Consolidated versus separate employer accounts, rates vary a few years after the transfer – A hypothetical example

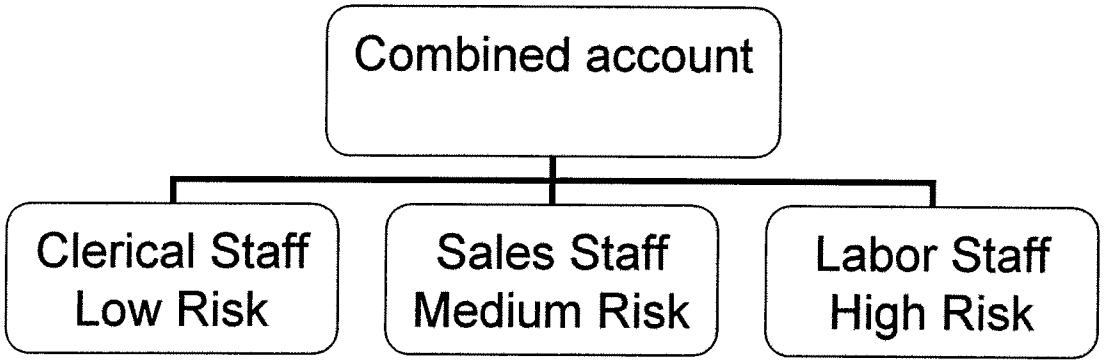
Employees 40

Charges $35,000

Reserves - $4,000

Rate 10.3%

UI tax $37,080



Clerical Staff Low Risk	Sales Staff Medium Risk	Labor Staff High Risk
Employees 10	Employees 10	Employees 20
Charges $0	Charges $5,000	Charges $30,000
Reserves $5,000 (Pos)	Reserves - $1,000 (Neg)	Reserves - $10,000 (Neg)
Rate 0.5%	Rate 4.1%	Rate 10.3%
Tax $450	Tax $3,690	Tax $18,450