

Table 5: Log rank test

Covariate	Chi-square	df	p-value
Gender	1	1	0.306
Company	4.2	1	0.0399
Age	3.3	4	0.512
Education	11.7	3	0.00837
Marital Status	2.8	3	0.424
Premium payment	14	3	0.00286
Method	1.3	3	0.739
Employment	6.6	3	0.0856
Policy	1.2	1	0.266

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