



Data Dictionary

Consumer Insurance Behaviour



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Data Product	Category	Variable	Description	Unit	Weight
	Geography	POSTCODE	6-Digit Postal Code		
	Demographics	HH_TOT	Number of households		
	Demographics	PP18_	Population of age 18 and up		
Ownership of Insurance					
Numeris	Insurance	INS_AUTO	Automobile insurance	Percent	PP18_
Numeris	Insurance	INS_GHD	Group health/disability insurance	Percent	PP18_
Numeris	Insurance	INS_GLF	Group life insurance	Percent	PP18_
Numeris	Insurance	INS_HOME	Home insurance	Percent	PP18_
Numeris	Insurance	INS_MG	Mortgage insurance	Percent	PP18_
Numeris	Insurance	INS_PET	Pet insurance	Percent	PP18_
Numeris	Insurance	INS_PHD	Private disability/health insurance	Percent	PP18_
Numeris	Insurance	INS_PLF	Private life insurance	Percent	PP18_
Numeris	Insurance	INS_TRV	Travel insurance (any - purchased in past 2 years)	Percent	PP18_
Numeris	Insurance	INS_OTH	Other insurance	Percent	PP18_
Numeris	Insurance	INS_AUTOS	Automobile insurance - switched in past 2 yrs	Percent	PP18_
Numeris	Insurance	INS_GHDS	Group health/disability insurance - switched in past 2 yrs	Percent	PP18_
Numeris	Insurance	INS_GLFS	Group life insurance - switched in past 2 yrs	Percent	PP18_
Numeris	Insurance	INS_HOMES	Home insurance - switched in past 2 yrs	Percent	PP18_
Numeris	Insurance	INS_MGS	Mortgage insurance - switched in past 2 yrs	Percent	PP18_
Numeris	Insurance	INS_PETS	Pet insurance - switched in past 2 yrs	Percent	PP18_
Numeris	Insurance	INS_PHDS	Private disability/health insurance - switched in past 2 yrs	Percent	PP18_
Numeris	Insurance	INS_PLFS	Private life insurance - switched in past 2 yrs	Percent	PP18_
Numeris	Insurance	INS_TRVS	Travel insurance (any) - switched in past 2 yrs	Percent	PP18_
Financial Skills	Insurance	INS_AONE	Have all insurance policies with one company	Percent	PP18_
Financial Skills	Insurance	HAV_WILL	Currently have a will	Percent	PP18_
Financial Skills	Insurance	HAV_PATTO	Have powers of attorney drawn up for household	Percent	PP18_
Financial Skills	Insurance	LAS_CR_1	Last time personally requested a credit report - Within the last 12 months	Percent	PP18_
Financial Skills	Insurance	LAS_CR_5	Last time personally requested a credit report - Within the last 5 years	Percent	PP18_
Financial Skills	Insurance	LAS_CR_10	Last time personally requested a credit report - Within the last decade	Percent	PP18_
Financial Skills	Insurance	LAS_CR10_	Last time personally requested a credit report - More than 10 years ago	Percent	PP18_
Financial Skills	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	Percent	PP18_

Data Product	Category	Variable	Description	Unit	Weight
Financial Skills	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	Percent	PP18_
Financial Skills	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	Percent	PP18_
Financial Skills	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	Percent	PP18_
Financial Behaviour					
Financial Skills	Insurance	ADV_INSU	Made use of advice in last 12 months - Insurance	Percent	PP18_
Financial Skills	Insurance	ADVS_INS	Source of advice - Insurance company	Percent	PP18_
Numeris	Financial	INV_INS	Investment with insurance company	Percent	PP18_
Financial Skills	Expenses	DBT_PLOAN	Have debts - Payday loans	Percent	PP18_
Financial Skills	Expenses	HH_BUD	Have a household budget	Percent	PP18_
Financial Skills	Expenses	HH_BUDA	How often stay within budget - Always	Percent	PP18_
Financial Skills	Expenses	HH_BUDU	How often stay within budget - Usually	Percent	PP18_
Financial Skills	Expenses	HH_BUDR	How often stay within budget - Rarely	Percent	PP18_
Financial Skills	Expenses	HH_BUDN	How often stay within budget - Never	Percent	PP18_
Spending on Insurance					
Household Spending	Health Care	D3370_3384	Health insurance premiums	Dollar	HH_TOT
Household Spending	Health Care	D3370	Public hospital, medical and drug plans. Premiums for provincially or territorially administered hospital, medical and drug plans.	Dollar	HH_TOT
Household Spending	Health Care	D3380_3384	Private health insurance plans	Dollar	HH_TOT
Household Spending	Health Care	D3380	Private health care plans. E.g., supplementary coverage, drug plans etc.	Dollar	HH_TOT
Household Spending	Health Care	D3382	Dental plans	Dollar	HH_TOT
Household Spending	Health Care	D3384	Accident and disability insurance	Dollar	HH_TOT
Household Spending	Insurance	D5000_5084	Personal Insurance Payments and Pension Contributions. Include 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.	Dollar	HH_TOT
Household Spending	Insurance	O302TOT	Life insurance premiums, annuity contracts and transfers to RRIFs	Dollar	HH_TOT
Household Spending	Insurance	D5000	Life insurance premiums	Dollar	HH_TOT
Household Spending	Insurance	D5060	Annuity contracts and transfers to RRIF	Dollar	HH_TOT
Household Spending	Shelter	D2002	Tenants' insurance premiums: the premiums paid for fire and comprehensive policies.	Dollar	HH_TOT
Household Spending	Shelter	D2016	Homeowners' insurance premiums: covering fire, theft and perils.	Dollar	HH_TOT

Data Product	Category	Variable	Description	Unit	Weight
Household Spending	Shelter	D2024	Mortgage life and/or disability insurance premiums	Dollar	HH_TOT
Household Spending	Shelter	D2044	Insurance premiums for vacation home	Dollar	HH_TOT
Household Spending	Transportation	D3110	Vehicle insurance premiums, for owned and leased automobiles	Dollar	HH_TOT
Household Spending	Transportation	D3020	Automobile rental fees (including insurance and mileage)	Dollar	HH_TOT
Household Spending	Transportation	D3030	Trucks rental fees (including insurance and mileage)	Dollar	HH_TOT
Household Spending	Transportation	D3120	Registration fees and licenses, including insurance if part of registration	Dollar	HH_TOT
Household Spending	Transportation	D3250	Other passenger transportation. For example, carpooling, airport bus or limousine service, ferry service, sightseeing tours, travel insurance.	Dollar	HH_TOT
Household Spending	Insurance	D5070	Employment insurance premiums	Dollar	HH_TOT
Household Spending	Insurance	D5080_5084	Retirement and pension fund payments	Dollar	HH_TOT
Household Spending	Insurance	D5080	Canada and Quebec pension plan, including federal, provincial and municipal government funds	Dollar	HH_TOT
Household Spending	Insurance	D5082	Other government pension funds	Dollar	HH_TOT
Household Spending	Insurance	D5084	Other retirement or pension funds (excluding RRSP)	Dollar	HH_TOT
Numeris					
Numeris	Automobile	AU_N0	Number of vehicles in household: None	Percent	HH_TOT
Numeris	Automobile	AU_N1	Number of vehicles in household: 1	Percent	HH_TOT
Numeris	Automobile	AU_N2	Number of vehicles in household: 2	Percent	HH_TOT
Numeris	Automobile	AU_N3	Number of vehicles in household: 3	Percent	HH_TOT
Numeris	Automobile	AU_N4_	Number of vehicles in household: More than 3	Percent	HH_TOT
Numeris	Automobile		Annual Kilometers Driven per Year		
Numeris	Automobile	AU_KM0	Kilometers: None	Percent	PP18_
Numeris	Automobile	AU_KM1_9	Kilometers: 1 to 9,999 Km (1 to 5,999 miles)	Percent	PP18_
Numeris	Automobile	AU_KM10_19	Kilometers: 10,000 to 19,999 Km (6,000 to 11,999 miles)	Percent	PP18_
Numeris	Automobile	AU_KM20_29	Kilometers: 20,000 to 29,999 Km (12,000 to 17,999 miles)	Percent	PP18_
Numeris	Automobile	AU_KM30_	Kilometers: 30,000 or more Km (18,000 or more miles)	Percent	PP18_
Numeris	Automobile	AU_INSSVI	Auto insurance selection: Very involved	Percent	PP18_
Numeris	Automobile	AU_INSSSI	Auto insurance selection: Somewhat involved	Percent	PP18_
Numeris	Automobile	AU_INSSNVI	Auto insurance selection: Not very involved	Percent	PP18_
Numeris	Automobile	AU_INSSNAI	Auto insurance selection: Not at all involved	Percent	PP18_
Numeris	Automobile	AU_INSSNAV	Auto insurance selection: Don't have access to a vehicle	Percent	PP18_
Numeris	Automobile	AU_MNBDN	Most recent collision repair/body work: Never done	Percent	PP18_
Numeris	Automobile	AU_MNBDDG	Most recent collision repair/body work: Gas station/Service centre	Percent	PP18_
Numeris	Automobile	AU_MNBDD	Most recent collision repair/body work: Car dealer	Percent	PP18_
Numeris	Automobile	AU_MNBDS	Most recent collision repair/body work: Specialty shop	Percent	PP18_
Numeris	Automobile	AU_MNBDF	Most recent collision repair/body work: Yourself/family/friend	Percent	PP18_

Data Product	Category	Variable	Description	Unit	Weight
Numeris	Automobile	AU_MNBDO	Most recent collision repair/body work: Don't know/Not sure	Percent	PP18_
Numeris			Opinion about New Products		
Numeris	Psychographics	PY_BYLTGG	I buy the latest high-tech gadgets before most people I know	Percent	PP18_
Numeris	Psychographics	PY_NPLTRY	I like to try new and different products	Percent	PP18_
Numeris	Psychographics	PY_TRPSRC	I have tried a product/service based on a personal recommendation	Percent	PP18_
Numeris			Brand Loyalty		
Numeris	Psychographics	PY_RCPDOT	I offer recommendations of products/services to other people	Percent	PP18_
Numeris	Psychographics	PY_BLIMP	If I see something interesting in a store, I will usually buy it on impulse	Percent	PP18_
Numeris	Psychographics	PY_BLPASS	I tend to pass up my favourite brand if something else is on sale	Percent	PP18_
Numeris	Psychographics	PY_BLBUY	If one of my usual brands is on special, I will buy extra	Percent	PP18_
Numeris	Psychographics	PY_BLSCL	It's important to buy products from socially-responsible/environmentally-friendly companies	Percent	PP18_
Numeris	Psychographics	PY_BLSTIC	Once I find a brand I like, I stick with it	Percent	PP18_
Numeris	Psychographics	PY_BLNNAM	No-name products are as good as nationally advertised brands	Percent	PP18_
Numeris	Psychographics	PY_VLCPGB	I value companies who give back to the community	Percent	PP18_
Numeris	Psychographics	PY_BCANRET	When I shop online I prefer to support Canadian retailers	Percent	PP18_
Numeris			Cost Sensitivity	Percent	PP18_
Numeris	Psychographics	PY_PMEFPD	I am willing to pay more for eco-friendly products	Percent	PP18_
Numeris	Psychographics	PY_CSMORE	When I make a purchase, I often spend more than I thought I would	Percent	PP18_
Numeris	Psychographics	PY_CSTIME	I am willing to pay a little extra to save time shopping	Percent	PP18_
Numeris	Psychographics	PY_CSCHOR	To me, shopping is a chore rather than a pleasure	Percent	PP18_
Numeris	Psychographics	PY_LSWMRET	I worry about not having enough money to retire	Percent	PP18_
Numeris	Psychographics	PY_CSPOST	I prefer to postpone a purchase than buy on credit	Percent	PP18_
Numeris	Psychographics	PY_CPPRST	I compare grocery prices at different stores	Percent	PP18_
Numeris	Psychographics	PY_BULOPR	I make an effort to buy local produce/products	Percent	PP18_
Numeris	Psychographics	PY_CSSPND	I am more of a spender than a saver	Percent	PP18_
			Legal/Debt Services Paid Past 3 Years		
Numeris	Leisure	LS_CIVIL	Legal service: Civil-trusts-estates	Percent	PP18_
Numeris	Leisure	LS_CRMNL	Legal service: Criminal defense	Percent	PP18_
Numeris	Leisure	LS_DEBT	Legal service: Debt consolidation/bankruptcy services	Percent	PP18_
Numeris	Leisure	LS_DVRC	Legal service: Divorce-family law	Percent	PP18_
Numeris	Leisure	LS_IMM	Legal service: Immigration	Percent	PP18_
Numeris	Leisure	LS_MED	Legal service: Mediation services	Percent	PP18_
Numeris	Leisure	LS_INJRY	Legal service: Personal injury	Percent	PP18_
Numeris	Leisure	LS_ESTA	Legal service: Real estate	Percent	PP18_
Numeris	Leisure	LS_TRAF	Legal service: Traffic related legal services	Percent	PP18_

Data Product	Category	Variable	Description	Unit	Weight
		LS_OTLGL	Legal service: Other legal/debt services		
Numeris			Used Health Care Items in the Past 30 Days		
Numeris	Health Care	HC_SMOKE	Used: Smoking cessation patches/gum	Percent	PP18_
Numeris	Health Care		Used for Weight Control in the Past 12 Months		
Numeris	Health Care	HC_WCPIL	Weight control past 12 months: Diet pills	Percent	PP18_
Numeris	Health Care	HC_CHCD	Used past 7 Days: Medication for chronic condition (diabetes, high blood pressure, thyroid, etc.)	Percent	PP18_
Numeris			Visited Health Care Providers in the Past Year		
Numeris	Health Care	HC_ACUP	Health care provider: Acupuncturist	Percent	PP18_
Numeris	Health Care	HC_CHIRO	Health care provider: Chiropractor	Percent	PP18_
Numeris	Health Care	HC_COSM	Health care provider: Cosmetic surgeon	Percent	PP18_
Numeris	Health Care	HC_HOMEO	Health care provider: Homeopath/naturopath	Percent	PP18_
Numeris	Health Care	HC_MASSA	Health care provider: Massage therapist	Percent	PP18_
Numeris	Health Care	HC_OPTOM	Health care provider: Optometrist/ophthalmologist	Percent	PP18_
Numeris	Health Care	HC_OSTE	Health care provider: Osteopath	Percent	PP18_
Numeris	Health Care	HC_PSTRN	Health care provider: Personal trainer	Percent	PP18_
Numeris	Health Care	HC_PHYSI	Health care provider: Physiotherapist	Percent	PP18_
Numeris	Health Care	HC_PODIA	Health care provider: Podiatrist/chiroprapist	Percent	PP18_
Numeris	Health Care	HC_PCLINC	Health care provider: Private clinic/hospital in Canada not paid for by provincial health care	Percent	PP18_
Numeris	Health Care	HC_PCALINU	Health care provider: Private clinic/hospital in USA (any)	Percent	PP18_
Numeris	Health Care	HC_PNURS	Health care provider: Private nurse (in-home care)	Percent	PP18_
Numeris			Have Health Care Items		
Numeris	Health Care	HC_HAID	Hearing Aid	Percent	PP18_
Numeris	Health Care	HC_INPU	Insulin Pump	Percent	PP18_
Numeris	Health Care	HC_MOASAI	Mobility Assistance Aids (e.g. Walker)	Percent	PP18_
Numeris	Health Care	HC_OINS	Orthopedic Insole	Percent	PP18_
Numeris	Health Care	HC_OSUP	Orthopedic Supports and/or Braces	Percent	PP18_
Numeris	Health Care	HC_OTPR	Other home health care products	Percent	PP18_
			Life Events Past 2 Years		
Numeris	Life Events	LS_QUITSMK	Life Events: Quit smoking	Percent	PP18_
Vividata					
Vividata			RRSP's - Type of Institution Have With		
Vividata	Financial Patterns	VFI_RSPBK	Bank	Percent	PP18_
Vividata	Financial Patterns	VFI_RSPTC	Trust Company	Percent	PP18_
Vividata	Financial Patterns	VFI_RSPCU	Credit Union	Percent	PP18_

Data Product	Category	Variable	Description	Unit	Weight
Vividata	Financial Patterns	VFI_RSPFC	Finance Company	Percent	PP18_
Vividata	Financial Patterns	VFI_RSPINS	Life Insurance Company	Percent	PP18_
Vividata	Financial Patterns	VFI_RSPBRK	Full Service Broker	Percent	PP18_
Vividata	Financial Patterns	VFI_RSPMFC	Direct Mutual Fund Company	Percent	PP18_
Vividata	Financial Patterns	VFI_RSPFP	Financial Planner	Percent	PP18_
Vividata	Financial Patterns	VFI_RSPOL	Online Brokerage	Percent	PP18_
Vividata			Credit Cards - Amount Usually Paid on Monthly Balance		
Vividata	Financial Patterns	VFI_CCPMIN	Minimum Amount	Percent	PP18_
Vividata	Financial Patterns	VFI_CCPRT	Partial Payment	Percent	PP18_
Vividata	Financial Patterns	VFI_CCPFUL	Full Amount	Percent	PP18_
Vividata			Life Insurance		
Vividata	Financial Patterns	VFI_LINS	Personally Have Life Insurance	Percent	PP18_
Vividata			Life Insurance Kind	Percent	PP18_
Vividata	Financial Patterns	VFI_LIGRP	Group Life Insurance		
Vividata	Financial Patterns	VFI_LIPER	Personal Life Insurance	Percent	PP18_
Vividata			Life Insurance Type		
Vividata	Financial Patterns	VFI_LIGUA	Guaranteed Life	Percent	PP18_
Vividata	Financial Patterns	VFI_LIWHL	Whole Life	Percent	PP18_
Vividata	Financial Patterns	VFI_LIUNIV	Universal Life	Percent	PP18_
Vividata	Financial Patterns	VFI_LITRM	Term Life	Percent	PP18_
Vividata	Financial Patterns	VFI_LICI	Critical Illness	Percent	PP18_
Vividata	Financial Patterns	VFI_LILTC	Long Term Care	Percent	PP18_
Vividata			Life Insurance Face Value		
Vividata	Financial Patterns	VFI_LIDO1	Less Than \$20,000	Percent	PP18_
Vividata	Financial Patterns	VFI_LIDO2	\$20,000-\$49,999	Percent	PP18_
Vividata	Financial Patterns	VFI_LIDO3	\$50,000-\$99,999	Percent	PP18_
Vividata	Financial Patterns	VFI_LIDO5	\$100,000-\$249,999	Percent	PP18_
Vividata	Financial Patterns	VFI_LIDO6	\$250,000-\$499,999	Percent	PP18_
Vividata	Financial Patterns	VFI_LIDO7	\$500,000 or More	Percent	PP18_
Vividata			Life Insurance Acquired through		
Vividata	Financial Patterns	VFI_LIBRK	Agent/Broker	Percent	PP18_
Vividata	Financial Patterns	VFI_LIBK	Bank/Trust Company	Percent	PP18_
Vividata	Financial Patterns	VFI_LIFP	Financial Planner	Percent	PP18_
Vividata	Financial Patterns	VFI_LIINSC	Insurance Company	Percent	PP18_
Vividata	Financial Patterns	VFI_LIPOE	Place of Employment	Percent	PP18_
Vividata	Financial Patterns	VFI_LIOTH	Other	Percent	PP18_

Data Product	Category	Variable	Description	Unit	Weight
Vividata			Home Insurance Type		
Vividata	Financial Patterns	VFI_HINS	Personally Have Home Insurance	Percent	PP18_
Vividata	Financial Patterns	VFI_HIHM	Home	Percent	PP18_
Vividata	Financial Patterns	VFI_HICOND	Condo	Percent	PP18_
Vividata	Financial Patterns	VFI_HIPPC	Personal Property/Contents	Percent	PP18_
Vividata	Financial Patterns	VFI_HIVACP	Vacation Property	Percent	PP18_
Vividata			Home Acquired through		
Vividata	Financial Patterns	VFI_HIBRK	Agent/Broker	Percent	PP18_
Vividata	Financial Patterns	VFI_HIBK	Bank/Trust Company	Percent	PP18_
Vividata	Financial Patterns	VFI_HIINSC	Insurance Company	Percent	PP18_
Vividata	Financial Patterns	VFI_HIASS	Professional/Alumni Association	Percent	PP18_
Vividata			Private Health Insurance - Kind Past 12 Months		
Vividata	Financial Patterns	VFI_HLINS	Bought Private Health Insurance Past 12 Months	Percent	PP18_
Vividata	Financial Patterns	VFI_HLIDEN	Dental Insurance	Percent	PP18_
Vividata	Financial Patterns	VFI_HLIDIS	Disability	Percent	PP18_
Vividata	Financial Patterns	VFI_HLIOTH	Other	Percent	PP18_
Vividata			Will		
Vividata	Financial Patterns	VFI_WILL	Personally Have a Will	Percent	PP18_
Vividata	Financial Patterns	VFI_WILLTR	Will Includes a Trust	Percent	PP18_
Vividata			Will Prepared By		
Vividata	Financial Patterns	VFI_WLBK	Bank/Trust Company	Percent	PP18_
Vividata	Financial Patterns	VFI_WLLAW	Lawyer	Percent	PP18_
Vividata	Financial Patterns	VFI_WLFA	Financial Advisor	Percent	PP18_
Vividata	Financial Patterns	VFI_WLLIA	Life Insurance Agent/Broker	Percent	PP18_
Vividata	Financial Patterns	VFI_WLSELF	Self	Percent	PP18_
Vividata	Financial Patterns	VFI_WLOTH	Other	Percent	PP18_
Vividata			Wills/Estate Planning - Last Updated		
Vividata	Financial Patterns	VFI_WL2Y	In Past 2 Years	Percent	PP18_
Vividata	Financial Patterns	VFI_WL2Y_	Over 2 Years Ago	Percent	PP18_
Vividata			Automotive Services/Supplies/Products - Done Past 12 Months		
Vividata	Automobile Usage	VAU_SBODY	Body Work	Percent	PP18_
Vividata	Automobile Usage	VAU_SWSH	Windshield replacement	Percent	PP18_
Vividata	Automobile Usage	VAU_DL	Personally Have Driver's Licence	Percent	PP18_
Vividata	Automobile Usage	VAU_INS	Auto Insurance - Household Auto Is Covered	Percent	PP18_
Vividata			Auto Insurance - Acquired through		

Data Product	Category	Variable	Description	Unit	Weight
Vividata	Automobile Usage	VAU_INSBRK	Agent/Broker	Percent	PP18_
Vividata	Automobile Usage	VAU_INSBNK	Bank	Percent	PP18_
Vividata	Automobile Usage	VAU_INSCOM	Insurance Company	Percent	PP18_
Vividata	Automobile Usage	VAU_INSASS	Professional/Alumni Association	Percent	PP18_
Vividata	Automobile Usage	VAU_INSOTH	Other	Percent	PP18_