

EXPERIENCE RATING INDEX BY STATE
RATE YEAR 2004

STATE	Experience Rating System	Ineffective Charges		Inactive Charges		Noncharges		Benefits (\$000s)	ERI
		(\$000s)	as % of BEN	(\$000s)	as % of BEN	(\$000s)	as % of BEN		
Alabama	BR	54,603	18.0%	13,689	4.5%	50,205	16.6%	302,940	61
Alaska	PD	NA		NA		NA		139,737	NA
Arizona	RR	120,045	38.7%	13,612	4.4%	40,226	13.0%	309,934	44
Arkansas	RR	23,535	8.1%	4,778	1.6%	89,665	30.9%	289,743	59
California	RR	2,051,855	33.3%	681,067	11.1%	364,037	5.9%	6,162,727	50
Colorado	RR	178,976	34.8%	47,137	9.2%	16,765	3.3%	514,552	53
Connecticut	BR	180,799	25.5%	74,269	10.5%	42,159	6.0%	707,989	58
Delaware	BWR	NA		5,506	4.7%	28,273	24.1%	117,467	NA
Dist. of Columbia	RR	REPORT NOT SUBMITTED							
Florida	BR	192,624	17.0%	117,939	10.4%	160,308	14.2%	1,129,951	58
Georgia	RR	96,505	13.2%	54,902	7.5%	50,694	6.9%	730,072	72
Hawaii	RR	22,271	18.2%	13,297	10.9%	19,261	15.8%	122,160	55
Idaho	RR ²	50,764	30.0%	3,871	2.3%	28,673	17.0%	169,104	51
Illinois	BR	639,112	28.8%	30,431	1.4%	125,892	5.7%	2,219,975	64
Indiana	RR	182,768	26.0%	86,762	12.4%	95,992	13.7%	702,380	48
Iowa	BR ²	60,296	16.8%	28,188	7.9%	59,127	16.5%	358,470	59
Kansas	RR ²	92,120	26.0%	29,602	8.4%	54,133	15.3%	353,763	50
Kentucky	RR	114,292	26.0%	35,543	8.1%	16,443	3.7%	439,963	62
Louisiana	RR	69,174	26.2%	7,272	2.8%	43,233	16.4%	264,328	55
Maine	RR ²	23,570	19.2%	841	0.7%	38,978	31.8%	122,683	48
Maryland	BR	84,916	15.9%	39,214	7.3%	INA*		534,373	INA*
Massachusetts	RR	555,655	31.3%	3,240	0.2%	180,491	10.2%	1,776,967	58
Michigan	BR ¹	465,752	23.8%	258,771	13.2%	107,436	5.5%	1,957,021	57
Minnesota	BR	INA*		115,166	13.5%	74,869	8.8%	852,422	INA*
Mississippi	BR	46,736	25.3%	25,552	13.8%	31,038	16.8%	185,020	44
Missouri	RR	173,778	28.3%	3,857	0.6%	138,556	22.6%	614,440	49
Montana	RR ²	14,348	19.7%	INA*		9,709	13.3%	72,971	INA*
Nebraska	RR	26,188	20.6%	7,808	6.2%	36,459	28.7%	126,963	45
Nevada	RR ²	84,767	27.9%	59,314	19.5%	44,012	14.5%	304,005	38
New Hampshire	RR	45,006	45.3%	11,579	11.7%	14,124	14.2%	99,391	29
New Jersey	RR	547,824	27.0%	198,195	9.8%	251,586	12.4%	2,025,940	51
New Mexico	RR	INA		3,182	2.9%	24,782	22.6%	109,877	INA
New York	RR	435,455	14.9%	182,186	6.2%	96,636	3.3%	2,918,492	76
North Carolina	RR	INA*		INA*		INA*		INA*	INA*
North Dakota	RR ²	1,101	2.5%	2,422	5.4%	5,211	11.7%	44,489	80
Ohio	RR	455,510	33.9%	76,596	5.7%	139,852	10.4%	1,343,364	50
Oklahoma	BWR	55,687	21.7%	34,794	13.6%	47,424	18.5%	256,076	46
Oregon	BR ²	187,789	22.5%	60,131	7.2%	192,521	23.0%	836,272	47
Pennsylvania	BR ¹	693,713	28.0%	194,445	7.9%	226,622	9.2%	2,473,843	55
Puerto Rico	RR	REPORT NOT SUBMITTED							
Rhode Island	RR	31,907	17.8%	12,863	7.2%	18,219	10.2%	178,895	65
South Carolina	RR	87,198	22.0%	60,508	15.2%	62,709	15.8%	396,885	47
South Dakota	RR	10,418	33.8%	2,066	6.7%	4,718	15.3%	30,837	44
Tennessee	RR	90,643	16.3%	70,543	12.7%	64,246	11.6%	554,956	59
Texas	BR	316,801	14.9%	193,093	9.1%	379,150	17.9%	2,122,765	58
Utah	BR	INA		12,708	7.0%	31,291	17.2%	182,178	INA
Vermont	BR ²	29,418	31.1%	11,787	12.5%	18,431	19.5%	94,604	37
Virgin Islands	RR	REPORT NOT SUBMITTED							
Virginia	BR	214,201	34.1%	39,348	6.3%	31,130	5.0%	628,244	55
Washington	BR ²	INA*		INA*		INA*		INA*	INA*
West Virginia	RR	51,062	29.4%	22,850	13.2%	12,872	7.4%	173,465	50
Wisconsin	RR	221,744	23.8%	41,930	4.5%	147,266	15.8%	931,269	56
Wyoming	BR	12,141	28.6%	124	0.3%	7,188	16.9%	42,523	54

AK is a Payroll Decline state and is not required to report Ineffective Charges.

DE is Benefit-Wage state and is not required to report Ineffective Charges – all benefit charges are estimates.

OK is Benefit-Wage state and is not required to report Ineffective Charges – all benefit charges are estimates.

Data relates to July 2004 – June 2005 rate year for New Hampshire, New Jersey, Tennessee and Vermont

¹ State also uses reserve ratio elements in its system.

² State uses an array method for assigning tax rates.

INA - Information not available

NA - Data not Applicable

INA* - Reported data failed consistency checks

RR - Reserve Ratio; BR - Benefit Ratio; BWR - Benefit Wage Ratio; PD - Payroll Decline

