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	Autore	DELAVRANCEA, Barbu
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Economics
 Education
 Education: General
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 Finance
 Finance: General
 Financial Institutions and Services: General
 Financial institutions
 Financial Instruments
 Industries: Financial Services
 Institutional Investors
 Insurance & actuarial studies
 Insurance Companies
 Insurance companies
 Insurance
 Investment Decisions
 Liquidity
 Macroeconomics
 Macroeconomics: Consumption
 National accounts
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Nota di contenuto	Cover; Abstract; Contents; I. Introduction; II. Insurance Contract Design and Summary Statistics; A. Product Description; B. Summary Statistics; III. Experimental Design; IV. Experimental Results; A. Andhra Pradesh; B. Gujarat: Video Experiments; C. Gujarat: Flyer Experiments; V. Discussion of Experimental Results; A. Price Relative to Actuarial Value; B. Trust; C. Liquidity Constraints; D. Financial Literacy and Education; E. Framing, Salience and Other Behavioral Factors; VI. Non-Experimental Evidence; A. Correlates of Insurance Purchase; B. Self-Reported Explanations for Non-Purchase VII. Improving Household Risk Management: Tentative Lessons and Conclusions References; VIII. Appendix
Sommario/riassunto	Why do many households remain exposed to large exogenous sources of non-systematic income risk? We use a series of randomized field experiments in rural India to test the importance of price and non-price factors in the adoption of an innovative rainfall insurance product.

Demand is significantly price sensitive, but widespread take-up would not be achieved even if the product offered a payout ratio comparable to U.S. insurance contracts. We present evidence suggesting that lack of trust, liquidity constraints and limited salience are significant non-price frictions that constrain demand. We suggest contract design improvements to mitigate these frictions.
