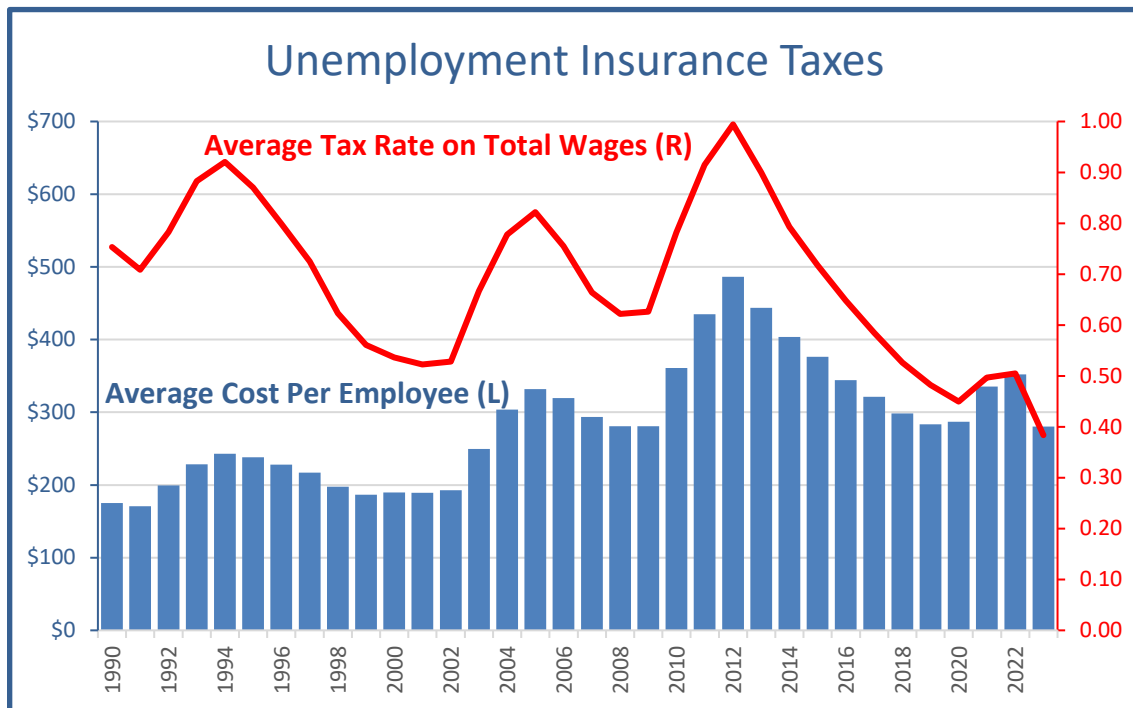


STATE UNEMPLOYMENT INSURANCE

TAX MEASURES REPORT

2023



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

April 2024

View this report online at:
https://oui.doleta.gov/unemploy/sig_measure.asp

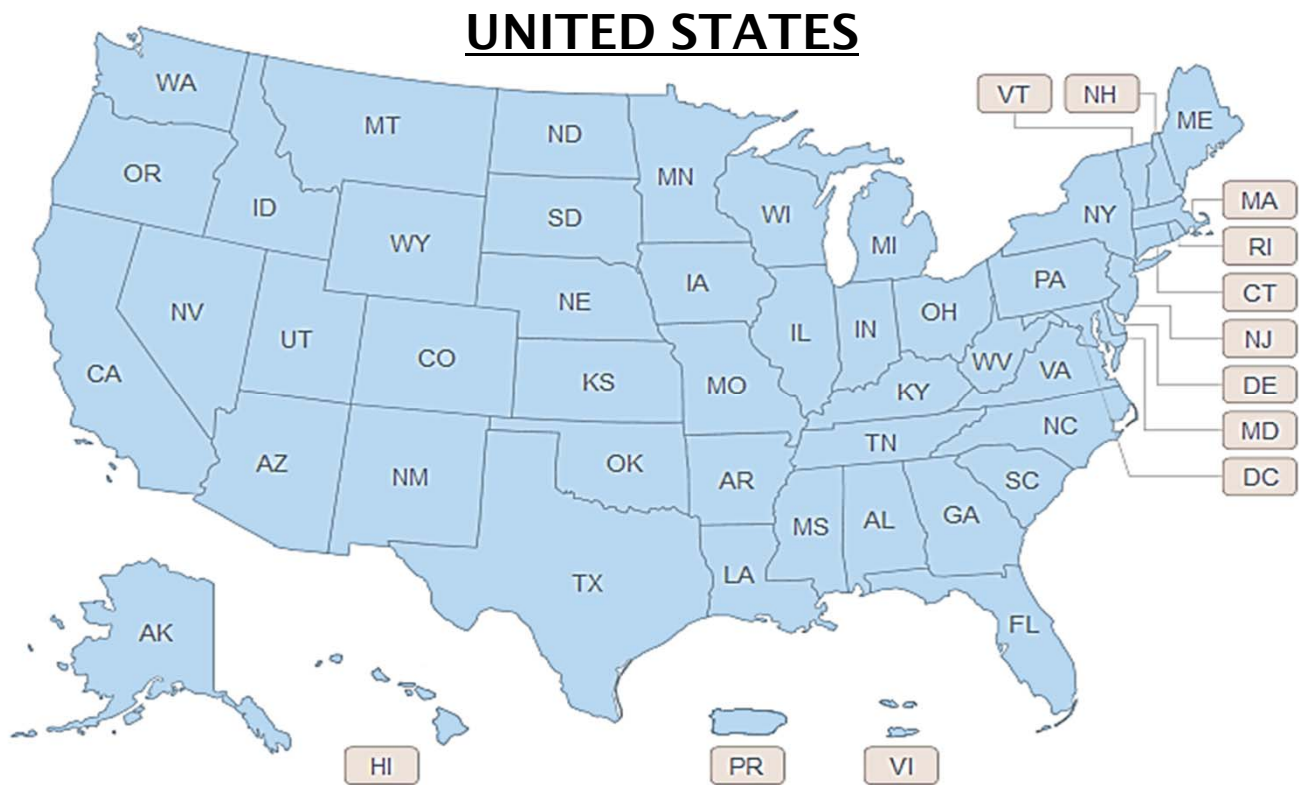
TAX MEASURES REPORT

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Individual State Pages: Significant Tax Measures Report

[CLICK ON DESIRED STATE:](#)



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

State UI Tax Measures Report

2023 Highlights

The measures in this report describe the 2023 tax rate year amounts for each state. Forty-six states and three jurisdictions have employer tax rates that were assigned beginning on January 1, 2023, and went to December 31, 2023. Four states have employer tax rates assigned from July 1, 2022, to June 30, 2023. For this period:

- On average UI taxable employers paid \$280 per employee in UI taxes, which was equivalent to \$0.38 per every hundred dollars paid in wages. This represents a 3.8% decrease from 2022, when employers paid an average of \$291 per employee.
- Eighty-four percent of taxable employers paid a total UI tax bill at or below \$0.50 per hundred dollars of wages paid, (fourteen states had a minimum tax rate of 0% assigned to employers). On the higher end, less than 1 percent of taxable employers paid a UI tax bill that was over \$2.00 per hundred dollars paid in wages.
- Four percent of the total benefits paid were made to claimants that were laid off from firms that went out of business.
- Eleven percent of total benefits were paid to claimants who were laid off from a non-taxed reimbursable employer (Federal, state, or local government, or non-profit organization).
- Due to the impact of the COVID-19 Pandemic on UI benefits, numerous states did not charge either some or all of the benefits paid in 2022 back to employers.
- Many states utilized funding provided by Congress through the Coronavirus Response Fund (CRF) and the State and Local Fiscal Recovery Fund (SLFRF) programs to help limit the UI tax implications of the pandemic. The U.S. Treasury Department administered these programs and ETA does not have official data on States' use of these funds for UI trust fund relief.

Report User Guide

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

The publication of this yearly report 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.

The following description is provided to assist users in effectively evaluating a state's UI tax structure. The individual state metrics in this report are divided into four sections: the first eight variables provide the primary **State Tax Structure Features**, the next five items cover the state's **Tax Levels**, followed by five variables on the **Benefits Assigned to Individual Employer Experience Rating** measures, and concluding with items on the **Distribution of Wages, Benefits, and Contributions**.

State Tax Structure Features

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 state's solvency level to begin the year.

Each state has the legal authority to set the type of ¹⁾ **experience rating method** to apply in the formulation of employers' tax rates. The majority of states, thirty-one, use the Reserve Ratio experience rating methodology, the only method which gives credit to employers for the amount of contributions they have made. Nineteen states use the Benefit Ratio method, which exclusively uses the benefits assigned to individual employers in the rate formulation. Two states use the Benefit Wage Ratio method, which is based on assigning the prior wages earned of claimants to employers for rate assignment. One state employs the Payroll Decline method, which is based on measuring the difference in payroll decreases by quarter to measure experience and assign tax rates.

In addition to the type of experience rating method, states differ in the ²⁾ **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, sometimes 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. A pre-determined proportion of employers taxable wages are assigned to each tax rate interval within the state's tax schedule. The remaining states all use fixed intervals of their experience rating measure to place employers in tax rate groups.

Of the states that assign a claimant's benefits back to an employer to be used in their experience rating formulation (three states do not assign benefits back to individual employers at all) all use one of three ³⁾ **types of assignment methods**. For claimants with multiple recent employers, thirteen states assign benefits to 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, assign benefits to employers in proportion to the base period wages earned. Five states assign benefits to base period employers in an inverse chronological order from which they occurred, generally up to a specified percentage of base period wages.

The ⁴⁾ **taxable wage base** is the maximum amount of an employee's yearly total wages that can be taxed for Unemployment Insurance purposes in the state. The ⁵⁾ **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. Using the tax schedule in effect at the time tax rates are calculated, the ⁷⁾ **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 ⁷⁾ **maximum rate** is the rate on taxable wages that is assigned to the employers laying off the most employees. The ⁶⁾ **new employer rate** applies to firms that have only been in existence from one to three years and the specifics of each state rate can be found in the appendix. For all states this is a flat rate applied to all new employers.

Contribution Levels

Every state varies the level of its yearly 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 ⁹⁾ **contribution per covered employee** translates the average tax rate into a dollar figure to give a nominal view of this rate. Likewise, the ⁹⁾ **employer contribution for every \$100 of wages paid** shows the portion of wages that employers are paying in UI taxes, with most all states below one dollar. This amount signifies, on average, how much each taxable employer is paying yearly in taxes for each job. States with higher average contribution levels are collecting higher amounts, but they also may be paying higher levels of benefits or may have lower solvency levels, which can also be compared in this report. Three states require payment of UI taxes by employees (Alaska, New Jersey, and Pennsylvania). Employee contributions are deducted by the employer from the employee's pay and forwarded with the employer's taxes to the state agency.

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 ¹⁰⁾ **employer 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. For comparison between states it must be remembered that a significant number of employees, especially in high wage base states, would not be making the level of the wage base so the tax amount would be less.

States are continually paying UI benefits and receiving UI contributions with the difference between these monies being deposited or withdrawn from the UI trust fund. One way to compare the incoming and outgoing flows is to reduce the yearly totals to per dollar values by computing the ratio of benefits to contributions. For the ¹¹⁾ **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 low solvency, states may reasonably have values above one, and during periods of low unemployment and high 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.

In an attempt to measure the adequacy of a state's level of taxation it is necessary to arrive at a standard level of taxation which can be used as a level of comparison. In this report a ¹²⁾ **comparison is made between the state's current average tax rate for the year against the Minimum Adequate Level of Financing (AFR)**. The minimum adequate level of financing is calculated as the tax rate equal to the amount needed to cover the state's total benefit payments (average level of last six years) plus a solvency amount (difference between the state's current trust fund level (including loans) and the recommended minimum adequate level (a trust fund level equivalent to a 1.0 Average High Cost Multiple, which was recommended by the Advisory Council on Unemployment Insurance (1996)) divided by five (for the increment over the next five years)). The ¹³⁾ **percentage difference between the state's average tax rate and the Minimum Adequate Financing Rate** shows how the state's current level of financing compares to the determined adequate level. A large negative number corresponds to a level of financing that is well below adequate. This measure can be combined with the level of solvency (Average High Cost Multiple) to suggest that a state may have an inadequate level of taxation if they have a large negative difference from the adequate financing rate and a low level of solvency.

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

Benefits Assigned to Individual Employer's Experience Rating

Of the ¹⁴⁾ **total benefits paid**, all but three states assign a portion of these benefits paid to a so called "responsible" employer in order to formulate an experience rate and assign an individual tax rate. The ¹⁵⁾ **total amount of benefits paid that are assigned 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. Also, because of the various methods of assigning the so called socialized benefits back to employers, it is not necessarily true that a state with a relatively higher level of total benefits assigned to individual employers has a greater degree of experience rating.

The benefits assigned to individual employers are important for comparing yearly fluctuations in each category and comparing against estimated overall contribution levels. The level of ¹⁶⁾ **Benefits assigned to inactive employers** shows the amount of benefits that have been assigned to employers that are no longer in business or considered active employers. A large proportion of

inactive benefits may indicate more turbulent economic conditions or a changing pattern of employment composition. ¹⁷⁾ **Reimbursable benefits** reflect the portion of benefits paid to claimants from federal, state and local governments, and non-profit organizations, (these benefits are not included in the amount of total benefits paid value which is just from taxable employers).

All states limit the liability of the worst rated employers (those laying off the most employees) by putting a cap on how high the maximum tax rate may go. Due to this cap there will be a difference between the ¹⁸⁾ **amount the maximum tax rate employers are assigned in benefits in the prior year and the estimated amount these employers pay in contributions during the current year**. The difference between these two values is often referred to as “ineffective benefit charges”, this amount is shown both as a nominal amount and as a percentage of the total benefits paid in the year. A higher percentage may indicate a serious financing issue that is attributable to a low level of the state’s maximum tax rate.

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.

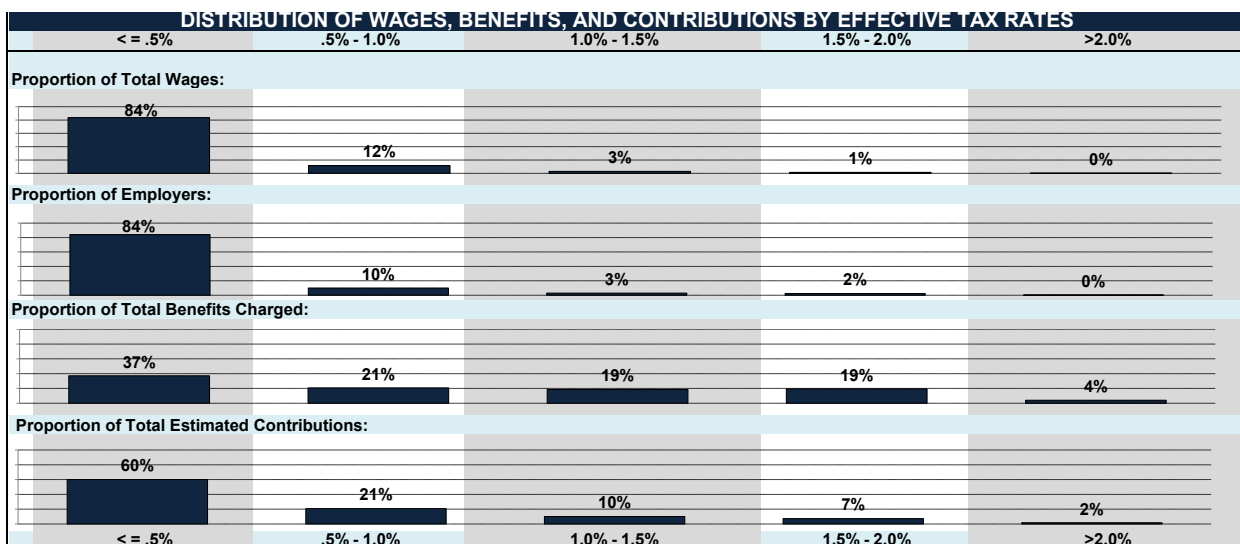
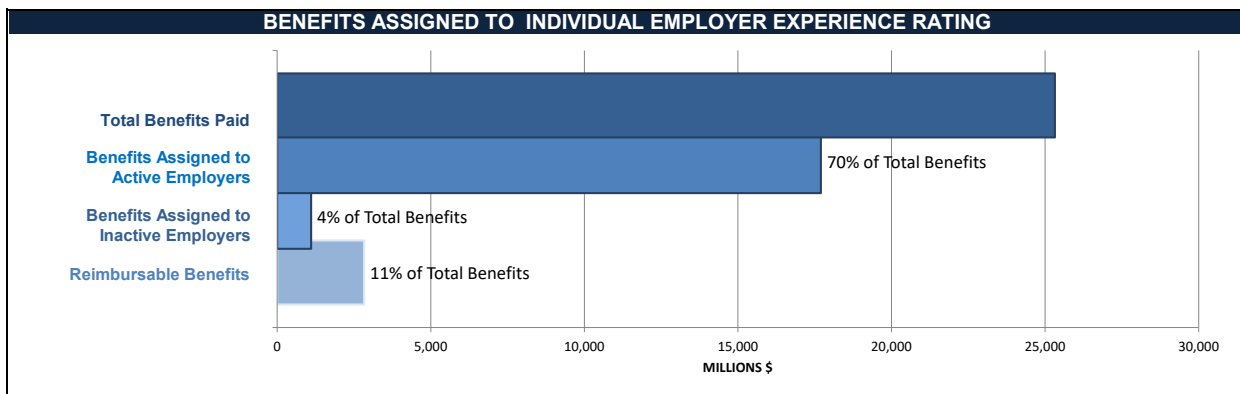
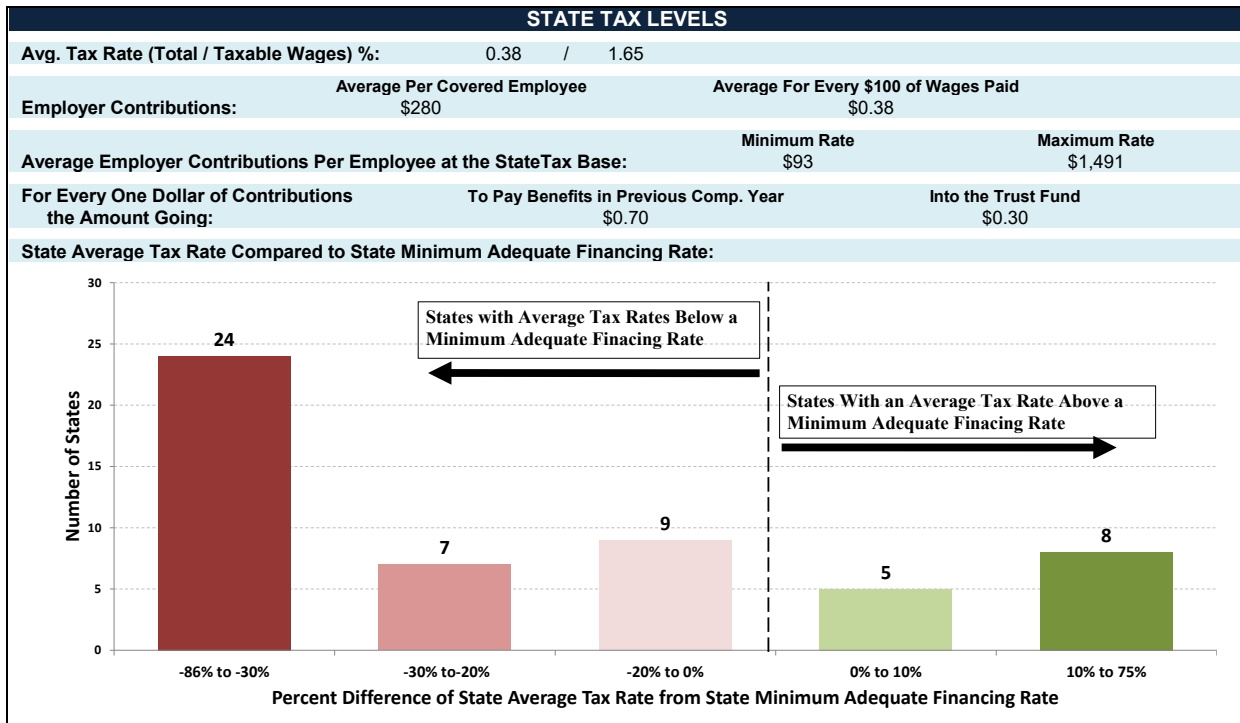
A high ¹⁹⁾ **proportion of total wages** located under the lowest rates (0 - .5%) indicates employers with a high proportion of wages have very low tax rates. A high proportion of wages at the highest interval of > 2.0% indicates a large proportion of wages for employers assigned higher tax rates.

The ²⁰⁾ **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 ²¹⁾ **distribution of benefits charged** to the ²²⁾ **distribution of contributions** provides further insight into the allocation of costs to those employers deemed “responsible.” All states will have a higher proportion of benefits charged in the highest tax categories compared to the proportion of contributions received at this interval, indicating the limited liability of the worst rated employers. Often those states with the largest difference between these distributions at the highest intervals also have a comparably large and opposite difference between the contributions received and benefits charged at the lowest levels in order to adequately fund their programs.

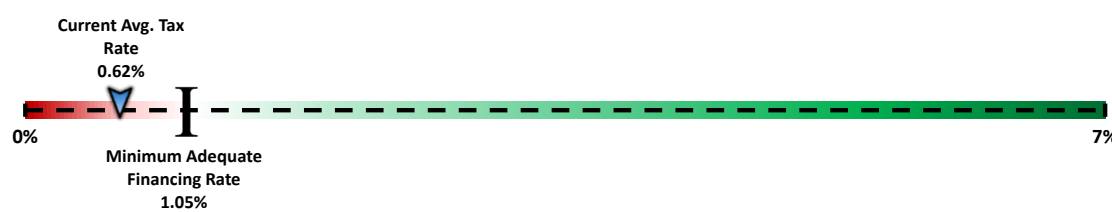
A precise definition of each measure can be found in the Data Definitions section at the end of the report.

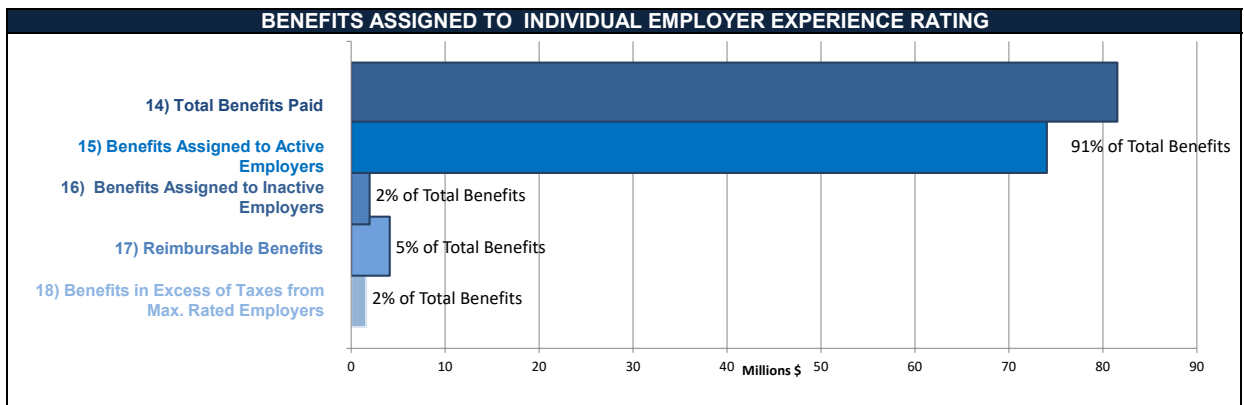
UNITED STATES 2023



ALABAMA 2023

STATE TAX FEATURES							
1) Type of Experience Rating Method:		Benefit Ratio		2) Type of Employer Ranking:		Fixed	
3) Type of Charging Method:		Proportionally		4) Taxable Wage Base (\$):		8,000	
5) Avg. Tax Rate (Total / Taxable Wages) %:		0.11 / 0.62		6) New Employer Tax Rate (%) ¹ :		2.7	
7) Statutory Tax Rate (Minimum / Maximum)%:		0.20 / 5.40		8) Average High Cost Multiple (1/1/2023)		1.00	

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$50	Average For Every \$100 of Wages Paid \$0.11
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$16	Maximum Rate \$432
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.03	Into the Trust Fund ~\$0.03
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
Current Avg. Tax Rate 0.62% 0% Minimum Adequate Financing Rate 1.05% 7% 		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:		-41%



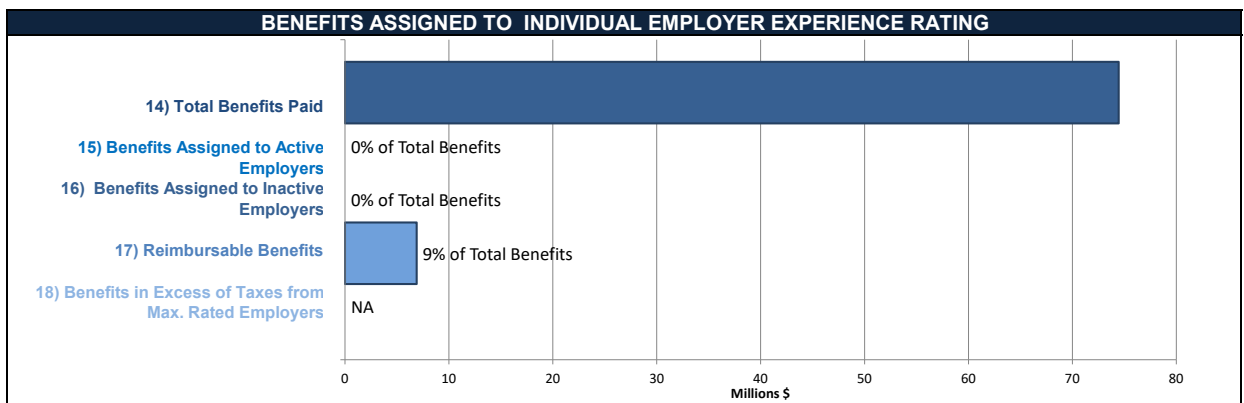
DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES					
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	>2.0%
19) Proportion of Total Wages:	98.5%	0.9%	0.5%	0.1%	0.0%
20) Proportion of Employers:	95.4%	1.8%	2.5%	0.3%	0.0%
21) Proportion of Total Benefits Charged:	80.6%	8.2%	8.3%	2.9%	0.0%
22) Proportion of Total Estimated Contributions:	83%	7%	8%	2%	0%
	< = .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	>2.0%

¹ See "New Employer Tax Rate Table" for more information

ALASKA 2023

STATE TAX FEATURES			
1) Type of Experience Rating Method:	Payroll Decline	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	None	4) Taxable Wage Base (\$):	47,100
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.14 / 1.83	6) New Employer Tax Rate (%) ¹ :	IndAvg
7) Statutory Tax Rate (Minimum / Maximum)%:	1.00 / 5.40	8) Average High Cost Multiple (1/1/2023):	1.99

STATE TAX LEVELS		
9) Employer Contributions ² :	Average Per Covered Employee \$775	Average For Every \$100 of Wages Paid \$1.14
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$471	Maximum Rate \$2,543
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.41	Into the Trust Fund \$0.59
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
</		



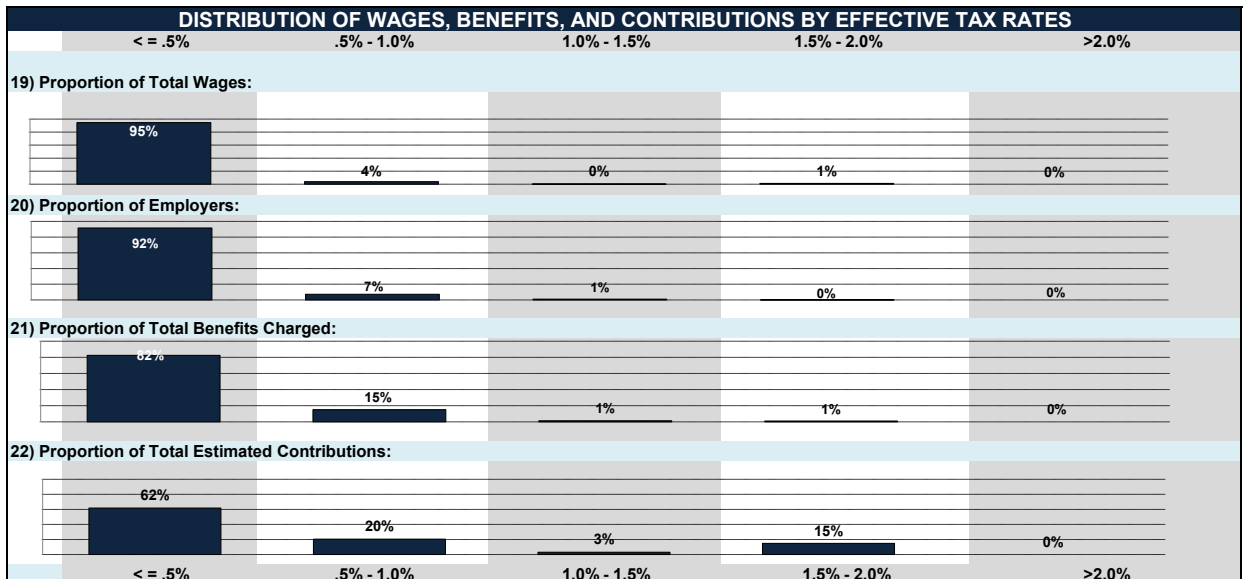
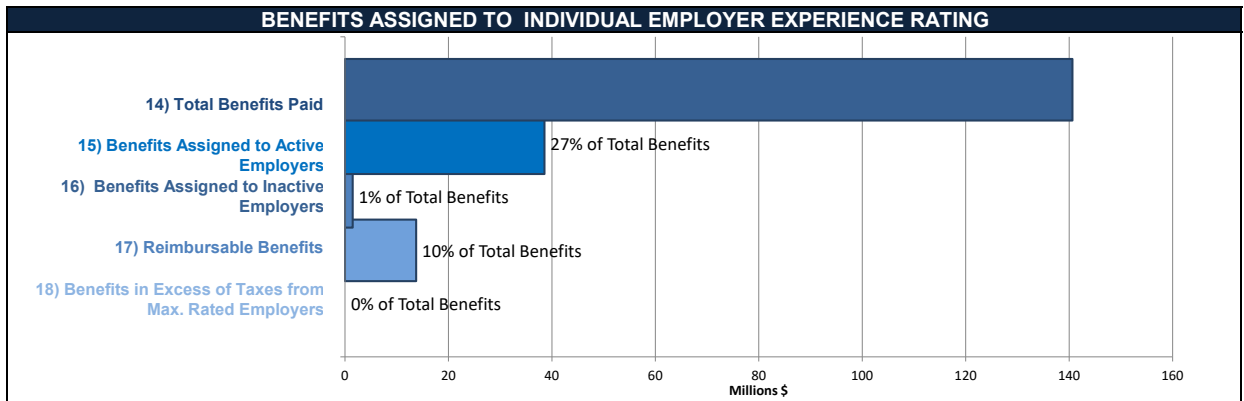
¹ See "New Employer Tax Rate" table for more information

² Employee Contributions: In Alaska, the employee contribution rate equals 27% of the average benefit cost rate, but not less than 0.5% or more than 1.0%

ARIZONA 2023

STATE TAX FEATURES				
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed	
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	8,000	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.20 / 1.20	6) New Employer Tax Rate (%) ¹ :	2.0	
7) Statutory Tax Rate (Minimum / Maximum)%:	0.07 / 18.78	8) Average High Cost Multiple (1/1/2023):	0.87	

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$117	Average For Every \$100 of Wages Paid \$0.20
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$6	Maximum Rate \$1,502
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.46	Into the Trust Fund \$0.54
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
Current Avg. Tax Rate: 1.20% Minimum Adequate Financing Rate: 1.08%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: 11%		

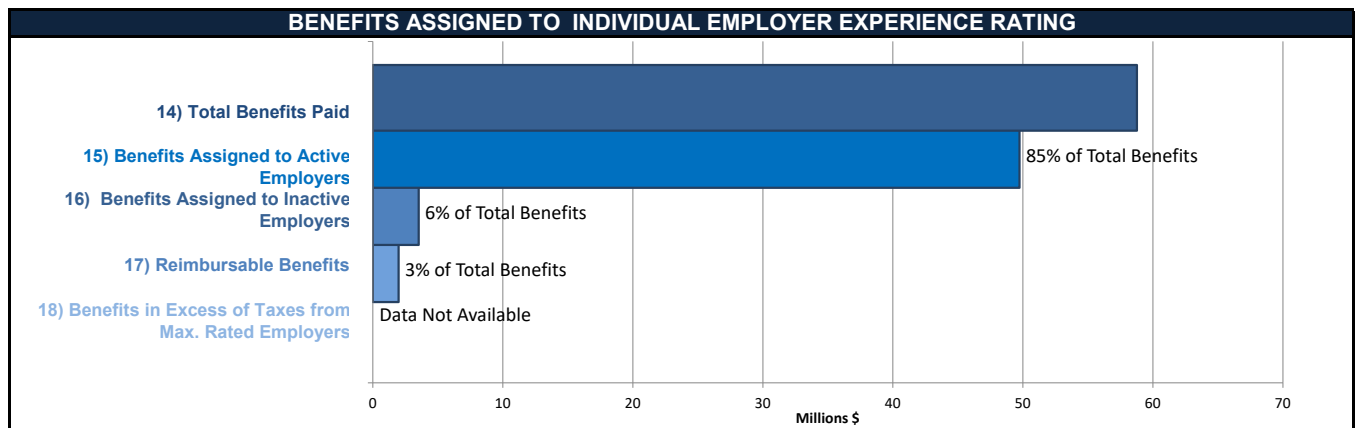


¹ See "New Employer Tax Rate Table" for more information

ARKANSAS 2023

STATE TAX FEATURES					
1) Type of Experience Rating Method:	Reserve Ratio		2) Type of Employer Ranking:	Fixed	
3) Type of Charging Method:	Proportionally		4) Taxable Wage Base (\$):	7,000	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.17	/	1.01	6) New Employer Tax Rate (%) ¹ :	2.9
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10	/	6.00	8) Average High Cost Multiple (1/1/2023):	1.15

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$99	Average For Every \$100 of Wages Paid \$0.17
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$7	Maximum Rate \$420
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.58	Into the Trust Fund \$0.42
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
Current Avg. Tax Rate 1.01% 0% Minimum Adequate Financing Rate 1.09% 7%		

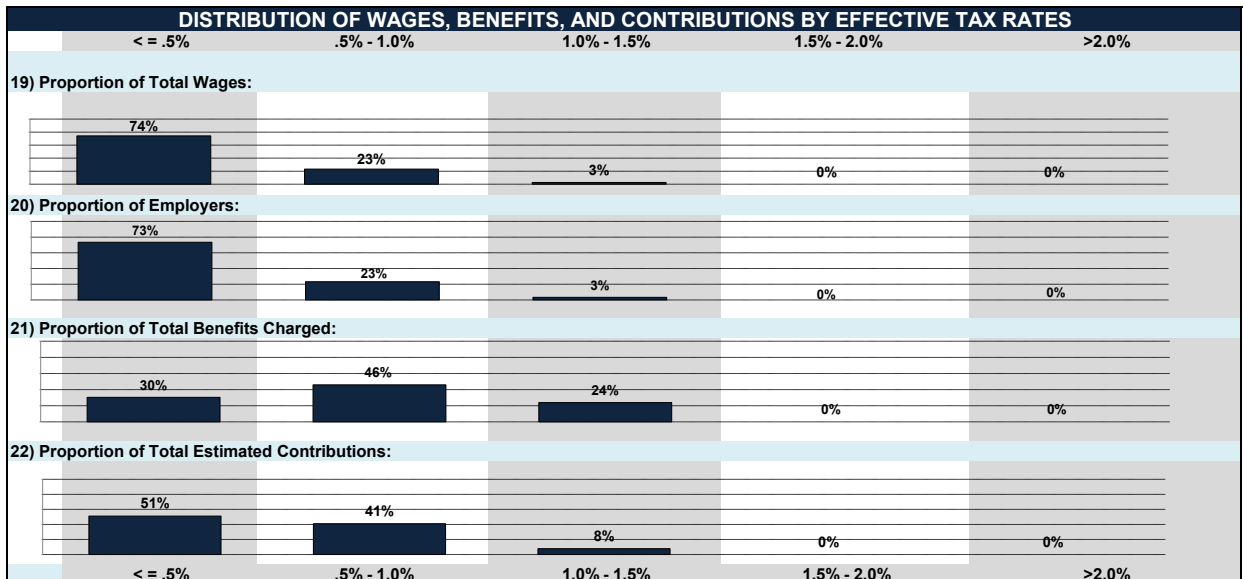
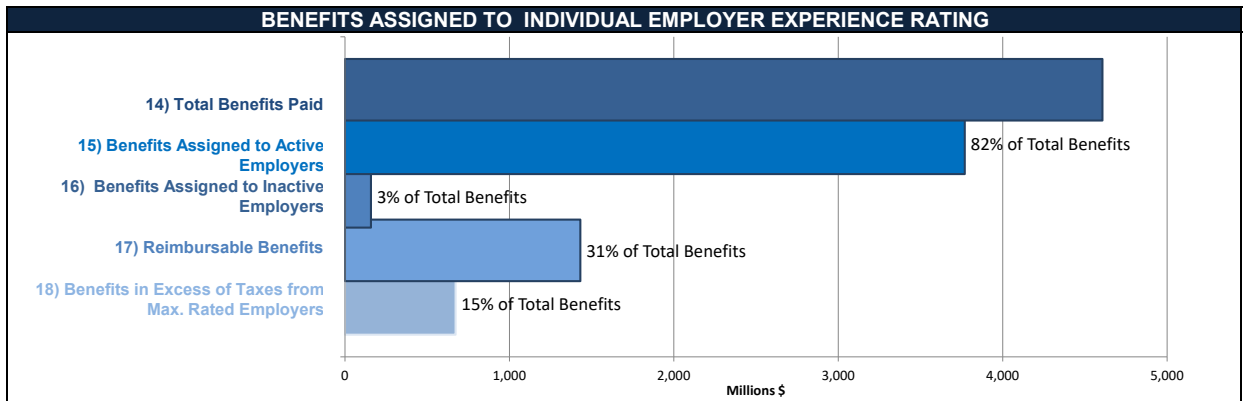


¹ See "New Employer Tax Rate Table" for more information

CALIFORNIA 2023

STATE TAX FEATURES					
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed		
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	7,000		
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.34 / 3.07	6) New Employer Tax Rate (%) ¹ :	3.4		
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 6.20	8) Average High Cost Multiple (1/1/2023):	0.00		

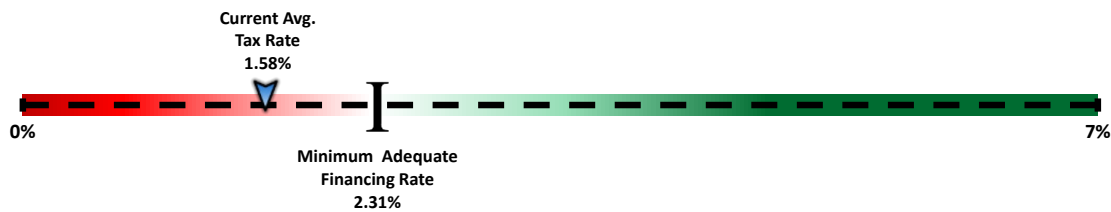
STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$331	Average For Every \$100 of Wages Paid \$0.34
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$105	Maximum Rate \$434
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.94	Into the Trust Fund \$0.06
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
Current Avg. Tax Rate 3.07% <		

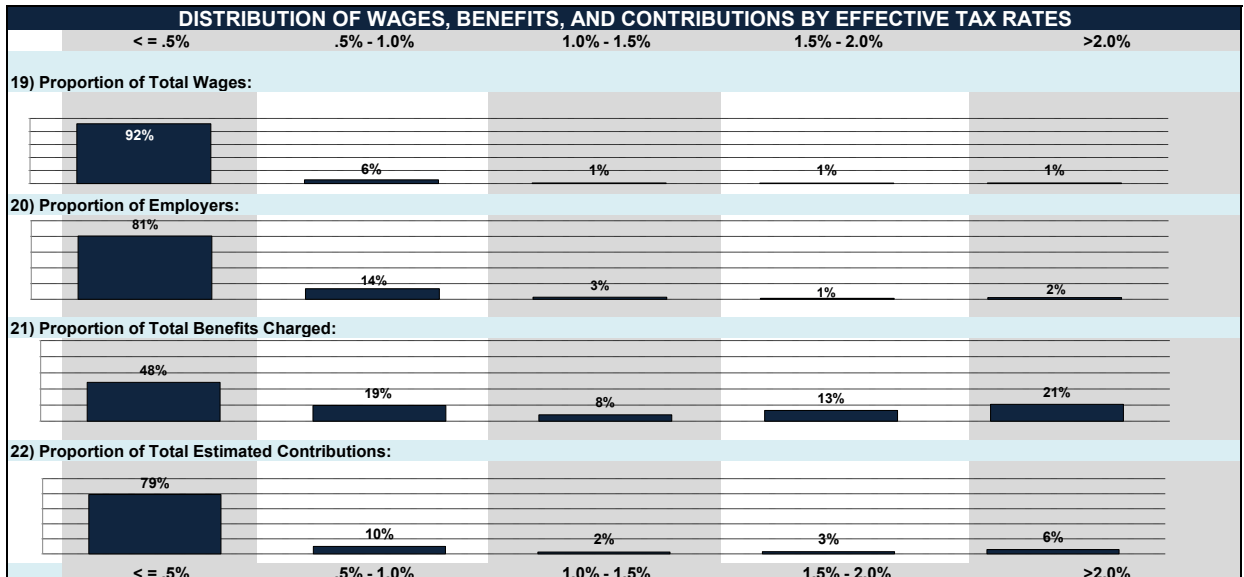
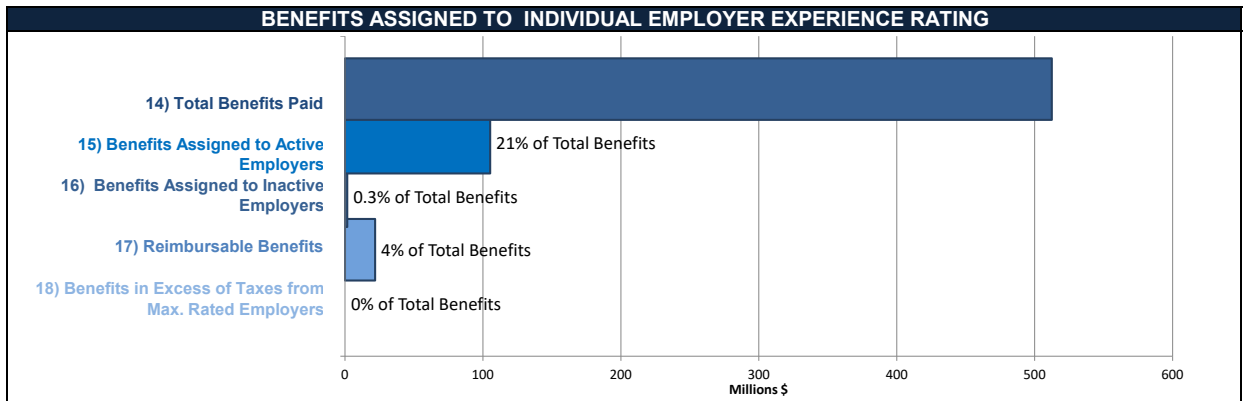


¹ See "New Employer Tax Rate Table" for more information

COLORADO 2023

STATE TAX FEATURES				
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed	
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base (\$):	20,400	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.48 / 1.58	6) New Employer Tax Rate (%) ¹ :	1.7	
7) Statutory Tax Rate (Minimum / Maximum)%:	0.75 / 10.39	8) Average High Cost Multiple (1/1/2023):	0.01	

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$321	Average For Every \$100 of Wages Paid \$0.48
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$153	Maximum Rate \$2,120
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.68	Into the Trust Fund \$0.32
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
 Current Avg. Tax Rate 1.58% Minimum Adequate Financing Rate 2.31%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -31%		



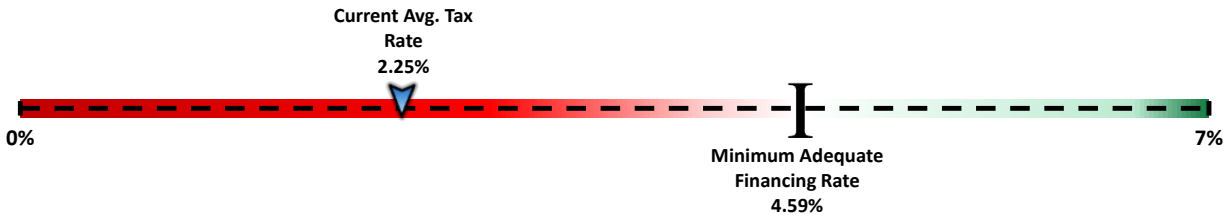
¹ See "New Employer Tax Rate Table" for more information

CONNECTICUT 2023

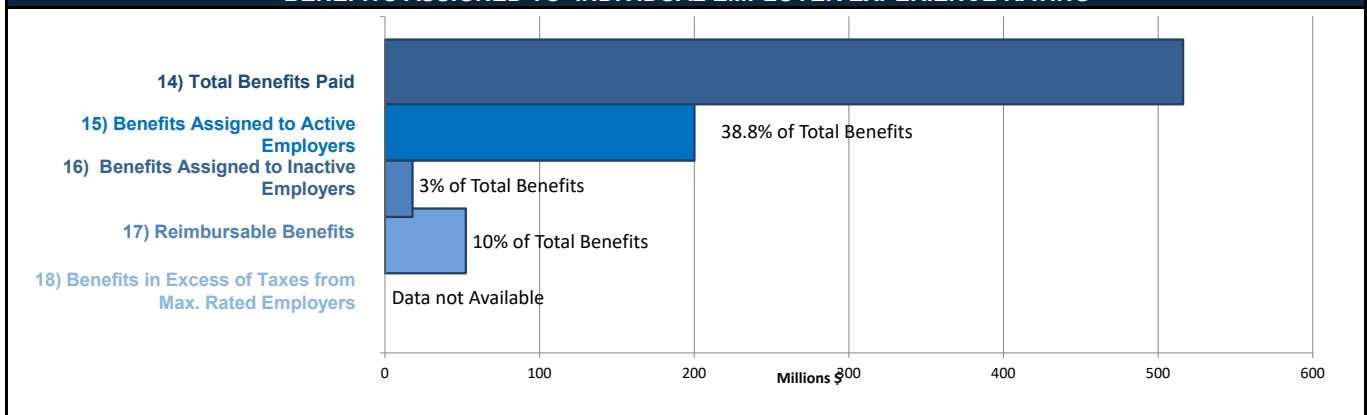
STATE TAX FEATURES

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	15,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.45 / 2.25	6) New Employer Tax Rate (%) ¹ :	2.8
7) Statutory Tax Rate (Minimum / Maximum)%:	0.50 / 5.40	8) Average High Cost Multiple (1/1/2023)	0.00

STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$403	Average For Every \$100 of Wages Paid \$0.45
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$75	Maximum Rate \$810
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.03	Into the Trust Fund -\$0.03
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:	 Current Avg. Tax Rate 2.25% Minimum Adequate Financing Rate 4.59%	
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:	-51%	

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING



¹ See "New Employer Tax Rate Table" for more information

DELAWARE 2023

STATE TAX FEATURES			
1) Type of Experience Rating Method:		Benefit Wage	
2) Type of Employer Ranking:		Fixed	
3) Type of Charging Method:		None	
4) Taxable Wage Base (\$):		10,500	
5) Avg. Tax Rate (Total / Taxable Wages) %:		0.18 / 0.91	
6) New Employer Tax Rate (%)¹:		1.0	
7) Statutory Tax Rate (Minimum / Maximum)%:		0.10 / 5.40	
8) Average High Cost Multiple (1/1/2023):		1.33	

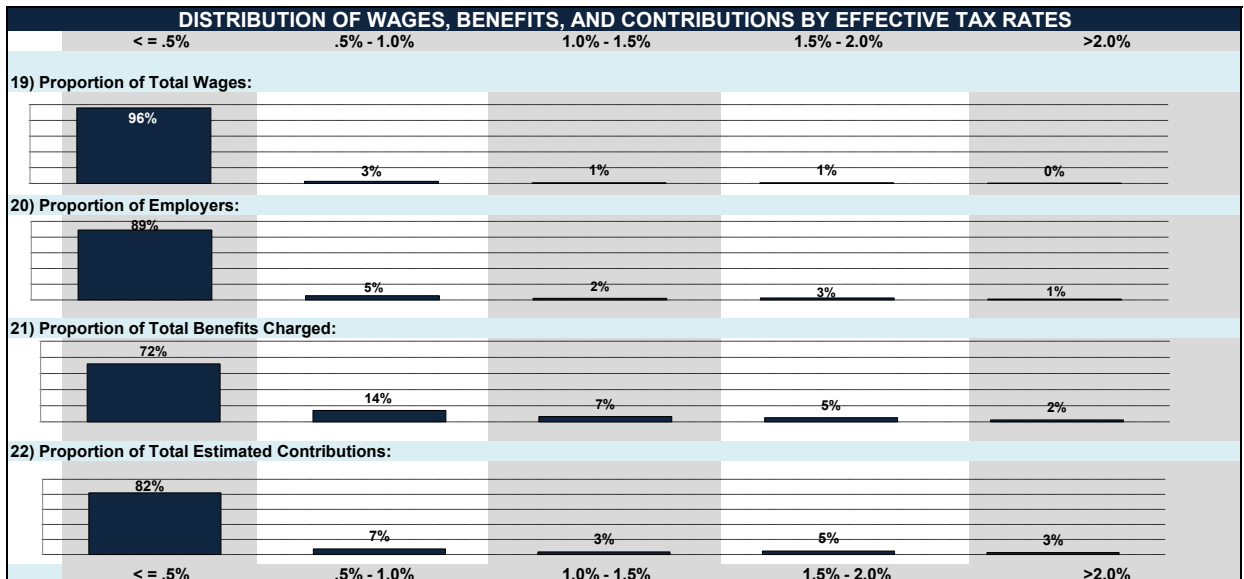
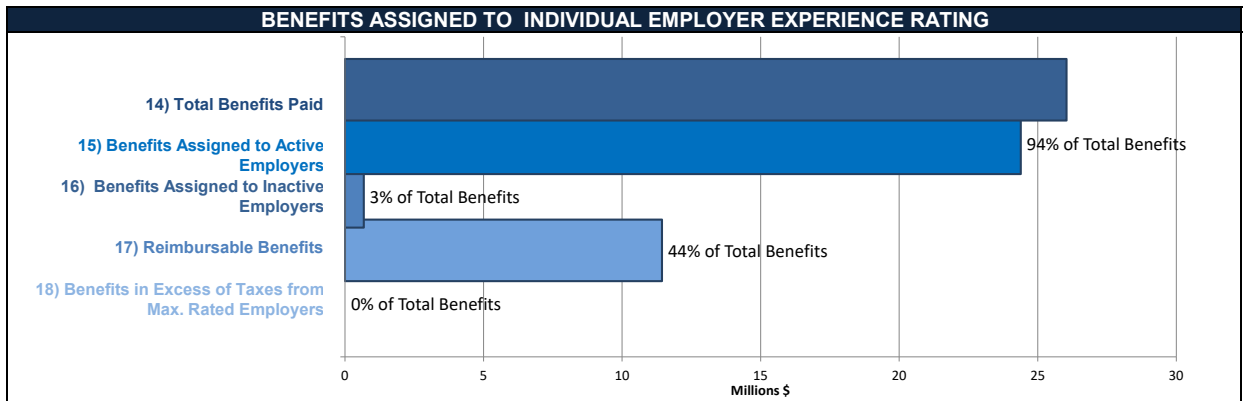
STATE TAX LEVELS			
9) Employer Contributions:		Average Per Covered Employee \$127	Average For Every \$100 of Wages Paid 0.18
10) Employer Contributions Per Employee at the Tax Base:		Minimum Rate \$11	Maximum Rate \$567
11) For Every One Dollar of Contributions the Amount going:		To Pay Benefits in Previous Comp. Year \$0.88	Into the Trust Fund \$0.12
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:			
Current Avg. Tax Rate 0.91% 0% Minimum Adequate Financing Rate 2.03% 7%			
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:			-55%

¹ See "New Employer Tax Rate Table" for more information

DISTRICT OF COLUMBIA 2023

STATE TAX FEATURES					
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed		
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	9,000		
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.24 / 2.23	6) New Employer Tax Rate (%) ¹ :	2.7		
7) Statutory Tax Rate (Minimum / Maximum)%:	1.90 / 7.40	8) Average High Cost Multiple (1/1/2023):	0.39		

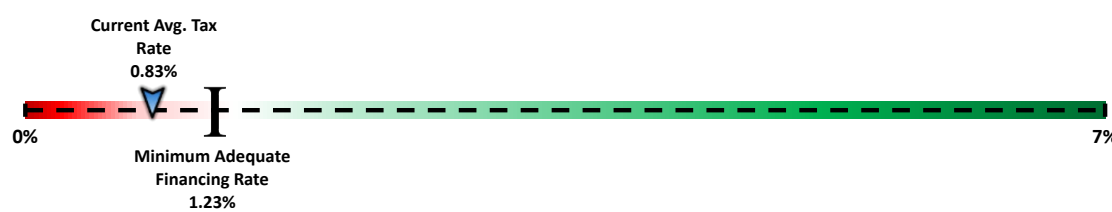
STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$286	Average For Every \$100 of Wages Paid \$0.24
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$171	Maximum Rate \$666
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.21	Into the Trust Fund \$0.79
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
0% Current Avg. Tax Rate 2.23% Minimum Adequate Financing Rate 3.10% 7%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -28%		

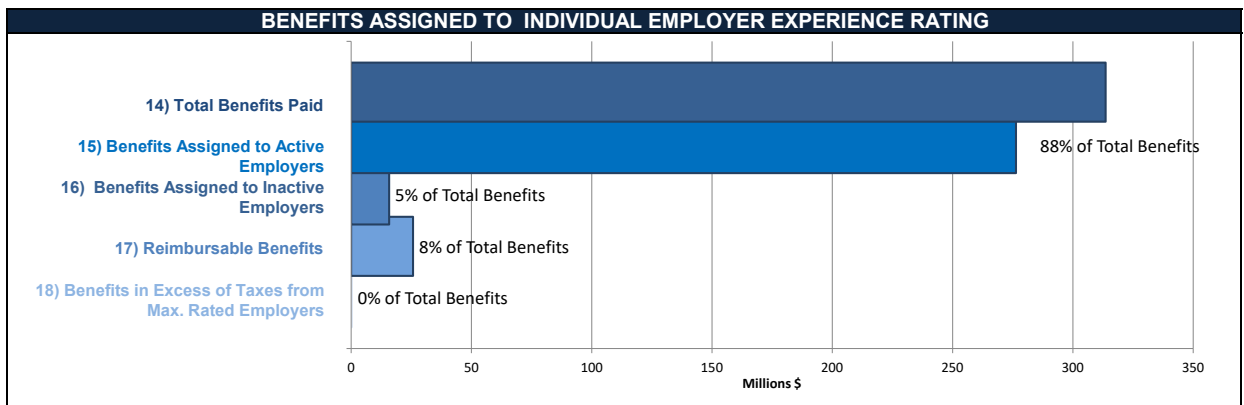


¹ See "New Employer Tax Rate" table for more information

FLORIDA 2023

STATE TAX FEATURES							
1) Type of Experience Rating Method:		Benefit Ratio		2) Type of Employer Ranking:		Fixed	
3) Type of Charging Method:		Proportionally		4) Taxable Wage Base (\$):		7,000	
5) Avg. Tax Rate (Total / Taxable Wages) %:		0.12 / 0.83		6) New Employer Tax Rate (%) ¹ :		2.7	
7) Statutory Tax Rate (Minimum / Maximum)%:		0.10 / 5.40		8) Average High Cost Multiple (1/1/2023)		0.45	

STATE TAX LEVELS			
9) Employer Contributions:		Average Per Covered Employee \$76	Average For Every \$100 of Wages Paid \$0.12
10) Employer Contributions Per Employee at the Tax Base:		Minimum Rate \$7	Maximum Rate \$378
11) For Every One Dollar of Contributions the Amount going:		To Pay Benefits in Previous Comp. Year \$0.51	Into the Trust Fund \$0.49
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:			
Current Avg. Tax Rate 0.83% 0% Minimum Adequate Financing Rate 1.23% 7% 			
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:			-33%



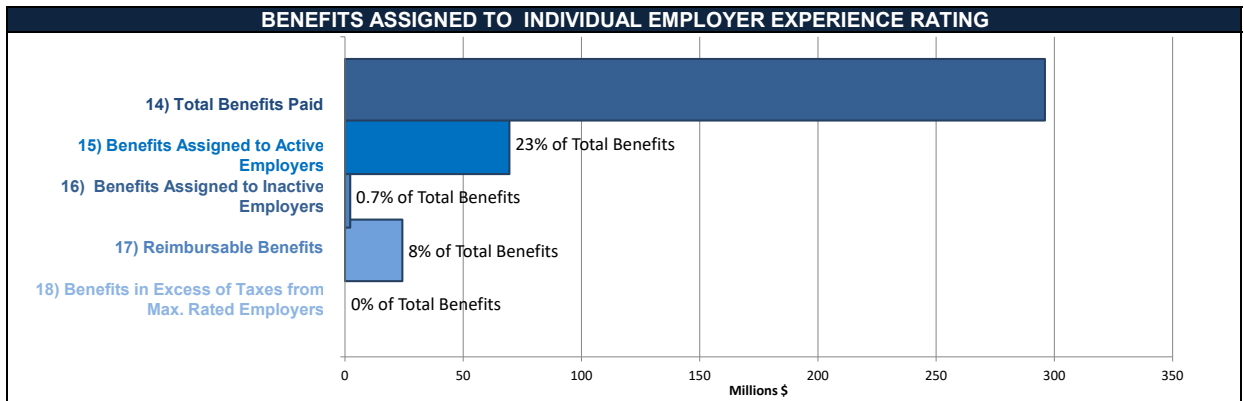
DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES					
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	>2.0%
19) Proportion of Total Wages:	99.3%	0.6%	0.1%	0.0%	0.0%
20) Proportion of Employers:	97.8%	2.1%	0.2%	0.0%	0.0%
21) Proportion of Total Benefits Charged:	89.3%	9.3%	1.4%	0.0%	0.0%
22) Proportion of Total Estimated Contributions:	94%	5%	1%	0%	0%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	>2.0%

¹ See "New Employer Tax Rate Table" for more information

GEORGIA 2023

STATE TAX FEATURES				
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed	
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	9,500	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.20 / 1.09	6) New Employer Tax Rate (%) ¹ :	2.7	
7) Statutory Tax Rate (Minimum / Maximum)%:	0.06 / 8.10	8) Average High Cost Multiple (1/1/2023):	0.40	

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$185	Average For Every \$100 of Wages Paid \$0.20
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$6	Maximum Rate \$770
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.40	Into the Trust Fund \$0.60
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
Current Avg. Tax Rate 1.09% 0% 7% Minimum Adequate Financing Rate 1.56%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:		-30%

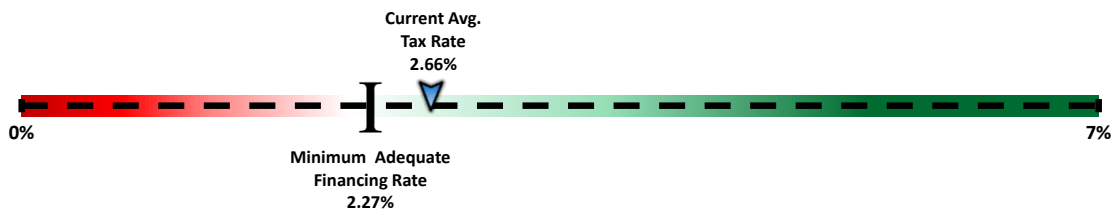


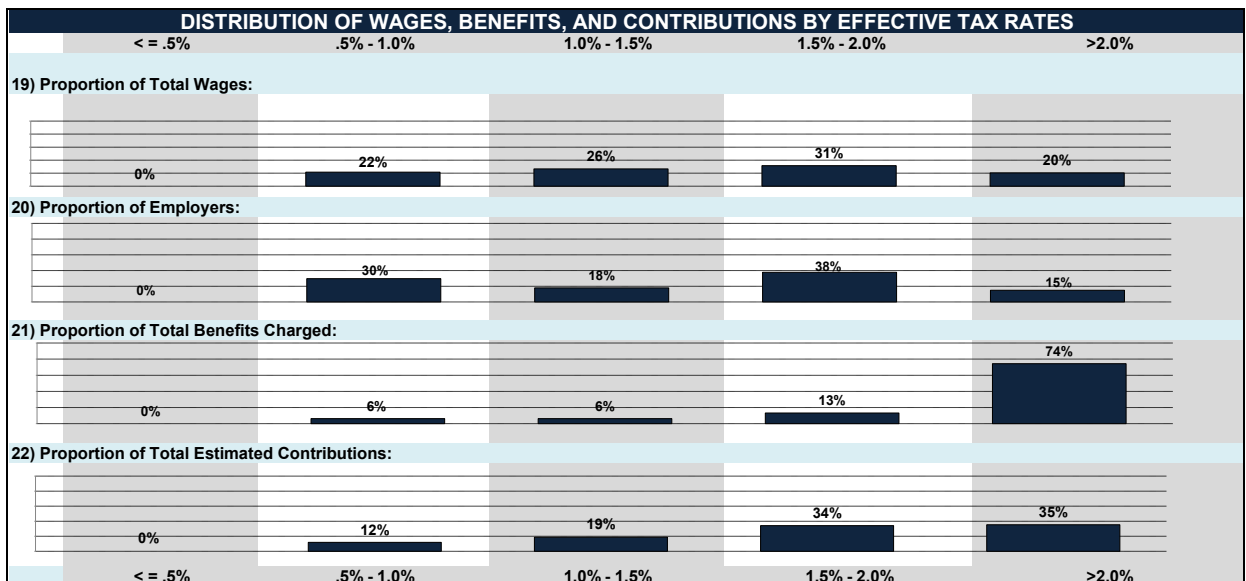
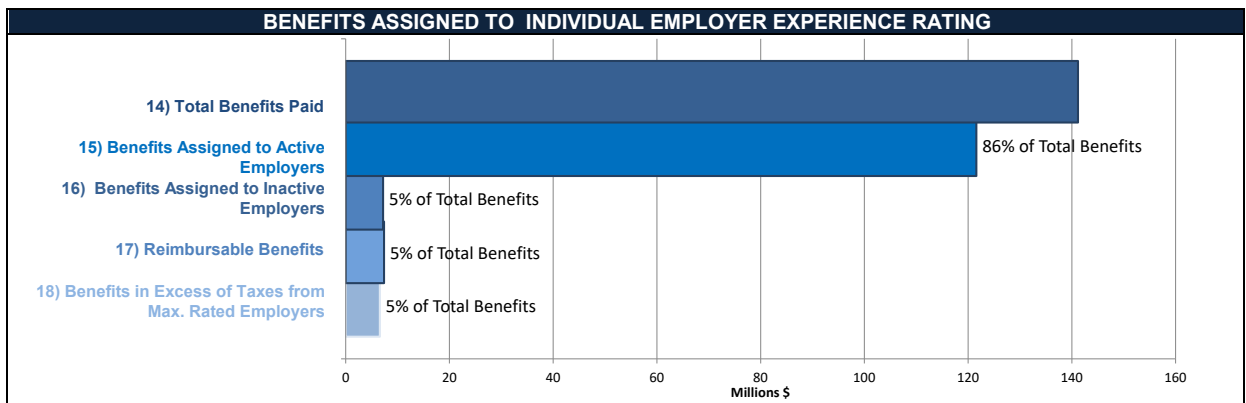
DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES					
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	>2.0%
19) Proportion of Total Wages:					
	99%	1%	0%	0%	0%
20) Proportion of Employers:					
	97%	2%	1%	0%	0%
21) Proportion of Total Benefits Charged:					
	93%	5%	2%	0%	0%
22) Proportion of Total Estimated Contributions:					
	87%	8%	4%	0%	0%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	>2.0%

¹ See "New Employer Tax Rate Table" for more information

HAWAII 2023

STATE TAX FEATURES			
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	56,700
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.83 / 2.66	6) New Employer Tax Rate (%) ¹ :	4.0
7) Statutory Tax Rate (Minimum / Maximum)%:	1.20 / 6.20	8) Average High Cost Multiple (1/1/2023):	0.22

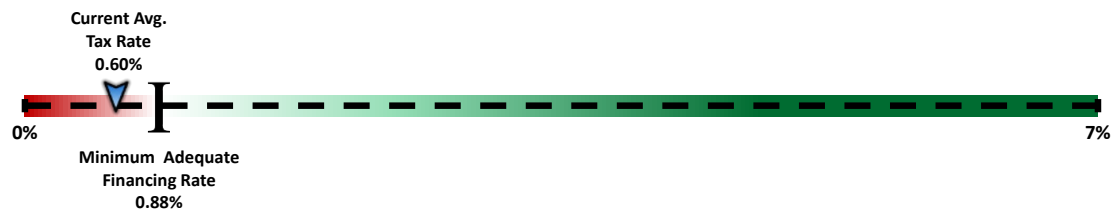
STATE TAX LEVELS			
9) Employer Contributions:	Average Per Covered Employee \$1,106	Average For Every \$100 of Wages Paid \$1.83	
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$680	Maximum Rate \$3,515	
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.28	Into the Trust Fund \$0.72	
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:			
 Current Avg. Tax Rate 2.66% Minimum Adequate Financing Rate 2.27%			
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:			17%

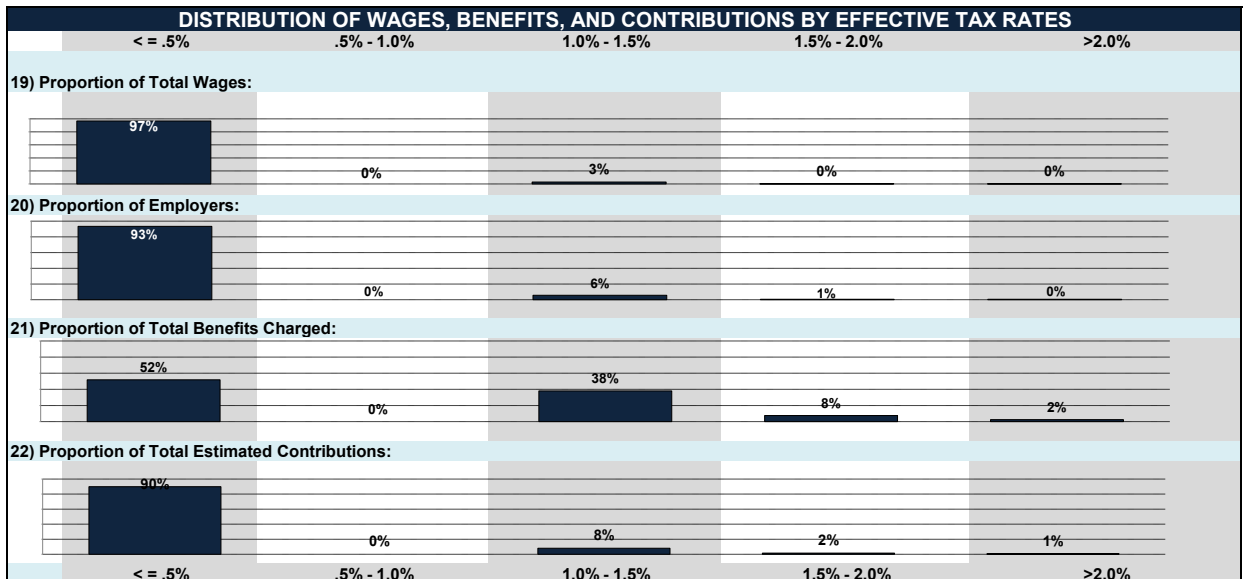
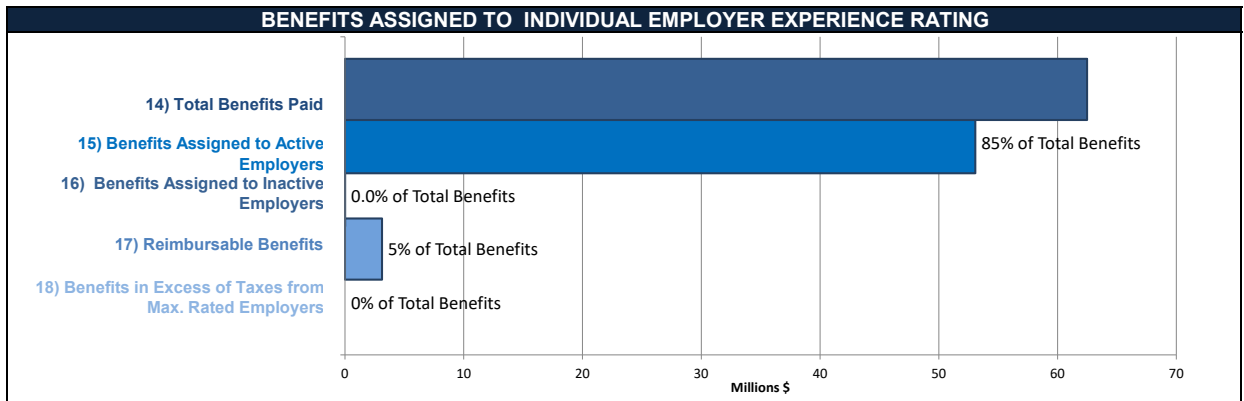


¹ See "New Employer Tax Rate Table" for more information

IDAHO 2023

STATE TAX FEATURES			
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	49,900
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.40 / 0.60	6) New Employer Tax Rate (%) ¹ :	0.8
7) Statutory Tax Rate (Minimum / Maximum)%:	0.17 / 5.40	8) Average High Cost Multiple (1/1/2023):	1.48

STATE TAX LEVELS			
9) Employer Contributions:	Average Per Covered Employee \$217	Average For Every \$100 of Wages Paid \$0.40	
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$83	Maximum Rate \$2,695	
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.42	Into the Trust Fund \$0.58	
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:			
 Current Avg. Tax Rate: 0.60% Minimum Adequate Financing Rate: 0.88% Percentage Difference: -32%			
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -32%			



¹ See "New Employer Tax Rate Table" for more information

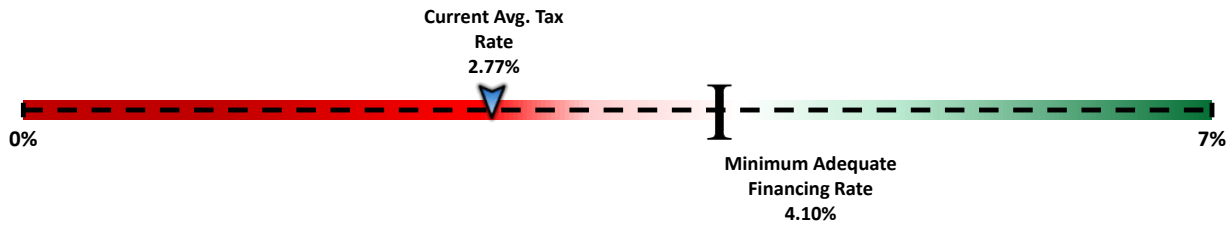
ILLINOIS 2023

STATE TAX FEATURES

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	13,271
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.58 / 2.77	6) New Employer Tax Rate (%) ¹ :	3.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30 / 8.10	8) Average High Cost Multiple (1/1/2023)	0.00

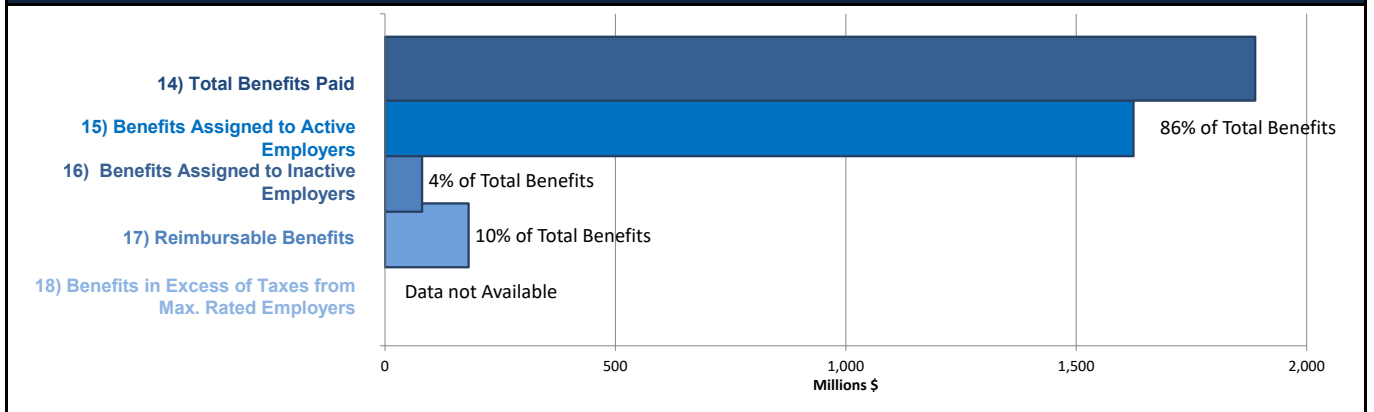
STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$455	Average For Every \$100 of Wages Paid \$0.58
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$40	Maximum Rate \$1,075
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.87	Into the Trust Fund 0.13
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		



13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: **-33%**

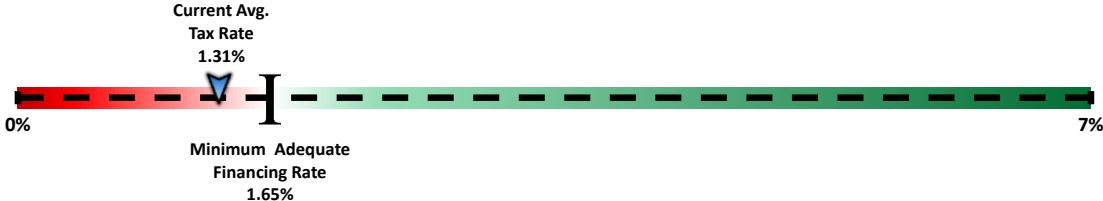
BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

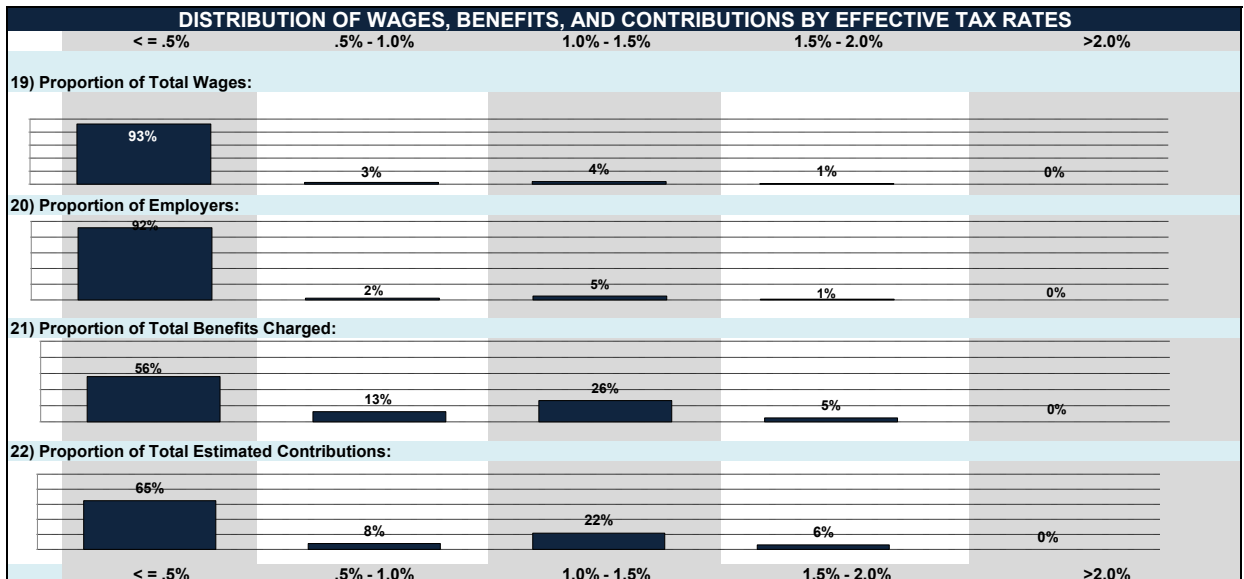
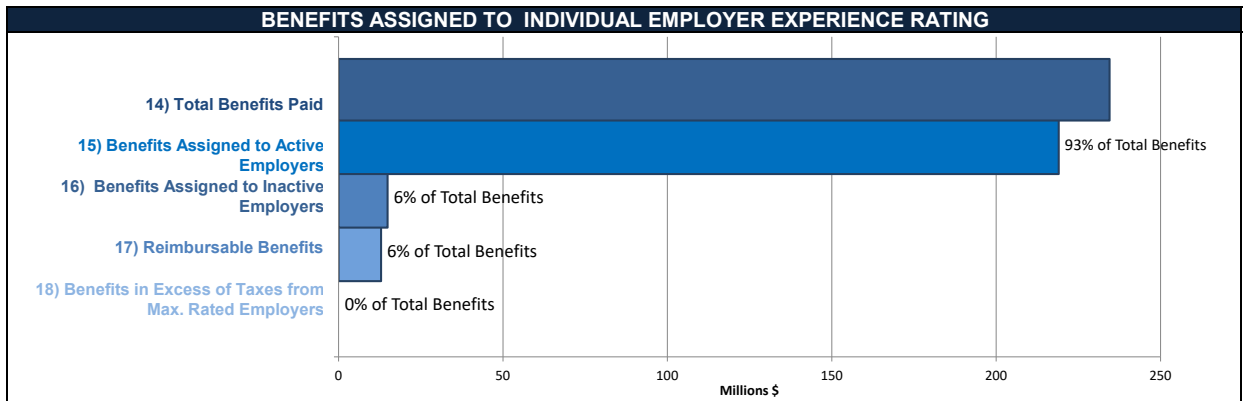


¹ See "New Employer Tax Rate Table" for more information

INDIANA 2023

STATE TAX FEATURES					
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed		
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	9,500		
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.27 / 1.31	6) New Employer Tax Rate (%) ¹ :	2.5		
7) Statutory Tax Rate (Minimum / Maximum)%:	0.50 / 7.40	8) Average High Cost Multiple (1/1/2023):	0.63		

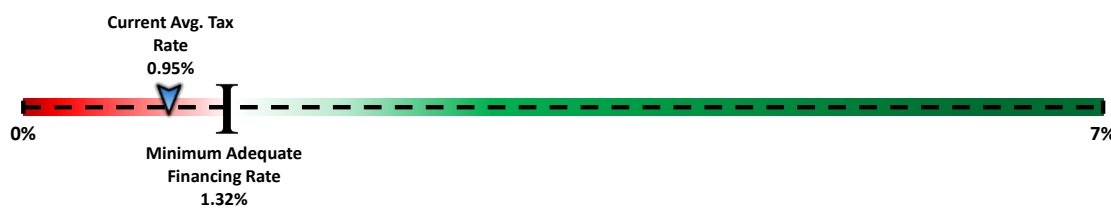
STATE TAX LEVELS						
9) Employer Contributions:	Average Per Covered Employee \$169	Average For Every \$100 of Wages Paid \$0.27				
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$48	Maximum Rate \$703				
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.55	Into the Trust Fund \$0.45				
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:						
0% Current Avg. Tax Rate 1.31% Minimum Adequate Financing Rate 1.65% 7%  <table><tr><td>0%</td><td>Current Avg. Tax Rate 1.31%</td><td>Minimum Adequate Financing Rate 1.65%</td><td>7%</td></tr></table>			0%	Current Avg. Tax Rate 1.31%	Minimum Adequate Financing Rate 1.65%	7%
0%	Current Avg. Tax Rate 1.31%	Minimum Adequate Financing Rate 1.65%	7%			
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:		-20%				

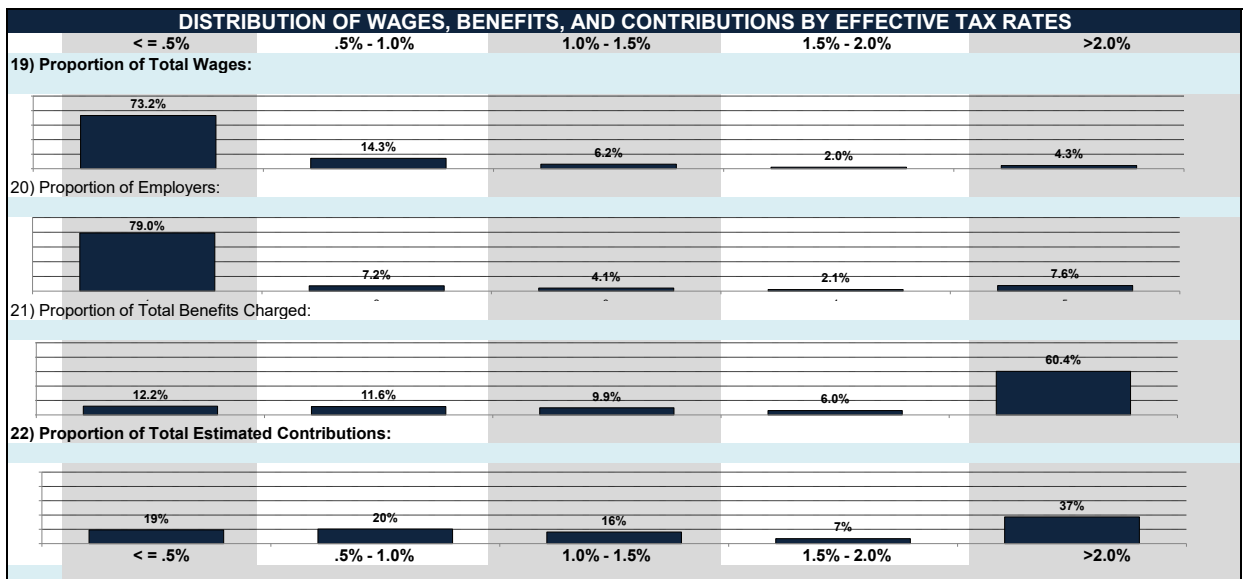
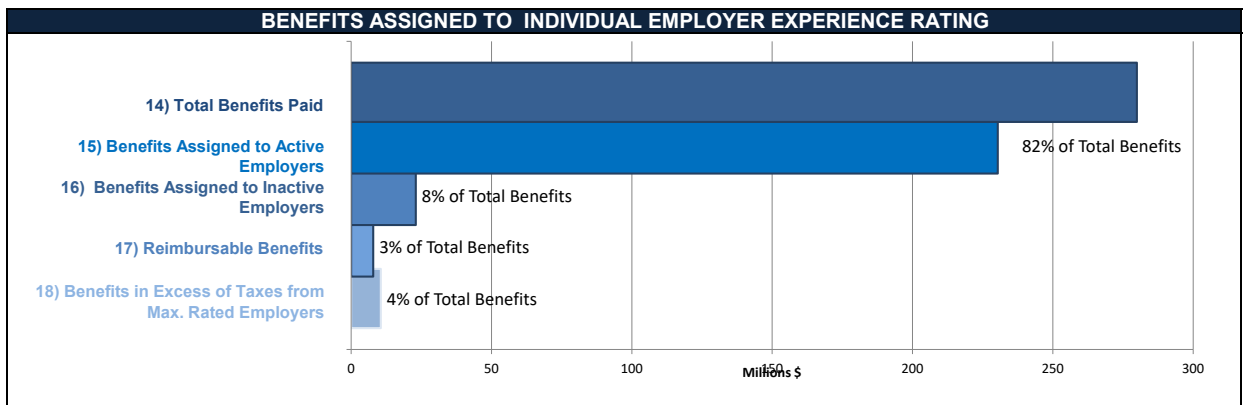


¹ See "New Employer Tax Rate Table" for more information

IOWA 2023

STATE TAX FEATURES							
1) Type of Experience Rating Method:		Benefit Ratio		2) Type of Employer Ranking:		Array	
3) Type of Charging Method:		Inverse Order		4) Taxable Wage Base (\$):		36,100	
5) Avg. Tax Rate (Total / Taxable Wages) %:		0.51 / 0.95		6) New Employer Tax Rate (%) ¹ :		1.0	
7) Statutory Tax Rate (Minimum / Maximum)%:		0.00 / 7.00		8) Average High Cost Multiple (1/1/2023)		1.34	

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$288	Average For Every \$100 of Wages Paid \$0.51
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Maximum Rate \$2,527
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.81	Into the Trust Fund \$0.19
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
 Current Avg. Tax Rate: 0.95% Minimum Adequate Financing Rate: 1.32%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:		
-28%		

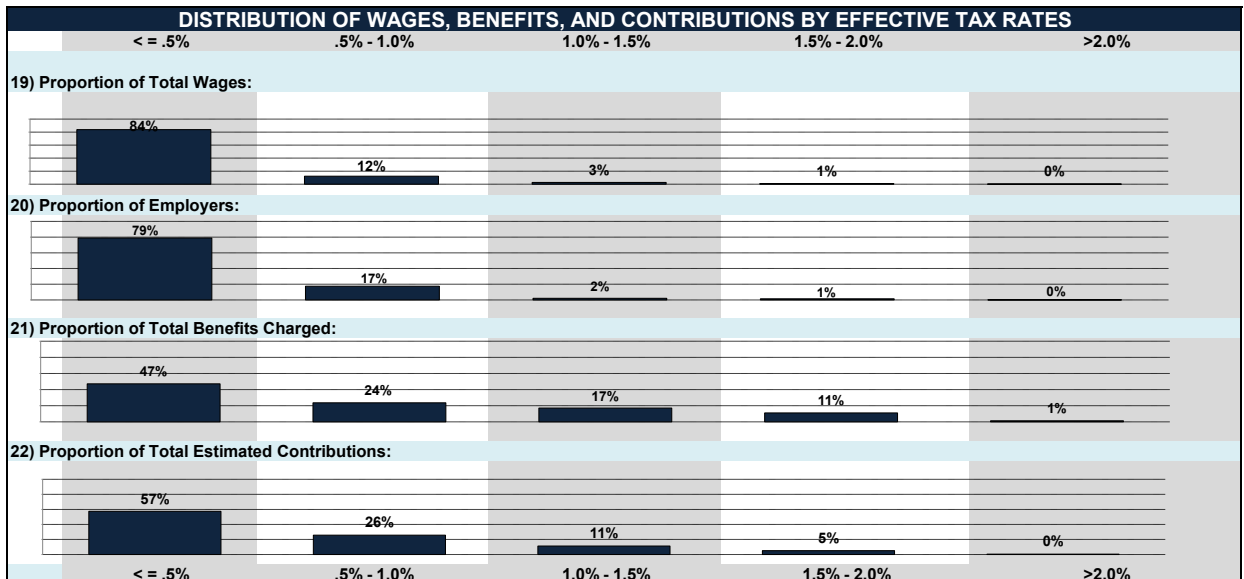
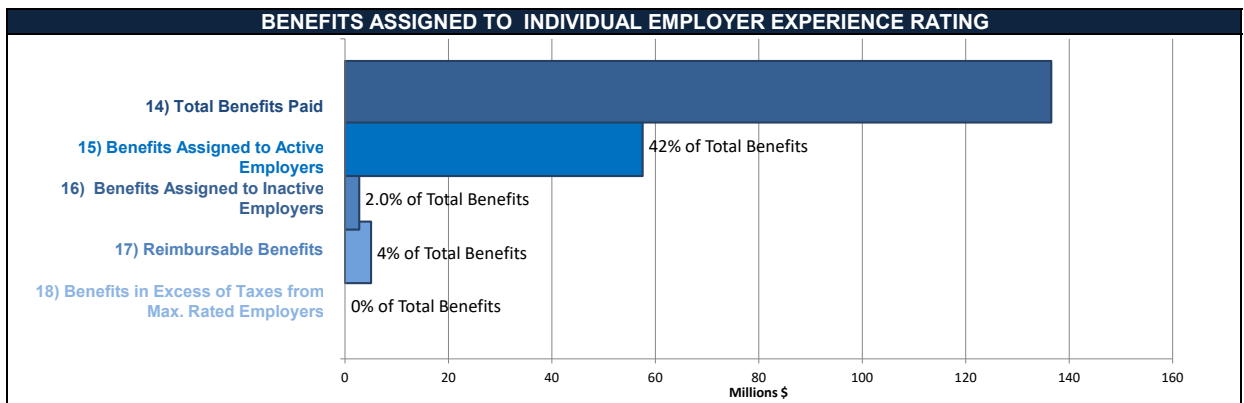


¹ See "New Employer Tax Rate Table" for more information

KANSAS 2023

STATE TAX FEATURES					
1) Type of Experience Rating Method:	Reserve Ratio		2) Type of Employer Ranking:	Array	
3) Type of Charging Method:	Proportionally		4) Taxable Wage Base (\$):	14,000	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.33	/	0.95	6) New Employer Tax Rate (%) ¹ :	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.17	/	6.40	8) Average High Cost Multiple (1/1/2023):	1.41

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$193	Average For Every \$100 of Wages Paid \$0.33
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$24	Maximum Rate \$896
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.56	Into the Trust Fund \$0.44
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
 Current Avg. Tax Rate 0.95% Minimum Adequate Financing Rate 0.81%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: 18%		



¹ See "New Employer Tax Rate Table" for more information

KENTUCKY 2023

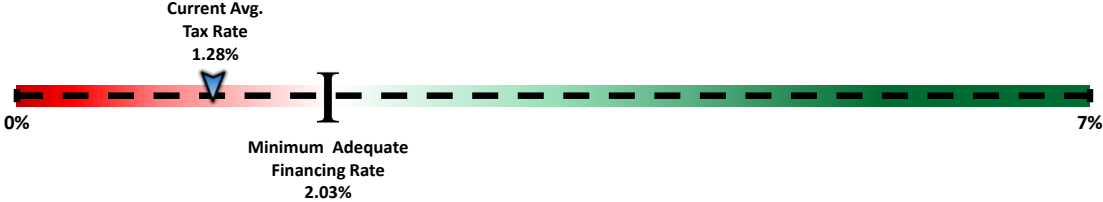
STATE TAX FEATURES			
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	11,100
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.19 / 0.81	6) New Employer Tax Rate (%) ¹ :	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30 / 9.00	8) Average High Cost Multiple (1/1/2023):	0.44

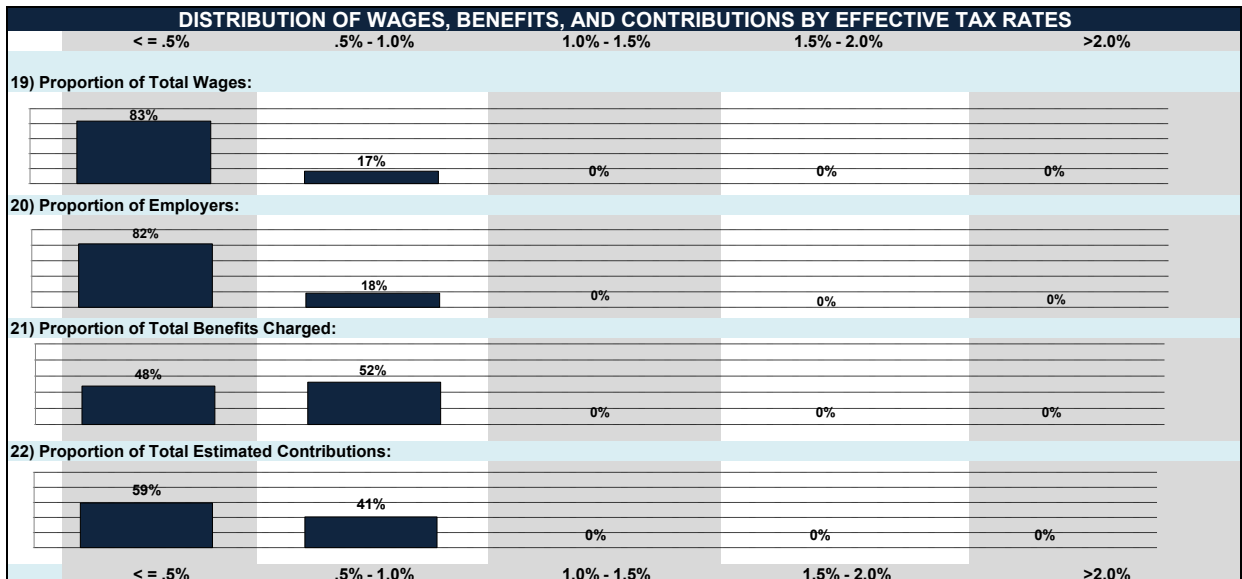
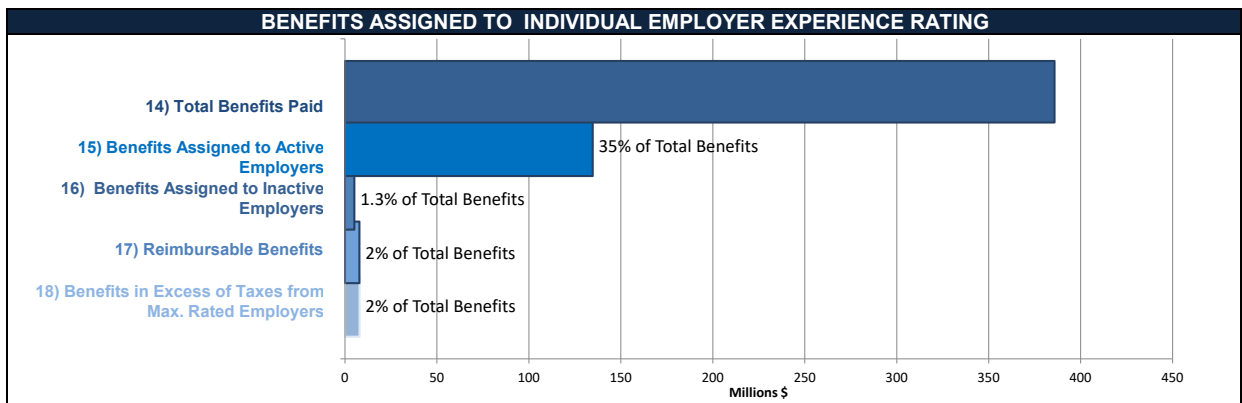
STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$116	Average For Every \$100 of Wages Paid \$0.19
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$33	Maximum Rate \$999
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.22	Into the Trust Fund -\$0.22
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
Current Avg. Tax Rate 0.81% 0% 7% Minimum Adequate Financing Rate 2.35%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:		-65%

¹ See "New Employer Tax Rate" table for more information

LOUISIANA 2023

STATE TAX FEATURES					
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed		
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	7,700		
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.22 / 1.28	6) New Employer Tax Rate (%) ¹ :	IndAvg		
7) Statutory Tax Rate (Minimum / Maximum)%:	0.09 / 6.00	8) Average High Cost Multiple (1/1/2023):	0.70		

STATE TAX LEVELS			
9) Employer Contributions:	Average Per Covered Employee \$134	Average For Every \$100 of Wages Paid \$0.22	
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$7	Maximum Rate \$462	
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.98	Into the Trust Fund -\$0.98	
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:			
 Current Avg. Tax Rate 1.28% Minimum Adequate Financing Rate 2.03% Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -37%			
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -37%			

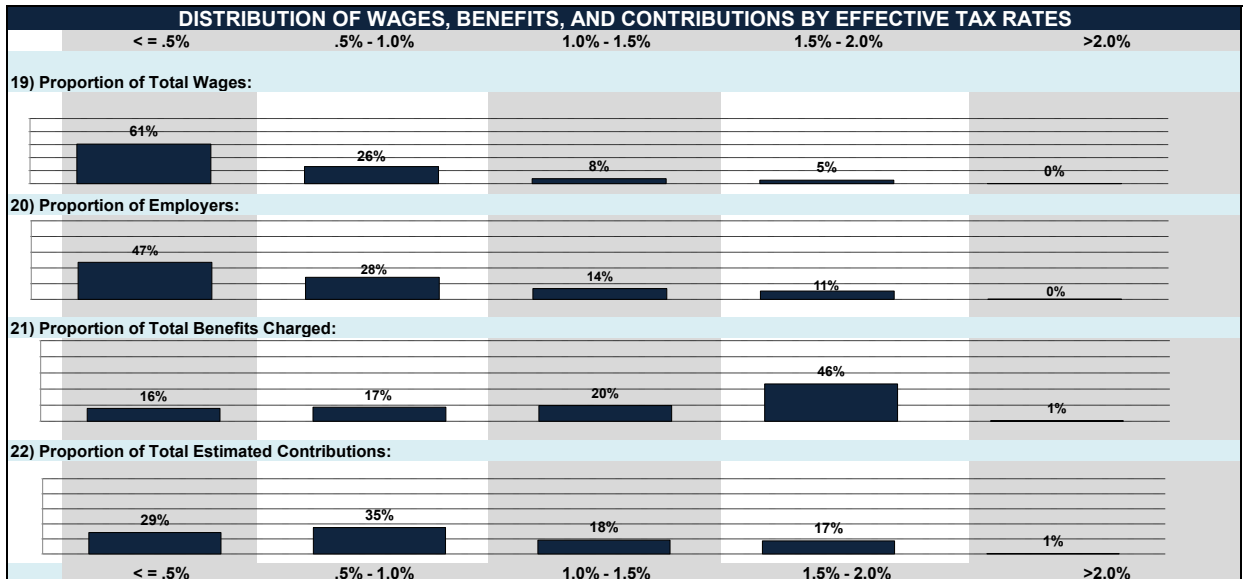
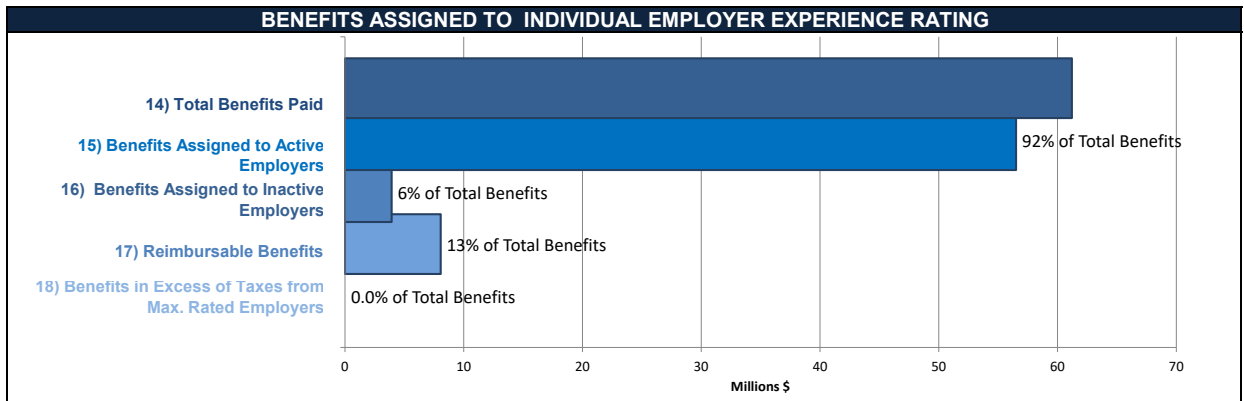


¹ See "New Employer Tax Rate Table" for more information

MAINE 2023

STATE TAX FEATURES					
1) Type of Experience Rating Method:	Reserve Ratio		2) Type of Employer Ranking:	Array	
3) Type of Charging Method:	Most Recent		4) Taxable Wage Base (\$):	12,000	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.49	/	1.96	6) New Employer Tax Rate (%) ¹ :	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00	/	5.47	8) Average High Cost Multiple (1/1/2023):	1.78

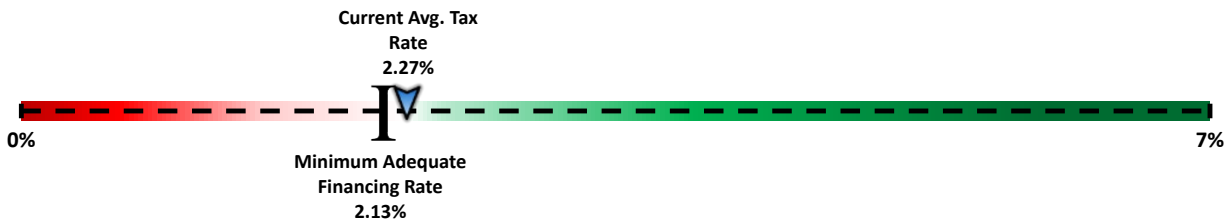
STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$311	Average For Every \$100 of Wages Paid \$0.49
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Maximum Rate \$656
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.42	Into the Trust Fund \$0.58
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
 Current Avg. Tax Rate 1.96% Minimum Adequate Financing Rate 1.15%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: 71%		



¹ See "New Employer Tax Rate" table for more information

MARYLAND 2023

STATE TAX FEATURES			
1) Type of Experience Rating Method:	Benefit Ratio		2) Type of Employer Ranking: Fixed
3) Type of Charging Method:	Proportionally		4) Taxable Wage Base (\$): 8,500
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.34	/ 2.27	6) New Employer Tax Rate (%) ¹ : 2.3
7) Statutory Tax Rate (Minimum / Maximum)%:	1.00	/ 10.50	8) Average High Cost Multiple (1/1/2023) 0.93

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$259	Average For Every \$100 of Wages Paid \$0.34
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$85	Maximum Rate \$893
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$2.20	Into the Trust Fund -\$1.20
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
0% Current Avg. Tax Rate 2.27% Minimum Adequate Financing Rate 2.13% 7% 		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:		7%

¹ See "New Employer Tax Rate Table" for more information

MASSACHUSETTS 2023

STATE TAX FEATURES			
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base (\$):	15,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.30 / 1.40	6) New Employer Tax Rate (%) ¹ :	1.5
7) Statutory Tax Rate (Minimum / Maximum)%:	1.32 / 19.57	8) Average High Cost Multiple (1/1/2023):	0.74

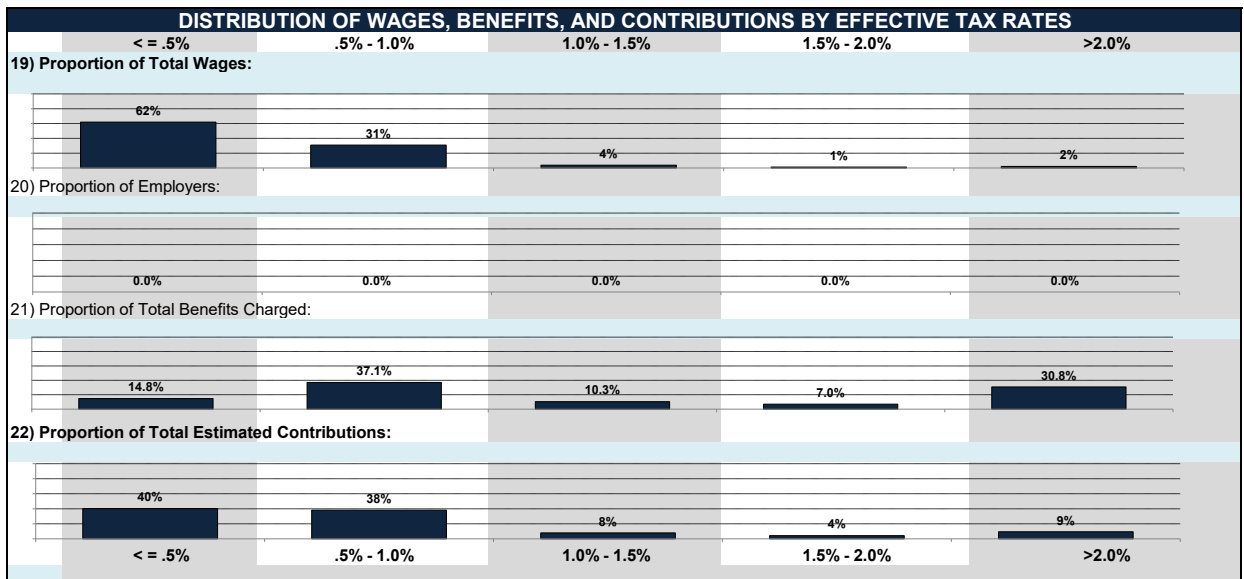
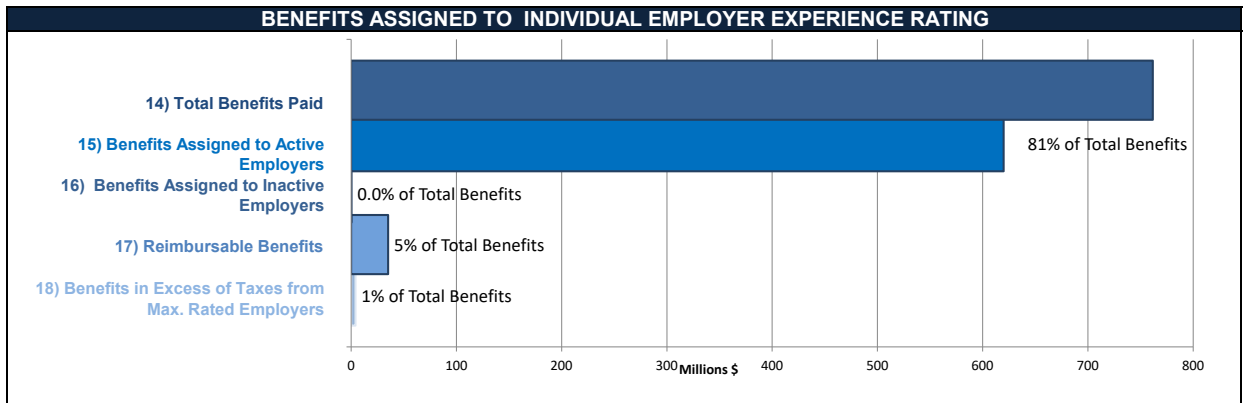
STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$294	Average For Every \$100 of Wages Paid \$0.30
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$199	Maximum Rate \$2,936
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.80	Into the Trust Fund -\$0.80
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
Current Avg. Tax Rate 1.40% 0% 8% Minimum Adequate Financing Rate 2.84%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:		-51%

¹ See "New Employer Tax Rate Table" for more information

MICHIGAN 2023

STATE TAX FEATURES							
1) Type of Experience Rating Method:		Benefit Ratio		2) Type of Employer Ranking:		Fixed	
3) Type of Charging Method:		Most Recent		4) Taxable Wage Base (\$):		9,500	
5) Avg. Tax Rate (Total / Taxable Wages) %:		0.51 / 2.86		6) New Employer Tax Rate (%) ¹ :		2.7	
7) Statutory Tax Rate (Minimum / Maximum)%:		0.00 / 6.30		8) Average High Cost Multiple (1/1/2023)		0.34	

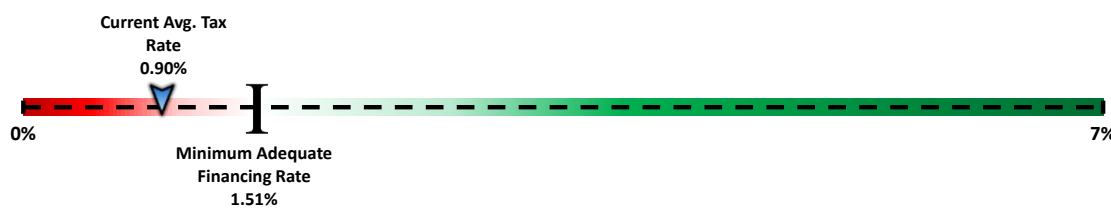
STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$360	Average For Every \$100 of Wages Paid \$0.51
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Maximum Rate \$599
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.62	Into the Trust Fund \$0.38
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
0% Current Avg. Tax Rate 2.86% Minimum Adequate Financing Rate 3.59% 7%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:		
-21%		

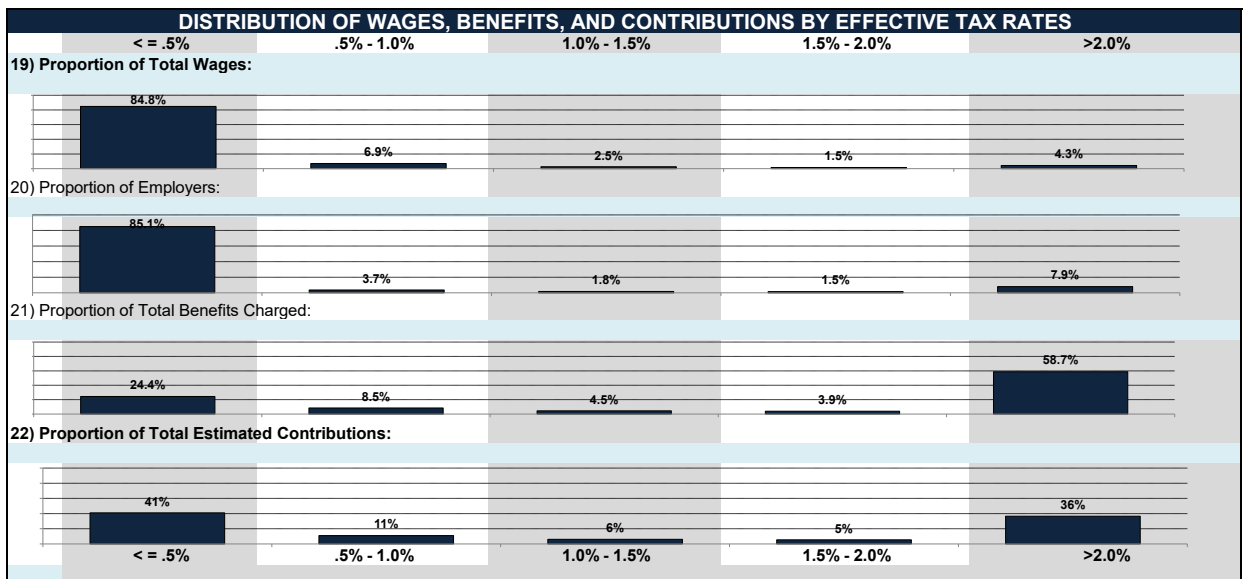
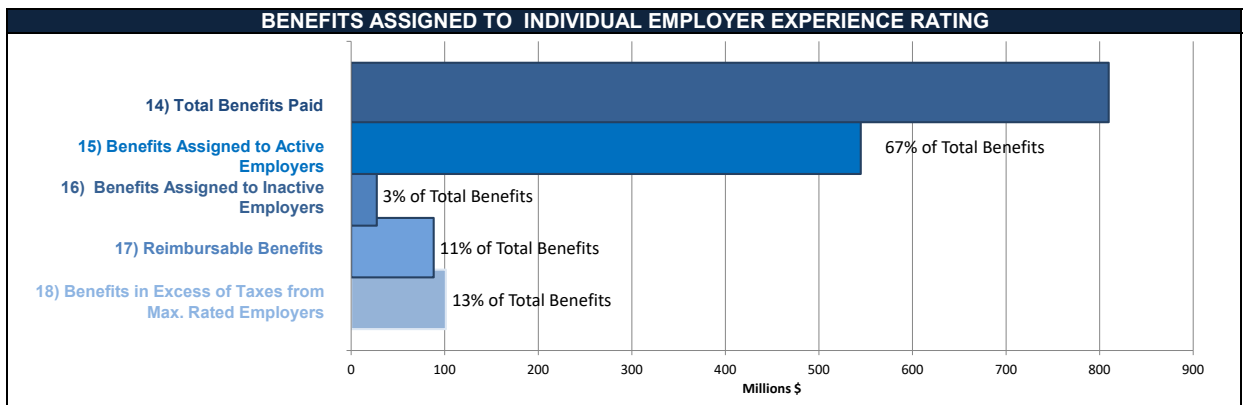


¹ See "New Employer Tax Rate Table" for more information

MINNESOTA 2023

STATE TAX FEATURES							
1) Type of Experience Rating Method:		Benefit Ratio		2) Type of Employer Ranking:		Fixed	
3) Type of Charging Method:		Proportionally		4) Taxable Wage Base (\$):		40,000	
5) Avg. Tax Rate (Total / Taxable Wages) %:		0.44 / 0.90		6) New Employer Tax Rate (%) ¹ :		IndAvg	
7) Statutory Tax Rate (Minimum / Maximum)%:		0.10 / 9.00		8) Average High Cost Multiple (1/1/2023)		0.64	

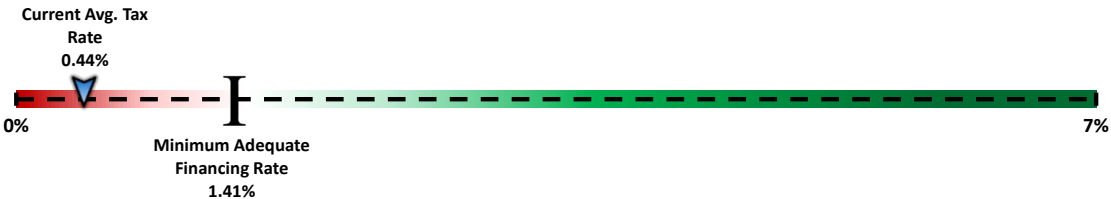
STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$335	Average For Every \$100 of Wages Paid \$0.44
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$40	Maximum Rate \$3,600
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$1.10	Into the Trust Fund -\$0.10
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
 Current Avg. Tax Rate 0.90% Minimum Adequate Financing Rate 1.51%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:		
-40%		

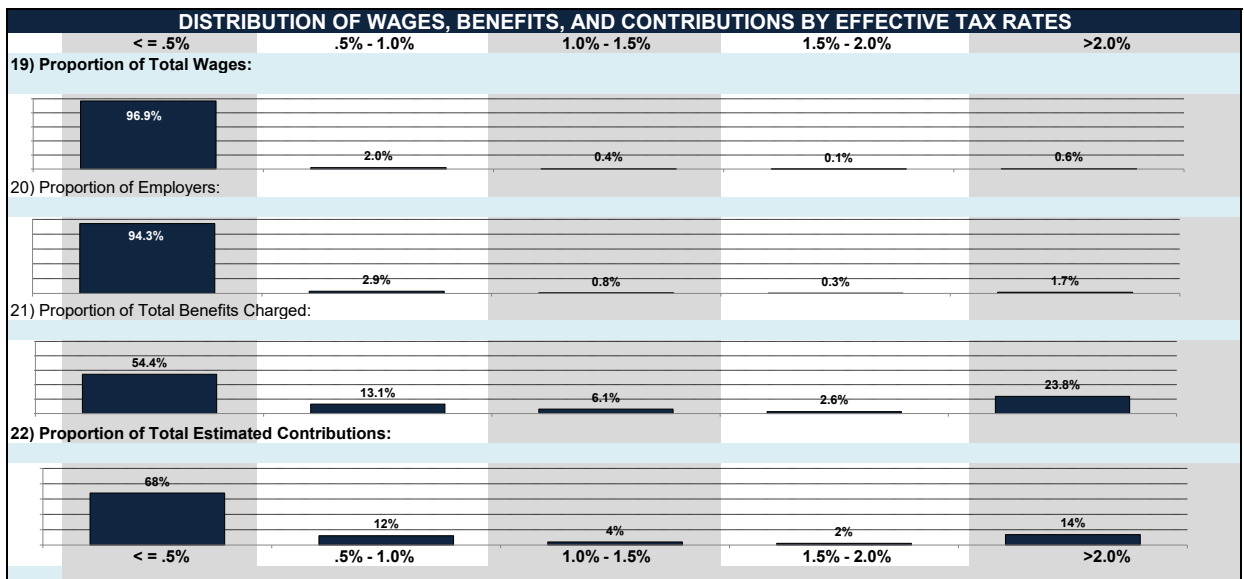
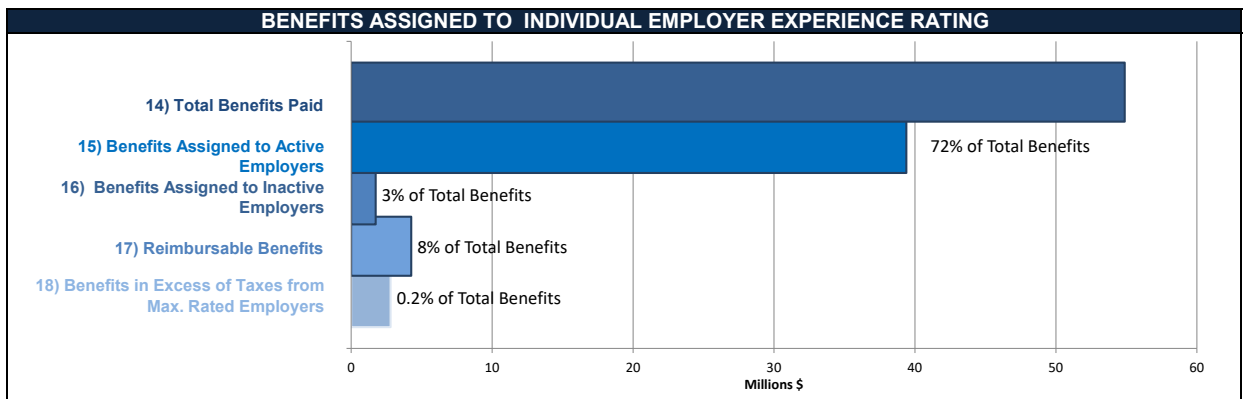


¹ See "New Employer Tax Rate Table" for more information

MISSISSIPPI 2023

STATE TAX FEATURES							
1) Type of Experience Rating Method:		Benefit Ratio		2) Type of Employer Ranking:		Fixed	
3) Type of Charging Method:		Proportionally		4) Taxable Wage Base (\$):		14,000	
5) Avg. Tax Rate (Total / Taxable Wages) %:		0.15 / 0.44		6) New Employer Tax Rate (%) ¹ :		1.0	
7) Statutory Tax Rate (Minimum / Maximum)%:		0.00 / 5.40		8) Average High Cost Multiple (1/1/2023)		1.25	

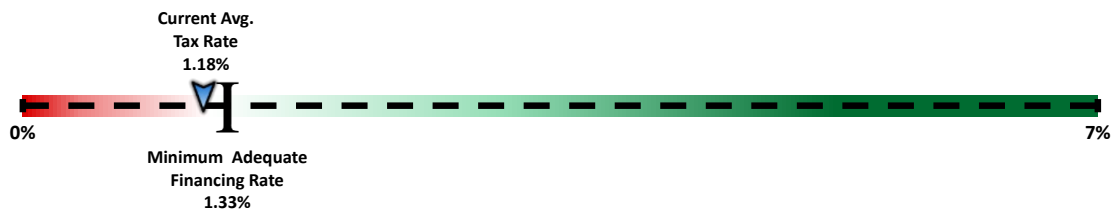
STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$63	Average For Every \$100 of Wages Paid \$0.15
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Maximum Rate \$756
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.95	Into the Trust Fund \$0.05
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
 Current Avg. Tax Rate 0.44% Minimum Adequate Financing Rate 1.41%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:		
-69%		

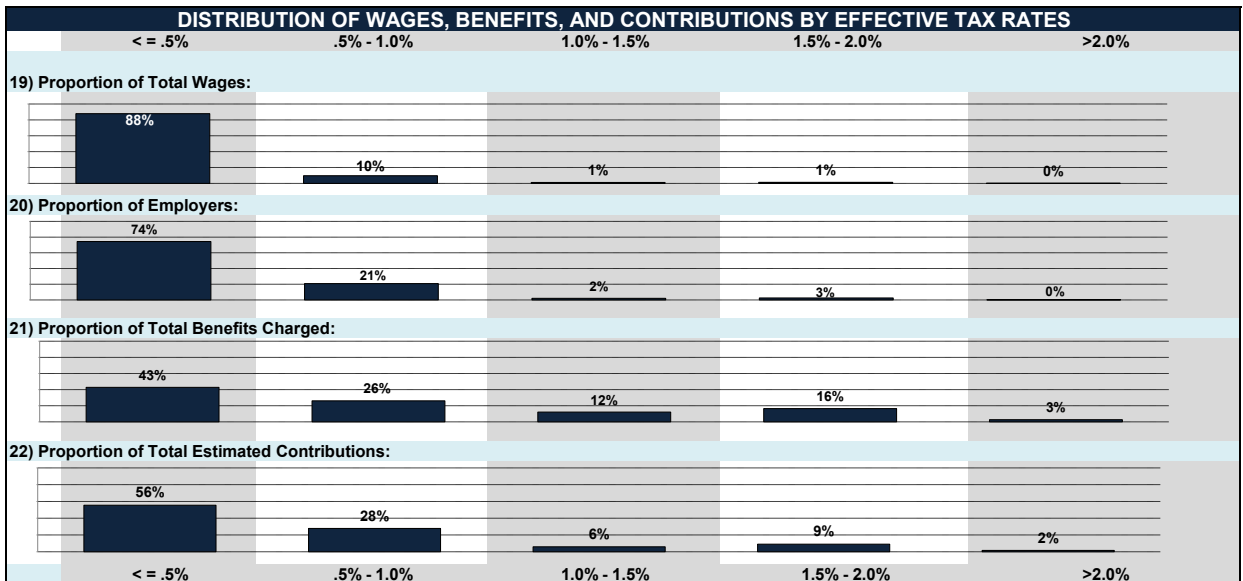
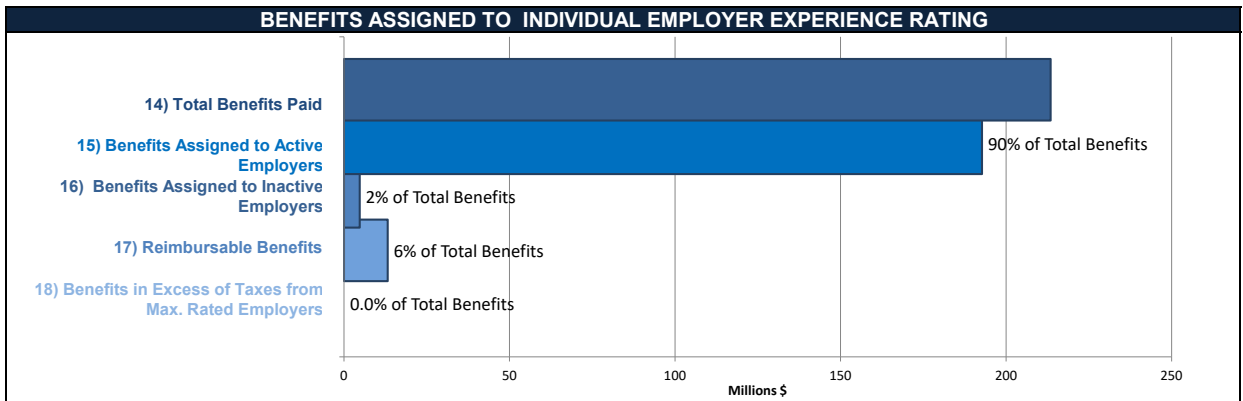


¹ See "New Employer Tax Rate Table" for more information

MISSOURI 2023

STATE TAX FEATURES				
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed	
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	10,500	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.25 / 1.18	6) New Employer Tax Rate (%) ¹ :	2.5	
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 5.40	8) Average High Cost Multiple (1/1/2023):	0.55	

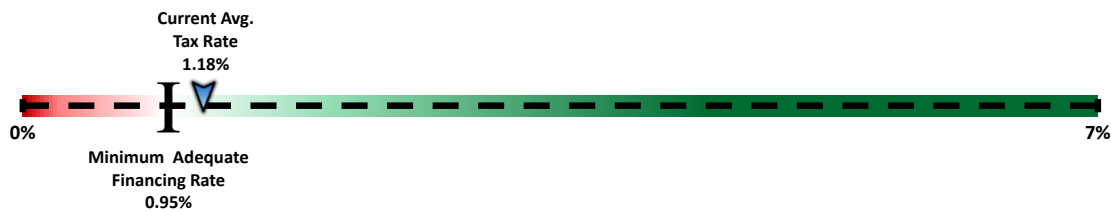
STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$157	Average For Every \$100 of Wages Paid \$0.25
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Maximum Rate \$567
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.61	Into the Trust Fund \$0.39
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
 Current Avg. Tax Rate 1.18% Minimum Adequate Financing Rate 1.33%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -11%		

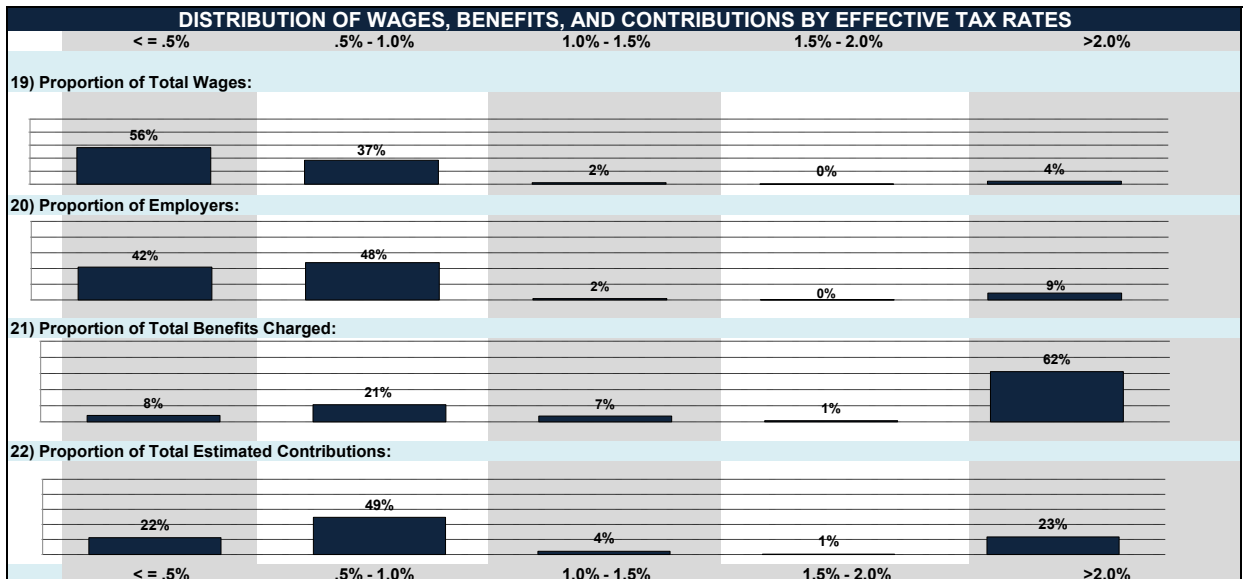
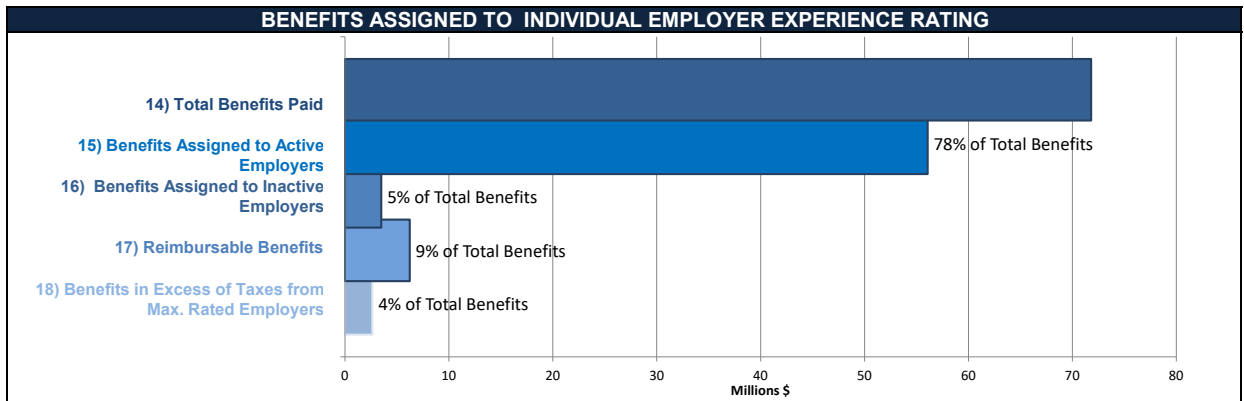


¹ See "New Employer Tax Rate Table" for more information

MONTANA 2023

STATE TAX FEATURES				
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array	
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	40,500	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.75 / 1.18	6) New Employer Tax Rate (%) ¹ :	IndAvg	
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 6.12	8) Average High Cost Multiple (1/1/2023):	1.40	

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$350	Average For Every \$100 of Wages Paid \$0.75
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Maximum Rate \$2,479
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.49	Into the Trust Fund \$0.51
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
 Current Avg. Tax Rate 1.18% Minimum Adequate Financing Rate 0.95% Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: 24%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: 24%		



¹ See "New Employer Tax Rate Table" for more information

NEBRASKA 2023

STATE TAX FEATURES			
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base (\$):	9,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.16 / 0.81	6) New Employer Tax Rate (%) ¹ :	1.3
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 5.40	8) Average High Cost Multiple (1/1/2023):	1.47

STATE TAX LEVELS			
9) Employer Contributions:	Average Per Covered Employee \$99	Average For Every \$100 of Wages Paid \$0.16	
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Maximum Rate \$486	
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.72	Into the Trust Fund \$0.28	
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:	Current Avg. Tax Rate 0.81% Minimum Adequate Financing Rate 1.09% 0% 7%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:	-26%		

¹ See "New Employer Tax Rate" table for more information

NEVADA 2023

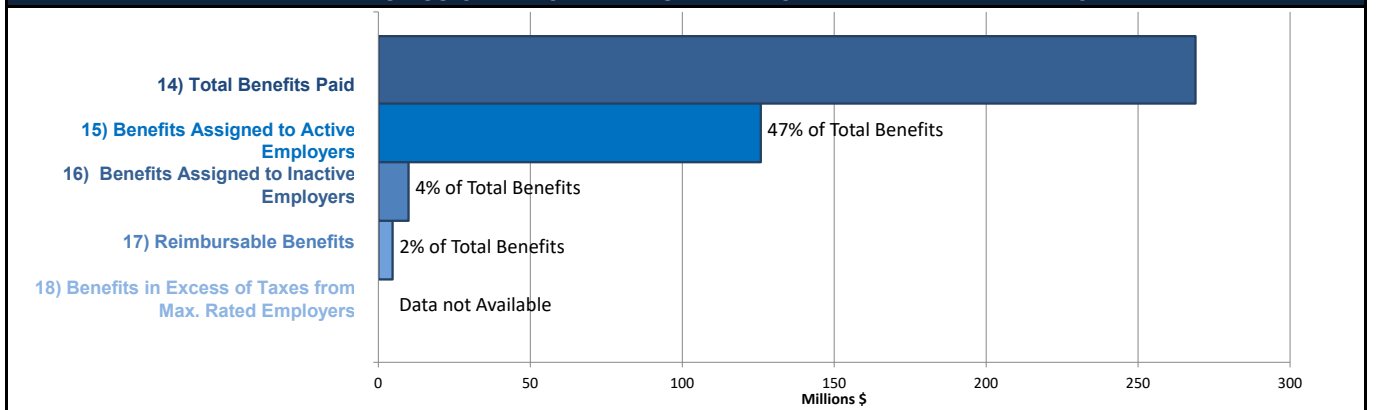
STATE TAX FEATURES

1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	40,600
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.99 / 1.74	6) New Employer Tax Rate (%) ¹ :	3.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.25 / 5.40	8) Average High Cost Multiple (1/1/2023):	0.39

STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$644	Average For Every \$100 of Wages Paid \$0.99
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$102	Maximum Rate \$2,192
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.31	Into the Trust Fund \$0.69
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
Current Avg. Tax Rate: 1.74% Minimum Adequate Financing Rate: 1.61%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: 8%		

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

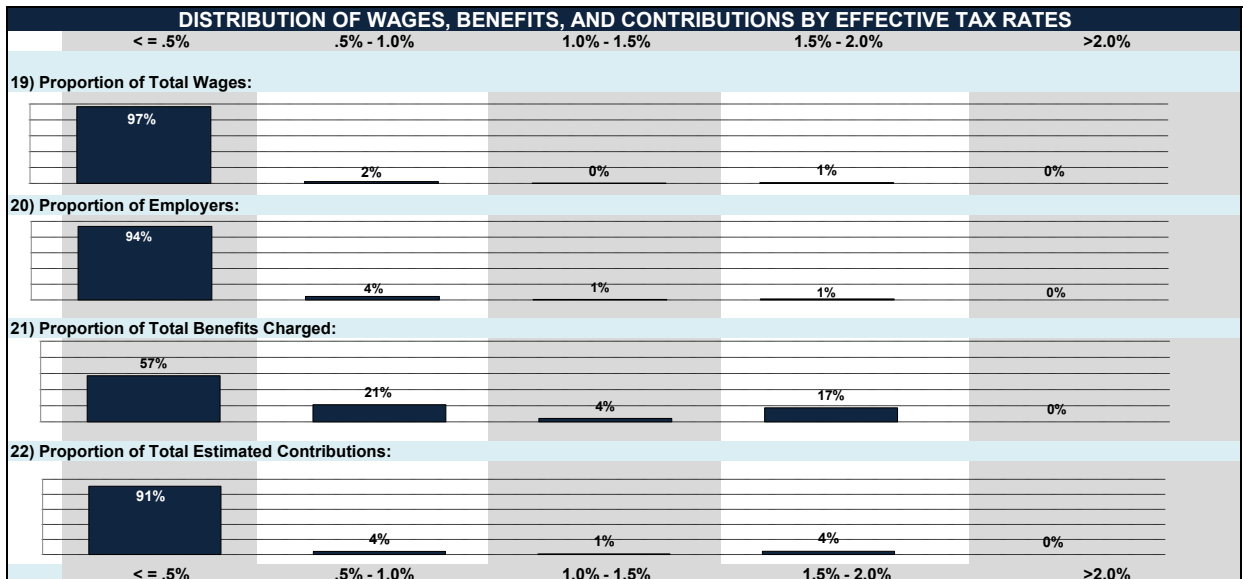
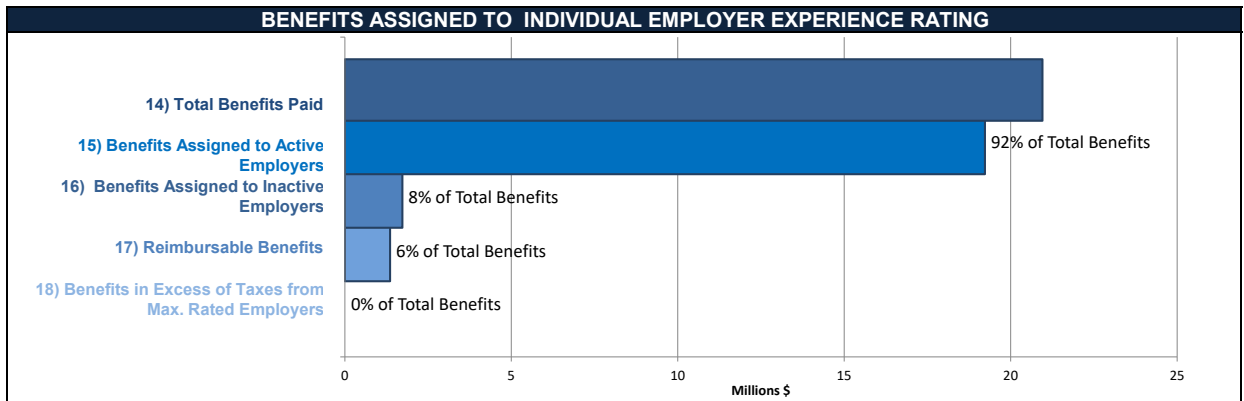


¹ See "New Employer Tax Rate" table for more information

NEW HAMPSHIRE 2023

STATE TAX FEATURES				
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed	
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	14,000	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.36 / 1.63	6) New Employer Tax Rate (%) ¹ :	2.7	
7) Statutory Tax Rate (Minimum / Maximum)%:	0.10 / 7.00	8) Average High Cost Multiple (1/1/2023):	0.96	

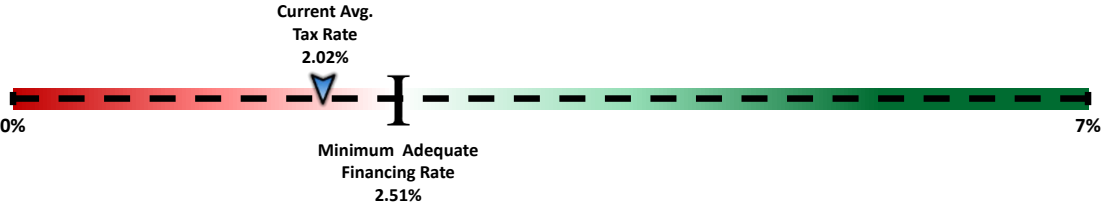
STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$286	Average For Every \$100 of Wages Paid \$0.36
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$14	Maximum Rate \$980
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.14	Into the Trust Fund \$0.86
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
 Current Avg. Tax Rate 1.63% Minimum Adequate Financing Rate 1.52%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: 7%		

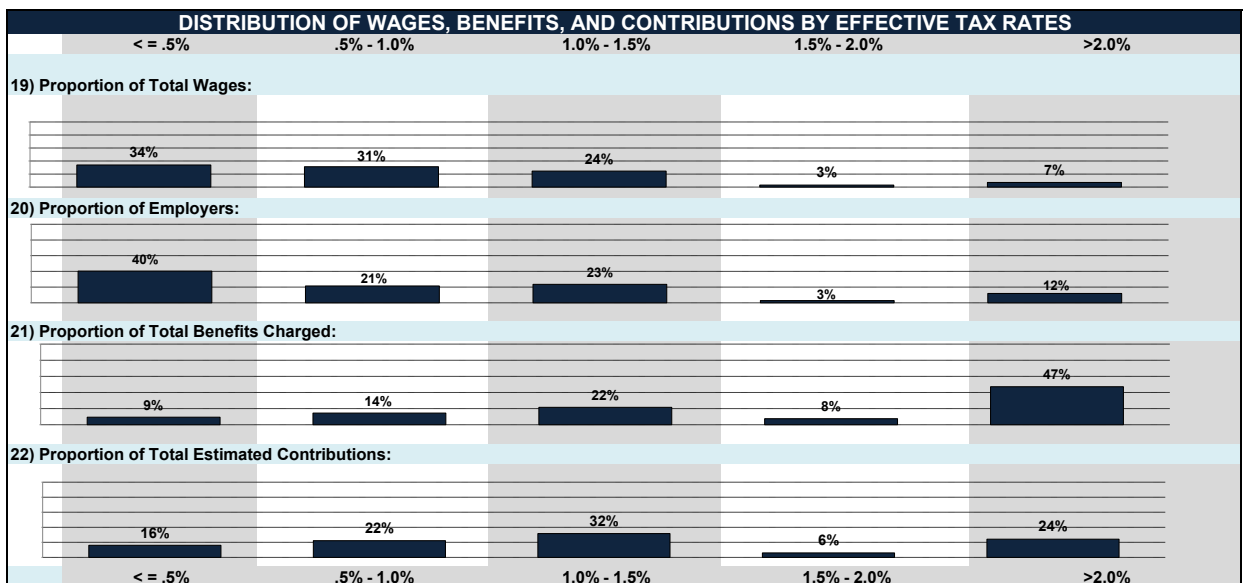
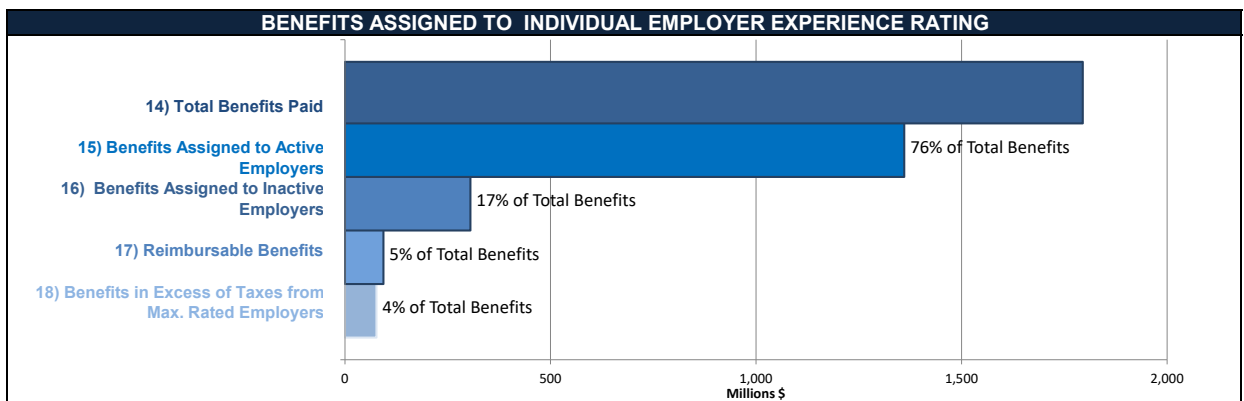


¹ See "New Employer Tax Rate Table" for more information

NEW JERSEY 2023

STATE TAX FEATURES				
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed	
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	41,100	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.92 / 2.02	6) New Employer Tax Rate (%) ¹ :	3.4	
7) Statutory Tax Rate (Minimum / Maximum)%:	1.20 / 7.00	8) Average High Cost Multiple (1/1/2023):	0.09	

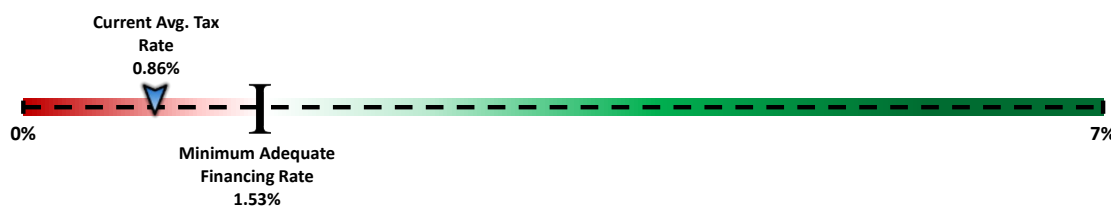
STATE TAX LEVELS		
9) Employer Contributions ² :	Average Per Covered Employee \$782	Average For Every \$100 of Wages Paid \$0.92
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$493	Maximum Rate \$2,877
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.67	Into the Trust Fund \$0.33
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
 Current Avg. Tax Rate 2.02% Minimum Adequate Financing Rate 2.51%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -19%		

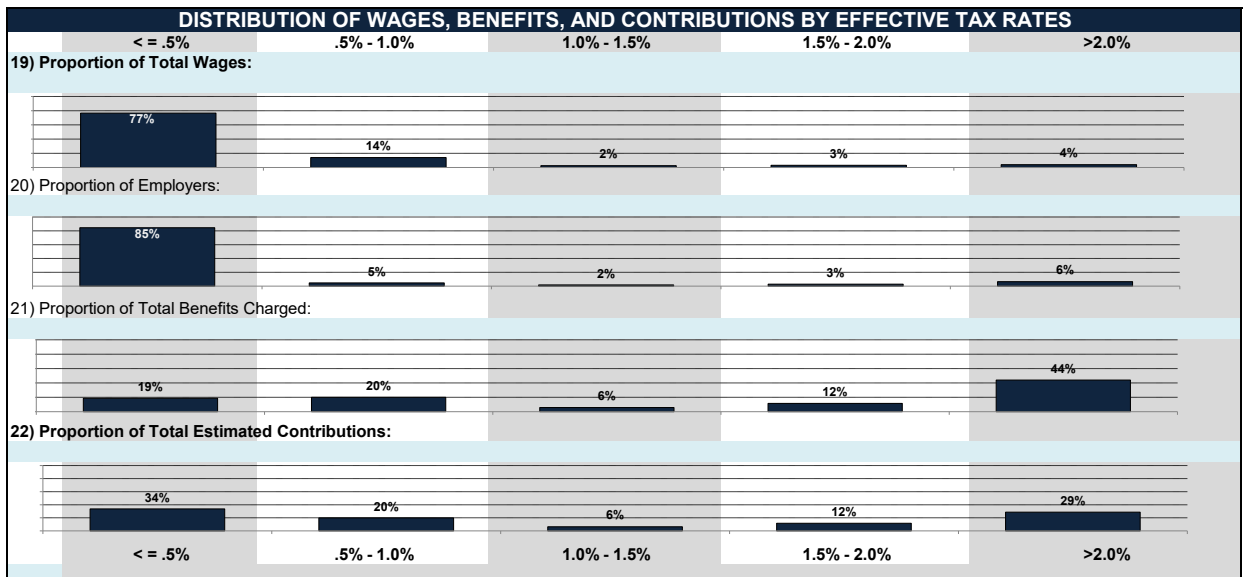
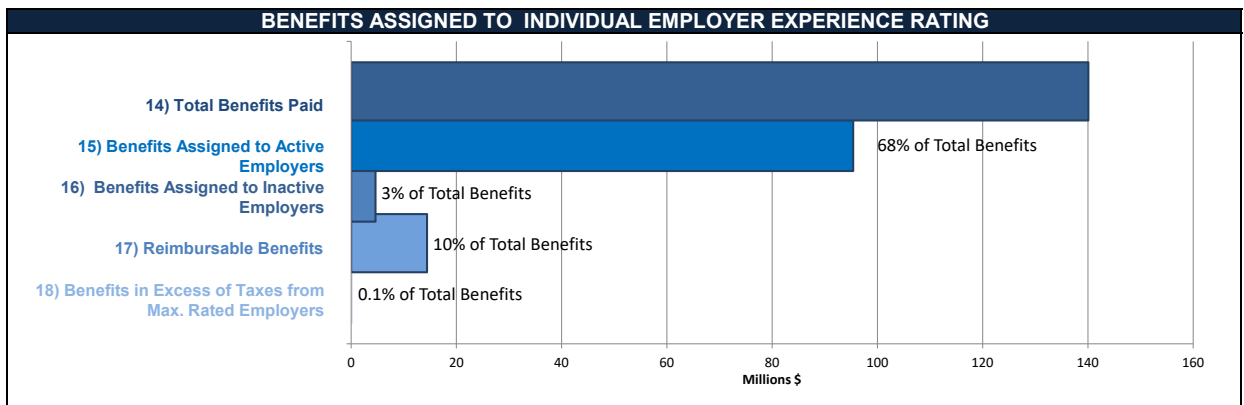


¹ See "New Employer Tax Rate Table" for more information
² Employee Contributions: In New Jersey, the tax rate is 0.425%

NEW MEXICO 2023

STATE TAX FEATURES							
1) Type of Experience Rating Method:		Benefit Ratio		2) Type of Employer Ranking:		Fixed	
3) Type of Charging Method:		Proportionally		4) Taxable Wage Base (\$):		30,100	
5) Avg. Tax Rate (Total / Taxable Wages) %:		0.44 / 0.86		6) New Employer Tax Rate (%) ¹ :		IndAvg	
7) Statutory Tax Rate (Minimum / Maximum)%:		0.33 / 5.40		8) Average High Cost Multiple (1/1/2023)		0.64	

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$226	Average For Every \$100 of Wages Paid \$0.44
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$99	Maximum Rate \$1,625
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.93	Into the Trust Fund \$0.07
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
 Current Avg. Tax Rate 0.86% Minimum Adequate Financing Rate 1.53%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:		
-44%		

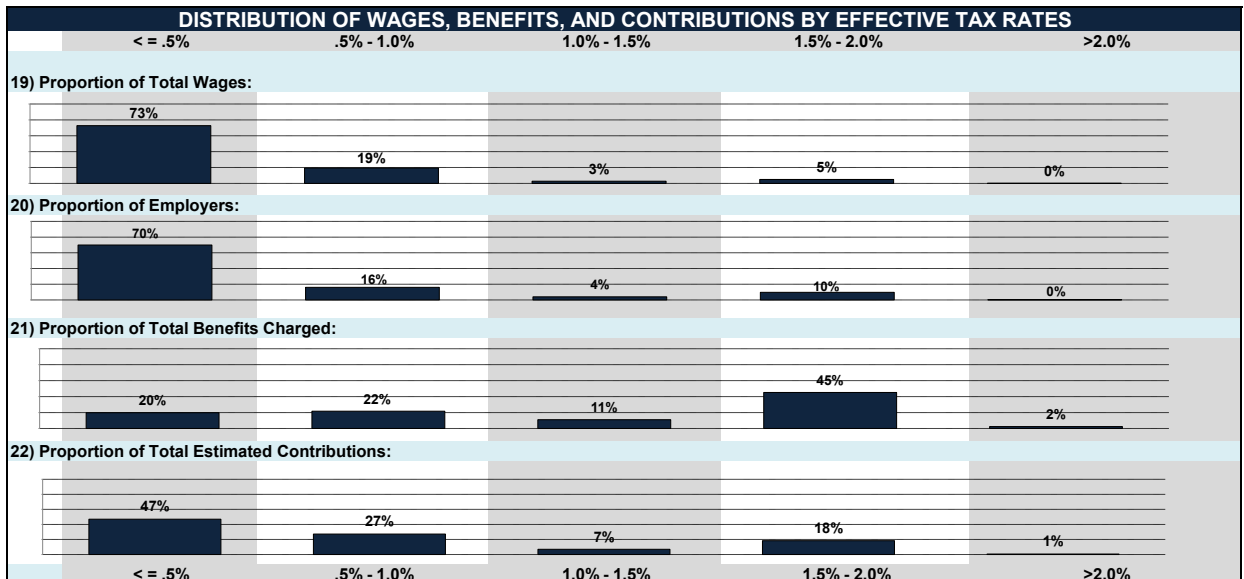
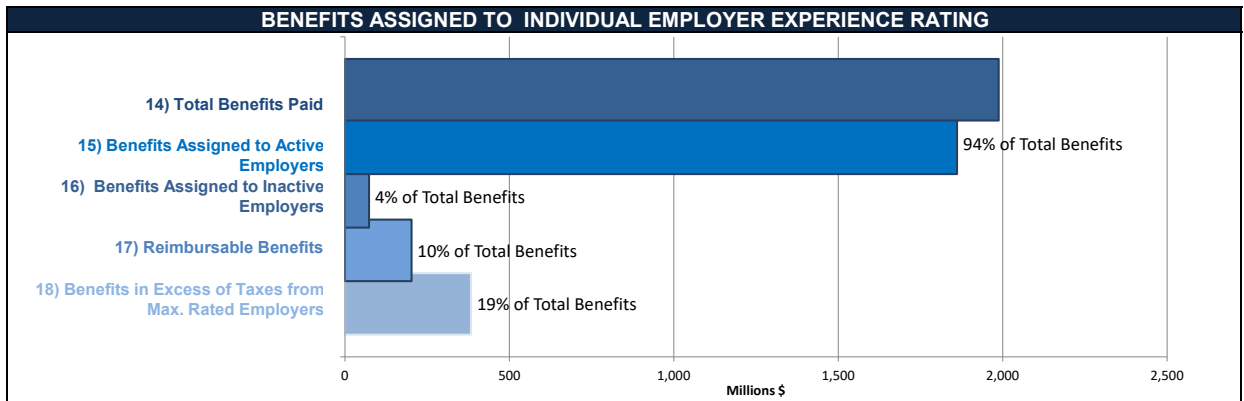


¹ See "New Employer Tax Rate Table" for more information

NEW YORK 2023

STATE TAX FEATURES				
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed	
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	12,300	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.47 / 2.96	6) New Employer Tax Rate (%) ¹ :	3.4	
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 8.90	8) Average High Cost Multiple (1/1/2023):	0.00	

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$498	Average For Every \$100 of Wages Paid \$0.47
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$185	Maximum Rate \$1,095
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.58	Into the Trust Fund \$0.42
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
0% Current Avg. Tax Rate 2.96% 7% Minimum Adequate Financing Rate 5.71%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:		-48%



¹ See "New Employer Tax Rate Table" for more information

NORTH CAROLINA 2023

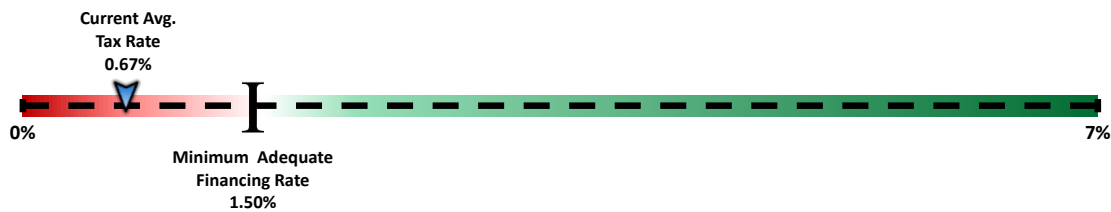
STATE TAX FEATURES			
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	29,600
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.30 / 0.68	6) New Employer Tax Rate (%) ¹ :	1.0
7) Statutory Tax Rate (Minimum / Maximum)%:	0.06 / 5.76	8) Average High Cost Multiple (1/1/2023):	1.00

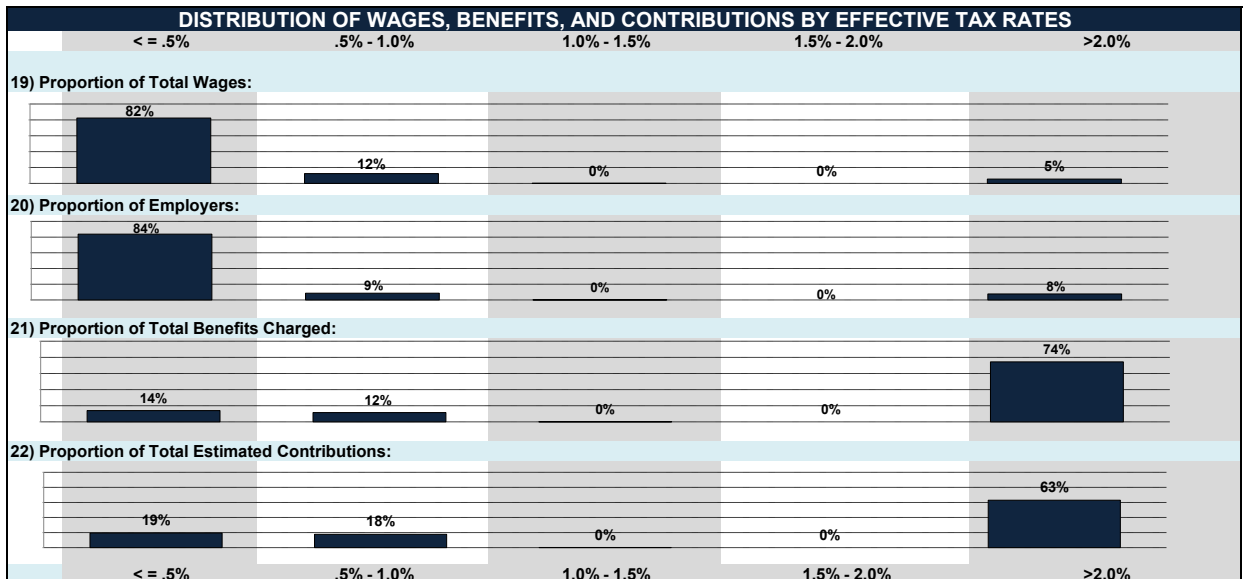
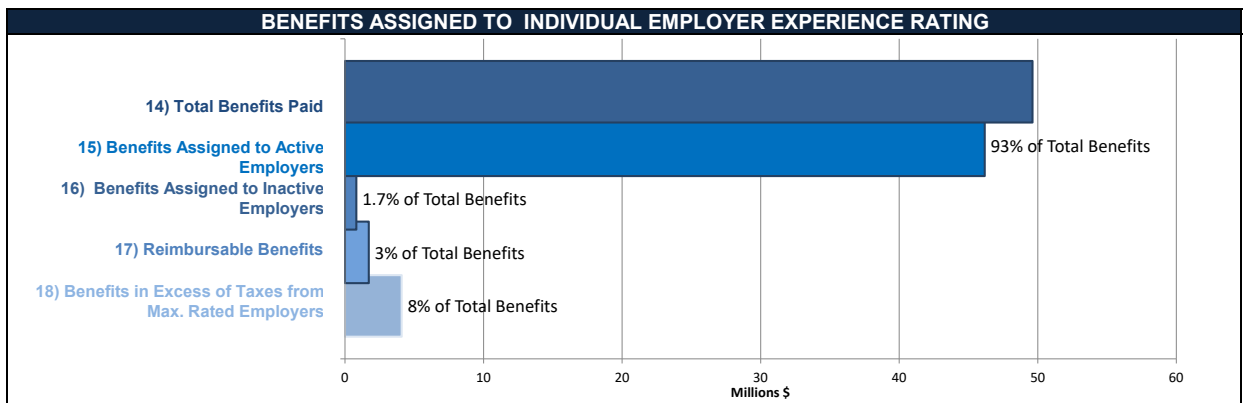
STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$201	Average For Every \$100 of Wages Paid \$0.30
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$18	Maximum Rate \$1,705
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.22	Into the Trust Fund \$0.78
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
Current Avg. Tax Rate 0.68% 0% Minimum Adequate Financing Rate 0.25%		

¹ See "New Employer Tax Rate Table" for more information

NORTH DAKOTA 2023

STATE TAX FEATURES					
1) Type of Experience Rating Method:	Reserve Ratio		2) Type of Employer Ranking:	Array	
3) Type of Charging Method:	Proportionally		4) Taxable Wage Base (\$):	40,800	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.38	/	0.67	6) New Employer Tax Rate (%) ¹ :	1.1
7) Statutory Tax Rate (Minimum / Maximum)%:	0.08	/	9.97	8) Average High Cost Multiple (1/1/2023):	1.02

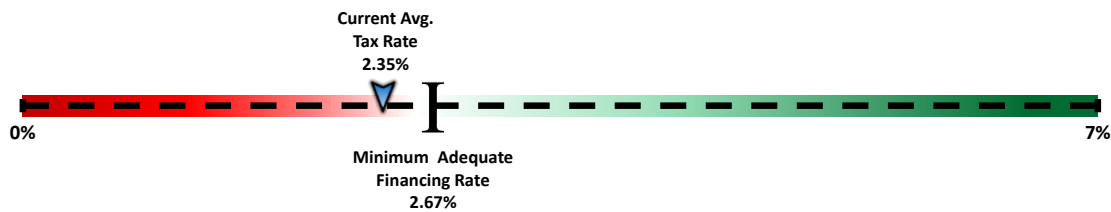
STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$288	Average For Every \$100 of Wages Paid \$0.38
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$33	Maximum Rate \$4,068
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.57	Into the Trust Fund \$0.43
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
 Current Avg. Tax Rate 0.67% Minimum Adequate Financing Rate 1.50%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -55%		

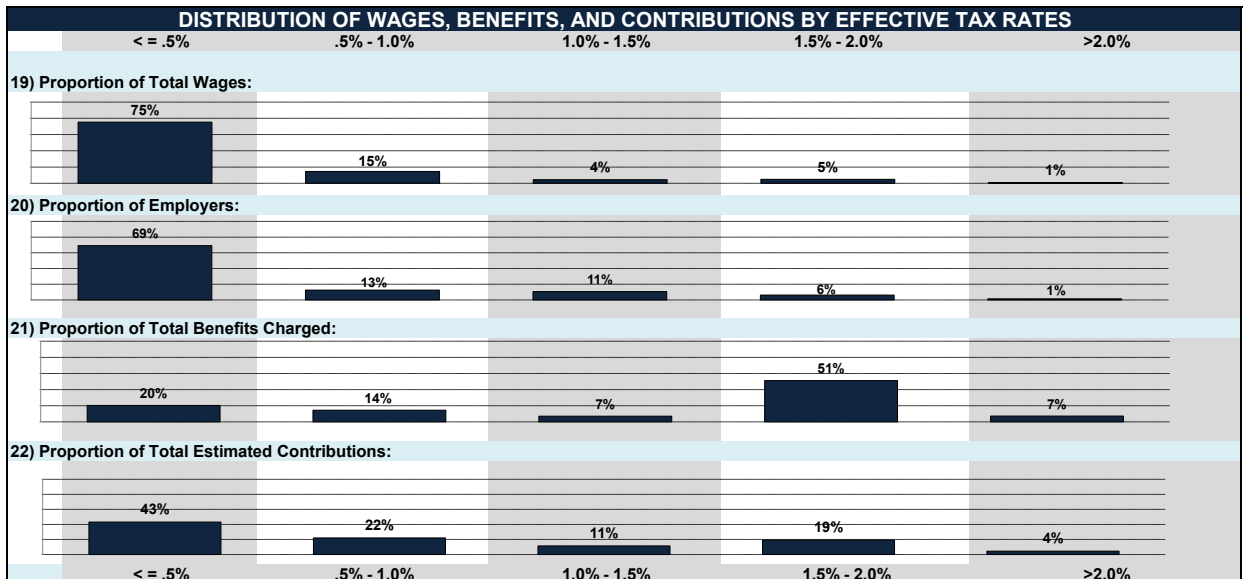
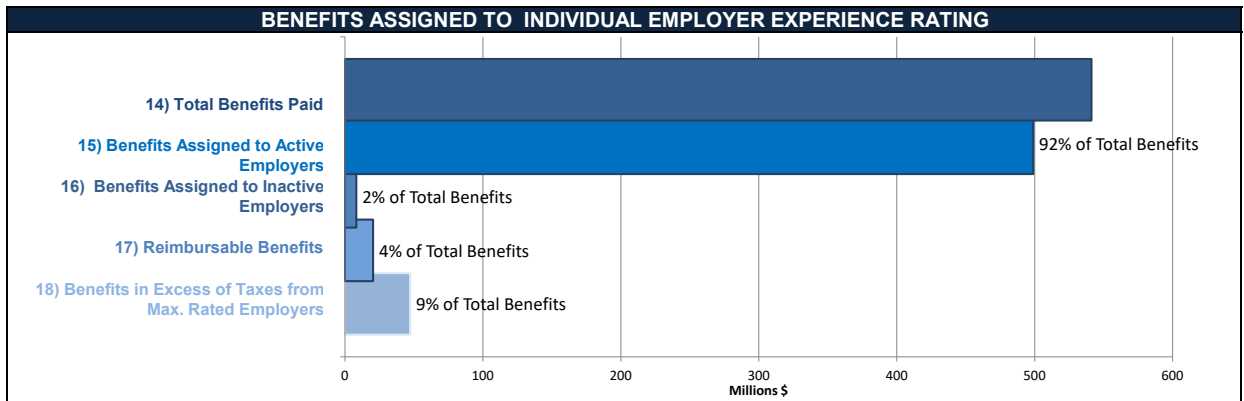


¹ See "New Employer Tax Rate Table" for more information

OHIO 2023

STATE TAX FEATURES				
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed	
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	9,000	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.42 / 2.35	6) New Employer Tax Rate (%) ¹ :	2.7	
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30 / 9.80	8) Average High Cost Multiple (1/1/2023):	0.33	

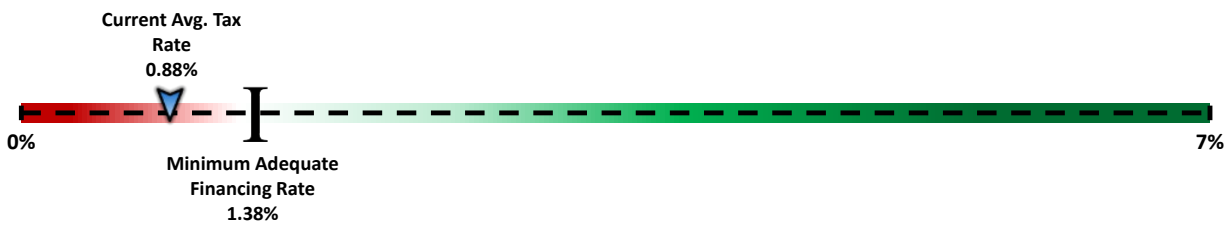
STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$286	Average For Every \$100 of Wages Paid \$0.42
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$27	Maximum Rate \$882
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.44	Into the Trust Fund \$0.56
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
 Current Avg. Tax Rate 2.35% Minimum Adequate Financing Rate 2.67%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -12%		



¹ See "New Employer Tax Rate Table" for more information

OKLAHOMA 2023

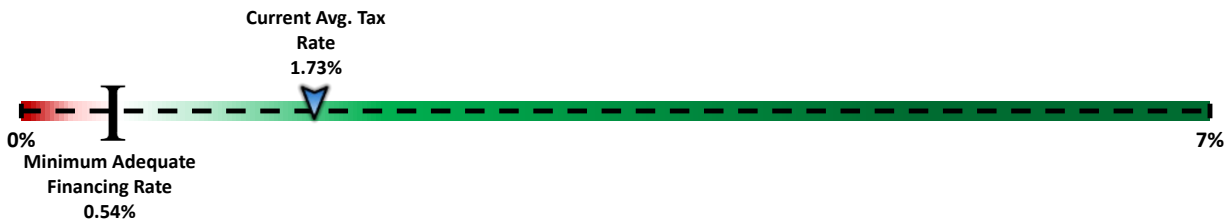
STATE TAX FEATURES			
1) Type of Experience Rating Method:	Benefit Wage		2) Type of Employer Ranking: Fixed
3) Type of Charging Method:	None		4) Taxable Wage Base (\$): 25,700
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.40	/ 0.88	6) New Employer Tax Rate (%) ¹ : 1.5
7) Statutory Tax Rate (Minimum / Maximum)%:	0.30	/ 9.20	8) Average High Cost Multiple (1/1/2023) 0.44

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$225	Average For Every \$100 of Wages Paid \$0.40
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$77	Maximum Rate \$2,364
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.66	Into the Trust Fund \$0.34
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
Current Avg. Tax Rate 0.88% 0% Minimum Adequate Financing Rate 1.38% 7% 		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:		-36%

¹ See "New Employer Tax Rate Table" for more information

OREGON 2023

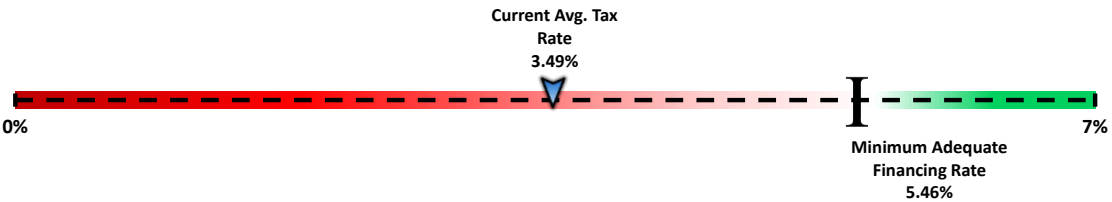
STATE TAX FEATURES						
1) Type of Experience Rating Method:		Benefit Ratio		2) Type of Employer Ranking:	Array	
3) Type of Charging Method:		Proportionally		4) Taxable Wage Base (\$):	50,900	
5) Avg. Tax Rate (Total / Taxable Wages) %:		1.06	/	1.73	6) New Employer Tax Rate (%) ¹ :	2.1
7) Statutory Tax Rate (Minimum / Maximum)%:		0.70	/	5.40	8) Average High Cost Multiple (1/1/2023)	2.05

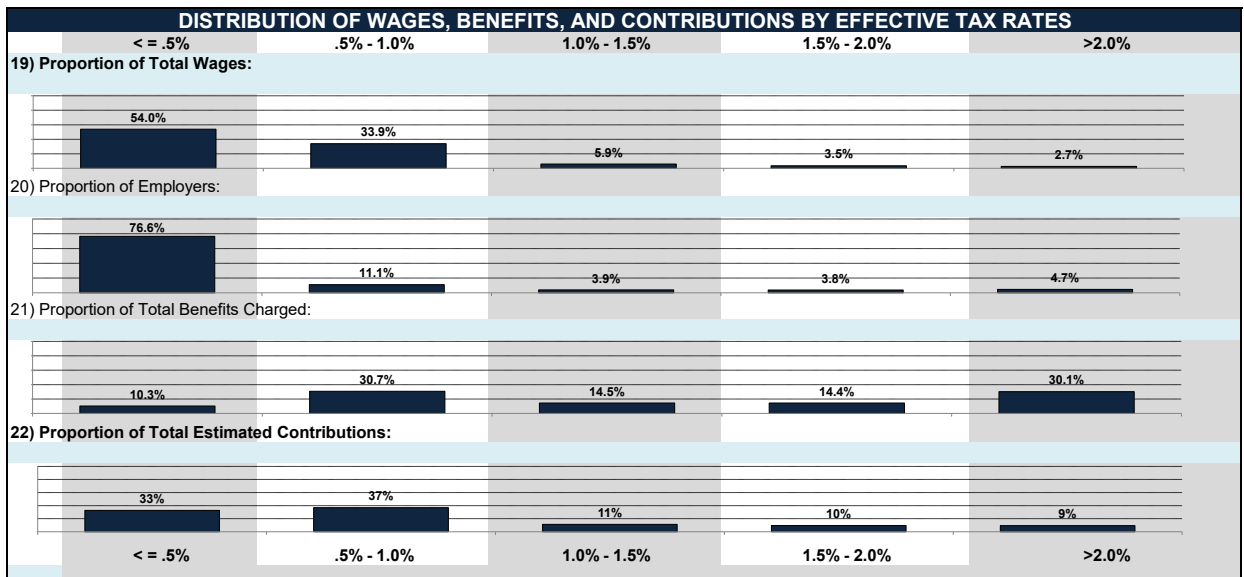
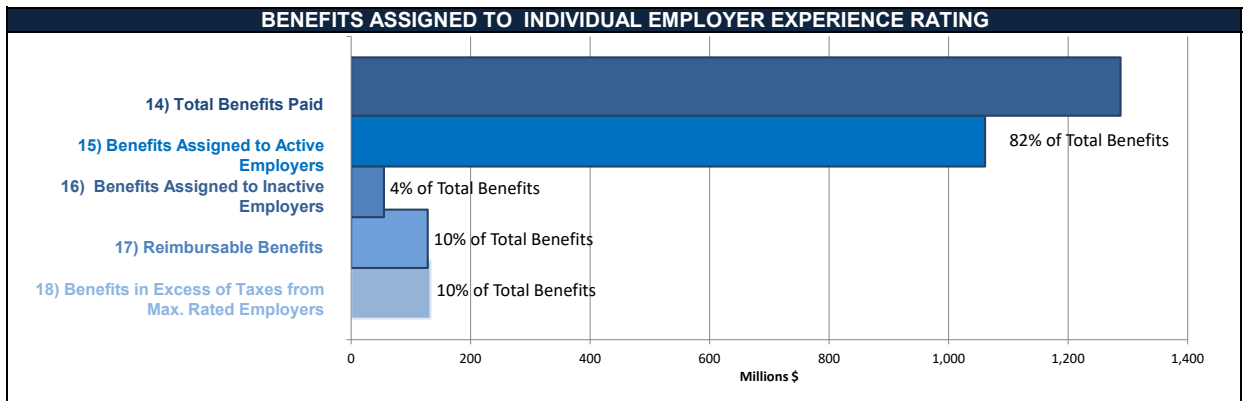
STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$728	Average For Every \$100 of Wages Paid \$1.06
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$356	Maximum Rate \$2,749
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.46	Into the Trust Fund \$0.54
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
0% Minimum Adequate Financing Rate 0.54% Current Avg. Tax Rate 1.73% 7% 		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:		221%

¹ See "New Employer Tax Rate Table" for more information

PENNSYLVANIA 2023

STATE TAX FEATURES							
1) Type of Experience Rating Method:		Benefit Ratio		2) Type of Employer Ranking:		Fixed	
3) Type of Charging Method:		Proportionally		4) Taxable Wage Base (\$):		10,000	
5) Avg. Tax Rate (Total / Taxable Wages) %:		0.62 / 3.49		6) New Employer Tax Rate (%) ¹ :		3.8	
7) Statutory Tax Rate (Minimum / Maximum)%:		1.42 / 10.37		8) Average High Cost Multiple (1/1/2023)		0.04	

STATE TAX LEVELS		
9) Employer Contributions ² :	Average Per Covered Employee \$440	Average For Every \$100 of Wages Paid \$0.62
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$142	Maximum Rate \$1,037
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year 0.64	Into the Trust Fund 0.36
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
 Current Avg. Tax Rate 3.49% Minimum Adequate Financing Rate 5.46%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:		
-36%		



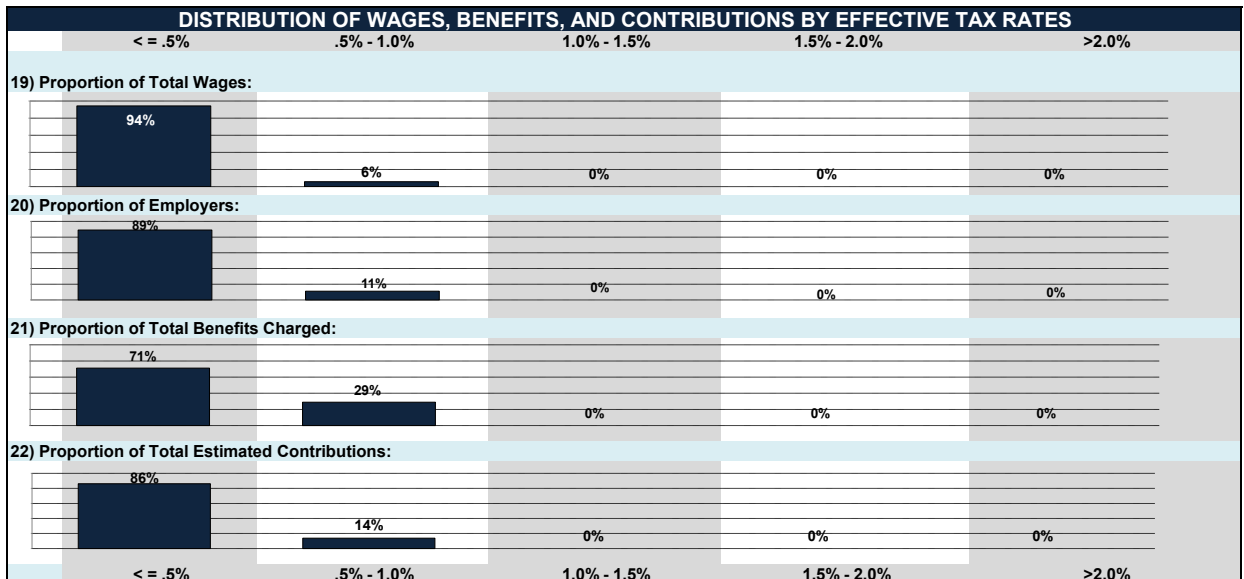
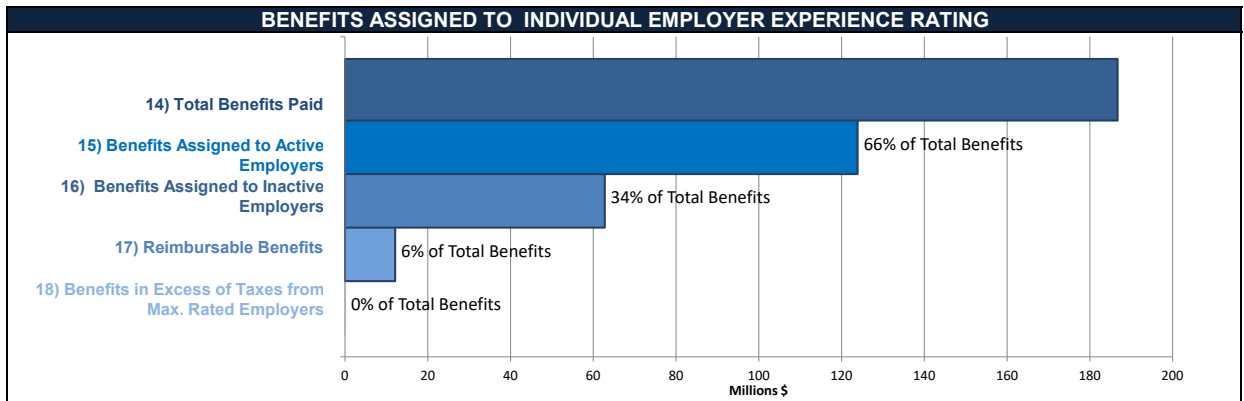
¹ See "New Employer Tax Rate Table" for more information

² Employee Contributions: In Pennsylvania, depending on the adequacy of the fund balance, employers contribution rates range from 0.0% to 0.08% of total gross covered wages

PUERTO RICO 2023

STATE TAX FEATURES					
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed		
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	7,000		
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.92 / 3.70	6) New Employer Tax Rate (%) ¹ :	3.3		
7) Statutory Tax Rate (Minimum / Maximum)%:	2.40 / 5.40	8) Average High Cost Multiple (1/1/2023):	0.58		

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$301	Average For Every \$100 of Wages Paid \$0.92
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$168	Maximum Rate \$378
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.86	Into the Trust Fund \$0.14
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
0% Current Avg. Tax Rate 3.70% Minimum Adequate Financing Rate 4.40% 7% <		

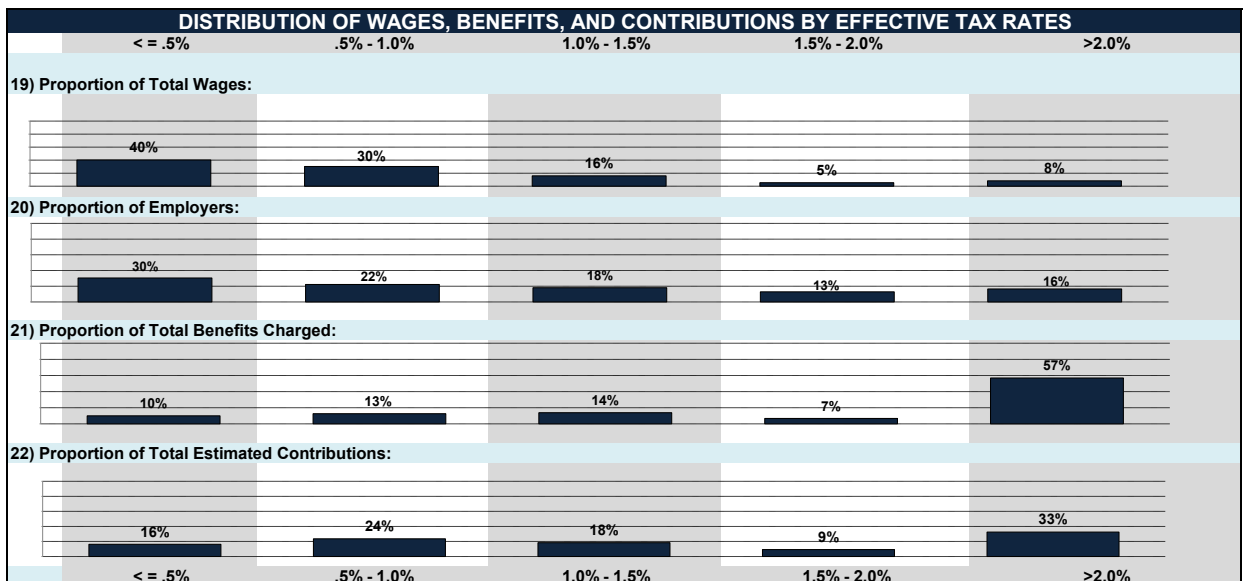
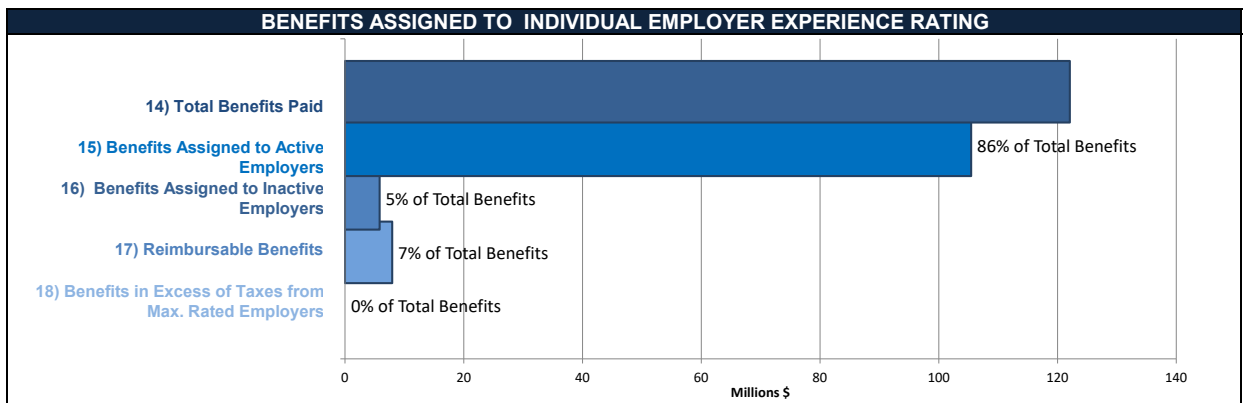


¹ See "New Employer Tax Rate Table" for more information

RHODE ISLAND 2023

STATE TAX FEATURES				
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed	
3) Type of Charging Method:	Most Recent	4) Taxable Wage Base (\$):	28,200	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.98 / 2.24	6) New Employer Tax Rate (%) ¹ :	1.1	
7) Statutory Tax Rate (Minimum / Maximum)%:	1.10 / 9.70	8) Average High Cost Multiple (1/1/2023):	0.68	

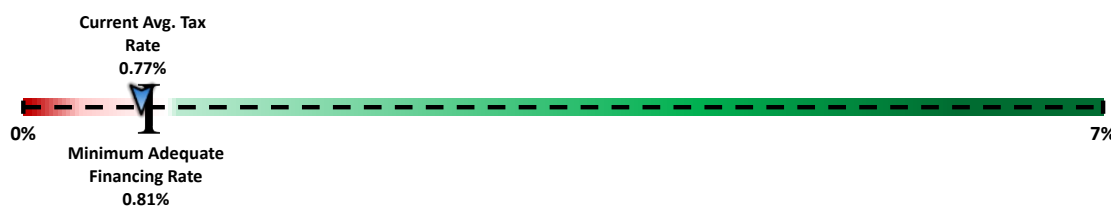
STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$618	Average For Every \$100 of Wages Paid \$0.98
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$310	Maximum Rate \$2,735
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.54	Into the Trust Fund \$0.46
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
Current Avg. Tax Rate 2.24% 0%3.03%7% Minimum Adequate Financing Rate 3.03%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:		-26%

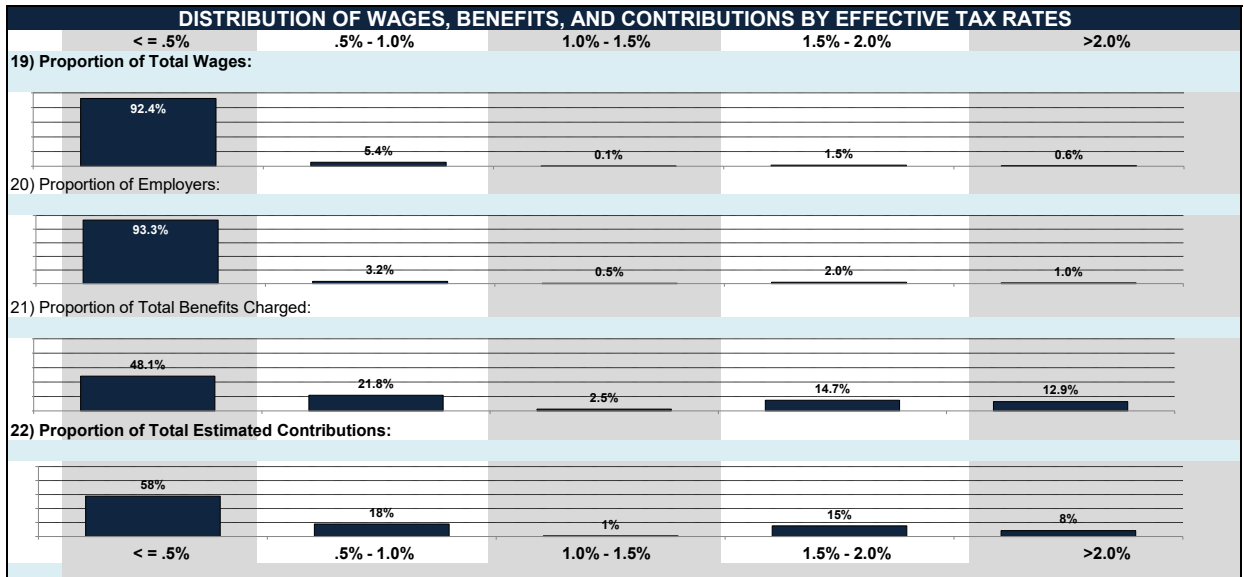
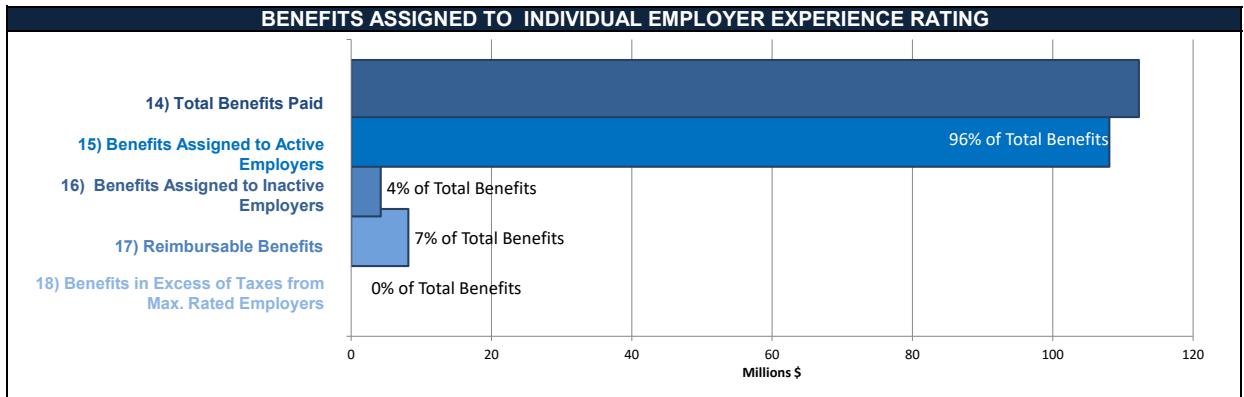


¹ See "New Employer Tax Rate Table" for more information

SOUTH CAROLINA 2023

STATE TAX FEATURES					
1) Type of Experience Rating Method:	Benefit Ratio			2) Type of Employer Ranking:	Array
3) Type of Charging Method:	Most Recent			4) Taxable Wage Base (\$):	14,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.22	/	0.77	6) New Employer Tax Rate (%) ¹ :	0.4
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00	/	5.40	8) Average High Cost Multiple (1/1/2023)	1.07

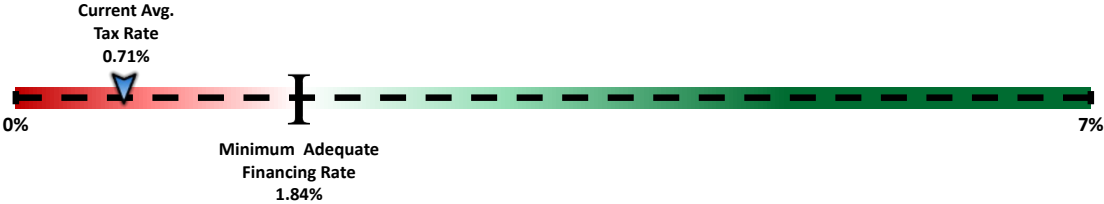
STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$160	Average For Every \$100 of Wages Paid \$0.22
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Maximum Rate \$756
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.39	Into the Trust Fund \$0.61
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
 Current Avg. Tax Rate 0.77% Minimum Adequate Financing Rate 0.81%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:		
-5%		

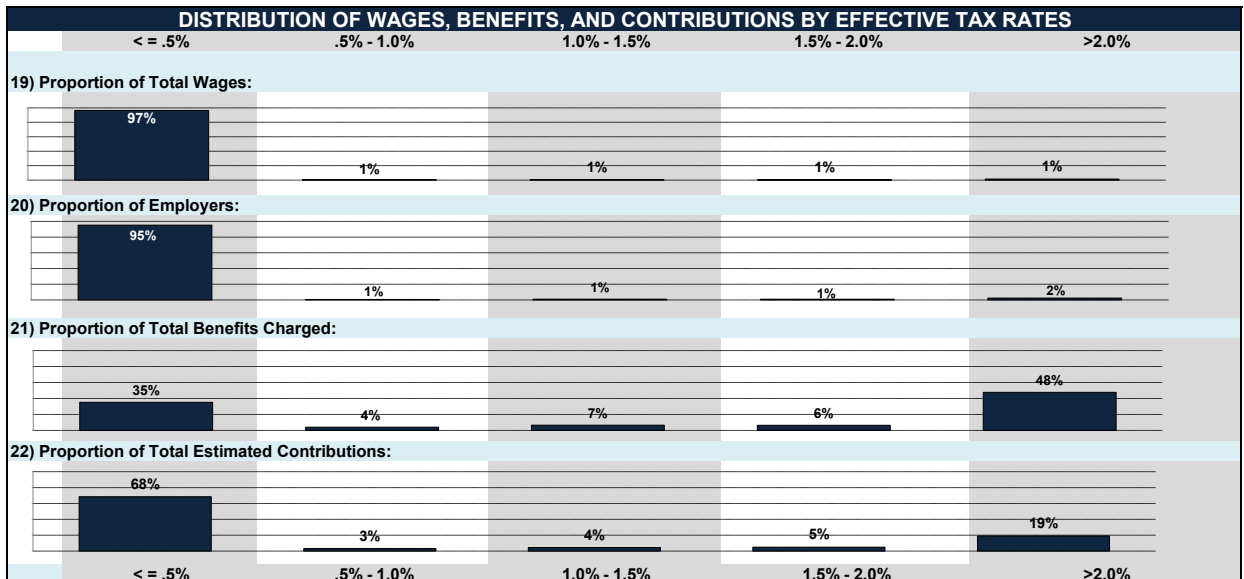
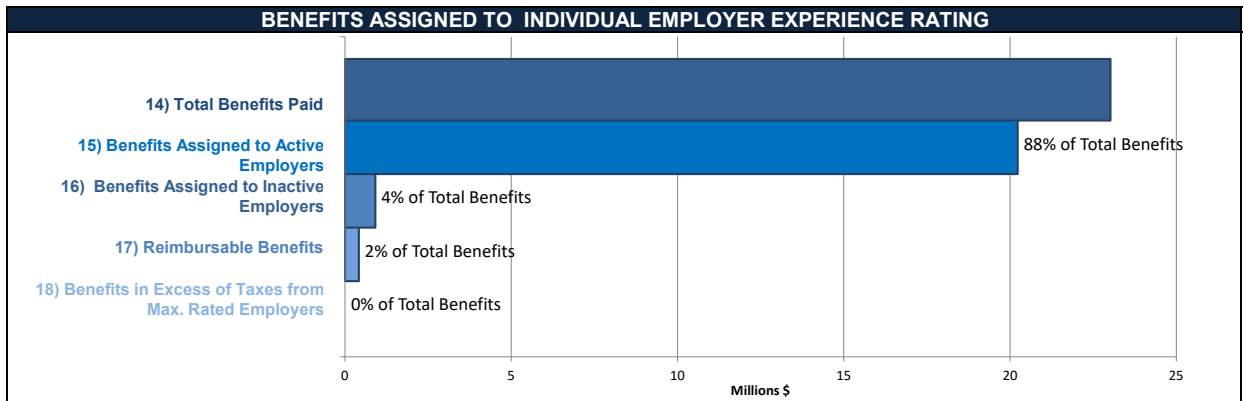


¹ See "New Employer Tax Rate Table" for more information

SOUTH DAKOTA 2023

STATE TAX FEATURES			
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Inverse Order	4) Taxable Wage Base (\$):	15,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.21 / 0.71	6) New Employer Tax Rate (%) ¹ :	1.2
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 9.30	8) Average High Cost Multiple (1/1/2023):	1.82

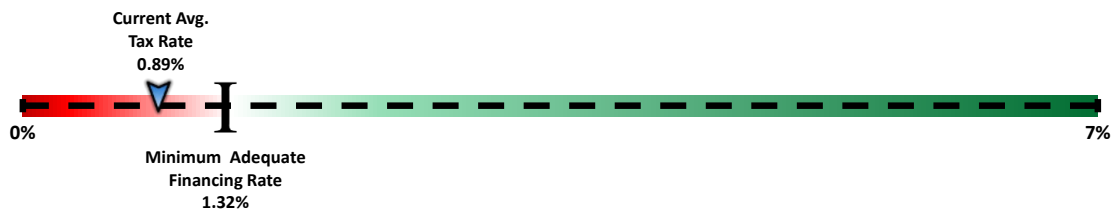
STATE TAX LEVELS			
9) Employer Contributions:	Average Per Covered Employee \$115	Average For Every \$100 of Wages Paid \$0.21	
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Maximum Rate \$1,395	
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.59	Into the Trust Fund \$0.41	
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:			
 Current Avg. Tax Rate 0.71% Minimum Adequate Financing Rate 1.84%			
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -62%			

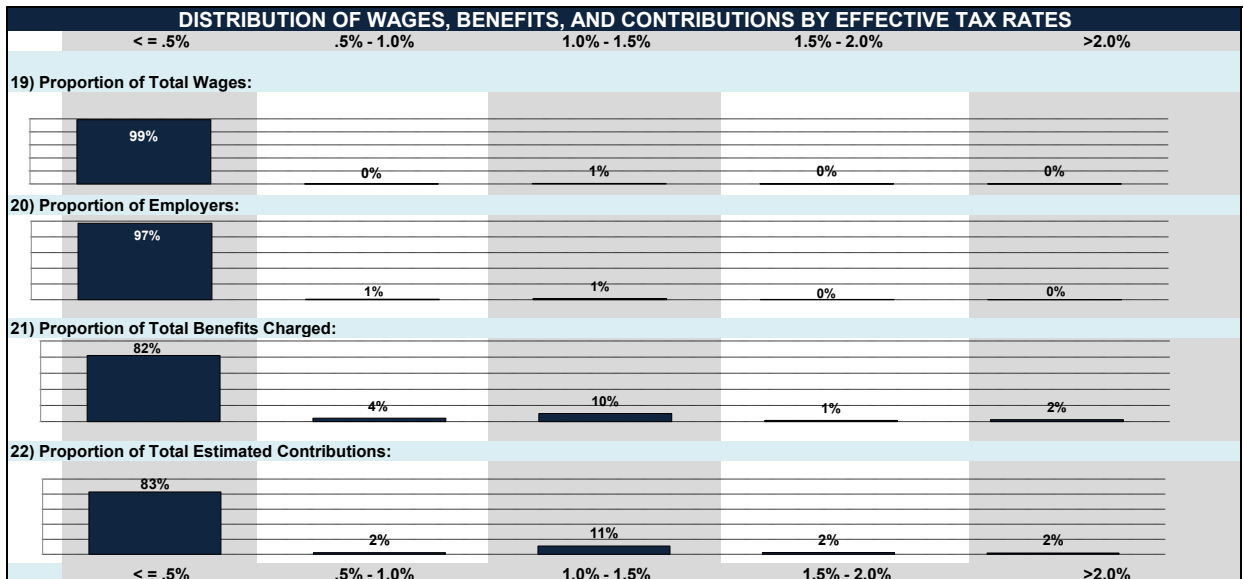
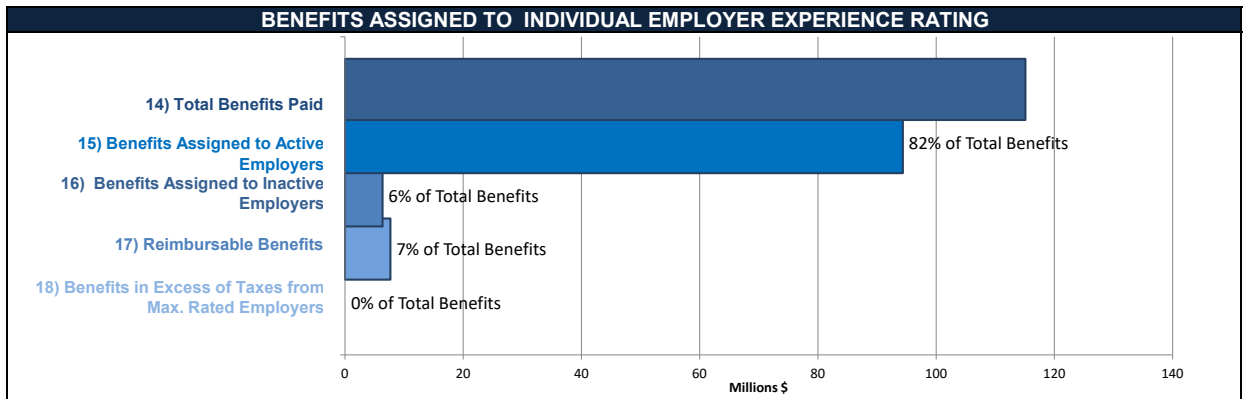


¹ See "New Employer Tax Rate Table" for more information

TENNESSEE 2023

STATE TAX FEATURES			
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	7,000
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.13 / 0.89	6) New Employer Tax Rate (%) ¹ :	2.7
7) Statutory Tax Rate (Minimum / Maximum)%:	0.01 / 10.00	8) Average High Cost Multiple (1/1/2023):	0.73

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$86	Average For Every \$100 of Wages Paid \$0.13
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$1	Maximum Rate \$700
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.50	Into the Trust Fund \$0.50
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
 Current Avg. Tax Rate 0.89% Minimum Adequate Financing Rate 1.32%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -33%		

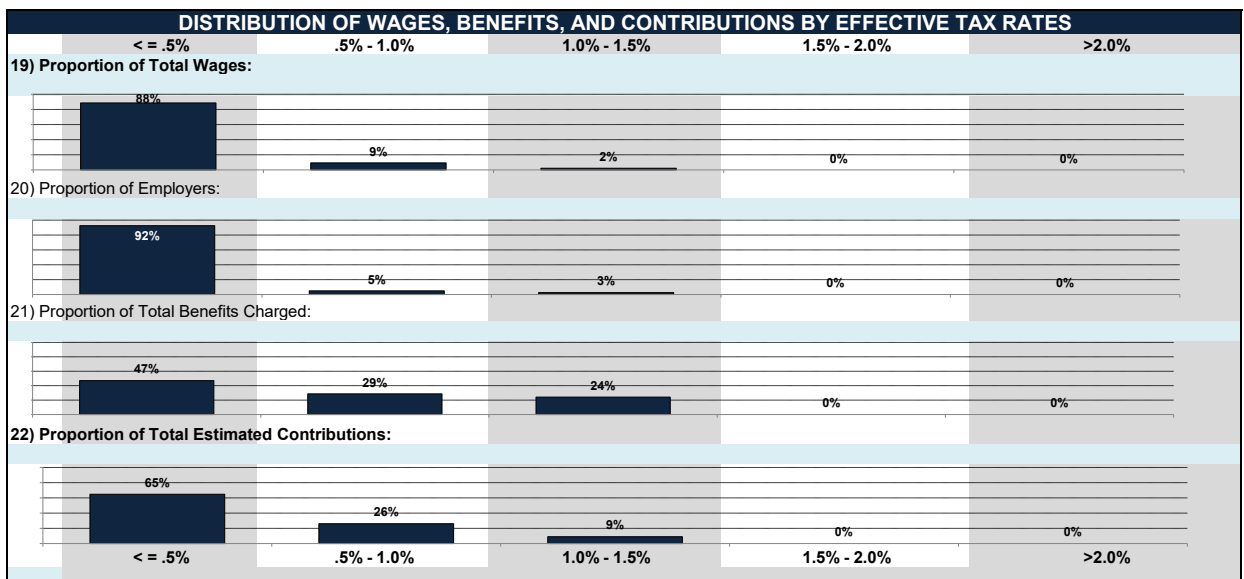
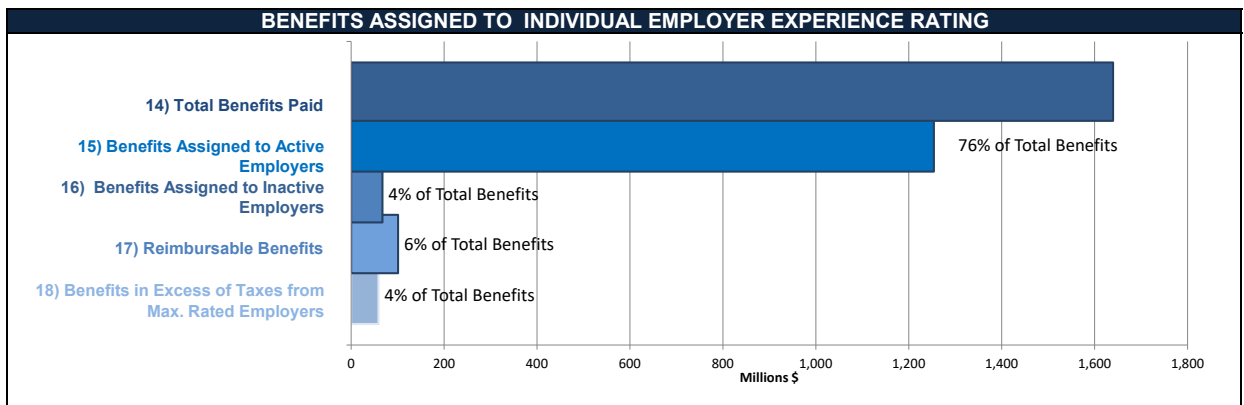


¹ See "New Employer Tax Rate Table" for more information

TEXAS 2023

STATE TAX FEATURES							
1) Type of Experience Rating Method:		Benefit Ratio		2) Type of Employer Ranking:		Fixed	
3) Type of Charging Method:		Proportionally		4) Taxable Wage Base (\$):		9,000	
5) Avg. Tax Rate (Total / Taxable Wages) %:		0.26 / 1.64		6) New Employer Tax Rate (%) ¹ :		2.7	
7) Statutory Tax Rate (Minimum / Maximum)%:		0.00 / 6.00		8) Average High Cost Multiple (1/1/2023)		0.23	

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$199	Average For Every \$100 of Wages Paid \$0.26
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Maximum Rate \$540
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.73	Into the Trust Fund \$0.27
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
Current Avg. Tax Rate 1.64% 0% 7% Minimum Adequate Financing Rate 2.71%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:		
-39%		



¹ See "New Employer Tax Rate Table" for more information

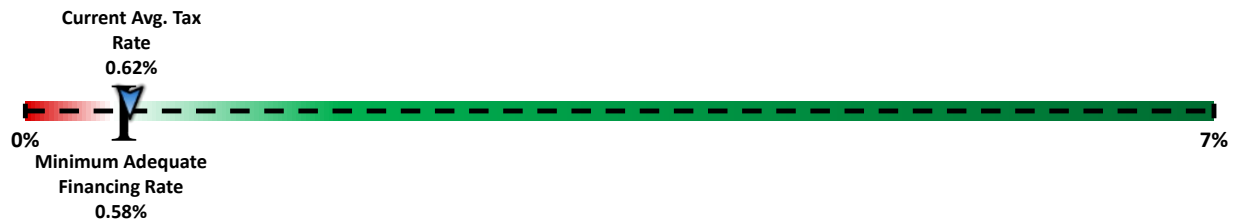
UTAH 2023

STATE TAX FEATURES

1) Type of Experience Rating Method:	Benefit Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	44,800
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.36 / 0.62	6) New Employer Tax Rate (%) ¹ :	IndAvg
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 7.00	8) Average High Cost Multiple (1/1/2023)	1.16

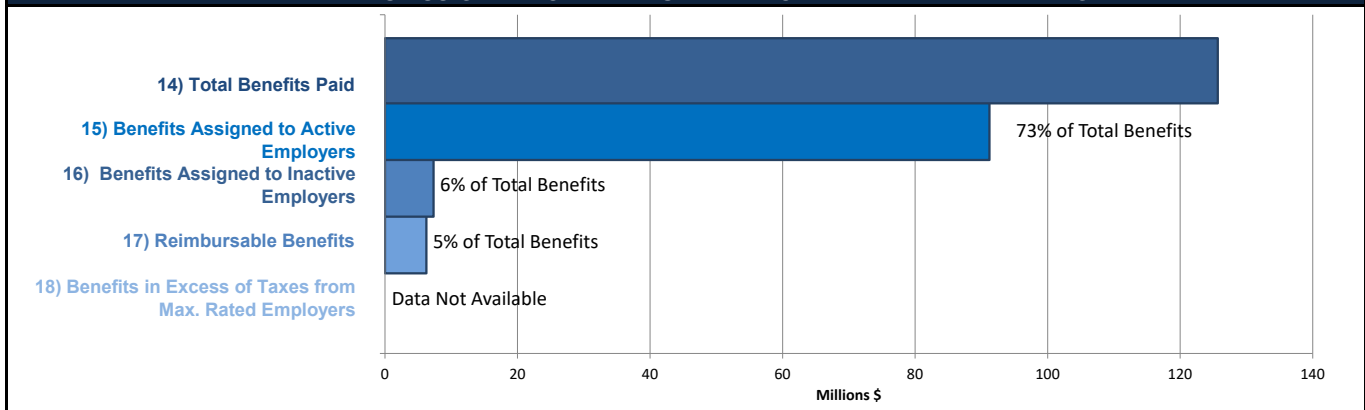
STATE TAX LEVELS

9) Employer Contributions:	Average Per Covered Employee \$228	Average For Every \$100 of Wages Paid \$0.36
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Maximum Rate \$3,136
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.40	Into the Trust Fund \$0.60
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		



13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: 6%

BENEFITS ASSIGNED TO INDIVIDUAL EMPLOYER EXPERIENCE RATING

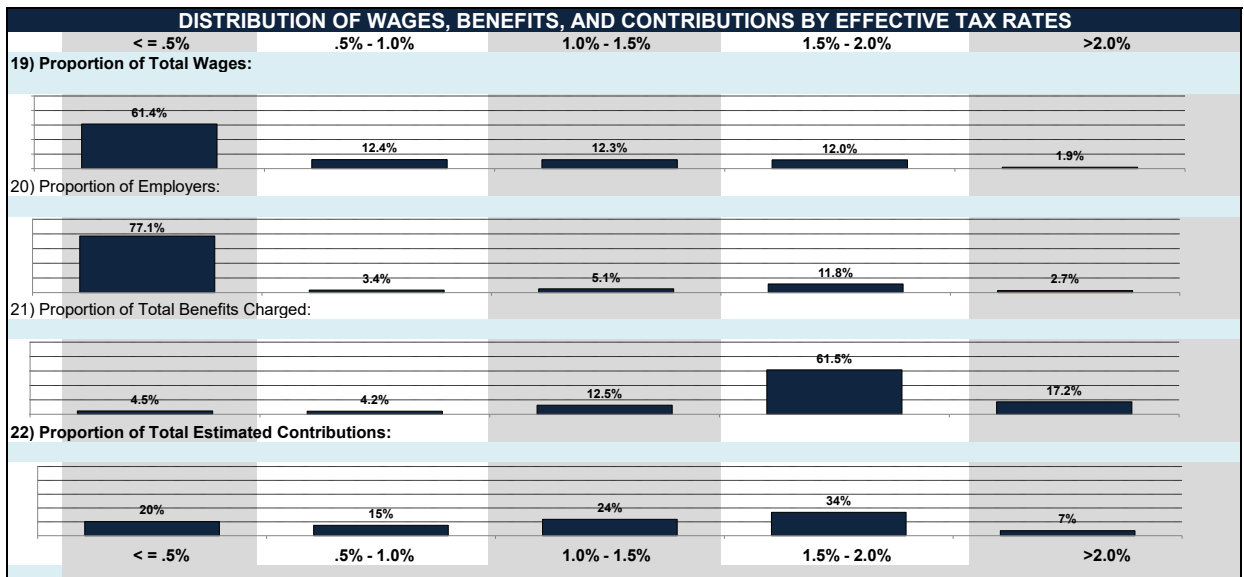
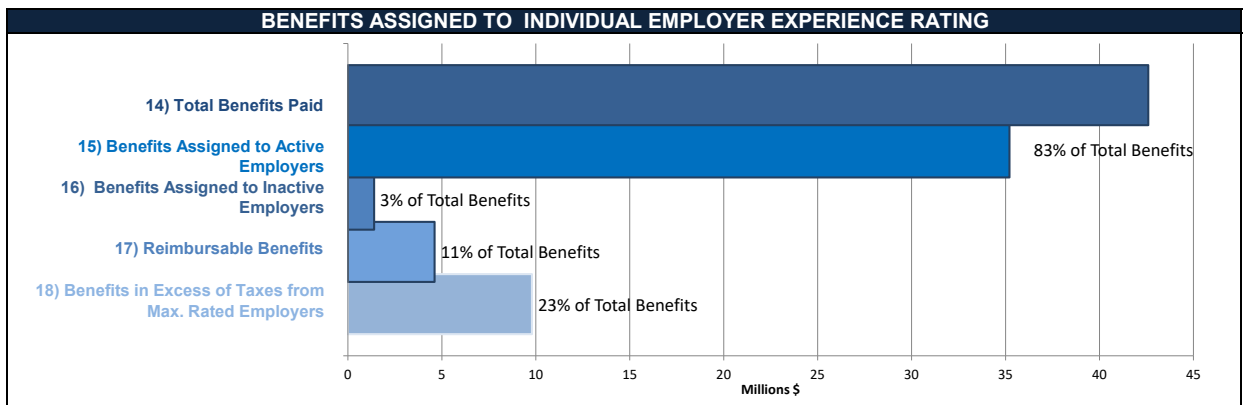


¹ See "New Employer Tax Rate Table" for more information

VERMONT 2023

STATE TAX FEATURES							
1) Type of Experience Rating Method:		Benefit Ratio		2) Type of Employer Ranking:		Array	
3) Type of Charging Method:		Proportionally		4) Taxable Wage Base (\$):		13,500	
5) Avg. Tax Rate (Total / Taxable Wages) %:		0.56 / 2.14		6) New Employer Tax Rate (%) ¹ :		1.0	
7) Statutory Tax Rate (Minimum / Maximum)%:		0.40 / 5.40		8) Average High Cost Multiple (1/1/2023)		0.86	

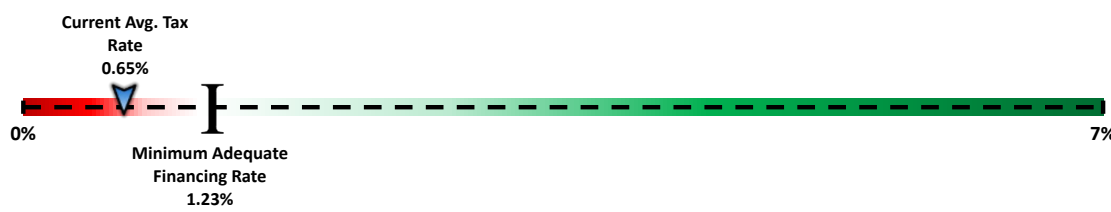
STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$370	Average For Every \$100 of Wages Paid \$0.56
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$54	Maximum Rate \$729
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.56	Into the Trust Fund \$0.44
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
Current Avg. Tax Rate 2.14% Minimum Adequate Financing Rate 3.50%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:		
-39%		

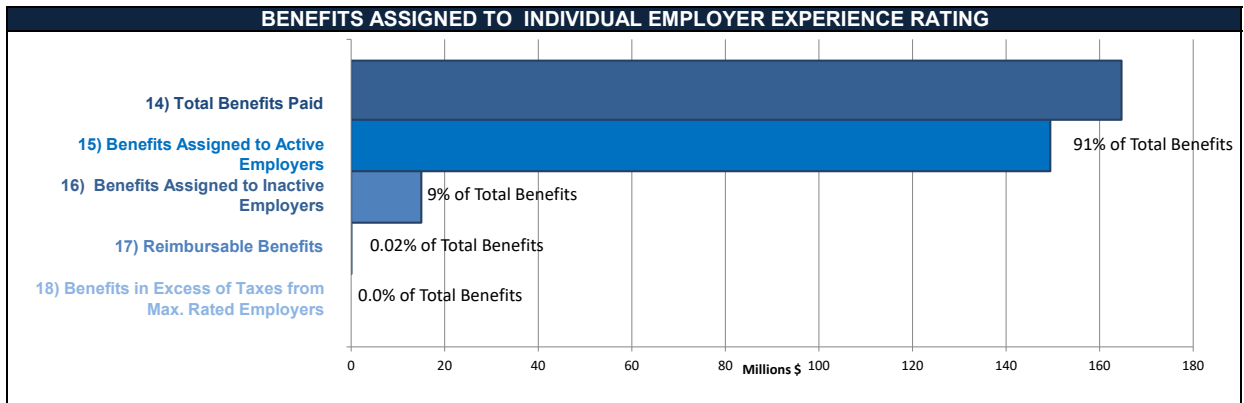


¹ See "New Employer Tax Rate Table" for more information

VIRGINIA 2023

STATE TAX FEATURES							
1) Type of Experience Rating Method:		Benefit Ratio		2) Type of Employer Ranking:		Fixed	
3) Type of Charging Method:		Most Recent		4) Taxable Wage Base (\$):		8,000	
5) Avg. Tax Rate (Total / Taxable Wages) %:		0.09 / 0.65		6) New Employer Tax Rate (%) ¹ :		2.5	
7) Statutory Tax Rate (Minimum / Maximum)%:		0.10 / 6.20		8) Average High Cost Multiple (1/1/2023)		0.83	

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$119	Average For Every \$100 of Wages Paid \$0.09
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$8	Maximum Rate \$496
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.44	Into the Trust Fund \$0.56
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
 Current Avg. Tax Rate 0.65% Minimum Adequate Financing Rate 1.23%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:		
-47%		



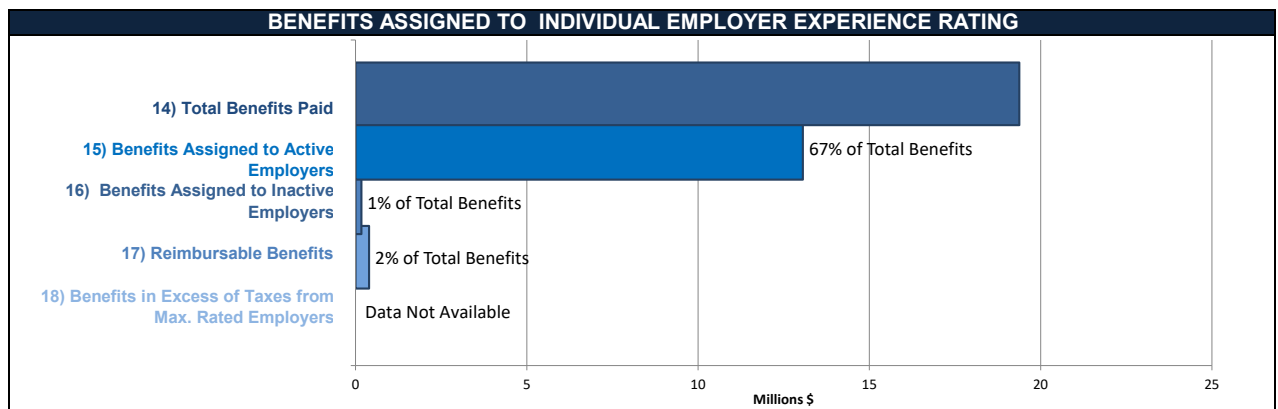
DISTRIBUTION OF WAGES, BENEFITS, AND CONTRIBUTIONS BY EFFECTIVE TAX RATES					
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	>2.0%
19) Proportion of Total Wages:	99.0%	0.8%	0.3%	0.0%	0.0%
20) Proportion of Employers:	98.4%	1.2%	0.4%	0.0%	0.0%
21) Proportion of Total Benefits Charged:	91.4%	5.1%	3.6%	0.0%	0.0%
22) Proportion of Total Estimated Contributions:	88%	8%	4%	0%	0%
	<= .5%	.5% - 1.0%	1.0% - 1.5%	1.5% - 2.0%	>2.0%

¹ See "New Employer Tax Rate Table" for more information

VIRGIN ISLANDS 2023

STATE TAX FEATURES			
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	30,200
5) Avg. Tax Rate (Total / Taxable Wages) %:	1.36 / 2.43	6) New Employer Tax Rate (%) ¹ :	2.0
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 6.00	8) Average High Cost Multiple (1/1/2023):	0.00

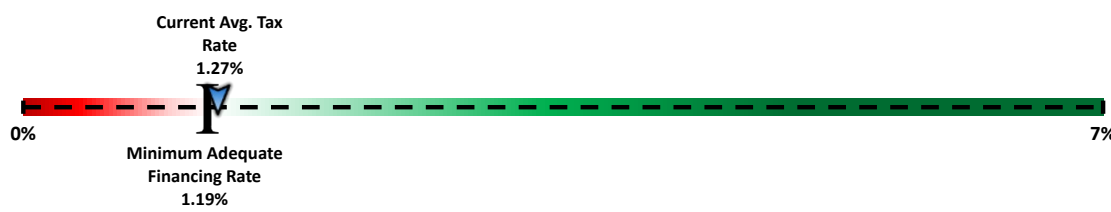
STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$624	Average For Every \$100 of Wages Paid \$1.36
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$453	Maximum Rate \$1,812
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$1.26	Into the Trust Fund -\$0.26
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
Current Avg. Tax Rate 2.43% <		

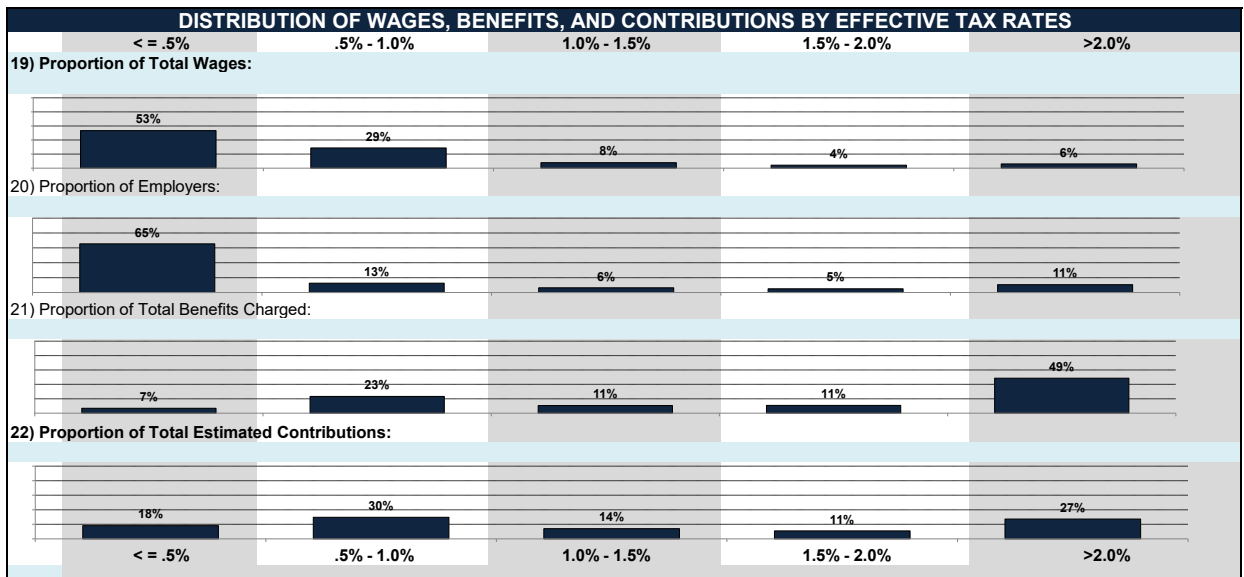
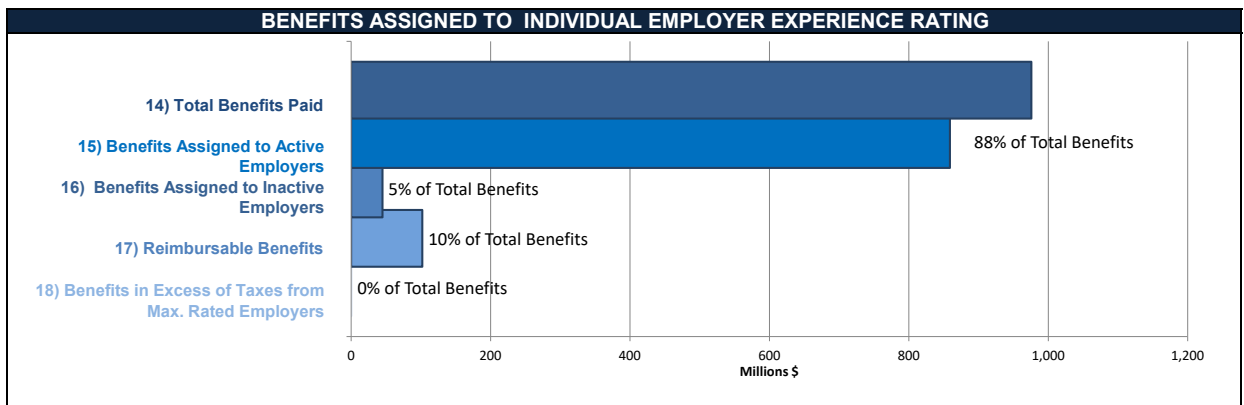


¹ See "New Employer Tax Rate" table for more information

WASHINGTON 2023

STATE TAX FEATURES							
1) Type of Experience Rating Method:		Benefit Ratio		2) Type of Employer Ranking:		Fixed	
3) Type of Charging Method:		Proportionally		4) Taxable Wage Base (\$):		67,600	
5) Avg. Tax Rate (Total / Taxable Wages) %:		0.72 / 1.27		6) New Employer Tax Rate (%) ¹ :		IndAvg	
7) Statutory Tax Rate (Minimum / Maximum)%:		0.00 / 5.40		8) Average High Cost Multiple (1/1/2023)		0.62	

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$599	Average For Every \$100 of Wages Paid \$0.72
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Maximum Rate \$3,650
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.58	Into the Trust Fund \$0.42
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
 Current Avg. Tax Rate 1.27% Minimum Adequate Financing Rate 1.19%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:		
6%		

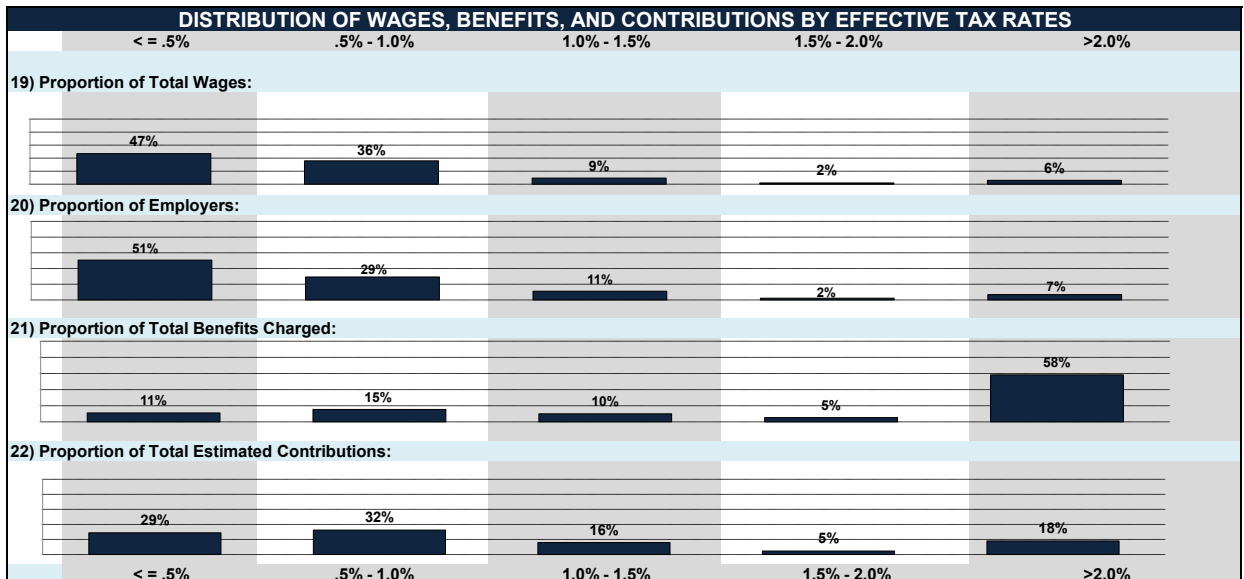
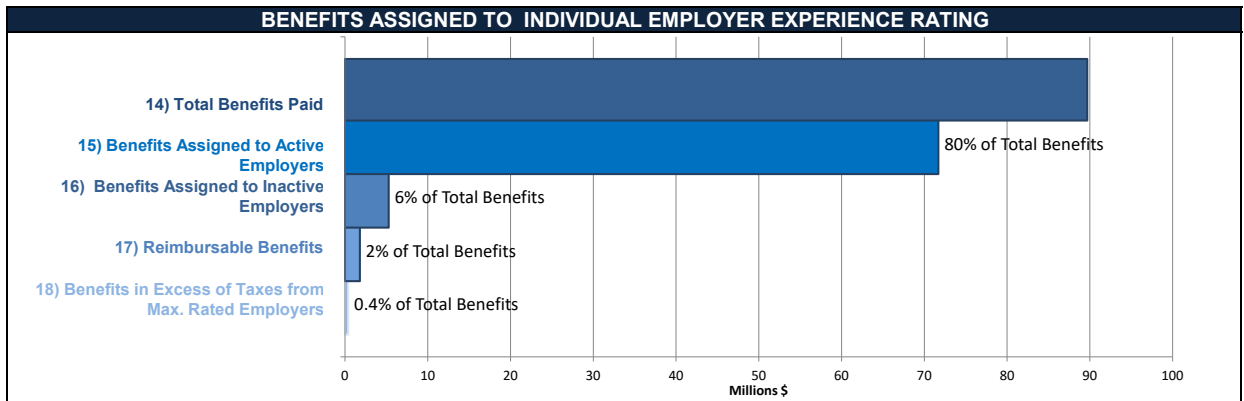


¹ See "New Employer Tax Rate Table" for more information

WEST VIRGINIA 2023

STATE TAX FEATURES					
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed		
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	9,000		
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.51 / 2.44	6) New Employer Tax Rate (%) ¹ :	2.7		
7) Statutory Tax Rate (Minimum / Maximum)%:	1.50 / 7.50	8) Average High Cost Multiple (1/1/2023):	0.83		

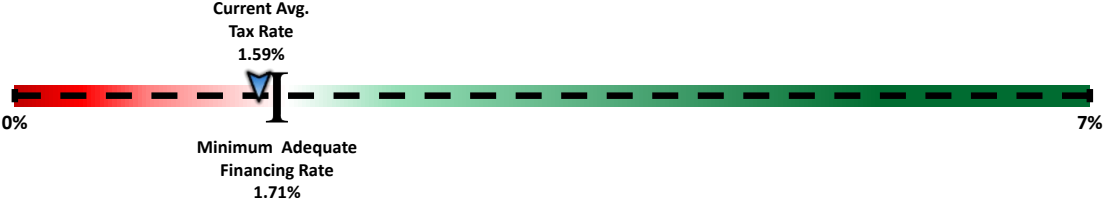
STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$351	Average For Every \$100 of Wages Paid \$0.51
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$135	Maximum Rate \$675
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.53	Into the Trust Fund \$0.47
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
0% Current Avg. Tax Rate 2.44% Minimum Adequate Financing Rate 2.95% 7%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -17%		

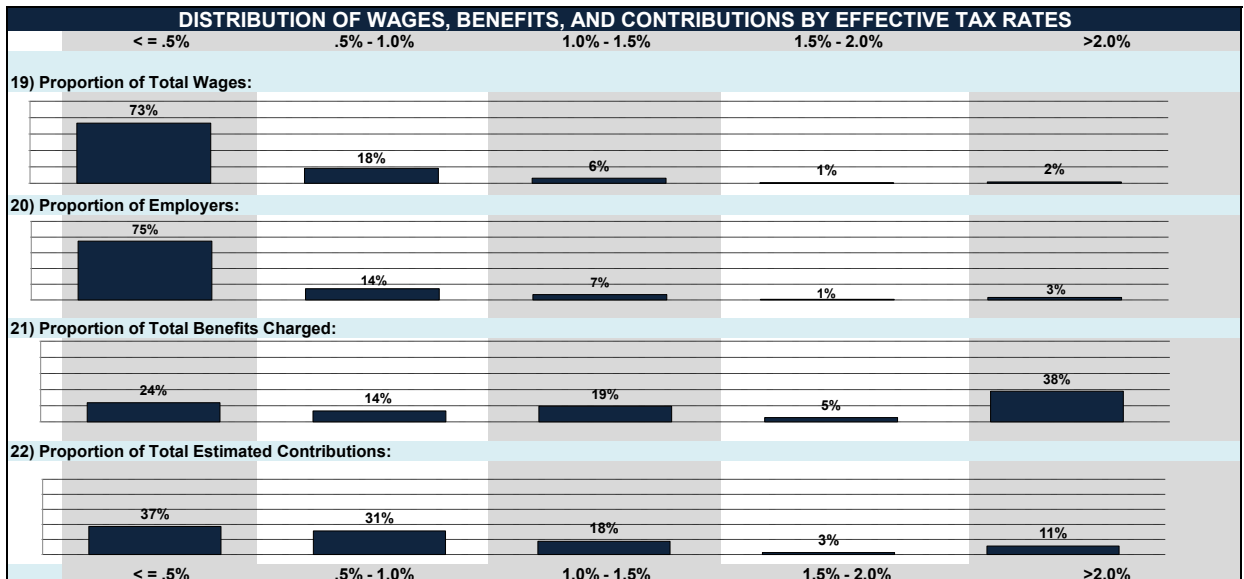
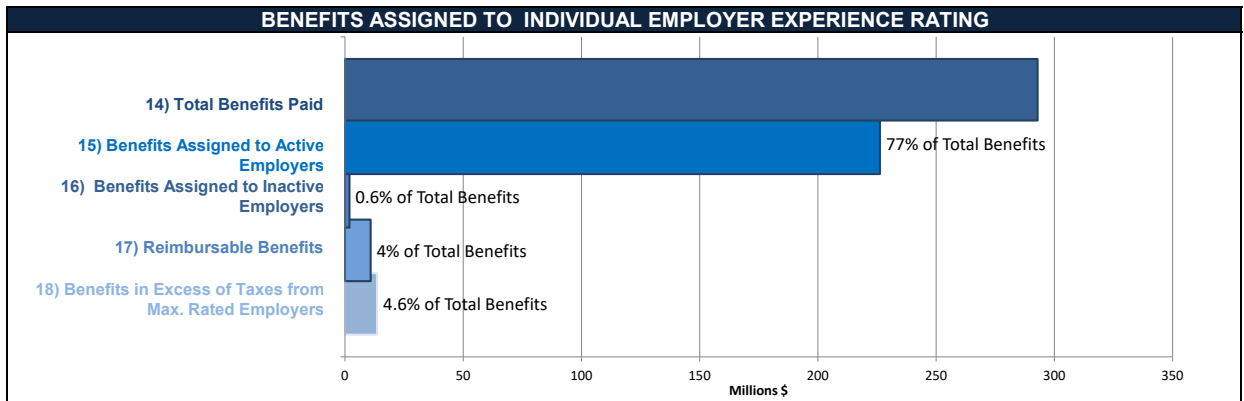


¹ See "New Employer Tax Rate Table" for more information

WISCONSIN 2023

STATE TAX FEATURES				
1) Type of Experience Rating Method:	Reserve Ratio	2) Type of Employer Ranking:	Fixed	
3) Type of Charging Method:	Proportionally	4) Taxable Wage Base (\$):	14,000	
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.41 / 1.59	6) New Employer Tax Rate (%) ¹ :	2.5	
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00 / 10.70	8) Average High Cost Multiple (1/1/2023):	0.56	

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$255	Average For Every \$100 of Wages Paid \$0.41
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Maximum Rate \$1,498
11) For Every One Dollar of Contributions the Amount Going:	To Pay Benefits in Previous Comp. Year \$0.51	Into the Trust Fund \$0.49
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
 Current Avg. Tax Rate 1.59% Minimum Adequate Financing Rate 1.71%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate: -7%		



¹ See "New Employer Tax Rate Table" for more information

WYOMING 2023

STATE TAX FEATURES			
1) Type of Experience Rating Method:	Benefit Ratio		2) Type of Employer Ranking: Fixed
3) Type of Charging Method:	Proportionally		4) Taxable Wage Base (\$): 29,100
5) Avg. Tax Rate (Total / Taxable Wages) %:	0.46	/	0.96
6) New Employer Tax Rate (%) ¹ :	IndAvg		
7) Statutory Tax Rate (Minimum / Maximum)%:	0.00	/	8.50
8) Average High Cost Multiple (1/1/2023):	2.26		

STATE TAX LEVELS		
9) Employer Contributions:	Average Per Covered Employee \$281	Average For Every \$100 of Wages Paid \$0.46
10) Employer Contributions Per Employee at the Tax Base:	Minimum Rate \$0	Maximum Rate \$2,474
11) For Every One Dollar of Contributions the Amount going:	To Pay Benefits in Previous Comp. Year \$0.74	Into the Trust Fund \$0.26
12) Average Tax Rate Compared to Minimum Adequate Financing Rate:		
Current Avg. Tax Rate 0.96% 0% 7% Minimum Adequate Financing Rate 1.10%		
13) Percentage Difference Between Average Tax Rate and Minimum Adequate Financing Rate:		-13%

¹ See "New Employer Tax Rate Table" for more information

Chart 1

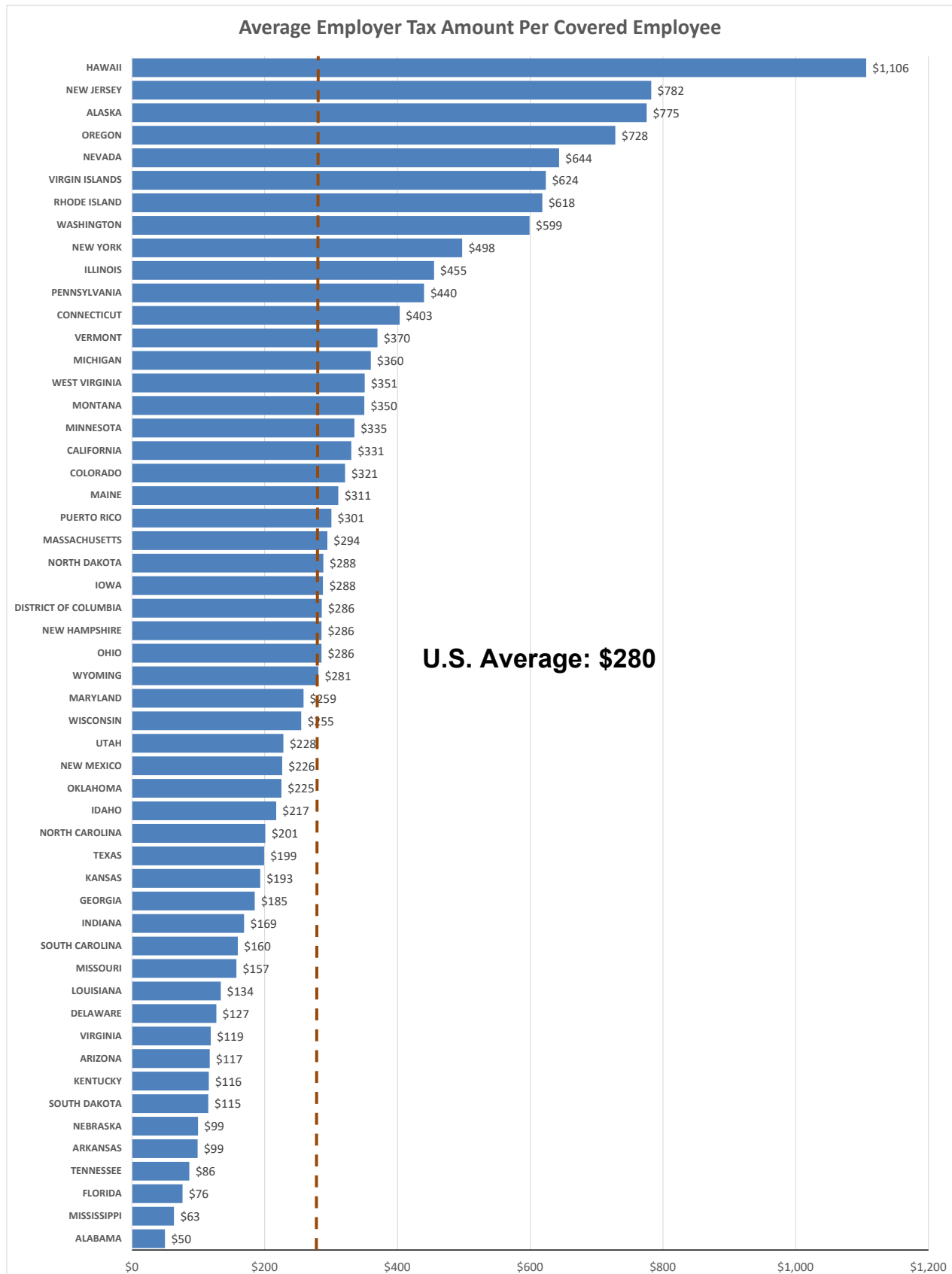


Chart 2

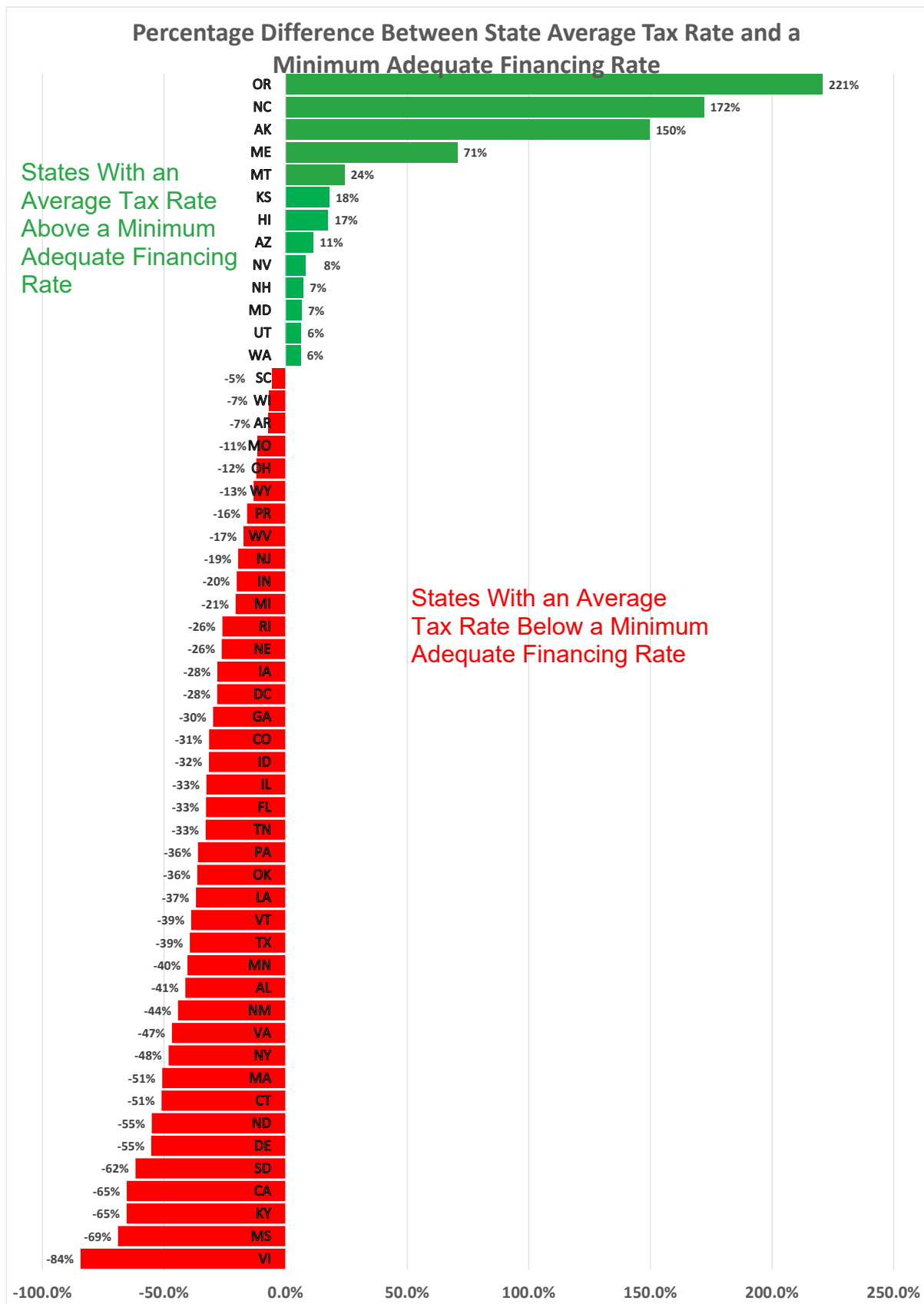
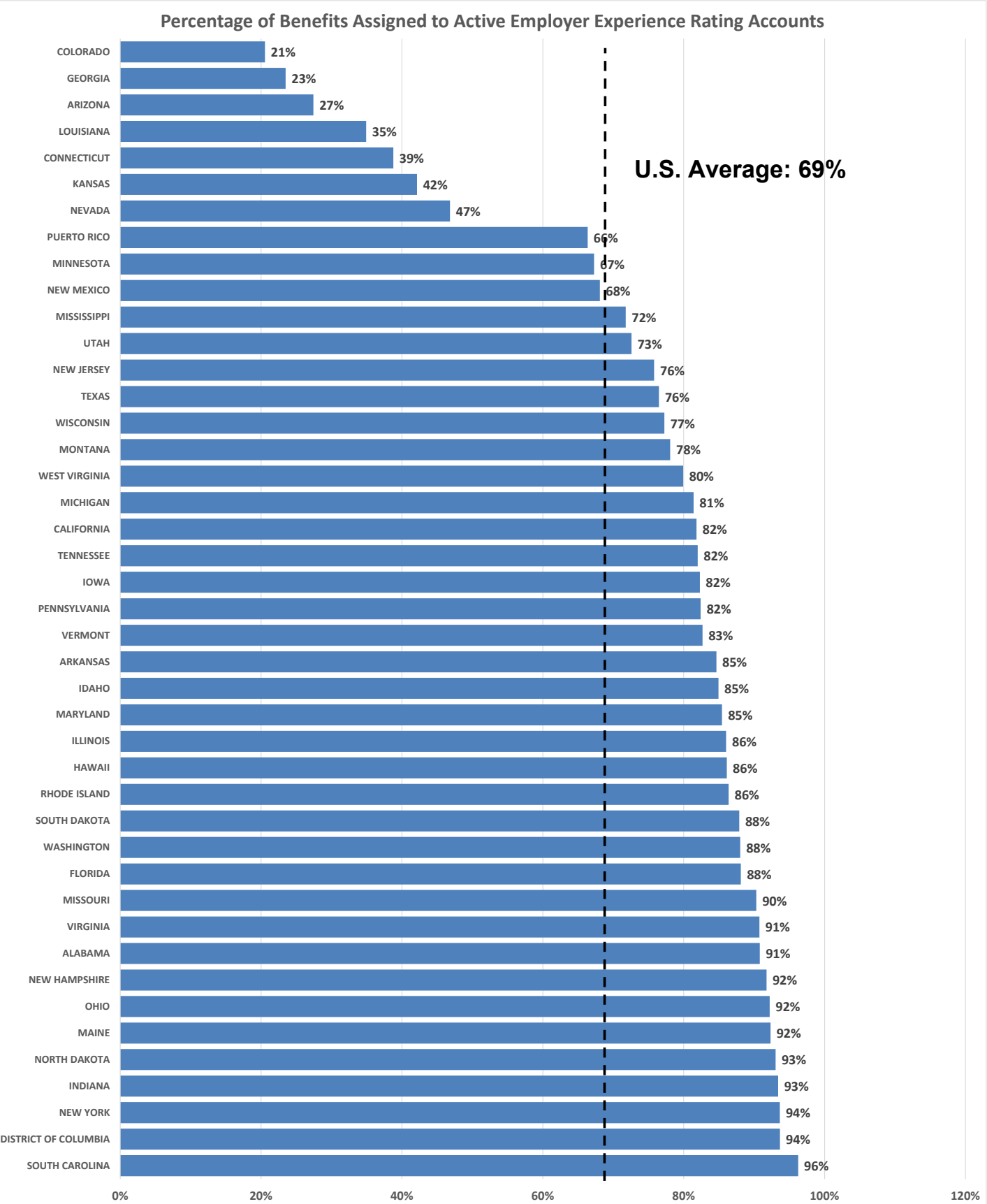


Chart 3



STATE	RATE	TAX RATE DESCRIPTION
ALABAMA	2.70	
ALASKA	InAvg	Average industry rate
ARIZONA	2.00	
ARKANSAS	2.90	
CALIFORNIA	3.40	
COLORADO	1.70	Greater of 1.7%, actual rate if higher. Construction industry pays average industry rate.
CONNECTICUT	2.80	Higher of 1% or state's 5-year benefit cost rate
DELAWARE	1.00	Average industry rate
DISTRICT OF COLUMBIA	2.70	2.7%, or average rate for all employers if higher.
FLORIDA	2.70	
GEORGIA	2.70	
HAWAII	4.00	1.7% - 5.2% based on schedule in effect
IDAHO	0.80	
ILLINOIS	3.40	2.7% multiplied by state experience factor
INDIANA	2.50	1.6% for government employers.
IOWA	1.00	1.0%-3.0%, new construction employers pay 7.0%-9.0%.
KANSAS	2.70	2.7%; new construction employers pay 6.0%
KENTUCKY	2.70	2.7%, foreign and domestic construction firms receive maximum rate.
LOUISIANA	InAvg	Up to 6.2% based on average industry rate.
MAINE	1.97	1%, or "Predetermined Yield" if higher.
MARYLAND	2.30	2.3%. Foreign contractors assigned average industry rate.
MASSACHUSETTS	1.45	new construction employers pay 6.91%
MICHIGAN	2.70	2.7%, Construction employers receive industry rate.
MINNESOTA	InAvg	Higher of 1% or 4-year Benefit Cost Rate or up to 8.9% for high experience rated employers
MISSISSIPPI	1.00	1.0% - 1.2% depending on years of liability
MISSOURI	2.51	2.376%, or rate assigned to industry division; 1.0% for nonprofit
MONTANA	InAvg	1.18% - 2.58% based on Average Industry Rate.
NEBRASKA	1.25	Lesser of 2.5% or the average combined tax rate; construction employers 5.4%
NEVADA	2.95	
NEW HAMPSHIRE	2.70	
NEW JERSEY	3.10	2.6825% - 3.5825% - based on tax schedule in effect
NEW MEXICO	InAvg	Greater of 1.0% or Industry average
NEW YORK	3.40	Highest rate assigned to positive balance employers or 3.4%, whichever is less
NORTH CAROLINA	1.00	
NORTH DAKOTA	1.13	1.02% for positive balance non-construction, 6.09% for negative balance non-construction, 9.69% for construction
OHIO	2.70	2.7% or industry average for constructions employers
OKLAHOMA	1.50	
OREGON	2.10	2.0% - 3.3% depending on tax schedule in effect
PENNSYLVANIA	3.82	3.689%; construction 10.2238%
PUERTO RICO	3.30	2.7% - 3.4% depending on tax schedule in effect
RHODE ISLAND	1.09	1.0% up to 4.2%
SOUTH CAROLINA	0.49	Rate applicable to rate class 12
SOUTH DAKOTA	1.20	1.2% for first year, 1.0% for second if positive balance; construction 6.0% first year, 3.0% second and third year
TENNESSEE	2.70	2.7%, or industry average when industry Reserve Ratio 0.0% or less; construction pay 5.0%
TEXAS	2.70	2.7% or industry average if higher
UTAH	InAvg	industry average up to 9.5%
VERMONT	1.00	lower of average industry rate or rate class, but not less 1.0%
VIRGIN ISLANDS	2.00	
VIRGINIA	2.50	
WASHINGTON	InAvg	90, 100 or 110% of Industry average
WEST VIRGINIA	2.70	2.7%, construction and foreign entities pay 7.5%
WISCONSIN	2.50	2.5%; construction employers industry average
WYOMING	InAvg	Average industry rate

Tax Measures of State Unemployment Insurance Tax Systems

Data Definitions

Following are the definitions used for all of the items reported. 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.

<u>State Tax Measure</u>	<u>Description</u>
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 yearly total wages that is taxable.
5) Statutory Tax Rates (Minimum and Maximum):	Minimum statutory rate is the lowest tax 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, which is the average of the three highest calendar year benefit cost rates in the last twenty years- or a period including three recessions, if longer. The Benefit Cost Rate is the ratio of the total benefits paid in the state over the calendar year divided by the total wages paid in the state over the same time period.

State Tax Levels

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, (item 7), divided by 100.

**10) Employer Contributions per Employee
At the Taxable Wage Base (Minimum/
Maximum):**

The state taxable wage base, (item 4), multiplied by the specific statutory tax rate: Minimum: the taxable wage base times the minimum tax rate, (item 5), in effect for the year. Maximum: the taxable wage base times the maximum tax rate, (item 5), in effect that year.

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

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

12) Minimum Adequate Financing Rate:	The tax rate formulated by taking the average benefit cost rate plus a solvency amount. The average benefit cost rate is equal to the average of the previous six calendar year ratios, (not including recession years), 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. This amount is equal to the amount the trust fund exceeds the trust fund balance needed to have a 1.5 AHCM, divided by taxable wages.
13) The Average Tax Rate Compared to The Min. Adequate Financing Rate:	The percentage difference between the Average Tax Rate on Taxable Wages, (item 7), and the Adequate Financing Rate (item 12).

Benefit Assigned to Individual Employer Experience Rating

14) Total Benefits Paid	The sum of Unemployment Insurance benefits paid to individuals under a state program for all weeks compensated including partial payments for the previous twelve months ending on the state's computation date in the report year (ETA-204 report).
15) Benefits Charged to Active Taxable Employers:	The portion of total benefits paid that is assigned to active individual employer experience rating accounts (ETA-204 report).
16) Benefits Charged to Inactive Accounts:	Benefits assigned to employers that are no longer active (ETA-204 report).
17) Total Reimbursable Benefits Paid:	Benefits paid to all claimants from reimbursable employers (public sector and nonprofit organizations).

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

The amount by which the benefits assigned to employers assigned the maximum tax rate in the state tax schedule the prior year exceed the projected contributions for that same group of employers in the current year. This amount is also shown as a percentage of total benefits paid (item 14) in the previous year.

Distribution of Wages, Benefits, and Contributions

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).

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).

21) Proportion of Total Benefits Assigned to Employer Accounts by Effective Tax Rate:

Proportion of total benefits assigned to individual employers aggregated within intervals of effective tax rates (total contributions divided by total wages).

22) Proportion of Estimated Contributions Effective Tax Rate:

Proportion of total contributions aggregated within intervals of effective tax rates (total contributions divided by total wages).