

**Table 20. Standard errors for life insurance plans: Maximum benefit amounts, private industry workers, March 2016**

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 .....	0.9	\$0.00	\$17,379.95	\$12,705.20	\$134,915.02	\$108,072.89	0.9
<b>Worker characteristics</b>							
Management, professional, and related .....	1.2	0.00	0.00	81,414.80	291,129.70	–	1.2
Management, business, and financial .....	1.5	0.00	3,344.77	93,713.33	–	505,049.50	1.5
Professional and related .....	1.3	0.00	0.00	85,414.24	171,205.29	415,236.98	1.3
Service .....	3.1	0.00	–	–	0.00	0.00	3.1
Sales and office .....	1.0	0.00	668.95	18,320.07	0.00	90,741.39	1.0
Sales and related .....	1.4	0.00	0.00	–	0.00	115,091.27	1.4
Office and administrative support .....	1.2	0.00	–	45,326.29	18,920.89	184,539.29	1.2
Natural resources, construction, and maintenance .....	3.0	0.00	0.00	8,974.97	–	–	3.0
Production, transportation, and material moving .....	3.1	0.00	6,756.11	–	0.00	0.00	3.1
Transportation and material moving .....	4.1	0.00	–	9,460.44	–	–	4.1
Full time .....	0.9	0.00	–	1,337.91	148,343.56	215,108.11	0.9
Part time .....	3.7	0.00	5,351.64	–	–	93,653.62	3.7
Union .....	3.6	0.00	12,389.21	–	38,498.31	247,784.18	3.6
Nonunion .....	0.9	0.00	–	6,722.91	145,948.62	185,988.57	0.9
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	2.0	0.00	0.00	–	0.00	42,308.39	2.0
Lowest 10 percent .....	3.6	0.00	–	–	88,494.35	–	3.6
Second 25 percent .....	1.8	0.00	0.00	18,246.64	0.00	0.00	1.8
Third 25 percent .....	1.4	0.00	26,336.76	55,593.13	0.00	0.00	1.4
Highest 25 percent .....	1.3	0.00	0.00	80,388.73	0.00	401,372.64	1.3
Highest 10 percent .....	2.0	0.00	0.00	–	0.00	163,859.70	2.0
<b>Establishment characteristics</b>							
Service-providing industries .....	0.9	0.00	18,802.26	31,738.91	–	–	0.9
Trade, transportation, and utilities .....	1.6	0.00	0.00	16,385.97	75,089.95	0.00	1.6
Retail trade .....	2.1	0.00	0.00	0.00	63,814.18	–	2.1
Transportation and warehousing .....	6.1	0.00	–	0.00	72,358.48	93,653.62	6.1
Utilities .....	6.7	0.00	–	–	–	188,260.46	6.7
Financial activities .....	1.3	0.00	0.00	21,026.89	149,881.62	0.00	1.3
Finance and insurance .....	1.4	0.00	0.00	9,601.30	–	0.00	1.4
Credit intermediation and related activities .....	1.2	0.00	0.00	18,802.26	131,938.43	0.00	1.2
Insurance carriers and related activities .....	3.1	24,304.32	–	0.00	0.00	443,734.15	3.1
Professional and business services .....	2.1	0.00	7,479.14	–	–	–	2.1
Professional and technical services .....	3.0	0.00	–	133,120.25	176,988.70	0.00	3.0
Education and health services .....	2.0	0.00	22,186.71	70,160.53	0.00	0.00	2.0
Educational services .....	3.3	0.00	–	–	112,535.55	32,771.94	3.3
Junior colleges, colleges, and universities .....	3.0	0.00	0.00	42,603.52	6,689.54	82,338.48	3.0
Health care and social assistance .....	2.2	0.00	15,645.53	–	126,350.95	0.00	2.2
Leisure and hospitality .....	3.9	–	–	–	–	80,274.53	3.9

See footnotes at end of table.

**Table 20. Standard errors for life insurance plans: Maximum benefit amounts, private industry workers, March 2016—continued**

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	
1 to 99 workers .....	1.7	\$0.00	\$11,759.15	\$48,433.41	\$0.00	\$0.00	1.7
1 to 49 workers .....	1.7	0.00	8,192.98	—	0.00	0.00	1.7
50 to 99 workers .....	3.6	0.00	—	53,849.79	0.00	33,447.72	3.6
100 workers or more .....	1.1	0.00	13,528.77	21,851.37	21,154.20	—	1.1
100 to 499 workers .....	1.7	0.00	—	14,686.56	0.00	147,776.86	1.7
500 workers or more .....	1.6	0.00	0.00	94,263.25	0.00	96,477.98	1.6
<b>Geographic areas</b>							
Northeast .....	1.5	0.00	—	39,577.91	30,102.95	0.00	1.5
New England .....	2.5	0.00	—	6,689.54	0.00	—	2.5
Middle Atlantic .....	1.8	0.00	—	47,302.22	—	0.00	1.8
South .....	1.3	0.00	—	37,598.57	—	—	1.3
South Atlantic .....	1.4	0.00	—	38,787.82	—	363,335.24	1.4
East South Central .....	3.3	0.00	—	—	0.00	0.00	3.3
West South Central .....	2.9	0.00	26,379.21	74,190.63	0.00	149,582.75	2.9
Midwest .....	2.1	0.00	15,602.56	50,906.51	29,916.55	—	2.1
East North Central .....	2.7	0.00	—	68,834.08	—	—	2.7
West .....	2.6	0.00	22,447.38	48,870.31	235,182.91	348,563.12	2.6
Mountain .....	3.5	0.00	—	63,151.56	0.00	0.00	3.5
Pacific .....	3.4	0.00	—	54,682.68	—	447,149.86	3.4

<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> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: 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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.