



## Data Dictionary

# Consumer Insurance Behaviour



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## Consumer Insurance Behaviour

Category	Variable Name	Description
<b>Demographics</b>		
Population	PP_TOT	Total population
Population	PP_0_14	Total population: Age 0 to 14 years
Population	PP_15_24	15 to 24 years
Population	PP_25_64	15 to 64 years
Population	PP_65_	65 years and over
Household	HH_OWN	Total - Owner households in non-farm, non-reserve private dwellings
Household	HH_POWN30	% of owner households spending 30% or more of its income on shelter costs
Household	HH_RENT	Total - Tenant households in non-farm, non-reserve private dwellings
Household	HH_PRENT30	% of tenant households spending 30% or more of its income on shelter costs
Dwelling	DW_TOT	Total - Occupied private dwellings by structural type of dwelling
Dwelling	DW_SINGLE	Single-detached house: A single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single - detached house has open space on all sides, and has no dwellings either above it or below it.
Dwelling	DW_APT5_	Apartment, building that has five or more storeys: A dwelling unit in a high-rise apartment building which has five or more storeys.
Dwelling	DW_SEMI	Semi-detached house: One of two dwellings attached side by side (or back to front) to each other, but not to any other dwelling or structure (except its own garage or shed). A semidetached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides.
Dwelling	DW_ROW	Row house: One of three or more dwellings joined side by side (or occasionally side to back), such as a town house or garden home, but not having any other dwellings either above or below.
Dwelling	DW_DUP	Apartment, detached duplex: One of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings.
Dwelling	DW_APT_5	Apartment, building that has fewer than five storeys: A dwelling unit attached to other dwelling units, or other non-residential space in a building that has fewer than five storeys.
Dwelling	DW_OT_SING	Other single-attached house: A single dwelling that is attached to another building and that does not fall into any of the other categories, such as a single dwelling attached to a nonresidential structure (e.g., a store or a church) or occasionally to another residential structure (e.g., an apartment building).
Dwelling	DW_MOVA	Movable dwelling: A single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation, such as blocks, posts, or a prepared pad (which may be covered by a skirt). Includes mobile homes and other movable dwellings such as houseboats and railroad cars.

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Education	ED_15HL	Total population aged 15 years and over by highest certificate, diploma, or degree
Education	ED_15NC	No certificate, diploma, or degree
Education	ED_15HSC	Secondary (high) school diploma or equivalency certificate
Education	ED_15TRC	Apprenticeship or trades certificate or diploma
Education	ED_15COL	College, CEGEP or other non-university certificate or diploma
Education	ED_15UD_B	University certificate or diploma below bachelor level
Education	ED_15UD	University certificate, diploma, or degree at bachelor level or above
Visible Minority	MN_VIS	Total visible minority population
Ethnicity	ET_ABOO	North American Aboriginal origins
Ethnicity	ET_ONAO	Other North American origins
Ethnicity	ET_EURO	European origins
Ethnicity	ET_CARO	Caribbean origins
Ethnicity	ET_LAMO	Latin, Central and South American origins
Ethnicity	ET_AFRO	African origins
Ethnicity	ET_ASIAO	Asian origins
Ethnicity	ET_OCEO	Oceania origins
Immigration	IM_CNTRY	Total immigrant population
Income	IN_THH	Total - Total household income groups for private households
Income	IN_HH_5	Under \$5,000
Income	IN_HH0510	\$5,000 to \$9,999
Income	IN_HH1015	\$10,000 to \$14,999
Income	IN_HH1520	\$15,000 to \$19,999
Income	IN_HH2025	\$20,000 to \$24,999
Income	IN_HH2530	\$25,000 to \$29,999
Income	IN_HH3035	\$30,000 to \$34,999
Income	IN_HH3540	\$35,000 to \$39,999
Income	IN_HH4045	\$40,000 to \$44,999
Income	IN_HH4550	\$45,000 to \$49,999
Income	IN_HH5060	\$50,000 to \$59,999
Income	IN_HH6070	\$60,000 to \$69,999
Income	IN_HH7080	\$70,000 to \$79,999
Income	IN_HH8090	\$80,000 to \$89,999
Income	IN_HH90100	\$90,000 to \$99,999
Income	IN_HH10125	\$100,000 to \$124,999
Income	IN_HH12150	\$125,000 to \$149,999
Income	IN_HH15200	\$150,000 to \$199,999
Income	IN_HH200_	\$200,000 and over
Labour Force	LF_15UR	Unemployment rate
Labour Force	LF_1524UR	Unemployment rate
<b>Ownership of Insurance</b>		
INSURANCE	INS_PLF	Private life insurance
INSURANCE	INS_PHD	Private disability/health insurance

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INSURANCE	INS_GLF	Group life insurance
INSURANCE	INS_GHD	Group health/disability insurance
INSURANCE	INS_TRV	Travel insurance (any - purchased in past 2 years)
INSURANCE	INS_HOME	Home insurance
INSURANCE	INS_AUTO	Automobile insurance
INSURANCE	INS_MG	Mortgage insurance
INSURANCE	INS_PET	Pet insurance
INSURANCE	INS_OTH	Other insurance
INSURANCE	INS_AUTOS	Automobile insurance - switched in past 2 years
INSURANCE	INS_GHDS	Group health/disability insurance - switched in past 2 years
INSURANCE	INS_GLFS	Group life insurance - switched in past 2 years
INSURANCE	INS_HOMES	Home insurance - switched in past 2 years
INSURANCE	INS_MGS	Mortgage insurance - switched in past 2 years
INSURANCE	INS_PETS	Pet insurance - switched in past 2 years
INSURANCE	INS_PLFS	Private life insurance - switched in past 2 years
INSURANCE	INS_PHDS	Private disability/health insurance - switched in past 2 years
INSURANCE	INS_TRVS	Travel insurance (any) - switched in past 2 years
INSURANCE	INS_OTHS	Other insurance - switched in past 2 years
INSURANCE	INS_AONE	Have all insurance policies with one company
INSURANCE	HAV_WILL	Currently have a will
INSURANCE	HAV_PATTO	Have powers of attorney drawn up for household
INSURANCE	LAS_CR_1	Last time personally requested a credit report - Within the last 12 months
INSURANCE	LAS_CR_5	Last time personally requested a credit report - Within the last 5 years
INSURANCE	LAS_CR_10	Last time personally requested a credit report - Within the last decade
INSURANCE	LAS_CR10_	Last time personally requested a credit report - More than 10 years ago
INSURANCE	NLIN_W2KID	Who would need the greatest amount of life insurance assuming the same amount of take home pay - A young single woman with two young children
INSURANCE	NLIN_WOKID	Who would need the greatest amount of life insurance assuming the same amount of take home pay - A young single woman without children
INSURANCE	NLIN_RETIR	Who would need the greatest amount of life insurance assuming the same amount of take home pay - An elderly retired man, with a wife who is also retired
INSURANCE	NLIN_M02KID	Who would need the greatest amount of life insurance assuming the same amount of take home pay - A young married man without children
<b>Financial Behaviour</b>		
INSURANCE	ADV_INSU	Made use of advice in last 12 months - Insurance
INSURANCE	ADVS_INS	Source of advice - Insurance company
Financial	FP_BKRS	<b>Used bankruptcy service</b>

## Consumer Insurance Behaviour

Financial	FP_DEBT_C	Used debt consolidation service
Expenses	DBT_PLOAN	Have debts - Payday loans
Expenses	HH_BUD	<b>Have a household budget</b>
Expenses	HH_BUDA	How often stay within budget - Always
Expenses	HH_BUDU	How often stay within budget - Usually
Expenses	HH_BUDR	How often stay within budget - Rarely
Expenses	HH_BUDN	How often stay within budget - Never
<b>Spending on Insurance</b>		
HEALTH CARE	D3370_3384	Health insurance premiums
HEALTH CARE	D3370	Public hospital, medical, and drug plans: Premiums for provincially or territorially administered hospital, medical and drug plans.
HEALTH CARE	D3380_3384	Private health insurance plans
HEALTH CARE	D3380	Private health care plans (e.g. supplementary coverage, drug plans, etc.)
HEALTH CARE	D3382	Dental plans
HEALTH CARE	D3384	Accident and disability insurance
INSURANCE	D5000_5084	Personal insurance payments and pension contributions: Includes payments for life insurance, annuities, employment insurance, public and private pension plans, and similar items. Some of these items might be regarded as savings, although the relationship between the expenditure and any increase in savings is not determined here.
INSURANCE	O302TOT	Life insurance premiums, annuity contracts and transfers to RRIFS
INSURANCE	D5000	Life insurance premiums
INSURANCE	D5060	Annuity contracts and transfers to RRIFS
TRANSPORTATION	D3120	Registration fees and licences (including insurance if part of registration)
SHELTER	D2002	Tenants' insurance premiums: The premiums paid for fire and comprehensive policies.
SHELTER	D2016	Homeowners' insurance premiums: Covering fire, theft, and perils.
SHELTER	D2024	Mortgage life and/or disability insurance premiums
SHELTER	D2044	Insurance premiums for vacation home
TRANSPORTATION	D3020	Automobile: Rental fees (including insurance and mileage)
TRANSPORTATION	D3030	Trucks: Rental fees (including insurance and mileage)
<b>Household Spending</b>		
TRANSPORTATION	D3120	Registration fees and licences (including insurance if part of registration)
TRANSPORTATION	D3250	Other passenger transportation: For example, carpooling, airport bus or limousine service, ferry service, sightseeing tours, travel insurance.
INSURANCE	D5070	Employment Insurance premiums
INSURANCE	D5080_5084	Retirement and pension fund payments
INSURANCE	D5080	Canada and Quebec Pension Plan: Including federal, provincial, and municipal government funds.
INSURANCE	D5082	Other government pension funds
INSURANCE	D5084	Other retirement or pension funds (excluding RRSP)

## Consumer Insurance Behaviour

Numeris		
Automobile	AU_N0	Number of vehicles in household: None
Automobile	AU_N1	Number of vehicles in household: 1
Automobile	AU_N2	Number of vehicles in household: 2
Automobile	AU_N3	Number of vehicles in household: 3
Automobile	AU_N4_	Number of vehicles in household: More than 3
Automobile		Annual Kilometers Driven
Automobile	AU_KM0	Kilometers driven per year: None
Automobile	AU_KM10_19	Kilometers driven per year: 10,000 to 19,999 Km (6,000 to 11,999 miles)
Automobile	AU_KM20_29	Kilometers driven per year: 20,000 to 29,999 Km (12,000 to 17,999 miles)
Automobile	AU_KM30_	Kilometers driven per year: 30,000 or more Km (18,000 or more miles)
Automobile	AU_INSSVI	Auto insurance selection involvement: Very involved
Automobile	AU_INSSSI	Auto insurance selection involvement: Somewhat involved
Automobile	AU_INSSNVI	Auto insurance selection involvement: Not very involved
Automobile	AU_INSSNAI	Auto insurance selection involvement: Not at all involved
Automobile	AU_INSSNAV	Auto insurance selection involvement: Don't have access to a vehicle
Automobile	AU_MNBDN	Most recent collision repair/body work: Never done
Automobile	AU_MNBDG	Most recent collision repair/body work: Gas station/Service centre
Automobile	AU_MNBDD	Most recent collision repair/body work: Car dealer
Automobile	AU_MNBDS	Most recent collision repair/body work: Specialty shop
Automobile	AU_MNBDL	Most recent collision repair/body work: Yourself
Automobile	AU_MNBDF	Most recent collision repair/body work: Family or friend
Automobile	AU_MNBDU	Most recent collision repair/body work: Don't know/Not sure
Automobile	AU_Legal	Personally paid for traffic related legal services
Financial	INV_INS	Investment with: Insurance company
Financial	FP_BKRS	Bankruptcy service
		Opinion about New Products
Psychographics	PY_BYLTGG	I buy the latest high-tech gadgets before most people I know
Psychographics	PY_NPWTRY	Most new products are worth a try
Psychographics	PY_NPLTRY	I like to try new and different products
Psychographics	PY_TRPSRC	I have tried a product/service based on a personal recommendation
		Brand Loyalty
Psychographics	PY_BLIMP	If I see something interesting in a store, I will usually buy it on impulse
Psychographics	PY_BLPASS	I tend to pass up my favourite brand if something else is on sale
Psychographics	PY_BLBUY	If one of my usual brands is on special, I will buy extra
Psychographics	PY_BLSCL	It's important to buy products from socially-responsible/ environmentally-friendly companies
Psychographics	PY_BLSTIC	Once I find a brand I like, I stick with it
Psychographics	PY_BLNNAM	No-name products are as good as nationally advertised brands
Psychographics	PY_VLCPGB	I value companies who give back to the community

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Psychographics		Cost Sensitivity
Psychographics	PY_PMEFPD	I am willing to pay more for eco-friendly products
Psychographics	PY_CSMORE	When I make a purchase, I often spend more than I thought I would
Psychographics	PY_CSTIME	I am willing to pay a little extra to save time shopping
Psychographics	PY_CSCHOR	To me, shopping is a chore rather than a pleasure
Psychographics	PY_CSCONV	When I buy products I am looking for convenience, not price
Psychographics	PY_LSWMRET	I worry about not having enough money to retire
Psychographics	PY_CSPOST	I prefer to postpone a purchase than buy on credit
Psychographics	PY_CPPRST	I compare grocery prices at different stores
Psychographics	PY_BULOPR	I make an effort to buy local produce/products
Psychographics	PY_CSSPND	I am more of a spender than a saver
Leisure	LS_CIVIL	Paid past 3 years: Civil-trusts-estates
Leisure	LS_CRMNL	Paid past 3 years: Criminal defense
Leisure	LS_DEBT	Paid past 3 years: Debt consolidation/bankruptcy services
Leisure	LS_DVRC	Paid past 3 years: Divorce-family law
Leisure	LS_IMM	Paid past 3 years: Immigration
Leisure	LS_INJRY	Paid past 3 years: Personal injury
Leisure	LS_ESTA	Paid past 3 years: Real estate
Leisure	LS_TRAF	Paid past 3 years: Traffic related
		%Population age 15+ who used the following health care items in the past 30 days:
Health Care	HC_SMOKE	Used past 30 days: Smoking cessation patches/gum
		%Population age 15+ who used in the past 12 months for weight control:
Health Care	HC_WCPIL	Weight control past 12 months: Diet pills
Health Care	HC_CHCD	Used past 7 days: Medication for chronic condition (diabetes, high blood pressure, thyroid, etc.)
		%Population age 15+ who visited in the past 6 months:
Health Care	HC_OPTOM	Visited past 6 months: Optometrist/Ophthalmologist
Health Care	HC_OSTE	Visited past 6 months: Osteopath
Health Care	HC_PHYSI	Visited past 6 months: Physiotherapist
Health Care	HC_PODIA	Visited past 6 months: Podiatrist/chiroprapist
Health Care	HC_PCLINC	Visited past 6 months: Private clinic/hospital in Canada not paid for by provincial health care
Health Care	HC_PCALINU	Visited past 6 months: Private clinic/hospital in USA (any)
Health Care	HC_PNURS	Visited past 6 months: Private nurse (in-home care)
		%Population age 15+ who has
Health Care	HC_HAID	Hearing aid
Health Care	HC_INPU	Insulin pump
Health Care	HC_MOASAI	Mobility assistance aids (e.g. walker)
Health Care	HC_OINS	Orthopedic insole
Health Care	HC_OSUP	Orthopedic supports and/or braces

## Consumer Insurance Behaviour

Life Events	LS_QUITSMK	Life events past 2 years: Quit smoking
<b>Vividata</b>		
Financial Patterns		<b>RRSP's - Type of Institution Have With</b>
Financial Patterns	VFI_RSPBK	Bank
Financial Patterns	VFI_RSPTC	Trust company
Financial Patterns	VFI_RSPCU	Credit union
Financial Patterns	VFI_RSPFC	Finance company
Financial Patterns	VFI_RSPINS	Life insurance company
Financial Patterns	VFI_RSPBRK	Full service broker
Financial Patterns	VFI_RSPMFC	Direct mutual fund company
Financial Patterns	VFI_RSPFP	Financial planner
Financial Patterns	VFI_RSPOL	Online brokerage
Financial Patterns		Credit cards - Amount usually paid on monthly balance
Financial Patterns	VFI_CCPMIN	Minimum amount
Financial Patterns	VFI_CCPRT	Partial payment
Financial Patterns	VFI_CCPFUL	Full amount
Financial Patterns	VFI_LINS	Personally have life insurance
Financial Patterns		Life insurance kind
Financial Patterns	VFI_LIGRP	Group life insurance
Financial Patterns	VFI_LIPER	Personal life insurance
Financial Patterns		Life insurance type
Financial Patterns	VFI_LIGUA	Guaranteed life
Financial Patterns	VFI_LIWHL	Whole life
Financial Patterns	VFI_LIUNIV	Universal life
Financial Patterns	VFI_LITRM	Term life
Financial Patterns	VFI_LICI	Critical illness
Financial Patterns	VFI_LILTC	Long term care
Financial Patterns		Life insurance face value
Financial Patterns	VFI_LIDO1	Less than \$20,000
Financial Patterns	VFI_LIDO2	\$20,000-\$49,999
Financial Patterns	VFI_LIDO3	\$50,000-\$99,999
Financial Patterns	VFI_LIDO5	\$100,000-\$249,999
Financial Patterns	VFI_LIDO6	\$250,000-\$499,999
Financial Patterns	VFI_LIDO7	\$500,000 or more
Financial Patterns		Life insurance acquired through
Financial Patterns	VFI_LIBRK	Agent/Broker
Financial Patterns	VFI_LIBK	Bank/Trust company
Financial Patterns	VFI_LIFP	Financial planner
Financial Patterns	VFI_LIINSC	Insurance company
Financial Patterns	VFI_LIPOE	Place of employment
Financial Patterns	VFI_LIOTH	Other



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Financial Patterns	VFI_HINS	Personally have home insurance
Financial Patterns		Home insurance type
Financial Patterns	VFI_HIHM	Home
Financial Patterns	VFI_HICOND	Condo
Financial Patterns	VFI_HIPPC	Personal property/contents
Financial Patterns	VFI_HIVACP	Vacation property
Financial Patterns		Home acquired through
Financial Patterns	VFI_HIBRK	Agent/Broker
Financial Patterns	VFI_HIBK	Bank/Trust company
Financial Patterns	VFI_HIINSC	Insurance company
Financial Patterns	VFI_HIASS	Professional/Alumni association
Financial Patterns	VFI_HLINS	Bought private health insurance past 12 months
Financial Patterns		Private health insurance - Kind past 12 months
Financial Patterns	VFI_HLIDEN	Dental insurance
Financial Patterns	VFI_HLIDIS	Disability
Financial Patterns	VFI_HLIOTH	Other
Financial Patterns	VFI_DNT	Canadian - Personally donated in past 12 months
Financial Patterns	VFI_WILL	Personally have a will
Financial Patterns	VFI_WILLTR	Will includes a trust
Financial Patterns		Will prepared by
Financial Patterns	VFI_WLBK	Bank/Trust company
Financial Patterns	VFI_WLLAW	Lawyer
Financial Patterns	VFI_WLFA	Financial advisor
Financial Patterns	VFI_WLLIA	Life insurance agent/broker
Financial Patterns	VFI_WLSELF	Self
Financial Patterns	VFI_WLOTH	Other
Financial Patterns		Wills/Estate planning - last updated
Financial Patterns	VFI_WL2Y	In past 2 years
Financial Patterns	VFI_WL2Y_	Over 2 years ago
Automobile Usage	VAU_KM	Personally have driver's licence
Automobile Usage	VAU_INS	Auto insurance - household auto is covered
Automobile Usage		Auto insurance - Acquired through
Automobile Usage	VAU_INSBRK	Agent/Broker
Automobile Usage	VAU_INSBNK	Bank
Automobile Usage	VAU_INSCOM	Insurance company
Automobile Usage	VAU_INSASS	Professional/Alumni association
Automobile Usage	VAU_INSOTH	Other
Travel		Booked service through last vacation trip - Travel agent
Travel	VTR_VSAPCK	To book a package
Travel	VTR_VSACR	Car rental

## Consumer Insurance Behaviour

Travel	VTR_VSAFLT	Airline tickets
Travel	VTR_VSACRU	Cruise
Travel	VTR_VSAHO	Hotel
Travel	VTR_VSATRN	Train tickets
Travel	VTR_VSATTD	Attractions/Things to do
Travel	VTR_VSATI	Travel Insurance
Travel	VTR_VSAOTH	Other services
Travel		Booked service through last vacation trip - Airline website
Travel	VTR_VSFCK	To book a package
Travel	VTR_VSFCR	Car rental
Travel	VTR_VSFFLT	Airline tickets
Travel	VTR_VSFCRU	Cruise
Travel	VTR_VSFHO	Hotel
Travel	VTR_VSFTRN	Train tickets
Travel	VTR_VSFTH	Attractions/Things to do
Travel	VTR_VSFTI	Travel insurance
Travel	VTR_VSFOTH	Other services