

Table 19. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2011

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	59	2	36	2	1
Worker characteristics					
Management, professional, and related	71	3	23	1	1
Management, business, and financial	74	3	20	1	2
Professional and related	69	4	25	1	1
Service	46	1	49	3	(1)
Protective service	35	—	63	—	—
Sales and office	65	3	30	1	1
Sales and related	62	3	33	1	1
Office and administrative support	67	2	29	1	(1)
Natural resources, construction, and maintenance	37	1	57	4	1
Construction, extraction, farming, fishing, and forestry	16	—	77	6	—
Installation, maintenance, and repair	52	1	43	3	1
Production, transportation, and material moving ...	45	1	49	4	1
Production	44	1	49	5	2
Transportation and material moving	47	1	49	3	1
Full time	59	2	36	2	1
Part time	55	—	42	1	—
Union	40	1	51	8	1
Nonunion	62	2	34	1	1
Average wage within the following categories: ²					
Lowest 25 percent	44	—	51	3	—
Lowest 10 percent	33	—	58	5	—
Second 25 percent	57	2	39	1	1
Third 25 percent	56	2	40	2	1
Highest 25 percent	68	3	25	2	1
Highest 10 percent	70	5	22	1	2
Establishment characteristics					
Goods-producing industries	44	2	49	4	1
Construction	16	—	81	3	—
Manufacturing	50	2	43	5	1
Service-providing industries	63	2	32	2	1
Trade, transportation, and utilities	57	3	38	2	1
Wholesale trade	53	4	39	—	—
Retail trade	56	3	39	—	—
Transportation and warehousing	59	—	37	2	—
Utilities	79	1	19	—	—

See footnotes at end of table.

Table 19. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
Information	84	4	10	—	—
Financial activities	81	3	14	1	1
Finance and insurance	85	3	11	1	1
Credit intermediation and related activities	87	4	8	—	—
Insurance carriers and related activities	83	2	13	1	(¹)
Real estate and rental and leasing	61	—	34	—	—
Professional and business services	63	—	34	—	2
Professional and technical services	63	—	34	—	1
Administrative and waste services	51	—	47	—	—
Education and health services	62	3	32	2	1
Educational services	63	4	31	2	(¹)
Junior colleges, colleges, and universities	69	5	24	1	(¹)
Health care and social assistance	62	3	33	2	1
Leisure and hospitality	42	—	52	5	—
Accommodation and food services	43	—	50	6	—
Other services	48	—	50	—	—
1 to 99 workers	46	2	50	2	1
1 to 49 workers	45	2	50	2	1
50 to 99 workers	48	—	49	2	—
100 workers or more	67	3	27	2	1
100 to 499 workers	61	1	34	2	1
500 workers or more	72	4	20	3	1
Geographic areas					
New England	68	4	26	—	—
Middle Atlantic	61	2	33	—	—
East North Central	54	2	41	4	(¹)
West North Central	57	2	39	2	(¹)
South Atlantic	62	2	33	2	1
East South Central	58	—	35	5	—
West South Central	63	2	32	2	1
Mountain	54	2	44	—	—
Pacific	55	3	39	—	—

¹ Less than 0.5 percent.

² 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.