reimbursable Benefits Paid	9	10%	
Total:	\$95	100%	\$139

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	19	22%	28%	\$1,630
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	11	13%	72%	\$374



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



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

NEVADA			2007	
1) Type of Experience Rating Method:	Reserve Ratio		2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally		4) Taxable Wage Base (\$):	24,600
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.77	/ 1.33	6) New Employer Tax Rate (%):	3.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.25	/ 5.40	8) Average High Cost Multiple:	0.99

Contribution Levels

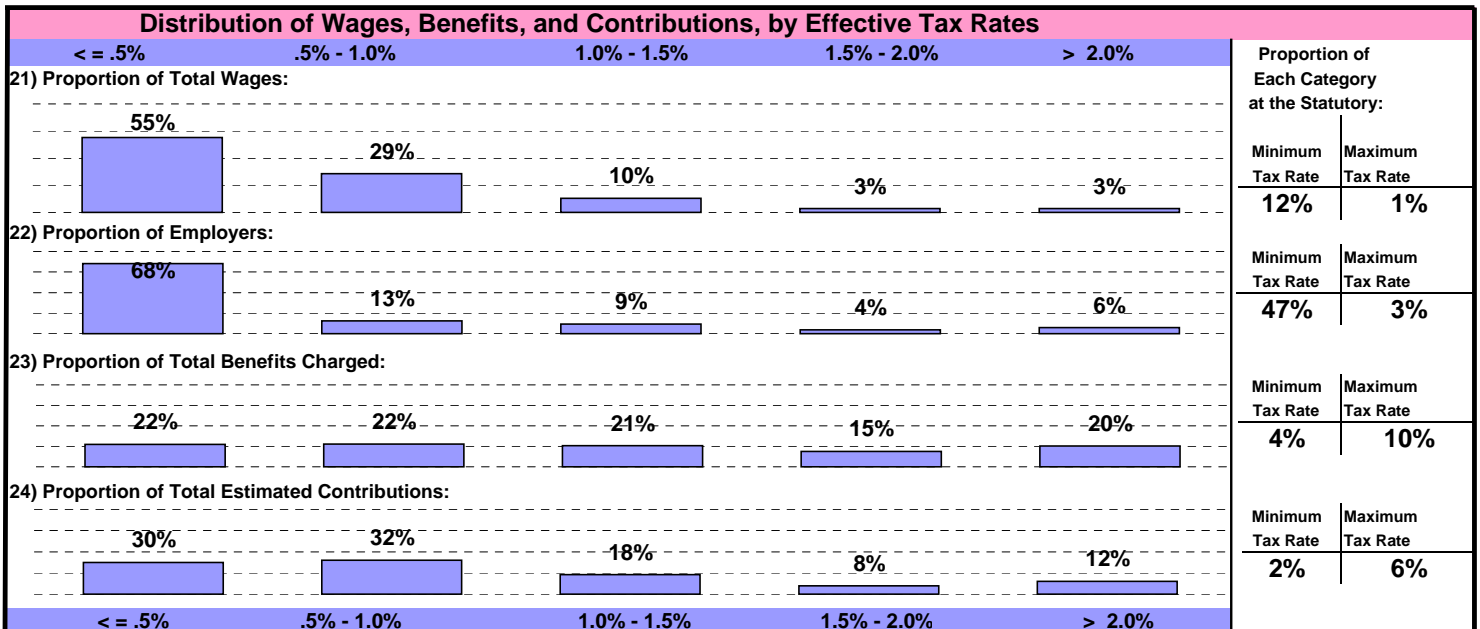
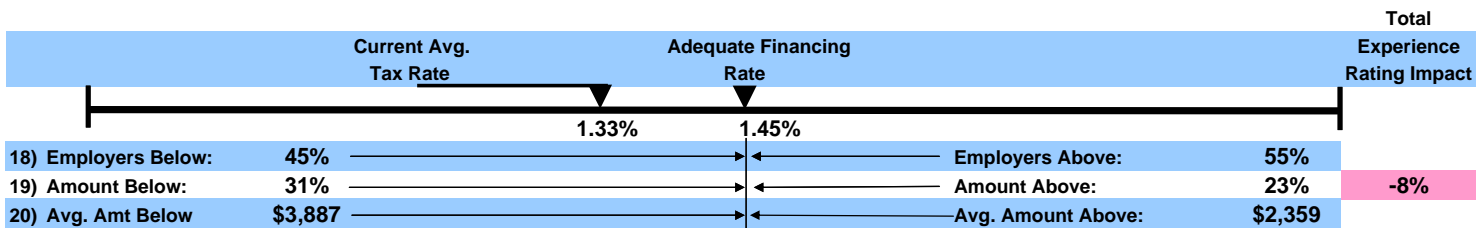
9) Estimated Contributions Per Covered Employee:	\$303		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$62	Average Rate \$326	Maximum Rate \$1,328
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.66	Into the Trust Fund \$0.34	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	195	81%	\$176
13) Benefits Non-Charged:	38	16%	\$34
14) Benefits Charged to Inactive Employers:	1	0%	\$1
15) Total Reimbursable Benefits Paid	7	3%	
Total:	\$241	100%	\$210

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	103	44%	77%	\$3,334
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	13	6%	23%	\$1,482



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

NEW YORK			2007		
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) %:	0.60	/	3.47	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.50	/	8.50	8) Average High Cost Multiple:	0.07

Contribution Levels

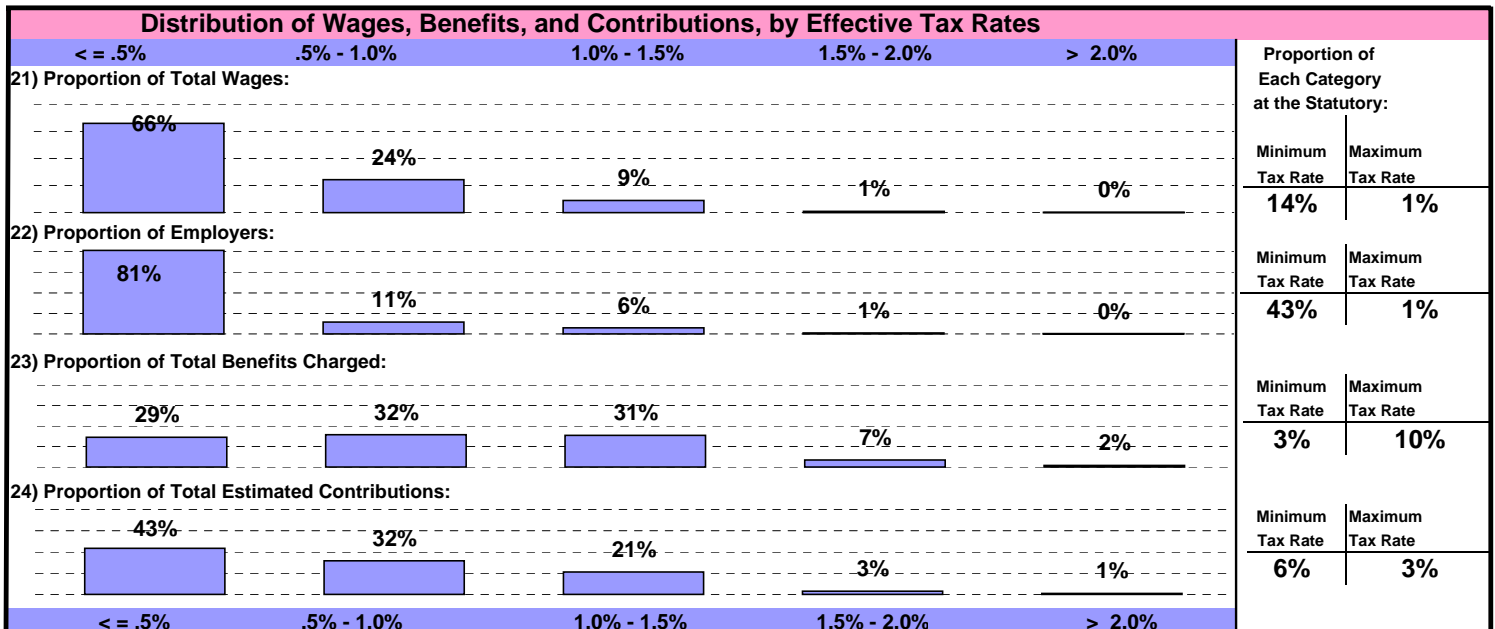
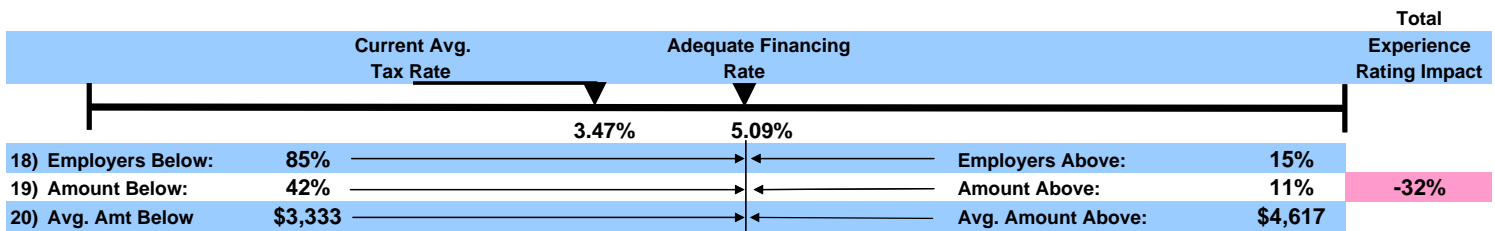
9) Estimated Contributions Per Covered Employee:	\$370		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$43	Average Rate \$295	Maximum Rate \$723
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.95	Into the Trust Fund \$0.05	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	1,944	83%	\$323
13) Benefits Non-Charged:	65	3%	\$11
14) Benefits Charged to Inactive Employers:	111	5%	\$18
15) Total Reimbursable Benefits Paid	213	9%	
Total:	\$2,333	100%	\$352

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	535	25%	96%	\$1,368
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	121	6%	4%	\$7,645



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

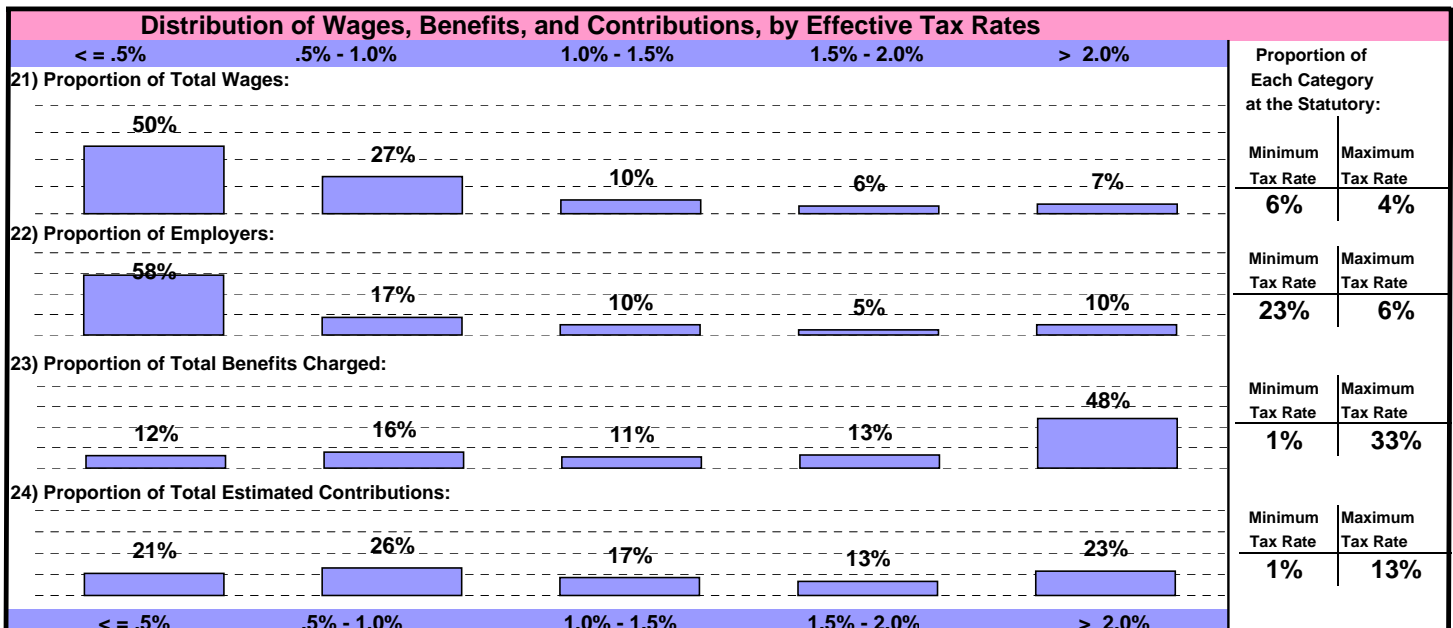
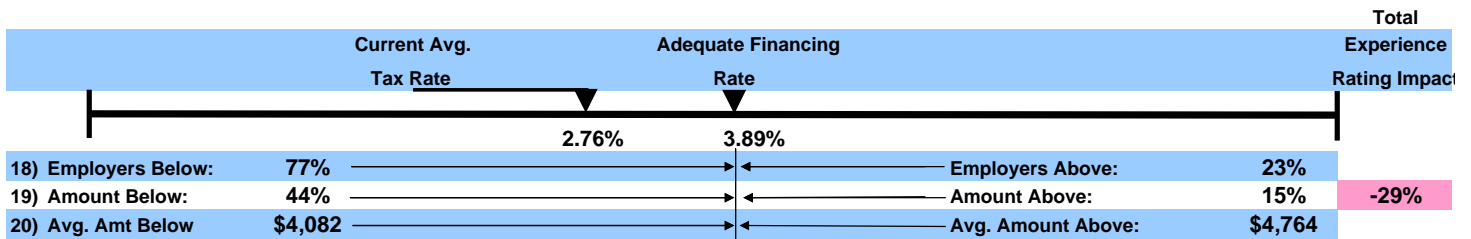
OHIO		2007	
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.76 / 2.76	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.40 / 9.00	8) Average High Cost Multiple:	0.14

Contribution Levels	
9) Estimated Contributions Per Covered Employee:	\$279

	Minimum Rate	Average Rate	Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	\$36	\$249	\$810
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.87		Into the Trust Fund \$0.13

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	834	80%	\$200
13) Benefits Non-Charged:	102	10%	\$25
14) Benefits Charged to Inactive Employers:	68	6%	\$16
15) Total Reimbursable Benefits Paid	41	4%	
Total:	\$1,045	100%	\$241

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	451	45%	84%	\$2,699
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	172	17%	16%	\$5,326



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

OKLAHOMA		2007	
1) Type of Experience Rating Method:	Benefit Wage	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	None	4) Taxable Wage Base (\$):	13,200
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.46 / 1.62	6) New Employer Tax Rate (%):	1.8
7) Statutory Tax Rate (Minimum / Maximum)%:	0.20 / 5.80	8) Average High Cost Multiple:	1.44

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$234		
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$26	Average Rate \$214 Maximum Rate \$766
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year \$0.50		Into the Trust Fund \$0.50

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	104	68%	\$85
13) Benefits Non-Charged:	26	17%	\$21
14) Benefits Charged to Inactive Employers:	16	10%	\$13
15) Total Reimbursable Benefits Paid	8	5%	
	Total: \$154	100%	\$119

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

		Adequate Financing Rate	Current Avg. Tax Rate	Total Experience Rating Impact
		1.14%	1.62%	
18) Employers Below	NA	→	←	Employers Above: NA
19) Amount Below:	NA	→	←	Amount Above: NA
20) Avg. Amt Below	NA	→	←	Avg. Amount Above: NA
				42%

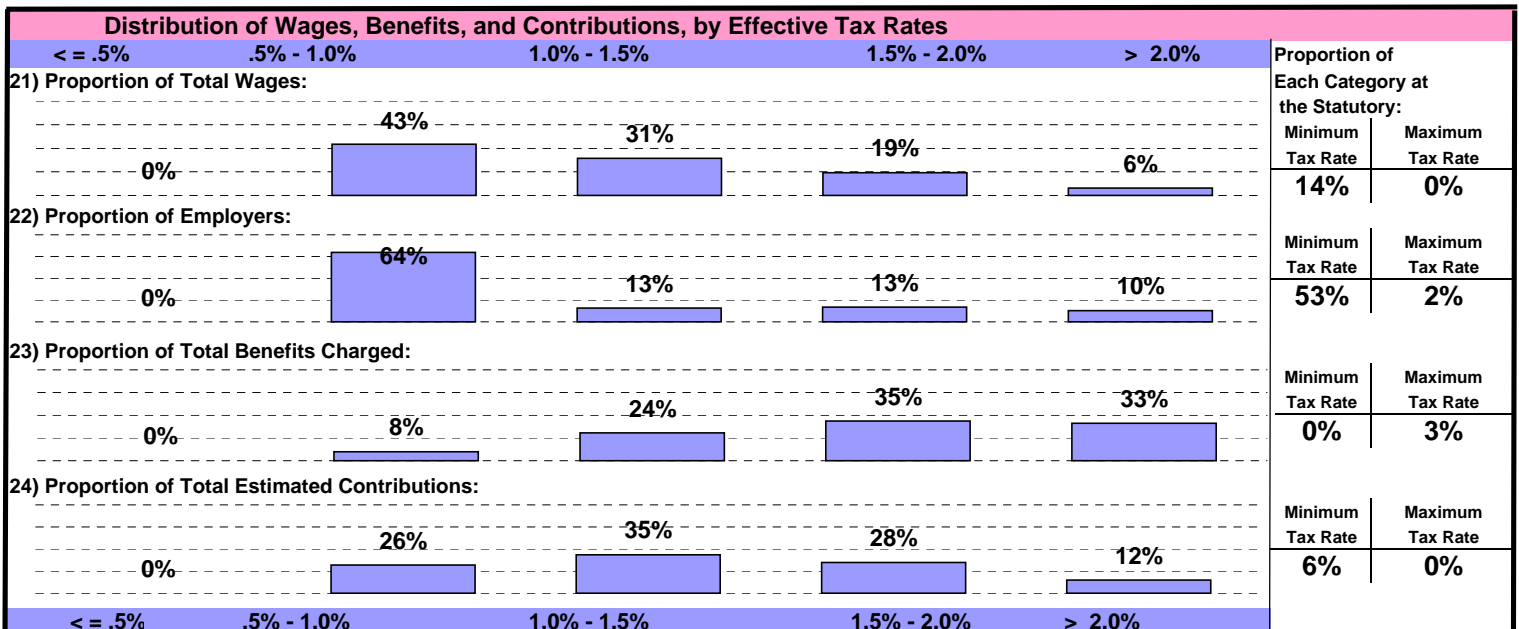
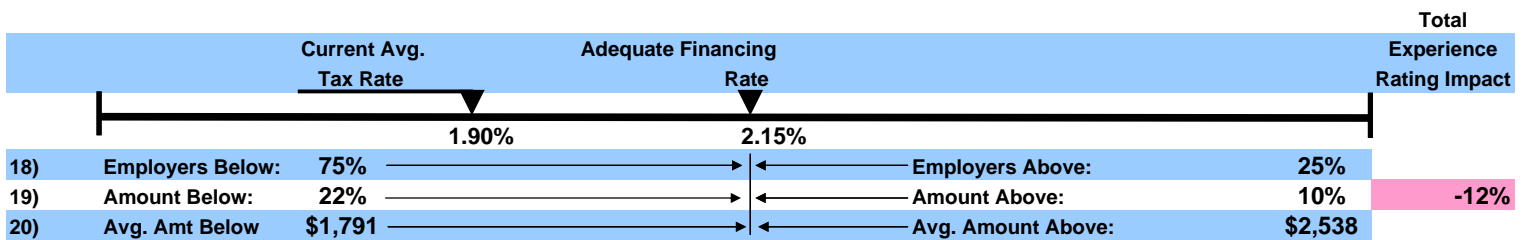
* Blank fields or fields containing NA indicate the data for this state is not available.
 ** This state has no employer distribution available.

OREGON			2007	
1) Type of Experience Rating Method:	Benefit Ratio		2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally		4) Taxable Wage Base (\$):	29,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.17	/ 1.90	6) New Employer Tax Rate (%):	3.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.90	/ 5.40	8) Average High Cost Multiple:	1.38

Contribution Levels				
9) Estimated Contributions Per Covered Employee:	\$439			
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate	
	\$261	\$552	\$1,566	
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year		Into the Trust Fund	
	\$0.74		\$0.26	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	346	73%	\$260
13) Benefits Non-Charged:	67	14%	\$51
14) Benefits Charged to Inactive Employers:	25	5%	\$19
15) Total Reimbursable Benefits Paid	36	8%	
Total:	\$473	100%	\$329

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	301	69%	88%	\$3,819
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	54	12%	12%	\$5,125



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

PENNSYLVANIA 2007

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) %:	1.15 / 5.18	6) New Employer Tax Rate (%):	3.8
7) Statutory Tax Rate (Minimum / Maximum)%:	2.01 / 13.48	8) Average High Cost Multiple:	0.28

Contribution Levels

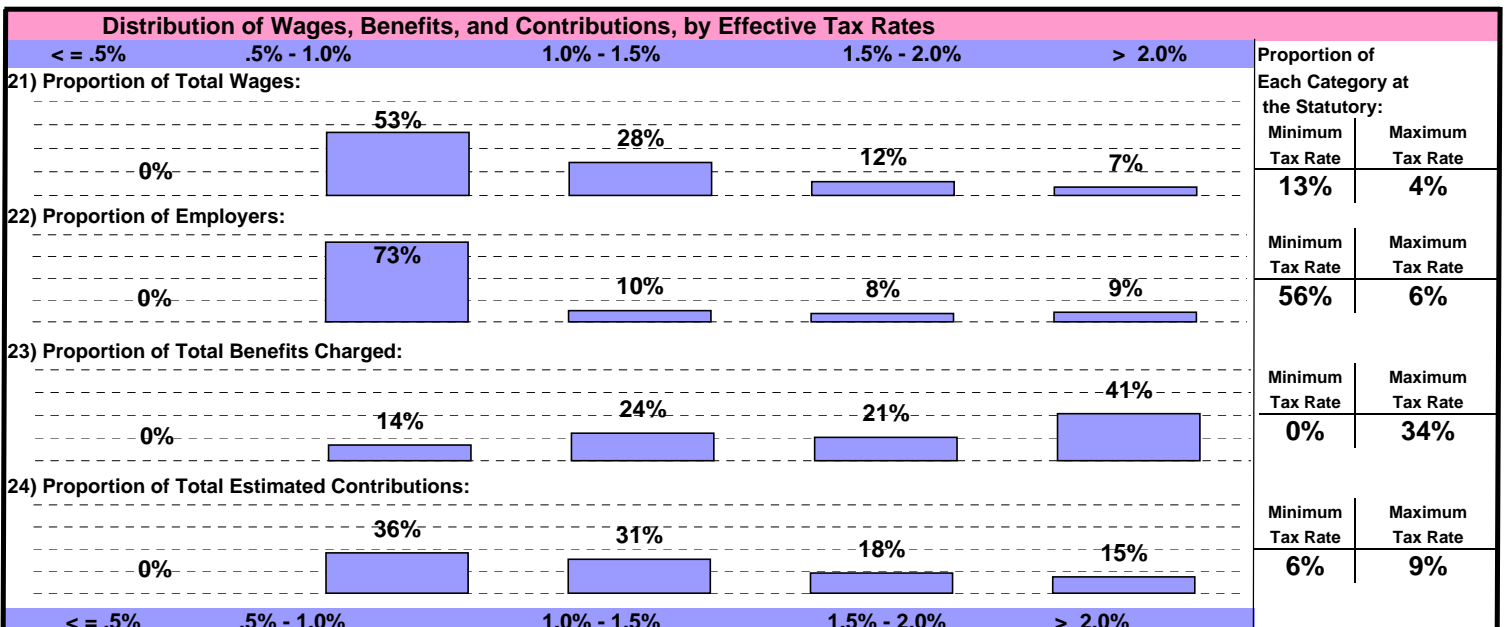
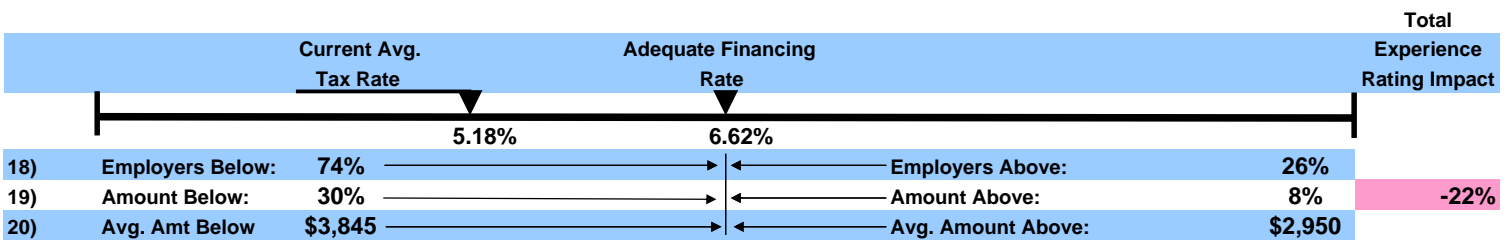
9) Estimated Contributions Per Covered Employee:	\$481		
10) Estimated Contributions Per Employee at the Tax Base:		Minimum Rate \$161	Average Rate \$415 Maximum Rate \$1,078
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year \$1		Into the Trust Fund \$0

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	1,512	76%	\$353
13) Benefits Non-Charged:	240	12%	\$56
14) Benefits Charged to Inactive Employers:	125	6%	\$29
15) Total Reimbursable Benefits Paid	121	6%	
Total:	\$1,999	100%	\$438

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	830	44%	90%	\$4,295
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	340	18%	10%	\$15,549



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

RHODE ISLAND 2007

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	16,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.45 / 3.43	6) New Employer Tax Rate (%):	2.6
7) Statutory Tax Rate (Minimum / Maximum)%:	1.69 / 9.79	8) Average High Cost Multiple:	0.47

Contribution Levels

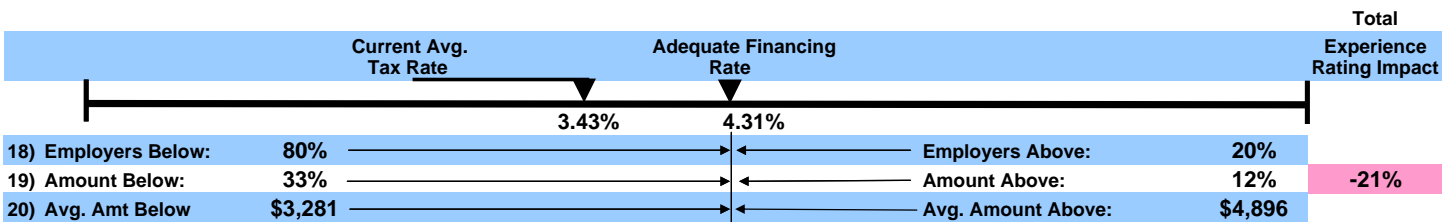
9) Estimated Contributions Per Covered Employee:	\$548		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$270	Average Rate \$549	Maximum Rate \$1,566
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.84	Into the Trust Fund \$0.16	

Benefit Charging

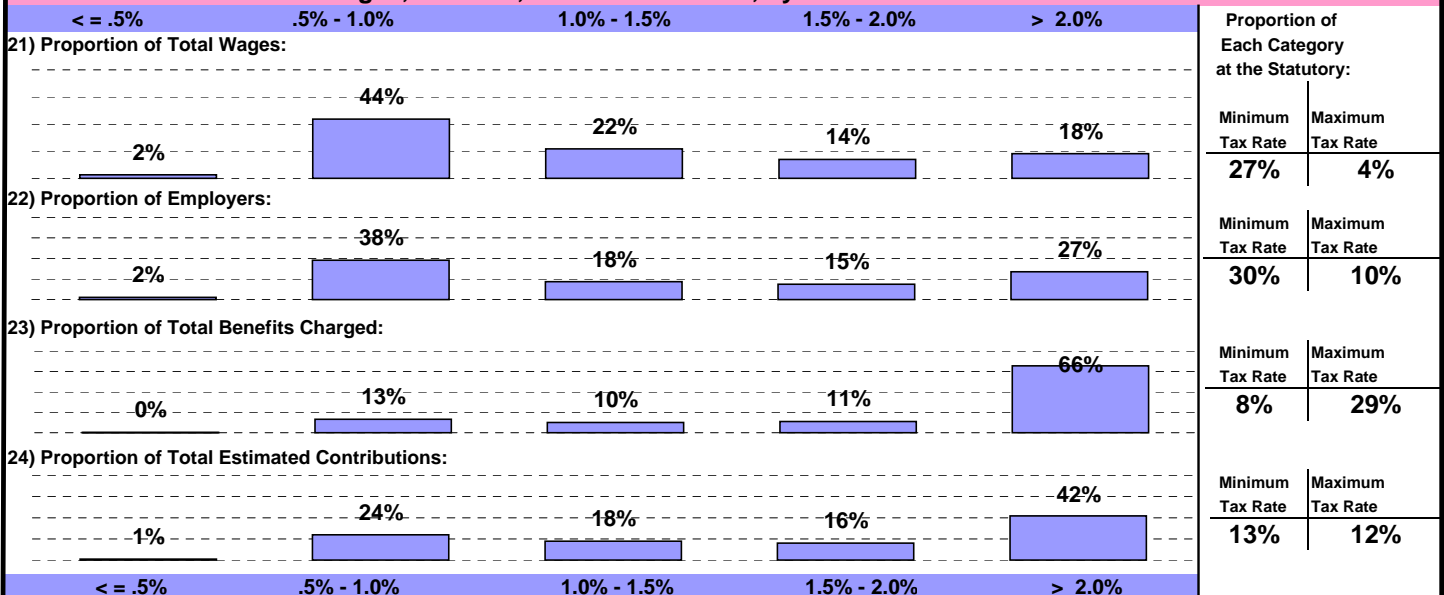
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	141	78%	\$388
13) Benefits Non-Charged:	19	10%	\$51
14) Benefits Charged to Inactive Employers:	10	6%	\$28
15) Total Reimbursable Benefits Paid	11	6%	
Total:	\$181	100%	\$467

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	74	44%	84%	\$3,665
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	16	9%	16%	\$4,004



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



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

SOUTH CAROLINA 2007

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) %:	0.55 / 2.14	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	1.14 / 6.00	8) Average High Cost Multiple:	0.34

Contribution Levels

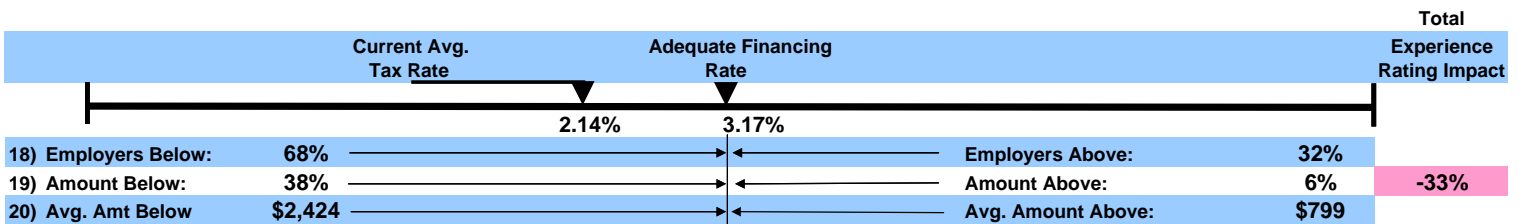
9) Estimated Contributions Per Covered Employee:	\$186		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$80	Average Rate \$150	Maximum Rate \$420
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.08	Into the Trust Fund -\$0.08	

Benefit Charging

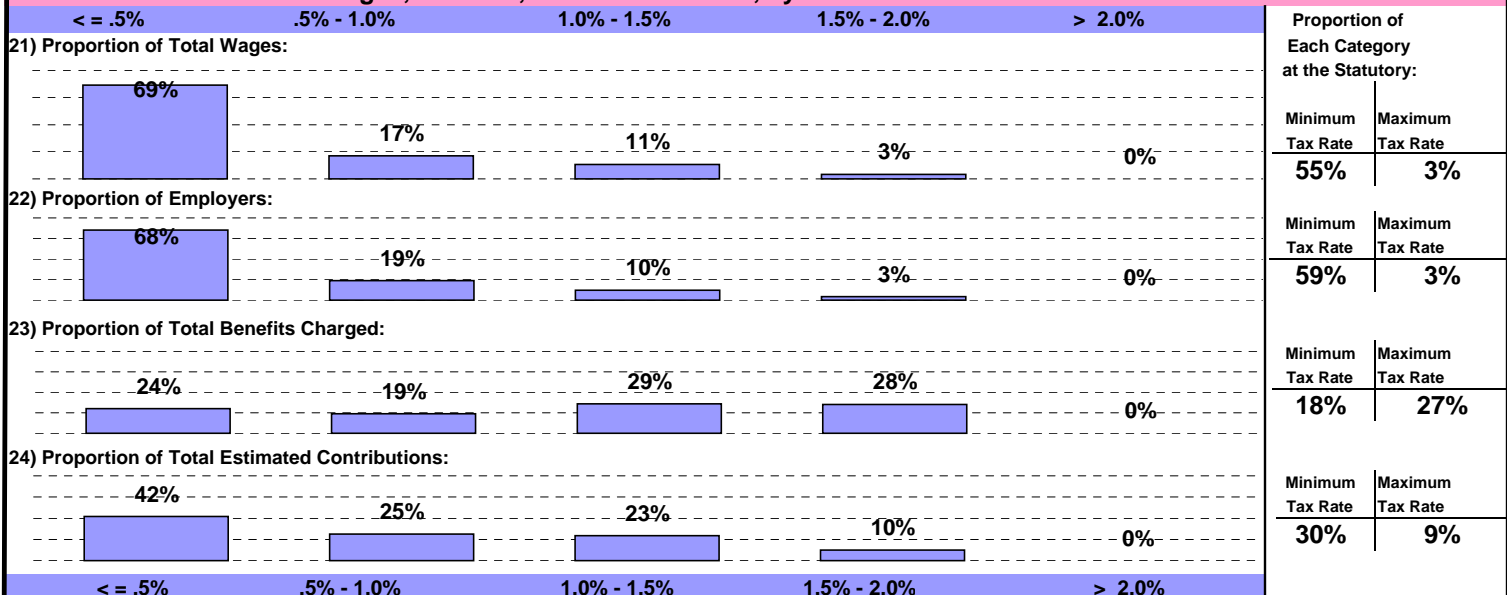
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	229	72%	\$153
13) Benefits Non-Charged:	49	15%	\$33
14) Benefits Charged to Inactive Employers:	26	8%	\$17
15) Total Reimbursable Benefits Paid	14	5%	
Total:	\$318	100%	\$203

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	101	33%	79%	\$1,545
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	59	20%	21%	\$3,520



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



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

SOUTH DAKOTA 2007

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 (\$):	8,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.25 / 0.90	6) New Employer Tax Rate (%):	1.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 8.50	8) Average High Cost Multiple:	0.28

Contribution Levels

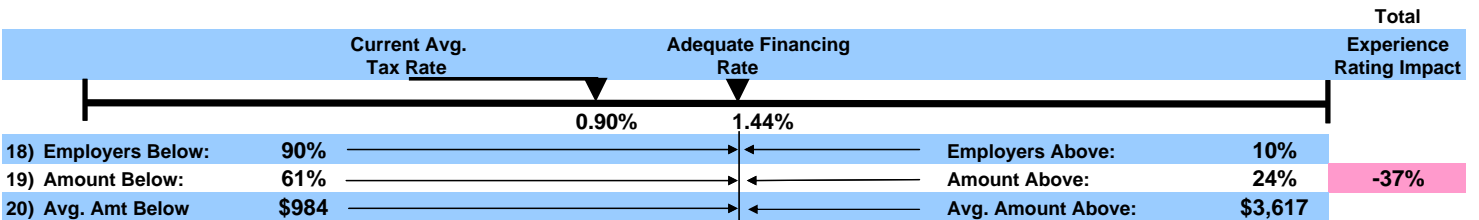
9) Estimated Contributions Per Covered Employee:	\$74		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Average Rate \$77	Maximum Rate \$723
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.93	Into the Trust Fund \$0.07	

Benefit Charging

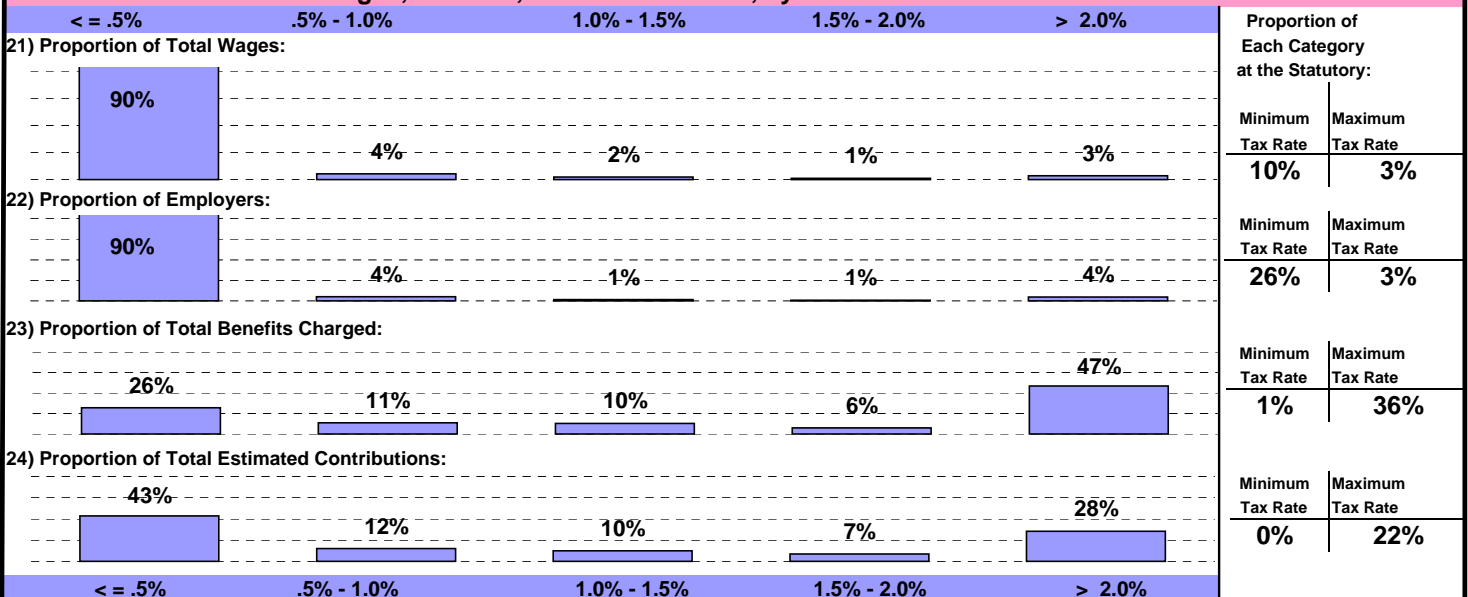
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	17	77%	\$56
13) Benefits Non-Charged:	3	14%	\$10
14) Benefits Charged to Inactive Employers:	1	4%	\$3
15) Total Reimbursable Benefits Paid	1	5%	
Total:	\$22	100%	\$70

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	7	33%	55%	\$624
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	3	12%	42%	\$305



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



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

TENNESSEE 2007

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) %:	0.40 / 1.67	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30 / 10.00	8) Average High Cost Multiple:	0.56

Contribution Levels

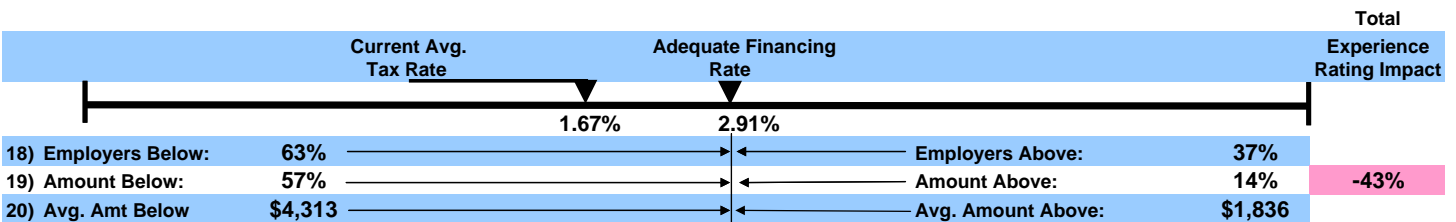
9) Estimated Contributions Per Covered Employee:	\$141		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$21	Average Rate \$117	Maximum Rate \$700
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.28	Into the Trust Fund -\$0.28	

Benefit Charging

	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	307	72%	\$137
13) Benefits Non-Charged:	52	12%	\$23
14) Benefits Charged to Inactive Employers:	50	12%	\$22
15) Total Reimbursable Benefits Paid	19	5%	
Total:	\$429	100%	\$183

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	27	7%	64%	\$524
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	45	11%	36%	\$1,572



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

	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Minimum Tax Rate	Maximum Tax Rate
21) Proportion of Total Wages:	33%	10%	4%	2%	4%	3%	3%
22) Proportion of Employers:	82%	7%	4%	2%	5%	13%	4%
23) Proportion of Total Benefits Charged:	33%	16%	11%	7%	33%	1%	31%
24) Proportion of Total Estimated Contributions:	40%	16%	13%	8%	23%	0%	20%

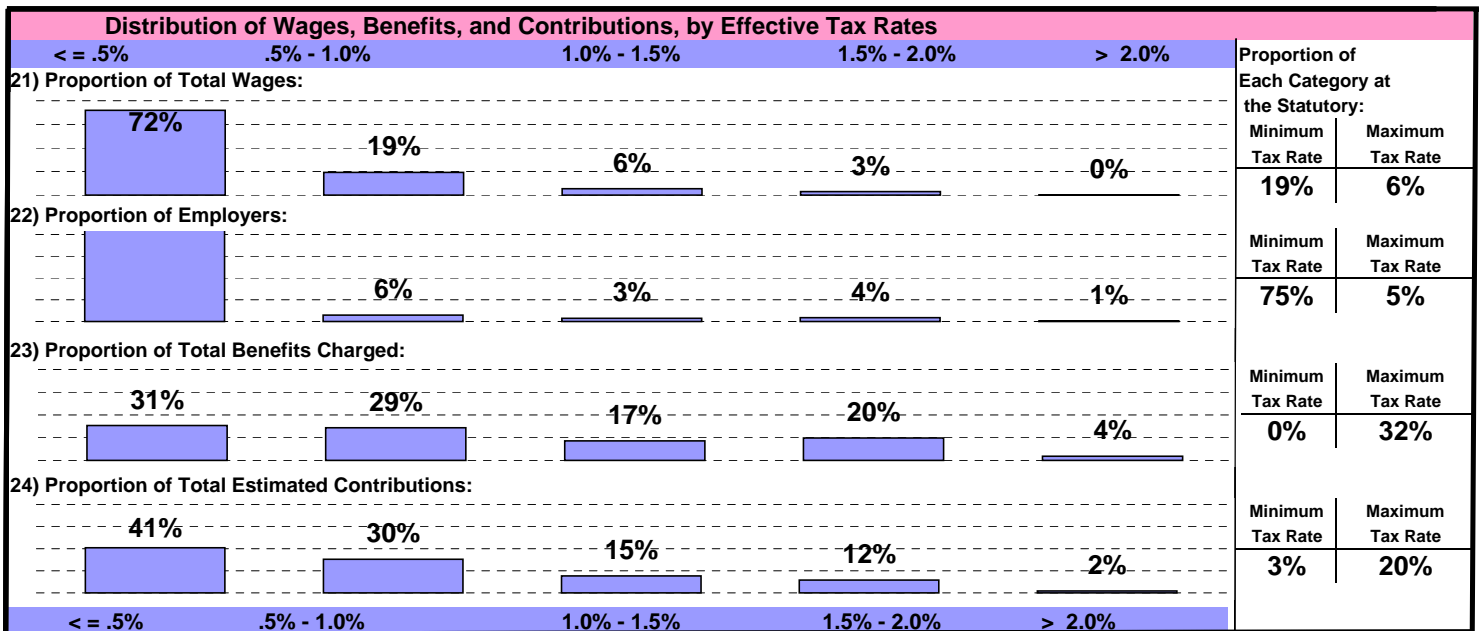
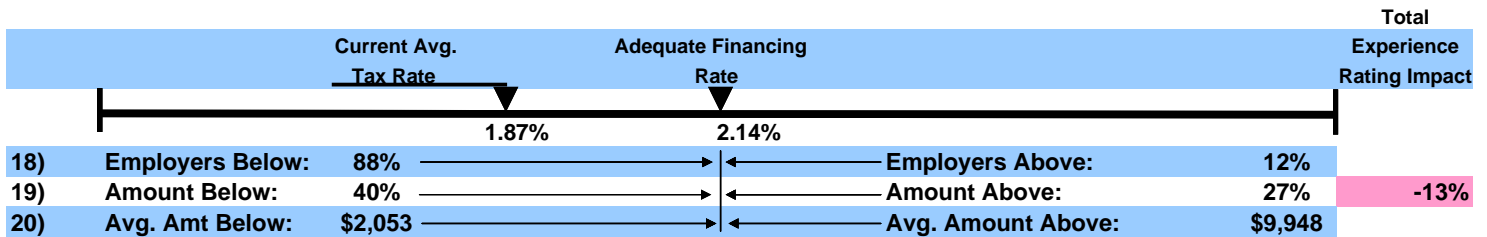
NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

TEXAS		2007	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.46 / 1.87	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.24 / 6.24	8) Average High Cost Multiple:	0.39

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$201		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$22	\$168	\$562
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$0.64	\$0.36	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	802	71%	\$99
13) Benefits Non-Charged:	235	21%	\$29
14) Benefits Charged to Inactive Employers:	30	3%	\$4
15) Total Reimbursable Benefits Paid	62	5%	
Total:	\$1,128	100%	\$132

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	934	88%	98%	\$2,599
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	22	2%	2%	\$3,412

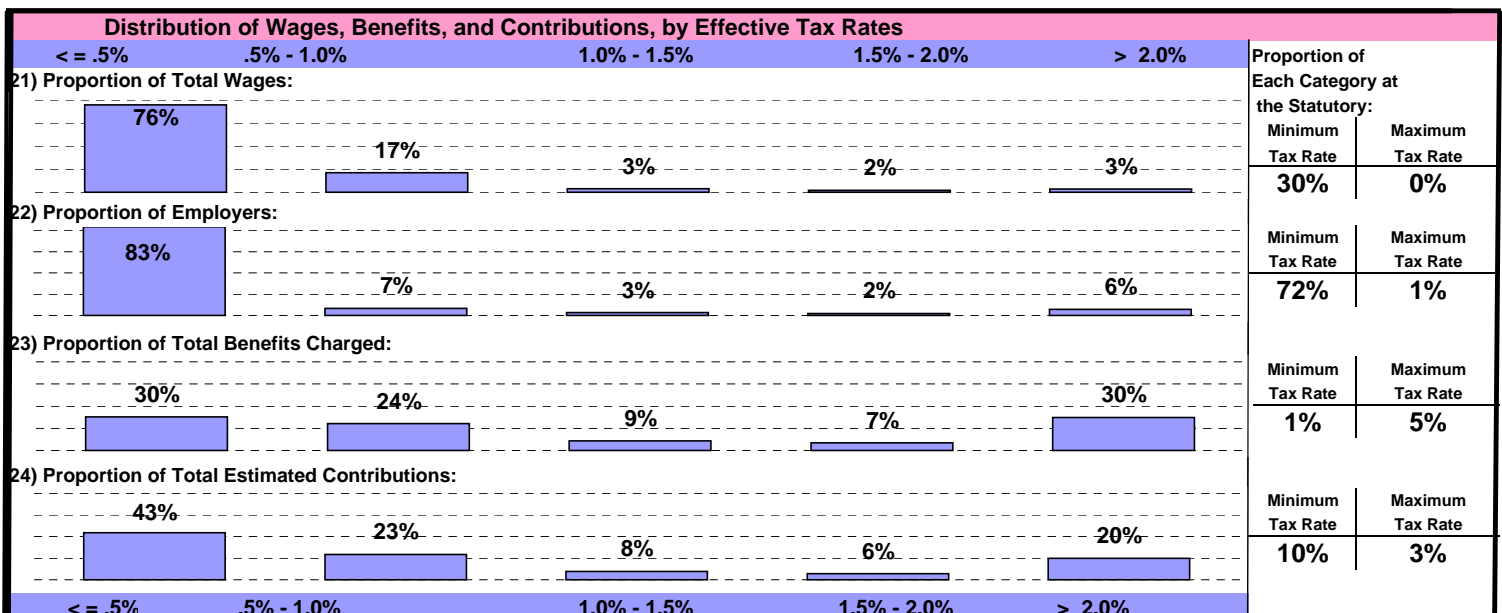
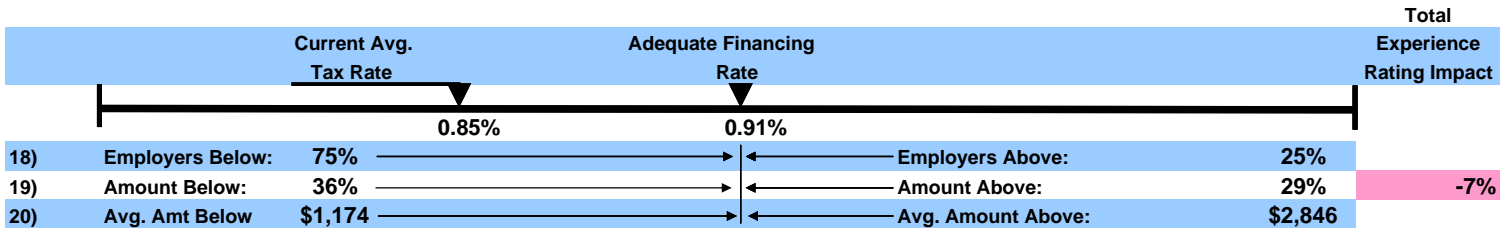


UTAH		2007	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	25,400
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.49 / 0.85	6) New Employer Tax Rate (%):	1.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30 / 9.30	8) Average High Cost Multiple:	1.35

Contribution Levels				
9) Estimated Contributions Per Covered Employee:	\$174			
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate	
	\$76	\$217	\$2,362	
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund		
	\$0.56	\$0.44		

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	67	67%	\$72
13) Benefits Non-Charged:	23	23%	\$24
14) Benefits Charged to Inactive Employers:	3	3%	\$4
15) Total Reimbursable Benefits Paid	7	7%	
Total:	\$100	100%	\$100

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	92	99%	99%	\$1,448
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	1	1%	1%	\$1,171



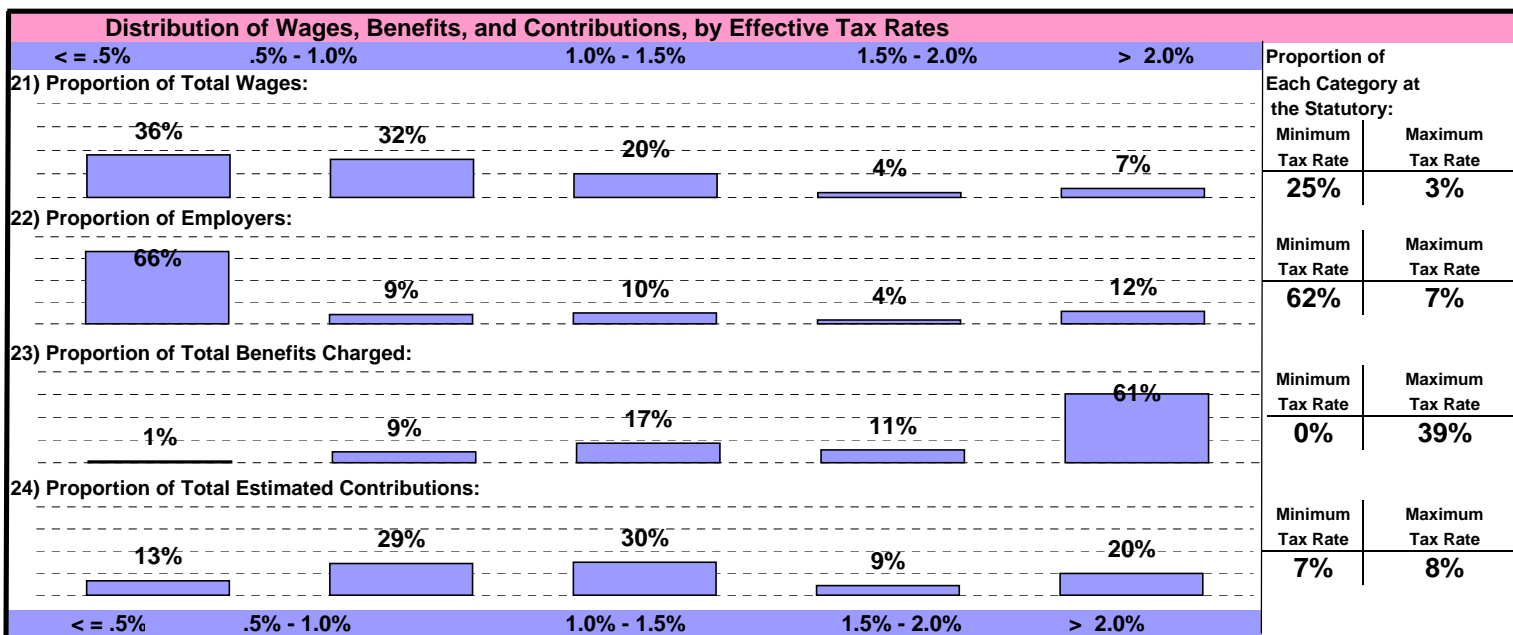
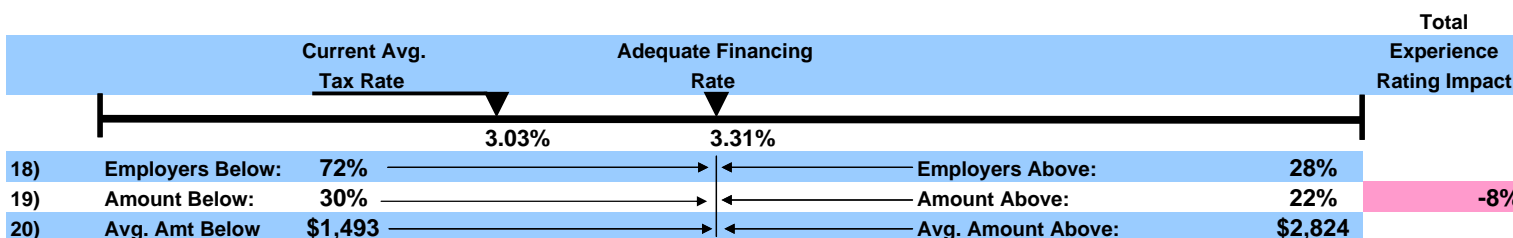
NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

VERMONT		2007	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.82 / 3.03	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.80 / 6.50	8) Average High Cost Multiple:	1.14

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$276		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$64	\$242	\$520
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$1.21	-\$0.21	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	53	66%	\$240
13) Benefits Non-Charged:	16	20%	\$73
14) Benefits Charged to Inactive Employers:	5	6%	\$23
15) Total Reimbursable Benefits Paid	6	7%	
Total:	\$79	100%	\$336

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	30	40%	87%	\$1,842
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	21	29%	13%	\$8,627



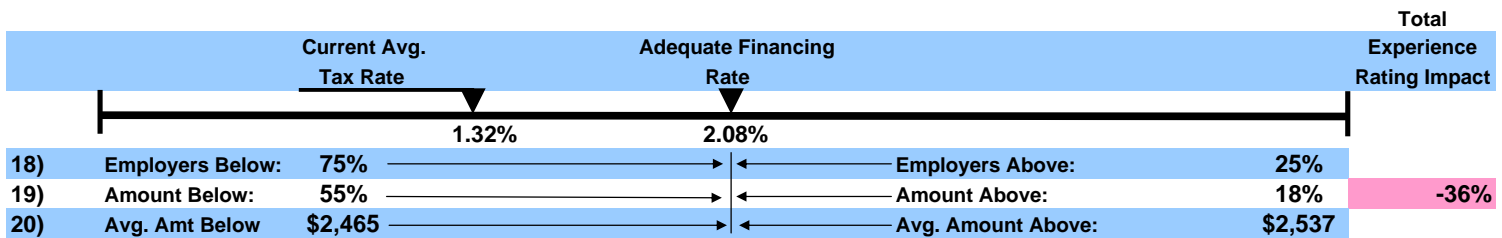
NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

VIRGINIA			2007	
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) %:	0.29 / 1.32		6) New Employer Tax Rate (%):	2.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 6.20		8) Average High Cost Multiple:	0.67

Contribution Levels				
9) Estimated Contributions Per Covered Employee:	\$131			
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate	
	\$0	\$106	\$496	
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund		
	\$0.77	\$0.23		

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	253	82%	\$87
13) Benefits Non-Charged:	29	9%	\$10
14) Benefits Charged to Inactive Employers:	14	4%	\$5
15) Total Reimbursable Benefits Paid	12	4%	
Total:	\$308	100%	\$102

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	140	47%	98%	\$942
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	32	11%	2%	\$8,747



Distribution of Wages, Benefits, and Contributions, by Effective Tax Rates						
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Proportion of Each Category at the Statutory:
21) Proportion of Total Wages:	84%	10%	6%	1%	0%	Minimum Tax Rate: 23%, Maximum Tax Rate: 4%
22) Proportion of Employers:	90%	4%	5%	1%	0%	Minimum Tax Rate: 75%, Maximum Tax Rate: 4%
23) Proportion of Total Benefits Charged:	39%	19%	38%	4%	0%	Minimum Tax Rate: 1%, Maximum Tax Rate: 34%
24) Proportion of Total Estimated Contributions:	48%	24%	25%	3%	0%	Minimum Tax Rate: 2%, Maximum Tax Rate: 18%

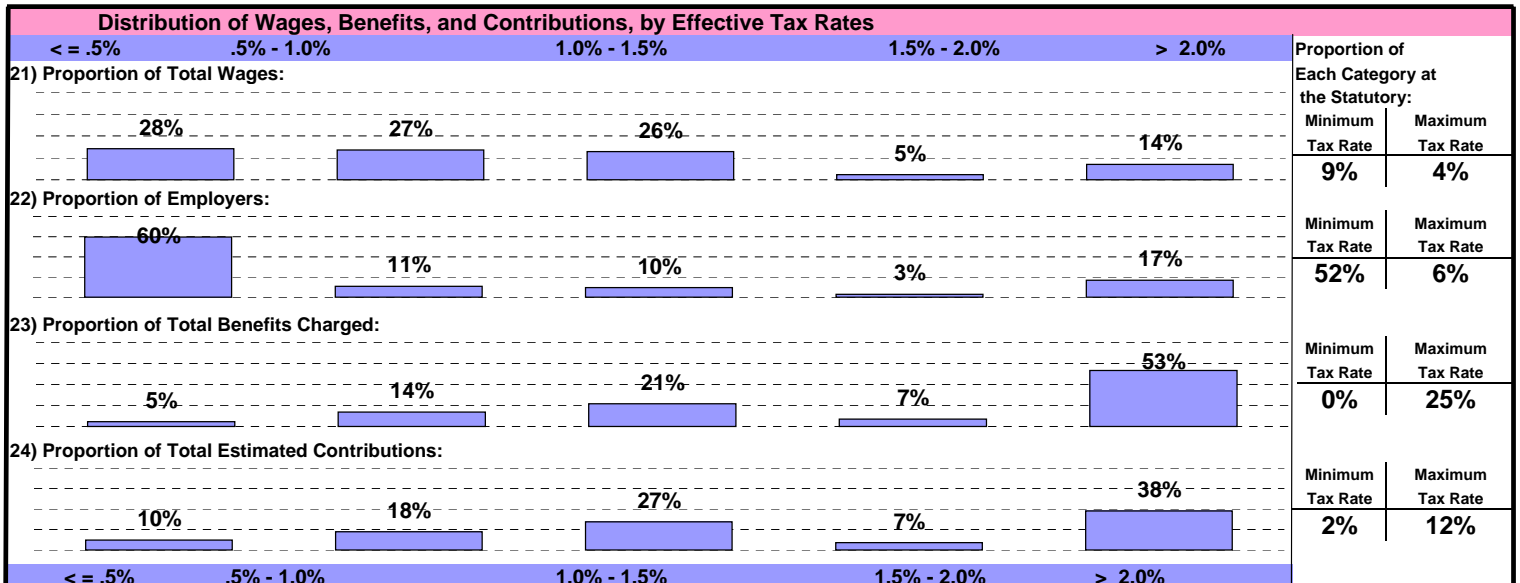
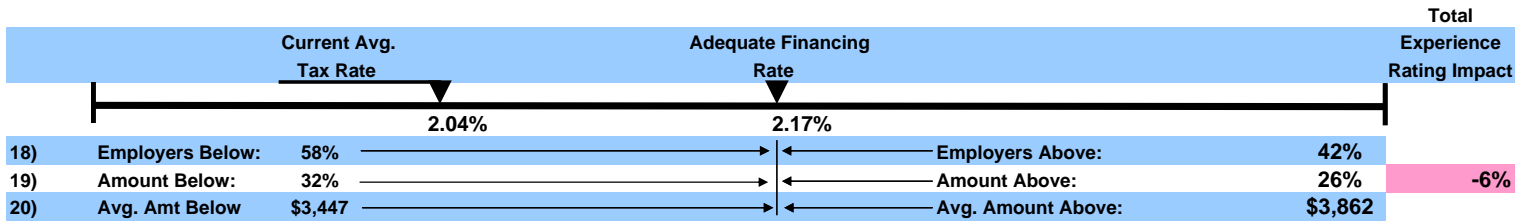
NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

WASHINGTON		2007	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	31,400
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.22 / 2.04	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 5.40	8) Average High Cost Multiple:	1.36

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$503		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$0	\$639	\$1,696
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$0.56	\$0.44	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	462	69%	\$209
13) Benefits Non-Charged:	111	17%	\$50
14) Benefits Charged to Inactive Employers:	57	9%	\$26
15) Total Reimbursable Benefits Paid	37	6%	
Total:	\$667	100%	\$285

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	595	94%	98%	\$4,062
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	13	2%	2%	\$3,949



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

WISCONSIN 2007

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	10,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.85 / 2.73	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 9.80	8) Average High Cost Multiple:	0.38

Contribution Levels

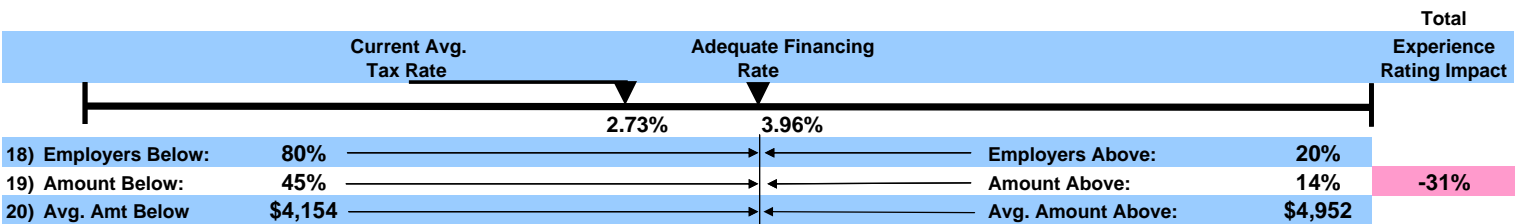
9) Estimated Contributions Per Covered Employee:	\$309		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$11	Average Rate \$286	Maximum Rate \$1,029
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.09	Into the Trust Fund -\$0.09	

Benefit Charging

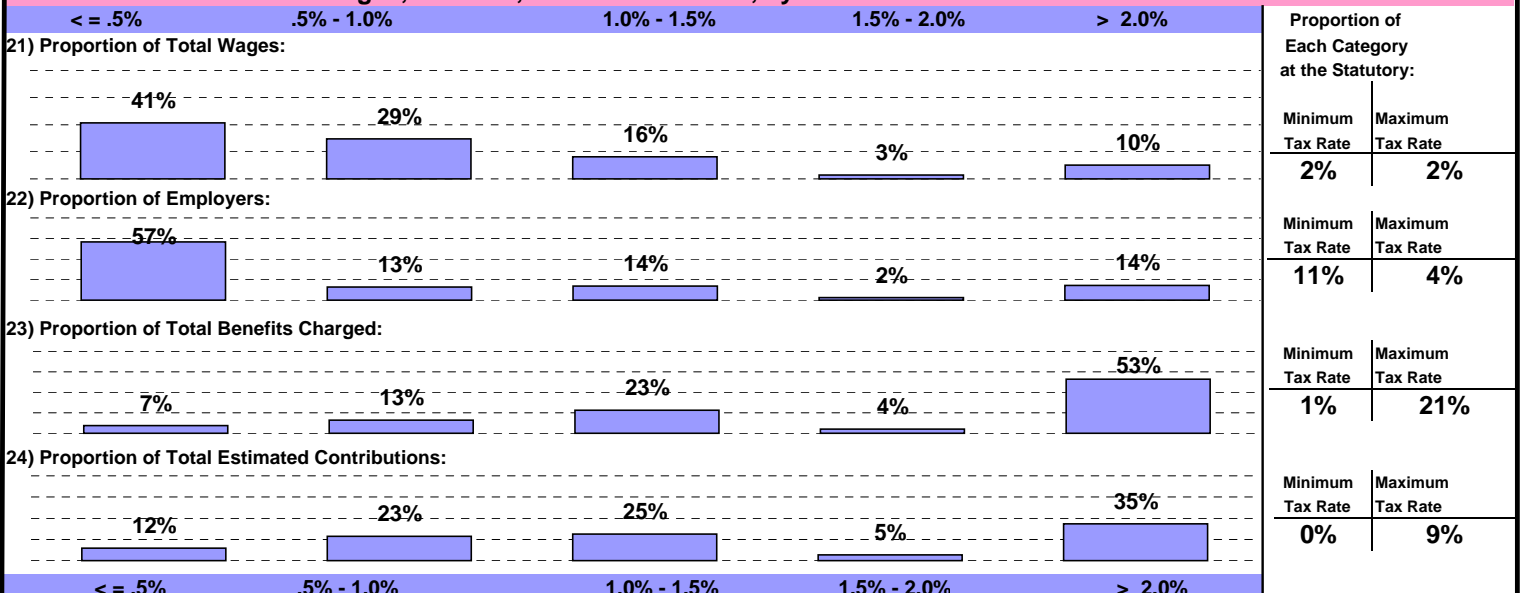
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	596	77%	\$272
13) Benefits Non-Charged:	120	15%	\$55
14) Benefits Charged to Inactive Employers:	27	4%	\$13
15) Total Reimbursable Benefits Paid	35	5%	
Total:	\$779	100%	\$339

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	202	27%	69%	\$2,603
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	138	19%	31%	\$3,941



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



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

WEST VIRGINIA 2007

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.81 / 2.74	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 7.50	8) Average High Cost Multiple:	0.46

Contribution Levels

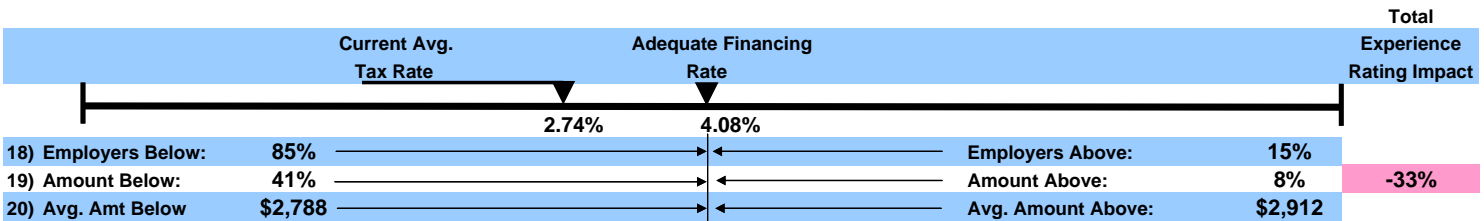
9) Estimated Contributions Per Covered Employee:	\$256		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate \$120	Average Rate \$219	Maximum Rate \$600
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.96	Into the Trust Fund \$0.04	

Benefit Charging

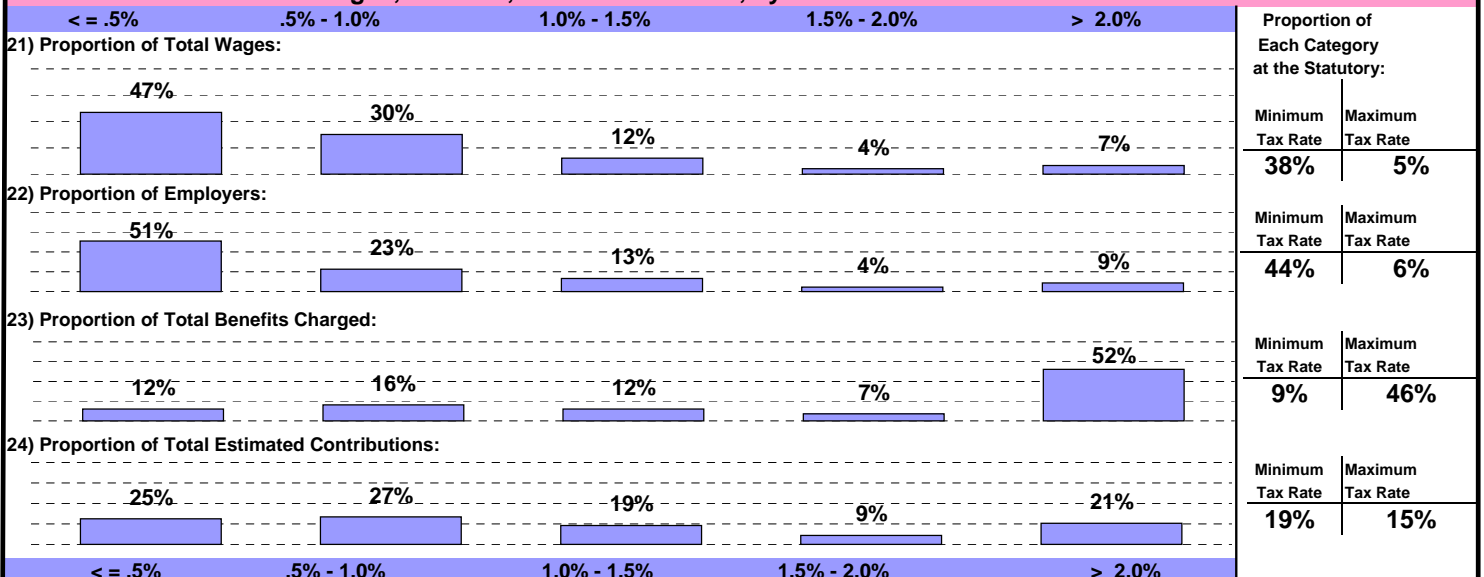
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	101	73%	\$189
13) Benefits Non-Charged:	11	8%	\$21
14) Benefits Charged to Inactive Employers:	20	15%	\$38
15) Total Reimbursable Benefits Paid	5	4%	
Total:	\$137	100%	\$247

Experience Rating

	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	56	43%	94%	\$2,177
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	24	18%	6%	\$14,458



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



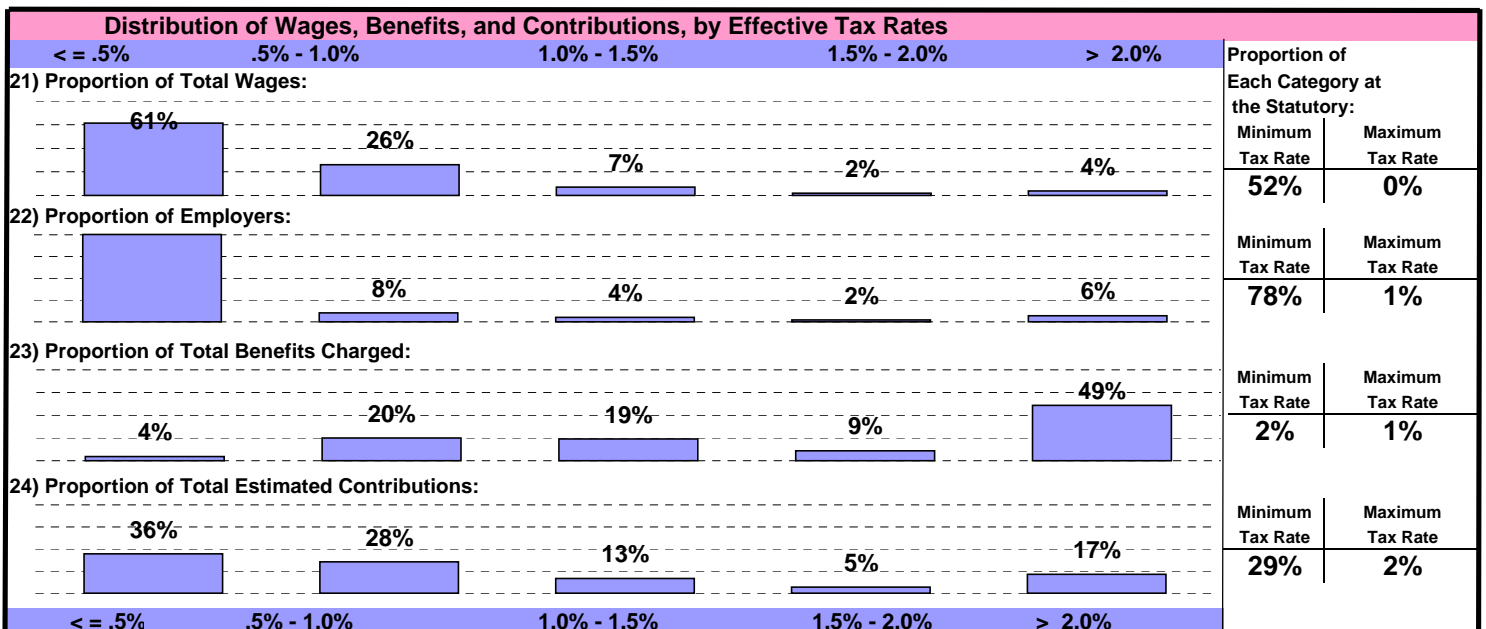
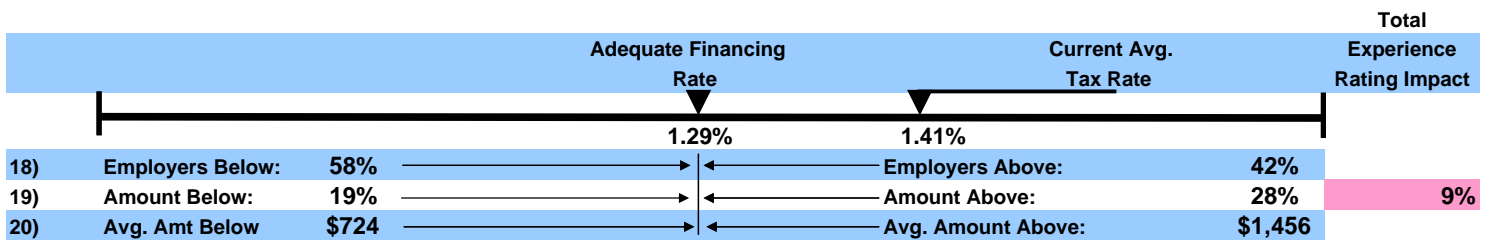
NA indicates that data is not available. ** Please see the Summary of New Employer Tax Rates at the end of this report.

WYOMING		2007	
1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	18,100
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.67 / 1.41	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.47 / 8.97	8) Average High Cost Multiple:	1.14

Contribution Levels			
9) Estimated Contributions Per Covered Employee:	\$243		
10) Estimated Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	\$85	\$255	\$1,624
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Comp. Year	Into the Trust Fund	
	\$0.53	\$0.47	

Benefit Charging			
	Amount (\$mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	22	74%	\$107
13) Benefits Non-Charged:	5	17%	\$25
14) Benefits Charged to Inactive Employers:	0	1%	\$2
15) Total Reimbursable Benefits Paid	2	8%	
Total:	\$30	100%	\$133

Experience Rating				
	Amount in Excess (\$mil.)	% of Total Benefits	Proportion of Employers	Amt. Per Employer
16) The Estimated Contributions from Employers in Excess of the Benefits Charged to those Employers:	26	96%	95%	\$1,844
17) Benefits Charged to Employers in Excess of the Estimated Contributions from those Employers:	3	11%	5%	\$4,540



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

Summary of State Contribution Levels 2007

State	Contributions per Covered Employee (\$)	Contributions Per Employee at the Taxable Wage Base:		
		at Minimum Rate (\$)	at Average Rate (\$)	at Maximum Rate (\$)
ALASKA	498	301	584	1,625
ALABAMA	135	35	112	483
ARKANSAS	251	80	229	670
ARIZONA	116	1	105	378
CALIFORNIA	407	105	314	434
COLORADO	213	0	173	540
CONNECTICUT	421	180	386	915
DISTRICT OF COLUMBIA	264	117	185	594
DELAWARE	226	9	196	680
FLORIDA	137	8	104	378
GEORGIA	157	3	131	528
HAWAII	205	0	282	1,906
IOWA	301	0	355	1,760
IDAHO	242	112	335	1,631
ILLINOIS	534	115	509	943
INDIANA	235	77	195	392
KANSAS	166	5	166	592
KENTUCKY	250	40	212	760
LOUISIANA	110	7	91	434
MASSACHUSETTS	623	157	590	1,534
MARYLAND	173	26	149	638
MAINE	227	65	221	648
MICHIGAN	511	5	445	927
MINNESOTA	422	134	480	2,568
MISSOURI	259	0	239	1,040
MISSISSIPPI	163	49	115	378
MONTANA	221	30	316	1,476
NORTH CAROLINA	281	0	295	1,218
NORTH DAKOTA	203	72	247	1,723
NEBRASKA	142	9	146	585
NEW HAMPSHIRE	111	8	91	520
NEW JERSEY	443	80	547	1,436
NEW MEXICO	152	6	160	1,004
NEVADA	303	62	327	1,328
NEW YORK	370	43	295	723
OHIO	279	36	248	810
OKLAHOMA	234	26	214	766
OREGON	439	261	552	1,566
PENNSYLVANIA	481	161	414	1,078
PUERTO RICO	212	98	189	378
RHODE ISLAND	548	270	549	1,566
SOUTH CAROLINA	186	80	150	420
SOUTH DAKOTA	74	0	77	723
TENNESSEE	141	21	117	700
TEXAS	201	22	168	562
UTAH	174	76	217	2,362
VIRGINIA	131	0	106	496
VIRGINISLANDS	38	0	43	1,230
VERMONT	276	64	242	520
WASHINGTON	503	0	639	1,696
WISCONSIN	309	11	286	1,029
WEST VIRGINIA	256	120	219	600
WYOMING	243	85	255	1,624
United States (average)	268	62	264	972

Summary of State Benefit Charging

2007

State	% of Benefits Charged to Taxable Employers (%)	% of Benefits Non-Charged (%)	% of Benefits Charged to Inactive Employers (%)	% of Benefits Charged to Reimbursable Employers (%)
ALASKA	NA	93	NA	7
ALABAMA	75	17	4	4
ARKANSAS	64	30	2	5
ARIZONA	78	11	3	8
CALIFORNIA	81	7	7	6
COLORADO	84	3	6	6
CONNECTICUT	80	6	8	6
DISTRICT OF COLUMBIA	NA	NA	NA	NA
DELAWARE	65	24	4	6
FLORIDA	64	20	11	5
GEORGIA	83	7	7	3
HAWAII	69	18	7	6
IOWA	76	17	4	4
IDAHO	74	19	1	5
ILLINOIS	89	5	2	5
INDIANA	69	17	9	5
KANSAS	73	16	8	3
KENTUCKY	86	5	5	4
LOUISIANA	17	79	1	2
MASSACHUSETTS	83	11	0	6
MARYLAND	69	18	6	7
MAINE	72	21	1	6
MICHIGAN	82	3	10	5
MINNESOTA	82	8	1	8
MISSOURI	82	12	0	5
MISSISSIPPI	53	40	4	2
MONTANA	71	14	7	9
NORTH CAROLINA	NA	NA	NA	NA
NORTH DAKOTA	81	11	4	5
NEBRASKA	62	23	7	8
NEW HAMPSHIRE	67	16	11	6
NEW JERSEY	72	15	8	5
NEW MEXICO	73	14	3	10
NEVADA	81	16	0	3
NEW YORK	83	3	5	9
OHIO	80	10	6	4
OKLAHOMA	68	17	10	5
OREGON	73	14	5	8
PENNSYLVANNIA	76	12	6	6
PUERTO RICO	72	0	22	6
RHODE ISLAND	78	10	6	6
SOUTH CAROLINA	72	15	8	5
SOUTH DAKOTA	77	14	4	5
TENNESSEE	72	12	12	5
TEXAS	71	21	3	5
UTAH	67	23	3	7
VIRGINIA	82	9	4	4
VIRGINISLANDS	83	0	9	7
VERMONT	66	20	6	7
WASHINGTON	69	17	9	6
WISCONSIN	77	15	4	5
WEST VIRGINIA	73	8	15	4
WYOMING	74	17	1	8
United States (average)	73	17	6	6

Summary of Experience Rating

2007

State	Contributions in Excess of Benefits Charged (% of Benefits)	Benefits Charged in Excess of Contributions (% of Benefits)	Experience Rate Reduction (% of Contrib.)	Experience Rate Increase (% of Contrib.)	Total Experience Rating Impact (%)
ALASKA	NA	NA	NA	NA	NA
ALABAMA	29%	11%	48%	14%	-35%
ARKANSAS	39%	5%	38%	16%	-22%
ARIZONA	75%	22%	16%	24%	8%
CALIFORNIA	53%	25%	17%	8%	-8%
COLORADO	47%	4%	33%	29%	-4%
CONNECTICUT	32%	16%	33%	21%	-12%
DISTRICT OF COLUMBIA	NA	NA	NA	NA	NA
DELAWARE	NA	NA	NA	NA	NA
FLORIDA	37%	8%	41%	31%	-10%
GEORGIA	16%	10%	30%	30%	0%
HAWAII	37%	13%	45%	26%	-19%
IOWA	45%	9%	44%	46%	1%
IDAHO	55%	19%	45%	5%	-40%
ILLINOIS	75%	5%	29%	23%	-6%
INDIANA	25%	21%	24%	18%	-6%
KANSAS	23%	12%	27%	58%	31%
KENTUCKY	25%	16%	44%	12%	-32%
LOUISIANA	7%	3%	45%	3%	-42%
MASSACHUSETTS	65%	20%	18%	22%	5%
MARYLAND	34%	16%	41%	19%	-22%
MAINE	39%	18%	16%	44%	28%
MICHIGAN	25%	19%	34%	13%	-21%
MINNESOTA	NA	NA	NA	NA	NA
MISSOURI	61%	7%	35%	13%	-23%
MISSISSIPPI	19%	4%	30%	51%	22%
MONTANA	60%	12%	20%	39%	19%
NORTH CAROLINA	NA	NA	NA	NA	NA
NORTH DAKOTA	53%	15%	46%	28%	-19%
NEBRASKA	55%	11%	24%	28%	4%
NEW HAMPSHIRE	NA	NA	NA	NA	NA
NEW JERSEY	18%	19%	36%	4%	-32%
NEW MEXICO	22%	13%	31%	64%	32%
NEVADA	44%	6%	31%	23%	-8%
NEW YORK	25%	6%	42%	11%	-32%
OHIO	45%	17%	44%	15%	-29%
OKLAHOMA	NA	NA	NA	NA	NA
OREGON	69%	12%	22%	10%	-12%
PENNSYLVANNIA	44%	18%	30%	8%	-22%
PUERTO RICO	NA	NA	NA	NA	NA
RHODE ISLAND	44%	9%	33%	12%	-21%
SOUTH CAROLINA	33%	20%	38%	6%	-33%
SOUTH DAKOTA	33%	12%	61%	24%	-37%
TENNESSEE	7%	11%	57%	14%	-43%
TEXAS	88%	2%	40%	27%	-13%
UTAH	99%	1%	36%	29%	-7%
VIRGINIA	47%	11%	49%	31%	-18%
VIRGINISLANDS	NA	NA	NA	NA	NA
VERMONT	40%	29%	30%	22%	-8%
WASHINGTON	94%	2%	32%	26%	-6%
WISCONSIN	27%	19%	45%	14%	-31%
WEST VIRGINIA	43%	18%	41%	8%	-33%
WYOMING	96%	11%	19%	28%	9%
United States (average)	42%	12%	NA	NA	NA

Summary of New Employer Tax Rates 2007

State	New Employer Tax Rate (%):	Duration of New Employer Rate (years):
Alabama	2.70%	1
Alaska	4.15%	1
Arizona	2.00%	1
Arkansas	2.90%	3
California	3.40%	1
Colorado	Greater of 1.7%, actual rate, or, for construction industry, average industry rate	1
Connecticut	3.10%	1
Delaware	2.30%	2
Dist. of Columbia	2.7% or average rate for all employers, if higher	3
Florida	2.70%	2.5
Georgia	2.70%	3
Hawaii	1.90%	1
Idaho	1.67%	1
Illinois	3.1% or average industry rate if greater	3
Indiana	2.7%; 1.0% for government employers	3
Iowa	1.00%	3
Kansas	4.62% or average industry rate, if higher	2
Kentucky	2.7%, construction firms receive maximum rate	3
Louisiana	Up to 6.2% based on average industry rate	3
Maine	1.80%	2
Maryland	2.4%, Foreign contractors assigned average industry rate	2
Massachusetts	2.53%	1
Michigan	2.7%, Construction firms receive average industry rate	2
Minnesota	2.32%	1
Mississippi	2.70%	1
Missouri	Greater of 2.7% or industry average	1
Montana	Average industry rate	3
Nebraska	1.60%	1
Nevada	2.95%	2.5
New Hampshire	2.70%	1
New Jersey	2.68%	3
New Mexico	2.00%	3
New York	Highest rate assigned to employers with positive account balances or 3.4%, whichever is higher	1
North Carolina	1.20%	2
North Dakota	1.60%	3
Ohio	2.7%, construction employers pay industry average	1
Oklahoma	1.80%	1
Oregon	2.40%	1
Pennsylvania	3.5%, Construction employers pay 9.2%	1.5
Puerto Rico	2.7%-3.4% depending upon tax schedule in effect	1
Rhode Island	Higher of 1.0% or the five year benefit cost rate for non-rated employers up to a maximum of 4.2%	3
South Carolina	2.64%	2
South Dakota	1.2% for first year, 1.0% for second if positive balance	2
Tennessee	2.7% except average industry rate when industry reserve ratio is 0.0% or less	3
Texas	Greater of 2.7% or industry average	1
Utah	Average industry rate up to 9.5%	1
Vermont	Lower of average industry rate or rate class eleven, but not less than 1.0%	1
Virgin Islands	1.00%	3
Virginia	2.50%	1
Washington	115% of industry average rate	2
West Virginia	2.7%, Construction and foreign entities pay 7.5%	3
Wisconsin	3.25% or 3.4%	1.5
Wyoming	Average industry rate	3

Significant Measures of State Unemployment Insurance Tax Systems

Data Definitions

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

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

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

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

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

Contribution Level

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

Benefit Charging

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

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

Experience Rating

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

Adequate Financing Rate:

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

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

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

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

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

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

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

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

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

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

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

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

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

21) Proportion of Total Wages by Effective Tax Rate:

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

22) Proportion of Employers by Effective Tax Rate:

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

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

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

24) Proportion of Estimated Contributions by Effective Tax Rate:

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