

**TABLE XXXVIII. LIFE AND LIABILITY INSURANCE**

January 2008

Life Insurance for Employees *						
County	Monthly Cost			NCLGERS Death Benefit	Liability Insurance	
	Maximum Benefit	Employee Pays	County Pays		Elected Officials	Administrator
Alamance	\$70,000	0%	100%	yes	\$2,000,000	\$2,000,000
Alexander	12,500	0%	100%	yes	yes	yes
Alleghany	10,000	0%	100%	yes	2,000,000	2,000,000
Anson	no data	no data	no data	no data	no data	no data
Ashe	10,000	0%	100%	yes	1,000,000	1,000,000
Avery	no data	no data	no data	yes	no data	no data
Beaufort	10,000	0%	100%	yes	2,000,000	2,000,000
Bertie	100% annual salary	0%	100%	no	yes	yes
Bladen	10,000–50,000	0%	100%	yes	yes	yes
Brunswick	24,500	0%	100%	yes	1,000,000	1,000,000
Buncombe	30,000	0%	100%	yes	yes	yes
Burke	10,000	0%	100%	yes	yes	yes
Cabarrus	20,000	0%	100%	yes	yes	yes
Caldwell	50,000	0%	100%	yes	3,000,000	3,000,000
Camden	20,000	0%	100%	yes	no	no
Carteret	15,000	0%	100%	yes	2,000,000	2,000,000
Caswell	no data	no data	no data	yes	no	no
Catawba	no data	0%	100%	yes	2,000,000	2,000,000
Chatham	10,000	0%	100%	yes	2,000,000	2,000,000
Cherokee	15,000	0%	100%	yes	300,000	300,000
Chowan	10,000	0%	100%	yes	yes	yes
Clay	no data	n/a	n/a	yes	yes	yes
Cleveland	none	n/a	n/a	yes	500,000	500,000
Columbus	100,000	0%	100%	yes	2,000,000	2,000,000
Craven	10,000	0%	100%	yes	1,000,000	1,000,000
Cumberland	105,000	96.0%	4.0%	yes	no	no
Currituck	none	n/a	n/a	yes	yes	yes
Dare	30,000	0%	100%	yes	2,000,000	2,000,000
Davidson	20,000	0%	100%	yes	yes	yes
Davie						
Duplin	none	n/a	n/a	yes	yes	yes
Durham	300% annual salary	no data	flex plan choice	yes	yes	no
Edgecombe	20,000	0%	100%	yes	2,000,000	2,000,000
Forsyth	150,000 (Maximum)	0%	100%	no	no	no
Franklin	50,000	0%	100%	yes	2,000,000	2,000,000
Gaston	50,000	0%	100%	no	no	no
Gates	15,000	0%	100%	yes	no data	no data
Graham	35,000	50%	50%	yes	yes	yes
Granville	10,000	0%	100%	yes	no data	no data
Greene	10,000	0%	100%	yes	2,000,000	2,000,000
Guilford	varies <sup>1</sup>	no data	no data	yes	yes	yes
Halifax	20,000	100%	0%	yes	2,000,000	2,000,000
Harnett	100% annual salary	0%	100%	yes	100,000	100,000
Haywood	20,000	0%	100%	yes	2,000,000	no data
Henderson	none	n/a	n/a	yes	2,000,000	2,000,000
Hertford	5,000	100%	0%	yes	yes	yes
Hoke	10,000	0%	100%	yes	25,000	200,000
Hyde						
Iredell	75,000	0%	100%	yes	yes	yes
Jackson	70,000	0%	100%	yes	1,000,000	1,000,000
Johnston	200,000	0%	100%	yes	no	no
Jones	10,000	0%	100%	yes	no data	no data
Lee	15,000	0%	100%	yes	1,000,000	1,000,000
Lenoir	20,000	0%	100%	yes	1,000,000	1,000,000
Lincoln	50,000	no data	no data	yes	yes	yes
McDowell	20,000	0%	100%	yes	yes	yes
Macon	30,000	0%	100%	yes	2,000,000	2,000,000
Madison				yes		
Martin	10,000	0%	100%	yes	2,000,000	2,000,000
Mecklenburg	1,000,000	0%	100%	yes	yes	yes
Mitchell	10,000	0%	100%	yes	yes	yes
Montgomery	100,000	0%	100%	yes	yes	yes
Moore	500,000	0%	100%	yes	2,000,000	2,000,000
Nash	100% annual salary	0%	100%	yes	yes	yes

Life Insurance for Employees *						
County	Monthly Cost			NCLGERS Death Benefit	Liability Insurance	
	Maximum Benefit	Employee Pays	County Pays		Elected Officials	Administrator
New Hanover	none	n/a	n/a	yes	no data	no data
Northampton	\$20,000	0%	100%	yes	yes	yes
Onslow	22,500	100%	0%	yes	yes	yes
Orange	50,000	0%	100%	yes	\$6,000,000	\$6,000,000
Pamlico	10,000	0%	100%	yes	yes	yes
Pasquotank	10,000	0%	100%	yes	no data	no data
Pender	10,000	0%	100%	yes	yes	yes
Perquimans	10,000	0%	100%	no	2,000,000	2,000,000
Person	10,000	0%	100%	yes	2,000,000	no data
Pitt	600% annual salary	All over 100% salary	100% salary	yes	yes	yes
Polk	15,000	All over 15,000	100%	yes	2,000,000	2,000,000
Randolph	none	n/a	n/a	yes	2,000,000	2,000,000
Richmond	10,000	0%	100%	yes	2,000,000	2,000,000
Robeson	10,000	0%	100%	yes	yes	yes
Rockingham	none	n/a	n/a	yes	2,000,000	2,000,000
Rowan	30,000	0%	100%	yes	1,000,000	1,000,000
Rutherford	10,000	0%	100%	yes	yes	yes
Sampson	10,000	0%	100%	yes	1,000,000	1,000,000
Scotland	20,000	50%	50%	yes	1,000,000	1,000,000
Stanly	none	n/a	n/a	yes	2,000,000	2,000,000
Stokes						
Surry	30,000	0%	100%	yes	yes	yes
Swain	10,000	0%	100%	yes	2,000,000	2,000,000
Transylvania	10,000	0%	100%	yes	2,000,000	2,000,000
Tyrrell	50,000	0%	100%	yes	yes	yes
Union	100% annual salary	0%	100%	yes	1,000,000	1,000,000
Vance	25,000	0%	100%	yes	3,000,000	3,000,000
Wake	200,000	0%	100%	yes	500,000	500,000
Warren	40,000 <sup>2</sup>	50%	50%	yes	2,000,000	2,000,000
Washington	100% annual salary	0%	100%	yes	yes	yes
Watauga	80,000	0%	100%	no data	no data	no data
Wayne	100% annual salary	0%	100%	no	no data	no data
Wilkes	30,000	0%	100%	yes	5,000,000	no
Wilson	none	n/a	n/a	yes	no data	no data
Yadkin	10,000	0%	100%	yes	no data	no data
Yancey	no data	no data	no data	no data	no data	no data

\* Annual salary not to exceed \$50,000.

1. County pays for \$10,000 and 1/2 of additional amount that can be up to two times annual salary
2. County pays for the first \$20,000 and the employee may elect up to an additional \$20,000 at their cost