

Owner / Executive Officer Payroll Limitations



Louisiana	
Corporations & LLCs:	
Minimum:	Maximum:
\$59,800 for policies with effective dates starting 5/1/25 – 4/30/26	\$176,800 for policies with effective dates starting 5/1/25 – 4/30/26
Sole Proprietors & Partnerships:	
Min and Max (flat amount): \$58,600 for policies with effective dates starting 5/1/25 – 4/30/26	

Alabama	
Corporations & LLCs:	
Minimum:	Maximum:
\$59,800 for policies with effective dates starting 3/1/25 – 2/28/26	\$234,000 for policies with effective dates starting 3/1/25 – 2/28/26
Sole Proprietors & Partnerships:	
Min and Max (flat amount): \$58,700 for policies with effective dates starting 3/1/25 – 2/28/26	

Arkansas	
Corporations:	
Minimum:	Maximum:
\$54,600 for policies with effective dates starting 7/1/25 – 6/30/26	\$218,400 for policies with effective dates starting 7/1/25 – 6/30/26
Sole Proprietors, Partnerships & LLCs:	
Min and Max (flat amount): \$55,200 for policies with effective dates starting 7/1/25 – 06/30/26	

Florida	
Corporations:	
Minimum:	Maximum:
\$65,000 for policies with effective dates starting 1/1/25 – 12/31/25 (**\$33,800 min for Construction Officers)	\$197,600 for policies with effective dates starting 1/1/25 – 12/31/25
Sole Proprietors, Partnerships & LLCs:	
Min and Max (flat amount): \$65,500 for policies with effective dates starting 1/1/25 – 12/31/25	

Mississippi	
Corporations:	
Minimum:	Maximum:
\$46,800 for policies with effective dates starting 3/1/25 – 2/28/26	\$156,000 for policies with effective dates starting 3/1/25 – 2/28/26
Sole Proprietors, Partnerships & LLCs:	
Min and Max (flat amount): \$47,500 for policies with effective dates starting 3/1/25 – 2/28/26	

North Carolina	
Corporations:	
Minimum:	Maximum:
\$62,400 for policies with effective dates starting 4/1/25 – 3/31/26	\$124,800 for policies with effective dates starting 4/1/25 – 3/31/26
Sole Proprietors, Partnerships, & LLCs:	
Min and Max (flat amount): \$62,900 for policies with effective dates starting 4/1/25 – 3/31/26	

Oklahoma	
Corporations:	
Minimum:	Maximum:
\$54,600 for policies with effective dates starting 1/1/25 – 12/31/25	\$218,400 for policies with effective dates starting 1/1/25 – 12/31/25
Sole Proprietors, Partnerships, & LLCs:	
Min and Max (flat amount): \$54,000 for policies with effective dates starting 1/1/25 – 12/31/25	

Tennessee	
Corporations:	
Minimum:	Maximum:
\$65,000 for policies with effective dates starting 3/1/25 – 2/28/26	\$254,800 for policies with effective dates starting 3/1/25 – 2/28/26
LLCs, Partnerships, & Sole Proprietors:	
Min and Max (flat amount): \$64,300 for policies with effective dates starting 3/1/25 – 2/28/26	

Tennessee - CONSTRUCTION	
Corporations (Construction):	
Minimum:	Maximum:
\$31,200 for policies with effective dates starting 3/1/25 – 2/28/26	\$94,600 for policies with effective dates starting 3/1/25 – 2/28/26
Sole Proprietors, Partners, & LLCs (Construction):	
Minimum:	Maximum:
\$31,200 for policies with effective dates starting 3/1/25 – 2/28/26	\$94,600 for policies with effective dates starting 3/1/25 – 2/28/26

Texas	
Corporations & LLCs:	
Minimum:	Maximum:
\$7,800 for policies with effective dates starting 7/1/25 – 6/30/26	\$62,400 for policies with effective dates starting 7/1/25 – 6/30/26
Sole Proprietors & Partnerships:	
Min and Max (flat amount): \$79,200 for policies with effective dates starting 7/1/25 – 6/30/26	

Rates are subject to change annually
For more information contact our Premium Audit Department at
(225) 389-5822 / (888) 884-5822 or premiumaudit@lubawc.com

As of April 2025