

Table 18. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2009

(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	58	2	36	3	1
Worker characteristics					
Management, professional, and related	71	4	23	1	1
Management, business, and financial	73	4	21	1	1
Professional and related	69	4	24	1	1
Service	49	1	45	4	(¹)
Protective service	32	—	67	—	—
Sales and office	65	2	31	1	1
Sales and related	62	1	36	1	1
Office and administrative support	66	2	29	2	1
Natural resources, construction, and maintenance	35	1	59	4	—
Construction, extraction, farming, fishing, and forestry	16	1	78	4	—
Installation, maintenance, and repair	50	1	45	4	1
Production, transportation, and material moving	44	1	49	5	1
Production	42	1	50	5	1
Transportation and material moving	46	—	47	4	—
Full time	58	2	36	3	1
Part time	50	1	46	2	2
Union	39	1	51	7	1
Nonunion	61	2	34	2	1
Wage percentiles: ²					
Lowest 10 percent	46	—	45	7	—
Lowest 25 percent	47	1	48	4	—
Second 25 percent	55	2	41	2	1
Third 25 percent	55	2	40	2	1
Highest 25 percent	67	4	25	2	2
Highest 10 percent	70	5	22	1	2
Establishment characteristics					
Goods-producing industries	43	2	50	4	1
Construction	14	—	83	2	—
Manufacturing	49	2	43	5	1
Service-providing industries	62	2	32	2	1
Trade, transportation, and utilities	55	2	40	2	1
Wholesale trade	50	3	43	4	—
Retail trade	53	1	44	1	1
Transportation and warehousing	60	—	33	—	3
Utilities	82	2	14	—	—

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2009—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
Information	85	3	11	—	—
Financial activities	80	3	15	1	1
Finance and insurance	83	3	11	1	1
Credit intermediation and related activities	87	4	8	—	1
Insurance carriers and related activities	80	3	15	1	1
Real estate and rental and leasing	59	—	38	—	—
Professional and business services	64	2	31	—	—
Professional and technical services	67	1	30	—	—
Administrative and waste services	49	—	47	—	—
Education and health services	61	3	32	3	1
Educational services	59	6	30	3	2
Junior colleges, colleges, and universities	64	—	23	1	2
Health care and social assistance	62	3	33	3	1
Leisure and hospitality	53	—	40	7	—
Accommodation and food services	53	—	39	8	—
Other services	46	—	54	—	—
1 to 99 workers	45	1	51	2	1
1 to 49 workers	45	2	51	2	1
50 to 99 workers	45	—	51	2	—
100 workers or more	66	3	27	3	1
100 to 499 workers	61	2	34	2	1
500 workers or more	71	4	20	4	1
Geographic areas					
New England	69	4	25	—	—
Middle Atlantic	62	2	32	3	1
East North Central	52	2	42	4	1
West North Central	54	3	41	1	1
South Atlantic	61	2	34	2	1
East South Central	55	—	36	6	—
West South Central	61	2	33	2	2
Mountain	54	2	43	—	—
Pacific	57	2	38	2	1

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, 2008." 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/glossary20082009.htm.