

**Table 20. Life insurance plans: Maximum benefit amount, private industry workers, National Compensation Survey, March 2012**

(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 .....	76	\$50,000	\$60,000	\$250,000	\$500,000	\$1,000,000	24
<b>Worker characteristics</b>							
Management, professional, and related .....	78	50,000	100,000	300,000	750,000	1,000,000	22
Management, business, and financial .....	81	50,000	100,000	250,000	700,000	–	19
Professional and related .....	77	50,000	–	300,000	750,000	1,000,000	23
Service .....	73	50,000	50,000	200,000	500,000	1,000,000	27
Sales and office .....	79	50,000	50,000	200,000	500,000	1,000,000	21
Sales and related .....	85	50,000	50,000	–	500,000	1,000,000	15
Office and administrative support .....	77	50,000	–	200,000	500,000	1,500,000	23
Natural resources, construction, and maintenance .....	72	50,000	–	250,000	–	2,000,000	28
Construction, extraction, farming, fishing, and forestry .....	65	50,000	–	–	–	750,000	35
Installation, maintenance, and repair .....	74	50,000	–	300,000	1,000,000	2,000,000	26
Production, transportation, and material moving ... ..	63	50,000	70,000	250,000	500,000	1,000,000	37
Production .....	67	50,000	100,000	250,000	500,000	1,000,000	33
Transportation and material moving .....	58	50,000	50,000	200,000	500,000	–	42
Full time .....	77	50,000	–	250,000	500,000	1,000,000	23
Union .....	58	50,000	70,000	250,000	–	2,000,000	42
Nonunion .....	77	50,000	–	250,000	500,000	1,000,000	23
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	69	50,000	50,000	200,000	500,000	1,000,000	31
Lowest 10 percent .....	76	50,000	50,000	–	500,000	–	24
Second 25 percent .....	75	50,000	50,000	150,000	500,000	1,000,000	25
Third 25 percent .....	76	50,000	75,000	200,000	500,000	1,000,000	24
Highest 25 percent .....	77	50,000	100,000	300,000	750,000	1,500,000	23
Highest 10 percent .....	79	50,000	100,000	400,000	–	–	21
<b>Establishment characteristics</b>							
Goods-producing industries .....	67	50,000	100,000	300,000	750,000	–	33
Manufacturing .....	66	50,000	100,000	300,000	–	–	34
Service-providing industries .....	77	50,000	50,000	245,000	500,000	1,000,000	23
Trade, transportation, and utilities .....	74	50,000	50,000	100,000	500,000	750,000	26
Wholesale trade .....	78	50,000	–	200,000	500,000	1,000,000	22
Retail trade .....	80	50,000	50,000	50,000	–	750,000	20
Transportation and warehousing .....	63	50,000	50,000	–	–	500,000	37
Utilities .....	53	50,000	–	–	750,000	1,000,000	47

See footnotes at end of table.

**Table 20. Life insurance plans: Maximum benefit amount, private industry workers, National Compensation Survey, March 2012—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 .....	68	\$100,000	—	—	\$2,000,000	\$2,000,000	32
Financial activities .....	84	50,000	\$100,000	\$250,000	1,000,000	2,000,000	16
Finance and insurance .....	83	50,000	100,000	250,000	1,000,000	2,000,000	17
Credit intermediation and related activities	88	50,000	100,000	300,000	1,000,000	2,000,000	12
Insurance carriers and related activities ....	71	50,000	100,000	—	1,000,000	1,000,000	29
Professional and business services .....	78	50,000	—	300,000	750,000	1,000,000	22
Professional and technical services .....	86	50,000	—	300,000	600,000	1,000,000	14
Administrative and waste services .....	65	50,000	—	300,000	—	—	35
Education and health services .....	76	50,000	—	250,000	500,000	1,000,000	24
Educational services .....	82	50,000	50,000	200,000	400,000	500,000	18
Junior colleges, colleges, and universities	80	50,000	50,000	200,000	—	—	20
Healthcare and social assistance .....	75	50,000	—	250,000	500,000	1,000,000	25
Other services .....	77	50,000	—	200,000	400,000	500,000	23
1 to 99 workers .....	78	50,000	—	200,000	500,000	1,000,000	22
1 to 49 workers .....	79	50,000	—	200,000	500,000	1,000,000	21
50 to 99 workers .....	78	50,000	—	220,000	500,000	—	22
100 workers or more .....	75	50,000	—	250,000	700,000	1,000,000	25
100 to 499 workers .....	79	50,000	50,000	200,000	500,000	1,000,000	21
500 workers or more .....	71	50,000	100,000	400,000	1,000,000	2,000,000	29
<b>Geographic areas</b>							
New England .....	79	50,000	—	200,000	500,000	—	21
Middle Atlantic .....	79	50,000	—	200,000	500,000	1,000,000	21
East North Central .....	66	50,000	100,000	250,000	600,000	1,000,000	34
West North Central .....	69	50,000	—	250,000	700,000	1,000,000	31
South Atlantic .....	80	50,000	—	250,000	—	1,500,000	20
East South Central .....	77	50,000	—	300,000	600,000	—	23
West South Central .....	79	50,000	—	250,000	750,000	—	21
Mountain .....	76	50,000	—	250,000	—	1,000,000	24
Pacific .....	75	50,000	50,000	245,000	500,000	1,000,000	25

<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/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).