



BULLETIN



YOUR SECURITY FOR A LIFETIME

2026 Maximum Insurable Earnings

Issued: September 1, 2025

Dear Employer,

Effective January 1, 2026, the maximum insurable earning will increase from \$102,000.00 to \$106,800.00.

Contribution Rates

The contribution rate is 7.5% of insurable earnings: 3.75% paid by the employer and 3.75% paid by the employee. *

***The following schedule is for ease of reference (2026).**

Pay Period	Maximum Insurable Earnings	Contributions		Total
		Employee	Employer	
		3.75%	3.75%	7.5%
Monthly	\$8,900.00	\$333.75	\$333.75	\$667.50
Annual	\$106,800.00	\$4,005.00	\$4,005.00	\$8,010.00

Self-Employed

Self-Employed Persons contribute 7.5% of their insurable earnings.

Unemployed Spouses

Employed Persons with an unemployed spouse must contribute 3.75% of his/her insurable earnings on behalf of their unemployed spouse.

Voluntary

Voluntary Contributors should pay 7.5% of earnings established by the Board.

**Contributions are due on or by the 14th of the following month which they are due.
(Example: Payments for August are due by September 14).**

Payments made on or after the 15th will incur a 10% penalty.

Your Security for a Lifetime

TORTOLA OFFICE: 852-7860 (8AM TO 3:30PM) | VG OFFICE: 852-7825 (8AM TO 3:30PM)

