ATTACHMENT I

EXPERIENCE RATING INDEX
1988 - 1995

STATE	1988	1989	1990	1991	1992	1993	1994	1995
Alabama	71	78	74	56	49	64	52	57
Alaska	(Payroll Decline System - ERI Does Not Pertain)							
Arizona	80	80	83	78	69	76	81	83
Arkansas	48	47	56	60	58	53	INA	INA
California	65	67	68	64	52	53	53	58
Colorado	45	53	60	65	64	62	68	66
Connecticut	62	64	58	47	42	49	59	60
Delaware	INA	51	71	70	INA	54*	47*	57
Dist. of Columbia	47	56	72	72	62	INA	64	80
Florida	68	66	50	56	53	INA	75	72
Georgia	61	65	62	65	52	58	75	79
Hawaii	71	56	66	63	32	36	33	44
Idaho	55	64	58	53	44	54	50	60
Illinois	72*	76*	76*	78*	74*	71*	79*	82
Indiana	81	91	94	84	78	75	75	75
Iowa	78	77	67	70	74	67	66	62
Kansas	64	73	69	69	57	58	59	18**
Kentucky	79	79	75	72	58	66	72	63
Louisiana	42	87	85	88	83	77	75	77
Maine	62	60	60	52	41	50	60	59
Maryland	INA	72	62	62	65	INA	INA	42
Massachusetts	55	54	50	40	43	47	58	58
Michigan	80	67	72	70	63	73	77	78
Minnesota	67	66	69	62	58	64	69	INA
Mississippi	40	54	53	42	51	53	50	52
Missouri	61	58	59	61	55	63	70	63
Montana	54	58	62	61	55	62	63	61
Nebraska	61	57	63	60	57	56	55	57
Nevada	66	67	68	63	41	59	72	77
New Hampshire	INA	INA	81	72	55	68	77	82
New Jersey	INA	78	75	70	63	51	38	61
New Mexico	51	59	63	63	62	62	67	64
New York	80	73	61	55	51	82	84	85
North Carolina	INA	INA	INA	50	44	42	31	INA
North Dakota	62	65	57	64	60	56	64	59
Ohio	70	74	74	70	65	65	73	71
Oklahoma	50	64	60	47*	28*	34*	47*	52
Oregon	59	63	56	60	51	50	48	45
Pennsylvania	66	69	65	62	56	57	64	64
Puerto Rico	INA	INA	INA	INA	INA	INA	INA	83
Rhode Island	75	69	68	58	55	64	75	72
South Carolina	58	62	65	61	54	52	58	56
South Dakota	59	38	48	45	49	44	47	53
Tennessee	INA	69	66	68	71	73	73	65
Texas	53	58	55	52	51	49	INA	53
Utah	61	70	70	69	66	61	66	68
Vermont	70	66	63	58	54	48	51	48
Virgin Islands	INA	INA	INA	INA	INA	INA	INA	INA
Virginia	65	68	70	61	51	66	77	81
Washington	60	63	63	61	57	48	39	47
West Virginia	83	51	56	58	56	62	59	58
Wisconsin	90	82	78	66	65	70	70	69
Wyoming	38	62	INA	55	63	60	INA	46

INA - Information Not Available.

DE and OK are benefit-wage states. The numbers provided by these states are estimates.

* Revised data.

** Kansas assigned a zero tax rate to all positive balance employers.

ATTACHMENT II

EXPERIENCE RATING INDEX BY STATE
RATE YEAR 1995

STATE	IEC (000s)	IAC (000s)	NNC (000s)	BEN (000s)	ERI
Alabama	38,984	10,982	30,831	187,886	57
Alaska		(Payroll Decline System - ERI Does Not Pertain)			
Arizona	1,009	1,120	25,200	161,767	83
Arkansas	INA	INA	INA	INA	INA
California	710,485	455,242	215,374	3,250,157	58
Colorado	35,732	14,809	5,295	161,940	66
Connecticut	122,099	14,300	69,992	518,973	60
Delaware	151	26,185	1,268	64,327	57
Dist. of Columbia	6,560	11,235	1,631	98,269	80
Florida	62,230	8,355	88,830	576,945	72
Georgia	13,207	24,824	15,714	258,758	79
Hawaii	44,425	16,747	36,352	174,236	44
Idaho	14,570	1,366	13,432	73,110	60
Illinois	68,152	17,274	97,691	1,006,578	82
Indiana	14,124	16,263	20,561	201,900	75
Iowa	26,963	12,151	22,219	159,921	62
Kansas**	83,387	12,004	24,899	146,325	18
Kentucky	32,930	17,454	34,253	226,939	63
Louisiana	288	11,391	21,365	145,832	77
Maine	13,138	2,936	26,734	103,332	59
Maryland	43,893	26,387	265,911	576,209	42
Massachusetts	138,268	52,335	144,383	794,020	58
Michigan	126,066	66,127	23,949	985,455	78
Minnesota	INA	24,007	45,009	326,213	INA
Mississippi	11,655	14,324	18,224	91,207	52
Missouri	40,818	2,556	71,027	313,346	63
Montana	8,827	4,307	5,628	47,821	61
Nebraska	2,763	3,588	9,832	37,584	57
Nevada	11,288	1,745	17,304	132,812	77
New Hampshire	2,357	2,693	1,737	37,045	82
New Jersey	317,245	106,758	25,284	1,161,109	61
New Mexico	5,603	5,664	11,492	63,208	64
New York	108,814	132,584	56,287	2,004,775	85
North Carolina	58,904	INA	56,545	445,454	INA
North Dakota	6,485	1,394	3,294	27,037	59
Ohio	99,215	30,687	77,023	712,038	71
Oklahoma	20,166	11,853	16,229	100,913	52
Oregon	74,031	37,011	70,210	332,140	45
Pennsylvania	223,858	165,179	148,224	1,491,243	64
Puerto Rico	760	33,296	260	201,479	83
Rhode Island	20,483	11,193	12,196	155,237	72
South Carolina	24,541	9,958	43,674	178,543	56
South Dakota	2,605	822	2,001	11,547	53
Tennessee	1,950	54,338	29,779	244,973	65
Texas	172,706	117,331	177,340	998,316	53
Utah	1,764	4,335	13,611	61,263	68
Vermont	10,547	5,115	10,652	50,421	48
Virgin Islands	INA	INA	INA	INA	INA
Virginia	7,234	15,247	16,402	204,980	81
Washington	126,653	85,580	259,568	897,625	47
West Virginia	25,477	19,683	6,647	124,407	58
Wisconsin	50,909	16,971	52,207	388,410	69
Wyoming	7,922	1,136	3,513	23,217	46

INA - Information Not Available.
DE and OK are benefit-wage states. The numbers provided by these states are estimates.
** Kansas assigned a zero tax rate to all positive balance employers.

ATTACHMENT III

ERI CALCULATION

The Experience Rating Index is calculated by first computing "effective benefit charges" by taking the total benefits paid during the reporting period and subtracting from it the ineffective charges, inactive charges and noncharges. The remainder is then divided by the total benefits.

$$ERI = (1 - ((IEC + IAC + NNC) / BEN)) * 100$$

where,

IEC = Ineffective charges: ETA 204, Section C, Column 8. -- Those charges for which employer taxes do not fully fund the benefits charged.

IAC = Inactive charges: ETA 204, Section B, item 6(a) (2). -- Charges to employers who have gone out of business and from which taxes cannot be collected.

NNC = Noncharges: ETA 204, Section B, item 6(b) plus item 7(b) -- Payments made to claimants, but not charged to a particular employer.

BEN = Total benefits paid during the computation year: ETA 204, Section B, item 5 minus item 7(a).