

**Table 21. Life insurance plans: Maximum benefit amount, private industry workers, National Compensation Survey, March 2011**

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	72	\$50,000	\$50,000	\$250,000	\$600,000	\$1,000,000	28
<b>Worker characteristics</b>							
Management, professional, and related .....	74	50,000	100,000	300,000	750,000	1,000,000	26
Management, business, and financial .....	76	50,000	100,000	300,000	750,000	1,500,000	24
Professional and related .....	73	50,000	100,000	300,000	750,000	1,000,000	27
Service .....	67	50,000	50,000	200,000	500,000	1,000,000	33
Protective service .....	52	—	—	—	—	—	48
Sales and office .....	76	50,000	50,000	200,000	500,000	1,000,000	24
Sales and related .....	81	—	—	—	—	—	19
Office and administrative support .....	74	50,000	50,000	250,000	700,000	1,500,000	26
Natural resources, construction, and maintenance .....	70	50,000	70,000	240,000	750,000	2,000,000	30
Construction, extraction, farming, fishing, and forestry .....	66	—	—	—	—	—	34
Installation, maintenance, and repair .....	71	50,000	70,000	300,000	1,000,000	2,000,000	29
Production, transportation, and material moving ...	62	50,000	70,000	200,000	500,000	1,000,000	38
Production .....	64	50,000	100,000	250,000	500,000	1,000,000	36
Transportation and material moving .....	61	50,000	50,000	125,000	500,000	1,000,000	39
Full time .....	73	50,000	50,000	250,000	600,000	1,000,000	27
Part time .....	53	—	—	—	—	—	47
Union .....	58	50,000	70,000	200,000	600,000	2,000,000	42
Nonunion .....	74	50,000	50,000	250,000	600,000	1,000,000	26
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	60	50,000	50,000	250,000	500,000	1,000,000	40
Lowest 10 percent .....	67	—	—	—	—	—	33
Second 25 percent .....	74	50,000	50,000	150,000	500,000	1,000,000	26
Third 25 percent .....	73	50,000	50,000	225,000	500,000	1,000,000	27
Highest 25 percent .....	73	50,000	100,000	300,000	1,000,000	2,000,000	27
Highest 10 percent .....	75	50,000	100,000	350,000	1,000,000	1,500,000	25
<b>Establishment characteristics</b>							
Goods-producing industries .....	63	50,000	100,000	300,000	750,000	2,000,000	37
Construction .....	73	—	—	—	—	—	27
Manufacturing .....	62	50,000	125,000	300,000	750,000	2,000,000	38
Service-providing industries .....	74	50,000	50,000	245,000	600,000	1,000,000	26
Trade, transportation, and utilities .....	72	50,000	50,000	70,000	400,000	750,000	28
Wholesale trade .....	79	50,000	60,000	200,000	500,000	1,000,000	21
Retail trade .....	75	50,000	50,000	50,000	250,000	750,000	25
Transportation and warehousing .....	64	50,000	50,000	100,000	250,000	500,000	36
Utilities .....	49	—	—	—	—	—	51

See footnotes at end of table.

**Table 21. Life insurance plans: Maximum benefit amount, private industry workers, National Compensation Survey, March 2011—Continued**

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information .....	66	\$150,000	\$500,000	\$1,200,000	\$2,000,000	\$2,000,000	34
Financial activities .....	83	50,000	100,000	350,000	1,000,000	2,000,000	17
Finance and insurance .....	82	50,000	100,000	350,000	1,000,000	2,000,000	18
Credit intermediation and related activities .....	86	50,000	100,000	500,000	1,000,000	2,000,000	14
Insurance carriers and related activities .....	72	50,000	100,000	400,000	1,000,000	2,000,000	28
Professional and business services .....	74	50,000	150,000	300,000	725,000	1,000,000	26
Professional and technical services .....	83	50,000	100,000	300,000	500,000	1,000,000	17
Administrative and waste services .....	62	—	—	—	—	—	38
Education and health services .....	71	50,000	50,000	200,000	500,000	1,000,000	29
Educational services .....	78	50,000	50,000	150,000	300,000	500,000	22
Junior colleges, colleges, and universities .....	80	50,000	50,000	150,000	300,000	500,000	20
Health care and social assistance .....	70	50,000	50,000	200,000	500,000	1,000,000	30
Leisure and hospitality .....	73	—	—	—	—	—	27
Accommodation and food services .....	69	—	—	—	—	—	31
Other services .....	71	—	—	—	—	—	29
1 to 99 workers .....	74	50,000	50,000	210,000	500,000	1,000,000	26
1 to 49 workers .....	75	50,000	50,000	250,000	500,000	1,000,000	25
50 to 99 workers .....	73	—	—	—	—	—	27
100 workers or more .....	71	50,000	50,000	250,000	750,000	1,000,000	29
100 to 499 workers .....	74	50,000	50,000	200,000	500,000	1,000,000	26
500 workers or more .....	69	50,000	100,000	400,000	1,000,000	2,000,000	31
<b>Geographic areas</b>							
New England .....	76	50,000	50,000	200,000	500,000	750,000	24
Middle Atlantic .....	72	50,000	50,000	200,000	500,000	1,000,000	28
East North Central .....	63	50,000	100,000	250,000	750,000	1,000,000	37
West North Central .....	71	—	—	—	—	—	29
South Atlantic .....	74	—	—	—	—	—	26
East South Central .....	77	—	—	—	—	—	23
West South Central .....	76	—	—	—	—	—	24
Mountain .....	71	50,000	50,000	250,000	1,000,000	1,000,000	29
Pacific .....	73	—	—	—	—	—	27

<sup>1</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2010." 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. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).