

Do you have Life insurance ?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K

	REGION											AGE			GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	QUE	ATL	18-34	35-54	55+	Male	Female				
		A	B	C	D	E	F	G	H	I	J	K				
Base: All respondents																
Unweighted Base	2000	264	194	136	758	494	154	577	832	551	907	1093				
Weighted Base	2000	264	193	136	758	494	155	587	788	587	967	1033				
Yes	1403 70%	165 62%	121 62%	87 64%	540 71%	386 78%	104 67%	343 58%	628 80%	406 69%	680 70%	723 70%				
No	586 29%	98 37%	70 36%	49 36%	213 28%	105 21%	51 33%	236 40%	158 20%	179 30%	280 29%	306 30%				
Don't know/Refused	11 1%	2 1%	3 2%	0 -	4 1%	2 0	0 -	7 1%	2 0	2 0	6 1%	5 0				

Did you get your the following through work, or did you purchase it on your own or through both work and on your own: 2) Life insurance ?

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* small base

	REGION											AGE			GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	QUE	ATL	18-34	35-54	55+	Male	Female				
		A	B	C	D	E	F	G	H	I	J	K				
Base: Respondents who have Life insurance																
Unweighted Base	1408	167	122	86	544	385	104	342	662	378	642	766				
Weighted Base	1403	165	121	87*	540	386	104*	343	628	406	680	723				
Through work	341 24%	40 24%	32 26%	33 37%	118 22%	81 21%	38 37%	81 24%	161 26%	91 22%	171 25%	170 24%				
Purchased on your own	678 48%	77 46%	53 44%	31 36%	256 47%	223 58%	39 38%	165 48%	269 43%	230 57%	311 46%	367 51%				
Both work and on own	368 26%	46 28%	34 28%	22 26%	163 30%	78 20%	25 24%	87 25%	195 31%	83 20%	191 28%	177 25%				
Don't know/Refused	15 1%	2 1%	2 1%	1 1%	4 1%	5 1%	2 1%	9 3%	3 0	3 1%	7 1%	8 1%				

Earlier you indicated that you have life insurance, how often do you review your life insurance coverage ?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K

* small base

	TOTAL	REGION						AGE			GENDER	
		BC A	ALB B	SK/MN C	ONT D	QUE E	ATL F	18-34 G	35-54 H	55+ I	Male J	Female K
Base: Respondents who have Life insurance												
Unweighted Base	1408	167	122	86	544	385	104	342	662	378	642	766
Weighted Base	1403	165	121	87*	540	386	104*	343	628	406	680	723
At least once a year	512 37%	57 35%	55 46% E	36 42%	204 38%	123 32%	36 35%	151 44% HI	211 34%	140 34%	252 37%	261 36%
Every 2-3 years	283 20%	40 24% E	24 20%	23 26%	113 21%	66 17%	18 17%	72 21%	139 22% I	69 17%	143 21%	140 19%
Every 5 years or more	257 18%	36 22%	18 15%	11 13%	99 18%	73 19%	19 18%	37 11%	131 21% G	85 21% G	130 19%	127 18%
Never	323 23%	30 18%	22 18%	15 17%	114 21%	114 29% ABCD	28 27%	76 22%	135 22%	106 26%	147 22%	176 24%
Don't know/Refused	28 2%	2 1%	1 1%	2 2%	10 2%	10 3%	3 3%	8 2%	12 2%	7 2%	9 1%	19 3%

What would you say is the most difficult part about buying life insurance ?

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		BC	ALB	SK/MN	ONT	QUE	ATL	18-34	35-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K
Base: Respondents who have Life insurance												
Unweighted Base	1408	167	122	86	544	385	104	342	662	378	642	766
Weighted Base	1403	165	121	87*	540	386	104*	343	628	406	680	723
Deciding what type of coverage is right for me	225	25	25	16	84	57	17	58	112	52	105	120
	16%	15%	21%	19%	16%	15%	16%	17%	18%	13%	16%	17%
Cost/ paying the premiums	211	22	12	10	84	62	22	41	89	78	117	95
	15%	13%	10%	12%	15%	16%	21%	12%	14%	19%	17%	13%
Deciding how much coverage I need	156	23	20	9	55	38	10	38	80	36	72	84
	11%	14%	16%	10%	10%	10%	10%	11%	13%	9%	11%	12%
Terms/ conditions/ understanding the policy	95	4	4	2	33	47	5	22	45	26	50	45
	7%	2%	3%	3%	6%	12%	5%	7%	7%	6%	7%	6%
Finding an advisor	59	9	9	1	23	13	4	14	30	16	28	31
	4%	5%	7%	1%	4%	3%	4%	4%	5%	4%	4%	4%
Age/ too old/ not buying when young	44	0	4	1	22	17	1	1	9	32	25	19
	3%	-	3%	1%	4%	4%	1%	0	1%	8%	4%	3%
Passing the medical/ personal health/ illness	38	7	2	3	14	8	3	7	15	16	12	25
	3%	4%	2%	3%	3%	2%	3%	2%	2%	4%	2%	4%
Selecting a company	29	1	1	4	13	7	3	12	14	2	17	13
	2%	1%	1%	5%	2%	2%	3%	3%	2%	1%	2%	2%
Trusting the company/ broker	28	3	2	0	8	16	0	6	17	5	13	15
	2%	2%	1%	-	1%	4%	-	2%	3%	1%	2%	2%
Dislike salespeople/ pressure to buy	14	2	0	0	8	2	2	6	7	1	10	4
	1%	1%	-	-	1%	1%	2%	2%	1%	0	1%	1%
Nothing/ don't find anything difficult	161	26	14	15	71	26	8	37	74	48	78	83
	11%	16%	12%	18%	13%	7%	8%	11%	12%	12%	11%	12%
Other	129	22	9	11	59	19	8	37	61	27	63	66
	9%	13%	8%	13%	11%	5%	8%	11%	10%	7%	9%	9%
Don't know/Refused	215	21	20	13	67	73	20	65	76	68	92	123
	15%	13%	17%	15%	12%	19%	19%	19%	12%	17%	13%	17%