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

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Significant Measures of State Unemployment Insurance Tax Systems

UPDATED 2012

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

Individual State Pages: Significant Tax Measures Report

Main Selection Sheet Definitions

Click on Desired State:

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

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

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

Introduction

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

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

State Tax Structure Description

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

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

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

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

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

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

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

Contribution Levels

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

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

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

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

States are continually paying UI benefits and receiving UI contributions with the difference between these monies being deposited or withdrawn from the UI trust fund. One way to compare the incoming and outgoing flows is to reduce the yearly totals to per dollar values by computing the ratio of benefits to contributions. This shows what happens to each dollar of contributions. For the **amount going to pay benefits in the previous computation year,** a value greater than one dollar means that benefits were greater than contributions and the difference is being taken **from the UI trust fund.** If the value is less than one, contributions are greater than benefits and the remaining amount is being put **into the UI trust fund**. During periods of high unemployment and high solvency, states may reasonably have values above one, and during periods of low unemployment and low solvency, states will reasonably be expected to have values below one. Values opposite of these expectations may be a matter of concern and merit further examination.

Also, to capture the solvency impact of the varying tax rate assignment in Experience Rating a comparison is made between the average tax rate of the current state distribution of tax rates against the average tax rate for an **Adequate level of Financing (AFR)**. The adequate level of financing is calculated as the rate equal to the amount needed to cover benefit payments (average level of last ten years) plus a

solvency amount (difference between trust fund (including loans) and Adequate Fund (1.0AHCM)).

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

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

Benefit Charging

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

The benefit charging levels are important for comparing yearly fluctuations in each category and comparing against estimated overall contribution levels. A growing proportion of **non-charged benefits** may indicate either a significant law change or a greater use of existing non-charging provisions. The level of **Inactive charges** shows the amount of benefits that have been charged to employers that are no longer considered active employers. A large proportion of inactive charges may indicate more turbulent economic conditions or a changing pattern of employment composition.

For any insurance scheme that caps the payment amount of the worst rated participants there will be a difference between the **amount these maximum tax rate employers are charged in benefits in the prior year and the estimated amount these employers pay in contributions during the current year**. The amount of contributions from these employers is shown as a **percentage of their charged benefits,** with a lower percentage corresponding to less re-coupment (but higher "insurance"). The difference between these two values is referred to as ineffective

charges the amount is also shown as a **percentage of total benefits paid** to reflect the importance of this level to the entire program. A higher percentage would indicate a more serious issue of funding that would need to be addressed.

Distribution of Wages, Benefits, and Contributions

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

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

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

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

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

Comparing the **distribution of benefits charged** to the **distribution of contributions** provides a further insight into the allocation of costs to those employers deemed "responsible." All states will have a higher proportion of benefits charged in the highest tax categories compared to the proportion of contributions received at this interval, indicating the limited liability of the worst rated employers. Often those

states with the largest difference between these distributions at the highest intervals also have a comparably large and opposite difference between the contributions received and benefits charged at the lowest levels in order to adequately fund their programs.

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

ALASKA 2012

1) Type of Experience Rating Method:	Payroll Decline	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	None	4) Taxable Wage Base ($):	35,800
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.86 / 3.04	6) New Employer Tax Rate (%):	2.4
7) Statutory Tax Rate (Minimum / Maximum)%:	1.31 / 5.40	8) Average High Cost Multiple (1/1/2012):	0.92

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$914	$1.86

	Minimum Rate	Average Rate	Maximum Rate
10) Estimated Contributions Per Employee at the Tax Base:	$469	$1,089	$1,933

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: NA

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount Going:	$0.73	$0.27

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
2.18%	3.04%	39%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	0	0%	$0
15) Benefits Non-Charged:	164	91%	$686
16) Benefits Charged to Inactive Employers:	0	0%	$0
17) Total Reimbursable Benefits Paid	15	9%	
Total:	$179	100%	$686

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

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

ALABAMA 2012

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.71 / 3.13	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.59 / 6.74	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$292	$0.71

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$47	$250	$539

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1: $68 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount going:	$0.96	$0.04

13) Average Tax Rate Compared to Adequate Financing Rate2:

Current Avg. Tax Rate 3.13% — Adequate Financing Rate 3.16%

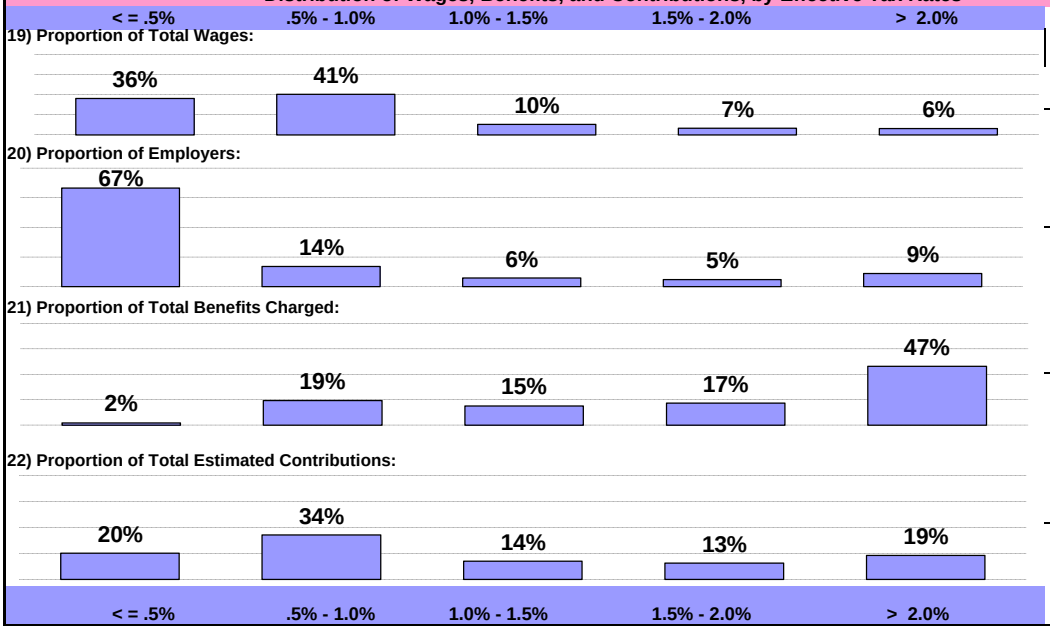
% Difference From Adeq. Finan. Rate: -1%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	337	79%	$237
15) Benefits Non-Charged:	50	12%	$35
16) Benefits Charged to Inactive Employers:	17	4%	$12
17) Total Reimbursable Benefits Paid	20	5%	
Total:	$424	100%	$284

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	$115	28%	32%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	36%	4%
20) Proportion of Employers:	67%	7%
21) Proportion of Total Benefits Charged:	2%	38%
22) Proportion of Total Estimated Contributions:	20%	13%

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

ARKANSAS 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	12,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.19 / 3.48	6) New Employer Tax Rate (%):	4.0
7) Statutory Tax Rate (Minimum / Maximum)%:	1.20 / 7.10	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$446	$1.19

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$144	$418	$852

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $71 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount Going:	$0.91	$0.09

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

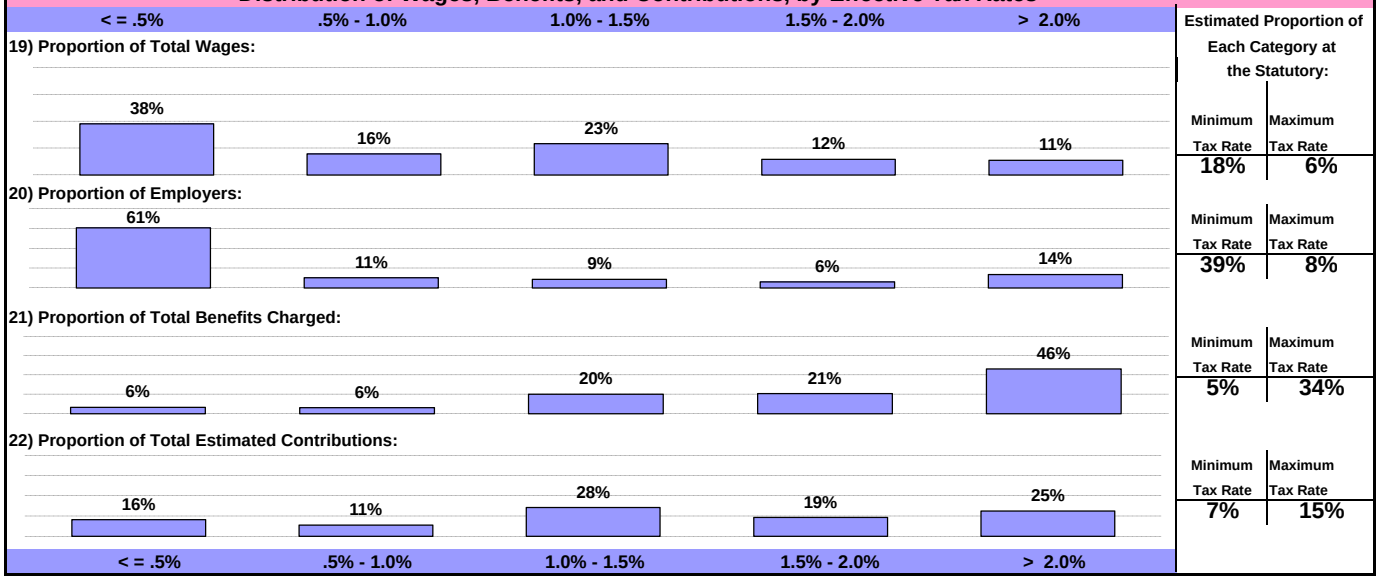
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
3.48%	4.40%	-21%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	276	71%	$307
15) Benefits Non-Charged:	85	22%	$94
16) Benefits Charged to Inactive Employers:	7	2%	$7
17) Total Reimbursable Benefits Paid	19	5%	
Total:	$386	100%	$409

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	14	4%	70%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	18%	6%
20) Proportion of Employers:	39%	8%
21) Proportion of Total Benefits Charged:	5%	34%
22) Proportion of Total Estimated Contributions:	7%	15%

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

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

ARIZONA 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.46 / 2.35	6) New Employer Tax Rate (%):	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.02 / 6.38	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$206	$0.46

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$1	$165	$447

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $17 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount Going:	$1.35	-$0.35

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

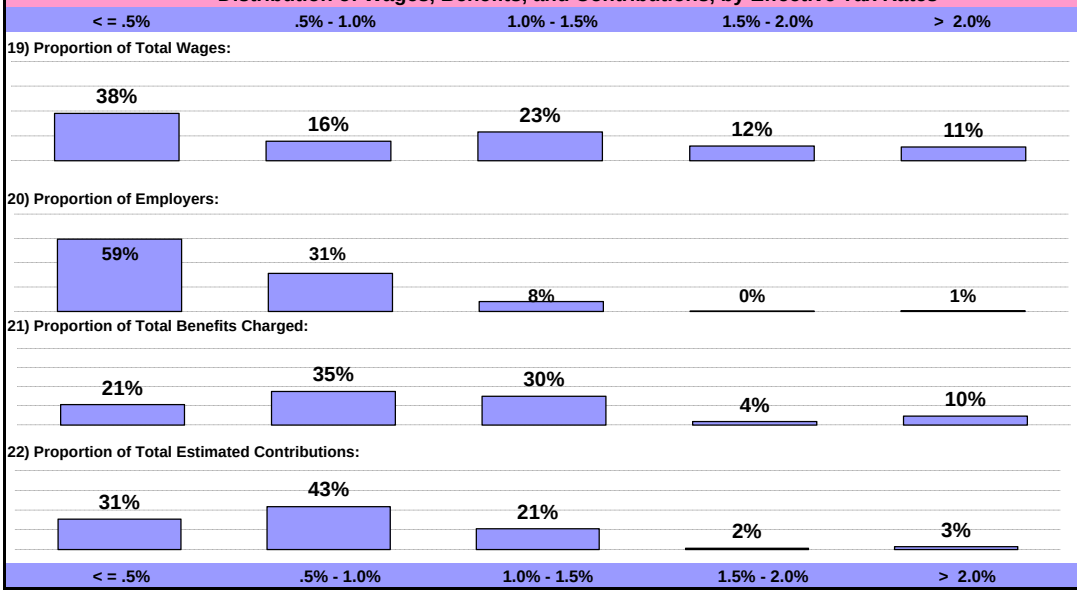
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
2.35%	3.89%	-39%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	442	67%	$232
15) Benefits Non-Charged:	67	10%	$35
16) Benefits Charged to Inactive Employers:	36	5%	$19
17) Total Reimbursable Benefits Paid	113	17%	
Total:	$657	100%	$286

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	74	14%	51%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	4%	7%
20) Proportion of Employers:	18%	10%
21) Proportion of Total Benefits Charged:	1%	36%
22) Proportion of Total Estimated Contributions:	0%	19%

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

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

CALIFORNIA 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.83 / 5.28	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 6.20	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$468	$0.83

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$105	$370	$434

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $8 Per Employee at the Tax Base

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

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

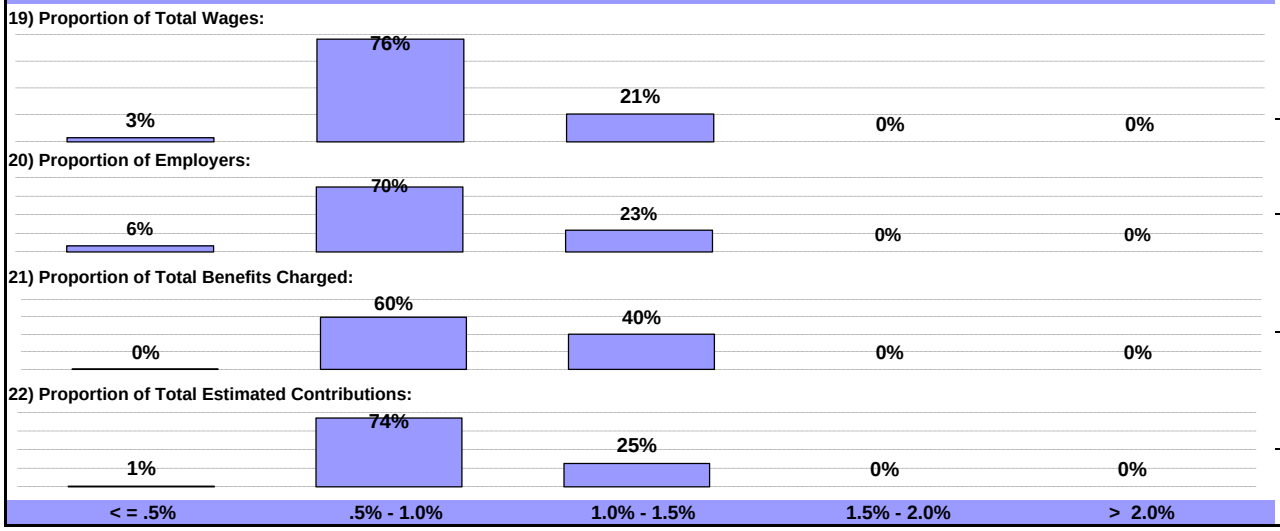
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
5.28%	9.69%	-45%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	6,367	79%	$551
15) Benefits Non-Charged:	339	4%	$29
16) Benefits Charged to Inactive Employers:	455	6%	$39
17) Total Reimbursable Benefits Paid	919	11%	
Total:	$8,080	100%	$620

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	2,003	28%	65%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	1%	62%
20) Proportion of Employers:	4%	47%
21) Proportion of Total Benefits Charged:	0%	91%
22) Proportion of Total Estimated Contributions:	0%	67%

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

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

COLORADO 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base ($):	11,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.86 / 3.34	6) New Employer Tax Rate (%):	1.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.00 / 5.40	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$436	$0.86

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$110	$367	$594

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $11 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount Going:	$0.88	$0.12

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

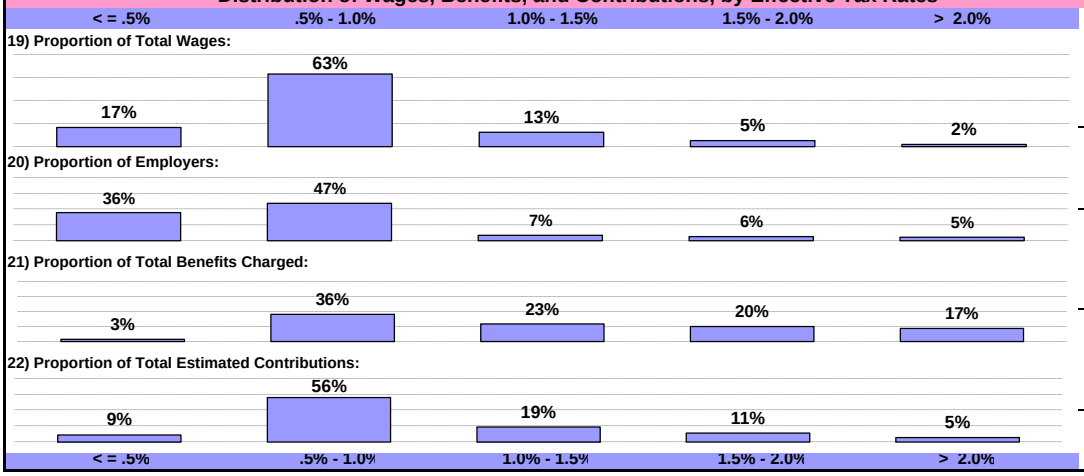
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
3.34%	3.61%	-8%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	624	82%	$350
15) Benefits Non-Charged:	30	4%	$17
16) Benefits Charged to Inactive Employers:	51	7%	$28
17) Total Reimbursable Benefits Paid	57	7%	
Total:	$762	100%	$395

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	101	14%	51%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	0%	6%
20) Proportion of Employers:	2%	8%
21) Proportion of Total Benefits Charged:	0%	32%
22) Proportion of Total Estimated Contributions:	0%	13%

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

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

CONNECTICUT 2012

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	15,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.03 / 4.21	6) New Employer Tax Rate (%):	4.2
7) Statutory Tax Rate (Minimum / Maximum)%:	1.90 / 6.80	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$659	$1.03

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$285	$632	$1,020

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $136 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount going:	$1.06	-$0.06

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

Current Avg. Tax Rate 4.21% — Adequate Financing Rate 5.53%

% Difference From Adeq. Finan. Rate: -24%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	757	80%	$621
15) Benefits Non-Charged:	72	8%	$59
16) Benefits Charged to Inactive Employers:	36	4%	$30
17) Total Reimbursable Benefits Paid	77	8%	
Total:	$942	100%	$709

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	$114	13%	77%

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

	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%	Estimated Proportion of Each Category at the Statutory: Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	15.4%	45.2%	16.2%	10.8%	12.5%	10%	20%
20) Proportion of Employers:	52.1%	16.8%	5.4%	6.4%	19.3%	49%	23%
21) Proportion of Total Benefits Charged:	1.3%	16.7%	12.7%	13.7%	55.6%	0%	64%
22) Proportion of Total Estimated Contributions:	4%	28%	17%	16%	35%	2%	46%

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

DISTRICT OF COLUMBIA 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.40 / 2.81	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.60 / 7.20	8) Average High Cost Multiple (1/1/2012):	0.97

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$312	$0.40

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$144	$253	$648

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $28 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount Going:	$1.12	-$0.12

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

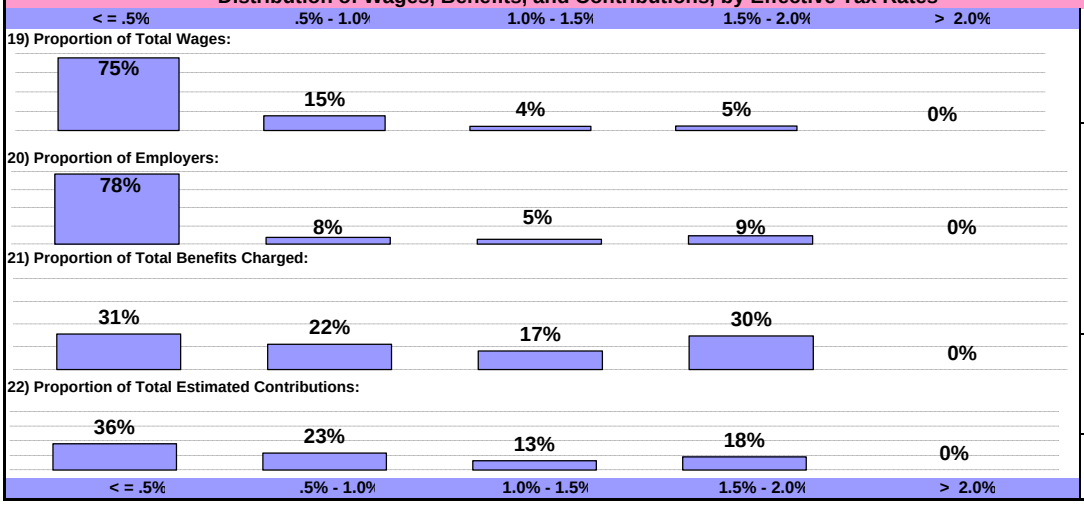
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
2.81%	2.99%	-6%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	128	76%	$327
15) Benefits Non-Charged:	6	4%	$16
16) Benefits Charged to Inactive Employers:	5	3%	$13
17) Total Reimbursable Benefits Paid	30	18%	
Total:	$169	100%	$357

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	16	11%	50%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	66%	3%
20) Proportion of Employers:	74%	9%
21) Proportion of Total Benefits Charged:	25%	26%
22) Proportion of Total Estimated Contributions:	28%	13%

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

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

DELAWARE 2012

1) Type of Experience Rating Method:	Benefit Wage	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	None	4) Taxable Wage Base ($):	10,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.66 / 2.90	6) New Employer Tax Rate (%):	3.1
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 8.00	8)Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$340	$0.66

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$11	$304	$840

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: NA

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount going:	$1.13	-$0.13

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

Current Avg. Tax Rate: 2.90%

Adequate Financing Rate: 4.90%

% Difference From Adeq. Finan. Rate: -41%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	93	72%	$299
15) Benefits Non-Charged:	20	16%	$66
16) Benefits Charged to Inactive Employers:	6	5%	$20
17) Total Reimbursable Benefits Paid	9	7%	
Total:	$129	100%	$385

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

1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 1
2 Adequate Financing Rate incluces the amount needed to repay any outstanding state advances as of 1/1/20

FLORIDA 2012

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.88 / 3.85	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.51 / 5.40	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$371	$0.88

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$121	$308	$432

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $58 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount going:	$0.84	$0.16

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

Current Avg. Tax Rate: 3.85%

Adequate Financing Rate: 4.16%

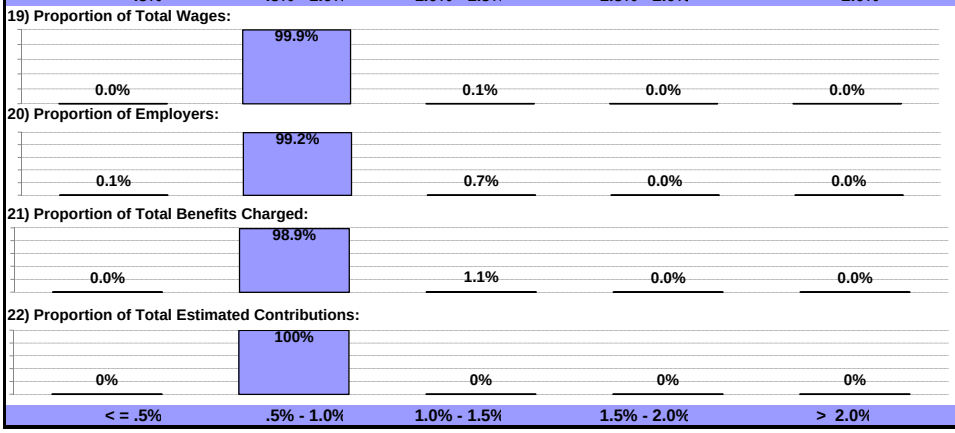
% Difference From Adeq. Finan. Rate: -7%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,383	70%	$237
15) Benefits Non-Charged:	220	11%	$38
16) Benefits Charged to Inactive Employers:	259	13%	$44
17) Total Reimbursable Benefits Paid	113	6%	
Total:	$1,974	100%	$319

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	$156	8%	40%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	96%	4%
20) Proportion of Employers:	93%	7%
21) Proportion of Total Benefits Charged:	80%	20%
22) Proportion of Total Estimated Contributions:	95%	5%

1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 1
2 Adequate Financing Rate incluces the amount needed to repay any outstanding state advances as of 1/1/20

GEORGIA 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base ($):	8,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.58 / 2.69	6) New Employer Tax Rate (%):	2.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.04 / 8.10	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$273	$0.58

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$3	$229	$689

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $28 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount Going:	$1.12	-$0.12

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

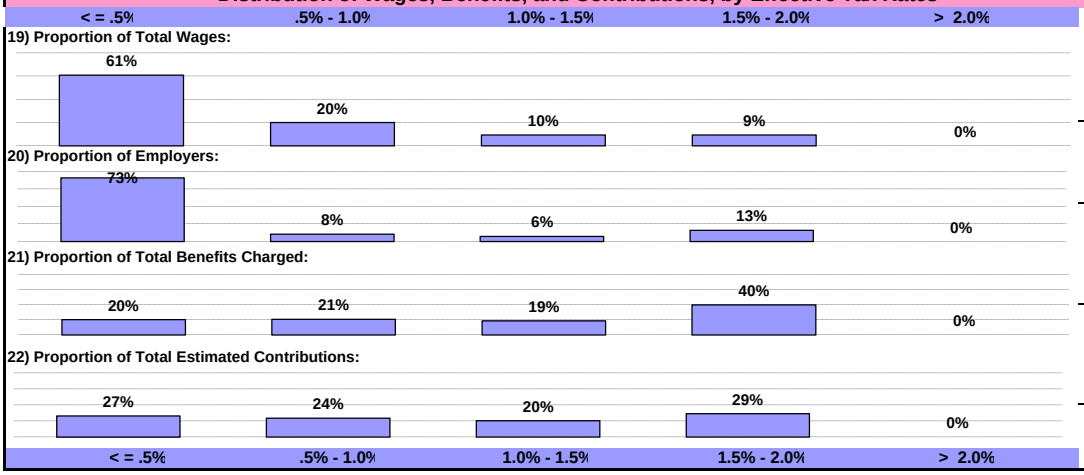
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
2.69%	3.92%	-31%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	809	81%	$268
15) Benefits Non-Charged:	114	11%	$38
16) Benefits Charged to Inactive Employers:	14	1%	$5
17) Total Reimbursable Benefits Paid	58	6%	
Total:	$995	100%	$311

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	65	7%	77%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	7%	8%
20) Proportion of Employers:	41%	11%
21) Proportion of Total Benefits Charged:	1%	36%
22) Proportion of Total Estimated Contributions:	0%	25%

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

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

HAWAII 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	38,800
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.81 / 2.63	6) New Employer Tax Rate (%):	4.0
7) Statutory Tax Rate (Minimum / Maximum)%:	1.20 / 5.40	8) Average High Cost Multiple (1/1/2012):	0.05

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$723	$1.81

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$466	$1,021	$2,095

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $96 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount Going:	$0.77	$0.23

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

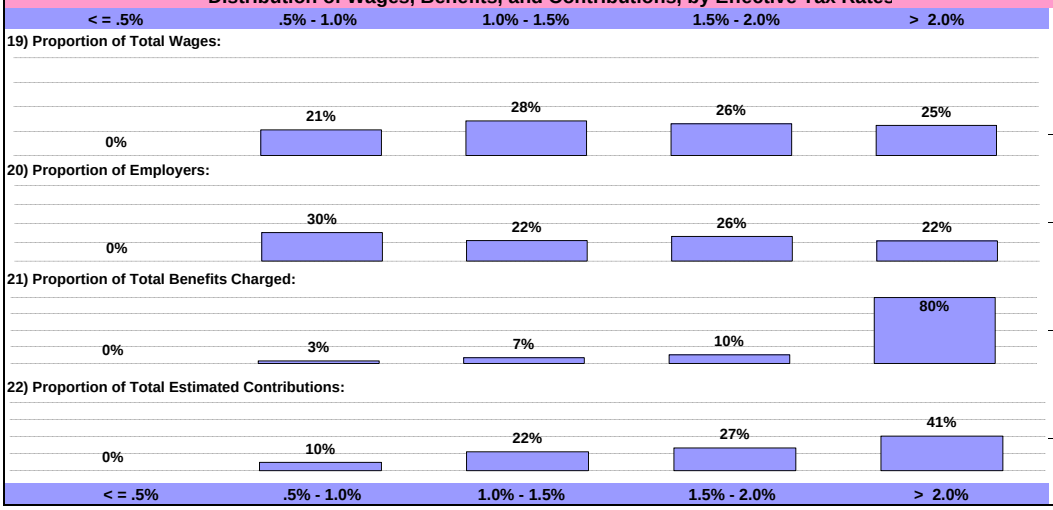
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
2.63%	2.65%	-1%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	196	75%	$458
15) Benefits Non-Charged:	24	9%	$55
16) Benefits Charged to Inactive Employers:	25	9%	$57
17) Total Reimbursable Benefits Paid	16	6%	
Total:	$261	100%	$570

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	51	21%	48%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	13%	7%
20) Proportion of Employers:	23%	9%
21) Proportion of Total Benefits Charged:	2%	51%
22) Proportion of Total Estimated Contributions:	5%	15%

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

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

IOWA 2012

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base ($):	25,300
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.29 / 2.42	6) New Employer Tax Rate (%):	1.9
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 9.00	8) Average High Cost Multiple (1/1/2012):	0.80

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$514	$1.29

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$0	$612	$2,277

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $108 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount going:	$0.80	$0.20

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

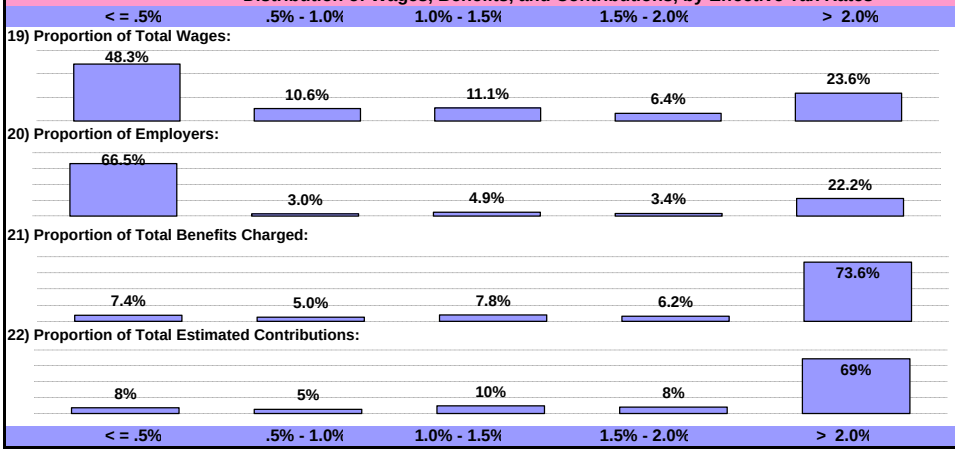
Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
2.09%	2.42%	16%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	386	78%	$344
15) Benefits Non-Charged:	61	12%	$55
16) Benefits Charged to Inactive Employers:	22	5%	$20
17) Total Reimbursable Benefits Paid	23	5%	
Total:	$493	100%	$419

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	$34	7%	75%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	16%	4%
20) Proportion of Employers:	56%	8%
21) Proportion of Total Benefits Charged:	0.2%	36%
22) Proportion of Total Estimated Contributions:	0.3%	17%

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

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

IDAHO 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base ($):	34,100
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.92 / 2.84	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.96 / 6.80	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$677	$1.92

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$327	$970	$2,319

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $24 Per Employee at the Tax Base

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

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

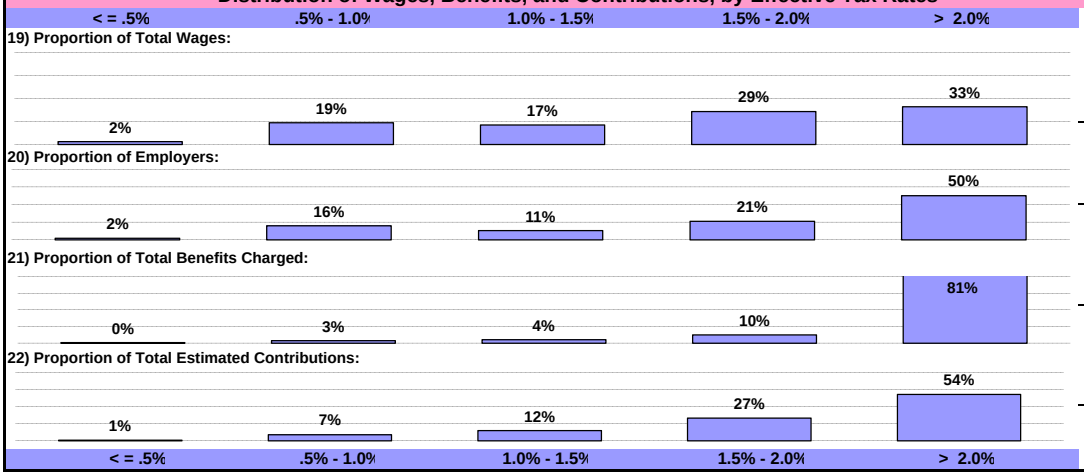
Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
2.03%	2.84%	40%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	193	79%	$407
15) Benefits Non-Charged:	34	14%	$72
16) Benefits Charged to Inactive Employers:	5	2%	$10
17) Total Reimbursable Benefits Paid	12	5%	
Total:	$244	100%	$490

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	6	2%	53%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	9%	1%
20) Proportion of Employers:	12%	3%
21) Proportion of Total Benefits Charged:	2%	6%
22) Proportion of Total Estimated Contributions:	3%	2%

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

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

ILLINOIS 2012

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base ($):	13,560
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.38 / 5.11	6) New Employer Tax Rate (%):	4.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.55 / 9.45	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$724	$1.38

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$75	$693	$1,281

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $144 Per Employee at the Tax Base

12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
	$0.81	$0.19

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
5.11%	6.15%	-17%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	NA	NA	NA
15) Benefits Non-Charged:	NA	NA	NA
16) Benefits Charged to Inactive Employers:	NA	NA	NA
17) Total Reimbursable Benefits Paid	NA	NA	
Total:	NA	NA	NA

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

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

INDIANA 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	9,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.82 / 3.14	6) New Employer Tax Rate (%):	2.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.54 / 7.99	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$337	$0.82

10) Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	$51	$298	$759

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $79 Per Employee at the Tax Base

12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
	$1.16	-$0.16

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

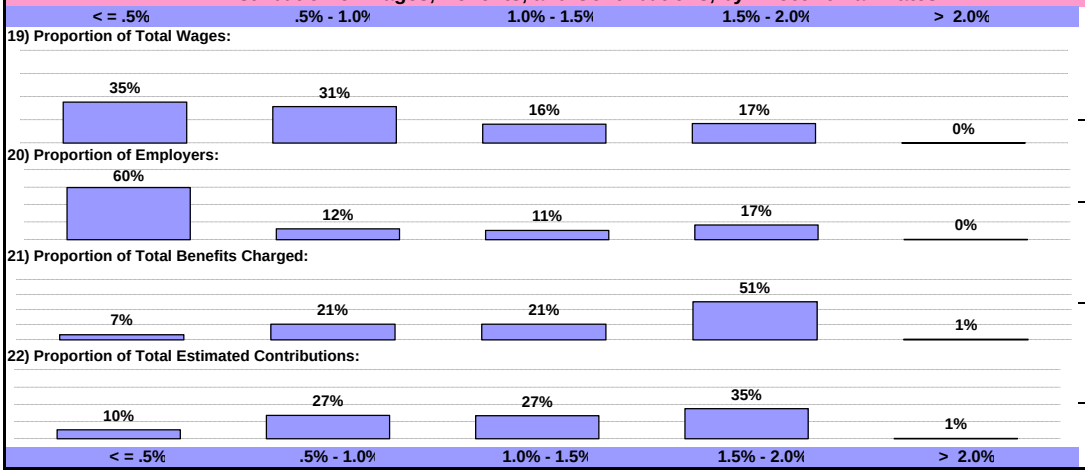
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
3.14%	7.11%	-56%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	712	76%	$327
15) Benefits Non-Charged:	91	10%	$42
16) Benefits Charged to Inactive Employers:	68	7%	$31
17) Total Reimbursable Benefits Paid	69	7%	
Total:	$941	100%	$401

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	92	11%	60%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	13%	8%
20) Proportion of Employers:	43%	9%
21) Proportion of Total Benefits Charged:	2%	35%
22) Proportion of Total Estimated Contributions:	2%	18%

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

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

KANSAS 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.87 / 2.72	6) New Employer Tax Rate (%):	4.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.11 / 9.40	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$352	$0.87

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$9	$218	$752

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $15 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount Going:	$0.97	$0.03

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

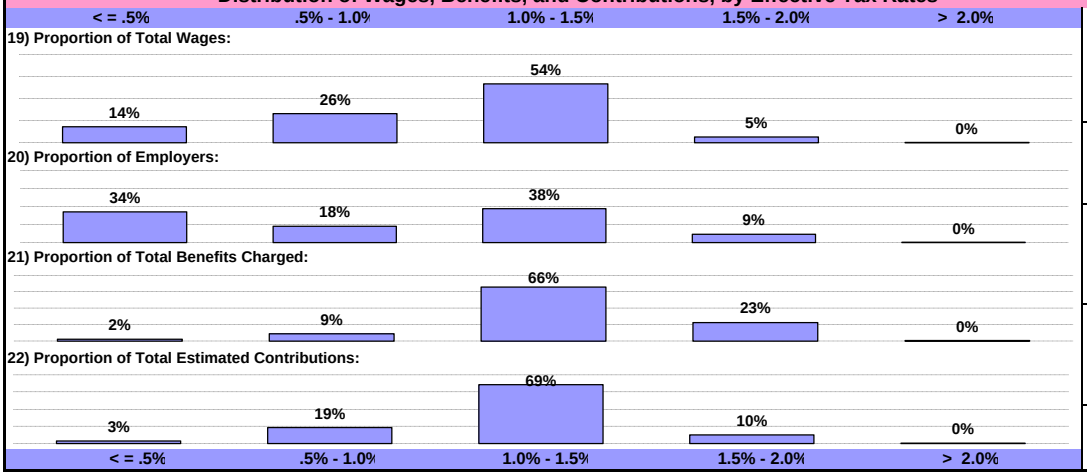
Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
2.86%	2.72%	-5%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	331	79%	$284
15) Benefits Non-Charged:	43	10%	$37
16) Benefits Charged to Inactive Employers:	29	7%	$25
17) Total Reimbursable Benefits Paid	17	4%	
Total:	$420	100%	$346

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rate Employers as a % of their Charged Bens
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	46	11%	46%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	1%	6%
20) Proportion of Employers:	5%	4%
21) Proportion of Total Benefits Charged:	0%	26%
22) Proportion of Total Estimated Contributions:	0%	9%

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

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

KENTUCKY 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base ($):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.91 / 3.50	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.00 / 10.00	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$363	$0.91

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$90	$315	$900

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $51 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount Going:	$1.12	-$0.12

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

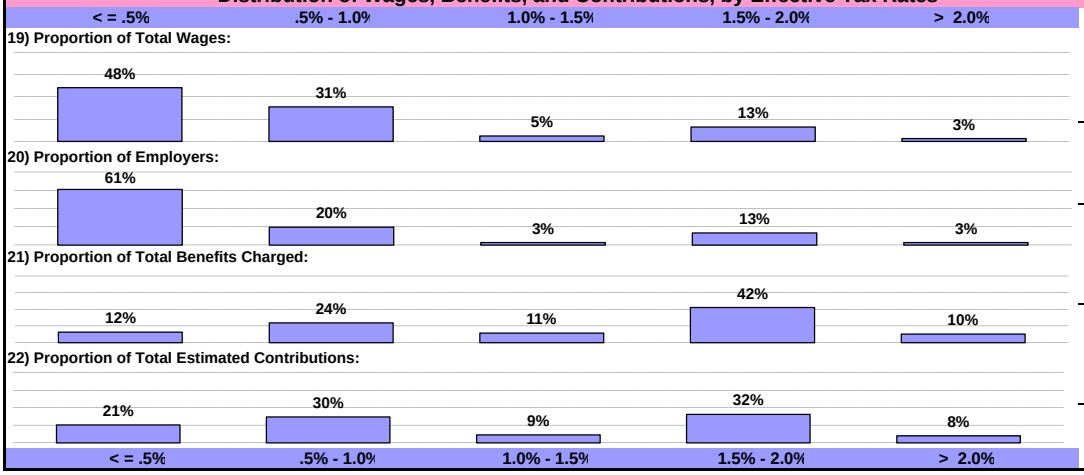
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
3.50%	6.56%	-47%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	475	82%	$357
15) Benefits Non-Charged:	48	8%	$36
16) Benefits Charged to Inactive Employers:	28	5%	$21
17) Total Reimbursable Benefits Paid	26	5%	
Total:	$577	100%	$414

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	67	12%	60%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	5%	8%
20) Proportion of Employers:	19%	10%
21) Proportion of Total Benefits Charged:	1%	37%
22) Proportion of Total Estimated Contributions:	1%	21%

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

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

LOUISIANA 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	7,700
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.39 / 1.76	6) New Employer Tax Rate (%):	2.8
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 6.20	8) Average High Cost Multiple (1/1/2012):	1.32

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$169	$0.39

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$8	$136	$477

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $0 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount Going:	$1.59	-$0.59

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

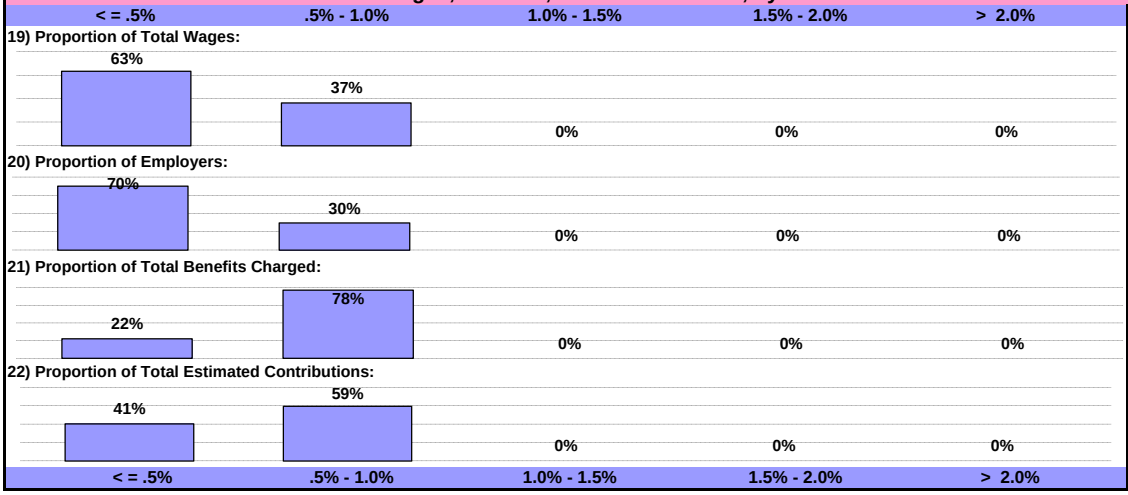
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
1.76%	2.56%	-31%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	322	77%	$222
15) Benefits Non-Charged:	67	16%	$46
16) Benefits Charged to Inactive Employers:	7	2%	$5
17) Total Reimbursable Benefits Paid	24	6%	
Total:	$419	100%	$274

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	16	4%	30%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	13%	1%
20) Proportion of Employers:	30%	2%
21) Proportion of Total Benefits Charged:	2%	7%
22) Proportion of Total Estimated Contributions:	1%	3%

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

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

MASSACHUSETTS 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base ($):	14,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.14 / 4.16	6) New Employer Tax Rate (%):	2.8
7) Statutory Tax Rate (Minimum / Maximum)%:	1.26 / 12.27	8) Average High Cost Multiple (1/1/2012):	0.07

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$703	$1.14

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$176	$583	$1,718

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $50 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount Going:	$0.88	$0.12

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

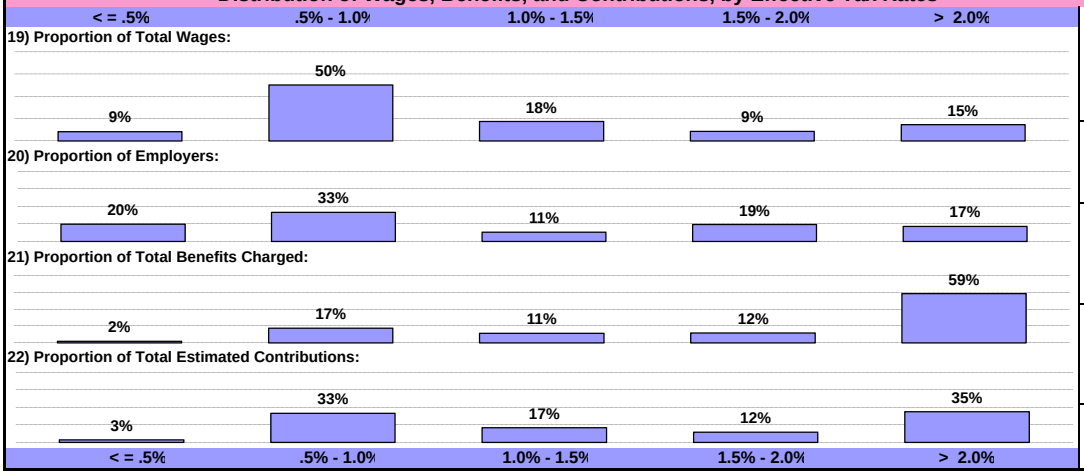
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
4.16%	5.37%	-22%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,368	80%	$553
15) Benefits Non-Charged:	149	9%	$60
16) Benefits Charged to Inactive Employers:	48	3%	$19
17) Total Reimbursable Benefits Paid	149	9%	
Total:	$1,714	100%	$633

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	258	16%	53%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Wages	2%	6%
20) Employers	11%	10%
21) Benefits Charged	0%	41%
22) Estimated Contributions	1%	17%

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

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

MARYLAND 2012

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	8,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.08 / 5.57	6) New Employer Tax Rate (%):	2.6
7) Statutory Tax Rate (Minimum / Maximum)%:	2.20 / 13.50	8) Average High Cost Multiple (1/1/2012):	0.38

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$561	$1.08

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$187	$473	$1,148

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $102 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount going:	$0.84	$0.16

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
3.88%	5.57%	44%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	596	64%	$331
15) Benefits Non-Charged:	231	25%	$128
16) Benefits Charged to Inactive Employers:	37	4%	$20
17) Total Reimbursable Benefits Paid	66	7%	
Total:	$930	100%	$479

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	$71	8%	72%

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

	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%
19) Proportion of Total Wages:	25%	32%	23%	7%	12%
20) Proportion of Employers:	62%	11%	8%	4%	14%
21) Proportion of Total Benefits Charged:	1%	12%	20%	12%	56%
22) Proportion of Total Estimated Contributions:	8%	24%	27%	12%	30%

Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19)	22%	7%
20)	62%	10%
21)	0.1%	43%
22)	7%	18%

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

MAINE 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base ($):	12,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.05 / 3.07	6) New Employer Tax Rate (%):	3.1
7) Statutory Tax Rate (Minimum / Maximum)%:	0.88 / 8.10	8) Average High Cost Multiple (1/1/2012):	0.93

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$384	$1.05

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$106	$368	$972

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $43 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount Going:	$1.15	-$0.15

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

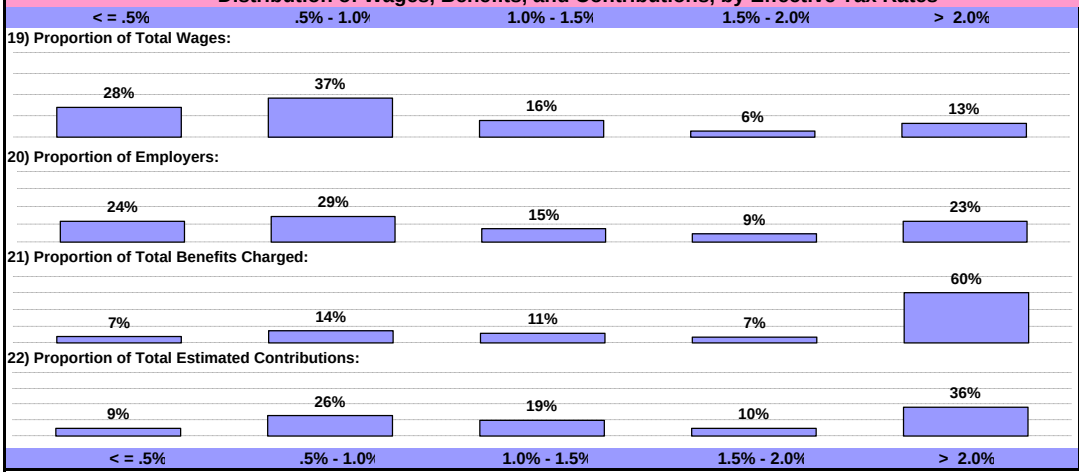
Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
2.74%	3.07%	12%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	147	72%	$346
15) Benefits Non-Charged:	40	19%	$93
16) Benefits Charged to Inactive Employers:	1	1%	$3
17) Total Reimbursable Benefits Paid	16	8%	
Total:	$204	100%	$443

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	26	14%	44%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	4%	4%
20) Proportion of Employers:	7%	9%
21) Proportion of Total Benefits Charged:	1%	31%
22) Proportion of Total Estimated Contributions:	1%	12%

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

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

MICHIGAN 2012

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base ($):	9,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.28 / 5.56	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.06 / 11.05	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$595	$1.28

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$6	$529	$1,050

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $101 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount going:	$0.90	$0.10

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

Current Avg. Tax Rate 5.56% — Adequate Financing Rate 8.05%

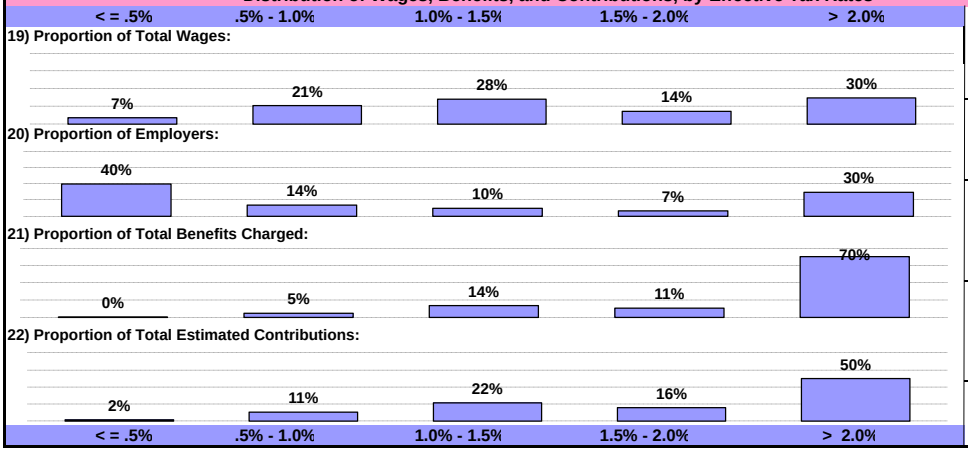
% Difference From Adeq. Finan. Rate: -31%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,405	80%	$473
15) Benefits Non-Charged:	35	2%	$12
16) Benefits Charged to Inactive Employers:	191	11%	$64
17) Total Reimbursable Benefits Paid	129	7%	
Total:	$1,759	100%	$549

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	$111	7%	87%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	1%	25%
20) Proportion of Employers:	20%	27%
21) Proportion of Total Benefits Charged:	0%	65%
22) Proportion of Total Estimated Contributions:	0%	42%

1 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
2 Adequate Financing Rate incluces the amount needed to repay any outstanding state advances as of 1/1/201

MINNESOTA 2012

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	28,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.16 / 2.47	6) New Employer Tax Rate (%):	3.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.67 / 10.87	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$575	$1.16

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$188	$692	$3,044

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $319 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount going:	$0.80	$0.20

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

Current Avg. Tax Rate 2.47% — Adequate Financing Rate 2.70%

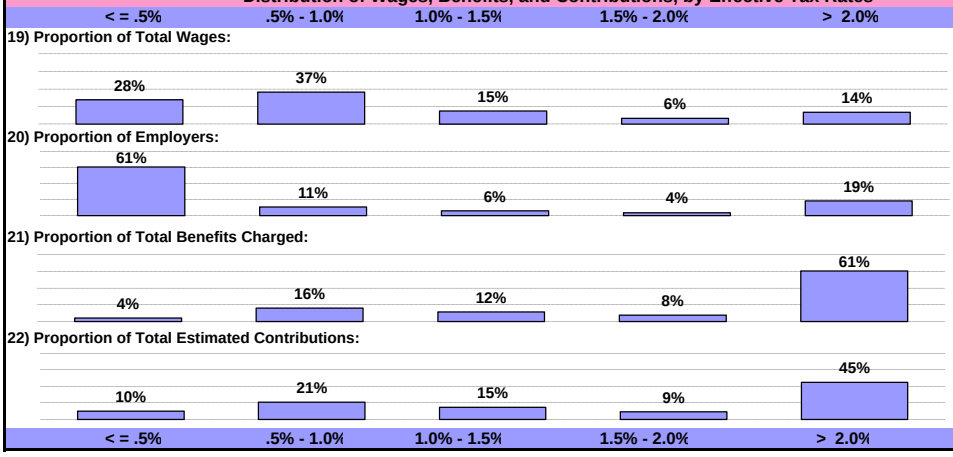
% Difference From Adeq. Finan. Rate: -9%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	742	71%	$377
15) Benefits Non-Charged:	139	13%	$71
16) Benefits Charged to Inactive Employers:	37	4%	$19
17) Total Reimbursable Benefits Paid	132	13%	
Total:	$1,050	100%	$467

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	$37	4%	88%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	13%	5%
20) Proportion of Employers:	57%	10%
21) Proportion of Total Benefits Charged:	0.8%	41%
22) Proportion of Total Estimated Contributions:	5%	23%

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

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

MISSISSIPPI 2012

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	14,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.94 / 2.29	6) New Employer Tax Rate (%):	1.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.95 / 5.40	8) Average High Cost Multiple (1/1/2012):	1.24

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$328	$0.94

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$133	$321	$756

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $115 Per Employee at the Tax Base

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

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

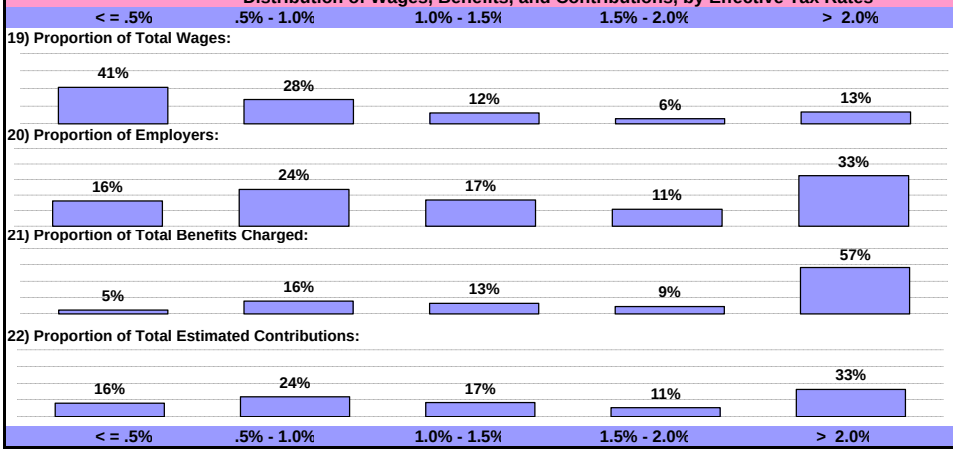
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
2.29%	2.72%	-16%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	160	66%	$194
15) Benefits Non-Charged:	45	18%	$54
16) Benefits Charged to Inactive Employers:	21	9%	$26
17) Total Reimbursable Benefits Paid	18	7%	
Total:	$243	100%	$273

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	$6	3%	93%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	15%	12%
20) Proportion of Employers:	58%	13%
21) Proportion of Total Benefits Charged:	0.0%	54%
22) Proportion of Total Estimated Contributions:	5%	29%

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

MISSOURI 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	13,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.74 / 2.37	6) New Employer Tax Rate (%):	3.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 9.75	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$315	$0.74

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$0	$308	$1,268

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $47 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount Going:	$1.08	-$0.08

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

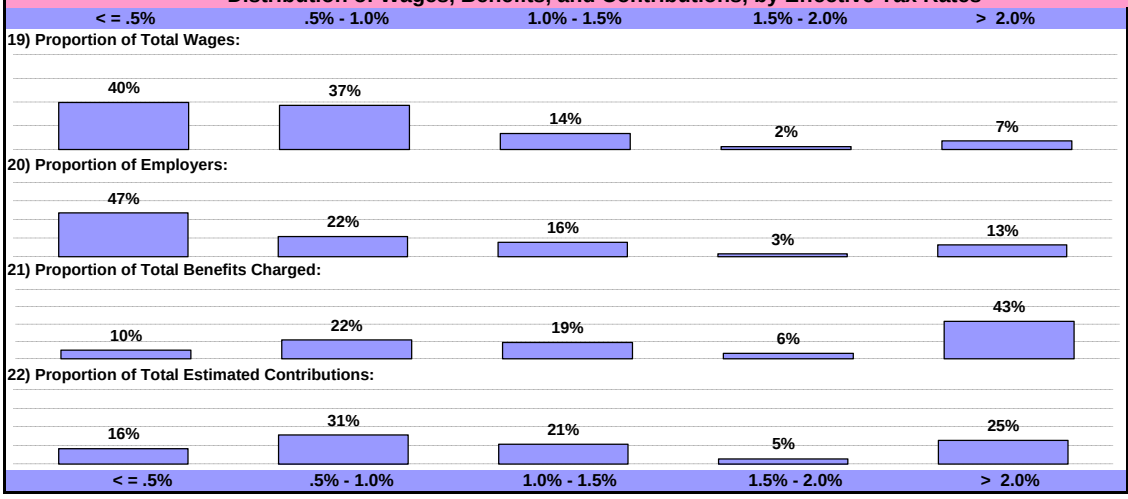
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
2.37%	3.88%	-39%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	629	86%	$318
15) Benefits Non-Charged:	50	7%	$25
16) Benefits Charged to Inactive Employers:	4	1%	$2
17) Total Reimbursable Benefits Paid	53	7%	
Total:	$735	100%	$345

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	95	14%	54%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	3%	5%
20) Proportion of Employers:	16%	9%
21) Proportion of Total Benefits Charged:	1%	33%
22) Proportion of Total Estimated Contributions:	0%	17%

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

MONTANA 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	27,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.25 / 1.92	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.82 / 6.12	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$445	$1.25

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$221	$517	$1,652

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $27 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount Going:	$0.82	$0.18

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

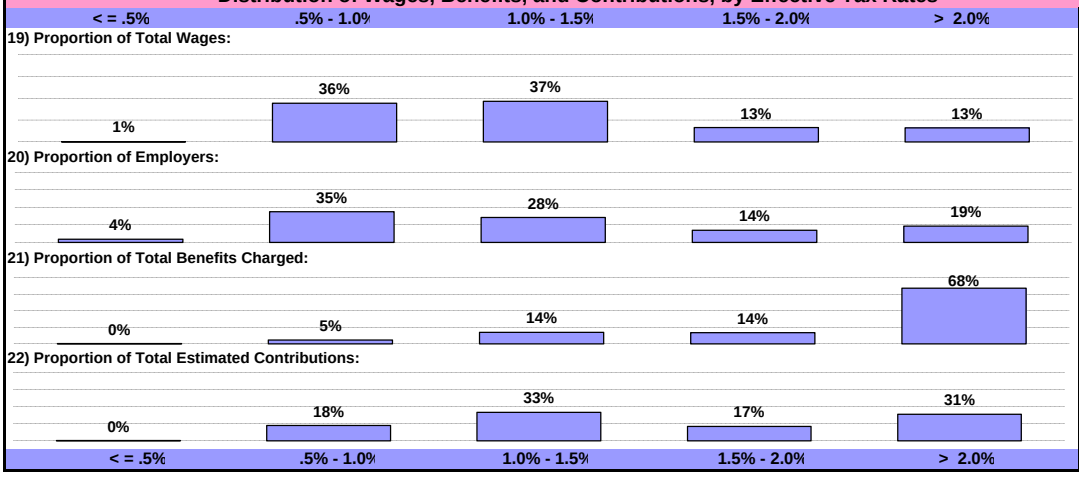
Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
1.56%	1.92%	23%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	101	72%	$292
15) Benefits Non-Charged:	19	13%	$54
16) Benefits Charged to Inactive Employers:	9	7%	$27
17) Total Reimbursable Benefits Paid	12	9%	
Total:	$141	100%	$374

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	7	5%	47%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	5%	1%
20) Proportion of Employers:	17%	3%
21) Proportion of Total Benefits Charged:	1%	13%
22) Proportion of Total Estimated Contributions:	2%	4%

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

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

NORTH CAROLINA 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	20,400
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.03 / 2.36	6) New Employer Tax Rate (%):	1.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 6.84	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$438	$0.01

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$0	$482	$1,395

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $170 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount Going:	$1.36	-$0.36

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

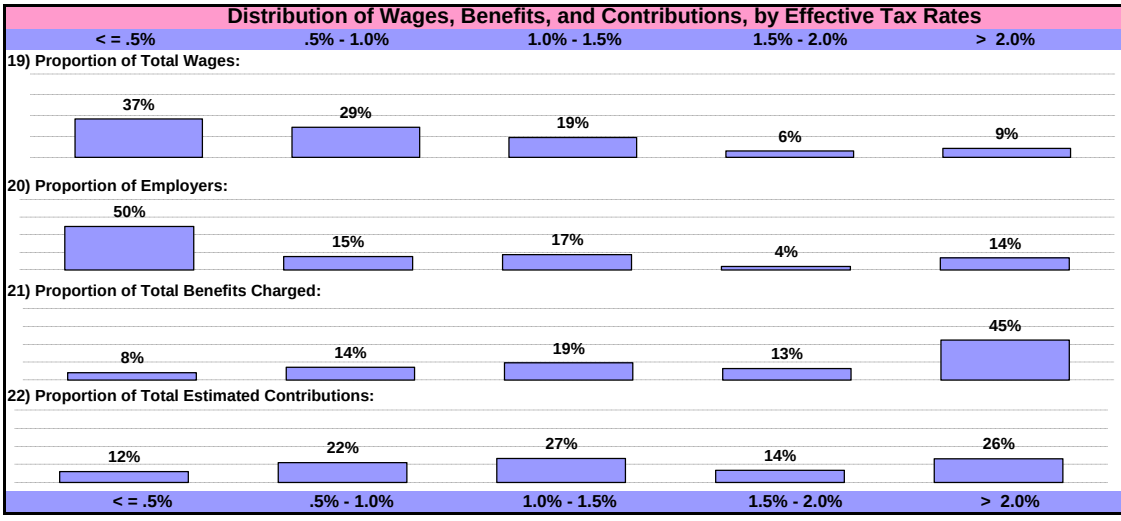
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
2.36%	3.80%	-38%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,088	59%	$362
15) Benefits Non-Charged:	310	17%	$103
16) Benefits Charged to Inactive Employers:	429	23%	$143
17) Total Reimbursable Benefits Paid	7	0%	
Total:	$1,833	100%	$608

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	50	3%	61%

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



Estimated Proportion of Each Category at the Statutory:

Minimum Tax Rate	Maximum Tax Rate
5%	2%
20%	3%
1%	9%
0%	6%

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

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

NORTH DAKOTA 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	27,900
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.67 / 1.24	6) New Employer Tax Rate (%):	1.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.20 / 9.91	8) Average High Cost Multiple (1/1/2012):	1.05

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$317	$0.67

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$56	$347	$2,765

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $138 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount Going:	$0.69	$0.31

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

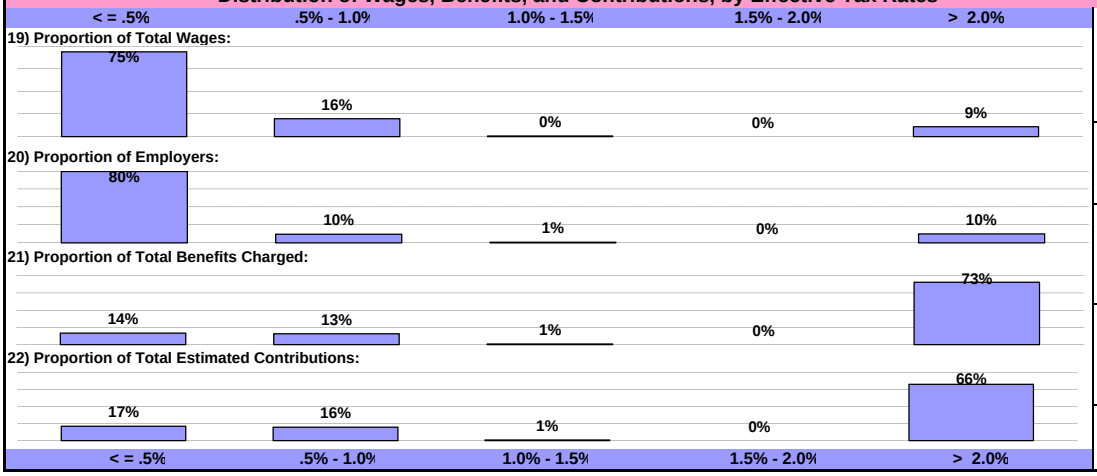
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
1.24%	1.22%	2%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	59	84%	$212
15) Benefits Non-Charged:	7	10%	$25
16) Benefits Charged to Inactive Employers:	1	2%	$4
17) Total Reimbursable Benefits Paid	3	4%	
Total:	$71	100%	$242

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	2	3%	79%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages	50%	1%
20) Proportion of Employers	69%	1%
21) Proportion of Total Benefits Charged	9%	14%
22) Proportion of Total Estimated Contributions	9%	8%

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

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

NEBRASKA 2012

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

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$241	$0.63

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$0	$217	$584

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $29 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount Going:	$0.93	$0.07

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

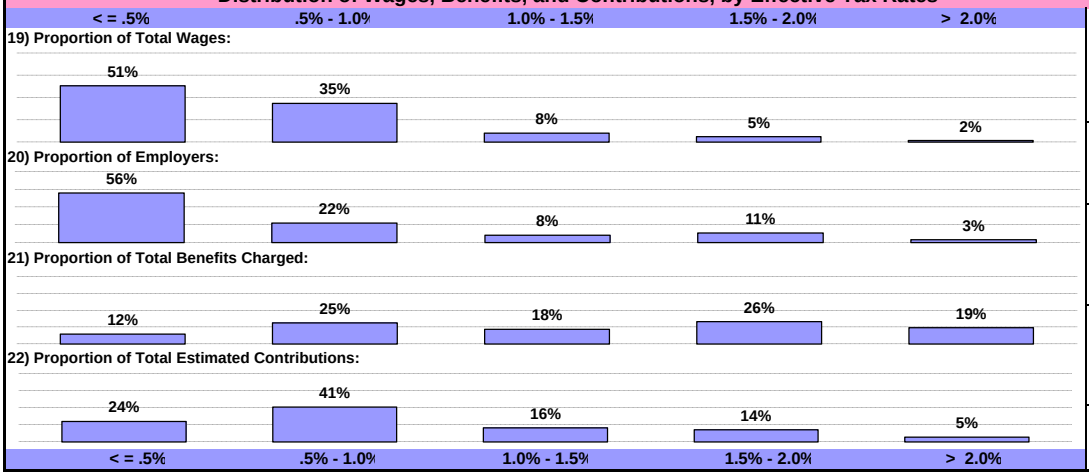
Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
2.12%	2.41%	14%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
12) Benefits Charged to Active Taxable Employers:	109	63%	$159
13) Benefits Non-Charged:	34	20%	$49
14) Benefits Charged to Inactive Employers:	15	9%	$22
15) Total Reimbursable Benefits Paid	14	8%	
Total:	$172	100%	$230

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
17) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	22	14%	50%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	3%	5%
20) Proportion of Employers:	14%	7%
21) Proportion of Total Benefits Charged:	1%	43%
22) Proportion of Total Estimated Contributions:	0%	14%

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

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

NEW HAMPSHIRE 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base ($):	14,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.98 / 3.32	6) New Employer Tax Rate (%):	3.7
7) Statutory Tax Rate (Minimum / Maximum)%:	2.60 / 7.00	8) Average High Cost Multiple (1/1/2012):	0.33

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$472	$0.98

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$364	$465	$980

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $5 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount Going:	$0.77	$0.23

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

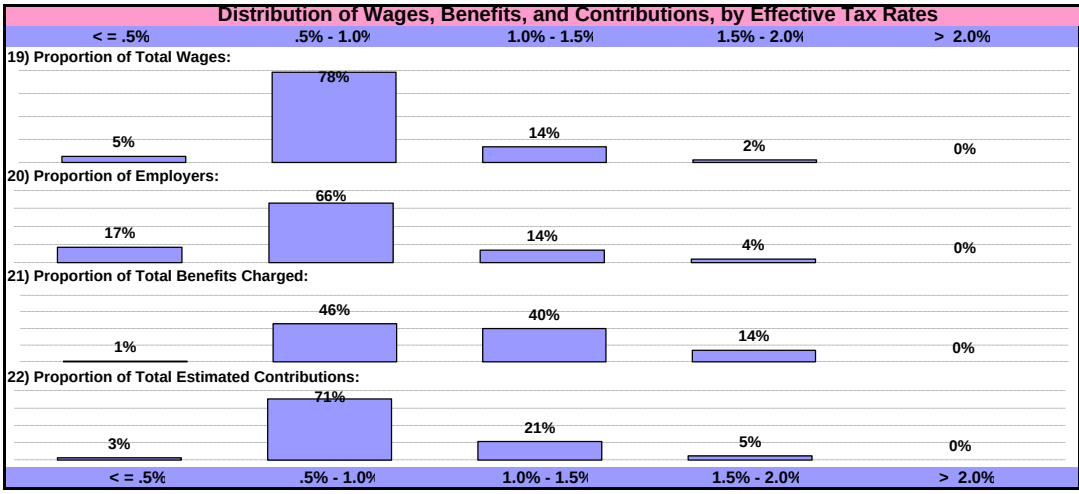
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
3.32%	3.11%	7%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	137	76%	$298
15) Benefits Non-Charged:	11	6%	$24
16) Benefits Charged to Inactive Employers:	21	11%	$45
17) Total Reimbursable Benefits Paid	13	7%	
Total:	$181	100%	$366

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	13	8%	53%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	5%	3%
20) Proportion of Employers:	17%	6%
21) Proportion of Total Benefits Charged:	1%	21%
22) Proportion of Total Estimated Contributions:	3%	7%

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

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

NEW JERSEY 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	30,300
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.40 / 3.19	6) New Employer Tax Rate (%):	3.1
7) Statutory Tax Rate (Minimum / Maximum)%:	0.60 / 6.40	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$815	$1.40

10) Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	$182	$968	$1,939

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $34 Per Employee at the Tax Base

12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
	$1.12	-$0.12

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

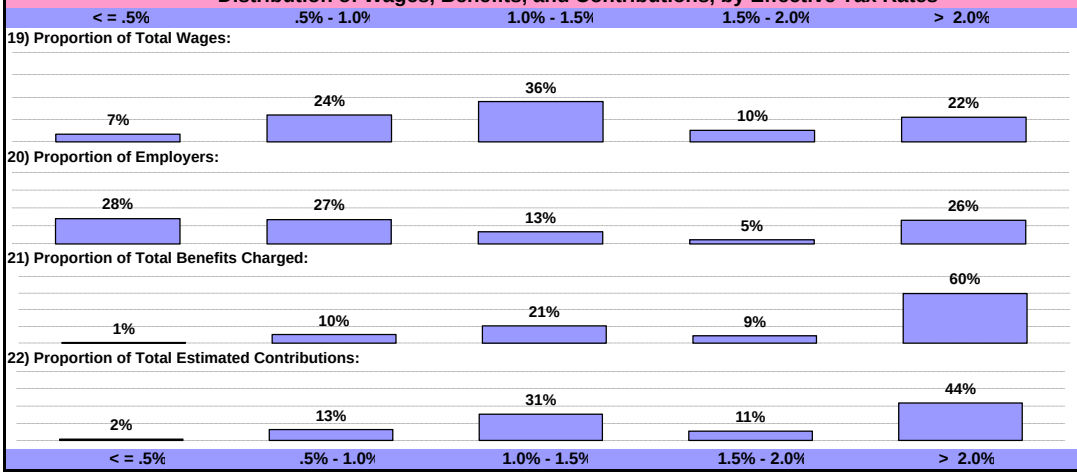
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
3.19%	4.25%	-25%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	2,230	74%	$747
15) Benefits Non-Charged:	313	10%	$105
16) Benefits Charged to Inactive Employers:	218	7%	$73
17) Total Reimbursable Benefits Paid	255	8%	
Total:	$3,015	100%	$925

	Amount ($ mil.)	% of Maximum Rated Employers' Benefits	% of Total Benefits
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	431	64%	64%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	0%	15%
20) Proportion of Employers:	0%	22%
21) Proportion of Total Benefits Charged:	0%	53%
22) Proportion of Total Estimated Contributions:	0%	32%

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

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

NEW MEXICO 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	22,400
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.82 / 1.59	6) New Employer Tax Rate (%):	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.05 / 5.40	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$319	$0.82

10) Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	$11	$357	$1,210

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $100 Per Employee at the Tax Base

12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
	$1.49	-$0.49

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

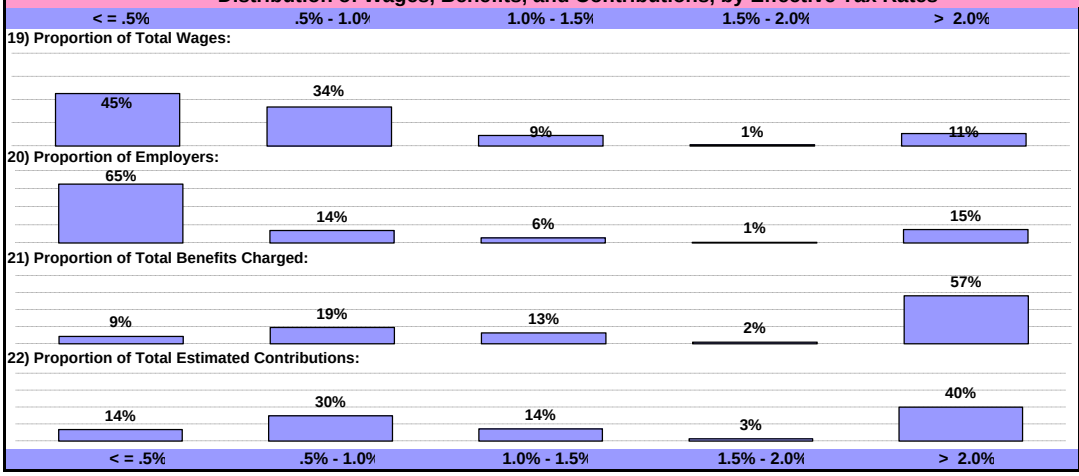
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
1.59%	2.13%	-25%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	229	75%	$390
15) Benefits Non-Charged:	24	8%	$40
16) Benefits Charged to Inactive Employers:	30	10%	$51
17) Total Reimbursable Benefits Paid	23	8%	
Total:	$306	100%	$482

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	42	15%	60%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	4%	9%
20) Proportion of Employers:	18%	13%
21) Proportion of Total Benefits Charged:	2%	52%
22) Proportion of Total Estimated Contributions:	0%	34%

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

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

NEVADA 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	26,400
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.29 / 2.30	6) New Employer Tax Rate (%):	3.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.25 / 5.40	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$542	$1.29

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$66	$606	$1,426

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $61 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount Going:	$1.22	-$0.22

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

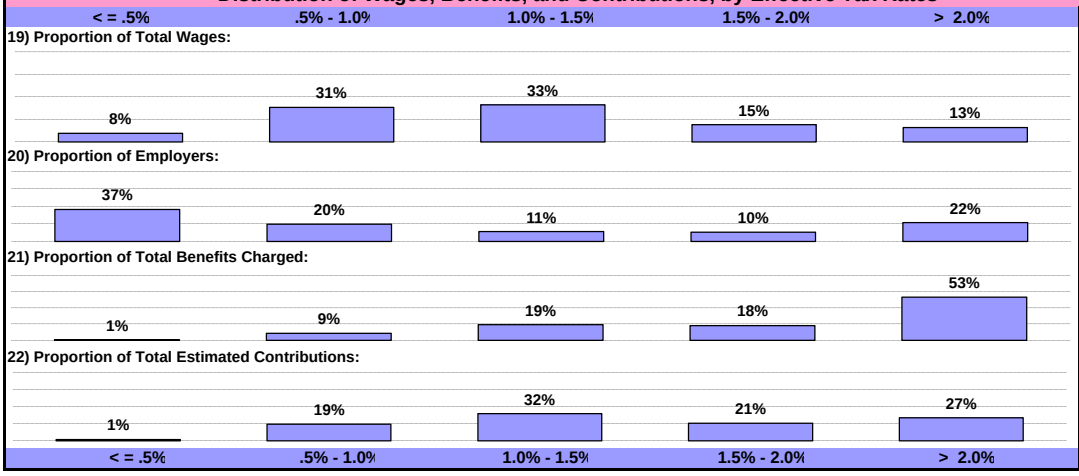
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
2.30%	3.45%	-33%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	509	77%	$533
15) Benefits Non-Charged:	78	12%	$81
16) Benefits Charged to Inactive Employers:	56	8%	$58
17) Total Reimbursable Benefits Paid	22	3%	
Total:	$664	100%	$672

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	110	17%	38%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	3%	6%
20) Proportion of Employers:	20%	12%
21) Proportion of Total Benefits Charged:	0%	37%
22) Proportion of Total Estimated Contributions:	0%	13%

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

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

NEW YORK 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	8,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.70 / 4.58	6) New Employer Tax Rate (%):	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.90 / 8.90	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$463	$0.70

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$77	$390	$757

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $21 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount Going:	$1.09	-$0.09

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

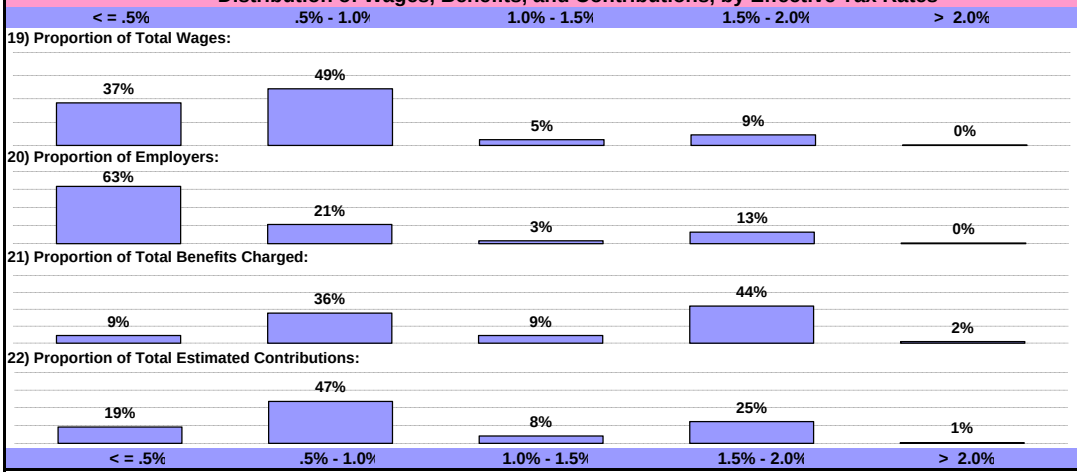
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
4.58%	7.61%	-40%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	2,894	81%	$481
15) Benefits Non-Charged:	92	3%	$15
16) Benefits Charged to Inactive Employers:	131	4%	$22
17) Total Reimbursable Benefits Paid	456	13%	
Total:	$3,573	100%	$518

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	385	12%	58%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	10%	7%
20) Proportion of Employers:	38%	9%
21) Proportion of Total Benefits Charged:	1%	34%
22) Proportion of Total Estimated Contributions:	4%	18%

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

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

OHIO 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.80 / 3.46	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.70 / 9.10	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$351	$0.80

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$63	$311	$819

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $22 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount Going:	$1.82	-$0.82

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

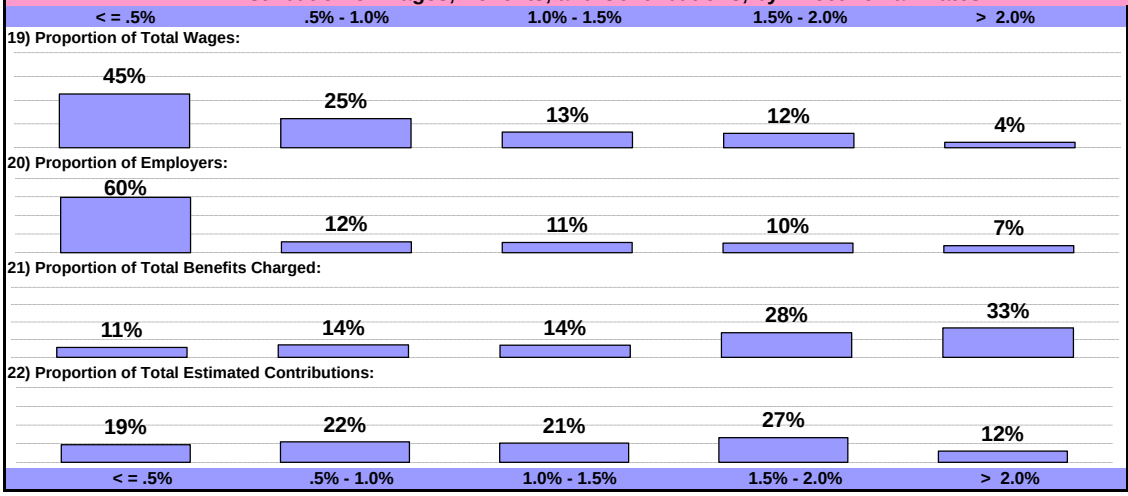
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
3.46%	5.81%	-41%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,209	46%	$316
15) Benefits Non-Charged:	133	5%	$35
16) Benefits Charged to Inactive Employers:	110	4%	$29
17) Total Reimbursable Benefits Paid	102	4%	
Total:	$1,554	60%	$380

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	227	9%	53%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	10%	7%
20) Proportion of Employers:	29%	9%
21) Proportion of Total Benefits Charged:	2%	41%
22) Proportion of Total Estimated Contributions:	2%	18%

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

OKLAHOMA 2012

1) Type of Experience Rating Method:	Benefit Wage	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	None	4) Taxable Wage Base ($):	19,100
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.10 / 2.48	6) New Employer Tax Rate (%):	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30 / 9.20	8) Average High Cost Multiple (1/1/2012):	0.90

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$454	$1.10

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$57	$474	$1,757

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: NA

12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
	$0.62	$0.38

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
1.65%	2.48%	50%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	264	71%	$215
15) Benefits Non-Charged:	56	15%	$46
16) Benefits Charged to Inactive Employers:	35	10%	$29
17) Total Reimbursable Benefits Paid	14	4%	
Total:	$370	100%	$290

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

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

OREGON 2012

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	33,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.83 / 3.08	6) New Employer Tax Rate (%):	3.3
7) Statutory Tax Rate (Minimum / Maximum)%:	2.20 / 5.40	8) Average High Cost Multiple (1/1/2012):	0.85

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$790	$1.83

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$726	$1,017	$1,782

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $47 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount going:	$0.92	$0.08

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

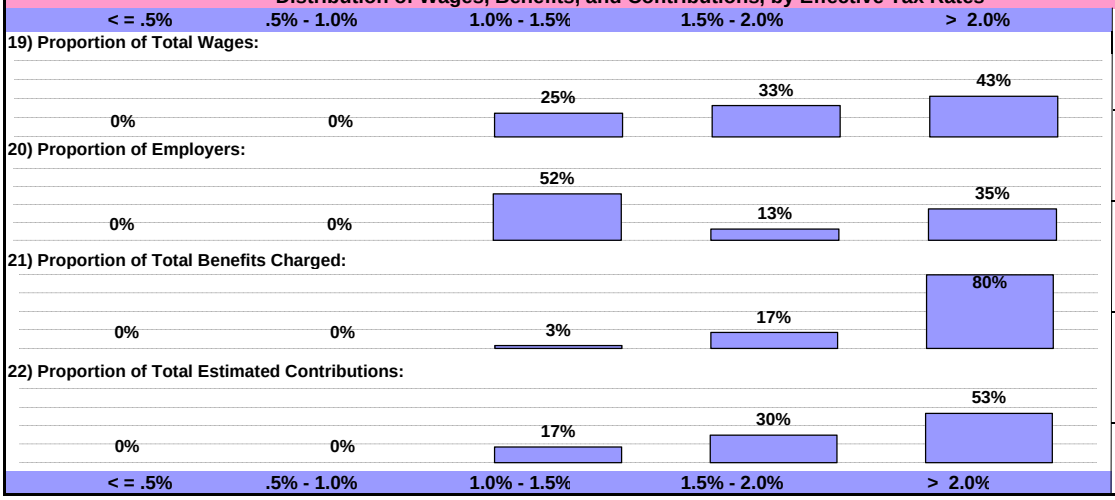
Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
2.85%	3.08%	8%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	668	67%	$544
15) Benefits Non-Charged:	197	20%	$160
16) Benefits Charged to Inactive Employers:	50	5%	$40
17) Total Reimbursable Benefits Paid	80	8%	
Total:	$995	100%	$744

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	$51	6%	31%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	10%	1%
20) Proportion of Employers:	45%	6%
21) Proportion of Total Benefits Charged:	0%	11%
22) Proportion of Total Estimated Contributions:	7%	2%

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

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

PENNSYLVANIA 2012

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.27 / 6.64	6) New Employer Tax Rate (%):	3.7
7) Statutory Tax Rate (Minimum / Maximum)%:	2.44 / 10.58	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$612	$1.27

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$195	$531	$847

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]:	$60	Per Employee at the Tax Base

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

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

Current Avg. Tax Rate: 6.64%

Adequate Financing Rate: 10.65%

% Difference From Adeq. Finan. Rate: -38%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	NA	NA	NA
15) Benefits Non-Charged:	NA	NA	NA
16) Benefits Charged to Inactive Employers:	NA	NA	NA
17) Total Reimbursable Benefits Paid	NA	NA	
Total:	NA	NA	NA

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

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

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

PUERTO RICO 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base ($):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.20 / 3.59	6) New Employer Tax Rate (%):	3.3
7) Statutory Tax Rate (Minimum / Maximum)%:	2.40 / 5.40	8) Average High Cost Multiple (1/1/2012):	0.84

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$303	$1.20

10) Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	$168	$251	$378

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $5 Per Employee at the Tax Base

12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
	$1.31	-$0.31

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

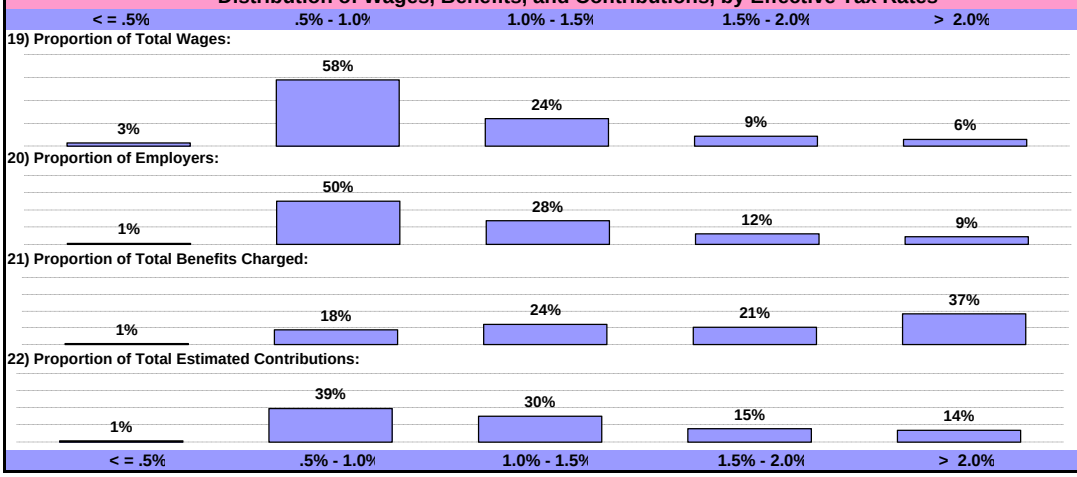
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
3.59%	4.71%	-24%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	199	73%	$311
15) Benefits Non-Charged:	0	0%	$0
16) Benefits Charged to Inactive Employers:	60	22%	$94
17) Total Reimbursable Benefits Paid	12	4%	
Total:	$272	100%	$405

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	16	6%	32%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Wages	45%	2%
20) Employers	43%	2%
21) Benefits Charged	12%	12%
22) Estimated Contributions	27%	4%

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

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

RHODE ISLAND 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base ($):	19,600
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.61 / 3.85	6) New Employer Tax Rate (%):	2.5
7) Statutory Tax Rate (Minimum / Maximum)%:	2.20 / 10.30	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$709	$1.61

10) Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	$431	$755	$2,019

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $39 Per Employee at the Tax Base

12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
	$1.05	-$0.05

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

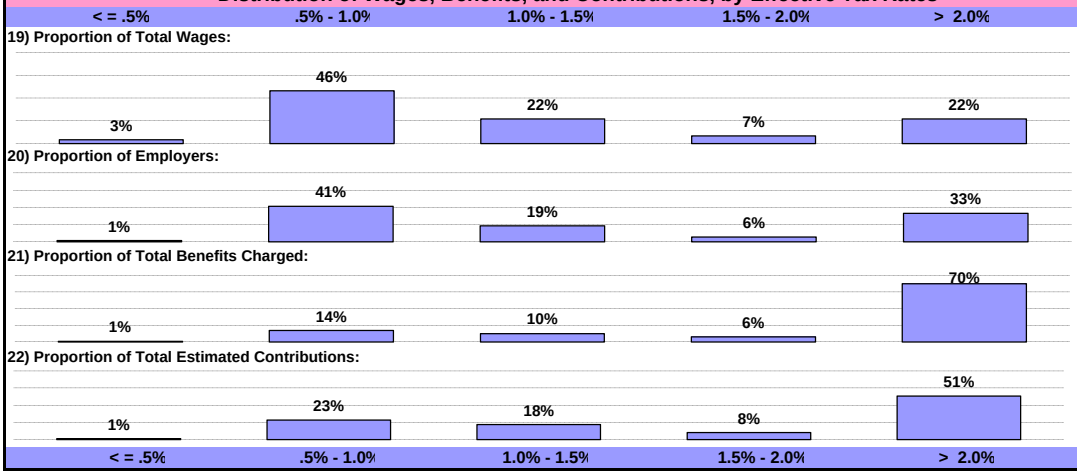
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
3.85%	6.85%	-44%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	211	77%	$634
15) Benefits Non-Charged:	23	8%	$69
16) Benefits Charged to Inactive Employers:	17	6%	$52
17) Total Reimbursable Benefits Paid	22	8%	
Total:	$274	100%	$756

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	34	13%	54%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	20%	5%
20) Proportion of Employers:	29%	15%
21) Proportion of Total Benefits Charged:	6%	36%
22) Proportion of Total Estimated Contributions:	9%	17%

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

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

SOUTH CAROLINA 2012

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base ($):	12,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.86 / 2.64	6) New Employer Tax Rate (%):	2.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 8.69	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$331	$0.86

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$12	$317	$1,042

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $52 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount Going:	$0.94	$0.06

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

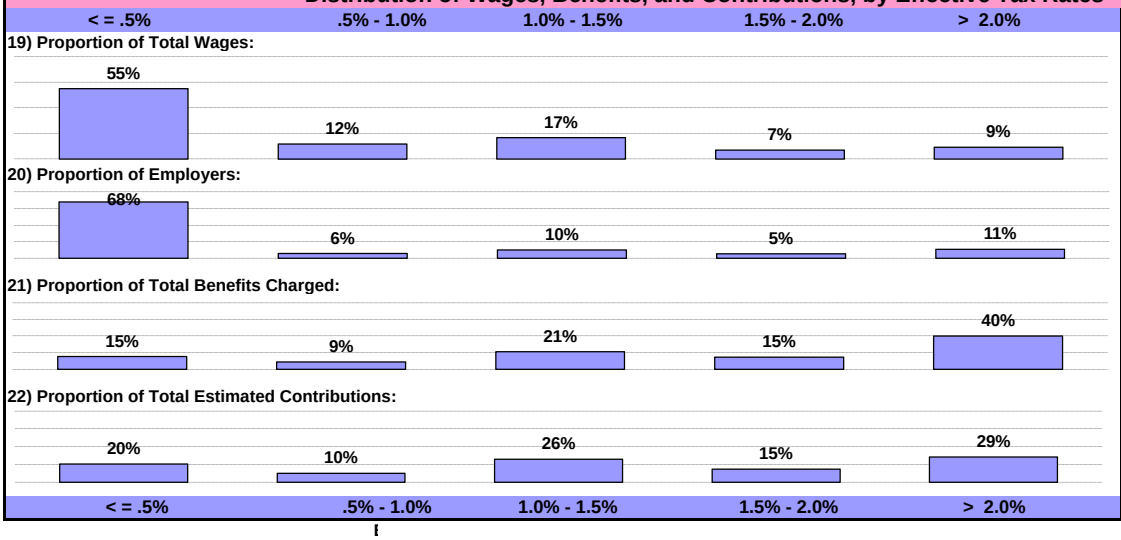
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
2.64%	5.23%	-50%

Benefit Charging

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

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	18	4%	77%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	14%	4%
20) Proportion of Employers:	54%	6%
21) Proportion of Total Benefits Charged:	0.2%	24%
22) Proportion of Total Estimated Contributions:	3%	13%

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

SOUTH DAKOTA 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base ($):	12,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.42 / 1.19	6) New Employer Tax Rate (%):	1.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 9.50	8) Average High Cost Multiple (1/1/2012):	0.69

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$146	$0.42

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$0	$143	$1,140

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $133 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount Going:	$0.95	$0.05

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

Adequate Financing Rate — Current Avg. Tax Rate

1.37%

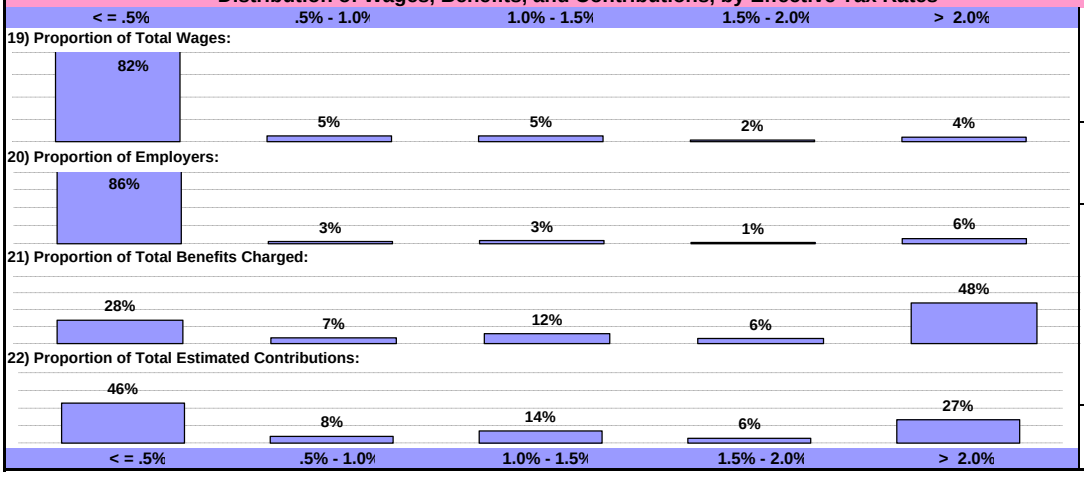
% Difference From Adeq. Finan. Rate: 0%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	34	76%	$114
15) Benefits Non-Charged:	5	12%	$18
16) Benefits Charged to Inactive Employers:	3	6%	$9
17) Total Reimbursable Benefits Paid	3	6%	
Total:	$44	100%	$140

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	4	11%	55%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages	2%	2%
20) Proportion of Employers	12%	2%
21) Proportion of Total Benefits Charged	1%	30%
22) Proportion of Total Estimated Contributions	0%	12%

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

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

TENNESSEE 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.75 / 3.17	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.50 / 10.00	8) Average High Cost Multiple (1/1/2012):	0.34

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$329	$0.75

10) Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	$45	$286	$900

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $21 Per Employee at the Tax Base

12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
	$0.94	$0.06

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

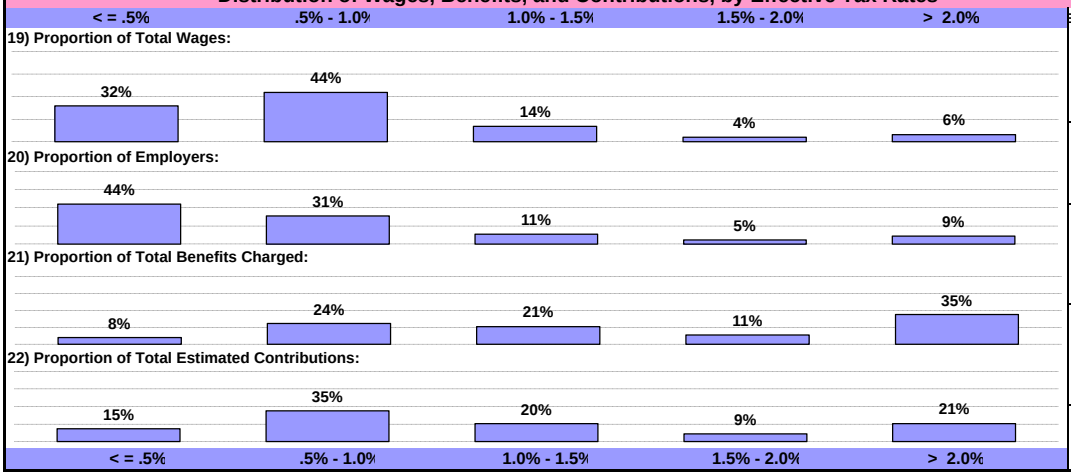
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
3.17%	3.53%	-10%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	517	74%	$248
15) Benefits Non-Charged:	64	9%	$31
16) Benefits Charged to Inactive Employers:	80	11%	$39
17) Total Reimbursable Benefits Paid	39	6%	
Total:	$701	100%	$318

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	28	4%	80%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	3%	5%
20) Proportion of Employers:	15%	7%
21) Proportion of Total Benefits Charged:	1%	28%
22) Proportion of Total Estimated Contributions:	1%	16%

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

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

TEXAS 2012

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) %[1]:	0.66 / 3.17	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.61 / 7.58	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$339	$0.66

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$55	$286	$682

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[2]: $76 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount going:	$0.74	$0.26

13) Average Tax Rate Compared to Adequate Financing Rate[3]:

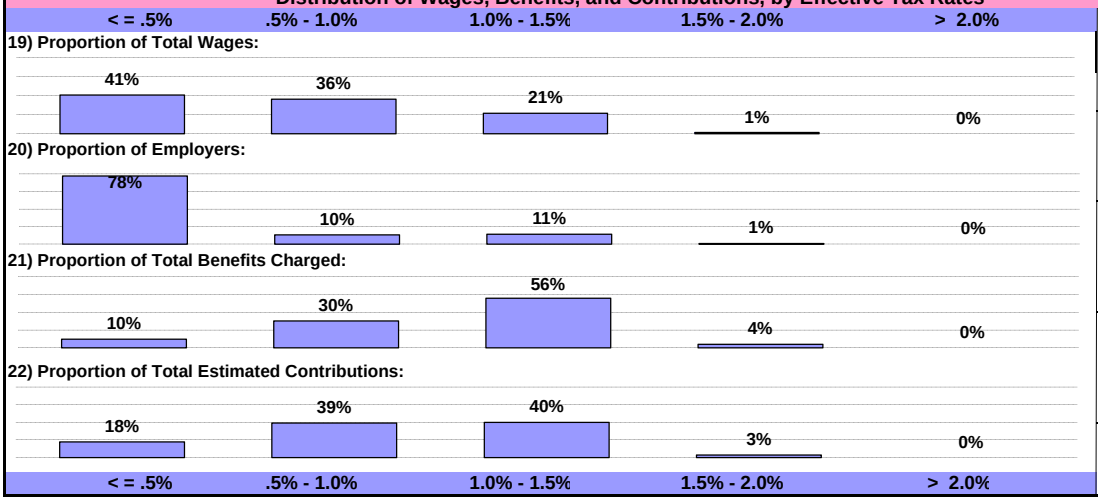
Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
3.00%	3.17%	6%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,615	69%	$192
15) Benefits Non-Charged:	370	16%	$44
16) Benefits Charged to Inactive Employers:	212	9%	$25
17) Total Reimbursable Benefits Paid	159	7%	
Total:	$2,356	100%	$261

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	$136	6%	47%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	14%	2%
20) Proportion of Employers:	69%	3%
21) Proportion of Total Benefits Charged:	0.1%	15%
22) Proportion of Total Estimated Contributions:	3%	4%

1 All contribution estimates for Texas do not include the additional bond tax charged to employers to repay the $1.9 billion bond issue made in 201(
2 Applicable for all employers (except those already assigned the minimum tax rate in a Reserve Ratio Experience Rating State) up to the maximum per employee cost (item 10).
3 For Texas this rate does not include the $1.9 billion bond issue the state made in 2010.

UTAH 2012

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	29,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.88 / 1.56	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.40 / 7.40	8) Average High Cost Multiple (1/1/2012):	0.88

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$361	$0.88

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$118	$459	$2,183

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $258 Per Employee at the Tax Base

12) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
	$0.85	$0.15

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

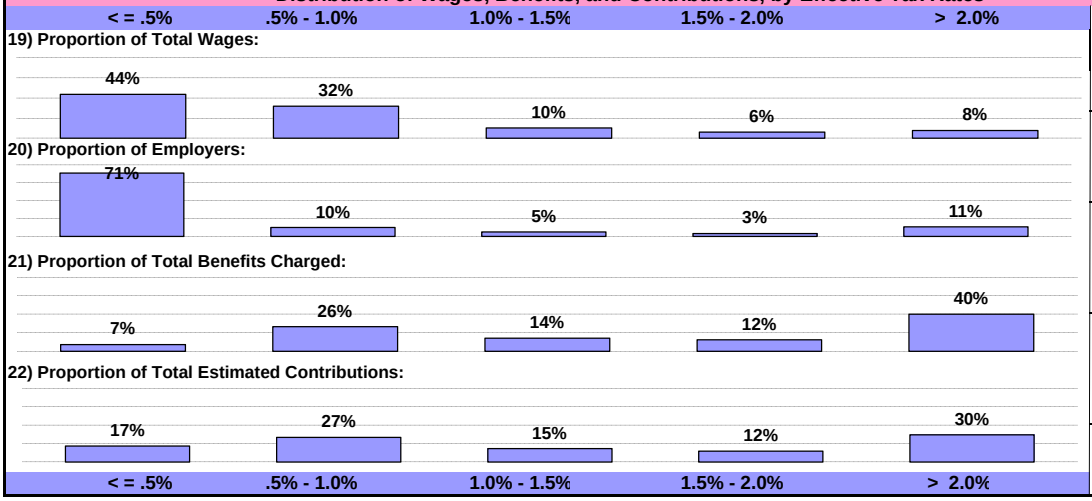
Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
1.30%	1.56%	20%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	226	73%	$245
15) Benefits Non-Charged:	40	13%	$43
16) Benefits Charged to Inactive Employers:	28	9%	$30
17) Total Reimbursable Benefits Paid	15	5%	
Total:	$309	100%	$319

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	$1	1%	92%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	20%	1%
20) Proportion of Employers:	65%	2%
21) Proportion of Total Benefits Charged:	1%	8%
22) Proportion of Total Estimated Contributions:	6%	5%

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

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

VERMONT 2012

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	16,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.59 / 4.04	6) New Employer Tax Rate (%):	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	1.30 / 8.40	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$630	$1.59

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$208	$647	$1,344

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $76 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount going:	$1.01	-$0.01

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

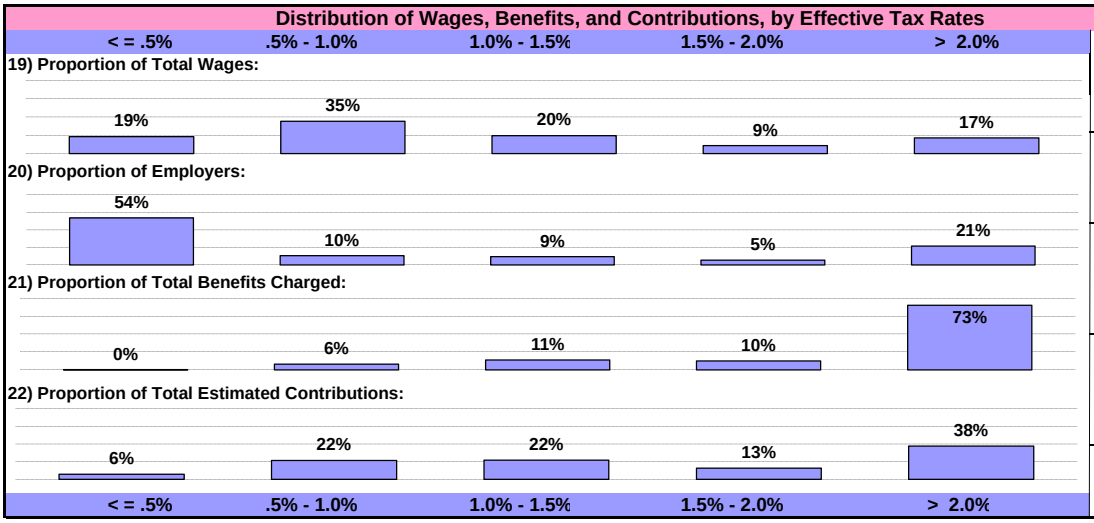
Current Avg. Tax Rate 4.04% — Adequate Financing Rate 6.13% — % Difference From Adeq. Finan. Rate -34%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	101	69%	$490
15) Benefits Non-Charged:	23	16%	$112
16) Benefits Charged to Inactive Employers:	10	7%	$46
17) Total Reimbursable Benefits Paid	12	9%	
Total:	$146	100%	$647

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	$28	21%	43%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	19%	7%
20) Proportion of Employers:	54%	12%
21) Proportion of Total Benefits Charged:	0%	49%
22) Proportion of Total Estimated Contributions:	6%	16%

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

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

VIRGINIA 2012

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base ($):	8,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.53 / 2.89	6) New Employer Tax Rate (%):	3.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.83 / 6.93	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$273	$0.53

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$66	$231	$554

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $108 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount going:	$0.79	$0.21

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

Current Avg. Tax Rate 2.89% — Adequate Financing Rate 3.09%

% Difference From Adeq. Finan. Rate: -7%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	525	83%	$189
15) Benefits Non-Charged:	49	8%	$17
16) Benefits Charged to Inactive Employers:	35	5%	$13
17) Total Reimbursable Benefits Paid	27	4%	
Total:	$636	100%	$219

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	$63	10%	74%

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

	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	> 2.0%
19) Proportion of Total Wages:	70%	19%	11%	1%	0%
20) Proportion of Employers:	83%	7%	11%	1%	0%
21) Proportion of Total Benefits Charged:	27%	26%	44%	3%	0%
22) Proportion of Total Estimated Contributions:	33%	32%	32%	2%	0%

Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19)	16%	11%
20)	68%	11%
21)	0.2%	46%
22)	1%	33%

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

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

VIRGIN ISLANDS 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	23,700
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.33 / 0.57	6) New Employer Tax Rate (%):	3.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.50 / 6.00	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$122	$0.33

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$119	$135	$1,422

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll1: $145 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount Going:	$0.00	$1.00

13) Average Tax Rate Compared to Adequate Financing Rate2:

Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
0.57%	3.98%	-86%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	NA	NA	NA
15) Benefits Non-Charged:	NA	NA	NA
16) Benefits Charged to Inactive Employers:	NA	NA	NA
17) Total Reimbursable Benefits Paid	NA	NA	
Total:	NA	NA	NA

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

WASHINGTON 2012

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	38,200
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.00 / 1.76	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.14 / 5.84	8) Average High Cost Multiple (1/1/2012):	1.13

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$516	$1.00

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$53	$673	$2,231

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $382 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount going:	$1.13	-$0.13

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

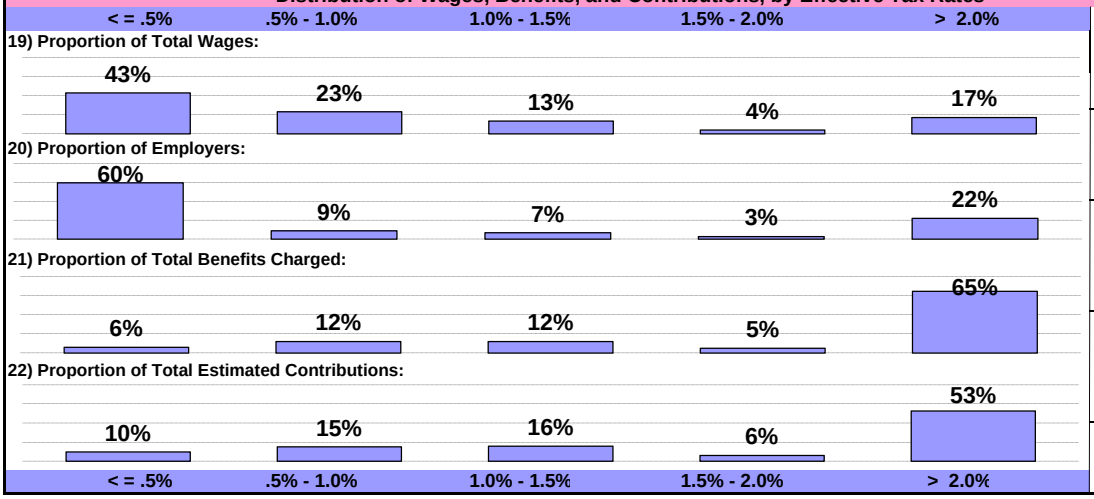
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
1.76%	2.28%	-23%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	1,111	78%	$512
15) Benefits Non-Charged:	47	3%	$21
16) Benefits Charged to Inactive Employers:	131	9%	$60
17) Total Reimbursable Benefits Paid	139	10%	
Total:	$1,427	100%	$594

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	$174	13%	59%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	8%	6%
20) Proportion of Employers:	51%	10%
21) Proportion of Total Benefits Charged:	0.1%	39%
22) Proportion of Total Estimated Contributions:	1%	22%

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

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

WEST VIRGINIA 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	12,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.05 / 3.17	6) New Employer Tax Rate (%):	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 8.50	8) Average High Cost Multiple (1/1/2012):	0.33

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$408	$1.05

10) Contributions Per Employee at the Tax Base:	Minimum Rate	Average Rate	Maximum Rate
	$180	$381	$1,020

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $47 Per Employee at the Tax Base

12) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
	$0.95	$0.05

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

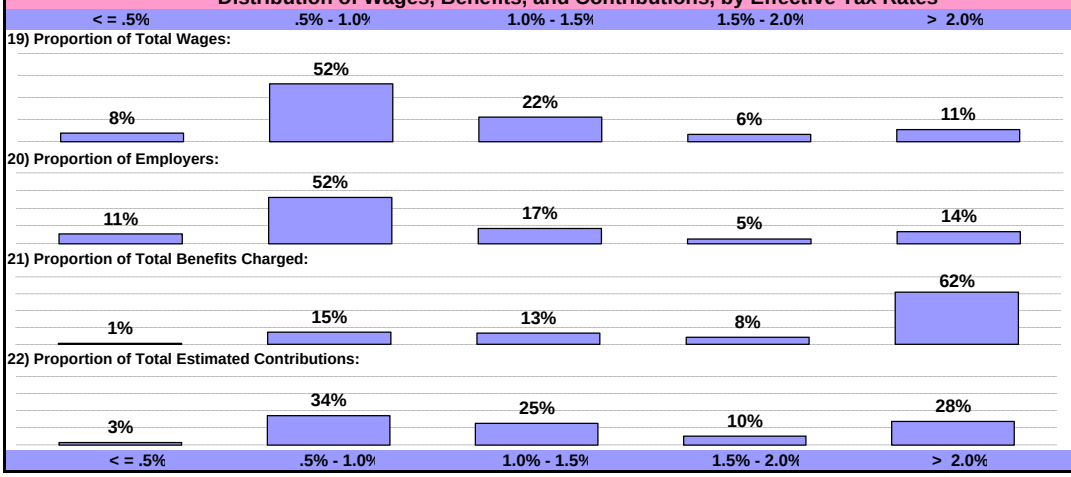
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
3.17%	4.04%	-21%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	163	76%	$315
15) Benefits Non-Charged:	20	9%	$39
16) Benefits Charged to Inactive Employers:	20	9%	$39
17) Total Reimbursable Benefits Paid	10	5%	
Total:	$214	100%	$392

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	44	22%	46%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	22%	7%
20) Proportion of Employers:	33%	8%
21) Proportion of Total Benefits Charged:	5%	53%
22) Proportion of Total Estimated Contributions:	10%	18%

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

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

WISCONSIN 2012

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	13,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.38 / 4.35	6) New Employer Tax Rate (%):	3.6
7) Statutory Tax Rate (Minimum / Maximum)%:	0.27 / 9.80	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$565	$1.38

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$35	$565	$1,274

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $59 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount Going:	$0.90	$0.10

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

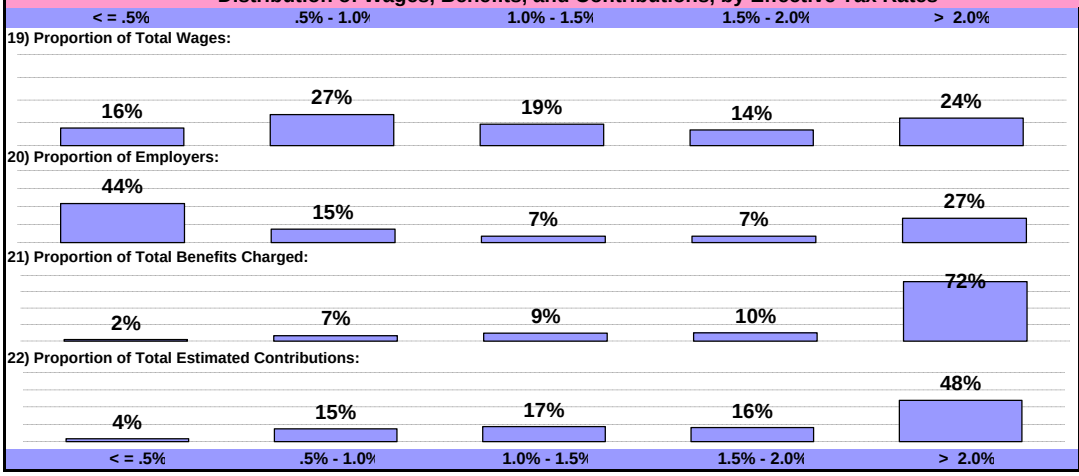
Current Avg. Tax Rate	Adequate Financing Rate	% Difference From Adeq. Finan. Rate
4.35%	6.25%	-30%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	887	78%	$430
15) Benefits Non-Charged:	153	14%	$74
16) Benefits Charged to Inactive Employers:	22	2%	$10
17) Total Reimbursable Benefits Paid	71	6%	
Total:	$1,133	100%	$515

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	225	21%	39%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Wages	1%	5%
20) Employers	8%	11%
21) Benefits Charged	0%	41%
22) Estimated Contributions	0%	12%

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

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

WYOMING 2012

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base ($):	23,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.56 / 3.23	6) New Employer Tax Rate (%):	1.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.65 / 10.00	8) Average High Cost Multiple (1/1/2012):	0.00

Contribution Levels

	Per Covered Employee	For Every $100 of Wages Paid
9) Employer Contributions:	$692	$1.56

	Minimum Rate	Average Rate	Maximum Rate
10) Contributions Per Employee at the Tax Base:	$150	$742	$2,300

11) The Average Increase in an Employer's Tax Amount Per Benefits Charged Equivalent to 1% of its Taxable Payroll[1]: $215 Per Employee at the Tax Base

	To Pay Benefits in Previous Comp. Year	Into the Trust Fund
12) For Every One Dollar of Contributions the Amount going:	$0.67	$0.33

13) Average Tax Rate Compared to Adequate Financing Rate[2]:

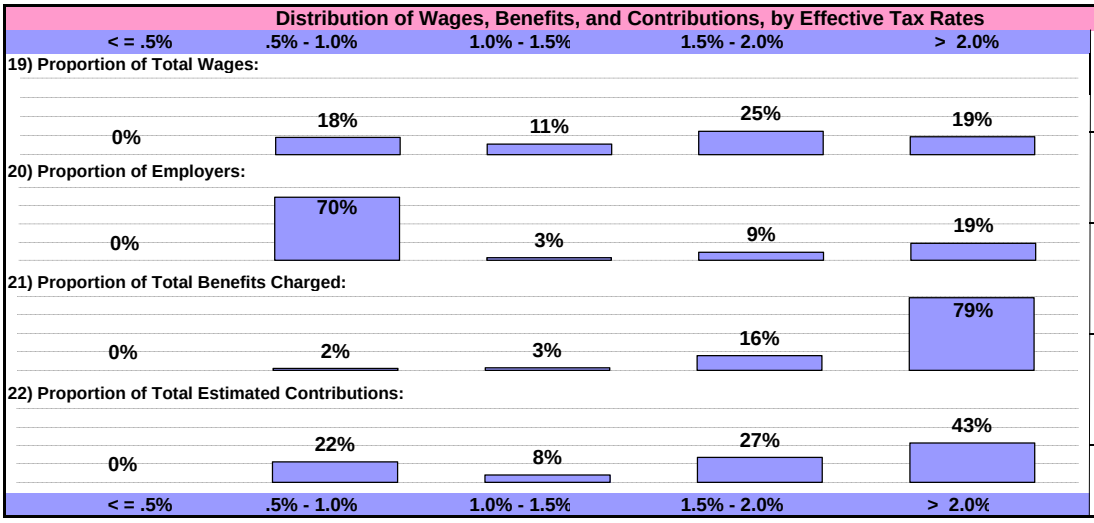
Adequate Financing Rate	Current Avg. Tax Rate	% Difference From Adeq. Finan. Rate
1.76%	3.23%	83%

Benefit Charging

	Amount ($mil.)	% of Total Benefits	Amount Per Employee
14) Benefits Charged to Active Taxable Employers:	76	75%	$371
15) Benefits Non-Charged:	14	14%	$67
16) Benefits Charged to Inactive Employers:	6	6%	$31
17) Total Reimbursable Benefits Paid	6	6%	
Total:	$102	100%	$470

	Amount ($ mil.)	% of Total Benefits	Est. Contributions from Max. Rated Employers as a % of their Charged Bens.
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Estimated Contributions from those Employers:	$11	11%	51%

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



Estimated Proportion of Each Category at the Statutory:

	Minimum Tax Rate	Maximum Tax Rate
19) Proportion of Total Wages:	1%	2%
20) Proportion of Employers:	66%	5%
21) Proportion of Total Benefits Charged:	1%	30%
22) Proportion of Total Estimated Contributions:	13%	8%

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

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

Summary of State Contribution Levels 2012

Table 1

State	Contributions per Covered Employee ($)	Contributions Per Employee at the Taxable Wage Base: at Minimum Rate ($)	at Average Rate ($)	at Maximum Rate ($)
ALASKA	914	469	1,089	1,933
ALABAMA	292	47	250	539
ARKANSAS	446	144	418	852
ARIZONA	206	1	165	447
CALIFORNIA	468	105	370	434
COLORADO	436	110	367	594
CONNECTICUT	659	285	632	1,020
DISTRICT OF COLUMBIA	312	144	253	648
DELAWARE	340	11	304	840
FLORIDA	371	121	308	432
GEORGIA	273	3	229	689
HAWAII	723	466	1,021	2,095
IOWA	514	0	612	2,277
IDAHO	677	327	970	2,319
ILLINOIS	724	75	693	1,281
INDIANA	337	51	298	759
KANSAS	352	9	218	752
KENTUCKY	363	90	315	900
LOUISIANA	169	8	136	477
MASSACHUSETTS	703	176	583	1,718
MARYLAND	561	187	473	1,148
MAINE	384	106	368	972
MICHIGAN	595	6	529	1,050
MINNESOTA	575	188	692	3,044
MISSOURI	315	0	308	1,268
MISSISSIPPI	174	119	311	756
MONTANA	445	221	517	1,652
NORTH CAROLINA	438	0	482	1,395
NORTH DAKOTA	317	56	347	2,765
NEBRASKA	241	0	217	584
NEW HAMPSHIRE	472	364	465	980
NEW JERSEY	815	182	968	1,939
NEW MEXICO	319	11	357	1,210
NEVADA	542	66	606	1,426
NEW YORK	463	77	390	757
OHIO	351	63	311	819
OKLAHOMA	454	57	474	1,757
OREGON	790	726	1,017	1,782
PENNSYLVANIA	612	195	531	847
PUERTO RICO	303	168	251	378
RHODE ISLAND	709	431	755	2,019
SOUTH CAROLINA	331	12	317	1,042
SOUTH DAKOTA	146	0	143	1,140
TENNESSEE	329	45	286	900
TEXAS	339	55	286	682
UTAH	361	118	459	2,183
VIRGINIA	273	66	231	554
VIRGINISLANDS	122	119	135	1,422
VERMONT	630	208	647	1,344
WASHINGTON	516	53	673	2,231
WISCONSIN	565	35	565	1,274
WEST VIRGINIA	408	180	381	1,020
WYOMING	692	150	742	2,300

Summary of State Contribution Levels 2012

Table 2

State	For Every Dollar of Contributions the Amount Going:		Average Tax Rate compared to Adequate Financing Rate	
	To Pay Benefits	Into the Trust Fund	ATR	% Difference from AFR
ALASKA	$0.73	$0.27	3.04%	2.18%
ALABAMA	$0.96	$0.04	0.00%	3.16%
ARKANSAS	$0.91	$0.09	3.48%	4.40%
ARIZONA	$1.35	-$0.35	2.35%	3.89%
CALIFORNIA	$1.28	-$0.28	5.28%	9.69%
COLORADO	$0.88	$0.12	3.34%	3.61%
CONNECTICUT	$1.06	-$0.06	4.21%	5.53%
DISTRICT OF COLUMBIA	$1.12	-$0.12	2.81%	2.99%
DELAWARE	$1.13	-$0.13	2.90%	4.90%
FLORIDA	$0.84	$0.16	3.85%	4.16%
GEORGIA	$1.12	-$0.12	2.69%	3.92%
HAWAII	$0.77	$0.23	2.63%	2.65%
IOWA	$0.80	$0.20	2.42%	2.09%
IDAHO	$0.71	$0.29	2.84%	2.03%
ILLINOIS	$0.81	$0.19	5.11%	6.15%
INDIANA	$1.16	-$0.16	3.14%	7.11%
KANSAS	$0.97	$0.03	2.72%	2.86%
KENTUCKY	$1.12	-$0.12	3.50%	6.56%
LOUISIANA	$1.59	-$0.59	1.76%	2.56%
MASSACHUSETTS	$0.88	$0.12	4.16%	5.37%
MARYLAND	$0.84	$0.16	5.57%	3.88%
MAINE	$1.15	-$0.15	3.07%	2.74%
MICHIGAN	$0.90	$0.10	5.56%	8.05%
MINNESOTA	$0.80	$0.20	2.47%	2.70%
MISSOURI	$1.08	-$0.08	2.37%	3.88%
MISSISSIPPI	$2.10	-$1.10	2.22%	2.78%
MONTANA	$0.82	$0.18	1.92%	1.56%
NORTH CAROLINA	$1.36	-$0.36	2.36%	3.80%
NORTH DAKOTA	$0.69	$0.31	1.24%	1.22%
NEBRASKA	$0.93	$0.07	2.41%	2.12%
NEW HAMPSHIRE	$0.77	$0.23	3.32%	3.11%
NEW JERSEY	$1.12	-$0.12	3.19%	4.25%
NEW MEXICO	$1.49	-$0.49	1.59%	2.13%
NEVADA	$1.22	-$0.22	2.30%	3.45%
NEW YORK	$1.09	-$0.09	4.58%	7.61%
OHIO	$1.82	-$0.82	3.46%	5.81%
OKLAHOMA	$0.62	$0.38	2.48%	1.65%
OREGON	$0.92	$0.08	3.08%	2.85%
PENNSYLVANIA	$1.28	-$0.28	6.64%	10.65%
PUERTO RICO	$1.31	-$0.31	3.59%	4.71%
RHODE ISLAND	$1.05	-$0.05	3.85%	6.85%
SOUTH CAROLINA	$0.94	$0.06	2.64%	5.23%
SOUTH DAKOTA	$0.95	$0.05	1.37%	1.37%
TENNESSEE	$0.94	$0.06	3.17%	3.53%
TEXAS	$0.74	$0.26	3.17%	3.00%
UTAH	$0.85	$0.15	1.56%	1.30%
VIRGINIA	$0.79	$0.21	2.89%	3.09%
VIRGINISLANDS	$0.00	$1.00	0.57%	3.98%
VERMONT	$1.01	-$0.01	4.04%	6.13%
WASHINGTON	$1.13	-$0.13	1.76%	2.28%
WISCONSIN	$0.90	$0.10	4.35%	6.25%
WEST VIRGINIA	$0.95	$0.05	3.17%	4.04%
WYOMING	$0.67	$0.33	3.23%	1.76%

Summary of State Benefit Charging 2012

State	% of Benefits Charged to Taxable Employers (%)	% of Benefits Non-Charged (%)	% of Benefits Charged to Inactive Employers (%)	% of Benefits Charged to Reimbursable Employers (%)	% of Benefits Charged in Excess of Contributions (%)
ALASKA	0%	91%	NA	9%	NA
ALABAMA	79%	12%	4%	5%	NA
ARKANSAS	71%	22%	2%	5%	4%
ARIZONA	67%	10%	5%	17%	14%
CALIFORNIA	79%	4%	6%	11%	28%
COLORADO	82%	4%	7%	7%	14%
CONNECTICUT	80%	8%	4%	8%	13%
DISTRICT OF COLUMBIA	76%	4%	3%	18%	11%
DELAWARE	72%	16%	5%	7%	NA
FLORIDA	70%	11%	13%	6%	8%
GEORGIA	81%	11%	1%	6%	7%
HAWAII	75%	9%	9%	6%	21%
IOWA	78%	12%	5%	5%	7%
IDAHO	79%	14%	2%	5%	2%
ILLINOIS	NA	NA	NA	NA	NA
INDIANA	76%	10%	7%	7%	11%
KANSAS	79%	10%	7%	4%	11%
KENTUCKY	82%	8%	5%	5%	12%
LOUISIANA	77%	16%	2%	6%	4%
MASSACHUSETTS	80%	9%	3%	9%	16%
MARYLAND	64%	25%	4%	7%	8%
MAINE	72%	19%	1%	8%	14%
MICHIGAN	80%	2%	11%	7%	7%
MINNESOTA	71%	13%	4%	13%	4%
MISSOURI	86%	7%	1%	7%	14%
MISSISSIPPI	70%	17%	9%	4%	30%
MONTANA	72%	13%	7%	9%	5%
NORTH CAROLINA	59%	17%	23%	0%	3%
NORTH DAKOTA	84%	10%	2%	4%	3%
NEBRASKA	63%	20%	9%	8%	14%
NEW HAMPSHIRE	76%	6%	11%	7%	8%
NEW JERSEY	74%	10%	7%	8%	64%
NEW MEXICO	75%	8%	10%	8%	15%
NEVADA	77%	12%	8%	3%	17%
NEW YORK	81%	3%	4%	13%	12%
OHIO	46%	5%	4%	4%	9%
OKLAHOMA	71%	15%	10%	4%	NA
OREGON	67%	20%	5%	8%	6%
PENNSYLVANIA	NA	NA	NA	NA	NA
PUERTO RICO	73%	0%	22%	4%	6%
RHODE ISLAND	77%	8%	6%	8%	13%
SOUTH CAROLINA	69%	22%	2%	7%	4%
SOUTH DAKOTA	76%	12%	6%	6%	11%
TENNESSEE	74%	9%	11%	6%	4%
TEXAS	69%	16%	9%	7%	6%
UTAH	73%	13%	9%	5%	1%
VIRGINIA	83%	8%	5%	4%	10%
VIRGINISLANDS	NA	NA	NA	NA	NA
VERMONT	69%	16%	7%	9%	21%
WASHINGTON	78%	NA	9%	10%	13%
WISCONSIN	78%	14%	2%	6%	21%
WEST VIRGINIA	76%	9%	9%	5%	22%
WYOMING	75%	14%	6%	6%	11%

Summary of Distribution of Wages, Benefits and Contributions 2012

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

New Employer Tax Rates 2012

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

Significant Measures of State Unemployment Insurance Tax Systems

Data Definitions

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

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

8) Average High Cost Multiple (AHCM):

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

Contribution Level

9) Employer Contributions:

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

10) Contributions per Employee at the Taxable Wage Base (Minimum/ Average/Maximum)

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

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

The difference between the maximum per employee cost at the tax base and the minimum per employee cost, divided by the difference between the experience rating percent (either Reserve Ratio or Benefit Ratio) corresponding to the maximum statutory tax rate and the experience rating percent corresponding to the minimum statutory tax rate.

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

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

Adequate Financing Rate:

The tax rate formulated by taking the average benefit cost rate plus a solvency amount. The average benefit cost rate is equal to the average of the previous ten calendar year ratios of total benefits paid to total taxable wages. The

	solvency amount is equal to the difference between the state's current Trust Fund Balance, including outstanding advances as of Jan. 1, and the Trust Fund Balance needed to have an AHCM of 1.0, divided by five, divided by taxable wages. (For states above a 1.5 AHCM a negative solvency amount (subtracted from benefit costs) is included equal to the amount that the trust fund exceeds the thrust fund balance needed to have a 1.0 AHCM, divided by 5, divided by taxable wages).
13) The Average Tax Rate Compared to The Adequate Financing Rate:	**The percentage difference between the Average Tax Rate on Taxable Wages and the Adequate Financing Rate.**

Benefit Charging

14) Benefits Charged to active Taxable Employers:	**The portion of total benefits paid that is assigned to individual employer experience rating accounts.**
15) Benefits Non-Charged to Employers:	**The amount of benefits attributable to taxable employers but not charged to individual employer accounts.**
16) Benefits Charged to Inactive Accounts:	**Benefits assigned to employers that are no longer active.**
17) Total Reimbursable Benefits Paid:	**Benefits paid to all claimants from reimbursable employers.**
18) Benefits Charged to Employers at the Maximum Tax Rate in Excess of the Contributions from Those Employers:	**The amount by which benefit charges exceed projected contributions for employers that are assigned the maximum tax rate in the states tax schedule for the year. This amount is also reported as a percentage of total benefits paid (divided by total benefits).**
The Contributions from Maximum rated employers as a Percent of their Charged Benefits:	**The amount of contributions from maximum rated employers divided by the total charged benefits from these employers.**

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

19) Proportion of Total Wages by Effective Tax Rate:	**Proportion of total wages aggregated within intervals of effective tax rates (total contributions divided by total wages). Also shown are the percent of total wages for employers assigned the minimum tax rate and the percent of total wages for employers assigned the maximum tax rate.**
20) Proportion of Employers by Effective Tax Rate:	**Proportion of employer accounts aggregated within intervals of effective tax rates (total contributions divided by total wages). Also shown are the percent of total wages for employers assigned the minimum tax rate and the percent of total wages for employers assigned the maximum tax rate.**
21) Proportion of Total Benefits Charged to Employer Accounts by Effective Tax Rate:	**Proportion of total benefits charged aggregated within intervals of effective tax rates (total contributions divided by total wages). Also shown are the percent of benefits charged to employers assigned the minimum tax rate and the percent of benefits charged to employers assigned the maximum tax rate.**
22) Proportion of Estimated Contributions by Effective Tax Rate:	**Proportion of total contributions aggregated within intervals of effective tax rates (total contributions divided by total wages). Also shown are the percent of contributions for employers assigned the minimum tax rate and the percent of contributions for employers assigned the maximum tax rate.**