The FREQ Procedure

Frequency Percent Row Pct Col Pct				

	Table of DDA by INS			
DDA(Checking Account)	INS(Insurance Product)			
	0	**1**	**Total**	
0	746 8.78 46.71 13.38	851 10.02 53.29 29.16	1597 18.80	
1	4831 56.87 70.03 86.62	2067 24.33 29.97 70.84	6898 81.20	
Total	5577 65.65	2918 34.35	8495 100.00	

Statistics for Table of DDA by INS

Statistic	DF	Value	Prob
Chi-Square	1	312.7842	<.0001
Likelihood Ratio Chi-Square	1	299.7140	<.0001
Continuity Adj. Chi-Square	1	311.7509	<.0001
Mantel-Haenszel Chi-Square	1	312.7474	<.0001
Phi Coefficient		-0.1919	
Contingency Coefficient		0.1884	
Cramer's V		-0.1919	

Fisher's Exact Test	
Cell (1,1) Frequency (F)	746
Left-sided Pr <= F	<.0001
Right-sided Pr >= F	1.0000
Table Probability (P)	<.0001
Two-sided Pr <= P	<.0001

The FREQ Procedure

Statistics for Table of DDA by INS

Statistic	Value	ASE	95% Confidence Limits	
Gamma	-0.4545	0.0225	-0.4985	-0.4104
Kendall's Tau-b	-0.1919	0.0113	-0.2141	-0.1697
Stuart's Tau-c	-0.1424	0.0087	-0.1594	-0.1254
Somers' D C|R	-0.2332	0.0136	-0.2600	-0.2065
Somers' D R|C	-0.1579	0.0096	-0.1766	-0.1391
Pearson Correlation	-0.1919	0.0113	-0.2141	-0.1697
Spearman Correlation	-0.1919	0.0113	-0.2141	-0.1697
Lambda Asymmetric C|R	0.0360	0.0134	0.0096	0.0623
Lambda Asymmetric R|C	0.0000	0.0000	0.0000	0.0000
Lambda Symmetric	0.0233	0.0087	0.0061	0.0404
Uncertainty Coefficient C|R	0.0274	0.0032	0.0211	0.0337
Uncertainty Coefficient R|C	0.0365	0.0042	0.0282	0.0448
Uncertainty Coefficient Symmetric	0.0313	0.0036	0.0242	0.0384

Odds Ratio and Relative Risks			
Statistic	**Value**	**95% Confidence Limits**	
Odds Ratio	0.3751	0.3357	0.4191
Relative Risk (Column 1)	0.6670	0.6315	0.7044
Relative Risk (Column 2)	1.7783	1.6774	1.8852

Sample Size = 8495

Frequency Percent Row Pct Col Pct	Table of DIRDEP by INS		
		INS(Insurance Product)	
DIRDEP(Direct Deposit)	**0**	**1**	**Total**
0	3793￼ 44.65￼ 63.44￼ 68.01	2186￼ 25.73￼ 36.56￼ 74.91	5979￼ 70.38
1	1784￼ 21.00￼ 70.91￼ 31.99	732￼ 8.62￼ 29.09￼ 25.09	2516￼ 29.62
Total	5577￼ 65.65	2918￼ 34.35	8495￼ 100.00

The FREQ Procedure

Statistics for Table of DIRDEP by INS

Statistic	DF	Value	Prob
Chi-Square	1	43.7892	<.0001
Likelihood Ratio Chi-Square	1	44.5103	<.0001
Continuity Adj. Chi-Square	1	43.4587	<.0001
Mantel-Haenszel Chi-Square	1	43.7840	<.0001
Phi Coefficient		-0.0718	
Contingency Coefficient		0.0716	
Cramer's V		-0.0718	

Fisher's Exact Test	
Cell (1,1) Frequency (F)	3793
Left-sided Pr <= F	<.0001
Right-sided Pr >= F	1.0000
Table Probability (P)	<.0001
Two-sided Pr <= P	<.0001

The FREQ Procedure

Statistics for Table of DIRDEP by INS

Statistic	Value	ASE	95% Confidence Limits	
Gamma	-0.1683	0.0250	-0.2173	-0.1193
Kendall's Tau-b	-0.0718	0.0106	-0.0925	-0.0511
Stuart's Tau-c	-0.0623	0.0092	-0.0803	-0.0443
Somers' D C|R	-0.0747	0.0110	-0.0962	-0.0531
Somers' D R|C	-0.0690	0.0102	-0.0890	-0.0491
Pearson Correlation	-0.0718	0.0106	-0.0925	-0.0511
Spearman Correlation	-0.0718	0.0106	-0.0925	-0.0511
Lambda Asymmetric C|R	0.0000	0.0000	0.0000	0.0000
Lambda Asymmetric R|C	0.0000	0.0000	0.0000	0.0000
Lambda Symmetric	0.0000	0.0000	0.0000	0.0000
Uncertainty Coefficient C|R	0.0041	0.0012	0.0017	0.0064
Uncertainty Coefficient R|C	0.0043	0.0013	0.0018	0.0068
Uncertainty Coefficient Symmetric	0.0042	0.0012	0.0018	0.0066

Odds Ratio and Relative Risks		
Statistic	**Value**	**95% Confidence Limits**
Odds Ratio	0.7119	0.6436	0.7875
Relative Risk (Column 1)	0.8947	0.8669	0.9234
Relative Risk (Column 2)	1.2567	1.1722	1.3472

Sample Size = 8495

Frequency Percent Row Pct Col Pct	Table of NSF by INS		
NSF(Number Insufficient Fund)	**INS(Insurance Product)**		**Total**
	0	**1**	
0	5015 59.03 64.61 89.92	2747 32.34 35.39 94.14	7762 91.37
1	562 6.62 76.67 10.08	171 2.01 23.33 5.86	733 8.63
Total	5577 65.65	2918 34.35	8495 100.00

The FREQ Procedure

Statistics for Table of NSF by INS

Statistic	DF	Value	Prob
Chi-Square	1	43.2079	<.0001
Likelihood Ratio Chi-Square	1	45.8155	<.0001
Continuity Adj. Chi-Square	1	42.6747	<.0001
Mantel-Haenszel Chi-Square	1	43.2028	<.0001
Phi Coefficient		-0.0713	
Contingency Coefficient		0.0711	
Cramer's V		-0.0713	

Fisher's Exact Test	
Cell (1,1) Frequency (F)	5015
Left-sided Pr <= F	<.0001
Right-sided Pr >= F	1.0000
Table Probability (P)	<.0001
Two-sided Pr <= P	<.0001

The FREQ Procedure

Statistics for Table of NSF by INS

Statistic	Value	ASE	95% Confidence Limits	
Gamma	-0.2858	0.0416	-0.3672	-0.2043
Kendall's Tau-b	-0.0713	0.0098	-0.0906	-0.0520
Stuart's Tau-c	-0.0380	0.0054	-0.0485	-0.0275
Somers' D C|R	-0.1206	0.0165	-0.1530	-0.0882
Somers' D R|C	-0.0422	0.0059	-0.0538	-0.0305
Pearson Correlation	-0.0713	0.0098	-0.0906	-0.0520
Spearman Correlation	-0.0713	0.0098	-0.0906	-0.0520
Lambda Asymmetric C|R	0.0000	0.0000	0.0000	0.0000
Lambda Asymmetric R|C	0.0000	0.0000	0.0000	0.0000
Lambda Symmetric	0.0000	0.0000	0.0000	0.0000
Uncertainty Coefficient C|R	0.0042	0.0012	0.0018	0.0065
Uncertainty Coefficient R|C	0.0092	0.0026	0.0041	0.0143
Uncertainty Coefficient Symmetric	0.0058	0.0016	0.0025	0.0090

Odds Ratio and Relative Risks			
Statistic	Value	95% Confidence Limits	
Odds Ratio	0.5555	0.4652	0.6633
Relative Risk (Column 1)	0.8427	0.8071	0.8799
Relative Risk (Column 2)	1.5170	1.3259	1.7357

Sample Size = 8495

Frequency Percent Row Pct Col Pct	Table of SAV by INS		
		INS(Insurance Product)	
SAV(Saving Account)	0	1	Total
0	3264 38.42 71.99 58.53	1270 14.95 28.01 43.52	4534 53.37
1	2313 27.23 58.39 41.47	1648 19.40 41.61 56.48	3961 46.63
Total	5577 65.65	2918 34.35	8495 100.00

The FREQ Procedure

Statistics for Table of SAV by INS

Statistic	DF	Value	Prob
Chi-Square	1	173.2713	<.0001
Likelihood Ratio Chi-Square	1	173.3867	<.0001
Continuity Adj. Chi-Square	1	172.6689	<.0001
Mantel-Haenszel Chi-Square	1	173.2509	<.0001
Phi Coefficient		0.1428	
Contingency Coefficient		0.1414	
Cramer's V		0.1428	

Fisher's Exact Test	
Cell (1,1) Frequency (F)	3264
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	<.0001
Table Probability (P)	<.0001
Two-sided Pr <= P	<.0001

The FREQ Procedure

Statistics for Table of SAV by INS

Statistic	Value	ASE	95% Confidence Limits	
Gamma	0.2936	0.0211	0.2522	0.3349
Kendall's Tau-b	0.1428	0.0108	0.1217	0.1639
Stuart's Tau-c	0.1353	0.0102	0.1153	0.1554
Somers' D C|R	0.1360	0.0103	0.1158	0.1561
Somers' D R|C	0.1500	0.0113	0.1279	0.1722
Pearson Correlation	0.1428	0.0108	0.1217	0.1639
Spearman Correlation	0.1428	0.0108	0.1217	0.1639
Lambda Asymmetric C|R	0.0000	0.0000	0.0000	0.0000
Lambda Asymmetric R|C	0.0954	0.0130	0.0700	0.1209
Lambda Symmetric	0.0549	0.0076	0.0401	0.0698
Uncertainty Coefficient C|R	0.0159	0.0024	0.0112	0.0206
Uncertainty Coefficient R|C	0.0148	0.0022	0.0104	0.0192
Uncertainty Coefficient Symmetric	0.0153	0.0023	0.0108	0.0198

Odds Ratio and Relative Risks			
Statistic	Value	95% Confidence Limits	
Odds Ratio	1.8312	1.6727	2.0047
Relative Risk (Column 1)	1.2328	1.1941	1.2728
Relative Risk (Column 2)	0.6732	0.6344	0.7145

Sample Size = 8495

Frequency Percent Row Pct Col Pct	Table of ATM by INS		
	INS(Insurance Product)		
ATM(ATM)	0	1	Total
0	1956 23.03 58.44 35.07	1391 16.37 41.56 47.67	3347 39.40
1	3621 42.63 70.34 64.93	1527 17.98 29.66 52.33	5148 60.60
Total	5577 65.65	2918 34.35	8495 100.00

The FREQ Procedure

Statistics for Table of ATM by INS

Statistic	DF	Value	Prob
Chi-Square	1	127.3182	<.0001
Likelihood Ratio Chi-Square	1	126.3457	<.0001
Continuity Adj. Chi-Square	1	126.7912	<.0001
Mantel-Haenszel Chi-Square	1	127.3032	<.0001
Phi Coefficient		-0.1224	
Contingency Coefficient		0.1215	
Cramer's V		-0.1224	

Fisher's Exact Test	
Cell (1,1) Frequency (F)	1956
Left-sided Pr <= F	<.0001
Right-sided Pr >= F	1.0000
Table Probability (P)	<.0001
Two-sided Pr <= P	<.0001

The FREQ Procedure

Statistics for Table of ATM by INS

Statistic	Value	ASE	95% Confidence Limits	
Gamma	-0.2555	0.0217	-0.2981	-0.2129
Kendall's Tau-b	-0.1224	0.0109	-0.1438	-0.1010
Stuart's Tau-c	-0.1136	0.0102	-0.1336	-0.0937
Somers' D C|R	-0.1190	0.0106	-0.1398	-0.0981
Somers' D R|C	-0.1260	0.0112	-0.1480	-0.1039
Pearson Correlation	-0.1224	0.0109	-0.1438	-0.1010
Spearman Correlation	-0.1224	0.0109	-0.1438	-0.1010
Lambda Asymmetric C|R	0.0000	0.0000	0.0000	0.0000
Lambda Asymmetric R|C	0.0000	0.0000	0.0000	0.0000
Lambda Symmetric	0.0000	0.0000	0.0000	0.0000
Uncertainty Coefficient C|R	0.0116	0.0021	0.0075	0.0156
Uncertainty Coefficient R|C	0.0111	0.0020	0.0072	0.0150
Uncertainty Coefficient Symmetric	0.0113	0.0020	0.0074	0.0153

Odds Ratio and Relative Risks		
Statistic	**Value**	**95% Confidence Limits**
Odds Ratio	0.5930	0.5414	0.6496
Relative Risk (Column 1)	0.8309	0.8034	0.8593
Relative Risk (Column 2)	1.4011	1.3219	1.4850

Sample Size = 8495

Frequency Percent Row Pct Col Pct	Table of CD by INS		
	INS(Insurance Product)		
CD(Certificate of Deposit)	**0**	**1**	**Total**
0	5170 60.86 69.23 92.70	2298 27.05 30.77 78.75	7468 87.91
1	407 4.79 39.63 7.30	620 7.30 60.37 21.25	1027 12.09
Total	5577 65.65	2918 34.35	8495 100.00

The FREQ Procedure

Statistics for Table of CD by INS

Statistic	DF	Value	Prob
Chi-Square	1	350.7503	<.0001
Likelihood Ratio Chi-Square	1	331.5321	<.0001
Continuity Adj. Chi-Square	1	349.4390	<.0001
Mantel-Haenszel Chi-Square	1	350.7090	<.0001
Phi Coefficient		0.2032	
Contingency Coefficient		0.1991	
Cramer's V		0.2032	

Fisher's Exact Test	
Cell (1,1) Frequency (F)	5170
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	<.0001
Table Probability (P)	<.0001
Two-sided Pr <= P	<.0001

The FREQ Procedure

Statistics for Table of CD by INS

Statistic	Value	ASE	95% Confidence Limits	
Gamma	0.5482	0.0240	0.5013	0.5952
Kendall's Tau-b	0.2032	0.0114	0.1809	0.2255
Stuart's Tau-c	0.1258	0.0076	0.1110	0.1407
Somers' D C|R	0.2960	0.0162	0.2643	0.3277
Somers' D R|C	0.1395	0.0083	0.1232	0.1558
Pearson Correlation	0.2032	0.0114	0.1809	0.2255
Spearman Correlation	0.2032	0.0114	0.1809	0.2255
Lambda Asymmetric C|R	0.0730	0.0106	0.0523	0.0937
Lambda Asymmetric R|C	0.0000	0.0000	0.0000	0.0000
Lambda Symmetric	0.0540	0.0078	0.0387	0.0693
Uncertainty Coefficient C|R	0.0303	0.0034	0.0237	0.0369
Uncertainty Coefficient R|C	0.0529	0.0057	0.0417	0.0642
Uncertainty Coefficient Symmetric	0.0386	0.0042	0.0303	0.0469

Odds Ratio and Relative Risks			
Statistic	Value	95% Confidence Limits	
Odds Ratio	3.4272	2.9963	3.9200
Relative Risk (Column 1)	1.7469	1.6174	1.8867
Relative Risk (Column 2)	0.5097	0.4800	0.5413

Sample Size = 8495

Frequency Percent Row Pct Col Pct	Table of LOC by INS		
		INS(Insurance Product)	
LOC(Line of Credit)	0	1	Total
0	5231 61.58 65.74 93.80	2726 32.09 34.26 93.42	7957 93.67
1	346 4.07 64.31 6.20	192 2.26 35.69 6.58	538 6.33
Total	5577 65.65	2918 34.35	8495 100.00

The FREQ Procedure

Statistics for Table of LOC by INS

Statistic	DF	Value	Prob
Chi-Square	1	0.4561	0.4995
Likelihood Ratio Chi-Square	1	0.4535	0.5007
Continuity Adj. Chi-Square	1	0.3949	0.5297
Mantel-Haenszel Chi-Square	1	0.4560	0.4995
Phi Coefficient		0.0073	
Contingency Coefficient		0.0073	
Cramer's V		0.0073	

Fisher's Exact Test	
Cell (1,1) Frequency (F)	5231
Left-sided Pr <= F	0.7655
Right-sided Pr >= F	0.2640
Table Probability (P)	0.0296
Two-sided Pr <= P	0.5115

The FREQ Procedure

Statistics for Table of LOC by INS

Statistic	Value	ASE	95% Confidence Limits	
Gamma	0.0314	0.0465	-0.0597	0.1225
Kendall's Tau-b	0.0073	0.0109	-0.0141	0.0288
Stuart's Tau-c	0.0034	0.0051	-0.0065	0.0133
Somers' D C|R	0.0143	0.0213	-0.0275	0.0561
Somers' D R|C	0.0038	0.0056	-0.0072	0.0148
Pearson Correlation	0.0073	0.0109	-0.0141	0.0288
Spearman Correlation	0.0073	0.0109	-0.0141	0.0288
Lambda Asymmetric C|R	0.0000	0.0000	0.0000	0.0000
Lambda Asymmetric R|C	0.0000	0.0000	0.0000	0.0000
Lambda Symmetric	0.0000	0.0000	0.0000	0.0000
Uncertainty Coefficient C|R	0.0000	0.0001	0.0000	0.0003
Uncertainty Coefficient R|C	0.0001	0.0003	0.0000	0.0008
Uncertainty Coefficient Symmetric	0.0001	0.0002	0.0000	0.0004

Odds Ratio and Relative Risks			
Statistic	**Value**	**95% Confidence Limits**	
Odds Ratio	1.0648	0.8873	1.2779
Relative Risk (Column 1)	1.0222	0.9580	1.0908
Relative Risk (Column 2)	0.9600	0.8536	1.0796

Sample Size = 8495

Frequency Percent Row Pct Col Pct	Table of IRA by INS		
	INS(Insurance Product)		
IRA(Retirement Account)	**0**	**1**	**Total**
0	5384 63.38 67.27 96.54	2619 30.83 32.73 89.75	8003 94.21
1	193 2.27 39.23 3.46	299 3.52 60.77 10.25	492 5.79
Total	5577 65.65	2918 34.35	8495 100.00

The FREQ Procedure

Statistics for Table of IRA by INS

Statistic	DF	Value	Prob
Chi-Square	1	161.6859	<.0001
Likelihood Ratio Chi-Square	1	151.8475	<.0001
Continuity Adj. Chi-Square	1	160.4446	<.0001
Mantel-Haenszel Chi-Square	1	161.6669	<.0001
Phi Coefficient		0.1380	
Contingency Coefficient		0.1367	
Cramer's V		0.1380	

Fisher's Exact Test	
Cell (1,1) Frequency (F)	5384
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	<.0001
Table Probability (P)	<.0001
Two-sided Pr <= P	<.0001

The FREQ Procedure

Statistics for Table of IRA by INS

Statistic	Value	ASE	95% Confidence Limits	
Gamma	0.5221	0.0347	0.4541	0.5901
Kendall's Tau-b	0.1380	0.0115	0.1155	0.1604
Stuart's Tau-c	0.0612	0.0055	0.0504	0.0721
Somers' D C|R	0.2805	0.0226	0.2361	0.3248
Somers' D R|C	0.0679	0.0061	0.0559	0.0799
Pearson Correlation	0.1380	0.0115	0.1155	0.1604
Spearman Correlation	0.1380	0.0115	0.1155	0.1604
Lambda Asymmetric C|R	0.0363	0.0075	0.0217	0.0510
Lambda Asymmetric R|C	0.0000	0.0000	0.0000	0.0000
Lambda Symmetric	0.0311	0.0064	0.0186	0.0436
Uncertainty Coefficient C|R	0.0139	0.0023	0.0094	0.0184
Uncertainty Coefficient R|C	0.0404	0.0065	0.0277	0.0531
Uncertainty Coefficient Symmetric	0.0207	0.0034	0.0141	0.0273

Odds Ratio and Relative Risks			
Statistic	Value	95% Confidence Limits	
Odds Ratio	3.1848	2.6419	3.8393
Relative Risk (Column 1)	1.7150	1.5347	1.9164
Relative Risk (Column 2)	0.5385	0.4983	0.5820

Sample Size = 8495

Frequency Percent Row Pct Col Pct	Table of ILS by INS		
		INS(Insurance Product)	
ILS(Installment Loan)	0	1	Total
0	5271 62.05 65.33 94.51	2797 32.93 34.67 95.85	8068 94.97
1	306 3.60 71.66 5.49	121 1.42 28.34 4.15	427 5.03
Total	5577 65.65	2918 34.35	8495 100.00

The FREQ Procedure

Statistics for Table of ILS by INS

Statistic	DF	Value	Prob
Chi-Square	1	7.2071	0.0073
Likelihood Ratio Chi-Square	1	7.4257	0.0064
Continuity Adj. Chi-Square	1	6.9291	0.0085
Mantel-Haenszel Chi-Square	1	7.2062	0.0073
Phi Coefficient		-0.0291	
Contingency Coefficient		0.0291	
Cramer's V		-0.0291	

Fisher's Exact Test	
Cell (1,1) Frequency (F)	5271
Left-sided Pr <= F	0.0038
Right-sided Pr >= F	0.9972
Table Probability (P)	0.0011
Two-sided Pr <= P	0.0076

The FREQ Procedure

Statistics for Table of ILS by INS

Statistic	Value	ASE	95% Confidence Limits	
Gamma	-0.1460	0.0538	-0.2514	-0.0406
Kendall's Tau-b	-0.0291	0.0103	-0.0494	-0.0089
Stuart's Tau-c	-0.0121	0.0043	-0.0206	-0.0036
Somers' D C|R	-0.0633	0.0224	-0.1073	-0.0193
Somers' D R|C	-0.0134	0.0048	-0.0228	-0.0040
Pearson Correlation	-0.0291	0.0103	-0.0494	-0.0089
Spearman Correlation	-0.0291	0.0103	-0.0494	-0.0089
Lambda Asymmetric C|R	0.0000	0.0000	0.0000	0.0000
Lambda Asymmetric R|C	0.0000	0.0000	0.0000	0.0000
Lambda Symmetric	0.0000	0.0000	0.0000	0.0000
Uncertainty Coefficient C|R	0.0007	0.0005	0.0000	0.0016
Uncertainty Coefficient R|C	0.0022	0.0016	0.0000	0.0053
Uncertainty Coefficient Symmetric	0.0010	0.0007	0.0000	0.0025

Odds Ratio and Relative Risks			
Statistic	**Value**	**95% Confidence Limits**	
Odds Ratio	0.7452	0.6008	0.9243
Relative Risk (Column 1)	0.9117	0.8571	0.9697
Relative Risk (Column 2)	1.2234	1.0490	1.4268

Sample Size = 8495

Frequency Percent Row Pct Col Pct	Table of INV by INS		
	INS(Insurance Product)		
INV(Investment)	**0**	**1**	**Total**
0	4689 63.19 65.30 98.24	2492 33.58 34.70 94.14	7181 96.78
1	84 1.13 35.15 1.76	155 2.09 64.85 5.86	239 3.22
Total	4773 64.33	2647 35.67	7420 100.00
Frequency Missing = 1075			

The FREQ Procedure

Statistics for Table of INV by INS

Statistic	DF	Value	Prob
Chi-Square	1	91.6307	<.0001
Likelihood Ratio Chi-Square	1	86.7085	<.0001
Continuity Adj. Chi-Square	1	90.3215	<.0001
Mantel-Haenszel Chi-Square	1	91.6184	<.0001
Phi Coefficient		0.1111	
Contingency Coefficient		0.1104	
Cramer's V		0.1111	

Fisher's Exact Test	
Cell (1,1) Frequency (F)	4689
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	<.0001
Table Probability (P)	<.0001
Two-sided Pr <= P	<.0001

The FREQ Procedure

Statistics for Table of INV by INS

Statistic	Value	ASE	95% Confidence Limits	
Gamma	0.5528	0.0478	0.4590	0.6465
Kendall's Tau-b	0.1111	0.0121	0.0875	0.1348
Stuart's Tau-c	0.0376	0.0045	0.0287	0.0465
Somers' D C|R	0.3015	0.0314	0.2400	0.3630
Somers' D R|C	0.0410	0.0049	0.0313	0.0506
Pearson Correlation	0.1111	0.0121	0.0875	0.1348
Spearman Correlation	0.1111	0.0121	0.0875	0.1348
Lambda Asymmetric C|R	0.0268	0.0058	0.0155	0.0381
Lambda Asymmetric R|C	0.0000	0.0000	0.0000	0.0000
Lambda Symmetric	0.0246	0.0053	0.0143	0.0349
Uncertainty Coefficient C|R	0.0090	0.0019	0.0051	0.0128
Uncertainty Coefficient R|C	0.0410	0.0086	0.0242	0.0578
Uncertainty Coefficient Symmetric	0.0147	0.0032	0.0085	0.0209

Odds Ratio and Relative Risks

Statistic	Value	95% Confidence Limits	
Odds Ratio	3.4720	2.6506	4.5480
Relative Risk (Column 1)	1.8579	1.5627	2.2088
Relative Risk (Column 2)	0.5351	0.4849	0.5905

Sample Size = 7420
Frequency Missing = 1075

WARNING: 13% of the data are missing.

Frequency Percent Row Pct Col Pct	Table of MM by INS		
		INS(Insurance Product)	
MM(Money Market)	0	1	Total
0	5134 60.44 68.67 92.06	2342 27.57 31.33 80.26	7476 88.00
1	443 5.21 43.47 7.94	576 6.78 56.53 19.74	1019 12.00
Total	5577 65.65	2918 34.35	8495 100.00

The FREQ Procedure

Statistics for Table of MM by INS

Statistic	DF	Value	Prob
Chi-Square	1	252.5171	<.0001
Likelihood Ratio Chi-Square	1	239.3752	<.0001
Continuity Adj. Chi-Square	1	251.4009	<.0001
Mantel-Haenszel Chi-Square	1	252.4873	<.0001
Phi Coefficient		0.1724	
Contingency Coefficient		0.1699	
Cramer's V		0.1724	

Fisher's Exact Test	
Cell (1,1) Frequency (F)	5134
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	<.0001
Table Probability (P)	<.0001
Two-sided Pr <= P	<.0001

The FREQ Procedure

Statistics for Table of MM by INS

Statistic	Value	ASE	95% Confidence Limits	
Gamma	0.4806	0.0261	0.4294	0.5318
Kendall's Tau-b	0.1724	0.0114	0.1500	0.1948
Stuart's Tau-c	0.1064	0.0074	0.0918	0.1210
Somers' D C|R	0.2520	0.0164	0.2198	0.2842
Somers' D R|C	0.1180	0.0082	0.1019	0.1341
Pearson Correlation	0.1724	0.0114	0.1500	0.1948
Spearman Correlation	0.1724	0.0114	0.1500	0.1948
Lambda Asymmetric C|R	0.0456	0.0107	0.0246	0.0665
Lambda Asymmetric R|C	0.0000	0.0000	0.0000	0.0000
Lambda Symmetric	0.0338	0.0079	0.0182	0.0493
Uncertainty Coefficient C|R	0.0219	0.0029	0.0163	0.0275
Uncertainty Coefficient R|C	0.0384	0.0050	0.0287	0.0481
Uncertainty Coefficient Symmetric	0.0279	0.0036	0.0208	0.0350

Odds Ratio and Relative Risks			
Statistic	Value	95% Confidence Limits	
Odds Ratio	2.8503	2.4949	3.2562
Relative Risk (Column 1)	1.5796	1.4704	1.6970
Relative Risk (Column 2)	0.5542	0.5201	0.5905

Sample Size = 8495

Frequency Percent Row Pct Col Pct	Table of MTG by INS		
	INS(Insurance Product)		
MTG(Mortgage)	0	1	Total
0	5317 62.59 65.72 95.34	2773 32.64 34.28 95.03	8090 95.23
1	260 3.06 64.20 4.66	145 1.71 35.80 4.97	405 4.77
Total	5577 65.65	2918 34.35	8495 100.00

The FREQ Procedure

Statistics for Table of MTG by INS

Statistic	DF	Value	Prob
Chi-Square	1	0.3981	0.5281
Likelihood Ratio Chi-Square	1	0.3956	0.5294
Continuity Adj. Chi-Square	1	0.3333	0.5637
Mantel-Haenszel Chi-Square	1	0.3980	0.5281
Phi Coefficient		0.0068	
Contingency Coefficient		0.0068	
Cramer's V		0.0068	

Fisher's Exact Test	
Cell (1,1) Frequency (F)	5317
Left-sided Pr <= F	0.7540
Right-sided Pr >= F	0.2808
Table Probability (P)	0.0348
Two-sided Pr <= P	0.5206

The FREQ Procedure

Statistics for Table of MTG by INS

Statistic	Value	ASE	95% Confidence Limits	
Gamma	0.0335	0.0531	-0.0705	0.1375
Kendall's Tau-b	0.0068	0.0109	-0.0146	0.0283
Stuart's Tau-c	0.0028	0.0044	-0.0059	0.0115
Somers' D C|R	0.0153	0.0244	-0.0326	0.0631
Somers' D R|C	0.0031	0.0049	-0.0066	0.0127
Pearson Correlation	0.0068	0.0109	-0.0146	0.0283
Spearman Correlation	0.0068	0.0109	-0.0146	0.0283
Lambda Asymmetric C|R	0.0000	0.0000	0.0000	0.0000
Lambda Asymmetric R|C	0.0000	0.0000	0.0000	0.0000
Lambda Symmetric	0.0000	0.0000	0.0000	0.0000
Uncertainty Coefficient C|R	0.0000	0.0001	0.0000	0.0003
Uncertainty Coefficient R|C	0.0001	0.0004	0.0000	0.0009
Uncertainty Coefficient Symmetric	0.0001	0.0002	0.0000	0.0004

Odds Ratio and Relative Risks			
Statistic	Value	95% Confidence Limits	
Odds Ratio	1.0693	0.8683	1.3169
Relative Risk (Column 1)	1.0238	0.9503	1.1029
Relative Risk (Column 2)	0.9574	0.8374	1.0945

Sample Size = 8495

Frequency Percent Row Pct Col Pct	Table of CC by INS		
		INS(Insurance Product)	
CC(Credit Card)	0	1	Total
0	2729 36.78 70.64 57.18	1134 15.28 29.36 42.84	3863 52.06
1	2044 27.55 57.46 42.82	1513 20.39 42.54 57.16	3557 47.94
Total	4773 64.33	2647 35.67	7420 100.00
Frequency Missing = 1075			

The FREQ Procedure

Statistics for Table of CC by INS

Statistic	DF	Value	Prob
Chi-Square	1	140.1928	<.0001
Likelihood Ratio Chi-Square	1	140.4780	<.0001
Continuity Adj. Chi-Square	1	139.6190	<.0001
Mantel-Haenszel Chi-Square	1	140.1739	<.0001
Phi Coefficient		0.1375	
Contingency Coefficient		0.1362	
Cramer's V		0.1375	

Fisher's Exact Test	
Cell (1,1) Frequency (F)	2729
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	<.0001
Table Probability (P)	<.0001
Two-sided Pr <= P	<.0001

The FREQ Procedure

Statistics for Table of CC by INS

Statistic	Value	ASE	95% Confidence Limits	
Gamma	0.2809	0.0226	0.2367	0.3251
Kendall's Tau-b	0.1375	0.0115	0.1149	0.1600
Stuart's Tau-c	0.1316	0.0110	0.1099	0.1532
Somers' D C|R	0.1318	0.0111	0.1101	0.1535
Somers' D R|C	0.1433	0.0120	0.1198	0.1669
Pearson Correlation	0.1375	0.0115	0.1149	0.1600
Spearman Correlation	0.1375	0.0115	0.1149	0.1600
Lambda Asymmetric C|R	0.0000	0.0000	0.0000	0.0000
Lambda Asymmetric R|C	0.1066	0.0137	0.0798	0.1333
Lambda Symmetric	0.0611	0.0080	0.0455	0.0767
Uncertainty Coefficient C|R	0.0145	0.0024	0.0097	0.0193
Uncertainty Coefficient R|C	0.0137	0.0023	0.0092	0.0182
Uncertainty Coefficient Symmetric	0.0141	0.0024	0.0095	0.0187

Odds Ratio and Relative Risks			
Statistic	Value	95% Confidence Limits	
Odds Ratio	1.7813	1.6183	1.9608
Relative Risk (Column 1)	1.2294	1.1873	1.2729
Relative Risk (Column 2)	0.6901	0.6486	0.7343

Sample Size = 7420
Frequency Missing = 1075

WARNING: 13% of the data are missing.

Frequency Percent Row Pct Col Pct	Table of SDB by INS		
		INS(Insurance Product)	
SDB(Safety Deposit Box)	0	1	Total
0	5053 59.48 66.78 90.60	2514 29.59 33.22 86.15	7567 89.08
1	524 6.17 56.47 9.40	404 4.76 43.53 13.85	928 10.92
Total	5577 65.65	2918 34.35	8495 100.00

The FREQ Procedure

Statistics for Table of SDB by INS

Statistic	DF	Value	Prob
Chi-Square	1	38.9739	<.0001
Likelihood Ratio Chi-Square	1	37.7984	<.0001
Continuity Adj. Chi-Square	1	38.5180	<.0001
Mantel-Haenszel Chi-Square	1	38.9693	<.0001
Phi Coefficient		0.0677	
Contingency Coefficient		0.0676	
Cramer's V		0.0677	

Fisher's Exact Test	
Cell (1,1) Frequency (F)	5053
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	<.0001
Table Probability (P)	<.0001
Two-sided Pr <= P	<.0001

The FREQ Procedure

Statistics for Table of SDB by INS

Statistic	Value	ASE	95% Confidence Limits	
Gamma	0.2156	0.0336	0.1496	0.2815
Kendall's Tau-b	0.0677	0.0113	0.0456	0.0899
Stuart's Tau-c	0.0401	0.0068	0.0269	0.0534
Somers' D C|R	0.1031	0.0172	0.0695	0.1367
Somers' D R|C	0.0445	0.0075	0.0298	0.0592
Pearson Correlation	0.0677	0.0113	0.0456	0.0899
Spearman Correlation	0.0677	0.0113	0.0456	0.0899
Lambda Asymmetric C|R	0.0000	0.0000	0.0000	0.0000
Lambda Asymmetric R|C	0.0000	0.0000	0.0000	0.0000
Lambda Symmetric	0.0000	0.0000	0.0000	0.0000
Uncertainty Coefficient C|R	0.0035	0.0011	0.0012	0.0057
Uncertainty Coefficient R|C	0.0064	0.0021	0.0023	0.0106
Uncertainty Coefficient Symmetric	0.0045	0.0015	0.0016	0.0074

Odds Ratio and Relative Risks			
Statistic	Value	95% Confidence Limits	
Odds Ratio	1.5497	1.3495	1.7795
Relative Risk (Column 1)	1.1826	1.1152	1.2541
Relative Risk (Column 2)	0.7631	0.7045	0.8267

Sample Size = 8495

Frequency Percent Row Pct Col Pct	Table of HMOWN by INS		
	INS(Insurance Product)		
HMOWN(Owns Home)	**0**	**1**	**Total**
0	2136 30.38 65.95 46.10	1103 15.69 34.05 45.98	3239 46.06
1	2497 35.51 65.83 53.90	1296 18.43 34.17 54.02	3793 53.94
Total	4633 65.88	2399 34.12	7032 100.00
Frequency Missing = 1463			

The FREQ Procedure

Statistics for Table of HMOWN by INS

Statistic	DF	Value	Prob
Chi-Square	1	0.0102	0.9196
Likelihood Ratio Chi-Square	1	0.0102	0.9196
Continuity Adj. Chi-Square	1	0.0057	0.9397
Mantel-Haenszel Chi-Square	1	0.0102	0.9196
Phi Coefficient		0.0012	
Contingency Coefficient		0.0012	
Cramer's V		0.0012	

Fisher's Exact Test	
Cell (1,1) Frequency (F)	2136
Left-sided Pr <= F	0.5501
Right-sided Pr >= F	0.4699
Table Probability (P)	0.0200
Two-sided Pr <= P	0.9397

The FREQ Procedure

Statistics for Table of HMOWN by INS

Statistic	Value	ASE	95% Confidence Limits	
Gamma	0.0025	0.0252	-0.0469	0.0520
Kendall's Tau-b	0.0012	0.0119	-0.0222	0.0246
Stuart's Tau-c	0.0011	0.0113	-0.0210	0.0232
Somers' D C|R	0.0011	0.0113	-0.0211	0.0234
Somers' D R|C	0.0013	0.0125	-0.0233	0.0258
Pearson Correlation	0.0012	0.0119	-0.0222	0.0246
Spearman Correlation	0.0012	0.0119	-0.0222	0.0246
Lambda Asymmetric C|R	0.0000	0.0000	0.0000	0.0000
Lambda Asymmetric R|C	0.0000	0.0000	0.0000	0.0000
Lambda Symmetric	0.0000	0.0000	0.0000	0.0000
Uncertainty Coefficient C|R	0.0000	0.0000	0.0000	0.0000
Uncertainty Coefficient R|C	0.0000	0.0000	0.0000	0.0000
Uncertainty Coefficient Symmetric	0.0000	0.0000	0.0000	0.0000

Odds Ratio and Relative Risks			
Statistic	Value	95% Confidence Limits	
Odds Ratio	1.0051	0.9104	1.1096
Relative Risk (Column 1)	1.0017	0.9685	1.0361
Relative Risk (Column 2)	0.9966	0.9338	1.0638

Sample Size = 7032
Frequency Missing = 1463

WARNING: 17% of the data are missing.

Frequency Percent Row Pct Col Pct	Table of MOVED by INS		
MOVED(Recent Address Change)	INS(Insurance Product)		Total
	0	1	
0	5423 63.84 65.55 97.24	2850 33.55 34.45 97.67	8273 97.39
1	154 1.81 69.37 2.76	68 0.80 30.63 2.33	222 2.61
Total	5577 65.65	2918 34.35	8495 100.00

The FREQ Procedure

Statistics for Table of MOVED by INS

Statistic	DF	Value	Prob
Chi-Square	1	1.3981	0.2370
Likelihood Ratio Chi-Square	1	1.4236	0.2328
Continuity Adj. Chi-Square	1	1.2339	0.2666
Mantel-Haenszel Chi-Square	1	1.3980	0.2371
Phi Coefficient		-0.0128	
Contingency Coefficient		0.0128	
Cramer's V		-0.0128	

Fisher's Exact Test	
Cell (1,1) Frequency (F)	5423
Left-sided Pr <= F	0.1329
Right-sided Pr >= F	0.8959
Table Probability (P)	0.0288
Two-sided Pr <= P	0.2523

The FREQ Procedure

Statistics for Table of MOVED by INS

Statistic	Value	ASE	95% Confidence Limits	
Gamma	-0.0868	0.0732	-0.2302	0.0565
Kendall's Tau-b	-0.0128	0.0105	-0.0335	0.0078
Stuart's Tau-c	-0.0039	0.0032	-0.0102	0.0024
Somers' D C|R	-0.0382	0.0314	-0.0997	0.0233
Somers' D R|C	-0.0043	0.0036	-0.0113	0.0027
Pearson Correlation	-0.0128	0.0105	-0.0335	0.0078
Spearman Correlation	-0.0128	0.0105	-0.0335	0.0078
Lambda Asymmetric C|R	0.0000	0.0000	0.0000	0.0000
Lambda Asymmetric R|C	0.0000	0.0000	0.0000	0.0000
Lambda Symmetric	0.0000	0.0000	0.0000	0.0000
Uncertainty Coefficient C|R	0.0001	0.0002	0.0000	0.0006
Uncertainty Coefficient R|C	0.0007	0.0011	0.0000	0.0029
Uncertainty Coefficient Symmetric	0.0002	0.0004	0.0000	0.0009

Odds Ratio and Relative Risks			
Statistic	**Value**	**95% Confidence Limits**	
Odds Ratio	0.8402	0.6294	1.1217
Relative Risk (Column 1)	0.9450	0.8647	1.0327
Relative Risk (Column 2)	1.1247	0.9206	1.3739

Sample Size = 8495

Frequency Percent Row Pct Col Pct	Table of INAREA by INS		
		INS(Insurance Product)	
INAREA(Local Address)	**0**	**1**	**Total**
0	173 2.04 52.91 3.10	154 1.81 47.09 5.28	327 3.85
1	5404 63.61 66.16 96.90	2764 32.54 33.84 94.72	8168 96.15
Total	5577 65.65	2918 34.35	8495 100.00

The FREQ Procedure

Statistics for Table of INAREA by INS

Statistic	DF	Value	Prob
Chi-Square	1	24.4979	<.0001
Likelihood Ratio Chi-Square	1	23.4601	<.0001
Continuity Adj. Chi-Square	1	23.9136	<.0001
Mantel-Haenszel Chi-Square	1	24.4950	<.0001
Phi Coefficient		-0.0537	
Contingency Coefficient		0.0536	
Cramer's V		-0.0537	

Fisher's Exact Test	
Cell (1,1) Frequency (F)	173
Left-sided Pr <= F	<.0001
Right-sided Pr >= F	1.0000
Table Probability (P)	<.0001
Two-sided Pr <= P	<.0001

The FREQ Procedure

Statistics for Table of INAREA by INS

Statistic	Value	ASE	95% Confidence Limits	
Gamma	-0.2702	0.0525	-0.3730	-0.1673
Kendall's Tau-b	-0.0537	0.0115	-0.0762	-0.0312
Stuart's Tau-c	-0.0196	0.0043	-0.0280	-0.0112
Somers' D C|R	-0.1326	0.0281	-0.1876	-0.0775
Somers' D R|C	-0.0218	0.0047	-0.0311	-0.0125
Pearson Correlation	-0.0537	0.0115	-0.0762	-0.0312
Spearman Correlation	-0.0537	0.0115	-0.0762	-0.0312
Lambda Asymmetric C|R	0.0000	0.0000	0.0000	0.0000
Lambda Asymmetric R|C	0.0000	0.0000	0.0000	0.0000
Lambda Symmetric	0.0000	0.0000	0.0000	0.0000
Uncertainty Coefficient C|R	0.0021	0.0009	0.0004	0.0039
Uncertainty Coefficient R|C	0.0085	0.0035	0.0015	0.0154
Uncertainty Coefficient Symmetric	0.0034	0.0014	0.0006	0.0062

Odds Ratio and Relative Risks		
Statistic	Value	95% Confidence Limits
Odds Ratio	0.5746	0.4602	0.7173
Relative Risk (Column 1)	0.7996	0.7211	0.8868
Relative Risk (Column 2)	1.3917	1.2358	1.5673

Sample Size = 8495

The FREQ Procedure

<table>
<tr><td rowspan="2">Frequency
Percent
Row Pct
Col Pct</td><td colspan="4">**Table of CCPURC by INS**</td></tr>
<tr><td rowspan="2">**CCPURC(Credit Card Purchases)**</td><td colspan="3">**INS(Insurance Product)**</td></tr>
<tr><td></td><td>**0**</td><td>**1**</td><td>**Total**</td></tr>
<tr><td></td><td>**0**</td><td>4279
57.67
65.88
89.65</td><td>2216
29.87
34.12
83.72</td><td>6495
87.53</td></tr>
<tr><td></td><td>**1**</td><td>404
5.44
53.44
8.46</td><td>352
4.74
46.56
13.30</td><td>756
10.19</td></tr>
<tr><td></td><td>**2**</td><td>68
0.92
50.00
1.42</td><td>68
0.92
50.00
2.57</td><td>136
1.83</td></tr>
<tr><td></td><td>**3**</td><td>18
0.24
64.29
0.38</td><td>10
0.13
35.71
0.38</td><td>28
0.38</td></tr>
<tr><td></td><td>**4**</td><td>4
0.05
80.00
0.08</td><td>1
0.01
20.00
0.04</td><td>5
0.07</td></tr>
<tr><td></td><td>**Total**</td><td>4773
64.33</td><td>2647
35.67</td><td>7420
100.00</td></tr>
<tr><td></td><td colspan="4">**Frequency Missing = 1075**</td></tr>
</table>

Statistics for Table of CCPURC by INS

Statistic	DF	Value	Prob
Chi-Square	4	58.5935	<.0001
Likelihood Ratio Chi-Square	4	56.8130	<.0001
Mantel-Haenszel Chi-Square	1	41.6954	<.0001
Phi Coefficient		0.0889	
Contingency Coefficient		0.0885	
Cramer's V		0.0889	

The FREQ Procedure

Statistics for Table of CCPURC by INS

Statistic	Value	ASE	95% Confidence Limits	
Gamma	0.2493	0.0325	0.1856	0.3130
Kendall's Tau-b	0.0850	0.0119	0.0616	0.1084
Stuart's Tau-c	0.0544	0.0077	0.0392	0.0696
Somers' D C|R	0.1220	0.0171	0.0885	0.1554
Somers' D R|C	0.0593	0.0084	0.0428	0.0758
Pearson Correlation	0.0750	0.0121	0.0513	0.0987
Spearman Correlation	0.0859	0.0121	0.0622	0.1095
Lambda Asymmetric C|R	0.0000	0.0000	0.0000	0.0000
Lambda Asymmetric R|C	0.0000	0.0000	0.0000	0.0000
Lambda Symmetric	0.0000	0.0000	0.0000	0.0000
Uncertainty Coefficient C|R	0.0059	0.0016	0.0028	0.0090
Uncertainty Coefficient R|C	0.0085	0.0023	0.0041	0.0130
Uncertainty Coefficient Symmetric	0.0070	0.0019	0.0033	0.0106

Sample Size = 7420
Frequency Missing = 1075

WARNING: 13% of the data are missing.

Frequency Percent Row Pct Col Pct	Table of CASHBK by INS		
		INS(Insurance Product)	
CASHBK(Number Cash Back)	**0**	**1**	**Total**
0	5473 64.43 65.44 98.14	2891 34.03 34.56 99.07	8364 98.46
1	102 1.20 79.07 1.83	27 0.32 20.93 0.93	129 1.52
2	2 0.02 100.00 0.04	0 0.00 0.00 0.00	2 0.02
Total	5577 65.65	2918 34.35	8495 100.00

The FREQ Procedure

Statistics for Table of CASHBK by INS

Statistic	DF	Value	Prob
Chi-Square	2	11.5196	0.0032
Likelihood Ratio Chi-Square	2	13.0449	0.0015
Mantel-Haenszel Chi-Square	1	11.4738	0.0007
Phi Coefficient		0.0368	
Contingency Coefficient		0.0368	
Cramer's V		0.0368	
WARNING: 33% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Statistic	Value	ASE	95% Confidence Limits	
Gamma	-0.3410	0.0960	-0.5291	-0.1529
Kendall's Tau-b	-0.0362	0.0094	-0.0546	-0.0178
Stuart's Tau-c	-0.0085	0.0023	-0.0130	-0.0040
Somers' D C|R	-0.1396	0.0357	-0.2095	-0.0696
Somers' D R|C	-0.0094	0.0025	-0.0144	-0.0044
Pearson Correlation	-0.0368	0.0092	-0.0548	-0.0187
Spearman Correlation	-0.0362	0.0094	-0.0546	-0.0178
Lambda Asymmetric C|R	0.0000	0.0000	0.0000	0.0000
Lambda Asymmetric R|C	0.0000	0.0000	0.0000	0.0000
Lambda Symmetric	0.0000	0.0000	0.0000	0.0000
Uncertainty Coefficient C|R	0.0012	0.0006	0.0000	0.0024
Uncertainty Coefficient R|C	0.0095	0.0047	0.0003	0.0187
Uncertainty Coefficient Symmetric	0.0021	0.0011	0.0000	0.0042

Sample Size = 8495

The FREQ Procedure

Frequency Percent Row Pct Col Pct	Table of MMCRED by INS		
	INS(Insurance Product)		
MMCRED(Money Market Credits)	**0**	**1**	**Total**
0	5409 63.67 66.60 96.99	2713 31.94 33.40 92.97	8122 95.61
1	130 1.53 45.94 2.33	153 1.80 54.06 5.24	283 3.33
2	33 0.39 41.25 0.59	47 0.55 58.75 1.61	80 0.94
3	4 0.05 44.44 0.07	5 0.06 55.56 0.17	9 0.11
5	1 0.01 100.00 0.02	0 0.00 0.00 0.00	1 0.01
Total	5577 65.65	2918 34.35	8495 100.00

Statistics for Table of MMCRED by INS

Statistic	DF	Value	Prob
Chi-Square	4	75.4387	<.0001
Likelihood Ratio Chi-Square	4	71.5003	<.0001
Mantel-Haenszel Chi-Square	1	63.4723	<.0001
Phi Coefficient		0.0942	
Contingency Coefficient		0.0938	
Cramer's V		0.0942	
WARNING: 30% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

The FREQ Procedure

Statistics for Table of MMCRED by INS

Statistic	Value	ASE	95% Confidence Limits	
Gamma	0.4145	0.0438	0.3287	0.5003
Kendall's Tau-b	0.0927	0.0115	0.0702	0.1153
Stuart's Tau-c	0.0362	0.0048	0.0269	0.0456
Somers' D C|R	0.2140	0.0261	0.1629	0.2651
Somers' D R|C	0.0402	0.0053	0.0299	0.0505
Pearson Correlation	0.0864	0.0117	0.0635	0.1094
Spearman Correlation	0.0931	0.0116	0.0705	0.1158
Lambda Asymmetric C|R	0.0130	0.0066	0.0002	0.0259
Lambda Asymmetric R|C	0.0000	0.0000	0.0000	0.0000
Lambda Symmetric	0.0115	0.0058	0.0001	0.0230
Uncertainty Coefficient C|R	0.0065	0.0016	0.0035	0.0096
Uncertainty Coefficient R|C	0.0202	0.0047	0.0109	0.0295
Uncertainty Coefficient Symmetric	0.0099	0.0024	0.0053	0.0145

Sample Size = 8495

The FREQ Procedure

Frequency Percent Row Pct Col Pct

Table of RES by INS			
RES(Area Classification)	**INS(Insurance Product)**		
	0	**1**	**Total**
R	1417 16.68 65.39 25.41	750 8.83 34.61 25.70	2167 25.51
S	1932 22.74 64.68 34.64	1055 12.42 35.32 36.15	2987 35.16
U	2228 26.23 66.69 39.95	1113 13.10 33.31 38.14	3341 39.33
Total	5577 65.65	2918 34.35	8495 100.00

Statistics for Table of RES by INS

Statistic	DF	Value	Prob
Chi-Square	2	2.9026	0.2343
Likelihood Ratio Chi-Square	2	2.9049	0.2340
Mantel-Haenszel Chi-Square	1	1.3447	0.2462
Phi Coefficient		0.0185	
Contingency Coefficient		0.0185	
Cramer's V		0.0185	

The FREQ Procedure

Statistics for Table of RES by INS

Statistic	Value	ASE	95% Confidence Limits	
Gamma	-0.0232	0.0188	-0.0600	0.0136
Kendall's Tau-b	-0.0126	0.0102	-0.0327	0.0074
Stuart's Tau-c	-0.0138	0.0111	-0.0356	0.0081
Somers' D C|R	-0.0105	0.0085	-0.0271	0.0061
Somers' D R|C	-0.0152	0.0123	-0.0394	0.0089
Pearson Correlation	-0.0126	0.0108	-0.0338	0.0086
Spearman Correlation	-0.0134	0.0108	-0.0346	0.0078
Lambda Asymmetric C|R	0.0000	0.0000	0.0000	0.0000
Lambda Asymmetric R|C	0.0000	0.0000	0.0000	0.0000
Lambda Symmetric	0.0000	0.0000	0.0000	0.0000
Uncertainty Coefficient C|R	0.0003	0.0003	0.0000	0.0009
Uncertainty Coefficient R|C	0.0002	0.0002	0.0000	0.0005
Uncertainty Coefficient Symmetric	0.0002	0.0002	0.0000	0.0007

Sample Size = 8495