TABLE 6—EXPERIMENTAL RESULTS FOR VIDEO TREATMENTS, GUJARAT

	Baseline		With interactions	
	(1)	(2)	(3)	(4)
Panel A. Regression estimates				
Discount (fraction of initial price)	0.307***	0.340***	0.372**	0.405**
	(0.076)	(0.075)	(0.148)	(0.151)
Implied price elasticity of demand	1.04	1.16		
Framing effects				
Strong SEWA brand	−0.026	−0.031	−0.081*	−0.082*
	(0.027)	(0.027)	(0.040)	(0.041)
Vulnerability frame	0.046	0.041	0.131	0.134
	(0.051)	(0.050)	(0.099)	(0.097)
Positive frame (pays 2/10 years)	−0.027	−0.035	−0.037	−0.049
	(0.023)	(0.021)	(0.039)	(0.038)
Peer endorsed	−0.031	−0.021	0.022	0.036
	(0.031)	(0.031)	(0.043)	(0.046)
Surveyed household	0.159**	0.179**	0.207***	0.210***
	(0.064)	(0.064)	(0.071)	(0.074)
Discount interactions				
Percentage discount × vulnerability frame			−0.427	−0.466
			(0.335)	(0.339)
Percentage discount × positive frame			0.049	0.067
			(0.133)	(0.127)
Percentage discount × strong SEWA brand			0.258**	0.236*
			(0.124)	(0.131)
Percentage discount × peer endorsed			−0.252	−0.268*
			(0.152)	(0.145)
Percentage discount × surveyed household			−0.231	−0.150
			(0.309)	(0.308)
F-test on all treatments (*p*-value)	0.013	0.004		
F-test on discount interactions (*p*-value)			0.265	0.144
Village fixed effects	No	Yes	No	Yes
Mean of dependent variable	0.294	0.294	0.294	0.294
R^2	0.033	0.134	0.041	0.142
Observations	1,413	1,413	1,413	1,413

	Ahmedabad		Anand		Patan	
Discount (Rs)	Return (gross)	Take-up	Return (gross)	Take-up	Return (gross)	Take-up
Panel B. Rate of return on premium and insurance takeup rates						
5	61%	25%	N/A	22%	47%	36%
15	82%	37%	N/A	22%	54%	37%
30	169%	47%	N/A	30%	69%	44%

Notes: Panel A presents experimental results for the video treatments in Gujarat. Data come from surveys conducted in Gujarat in 2007. A linear probability model is used, with the dependent variable set to one if the household purchased an insurance policy. Robust standard errors reported in parentheses. Columns 2 and 4 include village fixed effects.

***Significant at the 1 percent level.
**Significant at the 5 percent level.
*Significant at the 10 percent level.

TABLE 7—EXPERIMENTAL RESULTS FOR FLYER TREATMENTS, GUJARAT

	All households				Muslim households only		Hindu households only	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Treatments								
Muslim emphasis (1 = Yes)	−0.002	−0.004	0.043	0.045	0.134	0.160	0.041	0.041
	(0.023)	(0.023)	(0.034)	(0.034)	(0.102)	(0.113)	(0.040)	(0.039)
Hindu emphasis (1 = Yes)	0.002	0.008	0.012	0.022	0.057	0.121	0.002	0.014
	(0.019)	(0.019)	(0.030)	(0.030)	(0.086)	(0.131)	(0.034)	(0.034)
Group emphasis (1 = Yes)	0.020	0.015	0.060*	0.060**	0.247**	0.239*	0.058	0.053
	(0.018)	(0.018)	(0.032)	(0.028)	(0.110)	(0.135)	(0.037)	(0.033)
Surveyed household	0.133***	0.132***	0.134***	0.133***	0.121	0.106	0.107***	0.088**
	(0.040)	(0.040)	(0.040)	(0.040)	(0.136)	(0.155)	(0.039)	(0.038)
Religion treatment interactions								
Muslim emphasis × group			−0.094**	−0.101**	−0.223	−0.230	−0.101**	−0.096*
			(0.044)	(0.042)	(0.219)	(0.192)	(0.049)	(0.048)
Hindu emphasis × group			−0.019	−0.029	−0.328**	−0.342*	−0.000	−0.015
			(0.047)	(0.045)	(0.132)	(0.171)	(0.053)	(0.051)
Village fixed effects	No	Yes	No	Yes	No	Yes	No	Yes
Mean of dependent variable	0.238	0.238	0.238	0.238	0.167	0.167	0.268	0.268
R^2	0.016	0.12	0.018	0.123	0.085	0.349	0.013	0.134
Observations	2,391	2,391	2,391	2,391	132	132	2,040	2,040

Notes: This table presents experimental results for the flyer treatments in Gujarat. Data come from surveys conducted in Gujarat in 2007. A linear probability model is used with the dependent variable set to one if the household purchased an insurance policy. Robust standard errors reported in parentheses. "Group emphasis" indicates that the flyer emphasized the benefit of insurance for the family (not the individual). In "Muslim, Hindu, and neutral emphasis," the flyer depicted a farmer standing near a Hindu temple, Mosque, or a nondescript building, respectively. Columns 2, 4, 6, and 8 include village fixed effects. Columns 1–4 present the results for the entire sample; columns 5–6 present the results for those with identifiably Muslim names; and columns 7–8 for those with identifiably Hindu names. 219 respondents on which our two independent coders disagreed have been omitted from the analysis in columns 5–8.

***Significant at the 1 percent level.

**Significant at the 5 percent level.

*Significant at the 10 percent level.

TABLE 5—EXPERIMENTAL RESULTS, ANDHRA PRADESH

	Baseline effects			With interactions		
	(1)	(2)	(3)	(4)	(5)	(6)
Treatments						
Visit (1 = Yes)	0.172***	0.128***	0.115***	0.117***	0.114***	0.118***
	(0.038)	(0.043)	(0.043)	(0.043)	(0.042)	(0.042)
Visit endorsement:						
Endorsed by LSA (1 = Yes)	0.064	0.067*	0.060	0.101**	0.059	0.194
	(0.041)	(0.039)	(0.040)	(0.043)	(0.040)	(0.424)
Village endorsed (1 = Yes) × Visit (1 = Yes)	−0.015	0.058	0.070	0.067	0.073	0.069
	(0.041)	(0.048)	(0.049)	(0.048)	(0.048)	(0.048)
F-test [*p*-value]	0.247	0.0116	0.0083			
Education module (1 = Yes)	0.003	0.001	0.004	−0.003	0.007	−0.630*
	(0.034)	(0.033)	(0.032)	(0.036)	(0.032)	(0.376)
High reward (1 = Yes)	0.408***	0.400***	0.394***	0.387***	0.393***	1.629***
	(0.035)	(0.034)	(0.034)	(0.038)	(0.034)	(0.432)
Does not know BASIX (1 = does not know)				−0.055**		
				(0.027)		
Wealth index					0.005	
					(0.012)	
Log of per capita food consumption						0.066*
						(0.039)

(*Continued*)

TABLE 5—EXPERIMENTAL RESULTS, ANDHRA PRADESH (*Continued*)

	Baseline effects			With interactions		
	(1)	(2)	(3)	(4)	(5)	(6)
Treatment interactions						
Does not know BASIX × endorsed by LSA				−0.171**		
				(0.077)		
Does not know BASIX × education module				0.031		
				(0.065)		
Does not know BASIX × high reward				0.040		
				(0.077)		
Wealth index × endorsed by LSA					0.007	
					(0.023)	
Wealth index × education module					0.009	
					(0.019)	
Wealth index × high reward					−0.037*	
					(0.022)	
Log of per capita food consumption × endorsed by LSA						−0.024
						(0.075)
Log of per capita food consumption × education module						0.111*
						(0.066)
Log of per capita food consumption × high reward						−0.218***
						(0.076)
Household controls	No	No	Yes	Yes	Yes	Yes
Village fixed effects	No	Yes	Yes	Yes	Yes	Yes
Mean of dependent variable	0.282	0.282	0.282	0.282	0.282	0.282
R^2	0.279	0.355	0.380	0.384	0.382	0.387
Observations	1,047	1,047	1,047	1,047	1,047	1,047

Notes: Data from surveys and experiments in Andhra Pradesh in 2006. A linear probability model is used with the dependent variable set to one if the household purchased an insurance policy. The wealth index has been imputed and log of per capita consumption has been winsorized at 1 percent from the top and bottom tails. Robust standard errors reported in parentheses. Columns 2–6 include village fixed effects. Household controls include: risk aversion; above average expected monsoon rain (normalized); percent of cultivated land that is irrigated; wealth index; log of monthly per capita food consumption; insurance skills (normalized); average rainfall insurance payout in the village in 2004 and 2005; the number of community groups that the household belongs to; log household head age and gender and secondary education status; log household size; and indicator variables for SC/ST religion; whether the household bought weather insurance in 2004, has other insurance, does not know the provider and belongs to a water user group (either a borewell users association or water user group). See Data Appendix for definition of variables. Columns 4–6 include interaction of treatment effects with three household characteristics: knowledge of the insurance provider BASIX; index of total wealth; and log(per capita food consumption).

***Significant at the 1 percent level.

**Significant at the 5 percent level.

*Significant at the 10 percent level.