

Table 14. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2008

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other
All workers	56	3	37	3	1
Worker characteristics					
Management, professional, and related	70	4	23	1	1
Management, business, and financial	71	5	22	1	1
Professional and related	70	4	23	1	2
Service	49	1	46	4	1
Sales and office	61	2	34	2	1
Sales and related	57	1	39	2	1
Office and administrative support	64	3	31	2	1
Natural resources, construction, and maintenance	34	2	59	4	-
Construction, extraction, farming, fishing, and forestry	17	-	76	4	-
Installation, maintenance, and repair	48	3	45	5	(¹)
Production, transportation, and material moving ...	42	2	48	7	1
Production	40	2	49	8	1
Transportation and material moving	45	2	47	5	1
Full time	56	3	37	3	1
Part time	50	1	44	3	2
Union	38	2	48	11	1
Nonunion	59	3	35	2	1
Average wage within the following percentiles: ²					
Less than 10	44	-	49	6	-
10 to under 25	47	1	47	4	-
25 to under 50	53	2	42	3	1
50 to under 75	52	2	41	3	1
75 to under 90	60	3	30	5	1
90 or greater	70	6	21	1	2
Establishment characteristics					
Goods-producing industries	41	3	49	6	1
Construction	14	-	82	3	-
Manufacturing	47	3	42	7	1

See footnotes at end of table.

Table 14. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2008—Continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other
Service-providing industries	61	3	33	2	1
Trade, transportation, and utilities	53	2	41	3	1
Wholesale trade	47	4	44	4	—
Retail trade	51	1	45	2	1
Transportation and warehousing	58	4	33	—	3
Utilities	81	3	15	—	—
Information	83	4	11	—	—
Financial activities	79	3	16	1	1
Finance and insurance	82	3	12	1	1
Credit intermediation and related activities	86	4	8	1	1
Insurance carriers and related activities	77	4	17	1	1
Real estate and rental and leasing	58	—	41	—	—
Professional and business services	60	4	34	—	1
Professional and technical services	65	2	32	—	—
Administrative and waste services	44	—	51	—	—
Education and health services	62	2	31	3	1
Educational services	59	—	29	3	3
Junior colleges, colleges, and universities	63	—	24	2	3
Health care and social assistance	63	2	32	3	—
Leisure and hospitality	54	—	40	6	—
Accommodation and food services	53	—	40	6	—
Other services	40	—	55	—	—
1 to 99 workers	43	2	52	3	1
1 to 49 workers	43	2	52	2	1
50 to 99 workers	43	1	51	3	1
100 workers or more	64	3	28	4	1
100 to 499 workers	58	3	35	2	1
500 workers or more	69	4	21	5	1
Geographic areas					
Metropolitan areas	57	3	36	3	1
Nonmetropolitan areas	49	2	42	6	—
New England	66	6	24	2	—
Middle Atlantic	60	—	33	4	1
East North Central	51	3	41	5	1
West North Central	52	3	42	1	1
South Atlantic	57	2	37	2	1
East South Central	51	—	38	9	—
West South Central	58	4	35	2	1
Mountain	54	2	42	—	—
Pacific	57	2	37	3	2

¹ Less than 0.5 percent.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United

States, 2007." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.