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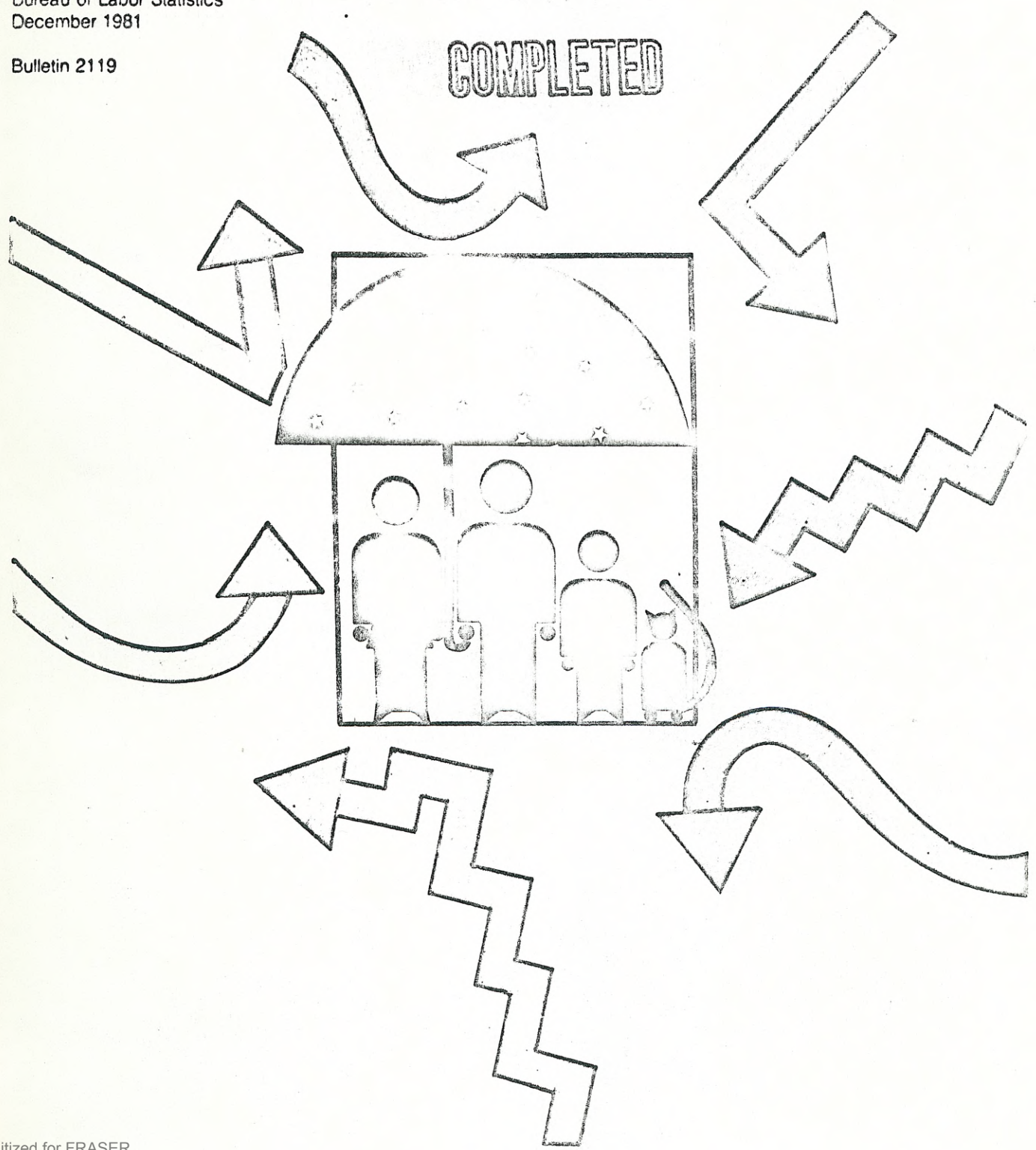
# Industry Wage Survey: Life Insurance, February 1980

U.S. Department of Labor  
Bureau of Labor Statistics  
December 1981

Bulletin 2119

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# Industry Wage Survey: Life Insurance, February 1960



U.S. Department of Labor  
Raymond J. Donovan, Secretary  
Bureau of Labor Statistics  
Janet L. Norwood, Commissioner

December 1961

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Table 1. Average weekly earnings: Selected occupations

(Number and average straight-time weekly earnings<sup>1</sup> of employees in selected occupations in home offices of life insurance carriers, United States and region, February 1980)

Department and occupation	United States				Number of workers	New England				Number of workers	Middle Atlantic			
	Number of workers	Weekly earnings (standard) <sup>2</sup>				Number of workers	Weekly earnings (standard) <sup>2</sup>				Number of workers	Weekly earnings (standard) <sup>2</sup>		
		Mean	Median	Middle range			Mean	Median	Middle range			Mean	Median	Middle range
<b>Selected insurance occupations</b>														
<b>Actuaries</b> .....	1,009	\$544.50	\$522.50	\$492.00 - \$613.00	274	\$549.50	\$539.00	\$422.50 - \$659.50	238	\$574.00	\$565.00	\$478.00 - \$672.00		
Class A .....	408	659.00	631.50	575.00 - 720.50	121	632.50	631.50	605.00 - 720.50	117	688.50	672.00	595.50 - 749.00		
Class B .....	602	434.00	441.50	375.00 - 511.50	153	444.00	432.00	394.00 - 495.00	119	481.00	490.00	422.00 - 541.50		
<b>Claim approvers</b> .....	1,202	247.00	241.50	192.50 - 277.50	93	238.00	273.00	243.50 - 315.50	376	270.50	253.00	229.50 - 284.50		
Class A .....	633	294.00	271.00	210.00 - 319.50	33	314.50	307.50	245.50 - 337.00	153	294.50	286.00	252.00 - 295.00		
Class B .....	1,214	228.50	222.50	191.00 - 259.50	59	272.00	269.00	243.00 - 292.00	223	259.50	238.50	224.00 - 270.50		
<b>Clerks, policy evaluation</b> .....	695	189.00	175.00	157.50 - 208.00	64	195.00	192.50	159.00 - 220.50	-	-	-	-		
<b>Clerks, premium-ledger-card</b> .....	344	184.50	155.50	140.50 - 184.00	-	-	-	-	35	180.50	183.00	159.00 - 201.00		
<b>Correspondents</b> .....	2,121	218.00	209.00	175.50 - 249.50	100	193.50	150.00	163.00 - 213.50	-	-	-	-		
Class A .....	737	298.00	225.00	199.50 - 285.00	91	210.50	205.50	193.00 - 219.50	83	324.00	301.50	294.00 - 372.00		
Class B .....	1,384	207.00	183.50	168.00 - 240.00	93	176.50	189.00	154.00 - 204.00	-	-	-	-		
<b>Premium acceptors</b> .....	533	189.00	181.50	142.50 - 183.50	57	150.00	137.00	174.50 - 212.50	85	161.00	157.00	140.00 - 170.00		
<b>Underwriters</b> .....	2,003	303.00	304.50	271.50 - 383.00	273	361.50	337.00	314.00 - 399.50	401	328.00	325.00	269.50 - 370.50		
Class A .....	994	391.00	381.50	351.00 - 430.00	161	399.00	389.50	366.00 - 422.50	178	361.50	357.00	315.00 - 398.50		
Class B .....	1,144	268.50	282.50	240.00 - 324.00	112	308.00	303.00	274.50 - 310.50	225	299.00	297.00	241.50 - 348.00		
<b>Selected general clerical occupations</b>														
<b>Clerks, accounting</b> .....	4,281	185.00	180.00	160.00 - 206.00	697	185.50	189.50	159.00 - 200.50	603	197.00	182.50	171.50 - 219.50		
Class A .....	1,872	202.00	195.50	178.50 - 221.00	169	195.50	189.50	177.00 - 213.00	204	203.50	187.50	180.00 - 225.50		
Class B .....	2,534	174.50	170.00	153.00 - 192.50	498	182.00	180.00	161.50 - 198.00	324	189.00	184.50	162.50 - 214.00		
<b>Clerks, file</b> .....	3,218	146.00	140.00	129.00 - 155.50	589	143.50	140.00	130.00 - 152.50	473	155.50	148.00	129.50 - 170.50		
Class A .....	382	172.50	166.00	148.00 - 188.00	84	185.00	185.00	153.00 - 177.50	82	183.50	176.50	148.00 - 224.50		
Class B .....	1,209	151.00	145.00	139.50 - 163.50	303	144.00	140.00	137.00 - 149.00	157	162.00	160.00	134.50 - 181.00		
Class C .....	1,601	136.00	133.50	126.50 - 143.00	263	133.50	130.00	127.00 - 140.00	226	141.00	135.00	124.50 - 152.50		
<b>Key entry operators</b> .....	2,613	179.00	178.00	167.50 - 197.50	555	179.50	180.00	160.00 - 194.50	435	190.50	192.50	167.00 - 211.50		
Class A .....	1,314	184.50	192.00	178.50 - 209.00	350	187.00	188.00	177.00 - 195.50	232	204.00	203.50	190.50 - 223.50		
Class B .....	1,453	164.50	161.00	147.00 - 179.50	199	164.50	158.00	149.00 - 180.50	203	175.00	171.50	155.50 - 193.00		
<b>Secretaries</b> .....	7,855	228.50	221.00	192.50 - 257.50	2,169	226.00	220.00	188.00 - 246.00	2,041	246.50	240.50	203.00 - 279.50		
Class A .....	353	307.50	304.00	267.00 - 362.00	30	329.50	341.50	304.50 - 351.50	95	355.50	359.00	329.50 - 380.50		
Class B .....	1,355	232.50	255.00	224.50 - 303.00	134	273.50	293.00	251.50 - 308.50	365	298.50	300.50	259.50 - 336.00		
Class C .....	1,911	203.00	231.00	205.50 - 268.00	338	236.50	235.00	215.00 - 261.00	759	249.50	251.00	219.00 - 279.00		
Class D .....	1,824	207.50	209.50	182.50 - 231.00	347	204.00	201.50	188.00 - 219.00	459	219.50	218.00	192.50 - 246.00		
Class E .....	1,109	191.50	183.50	171.00 - 210.00	-	-	-	-	361	195.00	190.50	178.00 - 214.50		
<b>Stenographers</b> .....	703	179.50	178.00	162.50 - 189.50	49	183.00	189.00	169.00 - 213.00	274	182.00	180.00	166.50 - 196.00		
General .....	440	178.00	179.50	159.00 - 182.50	45	189.00	184.00	170.00 - 213.00	168	182.00	180.00	164.50 - 200.00		
Senior .....	261	185.00	181.00	172.00 - 188.00	-	-	-	-	108	182.00	181.00	174.00 - 186.00		
<b>Switchboard operators, class A</b> .....	164	183.50	181.00	165.00 - 203.00	28	183.50	183.00	167.00 - 188.00	23	183.50	202.50	164.50 - 207.00		
<b>Switchboard operators, class B</b> .....	115	175.00	180.00	153.00 - 189.00	10	187.50	-	-	31	178.50	177.50	160.00 - 193.50		
<b>Transcribing-machine typists</b> .....	791	155.50	174.50	155.50 - 201.50	87	180.00	175.50	162.00 - 189.50	136	189.00	185.00	152.00 - 212.50		
<b>Typists</b> .....	3,332	160.50	159.00	140.50 - 174.50	537	160.00	158.00	144.50 - 175.00	800	158.50	154.50	143.00 - 170.00		
Class A .....	1,297	173.00	172.00	163.00 - 187.00	200	179.50	177.00	160.00 - 189.50	449	165.50	163.50	149.00 - 179.50		
Class B .....	1,820	152.00	149.00	140.00 - 161.00	359	149.50	149.00	140.00 - 159.00	416	150.50	148.50	141.00 - 159.00		

See footnotes at end of table.



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Table 1. Average weekly earnings: Selected occupations - Continued

(Number and average straight-time weekly earnings<sup>1</sup> of employees in selected occupations in national head offices of life insurance carriers, United States and regions, February 1980)

Department and occupation	United States <sup>2</sup>				Number of workers	New England <sup>3</sup>				Number of workers	Middle Atlantic <sup>4</sup>			
	Number of workers	Weekly earnings (standard) <sup>5</sup>				Number of workers	Weekly earnings (standard) <sup>5</sup>				Number of workers	Weekly earnings (standard) <sup>5</sup>		
		Mean	Median	Middle range			Mean	Median	Middle range			Mean	Median	Middle range
<b>Selected computer occupations:</b>														
Computer operators .....	2,315	\$261.50	\$264.50	\$250.00 - \$274.50	750	\$239.50	\$232.00	\$187.00 - \$289.00	330	\$220.00	\$275.00	\$234.50 - \$328.00		
Class A .....	554	263.50	268.00	255.00 - 272.50	50	313.00	312.50	289.00 - 340.50	135	318.00	308.00	270.50 - 369.00		
Class B .....	1,184	267.00	265.00	265.00 - 262.00	447	240.00	244.00	218.50 - 269.50	158	231.00	250.50	210.50 - 308.00		
Class C .....	550	262.00	193.50	174.00 - 223.00	233	186.00	180.50	170.00 - 198.00	74	252.00	256.50	225.50 - 284.50		
Computer programmers, business .....	4,193	318.50	307.00	297.50 - 350.00	1,261	322.50	312.00	274.50 - 370.50	793	340.50	327.50	284.50 - 393.00		
Class A .....	1,038	309.00	365.50	347.00 - 430.00	-	-	-	-	208	423.00	428.00	404.50 - 450.50		
Class B .....	1,614	315.50	313.00	299.00 - 345.00	377	335.50	330.00	317.00 - 355.00	328	331.50	327.50	302.00 - 365.00		
Class C .....	1,474	293.50	287.00	280.50 - 299.50	609	273.00	274.50	259.00 - 292.00	259	295.00	275.50	259.00 - 306.50		
Computer systems analysts, business .....	3,529	401.50	400.50	385.00 - 453.00	1,295	371.00	365.00	314.00 - 421.50	637	449.00	457.00	389.00 - 493.50		
Class A .....	1,140	451.50	458.00	416.00 - 481.00	353	445.50	441.50	412.50 - 470.50	316	493.50	470.00	441.50 - 517.50		
Class B .....	1,600	402.00	392.50	357.00 - 411.00	409	379.50	376.00	348.50 - 409.00	536	436.00	440.50	375.00 - 484.00		
Class C .....	759	318.00	311.00	281.50 - 330.00	473	303.50	307.00	284.50 - 328.50	-	-	-	-		
Data librarians .....	193	169.00	191.50	173.00 - 230.00	24	188.00	184.50	167.50 - 192.00	26	207.50	203.50	186.00 - 218.50		

See footnotes at end of table.



Table 1. Average weekly earnings: Selected occupations. (continued)

(Number and average straight-time weekly earnings<sup>1</sup> of employees in selected occupations in home and regional head offices of life insurance carriers, United States and regions, February 1980)

Department and occupation	Border States				Southeast				Southwest			
	Number of workers	Weekly earnings (standard) <sup>2</sup>			Number of workers	Weekly earnings (standard) <sup>2</sup>			Number of workers	Weekly earnings (standard) <sup>2</sup>		
		Mean	Median	Middle range		Mean	Median	Middle range		Mean	Median	Middle range
<b>Selected insurance occupations</b>												
Actuaries .....	39	\$599.00	\$474.50	\$400.00 - \$613.50	112	\$579.50	\$559.50	\$439.50 - \$695.00	60	\$557.50	\$510.00	\$429.50 - \$648.00
Class A .....	-	-	-	-	54	707.00	609.00	594.50 - 822.50	29	684.50	634.50	609.50 - 720.00
Class B .....	17	418.00	459.00	383.50 - 450.00	59	491.00	445.50	394.00 - 505.00	31	457.50	461.00	387.00 - 509.00
Claim approvers .....	52	299.00	239.00	193.00 - 295.00	349	304.50	193.50	151.00 - 235.00	165	293.00	222.00	194.50 - 266.00
Class A .....	18	291.50	251.00	217.00 - 309.50	167	228.00	194.50	160.00 - 301.00	41	310.00	303.00	263.00 - 343.00
Class B .....	34	215.50	208.50	182.00 - 230.00	242	184.50	185.00	150.00 - 218.00	124	207.50	204.00	187.50 - 241.50
Clerks, policy evaluation .....	51	185.00	175.00	151.00 - 221.00	139	181.50	139.00	142.00 - 171.00	114	175.00	169.00	155.50 - 180.50
Clerks, premium-ledger-card .....	7	147.00	-	-	44	148.50	149.00	134.50 - 155.50	99	181.00	179.50	156.50 - 199.00
Correspondents .....	76	189.50	183.50	153.00 - 214.00	248	192.50	194.50	155.50 - 215.50	254	204.50	207.50	175.00 - 224.50
Class A .....	-	-	-	-	70	208.00	178.50	159.00 - 225.00	75	230.50	230.00	201.50 - 251.50
Class B .....	69	172.00	189.00	152.00 - 185.00	178	167.50	194.50	157.00 - 210.50	179	193.50	188.50	167.00 - 217.50
Premium acceptors .....	72	151.00	128.00	128.00 - 187.50	73	159.00	149.50	145.00 - 177.00	80	172.00	168.50	150.50 - 186.50
Underwriters .....	82	357.50	399.50	299.50 - 427.00	349	294.00	279.00	217.00 - 343.50	134	328.50	314.50	259.50 - 390.50
Class A .....	47	492.00	419.00	351.00 - 450.00	190	388.50	350.50	321.00 - 460.00	65	352.50	395.00	337.50 - 432.50
Class B .....	35	269.00	301.00	275.00 - 334.00	219	298.50	292.00	205.50 - 276.00	69	276.50	274.50	239.00 - 313.50
<b>Selected general clerical occupations</b>												
Clerks, accounting .....	291	177.50	171.50	159.50 - 187.00	517	170.50	164.50	147.50 - 190.00	359	177.00	173.00	157.50 - 193.00
Class A .....	120	209.50	197.00	167.50 - 222.00	211	188.50	185.00	163.00 - 210.50	109	202.00	197.50	184.50 - 213.00
Class B .....	171	161.50	161.00	137.00 - 170.00	282	157.00	152.00	141.00 - 169.00	250	163.00	163.50	149.50 - 176.50
Clerks, file .....	124	139.00	125.50	119.00 - 149.50	534	149.50	139.00	128.00 - 159.00	272	142.50	141.00	126.50 - 149.00
Class A .....	-	-	-	-	22	208.50	160.00	149.50 - 293.00	20	155.50	151.00	135.50 - 167.50
Class B .....	-	-	-	-	167	171.00	170.00	149.00 - 194.00	63	149.50	147.50	129.00 - 161.00
Class C .....	78	131.00	129.00	119.00 - 140.00	315	139.50	134.00	124.50 - 140.00	161	136.50	138.00	126.50 - 142.00
Key entry operators .....	65	169.00	163.50	145.00 - 184.00	442	169.00	167.00	147.50 - 188.00	173	189.00	176.00	159.00 - 198.00
Class A .....	26	194.50	183.00	161.00 - 234.00	153	185.50	188.00	171.50 - 200.50	69	201.50	196.00	187.50 - 216.50
Class B .....	39	152.00	153.00	139.00 - 181.50	270	155.50	153.50	140.00 - 170.50	105	168.00	161.50	154.50 - 175.00
Secretaries .....	247	201.00	193.50	179.00 - 222.50	1,011	199.00	192.00	169.00 - 227.50	439	224.50	218.50	195.00 - 249.00
Class A .....	19	257.00	236.00	230.00 - 260.50	43	264.00	254.00	234.00 - 293.00	13	262.00	-	-
Class B .....	52	225.50	217.00	192.50 - 245.00	151	239.50	231.50	202.00 - 267.00	78	249.00	243.00	224.00 - 276.00
Class C .....	67	209.00	202.00	183.00 - 229.00	215	216.50	231.00	187.50 - 248.50	73	231.50	218.50	195.50 - 270.00
Class D .....	-	-	-	-	299	160.00	170.50	147.00 - 208.50	105	225.00	224.50	200.50 - 248.50
Class E .....	35	189.00	179.50	159.50 - 193.00	287	174.00	172.00	159.00 - 188.50	169	208.50	202.50	184.00 - 227.50
Stenographers .....	39	179.00	183.00	161.00 - 192.50	62	167.00	160.50	152.50 - 179.50	-	-	-	-
General .....	20	185.00	189.00	143.00 - 184.00	43	159.00	154.00	152.50 - 163.00	-	-	-	-
Senior .....	-	-	-	-	-	-	-	-	-	-	-	-
Switchboard operators, class A .....	10	189.00	-	-	14	189.00	-	-	10	210.50	-	-
Switchboard operators, class B .....	9	175.50	-	-	14	169.00	-	-	34	188.50	161.00	150.00 - 179.00
Transcribing-machine typists .....	40	153.00	151.00	140.00 - 173.50	53	161.00	151.50	141.00 - 173.00	137	170.50	164.50	150.00 - 185.50
Typists .....	163	152.50	143.00	131.00 - 181.00	235	159.50	149.00	140.00 - 158.00	233	165.50	161.00	150.00 - 177.50
Class A .....	-	-	-	-	18	151.00	147.50	144.00 - 160.00	121	171.00	169.00	153.00 - 184.00
Class B .....	135	143.00	130.00	120.00 - 157.00	169	140.50	140.00	137.50 - 157.50	112	159.50	159.00	147.50 - 172.50

See footnotes at end of table.

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Table 1. Average weekly earnings: Selected occupations

(Number and average straight-time weekly earnings<sup>1</sup> of employees in selected occupations in home and regional head offices of life insurance companies, by State and region, February 1980) (In thousands of dollars)

Department and occupation	Border States				Southeast				Southwest			
	Number of workers	Weekly earnings (thousands) <sup>2</sup>			Number of workers	Weekly earnings (thousands) <sup>2</sup>			Number of workers	Weekly earnings (thousands) <sup>2</sup>		
		Mean	Median	Midrange		Mean	Median	Midrange		Mean	Median	Midrange
<b>Selected computer occupations</b>												
Computer operators	71	\$267.00	\$240.00	\$263.00 - \$272.50	17	277.50	\$213.00	\$195.50 - \$231.00	171	\$221.00	\$213.50	\$195.50 - \$249.00
Class A	14	324.50	-	-	3	289.50	223.50	- 289.00	35	283.00	263.00	253.00 - 289.00
Class B	45	233.00	240.00	213.00 - 243.00	14	253.00	202.50	- 243.00	91	211.00	207.00	193.50 - 223.50
Class C	12	165.50	-	-	10	165.00	171.50	- 200.00	45	203.50	212.00	183.50 - 224.00
Computer programmers, business	30	321.50	315.00	275.00 - 374.00	13	313.00	293.00	- 332.50	230	304.50	293.50	253.50 - 345.50
Class A	18	420.50	420.50	333.50 - 430.00	6	-	-	-	63	381.00	381.50	345.50 - 414.00
Class B	50	313.50	313.00	280.00 - 343.50	11	270.00	253.00	- 303.50	50	302.50	302.00	279.50 - 328.00
Class C	22	232.50	240.00	222.00 - 273.00	15	247.50	234.50	- 270.00	77	245.00	252.50	231.00 - 266.00
Computer systems analysts, technicians	35	411.50	397.00	373.00 - 431.00	23	403.00	390.50	- 451.50	101	383.50	405.00	328.00 - 491.00
Class A	13	473.50	-	-	7	453.00	410.00	359.50 - 504.00	23	471.00	475.00	432.50 - 502.50
Class B	17	332.50	350.00	333.00 - 401.00	11	384.50	384.00	- 431.00	61	393.00	390.00	341.00 - 451.00
Class C	-	-	-	-	4	353.50	357.00	- 383.00	15	360.50	329.50	277.50 - 322.00
Data librarians	15	184.00	181.50	170.00 - 232.50	22	221.50	202.50	- 243.00	23	193.50	192.00	181.00 - 216.00

See footnotes at end of table.



Table 1. Wage weekly earnings of selected occupations—Continued

(Number and average straight-time weekly earnings<sup>1</sup> of employees in selected occupations in home and regional head offices of life insurance carriers, United States and regions February 1959)

Department and occupation <sup>2</sup>	Great Lakes				Middle West			
	Number of workers	Weekly earnings (standard) <sup>3</sup>			Number of workers	Weekly earnings (standard) <sup>3</sup>		
		Mean	Median	100% range		Mean	Median	Middle range
<b>Selected insurance occupations</b>								
Adjusters .....	107	\$529.50	\$512.50	\$493.00 - \$569.50	109	\$492.50	\$464.50	\$399.00 - \$575.50
Class A .....	61	619.00	603.00	591.00 - 672.00	41	591.50	582.50	515.00 - 645.00
Class B .....	46	459.50	429.00	414.00 - 518.50	50	404.50	409.50	351.50 - 467.50
Claim approvers .....	422	299.00	289.50	212.00 - 291.50	232	228.50	204.50	182.50 - 253.50
Class A .....	100	299.50	279.00	254.00 - 349.50	60	292.00	271.50	231.50 - 321.50
Class B .....	322	298.50	289.50	205.00 - 299.50	172	204.50	192.00	173.50 - 223.50
Clerks, policy evaluation .....	197	181.00	170.00	157.00 - 201.00	85	189.00	169.00	149.50 - 189.50
Clerks, premium ledger-card .....	-	-	-	-	-	-	-	-
Correspondents .....	420	222.50	215.00	188.00 - 239.00	247	197.50	182.00	171.50 - 219.00
Class A .....	122	229.00	231.00	202.50 - 235.00	62	226.50	220.00	204.00 - 239.00
Class B .....	298	226.50	199.00	173.50 - 238.00	185	189.50	178.00	162.00 - 192.00
Franchise operators .....	78	178.50	171.50	160.00 - 199.00	72	164.00	155.00	139.00 - 189.00
Underwriters .....	419	\$445.50	\$248.00	\$297.00 - \$397.00	215	\$440.00	\$397.50	\$269.50 - \$414.00
Class A .....	103	466.00	469.00	\$388.00 - 425.00	92	419.00	413.50	355.00 - 451.00
Class B .....	316	269.50	269.00	274.50 - 320.00	123	299.00	272.50	219.50 - 343.50
<b>Selected general clerical occupations</b>								
Clerks, accounting .....	1,076	189.00	178.00	158.50 - 211.00	332	195.50	172.00	159.00 - 204.00
Class A .....	422	204.00	193.50	189.00 - 236.00	130	215.00	209.50	185.00 - 249.50
Class B .....	654	178.50	168.00	153.00 - 193.00	201	173.50	164.50	149.00 - 189.50
Clerks, file .....	629	145.50	140.00	130.00 - 159.50	343	140.50	134.00	129.00 - 144.00
Class A .....	50	173.00	161.50	154.50 - 199.50	49	172.00	163.00	151.00 - 175.50
Class B .....	579	145.50	142.00	132.50 - 159.00	113	139.50	139.50	129.50 - 144.00
Class C .....	272	139.50	132.50	130.00 - 149.00	169	131.50	130.00	125.00 - 139.50
Key entry operators .....	631	177.00	172.50	155.00 - 197.00	259	164.50	165.00	145.00 - 177.50
Class A .....	270	194.00	189.00	170.00 - 209.00	93	181.50	177.00	163.00 - 199.00
Class B .....	361	164.00	157.50	144.00 - 189.00	137	155.00	151.00	139.00 - 167.00
Secretaries .....	1,071	234.00	225.00	193.50 - 265.00	444	212.50	202.00	181.00 - 238.00
Class A .....	91	294.00	283.00	267.00 - 309.00	29	280.00	272.50	230.00 - 297.00
Class B .....	319	249.00	237.00	219.50 - 270.00	130	242.50	242.00	202.50 - 269.00
Class C .....	210	235.50	239.00	199.50 - 237.00	154	205.00	207.00	164.50 - 224.50
Class D .....	507	205.00	199.00	167.00 - 217.00	102	180.50	181.50	164.50 - 184.50
Class E .....	73	167.00	160.00	171.00 - 192.50	-	-	-	-
Stenographers .....	89	177.00	175.00	162.50 - 192.50	103	178.00	170.50	161.00 - 187.00
General .....	24	177.50	175.50	164.00 - 192.50	103	169.00	163.50	159.00 - 173.00
Senior .....	-	-	-	-	53	192.00	181.00	177.50 - 204.00
Switchboard operators, class A .....	21	164.00	177.00	167.00 - 199.00	30	171.50	158.50	149.00 - 191.00
Switchboard operators, class B .....	10	213.50	-	-	-	-	-	-
Transcribing-machine typists .....	213	193.00	182.00	170.00 - 221.00	81	193.00	181.00	145.00 - 195.00
Typists .....	622	169.50	169.00	143.00 - 194.50	301	169.00	151.50	141.50 - 187.00
Class A .....	200	184.00	182.00	162.00 - 200.50	141	179.00	161.00	153.00 - 177.00
Class B .....	422	169.50	169.00	143.00 - 194.50	160	169.00	144.00	139.00 - 151.00

See footnotes at end of table.



**Table 1. Average weekly earnings of employees in selected occupations - Continued 1**  
 (Number and average weekly earnings of employees in selected occupations in offices of life insurance companies, United States and regions)

Department and occupation	Number of workers	Great Lakes 2			Number of workers	Middle West		
		Weekly earnings (standard) <sup>3</sup>				Weekly earnings (standard) <sup>3</sup>		
		Mean	Median	Middle range		Mean	Median	Middle range
<b>Selected computer occupations 4</b>								
Computer operators .....	330	\$249.00	\$245.00	\$207.00 - \$290.50	161	\$217.00	\$208.00	\$180.50 - \$239.50
Class A .....	120	269.00	265.00	205.50 - 323.50	43	265.00	259.50	239.00 - 283.50
Class B .....	165	242.50	248.00	209.00 - 272.00	73	209.50	200.00	187.00 - 220.00
Class C .....	75	209.50	219.00	190.00 - 230.00	40	173.00	182.00	164.50 - 187.50
Computer programmers, business .....	623	368.00	369.00	259.00 - 535.50	302	297.50	289.00	249.00 - 332.00
Class A .....	227	358.00	349.00	327.50 - 397.50	49	377.50	371.00	344.50 - 402.50
Class B .....	339	291.50	289.00	259.00 - 345.50	125	312.50	310.50	285.50 - 302.50
Class C .....	214	288.50	281.50	249.50 - 290.00	128	283.00	239.50	230.00 - 278.00
Computer systems analysts, business .....	233	409.50	397.50	359.00 - 441.00	69	390.00	381.50	329.00 - 450.50
Class A .....	231	447.50	430.00	409.50 - 492.00	27	459.50	465.50	401.00 - 500.00
Class B .....	232	391.50	391.00	359.50 - 415.00	60	397.50	377.50	349.00 - 422.50
Class C .....	113	310.00	321.00	293.50 - 379.00	23	312.50	308.00	295.50 - 323.00
Data librarians .....	34	213.00	201.00	164.00 - 271.50	25	199.00	163.00	141.50 - 175.50

See footnotes at end of table.



Table 2. Occupational average weekly earnings by size of employer

(Number and average straight-time weekly earnings\* of employees in selected occupations in home and regional head offices of life insurance carriers, United States and selected regions, February 1980)

Department and occupation	United States <sup>1</sup>				New England				Middle Atlantic				Border States	
	50-999 workers		1000 workers or more		50-999 workers		1000 workers or more		50-999 workers		1000 workers or more		50-999 workers	
	Number of workers	Average weekly earnings (standard) <sup>2</sup>	Number of workers	Average weekly earnings (standard) <sup>2</sup>	Number of workers	Average weekly earnings (standard) <sup>2</sup>	Number of workers	Average weekly earnings (standard) <sup>2</sup>	Number of workers	Average weekly earnings (standard) <sup>2</sup>	Number of workers	Average weekly earnings (standard) <sup>2</sup>	Number of workers	Average weekly earnings (standard) <sup>2</sup>
<b>Selected insurance occupations</b>														
Actuaries .....	588	\$505.00	501	\$585.00	274	\$540.50	210	\$573.50	79	\$540.00	157	\$591.00	33	\$503.00
Class A .....	239	649.00	235	603.50	121	652.00	85	682.50	27	699.00	90	662.50	-	-
Class B .....	339	400.50	266	430.00	153	444.00	-	-	52	463.00	67	495.00	17	416.00
Claim approvers .....	1,055	227.50	897	272.00	65	298.00	60	288.50	-	-	275	279.00	52	239.00
Class A .....	383	263.50	312	304.00	33	314.50	24	291.00	43	294.00	110	295.00	18	284.50
Class B .....	699	207.50	515	252.50	59	272.00	45	284.00	-	-	165	268.00	34	215.50
Clerks, policy evaluation .....	617	178.00	313	188.00	64	183.00	-	-	43	200.50	-	-	54	185.00
Clerks, premium-lodger-card .....	311	153.00	-	-	-	-	-	-	32	182.00	-	-	7	147.00
Correspondents .....	1,920	183.50	801	253.00	160	199.50	87	202.50	57	195.00	-	-	76	183.50
Class A .....	479	213.50	233	274.00	84	210.50	30	221.50	-	-	-	-	-	-
Class B .....	841	161.00	568	243.00	83	176.50	-	-	44	187.50	-	-	60	172.00
Premium acceptors .....	438	182.50	127	172.50	57	190.00	35	209.50	41	184.50	-	-	72	151.00
Underwriters .....	1,218	389.00	672	329.50	273	361.50	189	355.00	153	335.00	249	323.50	82	357.50
Class A .....	568	360.50	379	378.50	101	399.00	114	383.00	85	369.00	81	300.00	47	402.00
Class B .....	650	290.00	401	282.00	112	308.00	75	304.00	68	292.50	157	302.00	35	298.00
<b>Selected general clerical occupations</b>														
Clerks, accounting .....	2,741	180.00	1,520	184.50	607	185.50	613	183.50	207	181.00	401	205.50	291	177.50
Class A .....	1,113	201.00	533	204.50	189	185.50	106	193.50	80	203.50	195	203.00	120	200.50
Class B .....	1,570	165.50	934	189.50	493	182.00	-	-	118	184.00	-	-	171	161.50
Clerks, file .....	1,820	145.00	1,303	147.00	583	143.50	501	145.00	148	164.50	325	151.00	124	133.00
Class A .....	141	178.50	221	169.00	84	165.00	72	165.50	11	239.50	71	175.50	-	-
Class B .....	677	152.50	532	149.00	309	144.00	259	143.50	73	171.00	84	153.50	-	-
Class C .....	964	135.00	607	138.00	208	133.50	170	134.50	64	145.00	162	139.50	78	131.00
Key entry operators .....	1,528	174.00	1,297	184.50	555	179.50	450	179.50	151	187.50	284	192.00	85	169.00
Class A .....	401	192.50	839	195.50	350	187.00	325	189.00	54	202.00	178	204.50	26	194.50
Class B .....	999	161.50	454	165.00	169	164.50	124	159.50	97	179.50	106	170.50	39	152.00
Secretaries .....	2,957	216.50	4,293	235.50	2,169	226.00	2,095	223.00	350	232.00	1,691	249.50	247	201.00
Class A .....	157	283.50	163	327.00	38	320.50	-	-	14	336.00	82	359.00	19	257.00
Class B .....	754	247.00	601	261.50	134	273.50	97	291.50	61	279.00	305	300.00	52	225.50
Class C .....	747	221.50	1,164	245.00	336	236.50	271	238.50	106	243.00	653	250.50	67	208.00
Class D .....	781	192.00	1,043	219.50	347	204.00	328	204.50	140	206.00	319	225.50	-	-
Class E .....	427	182.50	742	183.50	-	-	-	-	-	-	332	197.50	35	183.00
Stenographers .....	214	180.00	439	179.00	49	180.00	36	175.50	15	175.00	259	182.50	39	179.00
General .....	134	174.00	303	178.50	45	180.00	-	-	14	172.50	154	183.00	20	165.00
Senior .....	78	191.00	183	182.50	-	-	-	-	-	-	105	181.50	-	-
Switchboard operators, class A .....	113	182.50	71	182.50	28	189.50	26	187.50	-	-	18	186.50	10	186.00
Switchboard operators, class B .....	85	173.50	30	179.00	10	167.50	6	159.00	21	178.00	10	179.00	9	175.50
Transcribing-machine typists .....	524	177.50	267	187.50	87	180.00	81	180.50	44	170.50	91	198.00	48	159.00
Typists .....	1,535	159.50	1,717	161.50	537	160.00	458	160.50	242	159.50	618	158.00	163	152.00
Class A .....	502	175.00	795	172.00	208	179.50	189	173.00	93	171.00	347	164.00	-	-
Class B .....	898	151.50	922	152.00	359	149.00	267	152.50	145	151.50	271	150.00	135	146.00

See footnotes at end of table.



**Table 2. Occupational earnings by class of worker**

(Number and average straight-time weekly earnings<sup>1</sup> of employees in home and regional headquarters, New England, Middle Atlantic, and Border States and selected regions, February 1980)

Department and occupation	50-999 workers		1000 workers or more		New Eng. <sup>2</sup>		Middle Atlantic		Border States					
	Number of workers	Average weekly earnings (standard) <sup>1</sup>	Number of workers	Average weekly earnings (standard) <sup>1</sup>	50-999 workers		1000 workers or more		1000 workers or more		50-999 workers			
					Number of workers	Average weekly earnings (standard) <sup>1</sup>	Number of workers	Average weekly earnings (standard) <sup>1</sup>	Number of workers	Average weekly earnings (standard) <sup>1</sup>	Number of workers	Average weekly earnings (standard) <sup>1</sup>	Number of workers	Average weekly earnings (standard) <sup>1</sup>
<b>Selected computer occupations</b>														
Computer operators .....	1,699	\$289.60	1,278	\$250.50	780	\$289.50	631	\$295.00	20	\$239.50	279	\$283.00	71	\$250.00
Class A .....	332	270.50	272	311.00	89	319.00	60	313.00	23	269.00	110	325.50	14	310.00
Class B .....	502	224.00	422	247.00	447	243.00	425	243.00	47	228.00	111	275.00	45	240.00
Class C .....	233	169.00	322	203.00	239	193.00	187	163.00	16	207.00	58	284.50	12	170.00
Computer programmers, business .....	1,423	\$305.00	2,725	\$322.50	1,431	\$322.50	-	-	125	\$260.00	608	\$343.00	93	\$321.50
Class A .....	319	309.50	718	309.50	-	-	-	-	40	309.50	169	420.50	16	420.50
Class B .....	641	301.50	873	321.50	377	303.50	354	309.00	57	303.50	269	337.00	53	316.50
Class C .....	440	235.50	1,934	273.00	653	273.00	-	-	28	260.00	231	268.00	22	252.50
Computer systems analysts, business .....	937	\$369.50	2,729	\$375.50	1,255	\$371.00	1,221	\$371.50	83	\$371.00	794	\$459.50	36	\$411.50
Class A .....	308	401.50	247	433.00	300	415.50	303	410.00	35	414.00	281	489.50	13	478.50
Class B .....	497	392.00	1,231	408.50	400	379.50	423	390.00	47	399.50	489	445.00	17	382.50
Class C .....	158	345.00	601	311.00	473	300.50	489	304.50	11	275.50	-	-	-	-
Data librarians .....	124	194.50	74	203.50	24	183.00	17	180.00	16	215.50	-	-	15	194.00

See footnotes at end of table.



Table 2. Occupational averages: By class of carrier—Continued

(Number and average straight-time weekly earnings<sup>1</sup> of employees in selected occupations in regional divisions of life insurance carriers, United States and selected regions, February 1980)

Department and occupation	Southwest				West		Great Lakes				Middle West		Pacific	
	50-999 workers		1000 workers or more		5-999 workers		50-999 workers		1000 workers or more		50-999 workers		50-999 workers	
	Number of workers	Average weekly earnings (standard) <sup>1</sup>	Number of workers	Average weekly earnings (standard) <sup>1</sup>	Number of workers	Average weekly earnings (standard) <sup>1</sup>	Number of workers	Average weekly earnings (standard) <sup>1</sup>	Number of workers	Average weekly earnings (standard) <sup>1</sup>	Number of workers	Average weekly earnings (standard) <sup>1</sup>	Number of workers	Average weekly earnings (standard) <sup>1</sup>
<b>Selected insurance occupations:</b>														
Actuaries .....	80	\$571.50	29	\$802.50	59	\$559.50	150	\$521.00	47	\$558.00	70	\$468.50	34	\$497.50
Class A .....	30	712.00	15	600.50	23	630.50	61	600.50	20	650.50	26	571.50	11	594.00
Class B .....	44	447.50	-	-	27	455.00	89	454.00	27	474.00	44	408.00	23	451.50
Claim approvers .....	265	180.00	84	261.50	121	215.50	222	250.00	200	258.00	215	222.50	28	254.50
Class A .....	73	184.50	39	312.50	27	295.00	94	274.50	63	333.00	59	281.00	16	278.50
Class B .....	107	189.00	-	-	84	189.00	128	237.50	134	238.00	156	200.50	12	222.00
Clerks, policy evaluation .....	104	158.00	23	178.00	101	168.50	138	132.00	111	180.00	85	168.00	33	184.00
Clerks, premium-ledger-card .....	44	148.50	-	-	-	-	-	-	-	-	-	-	27	171.00
Correspondents .....	174	132.00	-	-	220	205.00	277	210.50	192	247.50	206	198.50	120	191.00
Class A .....	61	200.00	-	-	70	239.00	122	228.00	70	239.50	69	232.50	56	208.50
Class B .....	113	171.50	-	-	159	194.00	155	193.50	62	294.50	137	181.50	64	175.50
Premium acceptors .....	63	155.50	-	-	74	171.50	45	177.00	-	-	72	164.00	31	155.50
Underwriters .....	230	239.50	119	316.00	100	332.00	203	333.50	104	314.00	179	329.50	63	339.00
Class A .....	83	377.00	42	412.50	43	392.50	127	427.50	60	333.50	77	402.00	34	363.50
Class B .....	142	235.50	71	259.00	52	278.00	159	312.50	85	278.00	102	275.00	34	295.00
<b>Selected general clerical occupations:</b>														
Clerks, accounting .....	400	168.00	117	179.00	220	174.00	433	184.00	-	-	357	185.50	143	189.50
Class A .....	183	187.00	20	182.00	68	190.00	407	201.00	53	234.50	117	215.00	65	208.00
Class B .....	221	154.00	61	167.50	230	162.50	451	158.50	-	-	209	174.00	83	176.50
Clerks, file .....	459	140.50	-	-	212	144.00	399	141.00	254	147.50	244	139.00	132	144.50
Class A .....	20	202.00	-	-	10	172.00	31	170.50	26	182.00	20	194.00	18	169.00
Class B .....	-	-	-	-	51	161.00	180	142.50	102	151.50	108	139.50	37	152.00
Class C .....	278	133.50	39	124.50	151	138.50	143	140.00	124	138.50	108	127.50	77	135.50
Key entry operators .....	310	162.00	133	169.50	149	177.50	493	177.50	223	175.50	204	163.00	100	168.50
Class A .....	70	180.00	-	-	52	201.00	149	183.50	121	194.00	61	183.00	28	213.00
Class B .....	227	159.00	40	163.00	89	164.50	299	169.50	102	153.00	117	155.00	72	179.00
Secretaries .....	787	180.50	234	204.00	320	232.00	538	233.00	533	234.50	332	211.00	102	246.50
Class A .....	26	245.50	-	-	12	239.00	35	249.50	-	-	25	279.00	13	296.00
Class B .....	193	227.50	-	-	77	247.50	239	230.00	142	201.50	100	239.50	32	260.50
Class C .....	123	235.00	27	238.50	65	235.00	180	227.50	64	238.50	90	207.00	40	228.50
Class D .....	239	174.00	-	-	93	223.50	76	223.50	221	203.50	80	180.00	16	226.50
Class E .....	161	103.00	-	-	133	201.50	-	-	-	-	-	-	-	-
Stenographers .....	-	-	-	-	-	-	40	173.00	-	-	78	180.50	-	-
General .....	-	-	22	187.00	-	-	23	180.00	-	-	39	165.00	-	-
Senior .....	-	-	-	-	-	-	-	-	-	-	37	188.50	-	-
Switchboard operators, class A .....	10	178.00	-	-	10	210.50	45	180.00	14	187.50	23	170.00	6	202.00
Switchboard operators, class B .....	10	165.50	-	-	31	184.00	-	-	7	189.00	-	-	-	-
Transcribing-machine typists .....	52	161.50	-	-	130	171.00	162	161.50	63	151.50	60	165.00	19	203.50
Typists .....	120	151.00	112	149.50	100	163.50	320	163.50	232	173.00	235	157.50	60	167.50
Class A .....	17	150.00	-	-	70	170.00	153	161.50	-	-	73	174.50	21	181.50
Class B .....	40	140.50	141	140.50	102	161.50	236	161.50	123	155.50	89	146.00	39	159.50

See footnotes at end of table.



Table 2. Occupational earnings by size of establishment

(Number and average straight-time weekly earnings<sup>1</sup> of employees in selected occupations in firms and regional head offices of life insurance carriers, United States and selected States, February 1980)

Department and occupation	South		Southeast		Great Lakes		Middle West		Pacific					
	50-999 workers		1000 workers or more		50-999 workers		1000 workers or more		50-999 workers					
	Number of workers	Average weekly earnings (standard) <sup>2</sup>	Number of workers	Average weekly earnings (standard) <sup>2</sup>	Number of workers	Average weekly earnings (standard) <sup>2</sup>	Number of workers	Average weekly earnings (standard) <sup>2</sup>	Number of workers	Average weekly earnings (standard) <sup>2</sup>				
<b>Selected computer occupations</b>														
Computer operators	197	\$200.00	75	\$220.00	155	\$216.50	213	\$204.00	137	\$272.50	126	\$220.50	53	\$246.00
Class A	53	209.50	23	251.00	32	234.50	81	259.50	33	327.50	30	266.00	12	285.00
Class B	76	222.00	44	207.00	62	200.50	139	226.50	55	273.00	55	210.50	31	243.00
Class C	44	233.50	-	-	41	189.00	29	183.50	43	224.50	31	181.50	15	213.00
Computer programmers, business	103	309.50	209	220.00	101	200.00	400	305.00	426	290.00	254	298.00	59	350.00
Class A	37	397.50	-	-	43	333.00	103	375.00	124	343.00	40	366.50	13	462.50
Class B	80	250.00	83	233.50	63	203.50	216	291.50	172	291.50	100	316.50	32	348.50
Class C	45	272.00	20	234.00	53	247.00	81	267.50	130	284.00	114	251.00	14	249.50
Computer systems analysts, business	133	423.00	116	300.00	53	400.00	307	409.00	269	397.50	87	388.50	63	388.50
Class A	40	459.00	39	453.00	11	457.00	121	457.50	110	436.50	20	459.50	19	448.00
Class B	67	404.50	43	311.00	37	407.50	116	395.00	136	393.50	33	371.50	34	375.00
Class C	-	-	29	313.00	10	309.00	70	319.00	-	-	-	-	-	-
Data librarians	16	226.50	-	-	22	183.50	11	184.00	23	227.00	23	166.50	11	212.00

<sup>1</sup> Excludes premium pay for overtime and for work on weekends, holidays, and late shifts.  
<sup>2</sup> Includes data for regions in addition to those shown separately.

NOTE: Dashes indicate no data reported or data that do not meet publication criteria. Overall occupational pay includes data for subclassifications not shown separately.



Table 13. Method of wage payments<sup>1</sup>

(Percent of nonsupervisory office employees in home and regional head offices of life insurance carriers by method of wage payment, United States and selected regions, February 1980)

Method of wage payment <sup>2</sup>	United States	Region								
		New England	Middle Atlantic	Border States	South-east	South-west	Great Lakes	Middle West	Mountain	Pacific
All workers .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Time-rated workers .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Formal plans .....	97.7	100.0	100.0	53.0	67.7	83	94	97	91	99
Flange of rates .....	97.7	100.0	100.0	50.0	67.7	83	94	97	91	99
Based on merit review .....	78.6	93.6	94	60.0	55.0	61	70	83	75	95
Based on length of service .....	2.2	1.1	(?)	6.6	-	11	5.5	-	-	-
Based on combination of merit review and length of service .....	19.9	2.2	-	10.0	39.0	13	19.0	4	16	3
Individual rates .....	3.3	(?)	-	4.4	3.3	12	6	3	9	1

<sup>1</sup> For definition of method of wage payment, see appendix B.1.  
<sup>2</sup> Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 17. Scheduled weekly hours<sup>1</sup>

(Percent of nonsupervisory office employees in home and regional head offices of life insurance carriers by scheduled weekly hours,<sup>2</sup> United States and selected regions, February 1980)

Weekly hours <sup>2</sup>	United States	Region								
		New England	Middle Atlantic	Border States	South-east	South-west	Great Lakes	Middle West	Mountain	Pacific
All workers .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 35 hours .....	(?)	-	1.1	-	-	2.2	-	-	-	-
35 hours .....	8.8	(?)	23.1	25.5	6.6	-	2	6	-	-
Over 35 and under 37.5 hours .....	30.0	44.4	39	43	23	10	24	15	16	9
37.5 hours .....	43.3	45.5	37.7	22	51	41	53	18	44	48
Over 37.5 and under 40 hours .....	11.1	2.2	1	11	9	22	19	21	16	37
40 hours .....	8.8	8.8	-	-	11	24	2	40	24	6

<sup>1</sup> Data relate to the predominant schedule for full-time day-shift workers in each establishment.  
<sup>2</sup> Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal 100.



Table 10. Paid holidays

(Percent of nonsupervisory office employees in home and regional head offices of financial institutions and insurance carriers with formal provisions for paid holidays, United States and selected regions, February 1990)

Number of paid holidays	United States	Region								
		New England	Middle Atlantic	Florida	South-east	South-west	Great Lakes	Middle West	Mountain	Pacific
All workers	100	100	100	100	100	100	100	100	100	100
Workers in establishments providing paid holidays	99	100	100	100	100	94	100	83	100	98
Under 7 days	2	-	( <sup>1</sup> )	24	6	9	-	5	-	4
7 days	5	-	( <sup>1</sup> )	7	23	10	3	8	25	-
8 days	11	-	6	12	20	28	9	43	-	4
9 days	15	( <sup>1</sup> )	7	37	15	23	32	18	37	22
10 days	18	17	4	18	12	20	33	15	38	43
11 days	17	73	( <sup>1</sup> )	2	1	( <sup>1</sup> )	5	-	-	-
12 days	16	4	40	-	18	-	12	14	-	2
13 days	9	6	21	-	-	11	7	-	-	-
14 days	5	-	13	-	( <sup>1</sup> )	-	-	-	-	25
15 days or more	2	-	9	-	-	-	-	-	-	-

<sup>1</sup> Less than 0.5 percent.

NOTE: Because of rounding, sums of individual figures may not equal totals.

Table 10. Paid vacations

(Percent of nonsupervisory office employees in home and regional head offices of financial institutions and insurance carriers with formal provisions for paid vacations after selected periods of service, United States and selected regions, February 1990)

Vacation policy	United States	Region								
		New England	Middle Atlantic	Florida	South-east	South-west	Great Lakes	Middle West	Mountain	Pacific
All workers	100	100	100	100	100	100	100	100	100	100
Workers in establishments providing paid vacations	100	100	100	100	100	100	100	100	100	100
Length-of-time payment	100	100	100	100	100	100	100	100	100	100
Amount of vacation pay <sup>1/</sup>										
After 1 year of service:										
Under 2 weeks	4	-	-	13	8	2	13	1	-	-
2 weeks	91	93	99	81	91	83	83	87	91	100
Over 2 and under 3 weeks	4	-	10	6	( <sup>1</sup> )	8	1	12	9	-
3 weeks	1	2	-	-	( <sup>1</sup> )	4	-	-	-	-
After 2 years of service:										
1 week	1	-	-	-	( <sup>1</sup> )	-	5	-	-	-
Over 1 and under 2 weeks	1	-	-	-	6	-	-	-	-	-
2 weeks	91	83	90	87	93	87	94	87	91	97
Over 2 and under 3 weeks	7	10	10	13	-	6	1	12	9	3
3 weeks	1	2	-	-	1	7	-	1	-	-

See footnotes at end of table.



Table 19. Paid vacations—Continued

(Percent of non supervisory office employees in home and regional head offices of life insurance carriers with formal provisions for paid vacations after selected periods of service, United States and selected regions, February 1930)

Vacation policy <sup>1</sup>	United States	Region								
		New England	Middle Atlantic	Border States	South-east	South-west	Great Lakes	Middle West	Mountain	Pacific
<b>Amount of vacation pay<sup>2</sup></b>										
After 5 years of service:										
2 weeks .....	30.0	8.8	12.2	47.7	60.0	54.1	48	41	32	15
Over 2 and under 3 weeks .....	23.1	25.5	25.5	39.0	18.0	14	21	4	16	44
3 weeks .....	43.6	64.4	61.4	8	19.0	32	31	51	52	41
Over 3 weeks .....	1.1	2.2	-	7.7	(0)	-	-	1	-	-
After 10 years of service:										
2 weeks .....	2.2	3.3	(0)	4.4	9.0	2	2	4	-	-
Over 2 and under 3 weeks .....	1.1	-	-	15.5	1.1	7.7	1	-	-	-
3 weeks .....	74.4	43.3	69.0	63.0	67.7	70.0	28	69	91	92
Over 3 and under 4 weeks .....	9.9	12.2	12.2	18.0	(0)	6	7.7	6	9	1
4 weeks .....	14.4	43.3	5.5	-	2.2	16	4	21	-	7
After 15 years of service:										
Under 3 weeks .....	(0)	-	(0)	4.4	2.2	3.3	-	-	-	-
3 weeks .....	23.3	18.8	9.0	71.1	71.1	41.1	24	23	43	18
Over 3 and under 4 weeks .....	21.1	8.8	38.0	6.6	18.0	11.1	27	18	-	50
4 weeks .....	47.7	72.2	45.5	12.2	9.0	42.2	49	61	54	32
Over 4 and under 5 weeks .....	3.3	2.2	8.8	7.7	(0)	-	-	-	-	-
5 weeks .....	(0)	-	(0)	-	-	4.4	-	-	-	-
After 20 years of service:										
Under 3 weeks .....	(0)	-	(0)	4.4	2.2	2.2	-	-	-	-
3 weeks .....	7.7	12.2	-	13.3	21.1	7.7	3	-	16	4
Over 3 and under 4 weeks .....	(0)	-	-	5.5	-	1.1	-	-	-	-
4 weeks .....	61.1	73.0	69.0	63.0	77.0	69.0	63	63	75	53
Over 4 and under 5 weeks .....	7.7	13.3	10.0	7.7	(0)	6	6	4	9	-
5 weeks .....	5.5	2.2	5.5	-	-	24.4	7	3	-	-
After 25 years of service:										
Under 3 weeks .....	(0)	-	(0)	4.4	2.2	2.2	-	-	-	-
3 weeks .....	3.3	-	-	1.1	15.5	7.7	3	-	16	4
4 weeks .....	41.4	23.3	31.4	76.3	65.5	49	53	40	59	69
Over 4 and under 5 weeks .....	23.3	17.7	51.4	13.3	18.0	11.1	12	23	-	25
5 weeks .....	25.5	60.0	7.7	7.7	(0)	30.0	29	33	25	2
Over 5 and under 6 weeks .....	1.1	-	5.5	-	-	-	-	-	-	-
6 weeks .....	(0)	-	-	-	-	-	1	3	-	-
Maximum vacation benefits:										
Under 3 weeks .....	(0)	-	(0)	4.4	2.2	2.2	-	-	-	-
3 weeks .....	3.3	-	-	1.1	15.5	7.7	3	-	16	4
4 weeks .....	30.0	23.3	22.2	76.3	61.1	49	43	40	59	54
Over 4 and under 5 weeks .....	4.4	13.3	1.1	13.3	(0)	-	1	6	-	-
5 weeks .....	34.1	54.4	40.0	7.7	4	30	35	33	14	2
Over 5 and under 6 weeks .....	2.2	-	5.5	-	(0)	-	-	12	-	-
6 weeks .....	3.3	6.6	(0)	-	-	-	1	8	-	15
Over 6 and under 7 weeks .....	3.3	-	5.5	-	-	-	-	-	-	25
7 weeks .....	12.2	3.3	27.7	-	18.0	11.1	11	-	-	-
Over 7 weeks .....	(0)	-	-	-	-	-	-	-	11	-

<sup>1</sup> Vacation payments, such as percent of annual earnings, were converted to an equivalent time basis. Periods of service were chosen arbitrarily and do not necessarily reflect individual establishment provisions for progression. For example, changes indicated at 10 years may include changes that occurred between 5 and 10 years.

<sup>2</sup> Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals.



Table 20. Health, insurance and retirement plans

(Percent of non supervisory office employees in home and regional head offices of life insurance carriers with specified health, insurance, and retirement plans, United States and selected regions, February 1963)

Type of plan	United States	Region								
		New England	Middle Atlantic	Border States	South-east	South-west	Great Lakes	Middle West	Mountain	Pacific
All workers .....	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0	100 0
Workers in establishments providing:										
Life insurance .....	69 0	100 0	89 0	100 0	83 1	83 1	100 0	100 0	95 0	100 0
Noncontributory plans .....	78 6	83 4	81 1	55 5	58 1	74 1	74 1	60 0	27 0	58 0
Accidental death and dismemberment insurance .....	70 0	87 7	83 6	82 2	89 0	71 1	68 0	78 0	53 0	88 0
Noncontributory plans .....	53 0	85 5	77 7	37 7	60 1	50 0	48 0	37 0	16 0	55 0
Sickness and accident insurance or sick leave or both <sup>1</sup> .....	89 0	100 0	89 0	89 0	100 0	85 5	100 0	100 0	84 0	100 0
Sickness and accident insurance .....	50 0	25 0	82 2	78 3	29 0	45 0	53 0	22 0	24 0	58 0
Noncontributory plans .....	42 0	23 0	74 4	67 7	25 0	33 0	47 0	14 0	15 0	34 0
Sick leave (full pay, or no waiting period) .....	88 0	100 0	71 1	82 2	80 5	82 2	88 0	88 0	81 0	100 0
Sick leave (partial pay or waiting period) .....	7 7	--	22 2	--	7 7	6 5	--	4 0	--	--
Long-term disability insurance .....	85 5	73 3	83 6	81 1	87 7	79 0	82 0	71 0	63 0	89 0
Noncontributory plans .....	61 1	51 4	71 1	48 5	81 4	48 5	65 0	31 0	33 0	55 0
Hospitalization insurance .....	100 0	100 0	89 0	100 0	83 1	100 0	100 0	100 0	100 0	100 0
Noncontributory plans .....	30 0	21 1	12 2	70 0	41 1	45 0	42 0	29 0	24 0	46 0
Surgical insurance .....	100 0	100 0	89 0	93 0	98 0	100 0	100 0	100 0	100 0	100 0
Noncontributory plans .....	30 0	21 1	12 2	70 0	44 1	45 0	42 0	29 0	24 0	46 0
Medical insurance .....	100 0	100 0	89 0	93 0	98 0	100 0	100 0	100 0	100 0	100 0
Noncontributory plans .....	30 0	21 1	12 2	70 0	44 1	45 0	42 0	29 0	24 0	46 0
Major medical insurance .....	89 0	100 0	89 0	99 0	98 1	100 0	89 0	100 0	100 0	100 0
Noncontributory plans .....	30 0	21 1	12 2	73 0	44 1	45 0	42 0	29 0	24 0	46 0
Dental insurance .....	51 1	74 4	71 1	2 2	22 2	37 7	38 0	41 0	5 0	87 0
Retirement plans <sup>2</sup> .....	83 0	100 0	89 0	93 0	93 0	95 0	89 0	89 0	76 0	87 0
Pensions .....	83 0	100 0	89 0	88 1	83 0	85 0	89 0	89 0	76 0	87 0
Noncontributory plans .....	81 0	100 0	88 0	89 0	84 1	79 0	84 0	87 0	76 0	87 0
Severance pay .....	1 1	--	2 2	--	--	--	--	--	5 0	2 0

<sup>1</sup> Includes those plans for which the employer pays at least part of the cost and excludes legally required plans such as workers' compensation and social security; however, plans required by State temporary disability laws are included if the employer contributes more than is legally required or the employees receive benefits in excess of legal requirements. "Noncontributory plans" include only those plans financed entirely by the employer.

<sup>2</sup> Unduplicated total of workers receiving sickness and accident insurance and sick leave shown separately.

<sup>3</sup> Unduplicated total of workers covered by pension plans and severance pay shown separately.

NOTE: Because of rounding, sums of individual items may not equal totals.



**Table 21. Other selected benefits**

(Percent of nonunion office employees in home and regional head offices of life insurance companies with formal provisions for specified benefits,<sup>1</sup> United States and selected regions, February 1968)

Item	United States	Region								
		New England	Middle Atlantic	Border States	South-east	North-west	Great Lakes	Pacific West	Mountain	Pacific
<b>Workers in establishments with provisions for:</b>										
Funeral leave .....	90.0	100.0	99.9	92.2	93.1	100.0	99.4	100	78	99
Jury duty leave .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100	100	98
<b>Lunch provisions:</b>										
Free lunch .....	17.7	2.2	34.4	-	18.0	-	21.1	-	-	25
Monetary allowance .....	3.1	0.0	1.1	11.1	12.2	5.0	-	-	-	18
Other <sup>2</sup> .....	15.5	99.0	31.1	-	27.7	10.0	48.0	49	22	26

<sup>1</sup> For definition of items, see appendix B.  
<sup>2</sup> Less than 0.5 percent.  
<sup>3</sup> Includes data for life insurance companies providing sick pay, child care, and other benefits.

NOTE: Because of rounding, sums of individual items may not equal totals.



## Appendix A. Life Insurance Sales Agents

Occupational information presented in this bulletin is limited to selected professional, technical, and clerical classifications of home and regional head offices in the life insurance industry. Sales agents, although accounting for 1 in every 3 workers in the industry, were not included mainly because the survey was not designed to measure commissions, the major source of their earnings.

Two types of carriers employ life insurance agents: "Ordinary" companies and "home service" (or "debit") carriers. Agents for ordinary companies receive almost all of their earnings from sales commissions. Home service agents not only receive commissions, but also have a base pay for such duties as collecting premium payments and servicing policies. In 1977, it was estimated by the Life Insurance Marketing and Research Association that home service agents earned 46 percent of their income from base pay and 54 percent from incentive pay (i.e., commissions).

The descriptive material that follows summarizes some typical ordinary company pay plans and procedures for agents of major insurance carriers, based on about a dozen union contracts and findings from surveys conducted by the Life Insurance Marketing and Research Association. No actual pay data were collected for sales agents during the February 1980 survey conducted by the BLS nor was there an attempt to cover comprehensively all of the variations in the determinants of agents' earnings.

While earnings of experienced life insurance agents in ordinary companies come almost entirely from sales commissions, the inexperienced agent is paid a regular salary, or draw, during the first 2 or 3 years of his or her career, during which time a specified level of production must be maintained. Under this financing arrangement, the agent-in-training is usually credited with

a portion of earned commissions, subject to particular company policy. According to a study conducted by the Life Insurance Marketing and Research Association (LIMRA), the median annual financing payment to inexperienced (first-year) recruits was about \$10,340 in 1977, and their mean commission earnings were nearly \$2,300.

The basic determinants of sales agents' commissions in ordinary companies are the types of policies sold, their face value, the age of the insured, and the term of premium payment. It is common practice, for example, for an agent to receive a commission of 50 to 55 percent of the first year's premium on a whole-life insurance policy—one of the most popular today. In subsequent years, the agent will normally receive residual payments, for example, 10 to 12 percent of the premiums in each of the next 3 or 4 years. Annual residual payments can make up a significant portion of an agent's current earnings. Even within a whole-life policy, the specific rate of commission varies greatly, declining as the age of the insured increases and the term of premium payment shortens. Other types of policies, such as term insurance, carry lower commission rates than whole life, and, lacking cash value, they carry lower premiums for given face values. Table A-1 illustrates the wide range of commission rates for different types of policies written by agents from a major ordinary insurance carrier.

Industry sources indicate that most agents require at least 5 years of experience to establish a clientele and a sustained earnings stream. A study by LIMRA and the National Association of Life Underwriters (NALU) showed that 1977 personal income ranged from slightly under \$20,000 to \$50,000 for the middle 50 percent of NALU agents with 5 years or more of experience.



**Table A-1. Commissions to life insurance agents by kind of policy—An illustration**

Kind of policy Kind of policy	Male ages	Female ages	Percent of premiums <sup>1</sup>		
			First policy year	Second, third, and fourth policy years amount of insurance	
				Estate series	
				\$50,000 and over	Less than \$50,000
<b>Modified Life 3</b> . . . . .	<b>Under 66</b>	<b>Under 69</b>	<b>55.0%</b>	<b>10%</b>	<b>11%</b>
68-67	69-70	50.0	10	11	
68-72	71-75	45.0	10	11	
73-75	71-75	40.0	10	11	
			10	11	
			10	11	
<b>Estate 20 Whole Life</b> . . . . .	<b>Under 58</b>	<b>Under 61</b>	<b>50.0</b>	<b>10</b>	<b>11</b>
59-67	61-70	45.0	10	11	
68-72	71-75	40.0	10	11	
73-75	71-75	35.0	9	10	
			9	10	
<b>Professional 50 — Mod 2 Life Paid-up at Age 85 or 88</b> . . . . .	<b>Under 59</b>	<b>Under 61</b>	<b>50.0</b>	<b>10</b>	<b>—</b>
59-67	61-70	45.0	10	—	
68-72	71-75	40.0	10	—	
73-75	71-75	35.0	9	—	
			9	—	
<b>Citation 50 — Life Paid-up</b> . . . . .	<b>Under 58</b>	<b>Under 61</b>	<b>25.0</b>	<b>20</b>	<b>—</b>
59-67	61-70	23.0	19	—	
68-72	71-75	20.0	19	—	
73-75	71-75	18.0	17	—	
			17	—	
<b>Youth Estate Builder</b> . . . . .	<b>—</b>	<b>—</b>	<b>55.0</b>	<b>10</b>	<b>11</b>
			55.0	10	11
<b>Limited-Payment Life (including Family Life Paid-up at Age 80 or 83, Family Life Paid-up at Age 65 or 68, Parent and Children Life Paid-up at Age 80 or 83, Parent and Children Life Paid-up at Age 65 or 68)</b> . . . . .	<b>Premiums payable for:</b>				
	28 years or more		55.0	10	11
	18 to 27 years, inclusive		40.5	10	11
	13 to 17 years, inclusive		35.0	10	11
	8 to 12 years, inclusive		38.5	9	10
<b>Endowment with premiums payable throughout endowment period (including Income Endowment and Flexible Maturity Income Endowment Policies, based on age 55 less the insuring age, excluding Retirement Income Endowment)</b> . . . . .	<b>Premiums payable for:</b>				
	33 years or more		55.0	10	11.0
	28 to 32 years, inclusive		49.5	10	11.0
	23 to 27 years, inclusive		44.0	10	11.0
	20 to 22 years, inclusive		38.5	10	11.0
	18 to 19 years, inclusive		38.5	7	7.5
	15 to 17 years, inclusive		27.5	7	7.5
	13 to 14 years, inclusive		27.5	5	5.5
	10 to 12 years, inclusive		22.0	5	5.5
<b>Level Term</b> . . . . .			<b>50.0</b>	<b>10</b>	<b>11.0</b>
<b>Decreasing Term (including Decreasing Term to Age 65 or 68)</b> . . . . .			<b>50.0</b>	<b>10</b>	<b>11.0</b>
<b>Decreasing Term on Insured and Spouse</b> . . . . .			<b>50.0</b>	<b>10</b>	<b>11.0</b>
<b>Family Income (including Family Income to Age 65 or 68)</b> . . . . .			<b>50.0</b>	<b>10</b>	<b>11.0</b>

See footnotes at end of table.



**Table A-1. Commissions to life insurance agents by kind of policy—An illustration—Continued**

Kind of policy Kind of policy	Male ages	Female ages	Percent of premiums <sup>1</sup>				
			First policy year	Second, third, and fourth policy years amount of insurance			
				Estate series			
				\$50,000 and over	Less than \$50,000		
1-Year Renewable and Convertible Term .....		Initial Policy Fee Initial policy fee	25.0	2.10	—		
			5.0	—	—		
3-Year Renewable and Convertible Term .....			44.0	2.5	2.55		
Percent of premiums <sup>1</sup>							
Modified Life 5-10 and Modified 25-10 .....	48.5%	10%	Amount of insurance				
			First policy year	Second and third policy years		Fourth and fifth policy years	
				Estate series		Estate series	
				\$50,000 and over	Less than \$50,000	\$50,000 and over	Less than \$50,000
					11%	5%	5.5%

<sup>1</sup> Premiums include policy and rider contracts.  
<sup>2</sup> Commission rates apply to the 2d through 5th years of the policy.

SOURCE: Agreement between The Prudential Insurance Company of America and Insurance Workers International Union (AFL-CIO), dated Sept. 24, 1979, excerpts from pp. 23-28.

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# Appendix B. Scope and Method of Survey

## Scope of survey

The survey covers home and regional head offices of companies primarily functioning as life insurance carriers (part of industry group 631 as defined in the 1972 edition of the Standard Industrial Classification Manual and mutual carriers, but excluded were establishments owned under other arrangements (SIC 6319).

Establishments studied were selected from those employing 50 workers or more at the time of reference of the data used in compiling the universe lists. Table B-1 shows the number of establishments and workers estimated to be within the scope of the survey, as well as the number actually studied by the Bureau.

## Method of study

Data were obtained by personal visits of the Bureau's field staff to a representative sample of establishments within the scope of the survey. To obtain appropriate accuracy at minimum cost, a greater proportion of large than of small establishments was studied. All estimates are presented, therefore, as relating to all establishments in the industry, excluding only those below the minimum size at the time of reference of the universe data.

## Establishment definition

An establishment is defined for this study as a home or regional office within a wage area. These offices

Table B-1. Estimated number of establishments and employees within scope of survey and number studied, home and regional head offices of life insurance carriers, February 1980

Region <sup>1</sup> and area	Number of establishments <sup>2</sup>		Workers in establishments		
	Within scope of study	Actually studied	Within scope of study		Actually studied
			Total <sup>3</sup>	Nonsupervisory office workers	
United States .....	403	223	208,612	136,965	161,839
New England .....	27	21	49,211	29,234	43,020
Boston .....	6	6	10,782	6,750	10,782
Hartford .....	9	6	28,859	18,719	24,191
Middle Atlantic .....	53	39	53,044	34,597	48,320
New York and Newark .....	23	16	33,691	23,600	35,275
New York City .....	21	11	29,725	18,163	28,824
Philadelphia .....	10	8	8,272	5,947	6,707
Border States .....	23	16	5,533	3,847	3,514
Southeast .....	67	34	20,090	14,582	14,604
Atlanta .....	10	7	1,804	1,153	1,474
Jacksonville .....	10	10	5,414	4,635	5,414
Southwest .....	45	29	12,337	8,969	9,769
Dallas .....	12	10	4,208	2,935	4,056
Houston .....	9	7	3,593	2,551	2,621
Great Lakes .....	94	38	39,684	28,569	23,181
Chicago .....	18	9	7,619	5,156	4,095
Minneapolis-St. Paul .....	12	10	6,986	4,985	5,744
Middle West .....	49	25	13,723	9,648	9,611
Des Moines .....	12	9	4,443	3,269	4,104
Mountain .....	11	9	1,683	1,088	1,516
Pacific .....	25	18	13,321	8,730	11,154
Los Angeles-Long Beach .....	9	9	7,849	5,401	7,849

<sup>1</sup> The regions used in this study include *New England*—Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont; *Middle Atlantic*—New Jersey, New York, and Pennsylvania; *Border States*—Delaware, District of Columbia, Kentucky, Maryland, Virginia, and West Virginia; *Southeast*—Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina, and Tennessee; *Southwest*—Arkansas, Louisiana, New Mexico, Oklahoma, and Texas; *Great Lakes*—Illinois, Indiana, Michigan, Minnesota, Ohio, and Wisconsin; *Middle West*—Iowa, Kansas, Mis-

souri, Nebraska, North Dakota, and South Dakota; *Mountain*—Arizona, Colorado, Idaho, Montana, New Mexico, Utah, Wyoming; *Pacific*—California, Nevada, Oregon, and Washington. Alaska and Hawaii were not included in the study.

<sup>2</sup> Includes only those establishments with 50 workers or more at the time of reference of the universe data.

<sup>3</sup> Includes executive, professional, and other workers in addition to the nonsupervisory office worker category shown separately.