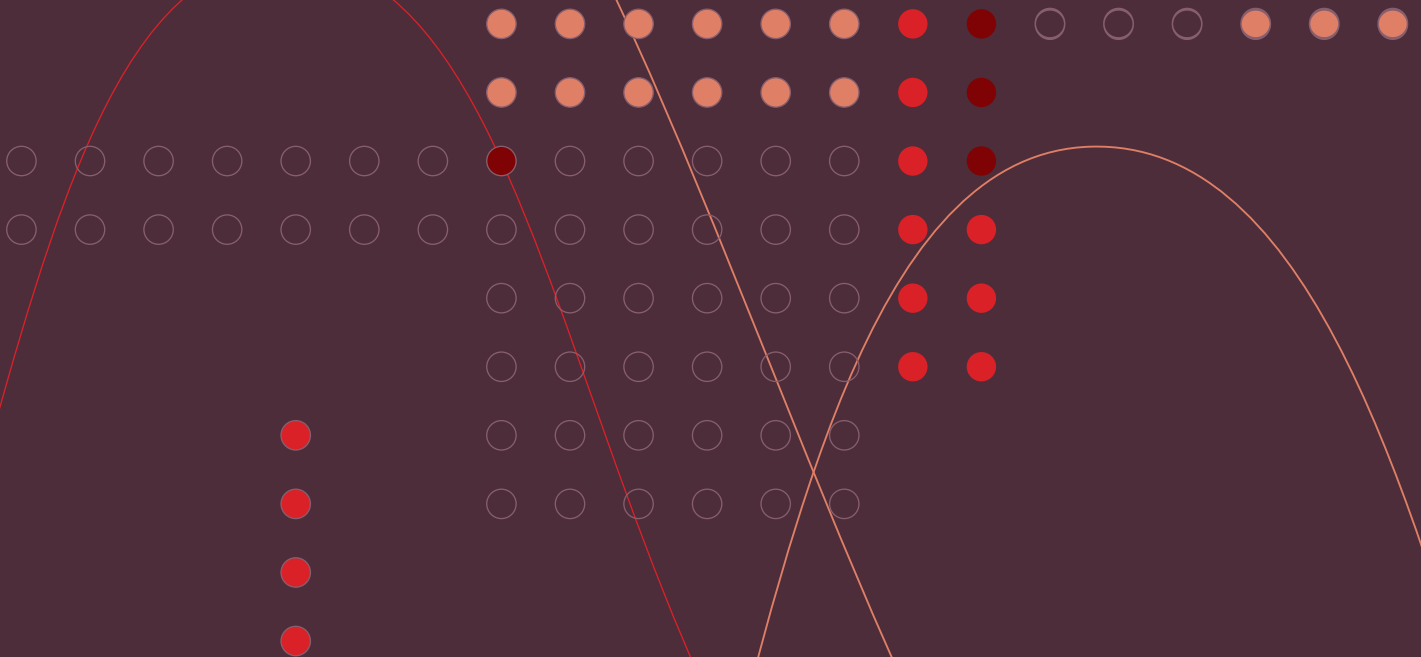
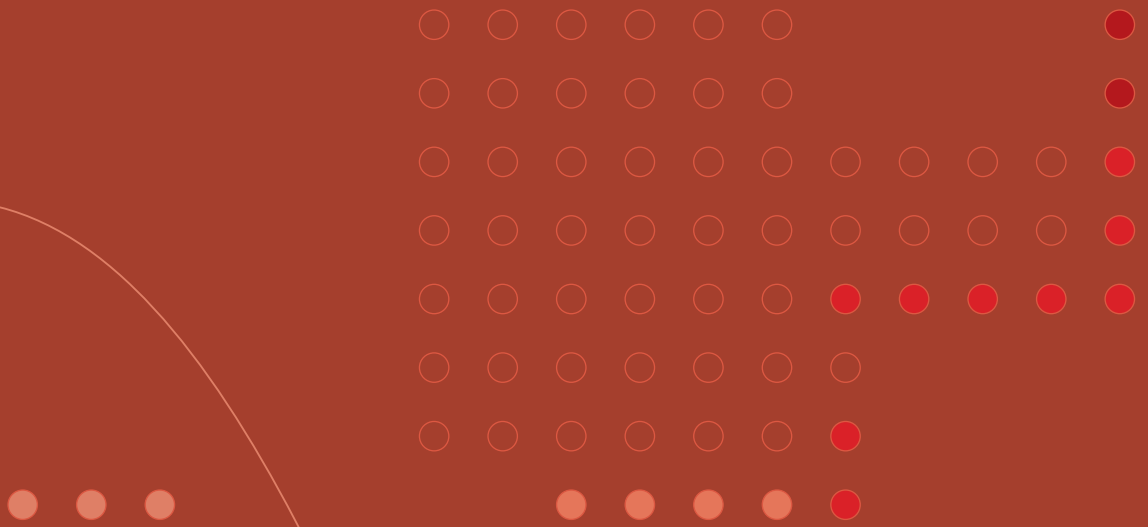


# Pre-launch Survey Report of Insurance Awareness Campaign



**SPONSORED BY**  
Insurance Regulatory and Development Authority



# Pre-launch **Survey** Report of **Insurance Awareness Campaign**



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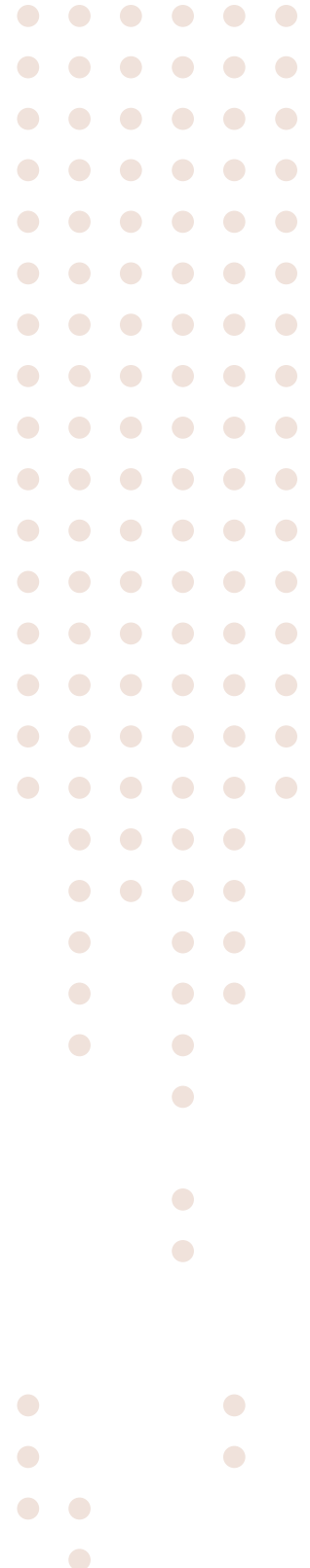
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# Foreword



An individual is exposed to various risks in daily life and it will surprise one to note how many of these can actually be insured. Life insurance and general insurance companies offer a variety of products covering different types of risks. Not only is there a dearth of knowledge about these but also most individuals are not aware of the value that insurance, as an option, could add to their lives. While affordability and the place of insurance in the list of an individual's priority in this context are important questions, quite a few are uninsured purely due to lack of awareness about insurance as a protection tool and details about the types of insurances that are possible. All stakeholders have the responsibility of creating this awareness. It is in this context that the Insurance Regulatory and Development Authority (IRDA) engaged the National Council of Applied Economic Research (NCAER) to carry out a pan India survey about awareness levels about insurance both amongst the uninsured and insured population. I have read, with interest, the findings of the survey and am indeed happy to present the report.

I am quite sure that this survey is one of its kind anywhere in the world. The universe covered and the geographical outreach in spite of various physical and social challenges involved has been an achievement and I commend NCAER for its efforts. A three-stage stratified sample design was adopted and primary survey undertaken in 29 states/union territories of India over a period of 6 months. The outcome is a comprehensive report that gives information along with tabulations regarding various parameters such as awareness regarding major source of information on insurance, the extent to which insurance is seen as a protection/savings tool, benefits of insurance vis-a-vis other savings tools, awareness about benefits of health insurance, what influences households to take insurance and why people do not opt for insurance, etc.

The report covers details about the various geographies covered. Both rural and urban areas are represented in the samples. The findings, based on the rural-urban divide, on various parameters are interesting—in some cases the findings are similar, in others quite varied. The findings based on the insured-uninsured dichotomy are also contained in the report. From giving a picture of the socio-economic profile of the insured and the uninsured to specific parameters relating to life as well as general insurance, the report makes useful reading for all categories of individuals—members of the general public, the insured and all stakeholders of the insurance industry. Some of the conclusions may be foregone and obvious, but here is a report that provides concrete data for these.

I thank NCAER for the well brought out report, as well as the IRDA team involved in interacting and coordinating with NCAER from the stage of formulation of the objectives of the survey and structuring of the questionnaire, to finalization of the report.

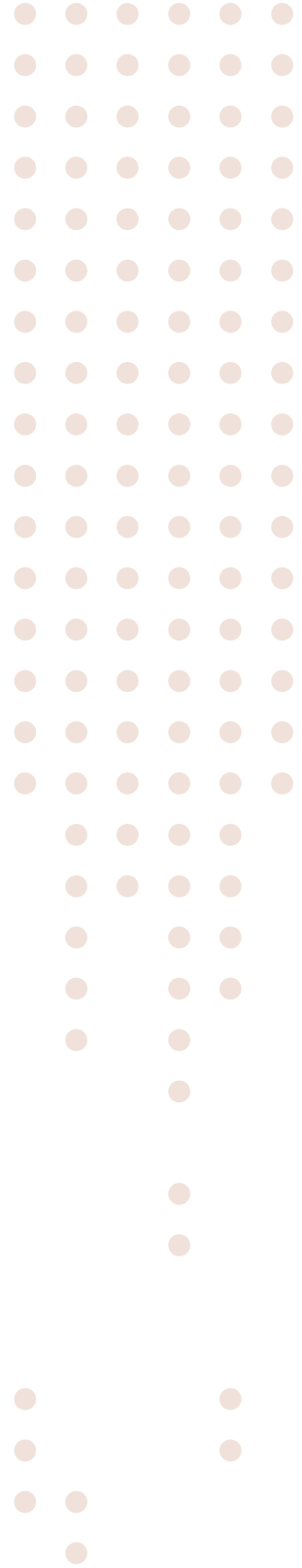
J. HARI NARAYAN

*Chairman*

Insurance Regulatory and Development Authority



# Preface



Insurance markets in India are showing clear signs of expansion, requiring insurers to be innovative in their approach towards achievement of sustainable growth. The report explores underlying trends in customer awareness levels and their implications on insurers.

The report is based on a survey of 30,200 respondents spread over 29 states and union territories. NCAER queried respondents on their awareness levels regarding rights, policyholders' protection, types of insurance products and benefits of insurance. The study also generated a socio-economic profile of insured and uninsured population. In studying the aggregate data, we were able to identify distinct indicator-based segments, and compared how different segments perceive insurance differently.

The intention of this report is to inform various insurers regarding the range and complexity of insurance awareness issues. The report will equip insurance companies with a ready reference to the fundamental aspects of business. The aim of this report is to reach those with limited knowledge of insurance and to provide a comprehensive picture of the awareness scenario across the country.

Starting with the history of insurance sector, the report charts out a course of insurance awareness parameters. First the concept, importance, origin and development of insurance is dealt with followed by the methodology. Methodology is followed by an exposition of the socio-economic characteristics of the insured and uninsured households. The almost revealing perception of households about insurance as a concept and its benefits is detailed in the following chapter. A more ready understanding has been detailed with regard to benefits of insurance. Awareness levels of the insured households about various aspects of insurance are elaborated in the next chapter. Each chapter is dealt with comprehensively and yet compendiously and each is accorded appropriate significance in the chapter conclusions. There is also a final chapter concluding the report which also provides policy recommendations.

The information contained in this report is quite diverse. It is structured for easy comprehension of policy makers and insurers of the ground realities. The analysis too is quite diverse. The emphasis is placed on findings from respondents of the desired role and significance for the insurance business. I hope that armed with the assessment of the report, the propagators of insurance would gain greater appreciation of the significance of their role and that of the other players in the business. The report recognizes that some readers may merely wish to use this from time to time to refresh their insight.

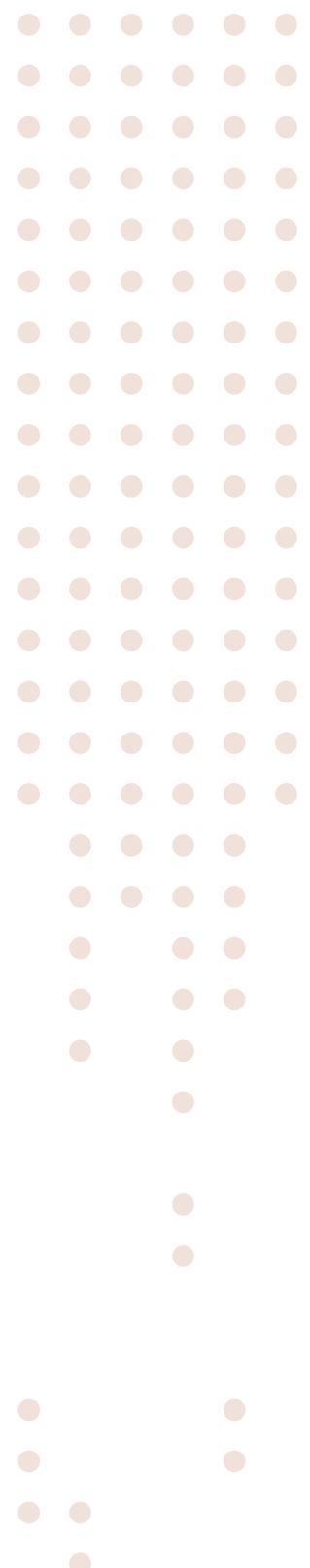
It also affords a logical progression of issues for those who wish to embark upon a more complete and systematic study of the subject. Finally, it provides insight for insurers to make a more meaningful impact on the lives of people they provide services to.

# Acknowledgements

We acknowledge the valuable support from IRDA in conducting this study. In particular, we would like to thank Mr Hari Narayan and Mr A. Girdhar for commissioning the study to NCAER. Our special thanks go to Ms Yegnapriya Bharath for her untiring support and coordination during the entire study and providing feedback at various critical junctures of the study. We are really grateful to her for her continuous and sustained cooperation. We also thank Mr Srinivas Rao for his help in facilitating the study. Further, we are thankful to Mr Manoj Asiwai for providing necessary administrative support.

We would be amiss if we do not thank all the sample respondents across the country for providing the requisite data and information to NCAER's field investigators. But for their generous help, it would not have been possible to give to the study its present shape. Moreover, we are grateful to all our field staff for collecting the necessary information from the sample respondents across the country.

Thanks are also due to Mr Suman Bery who was the Director General when the study was commissioned and Dr Shekhar Shah, the current Director General, NCAER whose full encouragement helped the core team in completing this study in time.





# Background

1

Insurance occupies an important place in the complex modern world since risk, which can be insured, has increased enormously in every walk of life. This has led to growth in the insurance business and evolution of various types of insurance covers. The insurance sector acts as a mobiliser of savings and a financial intermediary and is also a promoter of investment activities. It can play a significant role in the economic development of a country, while economic development itself can facilitate the growth of the insurance sector.

This chapter provides an overview of the insurance sector in India, its origin and growth. It begins by defining insurance as a concept, followed by a discussion on the importance of insurance for individuals, households, and the economy. The penetration of the insurance business and insurance density in India are compared with those in other countries. The need to create and enhance the level of awareness about different aspects of insurance is also discussed.

## 1.1 Concept of Insurance

Insurance is a form of risk management which is used primarily to hedge against the risk of a contingent, uncertain loss. Insurance is defined as the equitable transfer of the risk of loss, from one entity to another, in exchange for payment. Insurance is essentially an arrangement where the losses experienced by a few are extended among many who are exposed to similar risks. It is a protection against financial loss that may occur due to an

unexpected event. The transaction involves the insured assuming a guaranteed and known, relatively small, loss in the form of payment to the insurer in exchange for the insurer's promise to compensate or indemnify the insured in the case of a large, possibly devastating, loss. The insured receives a contract called an insurance policy which details the conditions and circumstances under which the insured will be compensated.

Insurance can be classified broadly into: (a) life insurance, and (b) general or non-life insurance.

(a) Life insurance or life assurance is a contract between the policy owner and the insurer, where the insurer agrees to pay the designated beneficiary a sum of money upon the occurrence of the insured individual's death or other event, such as terminal or critical illness. In return, the policy owner agrees to pay a stipulated amount at regular intervals or in lump sums. Life-based contracts tend to fall into two major categories:

- Protection policies: designed to provide a benefit in case of a specified event, typically against lump sum payment. A common form of this policy is term insurance.
- Investment policies: the main objective is to facilitate the growth of capital by single or regular premiums. The common forms in this category include whole life, universal life and variable life policies.

(b) General insurance or non-life insurance policies, including automobile and homeowners' policies, provide payments depending on the loss from a particular financial event. General insurance typically comprises any insurance cover that is not deemed to be life insurance.

Some categories of general insurance policies are: vehicle, home, health, property, accident, sickness and unemployment, casualty, liability, and credit. The terms of insurance generally depend on the company providing the cover.

## 1.2 Importance of Insurance

Life insurance is generally considered a means of protecting one's family against the unforeseeable circumstance of the death of an earning member. However, there are a number of other benefits that are not apparent. Some benefits accrue to the individuals and their families, while others assist economic development. For instance, an insurance company takes the risk of large and uncertain losses in exchange for small premiums. This gives a sense of confidence and security to the insured individual through the protection of insurance in the event of an unfortunate incident. In large sized commercial and industrial organizations, it facilitates operations as many of the risks are transferred to the insurer.

Insurance, particularly life insurance, is one of the ways of providing for the future. A life insurance policy which gives an annuity is a combination of protection and investment. It increases the creditworthiness of the assured person because it can provide funds for repayment in the event of death. It also reduces losses owing to theft, robbery, fire accidents, etc. In addition, it serves as a solution to social problems. For instance, while compensation is available to victims of industrial injuries and road accidents, financial difficulties on account of old age, disability or death is minimised.

Investment of accumulated resources by the insurer facilitates the overall development of the country. Capital is usually risk averse, but if insurers provide protection against risks, then several investors would come forward to invest their funds.

In many developed countries, citizens are to a certain extent protected by social security schemes provided by the government. These schemes offer financial aid to citizens who are eligible on grounds of unemployment, old age, sickness, disability, etc. The social security scenario in India is quite different, having traditionally been the responsibility of the family or community. However, with industrialization, urbanization, breakup of the joint family system and weakening of family bondage, it has become necessary to provide social security arrangements that are institutionalized and regulated by the state rather than the society.

Issues relating to social security are listed in the directive principles of state policy. While social security and insurance, employment and unemployment form Item 23 of the concurrent list, the welfare of labour including conditions of work, provident fund, employee's liability, workmen's compensation, invalidity and old age pension and maternity benefits form Item 24, also of the concurrent list. During the initial years of development planning, it was believed that with the process of development, a greater number of workers would join the organised sector and eventually get covered by formal social security arrangements. However, the actual experience has proved otherwise. There is now almost a stagnation of employment in the organised sector with increase in the inflow of workers into the informal sector. The unorganised workforce is characterised by scattered and fragmented areas of employment, seasonality, lack of job security and low legislative protection. Currently, out of an estimated workforce of nearly 400 million, only less than 10 per cent have the benefits of formal

social security protection. Although the government has a few centrally funded social assistance programmes like National Old Age Schemes and National Family Benefit Schemes, the number of people covered as well as the benefits is very meagre. Furthermore, in a country like India, where there is no provision for unemployment benefits, the concept of insurance becomes extremely important.

### **1.3 Origin of Insurance**

Maritime insurance is the oldest form of insurance and is followed by life insurance and fire insurance. Insurance was prevalent in ancient Greece and among the maritime peoples with whom the Greeks traded. It developed first as a means of spreading the huge risks involved in early maritime enterprises, evolving much later during the fourteenth century in the commercial cities of Italy. This practice of marine insurance gradually spread to London during the sixteenth century. The history of marine insurance is closely associated with the origin and rise of Lloyd's group of ship-owners. Today, Lloyd's is considered the largest underwriter in the world. In the USA, the first insurance company was established by Benjamin Franklin in 1752. Since the mid-nineteenth century, insurance has developed significantly to cover other kinds of risks.

### **1.4 Origin and Development of Insurance in India**

In India, the history of life insurance can be traced to 1818 when Anita Bhavsar started the Oriental Life Insurance Company in Kolkata. This organisation was basically founded to serve European clients and hence Indians who opted for an insurance cover were charged a much higher premium. The reason given was that Indians had a lower life expectancy on account of their lifestyle, while in fact this was a planned effort to keep Indians out of any kind of progress. The company failed in 1834. Then, in 1870 the British Insurance Act was passed

and the last three decades of nineteenth century saw the emergence of the Bombay Mutual Life Assurance Society (1871), which became the first organisation to charge the same premium from all residents of India irrespective of their origin or nationality. The Oriental (1874) and Empire of India (1897) insurance companies began their activities in the Bombay Residency in the late nineteenth century. This period, however, was dominated by foreign insurance offices such as Albert Life Assurance, Royal Insurance, and Liverpool and London Globe Insurance, which did good business in India.

The history of general insurance can be traced to the Industrial Revolution in the West and the consequent growth of sea-faring trade and commerce. A legacy of British rule, General Insurance in India has its roots in the establishment of Triton Insurance Company Ltd in 1850 in Calcutta. Its first Indian counterpart, the Indian Mercantile Insurance Ltd, which launched its operation in Bombay in 1907, was the first company of its type to transact all general insurance business.

### **1.5 Important Developments in the History of Indian Insurance Business**

Before deregulation in 1999, the insurance industry in India consisted of only two state insurers, namely Life Insurance Corporation of India (LIC) for life insurance, and General Insurance Corporation of India (GIC) with its four subsidiaries for general insurance. According to the Insurance Regulatory and Development Authority (IRDA), the insurance industry in India at present consists of 24 general insurance companies including specialised insurers such as Export Credit Guarantee Corporation of India and the Agricultural Insurance Corporation of India, and 23 life insurance companies. Of the 22 insurers who set up operations in life insurance after the industry was opened up for the private sector, 20 are joint ventures with foreign companies. Similarly, of the 17 non-life insurers, including health

insurers operating in the private sector, 16 are in collaboration with foreign partners. Thus, 36 insurance companies in the private sector are operating in collaboration with well-established foreign companies.

Prior to the opening up of insurance for the

were introduced and these included products' liability, corporate cover, professional indemnity policies, weather insurance, credit insurance and travel insurance.

Table 1.1 shows important developments in the history of the Indian insurance industry.

**TABLE 1.1: Important Developments in the History of the Indian Insurance Industry**

Year	Description of New Developments and Important Events
1912	The Life Insurance Companies Act was passed, making it mandatory for companies to get their premium rate tables certified by an actuary.
1938	The Insurance Act of 1938 became the first legislation governing all forms of insurance to provide strict state control over insurance business.
1956	Life insurance in India was completely nationalised on January 19 by means of the Life Insurance Corporation Act. All 245 existing companies operating in the country were merged into one entity, namely the Life Insurance Corporation of India (LIC)
1957	The General Insurance Council, a wing of the Insurance Association of India, was formed and framed a code of conduct for ensuring fair conduct and sound business practices.
1968	The Insurance Act of 1938 was amended to regulate investments and set minimum solvency margins. The Tariff Advisory Committee was also set up.
1972	The General Insurance Business (Nationalisation) Act was passed. With effect from January 1, 1973 107 companies were amalgamated and grouped into four companies, namely National Insurance Company Ltd., Oriental Insurance Company Ltd., New India Assurance Company Ltd and United India Insurance Company Ltd.
1993	The Government of India set up a committee under the chairmanship of RN Malhotra, then Governor of the Reserve Bank of India, to propose recommendations for reforms in the insurance sector that would complement the reforms in the financial sector.
1994	The Amphora Committee submitted its report, recommending that entry of the private sector be permitted in the insurance sector and that foreign companies be allowed entry by floating Indian companies, preferably as joint ventures with Indian partners.
1996	Following the recommendation of the Malhotra Committee, an interim Insurance Regulatory Authority was set up.
1999	The Insurance Regulatory and Development Authority (IRDA) was constituted as an autonomous body to regulate and develop the insurance industry. The IRDA was incorporated as a statutory body in April, 2000. The key objective of IRDA includes promotion of competition in order to improve customer satisfaction through increased customer choice and lower premiums, while ensuring the financial security of the insurance market. The IRDA deregulated the insurance sector and permitted the entry of private companies. Foreign investment was also allowed and capped at 26 per cent holding in the Indian insurance companies.
2006	The Actuaries Act was passed to give the profession statutory status on par with chartered accountants, notaries, cost and works accountants, advocates, architects and company secretaries.

private sector, non-life products were limited and were classified on the basis of their being regulated by tariffs or otherwise. Those such as fire insurance, motor vehicle insurance, engineering insurance and worker's compensation came under tariff regulation while others such as burglary insurance, mediclaim, and personal accident insurance did not. In addition, most specialised insurance products, such as race horse insurance, did not fall under tariff regulation. After the opening up of the sector to private players, new products

## 1.6 Insurance Scenario in India and Other Countries

For 2009, which is the latest year for which data are available, some pointers are:

- (i) the share of the Indian life insurance sector in the global market was 2.45 per cent;
- (ii) the share of Indian non-life insurance premium in the global non-life premium was as low as 0.46 per cent;
- (iii) in life insurance business India ranked ninth among 156 countries; and
- (iv) in non-life insurance business India ranked



26th among the same countries.

There are other pointers as well (IRDA, 2009 - 10), namely:

- (i) the Indian life insurance industry recorded a premium income of Rs 2,65,450 crore in 2009–10 as against Rs 2,21,785 crore in the previous year;
- (ii) in the life insurance sector, the share of the private sector in total premium income was approximately 30 per cent in both 2008–09 and 2009–10;
- (iii) while LIC, which represents the public sector, registered a growth of 19.69 per cent in 2009–10 over 2008–09, the growth of the private sector was higher at 23.06 per cent during this period;
- (iv) the gross direct premium income of the non-life insurance sector in India was Rs 30,351.83 crore in 2008–09 and Rs 34,620.45 crore in 2009–10; and
- (v) in the non-life insurance industry, the share of the public sector in gross direct premium income was approximately 59 per cent in both 2008–09 and 2009–10. Moreover, while the public sector registered a growth of 14.49 per cent in 2009–10, the growth in private sector gross direct premium income was lower at 13.44 per cent.

A recent study by McKinsey & Company indicates that consumers have an unmet need for long-term savings products and a preference for insurance vis-à-vis other investment products. Consumers rank insurance higher than other investment options because of the ease and convenience in investing, and in obtaining tax benefits and protection cover. Indian consumers perceive life insurance as a low-risk and high-return investment, this being a perception driven by the awareness of LIC's performance and its record of delivering stable returns over the years. According to the study, India's insurance market has grown over the past six years. Liberalisation of the sector has enabled the entry of a number of new players who have contributed to the growth,

(over 40 per cent per annum), by enhancing product awareness and promoting consumer education and information. However, the market is still in a nascent stage.

### **1.7 Insurance Penetration and Density in India**

Two important indicators of the level of development of the insurance sector in any country are:

- (i) level of insurance penetration which is measured as the percentage of insurance premium in gross domestic product (GDP); and
- (ii) insurance density ratio (wherein insurance density is defined as the per capita expenditure on insurance premium and is directly correlated with per capita GDP).

Both insurance penetration and density have increased significantly over the years, especially with the opening up of the insurance industry to the private sector. However, the increase has been marginal as far as the non-life insurance sector is concerned. While the density of life insurance in India grew from US\$ 9.1 in 2001 to US\$ 47.7 in 2009, the density in the non-life insurance industry for the same period grew from US\$ 2.4 to US\$ 6.7. Similarly, penetration in the life insurance sector increased from 2.15 per cent in 2001 to 4.60 per cent in 2009 and very marginally in the non-life insurance sector from 0.56 per cent in 2001 to 0.60 per cent in 2009. Thus, penetration in the non-life insurance sector has remained virtually constant over the years.

India's insurance penetration is lower than the world average which in 2009 was 7.0 per cent, while for India it was 5.2 per cent. Although, the penetration of Indian insurance is higher than that of some South Asian countries like Pakistan (0.7%), Bangladesh (0.9%) and Sri Lanka (1.4%), it lags behind other Asian countries like Japan (9.9%), South Korea (10.4%) and Singapore (6.8%). However, in the life insurance sector, India's performance in terms of percentage of

penetration at 4.6 per cent is comparable with some developed countries and is above the world average of 4.0 per cent. In the non-life insurance sector, India with 0.6 per cent lags behind the world penetration average of 3.0 per cent. (Source: Swiss Re as given in IRDA, 2009–10).

Several factors are responsible for the low levels of insurance penetration in the country. These include low consumer preference, untapped rural markets and constrained distribution channels. In urban areas, life insurance penetration in the market is approximately 65 per cent, and is considerably lesser in the low-income unbanked segment. In rural areas, life insurance penetration in the banked segment is estimated to be approximately 40 per cent, and at best is marginal in the unbanked segment. Before opening the sector to private insurers, it was felt that low levels of insurance penetration were due to ineffective market strategies adopted by LIC. Being a monopoly, the company had no strategic market plan. Advertising initiatives were limited to the print and electronic media, which mainly promoted LIC's products as being tax saving tools for salaried individuals. Although the level of penetration has increased after the entry of other players, it is still low compared to other countries.

According to consumer feedback, the problem has been exacerbated due to:

- agents' inability to clearly explain the features of the products;
- lengthy documents that are not user friendly; and
- the perception that agents are only concerned with their commissions.

### **1.8 Why Awareness is Important**

The growing need for financial education for the families to take better financial decision and to increase their economic security has been widely recognized. It is felt that well informed and well educated customers can create economic ripples. They make better financial

decisions for themselves and their families, increasing their economic security and well being. Secured families are more involved in their communities as home owners and voters. They are more involved as parents with their children's schools and teachers, enabling better educational and economic outcomes for their children. They contribute to vital, thriving communities, further fostering community economic development. Thus, being financially literate is not only important to the individual household and family, it is also important to communities and societies. (Hogarth, Jeanne M., 2006).

Insurance companies can address the problem of financial illiteracy of consumers by educating them. This point was corroborated by the Max New York–NCAER survey (NCAER, 2008) which showed that even though a majority of Indian households are good savers, they do not undertake financial planning and are financially at risk. Households need to understand the risk of both 'living too long' and 'dying too young'. Further, in urban India and amongst the salaried class, insurance is largely used as a tax saving tool, rather than for protection against risk. There is need to reorient the consumer about the benefits of life insurance for both financial protection as well as for long-term wealth creation.

The importance of insurance is unquestionable in modern economies as it serves a broad public interest and is vital to individuals' security. Advocacy of insurance and risk issues is an important tool that complements the insurance regulatory and supervisory framework. This is particularly so given: (i) households' growing risk exposures and responsibility for covering them; (ii) increasing diversity and complexity of insurance products; and (iii) heterogeneity of insurance providers and distribution channels.

Advocacy can typically: (i) heighten individuals' awareness and responsibility towards potential risks; (ii) enhance understanding of insurance mechanisms that

can cover these risks; and (iii) enable the development of consumers' knowledge and capacity in order to make informed decisions as regards insurance matters (OECD, 2006).

Private insurers have introduced many innovative products and offer incentives on policies in order to woo consumers. The market share of private insurers has increased steadily on the basis of total premium from 14.25 per cent in 2005–06 to 29.90 per cent in 2009–10.

In today's context, though the customer has a variety of products to choose from, wise choices are possible only with requisite awareness. Besides, it is not enough for the customer to have knowledge only of the various policies available. It is possible that a customer has problems with a particular policy and should ideally be aware of organisations that look into grievances and make prompt payment of claims. The customer must also be informed about the lapse of policies, revival of policies, and the value of a policy in case of surrender. Hence, the customer must not only choose a product which is suitable, but also engage with a company in which the agents provide correct information.

The results of the Max New York Life–NCAER Survey on India Financial Protection (NCAER, 2008) indicates that awareness of life insurance stands at a high of 78 per cent on an all-India level with more urban households (90%) aware of it than rural households (73%). The level of awareness has increased with education, age and income levels. However, ownership of insurance products was low at only 24 per cent. Further, it was the salaried class that tended to buy insurance the most, followed by businessmen. Also, as compared to others married people are more likely to buy insurance.

Realising the importance of enhancing the awareness regarding various aspects of insurance, the IRDA has launched an awareness campaign with the objectives of: (a) developing and promoting efficiency of the

insurance sector; (b) improving policy holder protection; (c) setting up a dispute resolution mechanism; and (d) regulating the intermediaries.

The National Council of Applied Economic Research (NCAER), New Delhi has been contracted by IRDA, Hyderabad as the consultant organisation to conduct nationwide pre-launch and post-launch surveys of insurance awareness. The NCAER conducted the pre-launch survey during March–August, 2010.

With the primary purpose of collecting data on awareness of insurance throughout the country, the objectives of the survey were threefold:

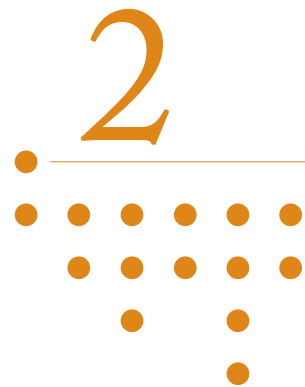
- (a) To study and analyse awareness levels of the insured population regarding their rights under the Act, policy holder protection regulations, different types of insurance (life insurance including term, single, premium, endowment, ULIPs, health insurance, general insurance including householders, burglary, etc.), and levels of protection available from various types of insurance.
- (b) To study and analyse the awareness levels of the uninsured regarding need for insurance, types of insurance available, insurance interest, benefits of insurance, and benefits of ULIP investment.
- (c) To generate a socio-economic profile of the insured and uninsured population by socio-economic parameters such as household income, type of dwelling unit, type of ration card held, occupation, literacy levels, etc.

The information generated through the household survey on different facets of the insurance industry is presented in this report which is divided into seven chapters, beginning with the introduction in Chapter 1. In Chapter 2, the sample design and research methodology are described. In Chapter 3, based on the data collected through the survey,

an attempt is made to compare the socio-economic characteristics of the insured and uninsured households. Chapter 4 deals with the perception of the sample population about insurance as a concept and its benefits. Chapter 5 presents a detailed analysis of the level of awareness of the sample population on the

diverse aspects of insurance, including their rights and duties as policy holders. The views of uninsured households about insurance also forms a part of this chapter. In the last chapter, broad conclusions are drawn based on the survey results, and recommendations made for policy consideration.

# Methodology



## 2.1 Coverage

A primary survey of households was undertaken in 29 major states and union territories, covering both rural and urban areas, in Andhra Pradesh, Arunachal Pradesh, Assam, Bihar, Chandigarh, Chhattisgarh, Daman & Diu, Delhi, Goa, Gujarat, Haryana, Himachal Pradesh, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Meghalaya, Mizoram, Orissa, Pondicherry, Punjab, Rajasthan, Sikkim, Tamil Nadu, Tripura, Uttarakhand, Uttar Pradesh, and West Bengal. The remaining states and union territories, accounting for approximately 3–4 per cent of the country's population, were left out due to operational difficulties.

## 2.2 Sample Design

A three-stage stratified sample design has been adopted for the survey to generate representative samples. Sample districts, villages and households formed the first, second and third stage sample units respectively for selection of the rural sample, while cities and towns, urban wards and households were the three stages of selection for the urban sample.

Sampling was done independently within each state and union territory and estimates were generated at the state and union territory level. All-India estimates were made through aggregation of the estimates for all states and union territories.

## 2.3 Selection of the Rural Sample

*Stage 1. Selection of districts:* From each state and

union territory, a quarter of all districts, totalling 151 overall, were selected. The sample was drawn after consultation with IRDA. The selection criterion was the female literacy rate as it is considered to be a proxy for media penetration.

*Stage 2. Selection of villages:* Five sample villages were selected randomly from each district by the Simple Random Sampling Without Replacement (SRSWOR) method. Prior to applying SRSWOR, all the villages of a district were divided into three categories according to the female literacy rate as follows:

- high literacy (female literacy rate greater than 70%);
- medium literacy (female literacy rate between 50–70%); and
- low literacy (female literacy rate between 30–50%).

Two villages each were selected from the high and low literacy categories, while one village was selected from the medium category.

*Stage 3. Selection of households:* In each selected village, approximately 100 households were chosen by the equal probability sampling approach for the purposes of listing and preliminary survey. During the preliminary survey, the listed households were stratified by: (i) insured and non-insured categories; (ii) land possessed; and (iii) principal source of income. The 100 households to be stratified were divided into two categories, namely: (a) insured, where at least one member of the household possesses a life insurance policy; and (b) uninsured, where no member of the

household possesses a life insurance policy.

The insured households were placed in eight strata while the uninsured household category remained as a single stratum. Thus, all 100 households were placed across nine strata as shown in Table 2.1.

treated as strata. In each National Sample Survey (NSS) region, towns were categorised into five groups based on their population, namely big towns and small towns. There are 170 cities in which the population exceeds two lakh. All the cities were selected with the

**Table 2.1: Stratification of Households in Rural Areas**

Category	Stratum	Description
Insured	1	Principal source of income is self-employment in agriculture and land possessed is 0-2 acres
	2	Principal source of income is self-employment in agriculture and land possessed is 2-10 acres
	3	Principal source of income is self-employment in agriculture and land possessed is more than 10 acres
	4	Principal source of income is through labour (agricultural or other casual labour)
	5	Principal source of income is self-employment in non-agricultural occupations and land possessed is 0-2 acres
	6	Principal source of income is self-employment in non-agricultural occupations and land possessed is approximately two acres
	7	Principal source of income is through regular salary or wages and other sources and land possessed is 0-2 acres
	8	Principal source of income is regular salary or wages and other sources and land possessed is more than two acres
Uninsured	9	No member of the household possesses a life insurance policy

From each of the eight strata of insured households, two households each were selected by the equal probability sampling approach. If any household stratum was missing, then households from the previous sample stratum, where additional households were available, were selected so as to attain 16 sampled households in that selected village. On the other hand, four households were selected from the ninth stratum. On the basis of this sampling design in rural areas, the realised sample of 14,560 households out of the preliminary listed sample of 72,800 households was spread over 728 villages in 151 districts covering the 29 states and union territories.

## 2.4 Selection of the Urban Sample

According to the census of 2001, there are approximately 4,850 cities and towns in the states and union territories (excluding Jammu & Kashmir). The population of cities and towns in India varies from less than 5,000 to over one crore each.

In the urban sample design, within the 29 covered state/union territories, states are

probability of 1. The remaining cities and towns were grouped into four strata on the basis of their population size and from each stratum a sample of town was selected independently.

A progressively increasing sampling fraction with increasing town population was used for determining the number of towns to be selected from each stratum. From each NSS region, the allocated number of small towns was selected by following the equal probability sampling procedure. The sampling fraction as shown in Table 2.2 was used at the state level.

A total sample size of 767 urban wards was allocated among the selected small and big towns in proportion to the number of wards in the respective towns. The allocated number of wards selected from each sample town was arrived at by following the equal probability sampling approach. Thus, towns and wards from the first and second stage sample unit in the urban sample design were selected.

As in the rural sample design, within a selected ward, a sample of approximately 100 households was selected for listing and preliminary survey, using the equal probability

**Table 2.2: Sampling Fraction for City and Town Group**

Town Class	Town population ( 000)	Total towns	Sample towns	Sampling fraction
I	→10000	3	3	1.00
II	5000-10000	3	3	1.00
III	1000-5000	29	29	1.00
IV	500-1000	37	37	1.00
V	200-500	98	98	1.00
VI	100-200	219	56	0.26
VII	50-100	396	44	0.11
VIII	20-50	1135	28	0.02
IX	← 20	2270	44	0.02
Total	All	4,190	342	0.08

sampling approach. In the preliminary survey, at the time of listing of the sampled households, information on insured or uninsured households, size, household consumption expenditure for the last month (MPCE), and principal source of income were collected. The 100 households were divided into the insured and un-insured categories. The insured households were placed across seven strata while the uninsured household category remains as a single stratum. Thereby, all the 100 households have been placed in eight strata as shown in Table 2.3.

random with equal probability of selection. If there was no household in any particular stratum, the shortfall was compensated from the previous stratum, where additional households were available, so as to obtain 14 sampled households from each selected ward in the urban sector of the detailed survey. For the un-insured household category, six households were selected from the 8th stratum.

By using this sampling design in urban areas, the realised sample of 15,640 households, out of the preliminary listed sample of 76,700 households, was spread over 339 urban wards in

**Table 2.3: Stratification of Households in Urban Areas**

Category	Stratum	Description
Insured	1	Principal source of income is regular salary, wage earnings and sources like remittances and pensions and MPCE of Rs 800 or less
	2	Principal source of income as in stratum 1, but MPCE between Rs 801 and Rs 2,500
	3	Principal source of income same as stratum 1, but MPCE approximately Rs 2,500
	4	Principal source of income is self-employment and MPCE less than Rs 800
	5	Principal source of income is self-employment and MPCE between Rs 801 and Rs 2,500
	6	Principal source of income is self-employment and MPCE approximately Rs 2,500
	7	Principal source of income is through casual labour (agricultural and non-agricultural)
Uninsured	8	No member of the household possesses a life insurance policy

For the insured households category, two households were selected from each stratum at

146 towns covering the 29 states and union territories.





# Socio-Economic Characteristics of Insured and Uninsured Households

## 3

One of the main objectives of the study is to generate a socio-economic profile of the insured and uninsured households, and to examine whether any of the socio-economic parameters bear a direct impact on the purchase of insurance by them. Based on the data generated by the study (specifically Parts I and II pertaining to education, occupation, and income), the socio-economic characteristics of both the insured and uninsured households have been examined and the findings and conclusions analysed. For the purpose of the study, the criterion for any household being considered 'insured' is that at least one member of the household must have life insurance.

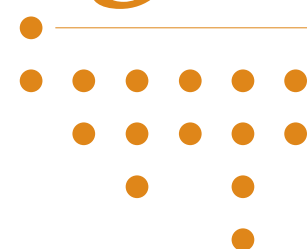
### 3.1 Occupation and Education

The distribution of households by occupation and level of education is shown in Table 3.1.

The occupation which forms the major source of income for the family has been taken as the occupation of the household. Similarly, the highest level of education of any member in the household has been taken as its level of education. This was done because, even where the head of the family is not literate, the younger members might be well educated and, being aware of insurance, become responsible for the household becoming insured.

It can be seen from Table 3.1 that a high percentage of the insured households are: (i) self-employed to the extent of approximately 52 per cent, comprising 9.67 per cent in agriculture and 32.28 per cent in non-agricultural work; (ii) salaried, comprising 34 per cent; and (iii) engaged as labour, comprising less than 13 per cent.

As regards uninsured households, the



**Table 3.1** Distribution of Households by Main Occupation and Level of Education

Occupation	Insured Households			Uninsured Households		
	Rural	Urban	Total	Rural	Urban	Total
Self-employed in agriculture	36.28	2.38	19.67	34.98	3.46	16.20
Agricultural labour	3.56	0.52	2.07	11.09	1.17	5.18
Casual labour	9.52	13.69	11.56	28.34	36.21	33.03
Self-employed in non-agriculture	24.64	40.23	32.28	13.13	32.73	24.81
Regular wages and salaried	25.63	42.60	33.94	11.59	25.69	19.99
Others	0.36	0.60	0.48	0.87	0.73	0.79
<b>Highest level of education</b>						
Illiterate	1.41	0.47	0.95	4.20	2.07	2.93
Up to primary school	7.87	4.58	6.26	16.10	11.75	13.51
Up to secondary school	33.66	25.62	29.72	41.21	37.63	39.08
Higher secondary school and above	57.06	69.33	63.07	38.49	48.54	44.48
<b>Total Number of Households</b>	<b>11301</b>	<b>10866</b>	<b>22167</b>	<b>3237</b>	<b>4774</b>	<b>8011</b>

position is: (i) approximately 38 per cent belong to the labour force, comprising five per cent in agricultural labour and 33 per cent in casual labour; (ii) approximately 41 per cent are self-employed, comprising 16.2 per cent in agriculture and 24.81 per cent in non-agricultural work; and (iii) only one-fifth are salaried or earn regular wages.

The irregularity in the earnings of uninsured households could be a major impediment in their opting for insurance, as it involves regular payment. However, a slightly higher percentage of urban uninsured households (3.46%) are self-employed in agriculture, as compared with insured urban households (2.38%). Nevertheless, in both insured and uninsured households, a higher proportion in the rural category is self-employed in agriculture or works as agricultural labour, as opposed to urban households where a higher proportion works as casual labour, is self-employed in non-agricultural work, or is salaried.

Tables S3.1(a), S 3.1(b) and S 3.1(c) given in Annexure, show the state-wise distribution of households by main occupation of the household. While the distribution follows the pattern applicable to India as a whole, there are some differences, such as: (i) in Chandigarh, Delhi, Daman and Diu, Goa and Andhra Pradesh, the proportion of households receiving salaries and regular wages is higher in the uninsured urban households as compared with insured urban households; (ii) among the rural insured households surveyed, in Sikkim more than 95 per cent were salaried or had regular wages, while the uninsured once again had the highest proportion of households that were self-employed in agriculture; (iii) among insured urban households, Mizoram has the highest proportion of salaried households at approximately 95 per cent; (iv) among uninsured urban households, three-fourths in Orissa depend on casual labour; and (v) for urban households, there is a large difference in the proportion of salaried and labour categories

as between the insured (43 per cent salaried and 14 per cent labour) and uninsured (18 per cent salaried and 42 per cent labour) in the eastern region.

As regards the highest level of education of households, nearly two-thirds of those insured are educated at least up to higher secondary school, but much lower for the uninsured at approximately 45 per cent. On the other hand, illiterate households account for approximately one per cent of the insured group, but three per cent of the uninsured group.

These observations suggest that education does influence the households' decision to opt for insurance. Within insured households, the proportion of illiterate households is slightly higher and those educated up to higher secondary school or above slightly lower among the rural households as compared with the urban households. This implies that urban households are better educated.

Tables S3.1 (d), S3.1 (e) and S3.1 (f) in the Annexure show the state-wise distribution of households by level of education of household. Among the rural insured, 95.45 per cent of the households in Mizoram come under the highest education level, while the highest proportion of illiterates is seen in Rajasthan. Among the urban insured, Meghalaya has the highest proportion of households under the highest education level (94.52%), while once again Rajasthan has the highest percentage of illiterates (11.72%).

Among rural households, the southern region has the largest proportion of households in the highest education category at 65 per cent in the insured and 50 per cent in the uninsured households. The proportion of illiterates is highest in the northern region (2%) amongst both insured and uninsured (6%) households.

### **3.2 Type of Dwelling Unit and Family**

A classification of households by ownership of land, type of dwelling unit, and other parameters is shown in Table 3.2.

**Table 3.2: Distribution of Households by Ownership of Land, Dwelling Unit, Type of Dwelling Unit, Type of Family and Availability of Electricity Connection [Percentage]**

	Insured			Uninsured			All (Insured +Uninsured)		
	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Ownership of land</b>									
Percentage owning agricultural land	75.46	NA	75.46	62.93	NA	62.93	73.05	NA	73.05
Average size of land (acres)	3.94	NA	3.94	2.82	NA	2.82	3.71	NA	3.71
<b>Ownership of dwelling unit</b>									
Own	94.74	82.90	88.94	92.89	79.45	84.87	94.33	81.85	87.86
Rented	4.78	16.07	10.31	6.11	19.51	14.10	5.07	17.12	11.32
Others	0.48	1.03	0.75	0.99	1.05	1.03	0.59	1.04	0.82
<b>Type of dwelling unit</b>									
Pucca	54.26	75.57	64.71	33.28	56.47	47.10	49.58	69.75	60.03
Semi-pucca	33.00	19.92	26.58	41.20	31.92	35.67	34.82	23.58	29.00
Kutcha	12.75	4.51	8.71	25.52	11.61	17.23	15.59	6.67	10.97
Percentage of households with electricity	88.59	96.64	92.54	79.89	91.10	86.57	86.65	94.95	90.95
<b>Type of family</b>									
Nuclear	72.64	75.84	74.21	78.85	81.34	80.34	74.02	77.52	75.83
Joint	27.36	24.16	25.79	21.15	18.66	19.66	25.98	22.48	24.17
<b>Number of households owning</b>									
<b>Agricultural land</b>	8528	NA	8528	2,037	NA	2,037	10,620	NA	10,620
<b>Total Number of Households</b>	11301	10866	22167	3237	4774	8011	14538	15640	30178

NA=Not applicable

It is evident from Table 3.2 that a comparatively higher percentage of insured households (approximately 75%) own agricultural land in comparison with uninsured households (approximately 63%), and the average land holding is also higher for insured households at 3.95 acres, against 2.82 acres for uninsured households.

Similarly, comparison of house ownership reveals that approximately 89 per cent of insured households live in their own houses, while this is slightly lower for uninsured households at 85 per cent. Among the insured, the proportion of households owning a dwelling unit is higher in rural areas (94.74%) as compared with urban areas (82.9%).

Households living in pucca houses account for 60 per cent of the insured category, but only 47 per cent of those uninsured. Additionally, electricity supply is present in 93 per cent of insured households, but only in 87 per cent of

uninsured households. The living conditions of insured households appear to be better than those of the uninsured.

The general perception is that people living in joint families are emotionally and financially more secure, and so it makes more sense for people living in nuclear families to have insurance, particularly life insurance. However, the data from the sampled population tells a different story. It can be seen that a higher proportion of uninsured households consist of nuclear families as compared with insured households, and this holds true for both rural and urban categories.

Tables S3.2(a), S3.2(b) and S3.2(c) provide the state-wise distribution of households according to the above criterion. Thus, among rural households, while there is no difference in the proportion of insured and uninsured with electricity connections in the southern region and a marginal difference in the western region,

a higher proportion of insured households in the northern (84%) and eastern (85%) regions have electricity connections compared with uninsured households (73 per cent and 75 per cent respectively). The position is similar with respect to urban households, although a higher proportion of these have the facility as compared with rural households, irrespective of whether they are insured or not.

Three-fourths of the households in rural Chandigarh own a house irrespective of whether they are insured or not. However, in urban Chandigarh, while 63.3 per cent of the uninsured own a house, the proportion is higher among the insured at 70 per cent. Among insured households, the proportion owning houses is lowest in Arunachal Pradesh (53.35 per cent in urban and 72.60 per cent in rural areas).

In the eastern region, there is a huge disparity in the proportion of insured (49%) and uninsured (19%) households living in pucca houses in the rural as well as urban areas (67 per cent insured and 32 per cent uninsured). It is also seen that approximately 90 per cent of households in the southern region live in nuclear families irrespective of being insured or uninsured, and whether in rural or urban areas. In the remaining three regions, the proportion living in nuclear families is slightly higher among uninsured households.

### 3.3 Type of Ration Card

The households are categorised by the type of ration card they possess in Table 3.3.

The percentage of insured households possessing any card (approximately 60%) is much higher than that of uninsured households (45%) in the surveyed population. Consequently, a higher proportion of uninsured households possess Below Poverty Line (BPL) cards. Interestingly, one-fourth of insured households are BPL card holders, two per cent are Antyodaya card holders and 0.22 per cent are beneficiaries under the Annapurna scheme. It is possible that the beneficiaries of the Antyodaya and Annapurna schemes are members of micro-insurance schemes. Tables S3.3(a), S3.3(b) and S3.3(c) show the state-wise distribution of households based on the kind of ration card held.

In all regions, the proportion of Above Poverty Line (APL) card holders is higher among the insured compared with the uninsured, and is the highest in the western region and the lowest in the southern region. Among the insured, rural Uttarakhand (7%) and rural Jharkhand (6%) and urban Assam (4%) have a higher proportion of Annapurna card holders compared with the other states. This proportion is much higher among the uninsured in rural (13%) and urban (8%) Himachal Pradesh, rural Uttarakhand (17%), rural Mizoram (14%).

There are significant state-wise differences. As high as 90 per cent of the households in Meghalaya reported holding no card, while in Pondicherry 94 per cent of all households have BPL cards. On the other hand, in Mizoram, nearly all urban households,

**Table 3.3: Distribution of Households by Type of Ration Card (Percentage)**

Type of Ration Card	Insured			Uninsured			All (Insured + Uninsured)		
	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
APL	57.11	61.08	59.05	40.17	48.80	45.31	53.33	57.33	55.40
BPL	29.07	21.68	25.45	40.04	31.03	34.68	31.51	24.54	27.90
Antyodaya	2.48	1.05	1.78	5.53	1.93	3.39	3.16	1.32	2.21
Annapurna	0.22	0.21	0.22	0.40	0.36	0.38	0.26	0.26	0.26
No card	11.12	15.98	13.50	13.85	17.88	16.25	11.73	16.56	14.23
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

insured or uninsured, have APL cards, while in the rural areas 95 per cent of insured households have APL cards compared with 78 per cent among the uninsured.

### 3.4 Economic Status of the Households

On the basis of average annual per capita income, the households are divided into four income classes: (i) households with less than Rs 10,000; (ii) between Rs 10,000–16,000; (iii) between Rs 16,000–27,000; and (iv) above Rs 27,000. The average annual household income, consumption expenditure and savings are shown in Table 3.4.

On the whole, it is seen that approximately

the average household income of urban households (Rs 1,08,405) being higher than that of rural households (Rs 88,640). The difference in income of rural and urban households is evident among both insured and uninsured categories.

It is also seen that the average income of insured households (Rs 1,10,128) is much higher than that of uninsured households (Rs 67,799). This is due to the fact that nearly 38 per cent of uninsured households are in the lowest income class as against only 22 per cent of insured households, and while only 13 per cent of uninsured households are in the highest income class, this proportion is far higher for insured households (29%). As expected, the

**Table 3.4: Distribution of Households by Economic Status: Income, Expenditure and Savings**

Income Class (average annual per capita)	Insured Households			Uninsured Households			All Households		
	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Up to Rs 10,000	27.01	16.53	21.87	46.71	31.23	37.48	31.39	21.01	26.02
Rs 10,001 to Rs 16,000	24.98	23.23	24.12	25.73	27.60	26.85	25.14	24.57	24.84
Rs 16,001 to Rs 27,000	25.56	24.21	24.90	17.79	25.19	22.20	23.83	24.51	24.18
Rs 27,001 & above	22.45	36.04	29.11	9.77	15.97	13.47	19.63	29.91	24.96
Average annual household income (Rs)	97,183	1,23,594	1,10,128	58,897	73,834	67,799	88,660	1,08,405	1,04,770
Average annual household savings (Rs)	23,118	27,947	25,484	12,138	14,606	13,638	21,110	24,410	23,327
Average monthly household consumption expenditure (Rs)	6,162	6,992	6,569	3,823	4,653	4,318	5,641	6,278	5,971
Total number of households	11,301	10,866	22,167	3,237	4,774	8,011	14,538	15,640	30,178

one-fourth of the households come under each class of income considered. However, while 31 per cent of rural households have an average annual per capita income of less than Rs 10,000, only approximately 20 per cent fall in the highest income category. On the other hand, among urban households, 21 per cent fall in the lowest income category and 30 per cent in the highest income class. This is reflected in

average annual consumption expenditure of uninsured households (Rs 51,816) is less than that of insured households (Rs 78,828), and this also holds for average savings which stand at Rs 13,638 for uninsured households as against Rs 25,484 for insured households. The sources of information for the households are shown in Table 3.5.

### 3.5 Major Sources of Information

**Table 3.5:** Distribution of Households by Major Sources of Information (Percentage)

Source of Information	Insured			Uninsured		
	Rural	Urban	Total	Rural	Urban	Total
Radio or transistor	21.06	14.04	17.62	23.73	15.79	19.00
Television	63.02	80.10	71.39	45.13	65.92	57.52
Newspapers	32.48	46.88	39.54	25.92	34.75	31.18
Magazines	3.06	5.33	4.17	1.54	2.93	2.37
Internet	1.14	3.18	2.14	0.49	1.51	1.10
Bazaar or local people	32.04	25.29	28.73	34.32	32.47	33.22
Relatives, friends or neighbours	47.45	41.51	44.53	51.53	46.56	48.57
Panchayat	13.03	1.44	7.35	13.35	2.22	6.72
Fair price shop (FPS)	1.87	1.21	1.54	1.88	1.78	1.82
Banners/hoardings	8.53	12.33	10.39	7.26	10.37	9.11
Rural knowledge hub	2.82	0.65	1.76	2.84	0.52	1.46
Others	1.73	2.36	2.04	1.67	1.30	1.45
None	0.34	0.06	0.20	0.80	0.57	0.66

Note: These are multiple responses and therefore the sum may not be equal to hundred

Television is the primary source of information for both insured and uninsured households, followed by friends, relatives, and neighbours who exchange news. Other major sources of information are newspapers, radios and transistors. The state-level pictures on major sources of information are shown in Annexure Tables S3.4(a), S3.4(b) and S3.4(c).

### 3.6 Types of Insurance Held

The distribution of households by type of insurance held is shown in Table 3.6. As per the definition of the 'insured households' adopted for the study, the table reflects 100 per cent life insurance for the insured households and no household among the uninsured has life insurance cover for any of the family members.

**Table 3.6:** Distribution of Households by Type of Insurance Taken

Type of Insurance	Insured (%)			Uninsured (%)		
	Rural	Urban	All	Rural	Urban	All
No insurance	-	-	-	88.01	89.11	88.67
Life insurance	100.00	100.00	100.00	-	-	0.00
General insurance	2.89	4.82	3.84	0.62	0.65	0.64
Health insurance	5.27	6.59	5.92	0.56	0.44	0.49
Motor insurance	26.41	35.56	30.90	5.16	6.79	6.13
Tractor insurance	2.53	0.87	1.71	0.46	0.17	0.29
Livestock insurance	0.33	0.32	0.32	0.19	0.08	0.12
Accident insurance	1.81	1.52	1.66	0.40	0.25	0.31
Crop insurance	2.49	0.29	1.41	0.62	0.10	0.31
Pump insurance	0.06	0.01	0.04	0.46	0.27	0.35
Any other insurance	0.42	0.76	0.59	0.71	0.19	0.40

Note: These are multiple responses and therefore the sum may not be equal to hundred

It is noteworthy that even among uninsured households (those without a life insurance policy), some have opted for other kinds of insurance while the proportion of uninsured households opting for insurance is much lower than insured households.

There are other pointers: (i) motor insurance is the most sought after, accounting for nearly 31 per cent of insured and 6 per cent of uninsured households; 35.56 per cent of urban insured households and 26.41 per cent of their rural counterparts have motor insurance; (ii) approximately 6 per cent of insured households have health insurance while those who have general insurance is lower at approximately 4 per cent; (iii) as expected, a higher proportion of rural households have taken crop insurance and tractor insurance when compared with urban households; and (iv) the proportion of urban insured households who have taken health insurance and general insurance is marginally higher as compared with insured rural households.

Tables S 3.5(a), S3.5 (b), S 3.5 (c) and S3.5 (d) provide the state-wise distribution of households based on the different kinds of insurance taken by them, with the broad picture being: (i) motor insurance is the main type of insurance that the uninsured opt for; (ii) the states with a high proportion of households opting for motor insurance are rural Punjab (28%), Daman and Diu (rural 30%, urban 23%), Goa (rural 25%, urban 40%) and Pondicherry (urban 33%); and (iii) Chhattisgarh (urban) has the highest proportion of households opting for health insurance among the uninsured. It is, however, possible that the households are members of some micro-insurance or health insurance scheme offered by a particular employer.

Further features here are: (i) among insured households, those in the southern region have the highest proportion opting for different types of insurance, and these percentages are higher for the urban category compared with the rural category; (ii) Tamil

Nadu (rural as well as urban) has the highest proportion of households with health insurance; (iii) 21 per cent of the households in rural Haryana, 25 per cent in urban Haryana and 44 per cent in urban Mizoram have general insurance; and (iv) it is motor insurance which is very popular even among insured households, Pondicherry having the highest proportion of households with motor insurance (89 per cent urban and 79 per cent rural).

### **3.7 Details of Different Kinds of Policies—Life, General and Health—Held by Members of Households**

The survey collected detailed information about the insurance policies held by different members of the households like whether they have taken the insurance cover from government or private companies, the amount of annual premium paid, amount insured, etc. These are analysed in this section. All the surveyed households have been included in this analysis. Hence while the proportion under life insurance will include only members from insured households, those under the other two categories of insurance could belong to either insured or uninsured households.

#### **Proportion of Policy Holders**

Tables 3.7a (Rural), 3.7b (Urban) and 3.7c (All) provide information about the proportion of household members having life insurance, general insurance and health insurance under both public and private sectors, based on their income categories. Since more than one person from the same household can opt for insurance, the tables show the number of members and not the number of households.

The data shows: (i) the number of household members, rural or urban, opting for insurance clearly indicates that those taking government insurance policies far exceed those taking private insurance policies, regardless of the type of insurance, namely life, general or health; and (ii) those opting for general and health insurance are almost negligible when

**Table 3.7a:** Distribution of Household Members with Insurance by Annual Per Capita Household Income Categories (Rural) (Percentage)

Household Income Class (average annual per capita income in Rs)	Life Insurance Government	Life Insurance Private	General Insurance Government	General Insurance Private	Health Insurance Government	Health Insurance Private
Less than Rs 10,000	19.03	23.34	25.00	18.52	5.41	11.76
Rs 10,000 to Rs 16,000	26.88	29.29	26.92	18.52	40.54	29.41
Rs 16,001 to Rs 27,000	27.36	24.33	21.15	37.04	27.03	11.76
Above Rs 27,000	26.73	23.04	26.92	25.93	27.03	47.06
<b>Number of Household members Insured</b>	<b>13,057</b>	<b>1,007</b>	<b>52</b>	<b>27</b>	<b>37</b>	<b>17</b>

**Table 3.7b:** Distribution of Household Members with Insurance by Annual Per Capita Household Income Categories (Urban) (Percentage)

Household Income Class (average annual per capita income)	Life Insurance Government	Life Insurance Private	General Insurance Government	General Insurance Private	Health Insurance Government	Health Insurance Private
Less than Rs10,000	10.37	10.40	7.14	13.64	0.00	14.29
Rs 10,000 to Rs 16,000	23.43	20.15	21.43	18.18	34.48	21.43
Rs 16,001 to Rs 27,000	23.98	23.40	17.86	18.18	6.90	42.86
Above Rs 27,000	42.23	46.05	53.57	50.00	58.62	21.43
<b>Number of Household members insured</b>	<b>13'484</b>	<b>923</b>	<b>28</b>	<b>22</b>	<b>29</b>	<b>14</b>

**Table 3.7c:** Distribution of Household Members with Insurance by Annual Per Capita Household Income Categories (Rural + Urban) (Percentage)

Household Income Class (average annual per capita income)	Life Insurance Government	Life Insurance Private	General Insurance Government	General Insurance Private	Health Insurance Government	Health Insurance Private
Less than Rs.10,000	14.63	17.15	18.75	16.33	3.03	12.90
Rs 10,000 to Rs 16,000	25.13	24.92	25.00	18.37	37.88	25.81
Rs 16,001 to Rs 27,000	25.64	23.89	20.00	28.57	18.18	25.81
Above Rs 27 000	34.60	34.04	36.25	36.73	40.91	35.48
<b>Number of Household members insured</b>	<b>26'541</b>	<b>1'930</b>	<b>80</b>	<b>49</b>	<b>66</b>	<b>31</b>

compared with those taking life insurance (97 members with health insurance, 129 with general insurance as against 28,471 with life insurance).

An examination of the proportion of household members in different income groups holding policies shows: (i) among rural households, the proportion of members who opt for different types of life insurance, either

government or private, does not appear to depend on their income group; (ii) among urban households, the proportion of their members taking insurance goes up with increase in the level of income, for both government and private insurance policy holders; (iii) the proportion of policy holders is the least (approximately 10%) in the lowest income categories, while 42 per cent of those



with government life insurance policies, and 46 per cent of those with private life insurance policies belong to the highest income group; and (iv) for general and health insurance, no particular trend is seen, and it may also not be correct to interpret the data since the number of members who have opted for these is very low.

### Policy Holders by Gender

The proportion of policy holders by gender is shown in Table 3.8.

health insurance are males, the gender difference in the number of policy holders is less in the case of health insurance. The male-female ratio among those having health insurance are 70:30 for government, and 67:33 for private as compared to the male-female ratios among those having life insurance (80:20 for government, and 79:21 for private). Also, whatever be the type of insurance, the proportion of urban females insured is higher than that of rural females.

**Table 3.8:** Proportion of Policy Holders by Gender

Category of insurance	Rural		Urban		Rural + Urban	
	Male	Female	Male	Female	Male	Female
Life insurance-government	82.37	17.63	77.33	22.67	79.80	20.20
Life insurance-private	81.07	18.93	76.56	23.44	78.91	21.09
General insurance-government	87.88	12.12	81.63	18.37	85.22	14.78
General insurance-private	86.67	13.33	72.00	28.00	81.43	18.57
Health insurance-government	76.09	23.91	64.44	35.56	70.33	29.67
Health insurance-private	70.59	29.41	65.52	34.48	67.39	32.61

Table 3.8 clearly indicates that among insurance policy holders, the proportion of male members is much higher than that of females, for all types of insurance irrespective of whether the household is rural or urban. However, the ratio of female members having insurance is higher in the urban households in all categories.

Generally, life insurance is considered to be a safety valve and protects the family against a mishap that might afflict the earning member of the family. Since the proportion of earning males is much higher than that of earning females, a similar difference would exist in the proportion taking insurance. Similarly, most of those going in for general insurance are those with vehicle insurance, and once again it is to be expected that a higher proportion of insured persons would be males, as reflected in the table.

Health insurance however is taken as a precautionary measure. The table indicates that although a higher proportion of those having

### Value of Policy and Premium

The average annual premium and the average policy value for all three categories of insurance based on income class are given in Table 3.9.

Thus, both average annual premium paid by the policy holder and average annual value of life insurance are generally seen to increase with the rise in household income. The policy value, and hence the premium, are higher for private life insurance compared with government life insurance. While the average annual premium for government policies range between Rs 3,830 for the lowest income group to Rs 7,616 for the highest income group, this ranges between Rs 6,257 and Rs 11,139 for private insurance. Similarly, the value of the policy varies between Rs 78,000 and Rs 1,31,000 in case of government policies, and between Rs 74,000 and Rs 1,42,000 in case of private policies. The general and health insurance policy numbers are very low.

**Table 3.9: Average Annual Premium and Average Policy Value by Income Class**

Households Income Class (average annual per capita income)	Average Annual Premium (Rs)						Average Policy Value (Rs)					
	Life Insurance Government	Life Insurance Private	General Insurance Government	General Insurance Private	Health Insurance Government	Health Insurance Private	Life Insurance Government	Life Insurance Private	General Insurance Government	General Insurance Private	Health Insurance Government	Health Insurance Private
Less than Rs 10,000	3,830	6,257	7,565	4,261	1,200	6,575	77,948	73,935	1,26,786	38,313	27,500	40,000
Rs 10,000 to Rs 16,000	4,562	5,762	7,905	1,267	5,709	6,848	87,610	1,20,059	86,625	20,878	98,125	1,98,875
Rs 16,001 to Rs 27,000	4,827	8,368	6,645	5,746	1,576	2,319	89,449	1,10,255	1,97,800	96,808	41,250	34,814
Above Rs 27,000	7,616	11,139	8,381	8,087	5,754	15,625	1,30,990	1,42,199	96,946	1,16,956	8,55,75	1,20,000
<b>Total number of persons</b>	26,541	1,930	80	49	66	31	26,541	1,930	80	49	66	31

### Annual Premium as Percentage of Income

The average annual premium as a percentage of annual income for all three kinds of insurance for rural, urban and all households together is shown in Tables 3.10a, 3.10b and 3.10c.

Confirming the results of the previous Table, it is seen that the premia as a percentage

of income, are higher for private life insurance compared with government life insurance reckoned by income classes. But surprisingly, this is: (i) the lowest for the highest income group with 1.80 per cent for government and 8.80 per cent for private insurance in rural households and 3.69 per cent and 4.07 per cent respectively for government and private

**Table 3.10a: Average Annual Premium as a Percentage of Annual Household Income (Rural)**

Households Income Class (average annual per capita income)	Life Insurance Government	Life Insurance Private	General Insurance Government	General Insurance Private	Health Insurance Government	Health Insurance Private
Less than Rs 10,000	8.67	14.79	19.02	7.68	2.70	9.88
Rs 10,000 to Rs 16,000	6.72	8.10	7.91	2.53	3.14	13.35
Rs 16,001 to Rs 27,000	4.89	9.50	8.04	5.16	1.48	3.91
Above Rs 27,000	1.80	8.08	7.13	3.38	2.89	10.18
<b>Total number of persons</b>	<b>13,057</b>	<b>1,007</b>	<b>52</b>	<b>27</b>	<b>37</b>	<b>17</b>

**Table 3.10b: Average Annual Premium as a Percentage of Annual Household Income (Urban)**

Households Income Class (average annual per capita income)	Life Insurance Government	Life Insurance Private	General Insurance Government	General Insurance Private	Health Insurance Government	Health Insurance Private
Less than Rs 10,000	8.09	11.69	3.65	12.14	0.00	18.75
Rs 10,000 to Rs 16,000	6.57	8.87	19.95	1.00	16.06	4.40
Rs 16,001 to Rs 27,000	5.20	7.86	4.51	8.08	2.48	1.92
Above Rs 27,000	3.69	4.07	1.54	4.26	2.74	2.17
<b>Total number of persons</b>	<b>13,484</b>	<b>923</b>	<b>28</b>	<b>22</b>	<b>29</b>	<b>14</b>

**Table 3.10c: Average Annual Premium as a Percentage of Annual Household Income (Total)**

Households Income Class (average annual per capita income)	Life Insurance Government	Life Insurance Private	General Insurance Government	General Insurance Private	Health Insurance Government	Health Insurance Private
Less than Rs 10,000	8.45	13.81	16.70	9.40	2.65	14.51
Rs 10,000 to Rs 16,000	6.65	8.40	11.52	1.85	8.32	9.98
Rs 16,001 to Rs 27,000	5.04	8.73	6.93	5.99	1.64	2.42
Above Rs 27,000	3.71	5.42	4.08	3.94	2.80	7.60
Total number of persons	26,541	1,930	80	49	66	31

insurance in urban households; and (ii) the highest for the lowest income group with 8.67 per cent for government and 14.79 per cent for private insurance in rural households and 8.09 per cent and 11.69 per cent for government and private insurance in urban households.

### 3.8 Opinion of Uninsured Households on Possible Economic Risks

The uninsured households were asked if they would contribute some money for possible economic risks. In the case of those who answered in the affirmative, the amount they could contribute per year was noted. Table 3.11 provides the distribution of such households based on income categories.

On the whole, 38.23 per cent households

1,706 and Rs 11,641 for rural households; (ii) Rs 3,697 and Rs 8,267 for urban households; and (iii) Rs 2,751 and Rs 7,989 for the households taken together (rural and urban), being similar to those paid by households with government life insurance.

### 3.9 Conclusion

The analysis yields the following conclusions: (i) a higher proportion of insured households have salaried, regular wage earners or are self-employed; (ii) the proportion of labourers is higher among the uninsured; (iii) the average annual income, expenditure and savings of insured households is much higher than that of uninsured households; (iv) among both the insured and the uninsured, urban households are better off than rural households; (v)

**Table 3.11: Income-wise Distribution of Uninsured Households Based on Amount They Could Contribute for Possible Economic Risks**

Households Income Class (average annual per capita income)	Rural		Urban		Total	
	No. of Households that can Contribute	Average Amount Per Year (Rs)	No. of Households that can Contribute	Average Amount Per Year (Rs)	No. of Households that can Contribute	Average Amount Per Year (Rs)
Less than Rs 10,000	30.29	1,706.35	34.88	3,697.34	32.57	2,751.02
Rs 10,000 to Rs 16,000	38.77	2,197.22	41.89	2,907.93	40.68	2,657.00
Rs 16,001 to Rs 27,000	39.78	3,938.65	44.65	3,773.95	43.07	3,923.20
Above Rs 27,000	35.40	11,641.07	43.54	8,261.15	41.15	7,989.67
All Classes	34.66	29,76.74	40.66	3,998.60	38.23	3,621.17
Number of households	1,122	-	1,941	-	3,063	-

(34.66 per cent rural and 40.66 per cent urban) answered in the affirmative. The average contribution per year increased with increase in the income category and ranged between: (i) Rs

parameters such as ownership of land and house with electricity connection also indicate that insured households are economically better off than the uninsured; and (vi) non-

regular income and lower economic levels could be impediments for the uninsured households taking insurance, since it involves regular premium payments.

A further set of conclusions is: (i) a higher proportion of insured households lie in the higher education category; (ii) the proportion of illiterates and those educated only up to primary school is higher among uninsured households; and (iii) education could be an important prerequisite for household awareness and understanding of the benefits of insurance.

The general impression appears to be that joint families have the benefit of the support of other family members, and hence may not opt for insurance. However, the survey data indicates that a higher proportion of uninsured households live in nuclear families and hence this factor may not have any bearing on the family becoming insured.

Among the sources of information, the important ones are: (i) television, which is the primary source for both insured and uninsured households; (ii) friends, relatives and neighbours are next in importance; and (iii) newspapers, radios, and transistors.

Only very few households that do not have life insurance have other kinds of insurance such as motor insurance. However, the insured households, i.e. the households having life insurance policies, do have other kinds of insurance such as general insurance, health insurance, motor insurance, tractor insurance, livestock insurance, accident insurance, crop insurance, pump insurance, etc.

It is also seen that: (i) the number of household members who have taken insurance clearly indicates that regardless of whether they are rural or urban, or whether they have taken life insurance, general insurance or health insurance, the number of those taking

government insurance policies is much higher than those taking private insurance policies; (ii) very few have opted for general and health insurance; (iii) among rural households, the proportion of members taking life insurance, either government or private, does not appear to depend on the income group to which they belong; (iv) among urban households, the proportion taking insurance rises with increases in the level of income, for both government and private insurance policy holders; (v) among those having insurance policies, the proportion of male members is much higher than that of females, for all types of insurance irrespective of whether the household is rural or urban; (vi) the ratio of female members having insurance is higher in urban households as compared with the rural households in all the categories; (vii) although compared to women a much higher proportion of men are having health insurance cover, the gender difference is less pronounced among those having health insurance (70:30 for government, and 67:33 for private) as compared to those having life insurance (80:20 for government, and 79:21 for private); (viii) very few people have taken health insurance; (ix) both the average annual premium and the average annual value of life insurance are generally seen to rise with the increase in the level of income of the households; (x) the policy value, and hence the premium, are higher for private life insurance compared with government life insurance; and (xi) a little less than half of the uninsured households are prepared to contribute some money for possible economic risks and the average contribution is similar to the life insurance premium of those having government life insurance. This indicates that improved awareness could reduce the proportion of uninsured households.

# Perception of Households about Insurance as a Concept and Its Benefits

## 4

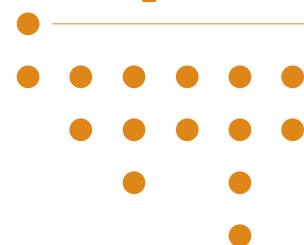
The success of an insurance awareness campaign would depend upon: (a) a good understanding of what people think about insurance as a concept; and (b) educating people about various aspects of insurance of which they are unaware. Hence, in order to make informed choices, people should be educated about the concept of insurance, the various types of insurance covers available, and the benefits that an insurance cover could yield. The present awareness pre-launch survey attempted to find out households' view on various aspects of insurance, including questions, such as: (i) what is insurance? (ii) how relevant is insurance? (iii) the kind of tool it is; and (iv) the benefits of insurance vis-à-vis other forms of savings.

This chapter analyses the responses of

insured and uninsured households to such questions.

### 4.1 Concept of Insurance

When households were asked the question: What is insurance? approximately 20 per cent of the rural uninsured households and 16 per cent of their urban counterparts had nothing to say. As one would expect, this percentage was much lower at 2 per cent in the case of insured rural as well as urban households (Table 4.1a). While the percentage whose answer was 'can't say' remained low (single digit) among the insured households in all the states, in the case of uninsured households, the percentage was notably high in some of the states, such as Haryana (32.3%), Rajasthan (36.8%), Bihar (35.1%), Jharkhand (41.4%) and Meghalaya



**Table 4.1a:** Distribution of Households Based on Their Concept of Insurance (Percentage)

Concept of insurance	Insured Households			Uninsured Households		
	Rural	Urban	Total	Rural	Urban	Total
Prevent certain events	31.5	30.7	3.1	25.9	25.0	25.3
Prevent damage to assets from certain events	34.2	37.6	35.9	24.3	26.9	25.8
Compensate for losses from certain events	43.5	48.1	45.7	29.4	33.5	31.8
Rebuild the asset lost due to certain events	20.8	20.4	20.6	12.9	14.6	13.9
Compensate for loss of life	51.7	50.9	51.3	38.3	42.1	40.5
Any other	5.2	8.5	6.8	3.8	6.7	5.6
Can't say	2.1	1.8	2.0	19.7	15.9	17.5
All	100.0	100.0	100.0	100.0	100.0	100.0
Number of households	11,301	10,866	22167	3,237	4,774	8,011

(34.4%). (Tables S4.1a, S4.1b and S4.1c)

As compared with uninsured households, a higher percentage of insured households knew that the aim of insurance is to compensate for losses occurring as a result of certain unforeseen events and to compensate for loss of life; though, not much of a rural–urban difference in this pattern was noticed. While 46 per cent of insured households think insurance compensates for losses occurring from unforeseen events, 51 per cent feel insurance is to compensate for loss of life. In the case of uninsured households, the respective percentages are lower at 32 and 41. In some of the states, people seem to associate insurance mainly with loss of life; more than 90 per cent of

percentage of insured households (31%) also seem to think so.

The perception of households by their level of education (Table 4.1b) shows that with the increase in the level of education, the percentage of insured as well as uninsured households that could not say anything about what insurance is, comes down while the percentage who think that insurance can compensate for losses and help rebuild assets goes up.

Ironically, a higher percentage among the educated households (insured as well as uninsured) think that insurance can prevent certain unforeseen events and can prevent damage to assets from them.

**Table 4.1b:** Distribution of Households by Level of Education and Their Perception of Insurance (Percentage)

Perception of insurance	Insured Households				Uninsured Households			
	Illiterate	Up to Primary	Up to High School	Higher Secondary and above	Illiterate	Up to Primary	Up to High School	Higher Secondary and above
Prevent certain events	12.9	22.3	29.8	32.8	9.8	19.1	25.1	28.5
Prevent damage to assets from certain events	28.1	22.4	31.9	39.2	14.9	18.6	23.8	30.6
Compensate for losses from certain events	32.4	31.4	40.7	49.8	17.0	23.5	29.8	37.1
Rebuild the asset lost due to certain events	11.0	15.4	19.1	22.0	10.6	10.2	12.8	16.3
Compensate for loss of life	55.3	58.3	51.9	50.3	24.7	37.9	41.3	41.7
Any other	2.4	8.4	7.3	6.5	3.8	7.1	6.5	4.4
Can't say	7.6	3.8	2.4	1.5	38.3	24.5	18.0	13.5
<b>All</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Number of households</b>	<b>210</b>	<b>1,387</b>	<b>6,588</b>	<b>13,979</b>	<b>235</b>	<b>1,082</b>	<b>3,130</b>	<b>35,64</b>

the households in Uttarakhand, Sikkim and Goa and more than 80 per cent of the insured households in Madhya Pradesh, Chhattisgarh and Tripura have mentioned compensation for loss of life. While one-fourth of the uninsured households think that insurance can prevent unforeseen events, surprisingly a higher

## 4.2 Major Source of Information on Insurance

For both insured and uninsured households in rural as well as urban India, the insurance agents are the most important source of information on insurance (Table 4.2). Thus, as

high as 70 per cent of insured and 45 per cent of uninsured households have mentioned agents

households in Meghalaya, Mizoram, Goa, Tamil Nadu and Himachal Pradesh.

**Table 4.2:** Distribution of Households by Their Major Source of Information on Insurance (Percentage)

Major source of information on insurance	Insured Households			Uninsured Households		
	Rural	Urban	Total	Rural	Urban	Total
Print media	18.8	28.8	23.7	19.0	20.8	20.0
Visual media	34.0	45.1	39.4	27.1	35.1	31.9
Radio/transistor	20.6	16.6	18.6	20.5	17.4	18.6
Corporate publicity	11.1	17.6	14.3	7.1	12.3	10.2
Rural camps	8.1	2.5	5.4	5.9	2.5	3.9
Publicity vans	3.3	5.4	4.3	2.0	3.4	2.8
Panchayat	5.8	0.9	3.4	5.8	1.0	2.9
Friends/relatives	39.4	36.2	37.8	41.3	42.6	42.1
Agents	69.1	70.8	70.0	42.0	47.0	45.0
All	100.0	100.0	100.0	100.0	100.0	100.0
Number of households	11,301	10,866	22,167	3,237	4,774	8,011

being major source of information on insurance. In Haryana, Sikkim, West Bengal, rural Chhattisgarh, Andhra Pradesh and Tripura and the urban areas of Madhya Pradesh, more than 90 per cent of the households are dependent on agents for information (Tables S4.2a, S4.2b and S4.2c).

Hence, for both insured and uninsured households, the next two important sources of information are friends and relatives, and the visual media. As far as insured households are concerned, while 38 per cent are dependent on friends and relatives, for 39 per cent of the households, visual media is the major source of information. As far as uninsured households are concerned, the percentages are 42 and 32 respectively. For 19 per cent of both insured and uninsured households, radios and transistors are important sources of information. The households' dependence on both visual and print media for information is marginally higher in the urban areas as compared with rural areas. The print media has been mentioned by a high percentage of households in Mizoram and Meghalaya, and the visual media by a high percentage of

### 4.3 Relevance of Insurance

Not surprisingly, as high as 97 per cent of the insured households feel that insurance is relevant to them (Table 4.3). In Uttar Pradesh, Uttarakhand, Orissa, Goa, West Bengal, Tripura, Gujarat, and Pondicherry, almost all households feel that it is relevant (Tables S4.3a, S4.3b and S4.3c). Even among the uninsured households, 57 per cent are of the opinion that insurance is relevant to them.

Thus, the most important reason why the households think that insurance is relevant is fear of accidents, closely followed by fear of untimely death. Among the insured households, 68 per cent have given 'accidents' and 61 per cent 'untimely death' as reasons for relevance. For the uninsured households, these two percentages are marginally lower at 64 and 57. There are no rural-urban differences in these percentages in the case of both insured and uninsured households. However, there are some variations across states (Table S4.3). While in most states, the fear of meeting with 'accidents' has been given as a reason by a very high percentage of insured households, in Punjab (47.6%), Rajasthan (35.2%),

**Table 4.3: Relevance of Insurance to Households and Reasons (Percentage)**

Perception of the relevance of insurance	Insured Households			Uninsured Households		
	Rural	Urban	Total	Rural	Urban	Total
Households who feel insurance is relevant	97.0	97.5	97.2	54.0	59.6	57.3
<b>Reasons for relevance</b>						
Natural calamity	22.4	21.4	21.9	22.2	20.0	20.9
Crop failure	18.1	7.8	13.0	14.4	9.7	11.4
Accidents	68.1	67.3	67.7	64.8	63.5	64.0
Theft/burglary	10.6	10.3	10.5	8.4	8.6	8.5
Physical disability	8.8	9.9	9.3	8.9	8.8	8.8
Chronic illnesses	3.5	5.3	4.4	3.6	4.2	4.0
Economic burden of higher education	7.5	10.2	8.8	4.9	6.8	6.1
Untimely death	60.7	60.7	60.7	55.0	56.1	55.7
Investment	21.7	29.9	25.7	17.0	22.5	20.4
Tax benefits	8.0	11.6	9.7	1.3	2.6	2.1
Others	1.3	1.5	1.4	1.7	1.8	1.8
All	100.0	100.0	100.0	100.0	100.0	100.0
Households who feel insurance is not relevant	0.8	0.7	0.8	17.9	18.8	18.5
<b>Reasons for not being relevant</b>						
Enjoy the present instead of securing the future	0.0	0.0	0.0	47.4	41.5	43.8
Companies swallow hard earned money	0.0	0.0	0.0	46.7	42.4	44.1
Don't feel the need	0.0	0.0	0.0	88.7	79.6	83.2
Others	0.0	0.0	0.0	21.4	19.9	20.5
Households who can't say/don't know whether insurance is relevant to them	2.3	1.8	2.0	28.1	21.6	24.2

Meghalaya (44.4%), and West Bengal (40.2%) this percentage is lower. Again, among insured households, in Chandigarh (31.7%), Punjab (47.7%), Uttarakhand (44.3%), Jharkhand (38.3%), Meghalaya (36.4%), Andhra Pradesh (31.1%), Karnataka (48.9%), Kerala (43.9%), Pondicherry (23.3%) and Tamil Nadu (31.8%), a much smaller percentage have mentioned untimely death as a reason for insurance being relevant.

Similarly, in the case of uninsured households, only a small percentage of

households in West Bengal (27.8%) have mentioned accidents. Again, in Uttarakhand (34.9%), Jharkhand (32.9%), and Tamil Nadu (15.0%) untimely death is considered a reason for insurance being relevant.

The reason why insurance is not felt to be relevant was analysed only for uninsured households, since only a small percentage of insured households said that insurance is not relevant. Approximately 18 per cent of uninsured households who said that insurance is not relevant (57 percent said that insurance is



relevant to them and the remaining 24 per cent of the uninsured households could not say anything) were asked the reason why they think that insurance is not relevant to them. Most of these households do not feel the need for insurance; as 83 per cent of the households have cited this reason. Reasons such as 'enjoy the present instead of securing the future' and 'companies swallow hard earned money' were given by 44 per cent in each case. The reasons given by the uninsured households on why they think that insurance is not relevant to them are presented statewise in Table S4.3d.

pattern is similar across most states; (iv) among the uninsured households, nearly 13 per cent hold the view that insurance is relevant only to rich, whereas in insured households only 2 per cent hold this view; (v) approximately one-fifth of the uninsured households seem to have no opinion on this issue; and (vi) fortunately, only a very negligible proportion of both insured and uninsured households view insurance as not being relevant to any one.

Table 4.4b shows: (i) household opinion on class to which insurance is relevant does not vary much by income level; (ii) in the case of

**Table 4.4a:** Distribution of Households by Their Perception about the Class to Which Insurance is Relevant (Percentage)

Class to which insurance is relevant	Insured Households			Uninsured Households		
	Rural	Urban	Total	Rural	Urban	Total
Only for rich	2.3	2.5	2.4	12.7	12.6	12.6
Only for middle class	3.9	3.4	3.7	2.9	1.9	2.3
Only for poor class	1.6	1.5	1.6	2.3	1.8	2.0
For all classes	88.0	88.9	88.5	58.4	63.1	61.2
None	0.3	0.3	0.3	0.4	0.7	0.6
Can't say	3.9	3.4	3.6	23.3	19.9	21.3
All	100.0	100.0	100.0	100.0	100.0	100.0
Total number of households	11,301	10,866	22,167	3,237	4,774	8,011

**Table 4.4b:** Perception of Households on Class to Which Insurance is Relevant by Annual Household Income Categories (Percentage)

Class to which insurance is relevant	Insured Households				Uninsured Households			
	Less than Rs 10,000	Rs 10,000–Rs 15,000	Rs 15,000–Rs 25,000	Above Rs 25,000	Less than Rs 10,000	Rs 10,000–Rs 15,000	Rs 15,000–Rs 25,000	Above Rs 25,000
Only for rich	2.37	2.95	2.22	2.26	13.60	12.49	12.87	9.93
Only for middle class	1.51	2.16	4.41	5.74	1.27	2.18	3.48	3.34
Only for poor class	1.70	1.87	1.44	1.36	2.37	1.81	1.79	1.76
For all classes	89.58	88.80	87.81	87.92	62.77	59.95	60.29	60.98
None	0.46	0.19	0.19	0.25	0.34	0.67	0.98	0.26
Can't say	4.38	4.03	3.93	2.46	19.64	22.90	20.59	23.73

Table 4.4a shows that the perception of insurance being relevant to all classes is held by: (i) most insured households (88%); (ii) 61 per cent of the uninsured households; (iii) this

insured households, the percentage saying insurance is meant only for the middle class increases from 1.5 to 5.7 as the annual household income rises from less than

Rs 10,000 to Rs 25,000 and above; (iii) the percentage saying 'for all classes' comes down marginally from 90 per cent to 88 per cent; and (iv) among uninsured households, the percentage saying 'only for rich' comes down from 13.6 to 9.9 as the level of income increases from the lowest to the highest category. Statewise details are presented in Tables S4.4a, S4.4b and S4.4c.

#### 4.4 What Kind of Tool is Insurance?

More than half of the insured and more than one-fourth of the uninsured households think that insurance is both a savings and a protection tool.

Table 4.5 shows: (i) among insured households, a marginally higher percentage of

S4.5b and S4.5c).

The table further shows: (i) a majority of insured households in most states think that insurance is both a protection and a savings tool; (ii) however, a much smaller percentage of the households think so in Haryana (5.1%), Bihar (22.5%), Rajasthan (29.7%), Delhi (23.8%); (iii) a fairly high percentage of insured households in Haryana (88.0%), Bihar (61.1%) and Delhi (59.8%) feel that insurance is neither a savings nor a protection tool; (iv) though for uninsured households in a number of states insurance is considered to be neither, a fairly high percentage in West Bengal and the north-eastern states, namely Sikkim, Meghalaya and Tripura, think of insurance as both a savings and protection tool.

**Table 4.5:** Distribution of Households by Their Perception of Insurance as a Tool (Percentage)

Perception of insurance	Insured Households			Uninsured Households		
	Rural	Urban	Total	Rural	Urban	Total
Savings tool	10.5	9.3	9.9	10.0	10.0	10.0
Protection tool	20.5	20.8	20.7	15.6	17.6	16.8
Both	49.7	15.6	51.6	26.5	26.0	26.2
None	19.3	16.4	17.8	48.0	46.4	47.1
All	100.0	100.0	100.0	100.0	100.0	100.0
Total number of households	11,301	10,866	22,167	3,237	4,774	8,011

the urban segment (53.6 per cent urban as against 49.7 per cent rural) think of insurance as both a savings and a protection tool; (ii) among uninsured households there is no rural-urban difference; (iii) approximately 10 per cent of both insured and uninsured households think of insurance purely as a savings tool; (iv) while 21 per cent think of insurance as a protection tool, this level is lower at 17 per cent for uninsured households; (v) not surprisingly, among uninsured households, 47 per cent think it is neither a savings nor protection tool; (vi) surprisingly, even among insured households approximately 18 per cent think insurance is neither; and (vii) there are wide variations in these percentages across states (Tables S4.5a,

#### 4.5 Losses that an Insurance Policy could Compensate

One of the factors that could influence the decision to take an insurance policy is the extent to which an insurance cover would compensate for the losses, both physical and financial. The question is: can insurance fully replace an asset lost in an unforeseen eventuality?

The survey tried to find the perception of households on this aspect of insurance, and the findings are presented in Table 4.6.

The findings indicate: (i) there is similarity in the perception of rural and urban households regarding the extent to which insurance can replace financial and physical losses; (ii) there is hardly any rural-urban difference in the views

**Table 4.6:** Distribution of Households by Their Perception of the Extent to Which Insurance Can Replace Losses (Percentage)

Extent to which insurance can replace losses	Insured Households			Uninsured Households		
	Rural	Urban	Total	Rural	Urban	Total
<b>Physical losses that insurance can replace</b>						
Full	28.9	29.3	29.1	14.0	14.8	14.5
Part	41.4	43.7	42.5	20.1	19.7	19.9
None	2.4	2.4	2.4	2.2	3.0	2.7
Can't say	27.3	24.6	26.0	63.7	62.5	63.0
All	100.0	100.0	100.0	100.0	100.0	100.0
<b>Financial losses that insurance can replace</b>						
Full	26.4	27.4	26.9	8.2	10.5	9.6
Part	43.0	45.4	44.2	19.1	19.7	19.5
None	2.1	2.0	2.1	3.3	3.2	3.2
Can't say	28.5	25.2	26.9	69.4	66.7	67.8
All	100.0	100.0	100.0	100.0	100.0	100.0

expressed; (iii) as far as the uninsured households are concerned, for financial losses more than two-thirds of the households and for physical losses approximately 63 per cent of the households could not express their opinion; (iv) as far as insured households are concerned, nearly one-fourth could not give their views on both financial and physical losses that an insurance cover could compensate; (v) the percentage saying insurance can replace none, remains low for both insured as well as uninsured households; (vi) a fairly substantial proportion of insured households (more than 40%) feel that insurance can only partly compensate for both physical and financial losses, although more than one-fourth of the insured households (29 per cent for physical and 27 per cent for financial losses) seem very optimistic that insurance can fully compensate for the losses.

There are wide variations across the states and union territories and in a number of them the households do not seem to have any idea about the extent to which they would be compensated. The percentage answering 'can't say' is fairly high in some of the states, even

among the insured households (Tables S 4.6a to S4.6f).

#### **4.6 Benefits of Insurance vis-à-vis Other Savings**

Expectedly, nearly 60 per cent of the uninsured households could not express their views regarding the benefits of insurance vis-à-vis other savings. The percentage that replied 'can't say' was higher in rural as compared to urban India (62.8 per cent rural as against 56.1 per cent urban). However, among the insured households, only approximately 13 per cent could not give their opinion on this matter (Table 4.7).

Table 4.7 shows: (i) the most important benefit of insurance as perceived against other forms of savings is its usefulness in an emergency. Approximately 52 per cent of insured and 18 per cent of uninsured households mentioned this as a benefit while opting for an insurance cover; (ii) insured households see other benefits in insurance in the form of appreciation in value and tax benefits, these being the next two important benefits perceived.

**Table 4.7:** Distribution of Households by Their Perception of Benefits of Insurance vis-à-vis other Avenues of Savings (Percentage)

Benefits of insurance	Insured Households			Uninsured Households		
	Rural	Urban	Total	Rural	Urban	Total
Easy marketability	11.0	11.7	11.4	2.4	2.5	2.5
Easy liquidity	14.4	14.7	14.6	4.3	5.0	4.7
Transferability	10.2	10.8	10.5	3.3	3.4	3.4
Appreciation	28.1	27.9	28.0	8.8	11.9	10.7
Tax benefits	19.1	28.7	23.8	4.6	6.9	5.9
Usefulness in emergency	51.6	52.6	52.1	16.1	19.2	18.0
No benefits	1.2	1.5	1.3	2.0	3.1	2.7
Any other benefit	6.0	6.8	6.4	2.9	3.4	3.2
Can't say	14.4	12.6	13.5	62.8	56.1	58.8
All	100.0	100.0	100.0	100.0	100.0	100.0
Total number of households	11,301	10,866	22,167	3,237	4,774	8,011

There are wide variations across states in the households' perception of the benefits of insurance vis-à-vis other forms of savings (Tables S4.7a to S4.7c). Thus: (i) usefulness during emergency has been given as a benefit by more than 70 per cent of the insured households in Uttar Pradesh, Goa, Gujarat, and Maharashtra; (ii) in other states, namely Sikkim, Tripura and West Bengal, a very small percentage of insured households have mentioned this as a benefit vis-à-vis other

savings; (iii) among insured households, tax benefit is perceived as important by a high percentage in Kerala (61.4%) and Andhra Pradesh (58.8%) and the same applies to insured households.

#### 4.7 Benefits of Life Insurance

Insured households, as well as uninsured households were asked whether they are aware of life insurance (Table 4.8). Though in most states almost all insured households

**Table 4.8:** Distribution of Households Based on Awareness and Views about Benefits of Life Insurance Policies (Percentage)

Awareness and views	Insured Households			Uninsured Households		
	Rural	Urban	Total	Rural	Urban	Total
Households aware of life insurance policies	97.2	97.3	97.2	56.5	66.1	62.2
<b>Views on benefits of life insurance policies</b>						
Security purposes	60.4	62.1	61.2	53.7	51.0	52.0
Bulk return in future	48.2	49.8	49.0	37.9	41.5	40.1
Daughter's marriage	20.5	18.0	19.3	16.0	15.6	15.8
Children's education	16.9	20.3	18.6	10.3	11.5	11.1
Good return on savings	24.8	24.1	24.7	18.7	17.7	18.1
Tax benefits	9.9	13.8	11.9	6.0	5.0	5.3
Risk coverage	42.8	44.2	43.4	37.9	40.1	39.3
Others	1.0	0.8	0.9	3.6	3.9	3.8
Total	100.0	100.0	100.0	100.0	100.0	100.0

had heard about life insurance, a very small percentage were unaware; probably in these households the agents have made them take policies while the households do not even seem to understand what life insurance is all about. Among the uninsured households, only 62 per cent are aware of life insurance.

There are wide variations in the level of awareness about life insurance across various states (Table S4.8). While in the southern and western states the level of awareness even among the uninsured households is fairly high, in some of the northern and eastern states it is fairly low.

Most of the insured and uninsured households see the benefits of life insurance as a means of security and coverage of risks. For more than 60 per cent of the insured households and more than 50 per cent of the

return on savings'. Among the uninsured households the percentage of households mentioning these two benefits works out to be marginally lower at 40 and 18 respectively. Though there are wide variations across the states, the households by and large seem to view life insurance as a protection as well as a savings tool.

#### 4.8 Benefits of Health Insurance

Approximately half of the sampled households are aware of health insurance (Table 4.9). As compared with rural households, the level of awareness of urban households seems marginally better (51% in rural and 56% in urban areas). The level of awareness about health insurance is fairly low in Haryana, Rajasthan, Karnataka, rural areas of Bihar, Himachal Pradesh,

**Table 4.9:** Distribution of Households Based on Their Awareness and Views about Benefits of Health Insurance (Percentage)

Households who have heard of health insurance	Rural	Urban	Total
	51.2	56.1	53.7
<b>Views on benefits of buying health insurance</b>			
Protection against critical illness	45.9	49.4	47.8
Protection against all illnesses	38.1	38.0	38.0
Only OPD	8.5	9.3	8.9
Only hospitalisation	32.1	33.6	32.9
Cashless facility	17.2	18.2	17.8
Other benefits	6.2	6.2	6.2
No benefits	3.8	2.5	3.1
Others			
All	100.0	100.0	100.0
Number of households who have heard about health insurance	7,438	8,776	16,214

uninsured households, insurance is for security purposes; risk coverage as a benefit of life insurance is mentioned by nearly 40 per cent of the insured and uninsured households who have heard of life insurance. The households also seem to view life insurance as a good savings tool as approximately half of the insured households, who are aware of life insurance, have mentioned 'bulk return in future' and another one-fourth have mentioned 'good

Jharkhand, Meghalaya, and Sikkim (Table S4.9).

Thus, there is not much rural-urban difference in the perception of households on the benefits of health insurance. People realise that health insurance provides protection against illnesses. Only a very small percentage of households feel that it has no benefit.

#### 4.9 Decision to Take Insurance

Approximately three-fourths of the households with an insurance policy have mentioned that their decision to do so was influenced by agents (Table 4.10). More than 40 per cent of the households were influenced by friends and relatives. As compared to rural India, a marginally higher percentage of urban

very high percentage of households reported that they took the decision to buy insurance on the advice of agents, there are exceptions to this. (Table S4.10) For instance, (i) in Delhi more than 80 per cent opted for insurance voluntarily and only 43 per cent claimed they were influenced by the agents; and (ii) in the southern states, the influence of agents seems lesser.

**Table 4.10:** Distribution of Insured Households by Factors Influencing Their Decision to Take Insurance (Percentage)

Reasons influencing decision to take insurance	Households with Insurance		
	Rural	Urban	Total
Voluntary	42.1	47.3	44.7
Advice of friends/neighbours/relatives	41.3	40.5	40.9
Advice of agent	76.3	73.1	74.7
Through employer	6.3	6.4	6.3
Advertisements	11.5	15.8	13.6
Requirement of the financier	2.7	3.7	3.1
Other sources	1.2	1.3	1.2
All	100.0	100.0	100.0

households took the decision on their own. Similarly, a marginally higher percentage of urban households reported that they were influenced by advertisements. Other than these marginal differences, there is not much of a rural–urban difference in the factors that influence the decision to take insurance. Although in most states and union territories a

#### 4.10 Reasons for Not Taking Insurance

The households which are categorised as uninsured, namely those in which no member of the family has life insurance, were asked why they chose not to opt. The reasons are detailed in Table 4.11.

**Table 4.11:** Distribution of Uninsured Households by Reasons for No Member Being Insured (Percentage)

Reasons	Rural	Urban	Total
Not so important	24.1	25.6	25.0
Too expensive	54.9	57.1	56.2
Limited range of products	30.5	28.0	29.0
Poor services	10.7	9.3	9.9
Accessibility problem	17.0	12.6	14.4
Complex policies	10.4	12.1	11.4
Difficult procedure	10.5	12.5	11.7
Inappropriate/inadequate distribution strategies	2.8	2.6	2.7
No confidence and trust in insurance	9.0	7.1	7.9
Inadequate value on maturity	3.4	5.6	4.7
Any other	8.7	8.2	8.4
All	100.0	100.0	100.0
Number of uninsured households	3,237	4,774	8,011

Hence, not much rural–urban difference is noticed in the reasons for not taking insurance policies. Since approximately one–fourth of the households in both rural and urban areas do not think insurance is very important, they took no insurance cover. Financial constraints seem to be the most important reason for not opting for insurance, as 56 per cent stated ‘too expensive’ as a reason. Approximately 30 per cent of the households expressed unhappiness with the range of products.

There are variations across the states and union territories in the reasons cited for not opting for insurance (Tables S4.11a to S4.11c). For instance, insurance is considered not so important by a fairly high percentage of households in Punjab (59%) and Goa (66%), while the limited range of products is important in Haryana (61.5%) and Rajasthan (64.8%). However, ‘too expensive’ is the reason mentioned by a majority of households in most states with the exception of some north–eastern states, namely Meghalaya (29.6%), Mizoram (8.4%) and Tripura (20.0%) and also Delhi (32.0%) and Andhra Pradesh (36.0%).

#### 4.11 Perception on Financial Risks that Households could Face

The uninsured households were asked to give their views on the type of financial risks their household could face. Their responses are tabulated below.

Table 4.12 shows that though these households have not taken life insurance, they realise the risk of losing an earning member as more than 30 per cent of the households have mentioned it. A similar proportion of households also think that high cost of hospitalisation is another risk. There is hardly any rural–urban difference in the percentages mentioning these two risks as also the risk of fire/theft/burglary. However, losing a job seems to be a greater worry among the urban households.

#### 4.12 Linking Insurance with Credit

The uninsured households were asked whether they would go in for insurance if insurance is linked to credit. In other words, would they take an insurance policy if credit facility is available along with the insurance cover?

As seen from Table 4.13, (i) even with such an option available, only one–third clearly say ‘yes’ to taking an insurance policy; (ii) approximately 40 per cent are indecisive; (iii) only 27 per cent think insurance will help in getting credit, if their policy is linked to a credit facility; (iv) more than half are not sure whether insurance would help; (v) more than one–fifth feel insurance will not help in such an eventuality; and (vi) there is hardly any rural–urban difference in the views of the households.

**Table 4.12:** Perception of Uninsured Households by Type of Financial Risks They Could Face (Percentage)

Households' perception on types of financial risks they could face	Rural	Urban	Total
Loss of main earner	30.2	31.5	31.0
Loss of job	22.4	30.7	27.3
High cost of hospitalisation	31.1	31.8	31.5
Crop failure	28.2	7.3	15.7
Fire/theft/burglary	15.8	14.2	14.7
Any other	22.8	23.2	23.1
Number of uninsured households	3,237	4,774	8,011

**Table 4.13:** Distribution of Uninsured Households by Their Views on Linking Insurance with Credit (Percentage)

Views on linking insurance with credit	Rural	Urban	Total
<b>Percentage of households preferring insurance if linked to credit</b>			
Yes	32.3	33.6	33.1
No	26.1	29.2	27.9
Can't Say	41.6	37.2	39.0
<b>Percentage of households thinking insurance would help in such an eventuality</b>			
Yes	27.0	27.8	27.3
No	20.3	21.7	21.1
Difficult to say	52.7	50.5	51.6
Number of uninsured households	3,237	4,774	8,011

### 4.13 Conclusion

Many households do not fully understand the concept of insurance although those insured seem somewhat better in this regard. A high proportion of the households interviewed in this pre-launch survey associate insurance mainly with loss of life, since they do not have much knowledge about other forms of insurance covers that are available in the market. For a number questions on views on various aspects of insurance, a fairly large proportion of uninsured households could not give any answer. This shows their lack of knowledge as well as interest. For instance, the households are not at all sure about the extent to which an insurance cover can compensate for losses.

Not only is there lack of knowledge about insurance, there are also misconceptions such as the ability of insurance to prevent certain unforeseen events or to prevent damage to assets, and this applies to both insured and uninsured households. In the case of uninsured households the misconceptions are greater.

Insurance agents are a major source of information on insurance in rural as well as urban areas. In addition, friends and relatives and the media, especially the visual media, are also important. Agents seem to play an important role not only as a source of information, but also in influencing the households' decision to take an insurance policy. This is the pattern in both rural and urban areas.

The reasons given by the uninsured households for not taking an insurance policy include 'too expensive' and 'availability of only limited range of products'. Since agents seem to have a great deal of influence on the households, they can educate the public about the range of available products and options to suit different income levels.

Interestingly, there is hardly any rural-urban difference in the responses to most of the questions. Since both rural and urban households are dependent mostly on the agents and the media, especially the visual media, it is possible that they get similar messages.



# Awareness Level of Insured Households about Various Aspects of Insurance

## 5

The most important objective of the present pre-launch household survey is to assess the level of awareness of people about various aspects of insurance. The survey of the insured households attempts to find out the respondents' views on the concept of insurance and its relevance, whether they had heard about the various types of insurance, their major sources of information and to assess: (i) knowledge of rights and duties and various types of disagreements or disputes that could arise with the insurance company; (ii) awareness of the type of grievance and dispute resolution mechanisms that are available; and (iii) views on the procedures involved in taking a policy and in settlement of claims.

The results of the survey were intended to help in assessing the level of awareness of people in the rural and urban areas of various states.

### 5.1 Awareness of Life and Health Insurance Policies

While almost all sampled households in the insured category had heard about life insurance policy, only 62 per cent among the uninsured households knew of it. The level of awareness is lower among rural uninsured households (56.5%) as compared with urban uninsured households (66%). Among uninsured households the level of awareness is fairly good in Orissa (90%), Kerala (90%), Sikkim (96.0%), Tripura (92.0%), West Bengal (95.8%), Goa (94.0%) and Tamil Nadu (84.9%), as seen in Table S4.8.

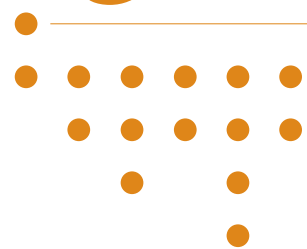
As far as health insurance is concerned, the level of awareness is quite low since only 54 per cent of the households have heard about it. The percentage is higher at 56 per cent in the case of urban households as compared with 51 per cent for rural households. The level of awareness is fairly high in Uttarakhand (77%), Mizoram (83.8%) and Andhra Pradesh (83%). In Haryana, Himachal Pradesh, Rajasthan, Bihar, Sikkim and Karnataka less than one-third of the surveyed households had heard about health insurance (Table S4.9).

### 5.2 Provision of Nomination Facility

During the survey of insured households, the respondents were asked whether they were aware of the provision for a nomination facility when opting for an insurance policy. A fairly high percentage (85.4%) of the households were aware of such a provision; this percentage is higher (88%) for urban households as compared with their rural counterparts (82%) as seen in Table S5.1. Not much variation in the level of knowledge is seen across the states with the exception of certain states in the northern region. Knowledge of the nomination facility is lower among the households in Delhi (70%), Madhya Pradesh (66.9%), Punjab (76.5%), Uttar Pradesh (77.6%) and Uttarakhand (61.9%) as compared with the rest of the states.

### 5.3 Views on Mandatory Paper Work

Those who already have an insurance policy were asked to express their views on the mandatory paper work required when taking an



insurance policy and making a claim settlement. Nearly two-thirds of the households felt that the paper work required for taking a policy was simple. Among the rural households, 65 per cent felt that the paper work was simple, but within the urban households a marginally higher percentage (69%) of households had the same feeling (Table 5.1). The reason for thinking that the paper work is

have not had an occasion to make a claim settlement.

#### 5.4 Knowledge about Rights and Duties

It is worth analysing whether policy holders know their rights and duties. As high as 77 per cent of the households (approximately three-fourths of rural households and 79 per cent of their urban counterparts) claim that they know

**Table 5.1:** Distribution of Insured Households by the Opinion about Mandatory Paper Work (Percentage)

Mandatory paper work is simple	Insured Households		
	Rural	Urban	Total
<b>(a) at the time of taking the policy</b>			
Yes	64.7	69.0	66.8
No	11.8	14.8	13.3
Can't say	23.5	16.2	19.9
All	100	100	100
<b>(b) at the time of settlement</b>			
Yes	40.0	46.7	43.3
No	19.5	20.3	19.9
Can't say	40.5	33.0	36.8
All	100	100	100

simple could be because of the assistance provided by agents. With the exception of the southern region, there are wide variations across states. For instance, in Madhya Pradesh (27%), Uttar Pradesh (13.5%), Uttarakhand (2.8%), Goa (36%), Gujarat (33%) and Maharashtra (20.6%), a much smaller proportion of households feel that the paper work for taking an insurance policy is simple (Table S5.2a).

Thus, as compared with the mandatory paper work required for taking an insurance policy, the households feel that the paper work required for a claim settlement is more complicated and only 43 per cent of the households (40 per cent in rural and 47 per cent in urban) find the paper work for claim settlement simple (Table S5.2b). Nearly 40 per cent of the rural and one-third of the urban households had nothing to say about this matter. This could be because such households

their rights as policy holders. While in the southern and the western regions, this percentage is fairly high, it is low in some states in the northern and eastern region (Table S5.3), for example Delhi (50%), Himachal Pradesh (56%), Uttar Pradesh (58%), Sikkim (29%) and West Bengal (50%). Although a fairly high percentage claim that they know their rights, when asked about specific rights, the responses were quite vague. While more than 40 per cent know about their right to change the mode of premium, and change the nominee, only a small percentage of households seem to know about their right to know about the lock-in period and the surrender value of a policy.

Compared with the knowledge about their rights, the households' knowledge about their duties seems better. Approximately 88 per cent of the households (87 per cent in rural and 89 per cent in urban areas) claimed that they know their duties (Table S5.4).

**Table 5.2** Distribution of Households by Knowledge about Rights and Duties as Policy Holders by Level of Education of the Households (Percentage)

Whether Households know their rights as policy holders	Illiterate	Up to primary	Up to secondary	Higher secondary and above	All
Yes	55.02	62.63	71.56	81.21	76.93
No	21.05	17.53	14.60	10.34	12.16
Can't say	23.92	19.84	13.84	8.44	10.91
<b>Households knowing different rights</b>					
Premium payment	76.16	71.95	72.22	70.78	71.26
Change of mode of premium	35.48	32.58	37.54	43.19	41.03
Change of nominee	25.10	36.96	38.05	48.93	45.15
Lock-in period	7.79	7.37	11.33	12.90	12.15
Surrender value	5.19	11.86	15.40	19.78	18.07
Others	2.60	2.76	4.43	4.03	4.07
<b>Whether households know their duties</b>					
Yes	78.37	82.14	84.98	89.80	87.78
No	13.94	9.83	8.19	5.26	6.50
Can't say	7.69	8.03	6.83	4.94	5.72
<b>Households who know different duties</b>					
Providing correct and factual information	23.70	27.47	37.87	44.05	41.12
Depositing premium in time	86.29	89.53	87.79	88.85	88.55
Informing insurance company of loss of policy	18.84	16.59	22.77	28.89	26.32
Informing insurance company of policy maturity	11.55	22.73	21.76	23.54	22.87
At the time of claim settlement	3.04	8.87	12.63	14.63	13.62
Others	1.22	0.53	1.20	1.44	1.32
<b>Number of insured households</b>	<b>210</b>	<b>1,387</b>	<b>6,588</b>	<b>13,979</b>	<b>22,164</b>

Note: These are multiple responses and therefore the sum may not be equal to hundred

Not much variation is seen across the states in this percentage. In almost all the states, a high percentage of households seemed to know that it is their duty to deposit the premium on time. Approximately 40 per cent realise that it is their duty to provide the correct address and factual information.

The level of education of the households seems to be an important factor in enhancing the level of awareness about the rights and duties of policy holders. The confidence that comes with knowing the rights and duties increases with the rise in the educational level. Moreover, the percentage of households which are not sure about their knowledge of the rights and duties declines with increases in the level of education.

### 5.5. Knowledge about Changing Mode of Premium and Cancellation of Policy

The insured households were asked what they would do if they were not satisfied with the mode of payment of the premium. In almost all the states, most households indicated they would consult their agents (52%), though a sizeable proportion (17%) might approach the company (Table S5.5). This shows the households' dependence on the agents. More than half the households in both rural and urban areas knew that their policies could be cancelled if the premium was not paid. This reason for the cancellation of policy was provided by a large proportion of households in

Orissa (72%) and Gujarat (71%) (Table S5.6). Most rural as well as urban households did not know anything about the various assignments in the policy. This is the case in most of the states with the exception of some southern states, for example Andhra Pradesh, Kerala and Tamil Nadu (Table S5.7).

(Table 5.3). Fifty-four per cent of the households with an education level of higher secondary school and above were aware that their policies could be cancelled for non-payment of premium. Only 40 per cent of those with no educated member had any such knowledge. Although, overall, knowledge

**Table 5.3:** Distribution of Households on the Basis of Their Knowledge about Policy by Level of Education (Percentage)

Knowledge about policy	Illiterate	Up to primary school	Up to secondary school	Higher secondary school and above	All
<b>What households would do if not satisfied with the mode of premium</b>					
Change mode of payment	7.35	8.31	9.51	12.50	11.30
Stop depositing the premium	14.71	13.96	12.31	10.07	11.02
Consult agent	62.25	55.09	54.14	49.72	51.48
Approach company	5.88	10.54	13.86	19.97	17.43
Approach ombudsman/lokayukta	0.49	0.59	0.93	2.23	1.73
Others	0.00	0.52	0.63	0.55	0.57
Don't know	9.31	10.99	8.62	4.96	6.47
<b>Household's knowledge about when a policy can be cancelled</b>					
Within first 15 days	13.53	10.61	8.23	9.34	9.13
Terms and conditions not acceptable	8.21	11.26	13.29	14.71	14.01
Forced by agent	12.56	8.66	7.29	6.58	6.98
Unable to pay premium	39.61	43.00	50.91	54.26	52.42
Others	0.00	0.87	0.84	1.14	1.02
Don't know	26.09	25.61	19.45	13.96	16.44
<b>Knowledge about various assignments in the policy</b>					
Change/modifications	17.22	17.28	20.12	26.11	23.69
Clauses	4.31	7.23	11.41	14.48	13.01
Others	1.44	2.31	2.51	3.34	3.01
Don't know	77.03	73.17	65.97	56.07	60.29
<b>Number of insured households</b>	<b>210</b>	<b>1,387</b>	<b>6,588</b>	<b>13,979</b>	<b>22,164</b>

From the table, it is seen that with the rise in the level of education, the households' dependence on the agents comes down from more than 62 per cent among illiterates to approximately 50 per cent among those with the highest level of education. Moreover, the percentage of people who would approach a company if dissatisfied with the mode of payment of premium increases from 6 per cent to 20 per cent, as the level of education increases

about various assignments of the insured policy is poor, the educated households are in a somewhat better position on this. While as high as 77 per cent of the households, where there is no educated person, do not seem to know anything about various assignments in the policy, in the case of households with highest level of education, the percentage not knowing anything has worked out to be lower at 56.

## 5.6 Knowledge Regarding Settlement of Claims

The survey also ascertained whether policy holders knew how and when their claims could be settled. Approximately three-fourths knew that their claims would be settled when the policy matured and approximately 76 per cent were aware that their claims would be settled at the time of death of the insured person (Table 5.4).

households responding to these two issues is fairly high (Table S5.8).

This table shows that only a very small percentage of households 'don't know' except in Haryana (12%), Himachal Pradesh (30%), Assam (12%), Sikkim (13%) and Tripura (13%) where the percentage was higher than 10.

Besides, approximately 72 per cent of the households with an insurance policy knew that they needed the policy bond for claim settlement,

**Table 5.4:** Distribution of Households on the Basis of Their Knowledge about Settlement of Claims by Level of Education (Percentage)

Knowledge about settlement of claims	Illiterate	Up to primary school	Up to secondary school	Higher secondary school and above	All
<b>Households' knowledge as to when claims of insurance get settled</b>					
On maturity	60.00	65.18	72.36	76.85	74.62
On death	62.86	69.00	74.42	77.38	75.83
On hospitalisation	11.90	11.61	14.15	17.96	16.37
On theft	3.33	5.98	6.07	8.26	7.42
Loss due to damage	8.10	16.15	17.59	22.41	20.44
Others	0.95	1.44	1.72	1.97	1.85
Don't know	7.14	7.14	5.07	3.47	4.21
<b>Households' knowledge about procedure involved in claims settlement</b>					
Policy bond	56.19	62.51	70.45	73.11	71.49
Death certificate	37.62	52.34	60.96	70.25	66.05
Policy report	12.38	16.80	20.11	25.32	23.12
Hospital document	7.62	10.09	13.49	18.53	16.40
Others	4.29	2.81	4.13	4.93	4.55
Don't know	29.52	18.75	12.36	8.05	10.20
<b>Knowledge about time taken for settlement of claims</b>					
Up to one month	19.62	21.23	20.02	23.05	22.00
Three months	21.53	22.24	22.73	23.09	22.92
Six months	4.78	6.14	10.47	12.31	11.30
One year	0.96	2.38	2.53	3.05	2.83
More than one year	0.96	1.30	1.52	1.13	1.25
No specific time	14.83	12.35	14.47	17.99	16.56
Don't know	37.32	34.37	28.28	19.39	23.14
<b>Number of insured households</b>	<b>210</b>	<b>1387</b>	<b>6,588</b>	<b>13,979</b>	<b>22164</b>

The proportion of households responding to these queries increases with the rise in the level of education of the households. Not much rural-urban difference is noticed in the pattern of response and in most states the percentage of

while nearly two-thirds of the households were aware that a death certificate was one of the requirements for a claim settlement. It is possible that such households have life insurance policies in mind (Table 5.4). The percentage of

households providing responses to the two queries go up as the level of education rises from illiterate to higher secondary school and above. Compared with rural households, a marginally higher percentage of urban households have mentioned these two procedures for claim settlement (Table S5.9). Although in most states, only these two procedures and requirements for claim settlement are mentioned by a high proportion of households, in Punjab and Andhra Pradesh, more than 50 per cent of the households have mentioned the police report as a requirement for claim settlement.

The households do not seem to be aware about how much time it would take for a claim to be settled. In fact more than one-fifth said they had no idea about the time taken for settlement. This could be because most of such households may not have had an occasion to go in for settlement of claims (Table S5.10).

### **5.7 Households' Knowledge about Value of Policy if Surrendered Before Maturity, Penalty for Non-payment of Premium, and Lapse of Policy**

The policy holders' knowledge about various aspects of their policies was tested through a series of questions. It was thereby evident that: (i) policy holders have very poor knowledge about the face value of their policies if surrendered before maturity (Table S5.11); (ii) there are variations in the responses across the states; (iii) nearly 22 per cent of the rural households and 19 per cent of the urban households mentioned that they do not know the answer; (iv) approximately 40 per cent of the urban and 37 per cent of the rural households feel that the surrender value would be decided by the insurance company and the percentage stating this answer increases with the rise in the level of education (Table 5.5); (v) approximately 20 per cent of the households with no educated members were very optimistic that they would get the full amount

assured; and (vi) among the households with the highest level of education, only 14 per cent thought they would get the full sum assured.

The data also reveals that 60 per cent of rural as well as urban households know that there would be a penalty if the premium is paid after the due date and another 24 per cent (26% in urban and 22% rural) know that there is a grace period and the penalty would be charged only after a few days (Table S5.12) and the percentage of these two answers increases from the lowest to the highest educational level (Table 5.5).

Table 5.5 shows that: (i) more than half the respondents (57 per cent rural and 59 per cent urban) gave non-payment of premium as a possible cause for the policy lapsing and for losing the insurance coverage (Table S5.13); (ii) though in most states this percentage is high, in Chandigarh (15%), Punjab (26.7%) and Uttarakhand (29.7%) only a small percentage of the households have mentioned non-payment of premium as a cause for policy lapse; (iii) approximately 60 per cent of both rural and urban households feel that by paying unpaid premium along with penalty, the policy which had lapsed can be revived (Table S5.14) and in most states the majority of households have mentioned this as a possible way of reviving a policy.

### **5.8 Awareness about Grievance and Dispute Resolution**

The knowledge of households about grievance redressed mechanisms is assessed through questions like: What are the possibilities of having a dispute or disagreement with the insurance company? and 'What needs to be done in case of a disagreement with the insurance company?'

It was seen that in both rural and urban areas, 42–43 per cent of the households felt that there could be disagreements or disputes relating to premium payment, and 39 per cent rural and 44 per cent urban households mentioned claim settlement as a possible cause

**Table 5.5:** Distribution of Households on the Basis of Knowledge about the Amount to be Received if Surrendered Before Maturity, Penalty If Premium not Paid, and Lapse of Policy (Percentage)

Knowledge about policy	Illiterate	Up to primary school	Up to secondary school	Higher secondary school and above	All
<b>Knowledge about amount of the face value to be received if policy is surrendered before maturity</b>					
Full sum assured	19.71	17.69	16.39	14.37	15.23
Amount paid by policy holder	15.38	19.78	22.95	23.69	23.15
Surrender value as decided by the company	21.63	25.42	32.80	42.93	38.62
Others	5.77	4.12	2.65	2.29	2.54
Don't know	37.50	33.00	25.21	16.73	20.46
<b>Knowledge about penalty if premium is paid after due date</b>					
Yes	52.40	54.84	59.92	61.31	60.41
No penalty for a few days	17.79	22.11	21.92	25.63	24.24
No penalty at all	15.38	6.86	5.44	4.24	4.87
Can't say	14.42	16.18	12.72	8.82	10.49
<b>Knowledge about reasons for loss of insurance coverage and policy lapse</b>					
Non-payment of premium	44.71	49.53	54.91	60.31	57.88
Change of address	14.42	11.91	11.17	11.08	11.19
Providing false information	14.90	17.04	15.40	15.45	15.53
Others	0.96	1.23	1.04	1.00	1.03
Don't know	25.00	20.29	17.49	12.15	14.37
<b>Knowledge about possibility of revival of lapsed policy</b>					
Getting new policy bond	10.58	13.81	12.58	12.74	12.74
Paying unpaid premia with penalty	42.79	46.64	54.24	63.28	59.36
Paying unpaid premia and unpaid penalty	3.85	4.41	4.96	5.40	5.19
Others	5.77	2.02	1.53	1.39	1.51
Don't know	37.02	33.12	26.69	17.19	21.2
<b>Number of insured households</b>	<b>210</b>	<b>1,387</b>	<b>6,588</b>	<b>13,979</b>	<b>22,164</b>

for disagreement or dispute (Table S5.15). The percentage of households giving these two reasons for disagreement increased with the increase in the level of education (Table 5.6).

It was observed that: (i) a majority of households (60 per cent rural and 54 per cent urban) would approach the agent in case of any disagreement or dispute (Table S5.16); (ii) approximately 30 per cent would approach the company; (iii) 6 per cent did not know what to do and whom to approach; (iv) in most states, a high percentage of the households would

approach the agent in case of disputes or disagreement; (v) however, in Chandigarh, Himachal Pradesh, Punjab, and Meghalaya, a much smaller proportion of households, that is less than one-third would approach the agent; (vi) in Himachal Pradesh and Punjab, more than 50 per cent of the households would directly approach the company; and (vii) the households' dependence on agents comes down with the rise in the level of education, thus making it more likely that they would approach the company directly.

**Table 5.6.:** Distribution of Households on the Basis of Knowledge about Grievance and Dispute Resolution by Level of Education (Percentage)

Knowledge about grievance and dispute resolution	Illiterate	Up to primary school	Up to secondary school	Higher secondary school and above	All
<b>Views on possible cause for dispute or differences with insurance company</b>					
Change of address	25.71	19.39	22.47	25.65	24.31
Receipt of policy	29.05	34.32	31.89	35.45	34.26
Premium related	27.14	37.06	39.74	45.22	42.91
Claim settlement	24.76	32.30	39.66	43.94	41.75
Others	3.81	7.14	5.75	4.34	4.93
None	10.00	8.51	7.91	5.67	6.55
<b>Knowledge about what needs to be done in case of disagreement</b>					
Approach agent	68.90	69.44	61.54	53.06	56.76
Approach company	17.22	18.03	24.71	32.02	28.83
Approach ombudsman/lokayukta	2.87	2.82	4.99	8.53	7.07
Others	0.96	0.94	1.10	1.64	1.43
Don't know	10.05	8.76	7.67	4.75	5.92
Number of insured households	210	1,387	6,588	13,979	22,164

## 5.9 Conclusion

Even among uninsured households, 60 per cent have heard of life insurance. However, for health insurance, the level of awareness is much lower since people tend to associate insurance with death. Although many might have heard about life or health insurance, there is a lack of knowledge about the various aspects of insurance even among policy holders. For instance, not all policy holders know that their policies could be cancelled because of non-payment of premium. Though most know when they can claim their policy amounts, and to some extent the procedure involved in claim settlement, they have no idea about the time taken for a claim settlement or the amount they would receive if the policy is surrendered before maturity.

A high percentage of households know that a nomination facility is available. However, more people know about their duties rather than their rights as policy holders. The most important duty mentioned by households is the 'duty to pay the premium' and the most important right is the 'right to pay the premium'.

It was seen in the previous chapter that generally people are very much dependent on

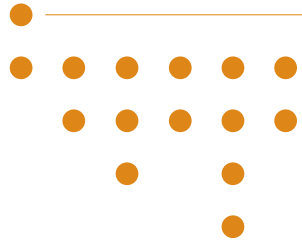
the agents for information about insurance and for taking insurance policies. It is clear from this chapter that even after taking a policy, households expect help from the agents. A significant proportion of the policy holders said they would consult the agent if they are not satisfied with the mode of premium payment and would approach the agent in cases of dispute or disagreement with the insurance company. However, dependence on agents comes down with the increase in level of education. Households with no education or with a lower level of education are more dependent on agents. This brings out the need to ensure that the agents are trained thoroughly in all aspects of insurance, so that they in turn can provide the right kind of information to policy holders.

An important finding is that education plays an important role in enhancing the knowledge of people and in improving their confidence level in dealing with the various stakeholders of insurance. The educated households would rather approach the insurance company directly for a claim settlement or for grievance redressal than go to agents.



# Conclusion

## 6



A study of the insurance awareness campaign in rural and urban areas across various states in India was carried out to find out the awareness levels in households insured for life and those that are uninsured.

The study focused on awareness parameters such as life insurance, health insurance and general insurance, as well as the socio-economic characteristics of insured and uninsured households as defined in this study. The study also examined insurance awareness with regard to rights and duties and the grievance and dispute resolution mechanism. It covered major states and union territories in India and attempted to bring out zonal, inter-state, and insured–uninsured comparisons of various awareness parameters.

This study was through a survey conducted using a nationally representative sample of 30,200 households in 29 states and union territories. From each state and union territory, five rural and five urban primary sample units were selected. From each selected primary sample unit, 20 households were selected for the interview. The study of the insurance awareness campaign in rural and urban areas obtained fairly detailed information on the insurance indicators. The major findings of the study are described below.

India continues to be an under-insured state compared to middle income countries such as China, Brazil and the developed countries such as United States of America and the United Kingdom. Hence, both private and public sector insurance companies are making

enormous efforts to create insurance awareness. Since the insurance sector is still in a nascent stage of development, the insurance industry in India has witnessed negligible growth during the past few years. Keeping this in view, the IRDA launched an insurance awareness campaign with the objective of developing and promoting efficiency in the insurance sector. The campaign aims at creating awareness about the need for insurance amongst the general public as well as policy holders who need to know about their protection coverage, rights and duties about insurable interest, assignment, nomination needs, claim settlement, surrender value and other terms and conditions of policies.

As regards the dispute resolution mechanism, the IRDA intended to create a strong interest in insurance and in particular, the institution of an ombudsman, by highlighting the significance of such an institution amongst all stakeholders and target segments. For regulating intermediaries like agents and brokers, the IRDA intends to enforce a minimum prescribed level of qualifications, service levels and ethical behaviour for the benefit of policy holders.

Chapter 2 of the study detailed the methodology and survey design. Chapter 3 assessed the socio-economic profile of the insured and uninsured population by various socio-economic parameters like occupation, caste, land, type of dwelling unit, ownership of dwelling unit, type of family, availability of electricity connection, type of ration card,

annual household income, age, literacy levels, family size, and monthly consumption expenditure.

The survey has examined the key socio-economic characteristics of both insured and uninsured households to understand their awareness levels. Chapter 4 assessed the perception of households on insurance as a concept and its benefits. Chapter 5 analysed the awareness levels of the insured population regarding their rights as a policy holder, different types of insurance and levels of protection available from various types of insurance etc. The chapter also assessed the awareness levels of the uninsured regarding the need for insurance, types of insurance available, insurance interest, benefits of insurance, and benefits of Unit Linked Insurance Plan (ULIP) investment.

An analysis based on socio-economic parameters enables an understanding of the categories of people which are insured and aware of insurance. If not insured, the impact of financial loss can be disastrous for the economically poor people. Thus, the government needs to create appropriate awareness and take necessary steps to protect the poor households. Also, poor people cannot access improved health and educational facilities and this makes them more vulnerable.

### **6.1 Socio-economic Profile of the Insured and Uninsured Households**

The results of the study suggest that a higher proportion of insured households are both salaried and regular wage earners or are self-employed. In contrast, the proportion of labourers is greater among the uninsured households.

The study also revealed that average annual income, expenditure and savings of insured households are significantly higher than that of their uninsured counterparts. As expected, the urban households were found to be better off than the rural households. With regard to

indicators like ownership of land, house and electricity connection, it was observed that insured households are economically better off than the uninsured. Non-regular income coupled with low economic level could be a deterrent for the uninsured households availing of insurance.

Education is the driving force for the households' insurance awareness level. The results indicate that a larger proportion of insured households possess a high education level. On the other hand, the proportion of illiterate and those educated up to primary school are higher among the uninsured households.

It is a common belief that joint families have the support of other family members. Therefore, they are not so inclined to avail of insurance. However, the data indicates that a high proportion of uninsured households belong to nuclear families, implying that the type of family does not have any correlation with opting for insurance.

Looking at the source of information for households, it was found that television is the primary source for both insured and uninsured households. Other sources of information are friends, relatives and neighbours, news papers, radios, and transistors.

The survey results illustrate that very few households without life insurance possess motor insurance. On the other hand, a higher proportion of insured households have availed of motor insurance, health insurance, tractor insurance, livestock insurance, accident insurance and crop insurance.

The results suggest that the number of household members, irrespective of being rural or urban and availing of government insurance policies, is significantly higher than private insurance policies, for both life and general types. Another revealing fact is that penetration of health insurance is quite limited. There is evidence to suggest that among rural households, the proportion of members

availing of life insurance does not depend on the income group. However, among urban households, those availing insurance increases with the rise in the level of income for both government and private insurance policy holders.

With regard to gender, the proportion of male members availing of insurance is significantly higher than females, both rural and urban, for all types of insurances. However, the ratio of females availing of insurance is higher in urban households as compared to rural households for all categories. The data indicates that a higher proportion of males have health insurance. The gender gap among health insurance holders is relatively low compared with the gender gap among life insurance holders.

The data indicates that both the average annual premium and the average annual value of life insurance increase with an increase in the level of household income. As compared to the life insurance policy taken by the households from LIC, i.e. the government sector, the average value of life insurance policy and hence the amount of premium have worked out to be higher for private life insurance. With respect to the cushion for possible economic risks, one out of two uninsured households are willing to contribute some money. The average amount which the uninsured households are willing to contribute for possible economic risks has worked out to be equivalent to the insurance premium that the insured sample households are paying for government life insurance cover. This indicates that it is possible to motivate the uninsured households to avail of insurance by creating better awareness about various insurance plans and the benefits from them.

## **6.2 Insurance Awareness of Insured and Uninsured Households**

As expected, many households do not understand the concept of insurance. However, insured households do understand the

insurance concept better than the uninsured. The results show that a high proportion of households connect insurance with loss of life. This may be due to the fact that they are unaware about other types of insurance covers available in the market.

With respect to other insurance indicators, a significant proportion of uninsured households could not respond at all, being unable to estimate the extent to which an insurance cover is required to adequately compensate for their losses. This indicates their lack of knowledge and interest.

It has also been observed that in addition to lack of knowledge about insurance there are certain misconceptions about insurance, for example insurance prevents certain events, or prevents damage to assets. The misconceptions are more prevalent among the uninsured households.

With respect to major sources of information on insurance, the study indicates that insurance agents are the major source in both rural and urban areas, playing an important role in influencing the households' decision in favour of insurance. Other important sources of information are friends, relatives and the media.

The findings suggest that the reasons provided by the uninsured households for not availing of insurance include responses such as 'too expensive' and 'availability of limited insurance products'. Thus, the insurance agents need to educate people about various insurance products and the suitability of insurance products to various strata of society.

The study has also revealed that there is hardly any rural–urban differential for most of the indicators on insurance. The plausible explanation for this is that both rural and urban households are dependent mostly on agents and the media, and therefore receive similar messages on insurance, resulting in similar outcomes on insurance awareness.

The results further indicate that as far as

life insurance is concerned, even among uninsured households the level of awareness is fairly good. However, with regard to health insurance the awareness level is relatively lower than that for life insurance. It has also been observed that most people link insurance with death. The results show that a significant percentage of people have heard of life and health insurance, but there is still a lack of knowledge about various aspects of insurance even among the policy holders. The majority of insured households are aware of insurance claim procedures, yet they are neither aware of the time taken for an insurance claim settlement nor the surrendered value of a policy before maturity.

The results suggest that a significant percentage of households are aware of the nomination facility. Interestingly, more people are aware of their duties as compared with their rights as policy holders. The most important duty indicated by the households is reported as 'duty to pay premium' and the most important right reported by households is 'right to pay the premium'.

The study has revealed that usually people are dependent on insurance agents for basic information about insurance and also for taking insurance policies. Consequently, the households expect all sorts of facilitation from the agents. A significant proportion of policy holders have reported that they would consult the agent if not satisfied with the mode of premium payment and for any dispute with the insurance company. However, the dependence on agents declines with the increase in level of education of the households. It has been observed that dependence on agents is more among the households with no education or less education. Thus, there is an emerging need to ensure rigorous training of agents to enable them to provide accurate information to the policy holders.

The study concludes that education plays a significant role in enhancing the insurance

knowledge base of the people and also in furthering their confidence level in dealing with various insurance stakeholders. The results have established that educated households prefer to approach the insurance company directly for any grievance redressal and claim settlement rather than approach the agents.

### **6.3 Policy Recommendations**

The research findings have brought out the fact that people are not able to clearly comprehend the extent of coverage being offered under particular insurance plans, resulting in low insurance penetration and this has varied economic and sociological explanations such as: (i) low propensity for life insurance whereby one-fourth of the households did not consider life insurance as important; (ii) affordability, due to which 56.2 per cent of the uninsured households indicated that insurance is 'too expensive'; (iii) availability and range of insurance products, wherein 29.0 per cent of uninsured households felt there is a limited range of insurance products and services; (iv) nearly 10.0 per cent of the households felt that insurance services are poor; and (v) the major determining factor being lack of awareness of life insurance across both rural and urban parts of the country, even though a third of the uninsured households agreed to opt for insurance if it is linked to a credit facility.

The findings of the survey show that 42.0 per cent of the insured households feel that they perceive benefits of insurance as 'risk coverage'. Nearly one-third of the households indicated that they are willing to go in for insurance if it is customised to their needs. However, during any crisis, households are forced to take stock of their ability to handle longer-term social protection. It is important that households are prepared in advance and do not have to consider various options when actual crises face them. Hence it is important for them to know about the benefits of insurance for gains and

opportunities and the insurance companies or the regulatory authority need to step up efforts to improve the awareness levels across the country. The process through which awareness could be improved would require sustained effort from the authorities.

The study has noted that improving insurance awareness requires both structuring and enhancing the penetration of an appropriate awareness creation campaign with a regional and spatial focus. Such a campaign needs to be supported by stronger information infrastructure for the efficient functioning of the insurance markets. As argued in this report, fostering insurance awareness among rural households is more vital in this effort as there is a large gap between rural and urban awareness levels. Also, the insurance packages need to be different and made attractive to the rural poor, keeping their needs in perspective. This is because rural poor households are more in need of social protection but at the same time are less capable of paying premia. However, it needs to be acknowledged that a potential insurance market exists for the poor as they have substantial requirements, and a proper package would make insurance a viable option for both the companies and poor households. Currently, it is the middle class who are in a position to get the benefit and are also able to access insurance coverage.

Public policy has an important role to play. We argue that the design of public policy needs to be based on a clear understanding of the different types of socio-economic characteristics with a regional perspective. The findings support the contention that insurance demand from poor households can account for as much as one-third of the total demand from all households. In fact, 33 per cent of the uninsured households have reported that they would like to opt for insurance provided it is linked to credit.

This suggests that public policy should address insurance awareness needs of the

people who need insurance the most, namely those who do not have other social security covers. People naturally do not imbibe the culture of insurance unless convinced about the need for it or are compelled by law. Pro-insurance messages need to reach directly to consumers. Launching an awareness campaign through the mass media separately targeting the rural and urban populations with state-specific features could be an important way of creating awareness at the grassroots level to reach an untapped market.

In the context of policies aimed at generating awareness, it is important to figure out how to create such awareness across households having varied socio-economic characteristics. Nevertheless, the big gains may well come from understanding how public policy could help in creating awareness in the states which generally have households with poor insurance awareness.

The factors that may constrain the awareness campaign include social dynamics and attitude variations within states and districts with differences in the levels of education, income and ability to comprehend social security and risk. At the same time, market failures can lead to a shift towards insurance. The challenge for public policy is then twofold. First, it involves understanding the needs from a state-specific perspective. Second, it involves designing and launching awareness campaign interventions that effectively help households with diverse socio-economic characteristics to fully comprehend the benefits of insurance.

We have discussed various options for policymakers in designing awareness campaigns and also developing insurance packages and for this it is critical to have close collaboration between the private sector and government. Such a Public-Private Partnership (PPP) process would be able to reduce constraints towards growth in the insurance sector. Also, there is a need to

understand that the PPP process should not support only the large and well-connected insurance companies in the private sector. There is also a need to include a package for the poor and hence micro insurance is a necessity. It is essential that awareness creation interventions be undertaken targeting the 20–30 year age group with rigorous monitoring

and impact evaluation. Such a process would greatly help in designing policies and programmes that encourage greater dynamism among insurance companies, and thereby offer better prospects for the people. Insurance needs to take its pride of place in the lives of the people.

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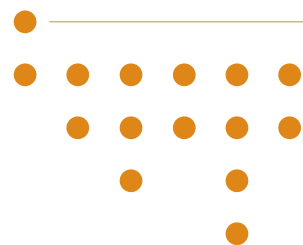
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# Annexure: State Tables





**Table S3.1a:** Distribution of Households by Their Level of Occupation (Insured) (Percentage)

State/UT	Rural						Urban						All (Rural+Urban)								
	Self-employed in agriculture	Agriculture labour	Casual labour	Self-employed in non-agriculture	Regular wages salaried	Others	Rural Sub-total	Self-employed in agriculture	Agriculture labour	Casual labour	Self-employed in non-agriculture	Regular wages salaried	Others	Urban Sub-total	Self-employed in agriculture	Agriculture labour	Casual labour	Self-employed in non-agriculture	Regular wages salaried	Others	Grand Total
<b>All India</b>	36.3	3.6	9.5	24.6	25.6	0.4	51.0	2.4	0.5	13.7	40.2	42.6	0.6	49.0	19.7	2.1	11.6	32.3	33.9	0.5	100.0
<b>Northern Region</b>	36.1	2.9	10.5	24.8	25.4	0.3	53.8	2.4	0.4	14.1	40.8	42.2	0.2	46.2	19.9	1.7	12.3	32.4	33.4	0.2	100.0
Chandigarh	12.5	0.0	15.0	30.0	42.5	0.0	53.3	0.0	0.0	14.3	40.0	45.7	0.0	46.7	6.7	0.0	14.7	34.7	44.0	0.0	100.0
Delhi	5.6	0.8	11.9	39.7	40.5	1.6	29.4	1.0	0.0	13.7	42.5	42.5	0.3	70.6	2.3	0.2	13.2	41.7	41.9	0.7	100.0
Haryana	37.4	3.2	11.5	20.0	27.7	0.3	53.4	1.4	0.0	14.3	41.4	42.9	0.0	46.6	20.6	1.7	12.8	30.0	34.8	0.1	100.0
Himachal Pradesh	35.7	3.4	9.7	24.4	25.2	1.7	53.1	1.4	0.0	14.3	41.4	42.4	0.5	46.9	19.6	1.8	11.8	32.4	33.3	1.1	100.0
Madhya Pradesh	38.0	4.6	8.2	24.7	24.4	0.1	53.3	1.6	0.6	14.2	42.0	41.4	0.4	46.7	21.0	2.7	11.0	32.8	32.3	0.2	100.0
Punjab	35.7	0.5	14.8	23.4	24.2	1.3	52.3	2.3	0.3	14.9	39.7	42.9	0.0	47.7	19.8	0.4	14.9	31.2	33.1	0.7	100.0
Rajasthan	39.1	1.7	12.5	23.6	23.1	0.0	53.3	1.8	0.2	13.4	41.1	43.4	0.2	46.7	21.7	1.0	12.9	31.8	32.6	0.1	100.0
Uttar Pradesh	38.1	3.4	9.4	24.4	24.7	0.0	53.3	0.4	0.4	14.3	42.3	42.7	0.0	46.7	20.5	2.0	11.7	32.7	33.1	0.0	100.0
Uttarakhand	36.8	3.1	9.9	25.6	24.8	0.0	53.4	4.6	0.6	14.2	39.2	41.3	0.2	46.6	21.8	1.9	11.9	31.9	32.5	0.1	100.0
<b>Eastern Region</b>	35.4	3.2	9.3	24.8	26.6	0.7	50.8	3.3	0.6	13.0	38.4	43.3	1.5	49.2	19.6	1.9	11.1	31.5	34.8	1.1	100.0
Arunachal Pradesh	36.0	0.3	6.5	21.6	34.3	1.4	48.3	16.0	0.6	8.6	30.4	36.7	7.7	51.7	25.6	0.5	7.6	26.1	35.5	4.6	100.0
Assam	29.7	4.4	8.6	26.7	29.1	1.5	52.3	4.4	1.2	10.4	35.2	45.9	2.9	47.7	17.7	2.9	9.5	30.7	37.1	2.2	100.0
Bihar	36.2	4.1	9.5	24.7	25.2	0.4	53.2	2.3	0.9	14.8	41.5	40.2	0.3	46.8	20.3	2.6	12.0	32.5	32.2	0.3	100.0
Chhattisgarh	37.8	5.3	7.2	25.0	24.4	0.3	53.3	1.4	0.7	13.9	41.4	42.5	0.0	46.7	20.8	3.2	10.3	32.7	32.8	0.2	100.0
Jharkhand	35.8	2.5	11.5	26.0	24.3	0.0	53.4	1.2	0.9	15.5	41.0	41.6	0.0	46.6	19.6	1.7	13.4	33.0	32.3	0.0	100.0
Meghalaya	0.0	0.0	10.5	31.6	47.4	10.5	20.7	2.7	0.0	1.4	23.3	69.9	2.7	79.3	2.2	0.0	3.3	25.0	65.2	4.4	100.0
Mizoram	0.0	4.6	0.0	0.0	95.5	0.0	23.2	0.0	0.0	1.4	4.1	94.5	0.0	76.8	0.0	1.1	1.1	3.2	94.7	0.0	100.0
Orissa	37.0	3.4	9.4	25.2	24.7	0.3	53.3	2.3	0.5	13.9	40.5	42.7	0.0	46.7	20.8	2.1	11.5	32.3	33.1	0.2	100.0
Sikkim	37.5	1.3	11.3	25.0	25.0	0.0	53.3	0.0	0.0	14.3	42.9	42.9	0.0	46.7	20.0	0.7	12.7	33.3	33.3	0.0	100.0
Tripura	36.3	1.3	12.5	25.0	25.0	0.0	53.3	0.0	0.0	20.0	38.6	41.4	0.0	46.7	19.3	0.7	16.0	31.3	32.7	0.0	100.0
West Bengal	38.1	1.3	11.3	24.7	23.1	1.6	43.2	0.2	0.0	14.1	43.1	40.7	1.9	56.8	16.6	0.5	12.8	35.1	33.1	1.8	100.0
<b>Western Region</b>	37.4	6.8	5.4	25.0	25.3	0.2	50.6	2.6	1.0	13.3	39.9	42.6	0.6	49.4	20.2	3.9	9.3	32.4	33.8	0.4	100.0
Daman & Diu	37.5	2.5	10.0	25.0	25.0	0.0	53.3	0.0	2.9	11.4	42.9	42.9	0.0	46.7	20.0	2.7	10.7	33.3	33.3	0.0	100.0
Goa	37.5	0.0	12.5	25.0	25.0	0.0	53.3	0.0	0.0	15.7	42.9	41.4	0.0	46.7	20.0	0.0	14.0	33.3	32.7	0.0	100.0
Gujarat	37.3	7.0	5.0	25.2	25.4	0.2	53.3	1.8	0.2	14.8	41.2	41.2	0.8	46.7	20.8	3.8	9.5	32.6	32.7	0.5	100.0
Maharashtra	37.4	8.1	4.2	24.8	25.3	0.2	47.8	3.6	1.4	12.3	38.5	43.6	0.6	52.2	19.8	4.6	8.4	31.9	34.9	0.4	100.0
<b>Southern Region</b>	37.7	3.4	10.4	23.8	24.7	0.1	49.2	0.8	0.4	14.2	42.3	42.3	0.1	50.8	18.9	1.9	12.3	33.2	33.7	0.1	100.0
Andhra Pradesh	34.9	6.5	7.0	25.9	25.6	0.0	44.8	0.6	1.0	13.0	41.6	43.6	0.2	55.2	16.0	3.5	10.4	34.5	35.6	0.1	100.0
Karnataka	39.6	7.0	9.3	21.4	22.5	0.4	52.3	1.8	0.4	14.8	41.8	41.2	0.0	47.7	21.5	3.8	11.9	31.1	31.4	0.2	100.0
Kerala	38.3	0.0	11.5	23.7	26.5	0.0	53.4	0.7	0.0	14.6	41.4	43.2	0.0	46.6	20.8	0.0	13.0	32.0	34.3	0.0	100.0
Pondicherry	37.5	0.0	11.3	26.3	25.0	0.0	53.3	0.0	0.0	15.7	45.7	38.6	0.0	46.7	20.0	0.0	13.3	35.3	31.3	0.0	100.0
Tamil Nadu	37.4	0.0	13.1	24.3	25.2	0.0	47.1	0.2	0.0	14.3	43.3	42.2	0.0	52.9	17.7	0.0	13.7	34.4	34.2	0.0	100.0

**Table S3.1b: Distribution of Households by Their Level of Occupation (Uninsured) (Percentage)**

State/UT	Rural						Urban						All (Rural+Urban)								
	Self-employed in agriculture	Agriculture labour	Casual labour	Self-employed in non-agriculture	Regular wages salaried	Others	Rural Sub-total	Self-employed in agriculture	Agriculture labour	Casual labour	Self-employed in non-agriculture	Regular wages salaried	Others	Urban Sub-total	Self-employed in agriculture	Agriculture labour	Casual labour	Self-employed in non-agriculture	Regular wages salaried	Others	Grand Total
All India	35.0	11.1	28.3	13.1	11.6	0.9	40.4	3.5	1.2	36.2	32.7	25.7	0.7	59.6	16.2	5.2	33.0	24.8	20.0	0.8	100
Northern Region	33.7	9.4	30.8	13.6	12.4	0.3	40.8	2.5	0.7	38.5	31.9	25.8	0.5	59.2	14.7	4.1	35.5	24.7	20.6	0.4	100
Chandigarh	10.0	0.0	30.0	25.0	35.0	0.0	40.0	0.0	0.0	26.7	20.0	53.3	0.0	60.0	4.0	0.0	28.0	22.0	46.0	0.0	100
Delhi	3.1	3.1	15.6	46.9	28.1	3.1	19.5	0.8	0.0	37.9	16.7	43.2	1.5	80.5	1.2	0.6	33.5	22.6	40.2	1.8	100
Haryana	21.2	7.1	48.5	5.1	18.2	0.0	39.8	0.7	0.0	32.0	32.0	34.7	0.7	60.2	8.8	2.8	38.6	21.3	28.1	0.4	100
Himachal Pradesh	30.0	10.0	31.7	11.7	15.0	1.7	40.0	2.2	1.1	27.8	31.1	36.7	1.1	60.0	13.3	4.7	29.3	23.3	28.0	1.3	100
Madhya Pradesh	37.5	16.7	27.5	9.6	8.3	0.4	40.1	2.0	0.8	45.4	31.5	19.5	0.8	59.9	16.2	7.2	38.2	22.7	15.0	0.7	100
Punjab	26.7	0.0	31.9	22.4	19.0	0.0	43.6	4.7	0.0	40.0	25.3	30.0	0.0	56.4	14.3	0.0	36.5	24.1	25.2	0.0	100
Rajasthan	40.0	7.5	33.1	11.3	8.1	0.0	40.0	2.1	1.7	32.9	33.8	28.8	0.8	60.0	17.3	4.0	33.0	24.8	20.5	0.5	100
Uttar Pradesh	45.0	3.8	30.0	10.0	11.3	0.0	39.9	0.8	0.0	35.5	26.5	37.2	0.0	60.1	18.4	1.5	33.3	19.9	26.9	0.0	100
Uttarakhand	36.0	11.2	28.2	14.3	10.3	0.0	39.8	4.1	0.9	41.0	39.0	15.0	0.0	60.2	16.8	5.0	35.9	29.1	13.2	0.0	100
Eastern Region	32.8	12.1	29.7	12.9	10.9	1.4	44.3	5.5	2.0	40.3	32.4	18.5	1.3	55.7	17.6	6.5	35.6	23.8	15.1	1.4	100
Arunachal Pradesh	40.7	12.0	9.3	21.3	12.0	4.6	55.4	27.9	3.5	20.9	31.4	14.0	2.3	44.6	35.1	8.3	14.4	25.8	12.9	3.6	100
Assam	22.6	15.1	26.0	18.5	13.7	4.1	44.0	7.0	1.6	27.4	40.9	19.4	3.8	56.0	13.9	7.5	26.8	31.0	16.9	3.9	100
Bihar	30.9	11.9	33.8	12.4	11.0	0.0	40.3	3.4	1.4	37.7	38.7	18.5	0.3	59.7	14.5	5.6	36.1	28.1	15.5	0.2	100
Chhattisgarh	46.3	17.5	18.8	5.0	12.5	0.0	40.0	2.5	1.7	35.8	28.3	30.8	0.8	60.0	20.0	8.0	29.0	19.0	23.5	0.5	100
Jharkhand	19.4	8.2	45.9	19.4	7.1	0.0	39.8	2.0	0.7	37.6	43.0	16.1	0.7	60.2	8.9	3.6	40.9	33.6	12.6	0.4	100
Meghalaya	32.6	19.9	16.0	10.5	18.8	2.2	58.8	18.1	10.2	18.1	18.9	34.7	0.0	41.2	26.6	15.9	16.9	14.0	25.3	1.3	100
Mizoram	67.7	7.6	9.5	4.4	10.1	0.6	55.4	3.9	0.0	24.4	33.9	36.2	1.6	44.6	39.3	4.2	16.1	17.5	21.8	1.1	100
Orissa	18.8	12.5	60.0	5.0	3.8	0.0	40.0	2.5	1.3	75.0	15.4	5.8	0.0	60.0	9.0	5.8	69.0	11.3	5.0	0.0	100
Sikkim	5.0	0.0	65.0	10.0	15.0	5.0	40.0	0.0	0.0	53.3	40.0	6.7	0.0	60.0	2.0	0.0	58.0	28.0	10.0	2.0	100
Tripura	25.0	5.0	45.0	25.0	0.0	0.0	40.0	0.0	0.0	46.7	33.3	20.0	0.0	60.0	10.0	2.0	46.0	30.0	12.0	0.0	100
West Bengal	17.5	2.5	42.5	28.8	7.5	1.3	30.8	0.0	1.1	50.0	37.8	7.8	3.3	69.2	5.4	1.5	47.7	35.0	7.7	2.7	100
Western Region	45.4	17.4	16.5	8.3	10.6	1.8	37.3	3.9	1.4	24.4	34.2	35.1	1.1	62.7	19.4	7.4	21.5	24.5	26.0	1.3	100
Daman & Diu	5.0	5.0	5.0	30.0	55.0	0.0	40.0	0.0	0.0	3.5	44.8	51.7	0.0	60.0	2.0	2.0	4.1	38.8	53.1	0.0	100
Goa	5.0	20.0	50.0	20.0	0.0	5.0	40.0	0.0	0.0	26.7	20.0	50.0	3.3	60.0	2.0	8.0	36.0	20.0	30.0	4.0	100
Gujarat	45.0	16.4	13.6	9.3	12.1	3.6	40.0	1.9	0.5	26.7	37.1	32.9	1.0	60.0	19.1	6.9	21.4	26.0	24.6	2.0	100
Maharashtra	56.0	19.5	16.4	3.1	5.0	0.0	34.6	0.0	2.3	24.6	32.6	33.6	1.0	65.4	23.3	8.3	21.7	22.4	23.7	0.7	100
Southern Region	36.5	8.1	27.1	16.0	12.1	0.2	37.0	1.2	0.5	31.5	34.1	32.7	0.0	63.0	14.3	3.3	29.9	27.4	25.1	0.1	100
Andhra Pradesh	30.4	14.7	14.7	24.5	15.7	0.0	32.8	2.4	1.0	8.1	38.8	49.8	0.0	67.2	11.6	5.5	10.3	34.1	38.6	0.0	100
Karnataka	50.4	17.3	14.4	7.2	10.1	0.7	42.5	1.6	0.5	27.1	35.1	35.6	0.0	57.5	22.3	7.7	21.7	23.2	24.8	0.3	100
Kerala	27.9	0.0	34.2	22.8	15.2	0.0	39.7	0.0	0.0	29.4	40.3	30.3	0.0	60.3	11.1	0.0	31.3	33.3	24.2	0.0	100
Pondicherry	20.0	0.0	10.0	20.0	50.0	0.0	40.0	0.0	0.0	43.3	33.3	23.3	0.0	60.0	8.0	0.0	30.0	28.0	34.0	0.0	100
Tamil Nadu	34.3	0.0	47.1	14.3	4.3	0.0	34.1	0.7	0.4	52.2	27.0	19.6	0.0	65.9	12.2	0.2	50.5	22.7	14.4	0.0	100

**Table S3.1c: Distribution of Households by Their Level of Occupation (Insured + Uninsured) (Percentage)**

State/UT	Rural						Urban						All (Rural + Urban)								
	Self-employed in agriculture	Agriculture labour	Casual labour	Self-employed in non-agriculture	Regular wages salaried	Others	Rural Sub-total	Self-employed in agriculture	Agriculture labour	Casual labour	Self-employed in non-agriculture	Regular wages salaried	Others	Urban Sub-total	Self-employed in agriculture	Agriculture labour	Casual labour	Self-employed in non-agriculture	Regular wages salaried	Others	Total
	All India	35.99	5.24	13.71	22.08	22.50	0.47	48.17	2.71	0.72	20.56	37.94	37.44	0.64	51.83	18.75	2.89	17.26	30.30	30.24	0.56
Northern Region	35.58	4.22	14.65	22.5	22.78	0.28	50.32	2.43	0.46	21.43	38.13	37.26	0.28	49.48	18.61	2.3	18.12	30.5	30.19	0.28	100
Chandigarh	12.00	0.00	18.00	29.00	41.00	0.00	50.00	0.00	0.00	18.00	34.00	48.00	0.00	50.00	6.00	0.00	18.00	31.50	44.50	0.00	100
Delhi	5.06	1.27	12.66	41.14	37.97	1.90	26.67	0.91	0.00	21.00	34.70	42.69	0.68	73.33	2.01	0.34	18.79	36.41	41.44	1.01	100
Haryana	34.20	4.00	18.80	17.00	25.80	0.20	50.00	1.20	0.00	19.60	38.60	40.40	0.20	50.17	17.70	2.00	19.20	27.80	33.10	0.20	100
Himachal Pradesh	34.56	4.70	14.09	21.81	23.15	1.68	49.83	1.67	0.33	18.33	38.33	40.67	0.67	50.17	18.06	2.51	16.22	30.10	31.94	1.17	100
Madhya Pradesh	37.92	7.00	12.08	21.67	21.17	0.17	50.00	1.67	0.67	23.50	38.83	34.83	0.50	50.00	19.79	3.83	17.79	30.25	28.00	0.33	100
Punjab	33.60	0.40	18.80	23.20	23.00	1.00	50.00	3.00	0.20	22.40	35.40	39.00	0.00	50.00	18.30	0.30	20.60	29.30	31.00	0.50	100
Rajasthan	39.25	2.88	16.63	21.13	20.13	0.00	50.00	1.88	0.63	19.25	38.88	39.00	0.38	50.00	20.56	1.75	17.94	30.00	29.56	0.19	100
Uttar Pradesh	39.50	3.50	13.50	21.50	22.00	0.00	50.00	0.50	0.25	20.75	37.50	41.00	0.00	50.00	20.00	1.88	17.13	29.50	31.50	0.00	100
Uttarakhand	36.61	4.67	13.50	23.33	21.89	0.00	50.00	4.44	0.67	22.22	39.11	33.44	0.11	50.00	20.53	2.67	17.86	31.22	27.67	0.06	100
Eastern Region	34.67	5.6	14.79	21.65	22.38	0.9	48.85	3.99	1.06	21.75	36.48	35.34	1.39	51.15	18.98	3.28	18.35	29.23	29	1.15	100
Arunachal Pradesh	37.25	3.50	7.25	21.50	28.25	2.25	50.00	18.55	1.25	11.28	30.58	31.83	6.52	50.00	27.91	2.38	9.26	26.03	30.04	4.38	100
Assam	28.00	7.00	12.83	24.67	25.33	2.17	50.00	5.18	1.34	15.72	36.96	37.63	3.18	50.00	16.61	4.17	14.27	30.80	31.47	2.67	100
Bihar	35.10	5.70	14.40	22.20	22.30	0.30	50.00	2.61	1.00	21.64	40.68	33.77	0.30	50.00	18.87	3.35	18.02	31.43	28.03	0.30	100
Chhattisgarh	39.50	7.75	9.50	21.00	22.00	0.25	50.00	1.75	1.00	20.50	37.50	39.00	0.25	50.00	20.63	4.38	15.00	29.25	30.50	0.25	100
Jharkhand	32.53	3.61	18.27	24.70	20.88	0.00	50.00	1.41	0.80	22.09	41.57	33.94	0.20	50.00	16.97	2.21	20.18	33.13	27.41	0.10	100
Meghalaya	29.50	18.00	15.50	12.50	21.50	3.00	50.00	12.50	6.50	12.00	20.50	47.50	1.00	50.00	21.00	12.25	13.75	16.50	34.50	2.00	100
Mizoram	59.44	7.22	8.33	3.89	20.56	0.56	47.37	2.50	0.00	16.00	23.00	57.50	1.00	52.63	29.47	3.42	12.37	13.95	40.00	0.79	100
Orissa	33.38	5.25	19.50	21.13	20.50	0.25	50.00	2.38	0.75	32.25	33.00	31.63	0.00	50.00	17.88	3.00	25.88	27.06	26.06	0.13	100
Sikkim	31.00	1.00	22.00	22.00	23.00	1.00	50.00	0.00	0.00	26.00	42.00	32.00	0.00	50.00	15.50	0.50	24.00	32.00	27.50	0.50	100
Tripura	34.00	2.00	19.00	25.00	20.00	0.00	50.00	0.00	0.00	28.00	37.00	35.00	0.00	50.00	17.00	1.00	23.50	31.00	27.50	0.00	100
West Bengal	34.00	1.50	17.50	25.50	20.00	1.50	40.00	0.17	0.33	24.83	41.50	30.83	2.33	60.00	13.70	0.80	21.90	35.10	26.50	2.00	100
Western Region	39	8.94	7.59	21.65	22.35	0.47	47.22	2.95	1.11	16.66	38.22	40.33	0.74	52.78	19.99	4.81	12.37	30.39	31.83	0.61	100
Daman & Diu	31.00	3.00	9.00	26.00	31.00	0.00	50.00	0.00	2.02	9.09	43.43	45.45	0.00	50.00	15.58	2.51	9.05	34.67	38.19	0.00	100
Goa	31.00	4.00	20.00	24.00	20.00	1.00	50.00	0.00	0.00	19.00	36.00	44.00	1.00	50.00	15.50	2.00	19.50	30.00	32.00	1.00	100
Gujarat	38.86	8.86	6.71	22.00	22.71	0.86	50.00	1.86	0.29	18.34	39.97	38.68	0.86	50.00	20.39	4.58	12.52	30.97	30.69	0.86	100
Maharashtra	41.13	10.38	6.63	20.50	21.25	0.13	44.44	4.30	1.70	16.00	36.70	40.60	0.70	55.56	20.67	5.56	11.83	29.50	32.00	0.44	100
Southern Region	37.43	4.34	13.71	22.22	22.18	0.13	46.15	0.89	0.39	19.26	39.91	39.51	0.04	53.85	17.76	2.21	16.7	31.74	31.51	0.08	100
Andhra Pradesh	34.00	8.20	8.60	25.60	23.60	0.00	41.67	1.14	1.00	11.57	40.71	45.43	0.14	58.33	14.83	4.00	10.33	34.42	36.33	0.08	100
Karnataka	41.71	9.00	10.29	18.57	20.00	0.43	50.00	1.71	0.43	18.14	40.00	39.71	0.00	50.00	21.71	4.71	14.21	29.29	29.86	0.21	100
Kerala	36.25	0.00	16.00	23.50	24.25	0.00	50.00	0.50	0.00	19.05	41.10	39.35	0.00	50.00	18.40	0.00	17.52	32.29	31.79	0.00	100
Pondicherry	34.00	0.00	11.00	25.00	30.00	0.00	50.00	0.00	0.00	24.00	42.00	34.00	0.00	50.00	17.00	0.00	17.50	33.50	32.00	0.00	100
Tamil Nadu	36.77	0.00	19.89	22.32	21.03	0.00	43.75	0.33	0.11	25.67	38.44	35.44	0.00	56.25	16.26	0.06	23.14	31.39	29.14	0.00	100

**Table S3.1d: Distribution of Households by Their Highest Level of Education (Rural)**

State/UT	Insured				Uninsured			
	Illiterate	Up to Primary	Up to Secondary	Higher Secondary and Above	Illiterate	Up to Primary	Up to Secondary	Higher Secondary and Above
All India	1.41	7.87	33.66	57.06	4.20	16.10	41.21	38.49
Northern Region	1.94	9.47	34.03	54.56	6.27	16.05	38.80	38.88
Chandigarh	0.00	12.50	52.50	35.00	0.00	10.00	45.00	45.00
Delhi	0.00	6.25	31.25	62.50	0.00	6.25	40.63	53.13
Haryana	0.50	3.74	30.42	65.34	4.04	17.17	42.42	36.36
Himachal Pradesh	0.42	2.94	31.09	65.55	3.33	5.00	36.67	55.00
Madhya Pradesh	6.15	18.44	39.38	36.04	14.58	25.42	41.25	18.75
Punjab	0.00	7.55	32.81	59.64	6.03	14.66	36.21	43.10
Rajasthan	2.34	15.16	40.16	42.34	6.25	23.13	39.38	31.25
Uttar Pradesh	0.76	5.76	29.61	63.87	2.79	11.17	35.75	50.28
Uttarakhand	0.31	2.81	30.31	66.56	6.25	10.00	42.50	41.25
Eastern Region	0.99	8.09	35.43	55.49	2.71	18.91	45.65	32.72
Arunachal Pradesh	0.00	8.22	32.19	59.59	1.85	20.37	52.78	25.00
Assam	0.88	0.88	20.26	77.97	0.68	8.90	41.10	49.32
Bihar	2.13	9.39	30.79	57.70	6.97	17.91	36.32	38.81
Chhattisgarh	0.31	10.63	40.00	49.06	3.75	16.25	46.25	33.75
Jharkhand	1.25	7.23	35.66	55.86	10.10	21.21	44.44	24.24
Meghalaya	0.00	15.79	31.58	52.63	0.00	22.10	45.30	32.60
Mizoram	0.00	0.00	4.55	95.45	0.00	13.92	41.14	44.94
Orissa	0.63	7.67	45.23	46.48	1.88	23.75	60.63	13.75
Sikkim	0.00	30.00	35.00	35.00	5.00	30.00	45.00	20.00
Tripura	0.00	0.00	41.25	58.75	0.00	0.00	60.00	40.00
West Bengal	0.94	10.94	48.13	40.00	0.00	32.50	45.00	22.50
Western Region	0.44	4.41	36.22	58.93	5.60	12.09	40.71	41.59
Daman & Diu	0.00	0.00	37.50	62.50	0.00	0.00	50.00	50.00
Goa	0.00	5.00	66.25	28.75	5.00	10.00	50.00	35.00
Gujarat	0.18	4.46	38.04	57.32	7.14	17.14	34.29	41.43
Maharashtra	0.78	4.84	30.73	63.65	5.03	9.43	44.03	41.51
Southern Region	1.56	6.09	27.81	64.53	2.08	11.67	35.83	50.42
Andhra Pradesh	0.00	17.59	37.69	44.72	0.00	28.43	42.16	29.41
Karnataka	2.32	4.99	25.49	67.20	1.44	10.07	29.50	58.99
Kerala	0.31	0.93	14.02	84.74	0.00	1.27	31.65	67.09
Pondicherry	1.25	3.75	32.50	62.50	5.00	15.00	35.00	45.00
Tamil Nadu	2.68	2.32	30.36	64.64	5.00	6.43	40.00	48.57

**Table S3.1e:** Distribution of Households by Their Highest Level of Education (Urban)

State/UT	Insured			Uninsured		
	Illiterate	Up to Primary	Up to Secondary and Above	Illiterate	Up to Primary	Up to Secondary and Above
All India	0.47	4.58	25.62	69.33	11.75	37.63
North Region	0.59	6.43	26.34	66.64	14.70	35.36
Chandigarh	1.43	8.57	47.14	42.86	16.67	40.00
Delhi	1.95	10.06	26.62	61.36	12.88	37.12
Haryana	0.57	2.86	20.29	76.29	12.67	28.00
Himachal Pradesh	0.00	1.43	21.43	77.14	8.89	37.78
Madhya Pradesh	0.48	7.97	26.87	64.68	20.33	35.10
Punjab	0.29	6.00	29.71	64.00	12.67	36.00
Rajasthan	0.36	6.61	30.18	62.86	18.33	34.58
Uttar Pradesh	0.71	6.82	26.25	66.22	13.57	37.92
Uttarakhand	0.00	3.94	19.00	77.06	6.61	29.75
East Region	0.39	4.93	26.14	68.54	15.94	45.14
Arunachal Pradesh	0.00	3.83	25.88	70.29	16.09	56.32
Assam	0.00	0.00	13.77	86.23	4.30	29.57
Bihar	1.00	8.40	25.21	65.38	20.47	39.26
Chhattisgarh	0.00	9.29	23.21	67.50	19.17	34.17
Jharkhand	1.43	3.43	29.14	66.00	11.33	42.00
Meghalaya	0.00	0.00	5.48	94.52	12.60	43.31
Mizoram	0.00	0.00	15.07	84.93	3.15	43.31
Orissa	0.18	2.50	34.82	62.50	23.75	56.67
Sikkim	0.00	8.57	32.86	58.57	33.33	46.67
Tripura	0.00	1.43	21.43	77.14	3.33	56.67
West Bengal	0.00	8.10	33.10	58.81	22.22	60.56
West Region	0.23	2.03	24.15	73.59	3.15	36.25
Daman & Diu	0.00	2.86	20.00	77.14	6.67	30.00
Goa	0.00	0.00	34.29	65.71	6.67	36.67
Gujarat	0.61	3.67	28.37	67.35	3.81	41.90
Maharashtra	0.00	1.00	20.60	78.40	1.99	32.89
South Region	0.50	1.77	24.21	73.52	3.18	29.13
Andhra Pradesh	0.61	3.46	34.62	61.30	4.31	44.02
Karnataka	0.78	0.98	21.48	76.76	2.66	27.66
Kerala	0.00	0.36	16.07	83.57	1.67	18.33
Pondicherry	0.00	0.00	15.71	84.29	0.00	6.67
Tamil Nadu	0.48	1.90	22.86	74.76	3.70	25.93

**Table 53.1f:** Distribution of Households by Their Highest Level of Education (Rural + Urban)

State/UT	Insured				Uninsured			
	Illiterate	Up to Primary	Up to Secondary	Higher Secondary and Above	Illiterate	Up to Primary	Up to Secondary	Higher Secondary and Above
<b>All India</b>	0.95	6.26	29.72	63.07	2.93	13.51	39.08	44.48
<b>Northern Region</b>	1.29	8.01	30.34	60.35	4.27	15.23	36.71	43.80
Chandigarh	0.67	10.67	50.00	38.67	4.00	14.00	42.00	40.00
Delhi	1.38	8.94	27.98	61.70	2.44	11.59	37.80	48.17
Haryana	0.53	3.33	25.70	70.44	2.01	14.46	33.73	49.80
Himachal Pradesh	0.22	2.23	26.56	70.98	2.00	7.33	37.33	53.33
Madhya Pradesh	3.50	13.55	33.54	49.42	7.35	22.37	37.56	32.72
Punjab	0.14	6.81	31.34	61.72	3.76	13.53	36.09	46.62
Rajasthan	1.42	11.17	35.50	51.92	3.75	20.25	36.50	39.50
Uttar Pradesh	0.74	6.25	28.04	64.96	4.24	12.61	37.05	46.09
Uttarakhand	0.17	3.34	25.04	71.45	2.99	7.96	34.83	54.23
<b>Eastern Region</b>	0.70	6.53	30.86	61.91	2.16	17.26	45.37	35.22
Assam	0.46	5.96	28.97	65.07	1.03	18.46	54.36	26.15
Bihar	1.60	8.93	28.18	81.91	0.60	6.33	34.64	58.43
Chhattisgarh	0.17	10.00	32.17	57.67	6.01	19.44	38.08	36.47
Jharkhand	1.33	5.46	32.62	60.59	2.50	18.00	39.00	40.50
Meghalaya	0.00	3.26	10.87	85.87	0.00	18.18	44.48	37.34
Mizoram	0.00	0.00	12.63	87.37	0.00	9.12	42.11	48.77
Orissa	0.42	5.25	40.37	53.96	1.50	23.75	58.25	16.50
Sikkim	0.00	20.00	34.00	46.00	2.00	32.00	46.00	20.00
Tripura	0.00	0.67	32.00	67.33	0.00	2.00	58.00	40.00
West Bengal	0.41	9.32	39.59	50.68	0.00	25.38	55.77	18.85
<b>Western Region</b>	0.33	3.24	30.27	66.16	3.08	6.48	37.91	52.53
Daman & Diu	0.00	1.33	29.33	69.33	0.00	4.00	38.00	58.00
Goa	0.00	2.68	51.68	45.64	2.00	8.00	42.00	48.00
Gujarat	0.38	4.10	33.52	62.00	4.00	9.14	38.86	48.00
Maharashtra	0.37	2.84	25.45	71.34	2.83	4.57	36.74	55.87
<b>Southern Region</b>	1.02	3.89	25.98	69.10	1.46	6.32	31.61	60.60
Andhra Pradesh	0.34	9.79	36.00	53.88	0.32	12.22	43.41	44.05
Karnataka	1.58	3.08	23.58	71.76	1.83	5.81	28.44	63.91
Kerala	0.17	0.67	14.98	84.19	0.00	1.51	23.62	74.87
Pondicherry	0.67	2.00	24.67	72.67	2.00	6.00	18.00	74.00
Tamil Nadu	1.51	2.10	26.39	70.00	2.68	4.63	30.73	61.95



**Table S3.2a:** Distribution of Households by Type of Dwelling Unit and Availability of Electricity Connection (Rural)

State/UT	Insured Households				Uninsured Households			
	Living in own house	Living in pucca house	Having electricity	Living in nuclear family	Living in own house	Living in pucca house	Having electricity	Living in nuclear family
<b>All India</b>	94.74	54.26	88.59	72.64	92.89	33.28	79.89	78.85
<b>Northern Region</b>	96.62	63.96	84.20	67.62	95.19	46.99	72.77	73.05
Chandigarh	75.00	93.75	93.75	96.25	75.00	75.00	80.00	80
Delhi	79.53	100.00	99.21	83.46	84.38	100.00	100.00	84.38
Haryana	98.25	62.25	98.75	85.79	92.93	50.51	95.96	92.93
Himachal Pradesh	99.16	66.67	99.58	72.15	95.00	25.00	98.31	86.67
Madhya Pradesh	95.72	45.63	79.38	72.89	90.83	27.08	67.92	71.25
Punjab	95.31	85.68	99.48	73.18	98.28	72.41	100.00	74.14
Rajasthan	98.59	54.84	82.60	77.66	99.38	40.00	68.13	81.88
Uttar Pradesh	96.25	59.06	95.94	57.19	97.50	48.75	90.00	70
Uttarakhand	98.61	70.74	73.00	51.70	97.49	51.26	51.96	61.45
<b>Eastern Region</b>	95.05	49.24	84.98	72.51	94.11	19.12	75.12	80.74
Arunachal Pradesh	72.60	31.85	99.66	84.54	86.11	11.11	84.26	84.26
Assam	96.68	61.28	94.93	81.46	91.78	33.56	78.77	84.93
Bihar	99.37	53.99	64.46	64.63	97.98	31.00	48.24	68.18
Chhattisgarh	96.25	35.00	99.06	55.63	96.25	11.25	93.75	65
Jharkhand	94.00	61.25	82.65	81.16	92.78	34.69	72.45	85.71
Meghalaya	84.21	26.32	94.74	84.21	95.58	8.84	81.22	88.4
Mizoram	76.19	9.52	100.00	100.00	88.67	3.82	98.73	82.67
Orissa	99.06	39.38	85.31	79.81	98.75	9.38	58.13	87.5
Sikkim	81.25	67.50	100.00	67.50	85.00	25.00	100.00	80
Tripura	98.75	7.50	97.50	70.00	95.00	5.00	95.00	85
West Bengal	99.06	65.20	87.50	59.06	98.73	37.50	70.00	73.75
<b>Western Region</b>	98.24	41.73	98.53	64.07	96.46	30.09	95.87	73.45
Daman & Diu	96.25	75.00	100.00	66.25	90.00	65.00	100.00	85
Goa	96.25	83.75	100.00	70.00	100.00	70.00	100.00	75
Gujarat	98.57	50.89	99.46	62.86	97.14	37.14	97.14	73.57
Maharashtra	98.44	24.34	97.34	64.12	96.23	14.47	93.71	71.7
<b>Southern Region</b>	87.24	48.85	98.44	90.94	81.67	39.17	98.33	91.88
Andhra Pradesh	88.94	69.85	98.99	93.97	84.31	57.84	99.02	88.24
Karnataka	92.34	36.54	98.22	82.53	84.89	21.58	97.84	91.37
Kerala	95.64	58.26	99.38	97.51	92.41	55.70	98.73	93.67
Pondicherry	60.00	51.25	97.50	95.00	75.00	45.00	100.00	90
Tamil Nadu	80.00	40.54	97.86	92.86	71.43	32.86	97.86	94.29

**Table S3.2b:** Distribution of Households by Type of Dwelling Unit and Availability of Electricity Connection (Urban)

State/UT	Insured Households				Uninsured Households			
	Living in own house	Living in pucca house	Having electricity	Living in nuclear family	Living in own house	Living in pucca house	Having electricity	Living in nuclear family
<b>All India</b>	82.9	75.57	96.64	75.84	79.45	56.47	91.1	81.34
<b>Northern Region</b>	87.25	86.77	95.76	69.53	84.04	74.74	89.84	75.75
Chandigarh	70	80	98.57	85.71	63.33	80	100	80
Delhi	80.84	95.11	99.35	85.95	68.94	91.67	100	85.61
Haryana	93.71	90.57	100	90.57	90	78.67	98.67	91.33
Himachal Pradesh	97.62	87.62	99.52	70.48	94.44	64.44	100	84.44
Madhya Pradesh	85.14	75.51	96.67	65.67	86.35	59.61	88.58	71.31
Punjab	83.14	89.08	99.43	83.43	77.33	84.67	100	84
Rajasthan	86.76	91.96	98.21	78.93	85.42	83.33	97.92	84.17
Uttar Pradesh	78.85	87.1	96.77	65.23	73.55	79.34	95.87	76.03
Uttarakhand	90.87	88.4	90	54.13	87.57	73.37	75.7	64.13
<b>Eastern Region</b>	80.52	67.09	95.87	77.77	78.97	32.33	86.29	83.85
Arunachal Pradesh	53.35	56.23	99.68	84.35	59.3	9.3	96.47	86.05
Assam	89.35	79.85	97.82	81.36	87.57	43.24	85.41	87.03
Bihar	91.98	73.5	88.52	77.94	87.21	44.11	73.4	83.5
Chhattisgarh	81.72	56.07	99.29	63.57	80	35.83	97.5	78.33
Jharkhand	85.34	72.86	95.39	75.14	83.67	53.06	83.78	77.85
Meghalaya	73.97	49.32	100	83.56	80.31	7.09	88.19	94.49
Mizoram	93.15	6.85	100	91.78	65.35	4.72	100	90.24
Orissa	80.36	54.56	96.42	86.61	87.08	14.17	77.92	92.5
Sikkim	15.71	94.29	98.57	75.71	10	86.67	100	76.67
Tripura	97.14	35.71	100	72.86	90	16.67	100	70
West Bengal	75.48	85.48	98.1	66.67	68.89	48.6	93.89	68.89
<b>Western Region</b>	88.04	72.84	99.4	68	84.59	60.77	98.95	75.31
Daman & Diu	98.57	74.29	100	61.43	96.67	90	100	63.33
Goa	64.29	82.86	100	74.29	73.33	90	100	70
Gujarat	94.29	79.8	99.8	66.27	91.43	63.81	99.05	72.86
Maharashtra	84.98	66.81	99	68.96	79.73	52.82	98.67	78.74
<b>Southern Region</b>	74.18	67.76	97.93	91.32	66.59	59.36	97.67	93.15
Andhra Pradesh	65.38	69.45	98.57	93.08	59.33	56.94	99.52	95.22
Karnataka	74.61	63.41	98.83	87.5	64.36	61.17	100	89.89
Kerala	95.71	84.29	95.71	92.11	88.33	78.33	93.28	90
Pondicherry	78.57	78.57	98.57	97.14	73.33	66.67	96.67	86.67
Tamil Nadu	70.63	61.43	97.62	92.05	63.33	50.74	96.67	95.93

**Table 53.2c:** Distribution of Households by Type of Dwelling Unit and Availability of Electricity Connection (Rural+Urban)

State/UT	Insured Households					Uninsured Households						
	Living in own house	Living in pucca house	Having electricity	Living in nuclear family	Living in own house	Living in pucca house	Having electricity	Living in nuclear family	Living in own house	Living in pucca house	Having electricity	Living in nuclear family
All India	88.94	64.71	92.54	74.21	84.87	47.10	86.57	80.34				
North Region	92.13	74.90	89.74	68.54	88.41	63.87	83.16	74.69				
Chandigarh	72.67	87.33	96.00	91.33	68.00	78.00	92.00	80.00				
Delhi	80.46	96.54	99.31	85.22	71.95	93.29	100.00	85.37				
Haryana	96.14	75.47	99.33	88.02	91.16	67.47	97.59	91.97				
Himachal Pradesh	98.43	76.51	99.55	71.36	94.67	48.67	99.33	85.33				
Madhya Pradesh	90.78	59.58	87.45	69.52	88.15	46.58	80.30	71.29				
Punjab	89.51	87.30	99.45	78.07	86.47	79.32	100.00	79.70				
Rajasthan	93.08	72.17	89.90	78.25	91.00	66.00	86.00	83.25				
Uttar Pradesh	88.15	72.12	96.33	60.93	83.08	67.16	93.53	73.63				
Uttarakhand	95.00	78.98	80.93	52.83	91.53	64.54	66.22	63.06				
East Region	87.89	58.04	90.35	75.10	85.65	26.47	81.33	82.48				
Arunachal Pradesh	62.64	44.46	99.67	84.44	74.23	10.31	89.64	85.05				
Assam	93.18	70.14	96.31	81.41	89.43	38.97	82.48	86.10				
Bihar	95.90	63.15	75.78	70.89	91.52	38.83	63.31	77.37				
Chhattisgarh	89.48	44.83	99.17	59.33	86.50	26.00	96.00	73.00				
Jharkhand	89.97	66.67	88.63	78.36	87.30	45.71	79.27	80.97				
Meghalaya	76.09	44.57	98.91	83.70	89.29	8.12	84.09	90.91				
Mizoram	89.36	7.45	100.00	93.68	77.98	4.23	99.30	86.08				
Orissa	90.33	46.46	90.49	82.99	91.75	12.25	70.00	90.50				
Sikkim	50.67	80.00	99.33	71.33	40.00	62.00	100.00	78.00				
Tripura	98.00	20.67	98.67	71.33	92.00	12.00	98.00	76.00				
West Bengal	85.68	76.73	93.51	63.38	77.99	45.17	86.54	70.38				
West Region	93.20	57.10	98.96	66.01	89.01	49.34	97.80	74.62				
Daman & Diu	97.33	74.67	100.00	64.00	94.00	80.00	100.00	72.00				
Goa	81.33	83.33	100.00	72.00	84.00	82.00	100.00	72.00				
Gujarat	96.57	64.38	99.62	64.63	93.71	53.14	98.29	73.14				
Maharashtra	91.42	46.49	98.21	66.64	85.43	39.57	96.96	76.30				
South Region	80.60	58.46	98.18	91.13	72.17	51.89	97.92	92.68				
Andhra Pradesh	75.93	69.63	98.76	93.48	67.52	57.23	99.36	92.93				
Karnataka	83.88	49.35	98.51	84.90	73.09	44.34	99.08	90.52				
Kerala	95.67	70.38	97.67	95.00	89.95	69.35	95.45	91.46				
Pondicherry	68.67	64.00	98.00	96.00	74.00	58.00	98.00	88.00				
Tamil Nadu	75.04	51.60	97.73	92.43	66.10	44.63	97.07	95.37				

Table S3.3a: Distribution of Households by Ration Card (Insured) (Percentage)

State/UT	Rural					Urban					All (Rural+Urban)							
	APL	BPL	Antyodaya	Annapurna	No card	Rural Sub-total	APL	BPL	Antyodaya	Annapurna	No card	Urban Sub-total	APL	BPL	Antyodaya	Annapurna	No card	Total
All India	57.11	29.07	2.48	0.22	11.12	50.98	61.08	21.68	1.05	0.21	15.98	49.02	59.05	25.45	1.78	0.22	13.50	100
Northern Region	68.77	18.46	3.33	0.15	9.29	53.76	75.06	13.98	1.45	0.02	9.49	46.24	71.78	16.31	2.43	0.09	9.38	100
Chandigarh	26.25	28.75	1.25	0.00	43.75	53.33	20.00	31.43	0.00	0.00	48.57	46.67	23.33	30.00	0.67	0.00	46.00	100
Delhi	77.95	3.15	0.00	0.00	18.90	29.36	72.64	8.47	3.26	0.00	15.64	70.64	74.19	6.91	2.30	0.00	16.59	100
Haryana	85.04	9.48	0.75	0.50	4.24	53.40	89.43	8.86	0.00	0.00	1.71	46.60	87.08	9.19	0.40	0.27	3.06	100
Himachal Pradesh	73.11	21.01	5.46	0.00	0.42	53.13	80.40	15.58	3.52	0.00	0.50	46.88	76.43	18.54	4.58	0.00	0.46	100
Madhya Pradesh	58.44	26.35	3.23	0.31	11.67	53.30	62.02	27.26	1.43	0.00	9.29	46.70	60.11	26.78	2.39	0.17	10.56	100
Punjab	77.81	10.44	0.00	0.00	11.75	52.32	69.05	7.45	0.29	0.00	23.21	47.68	73.63	9.02	0.14	0.00	17.21	100
Rajasthan	70.69	19.12	0.47	0.00	9.72	53.33	78.04	9.82	0.18	0.00	11.96	46.67	74.12	14.77	0.33	0.00	10.77	100
Uttar Pradesh	65.00	27.50	1.88	0.00	5.63	53.35	84.95	5.38	1.43	0.00	8.24	46.65	74.29	17.20	1.67	0.00	6.84	100
Uttarakhand	69.54	15.89	6.66	0.14	7.77	53.42	80.71	12.22	2.06	0.08	4.92	46.58	74.75	14.18	4.52	0.11	6.44	100
Eastern Region	47.01	30.53	2.46	0.26	19.73	50.76	51.79	17.90	0.97	0.46	28.88	49.24	49.36	24.34	1.73	0.36	24.22	100
Arunachal Pradesh	32.30	38.49	1.03	1.03	27.15	48.26	36.98	21.22	0.00	0.32	41.48	51.74	34.72	29.57	0.50	0.66	34.55	100
Assam	72.25	14.98	3.30	0.66	8.81	52.30	73.92	5.32	4.05	0.25	16.46	47.70	73.03	10.48	3.65	0.47	12.37	100
Bihar	51.07	34.05	1.89	0.25	12.74	53.23	57.78	24.35	0.86	0.43	16.57	46.77	54.20	29.52	1.41	0.34	14.53	100
Chhattisgarh	27.81	44.06	1.56	0.00	26.56	53.33	14.64	41.43	1.07	0.00	42.86	46.67	21.67	42.83	1.33	0.00	34.17	100
Jharkhand	31.74	16.12	6.05	0.00	46.10	53.40	35.47	14.83	0.00	1.45	48.26	46.60	33.47	15.52	3.24	0.67	47.10	100
Meghalaya	0.00	21.05	0.00	0.00	78.95	20.65	1.37	4.11	0.00	0.00	94.52	79.35	1.09	7.61	0.00	0.00	91.30	100
Mizoram	95.45	4.55	0.00	0.00	0.00	23.16	100	0.00	0.00	0.00	0.00	76.84	98.95	1.05	0.00	0.00	100	
Orissa	31.41	40.78	1.88	0.16	25.78	53.33	29.46	18.39	0.71	0.89	50.54	46.67	30.50	30.33	1.33	0.50	37.33	100
Sikkim	53.75	40.00	0.00	0.00	6.25	53.33	91.43	4.29	0.00	0.00	4.29	46.67	71.33	23.33	0.00	0.00	5.33	100
Tripura	78.75	17.50	3.75	0.00	0.00	53.33	94.29	5.71	0.00	0.00	0.00	46.67	86.00	12.00	2.00	0.00	0.00	100
West Bengal	73.75	23.75	2.19	0.00	0.31	43.24	86.67	12.62	0.71	0.00	0.00	56.76	81.08	17.43	1.35	0.00	0.14	100
Western Region	78.47	17.41	1.18	0.00	2.94	50.59	87.47	8.13	0.15	0.00	4.29	49.41	82.89	12.83	0.67	0.00	3.61	100
Daman & Diu	88.75	8.75	0.00	0.00	2.50	53.33	88.57	10.00	1.43	0.00	0.00	46.67	88.67	9.33	0.67	0.00	1.33	100
Goa	82.50	10.00	1.25	0.00	6.25	53.33	84.29	2.86	1.43	0.00	11.43	46.67	83.33	6.67	1.33	0.00	8.67	100
Gujarat	80.36	15.89	0.89	0.00	2.86	53.33	93.46	5.52	0.00	0.00	1.02	46.67	86.46	11.06	0.48	0.00	2.00	100
Maharashtra	75.04	20.75	1.56	0.00	2.65	47.84	83.40	10.30	0.00	0.00	6.29	52.16	79.40	15.30	0.75	0.00	4.55	100
Southern Region	32.05	60.08	1.41	0.27	5.99	49.19	29.03	53.46	0.96	0.35	16.19	50.81	30.52	56.72	1.18	0.41	11.17	100
Andhra Pradesh	52.26	33.17	0.75	1.26	12.56	44.77	36.25	28.72	0.41	1.43	33.20	55.23	43.42	30.71	0.56	1.35	23.96	100
Karnataka	28.57	57.86	4.29	0.18	9.11	52.28	39.02	46.67	2.55	0.00	11.76	47.72	33.55	52.52	3.46	0.09	10.37	100
Kerala	65.11	33.64	0.00	0.00	1.25	53.41	52.54	26.09	0.72	0.00	20.65	46.59	59.30	30.15	0.34	0.00	10.22	100
Pondicherry	0.00	100	0.00	0.00	0.00	53.33	5.71	88.57	0.00	0.00	5.71	46.67	2.67	94.67	0.00	0.00	2.67	100
Tamil Nadu	6.79	90.89	0.00	0.54	1.79	47.06	7.62	86.35	0.32	0.00	5.71	52.94	7.23	88.49	0.17	0.25	3.87	100

**Table S3.3b:** Distribution of Households by Ration Card (Uninsured) (Percentage)

State/UT	Rural						Urban						All (Rural+Urban)					
	APL	BPL	Antyodaya	Annapurna	No card	Rural Sub-total	APL	BPL	Antyodaya	Annapurna	No card	Urban Sub-total	APL	BPL	Antyodaya	Annapurna	No card	Total
<b>All India</b>	40.17	40.04	5.53	0.40	13.85	40.41	48.80	31.03	1.93	0.36	17.88	59.59	45.31	34.68	3.39	0.38	16.25	100
<b>Northern Region</b>	50.39	30.82	7.98	0.09	10.73	40.81	60.99	23.02	3.21	0.06	12.73	59.19	56.83	26.08	5.08	0.07	11.94	100
Chandigarh	15.00	35.00	0.00	0.00	50.00	40.00	16.67	33.33	0.00	0.00	50.00	60.00	16.00	34.00	0.00	0.00	50.00	100
Delhi	68.75	12.50	0.00	0.00	18.75	19.51	62.88	15.15	1.52	0.00	20.45	80.49	64.02	14.63	1.22	0.00	20.12	100
Haryana	55.56	34.34	1.01	0.00	9.09	39.76	70.67	36.78	1.33	0.00	4.00	60.24	64.66	28.11	1.20	0.00	6.02	100
Himachal Pradesh	48.33	38.33	13.33	0.00	0.00	40.00	55.17	24.70	8.05	0.00	0.00	60.00	52.38	37.41	10.20	0.00	0.00	100
Madhya Pradesh	39.58	38.75	8.33	0.42	12.92	40.07	45.13	43.18	2.23	0.00	9.47	59.93	42.90	41.40	4.67	0.17	10.85	100
Punjab	56.03	33.62	0.86	0.00	9.48	43.61	56.00	16.00	0.67	0.00	27.33	56.39	56.02	23.68	0.75	0.00	19.55	100
Rajasthan	57.50	28.13	0.00	0.00	14.38	40.00	69.58	18.33	0.42	0.00	11.67	60.00	64.75	22.25	0.25	0.00	12.75	100
Uttar Pradesh	48.75	42.50	3.75	0.00	5.00	39.91	70.25	9.09	1.65	0.00	19.01	60.09	61.69	22.39	2.49	0.00	13.43	100
Uttarakhand	52.23	22.35	16.76	0.00	8.66	39.80	67.29	15.61	6.51	0.19	10.41	60.20	61.27	18.30	10.60	0.11	9.71	100
<b>Eastern Region</b>	31.36	40.24	6.00	0.56	21.84	44.31	37.20	32.67	1.91	0.64	27.57	55.69	34.61	36.03	3.73	0.60	25.03	100
Arunachal Pradesh	26.85	57.41	0.93	1.85	12.96	55.38	50.59	27.06	3.53	0.00	18.82	44.62	37.31	44.04	2.07	1.04	15.54	100
Assam	37.67	43.15	10.96	1.37	6.85	43.98	44.51	23.63	3.30	1.65	26.92	56.02	41.46	32.32	6.71	1.52	17.99	100
Bihar	33.67	49.25	3.02	0.00	14.07	40.28	34.56	50.67	0.34	0.00	11.41	59.72	34.21	50.10	3.02	0.20	12.47	100
Chhattisgarh	18.75	60.00	5.00	1.25	15.00	40.00	10.00	55.00	2.50	0.00	32.50	60.00	13.50	57.00	3.50	0.50	25.50	100
Jharkhand	24.49	29.59	7.14	0.00	38.78	39.76	27.70	24.32	0.68	2.03	45.27	60.24	26.42	26.42	3.25	1.22	42.68	100
Meghalaya	1.10	14.36	0.00	0.00	84.53	58.77	0.79	2.36	0.00	0.00	96.85	41.23	0.97	9.42	0.00	0.00	89.61	100
Mizoram	78.48	7.59	13.92	0.00	0.00	55.44	99.21	0.79	0.00	0.00	0.00	44.56	87.72	4.56	7.72	0.00	0.00	100
Orissa	8.13	75.00	7.50	1.25	8.13	40.00	13.33	45.42	1.25	1.25	38.75	60.00	11.25	57.25	3.75	1.25	26.50	100
Sikkim	30.00	50.00	5.00	0.00	15.00	40.00	60.00	30.00	0.00	0.00	10.00	60.00	48.00	38.00	2.00	0.00	12.00	100
Tripura	50.00	40.00	10.00	0.00	0.00	40.00	76.67	20.00	3.33	0.00	0.00	60.00	66.00	28.00	6.00	0.00	0.00	100
West Bengal	58.75	33.75	5.00	0.00	2.50	30.77	57.22	36.11	2.22	0.00	4.44	69.23	57.69	35.38	3.08	0.00	3.85	100
<b>Western Region</b>	64.31	30.09	1.18	0.00	4.42	37.25	76.18	18.21	0.00	0.18	5.43	62.75	71.76	22.64	0.44	0.11	5.05	100
Daman & Diu	80.00	15.00	0.00	0.00	5.00	40.00	93.33	3.33	0.00	0.00	3.33	60.00	88.00	8.00	0.00	0.00	4.00	100
Goa	80.00	15.00	5.00	0.00	0.00	40.00	93.33	0.00	0.00	0.00	6.67	60.00	88.00	6.00	2.00	0.00	4.00	100
Gujarat	62.14	35.00	0.00	0.00	2.86	40.00	80.48	15.24	0.00	0.48	3.81	60.00	73.14	23.14	0.00	0.29	3.43	100
Maharashtra	62.26	29.56	1.89	0.00	6.29	34.57	69.77	23.59	0.00	0.00	6.64	65.43	67.17	25.65	0.65	0.00	6.52	100
<b>Southern Region</b>	21.25	68.96	1.46	1.04	7.29	37.01	24.91	54.60	0.49	0.61	19.39	62.99	23.55	59.92	0.85	0.77	14.90	100
Andhra Pradesh	25.49	57.84	0.00	4.90	11.76	32.80	29.67	36.36	0.00	1.91	32.06	67.20	28.30	43.41	0.00	2.89	25.40	100
Karnataka	19.42	66.91	4.32	0.00	9.35	42.51	31.91	46.81	1.06	0.00	20.21	57.49	26.61	55.35	2.45	0.00	15.60	100
Kerala	46.84	50.63	0.00	0.00	2.53	39.70	51.26	23.53	0.00	0.00	25.21	60.30	49.49	34.34	0.00	0.00	16.16	100
Pondicherry	5.00	95.00	0.00	0.00	0.00	40.00	0.00	90.00	0.00	0.00	10.00	60.00	2.00	92.00	0.00	0.00	6.00	100
Tamil Nadu	7.86	85.71	0.71	0.00	5.71	34.15	7.43	84.01	0.74	0.37	7.43	65.85	7.58	84.60	0.73	0.24	6.85	100

**Table S3.3c:** Distribution of Households by Ration Card (Insured + Uninsured) (Percentage)

State/UT	Rural					Urban					All (Rural+Urban)							
	APL	BPL	Antyodaya	Annapurna	No card	Rural Sub-total	APL	BPL	Antyodaya	Annapurna	No card	Urban Sub-total	APL	BPL	Antyodaya	Annapurna	No card	Total
All India	53.33	31.51	3.16	0.26	11.73	48.17	57.33	24.54	1.32	0.26	16.56	51.83	55.40	27.90	2.21	0.26	14.23	100
North Region	65.04	20.96	4.28	0.14	9.58	50.52	70.84	16.69	1.98	0.03	10.46	49.48	68.01	18.78	3.10	0.08	10.03	100
Chandigarh	24.00	30.00	1.00	0.00	45.00	50.00	19.00	32.00	0.00	0.00	49.00	50.00	21.50	31.00	0.50	0.00	47.00	100
Delhi	76.10	5.03	0.00	0.00	18.87	26.67	69.70	10.48	2.73	0.00	17.08	73.33	71.40	9.03	2.01	0.00	17.56	100
Haryana	79.20	14.40	0.80	0.40	5.20	50.00	83.80	13.40	0.40	0.00	2.40	50.00	81.50	13.90	0.60	0.20	3.80	100
Himachal Pradesh	68.12	24.50	7.05	0.00	0.34	49.83	72.73	22.03	4.90	0.00	0.35	50.17	70.38	23.29	5.99	0.00	0.34	100
Madhya Pradesh	54.67	28.83	4.25	0.33	11.92	50.00	56.96	32.03	1.67	0.00	9.34	50.00	55.81	30.43	2.96	0.17	10.63	100
Punjab	72.75	15.83	0.20	0.00	11.22	50.00	65.13	10.02	0.40	0.00	24.45	50.00	68.94	12.93	0.30	0.00	17.84	100
Rajasthan	68.05	20.93	0.38	0.00	10.65	50.00	75.50	12.38	0.25	0.00	11.88	50.00	71.78	16.65	0.31	0.00	11.26	100
Uttar Pradesh	61.75	30.50	2.25	0.00	5.50	50.00	80.50	6.50	1.50	0.00	11.50	50.00	71.13	18.50	1.88	0.00	8.50	100
Uttarakhand	66.09	17.18	8.67	0.11	7.95	50.00	76.70	13.24	3.39	0.11	6.56	50.00	71.39	15.21	6.03	0.11	7.26	100
East Region	42.82	33.13	3.41	0.34	20.30	48.85	47.09	22.67	1.28	0.51	28.45	51.15	45.00	27.80	2.32	0.43	24.46	100
Arunachal Pradesh	30.83	43.61	1.00	1.25	23.31	50.00	39.90	22.47	0.76	0.25	36.62	50.00	35.35	33.08	0.88	0.75	29.94	100
Assam	63.83	21.83	5.17	0.83	8.33	50.00	64.64	11.09	3.81	0.69	19.76	50.00	64.23	16.57	4.50	0.76	13.93	100
Bihar	47.58	37.10	2.12	0.20	13.00	50.00	50.81	32.26	1.51	0.40	15.02	50.00	49.19	34.68	1.81	0.30	14.01	100
Chhattisgarh	26.00	47.25	2.25	0.25	24.25	50.00	13.25	45.50	1.50	0.00	39.75	50.00	19.63	46.38	1.88	0.13	32.00	100
Jharkhand	30.30	18.79	6.26	0.00	44.65	50.00	33.13	17.68	0.20	1.63	47.36	50.00	31.71	18.24	3.24	0.81	46.00	100
Meghalaya	1.00	15.00	0.00	0.00	84.00	50.00	1.00	3.00	0.00	0.00	96.00	50.00	1.00	9.00	0.00	0.00	90.00	100
Mizoram	80.56	7.22	12.22	0.00	0.00	47.37	99.50	0.50	0.00	0.00	0.00	52.63	90.53	3.68	5.79	0.00	0.00	100
Orissa	26.75	47.63	3.00	0.38	22.25	50.00	24.63	26.50	0.88	1.00	47.00	50.00	25.69	37.06	1.94	0.69	34.63	100
Sikkim	49.00	42.00	1.00	0.00	8.00	50.00	82.00	12.00	0.00	0.00	6.00	50.00	65.50	27.00	0.50	0.00	7.00	100
Tripura	73.00	22.00	5.00	0.00	0.00	50.00	89.00	10.00	1.00	0.00	0.00	50.00	81.00	16.00	3.00	0.00	0.00	100
West Bengal	70.75	25.75	2.75	0.00	0.75	40.00	77.83	19.67	1.17	0.00	1.33	60.00	75.00	22.10	1.80	0.00	1.10	100
West Region	75.65	19.94	1.18	0.00	3.24	47.22	84.04	11.16	0.11	0.05	4.63	52.78	80.08	15.31	0.61	0.03	3.97	100
Daman & Diu	87.00	10.00	0.00	0.00	3.00	50.00	90.00	8.00	1.00	0.00	1.00	50.00	88.50	9.00	0.50	0.00	2.00	100
Goa	82.00	11.00	2.00	0.00	5.00	50.00	87.00	2.00	1.00	0.00	10.00	50.00	84.50	6.50	1.50	0.00	7.50	100
Gujarat	76.71	19.71	0.71	0.00	2.86	50.00	89.56	8.44	0.00	0.14	1.86	50.00	83.13	14.08	0.36	0.07	2.36	100
Maharashtra	72.50	22.50	1.63	0.00	3.38	44.44	79.30	14.30	0.00	0.00	6.40	55.56	76.28	17.94	0.72	0.00	5.06	100
South Region	29.89	61.86	1.42	0.58	6.25	46.15	27.83	53.80	0.82	0.43	17.12	53.85	28.78	57.52	1.10	0.50	12.10	100
Andhra Pradesh	46.80	38.20	0.60	2.00	12.40	41.67	34.29	31.00	0.29	1.57	32.86	58.33	39.50	34.00	0.42	1.75	24.33	100
Karnataka	26.75	59.66	4.29	0.14	9.16	50.00	37.11	46.70	2.15	0.00	14.04	50.00	31.93	53.19	3.22	0.07	11.60	100
Kerala	61.50	37.00	0.00	0.00	1.50	50.00	52.15	25.32	0.51	0.00	22.03	50.00	56.86	31.19	0.25	0.00	11.70	100
Pondicherry	1.00	99.00	0.00	0.00	0.00	50.00	4.00	89.00	0.00	0.00	7.00	50.00	2.50	94.00	0.00	0.00	3.50	100
Tamil Nadu	7.00	89.86	0.14	0.43	2.57	43.75	7.56	85.65	0.44	0.11	6.23	56.25	7.32	87.49	0.31	0.25	4.63	100

**Table S3.4a: Distribution of Households by Major Source of Information to Households (Insured) (Percentage)**

State/UT	Rural											Urban														
	Radio/Transistor	Television	Newspaper	Magazines	Internet	Bazaar/Local people	Relative/Friends/Neighbours	Panchayat	Fair price shop (FPS)	Banners/Hoardings	Rural knowledge hub	Others	None	Radio/Transistor	Television	Newspaper	Magazines	Internet	Bazaar/Local people	Fair price shop (FPS)	Relative/Friends/Neighbours	Panchayat	Banners/Hoardings	Rural knowledge hub	Others	None
All India	21.1	63.0	32.5	3.1	1.1	32.0	47.4	13.0	1.9	8.5	2.8	1.7	0.3	14.0	80.1	46.9	5.3	3.2	25.3	41.5	1.4	1.2	12.3	0.7	2.4	0.1
North Region	17.4	54.1	30.2	1.8	0.8	41.7	45.7	18.1	0.8	10.2	2.9	0.3	0.4	10.8	80.8	47.1	3.7	3.0	32.7	38.6	1.1	1.3	15.9	0.3	0.6	0.0
Chandigarh	68.8	100.0	48.8	0.0	1.3	13.8	13.8	0.0	0.0	5.0	0.0	0.0	0.0	40.0	97.1	50.0	1.4	4.3	1.4	34.3	0.0	0.0	14.3	0.0	1.4	0.0
Delhi	5.5	88.3	32.0	3.1	3.1	17.2	5.5	0.8	0.0	57.8	0.0	1.6	0.0	34.7	91.2	46.4	2.6	4.5	8.8	9.4	0.0	0.0	39.6	0.0	2.3	0.0
Haryana	8.2	98.0	60.8	9.0	2.2	9.7	39.7	0.7	3.0	26.4	0.0	0.0	0.0	5.4	98.0	64.3	8.6	7.1	6.6	40.0	0.6	0.6	29.1	0.0	0.6	0.0
Himachal Pradesh	21.4	89.1	43.7	1.3	2.5	13.9	11.8	63.4	0.8	5.9	7.6	0.4	0.4	8.6	94.3	84.8	13.8	9.5	29.0	14.3	0.5	1.4	20.0	0.0	0.5	0.0
Madhya Pradesh	11.5	27.6	8.4	0.6	0.2	57.0	64.2	33.2	0.6	6.9	8.1	0.1	0.2	8.0	74.9	30.8	2.1	1.3	52.1	48.3	0.4	0.1	14.3	0.2	0.4	0.1
Punjab	27.1	91.4	49.2	2.6	4.2	13.5	49.2	23.2	1.3	8.1	0.8	0.8	0.0	28.3	81.1	38.0	7.7	10.3	24.0	49.1	10.0	13.4	22.6	2.3	0.9	0.0
Rajasthan	4.4	45.8	24.5	0.5	0.0	59.4	58.4	8.8	0.6	14.8	1.7	1.4	1.1	10.7	87.7	57.7	3.0	1.3	35.5	45.4	0.5	0.2	17.5	0.2	1.4	0.0
Uttar Pradesh	23.6	48.7	36.5	1.2	0.0	50.1	39.1	5.6	0.1	3.8	0.8	0.0	0.2	8.9	74.8	51.8	2.1	0.6	35.1	36.2	0.3	0.1	4.0	0.0	0.0	0.0
Uttarakhand	22.5	23.4	2.5	0.3	0.0	37.8	46.6	40.9	1.3	7.8	3.8	0.0	1.3	2.2	64.5	15.8	6.0	0.4	38.4	43.0	0.0	0.4	16.8	0.7	0.0	0.4
East Region	28.8	67.0	31.8	3.1	0.8	34.6	44.6	12.5	2.5	6.9	3.0	2.4	0.6	18.2	83.0	50.3	6.0	2.8	29.9	40.4	1.3	0.9	9.1	0.7	2.7	0.1
Arunachal Pradesh	42.5	58.2	16.1	1.7	2.1	50.3	43.5	2.4	8.9	31.5	15.1	15.8	0.0	44.1	75.7	39.3	2.6	1.6	40.6	31.9	1.9	2.9	25.2	3.2	21.4	0.0
Assam	26.4	74.9	48.0	4.6	0.4	35.5	23.8	22.9	0.9	4.4	5.9	1.1	0.0	30.2	85.7	60.1	7.5	3.4	25.6	22.9	1.9	0.5	12.3	0.0	2.4	0.0
Bihar	49.7	50.7	36.0	3.5	0.8	16.6	31.4	17.3	2.6	3.1	0.9	1.9	0.8	18.5	76.5	45.0	7.4	2.8	16.5	16.8	0.7	0.6	1.0	0.1	0.3	0.3
Chhattisgarh	9.4	81.6	27.2	1.9	0.3	40.6	60.0	31.6	6.9	3.8	1.6	0.6	0.3	7.1	95.4	51.4	5.4	3.2	41.4	54.6	0.0	1.4	9.3	0.7	0.4	0.0
Jharkhand	34.2	71.8	29.9	3.2	2.2	11.2	18.7	15.2	1.5	0.7	0.5	0.7	1.5	20.3	82.9	51.1	8.6	2.9	25.4	30.6	5.7	1.7	3.1	0.0	0.6	0.3
Meghalaya	5.3	89.5	73.7	15.8	0.0	42.1	47.4	0.0	0.0	0.0	0.0	0.0	0.0	1.4	95.9	86.3	16.4	15.1	5.5	67.1	1.4	1.4	1.4	0.0	0.0	0.0
Mizoram	63.6	100.0	59.1	0.0	0.0	0.0	40.9	0.0	0.0	0.0	0.0	0.0	0.0	82.2	100.0	95.9	0.0	0.0	0.0	1.4	0.0	0.0	0.0	0.0	0.0	0.0
Orissa	16.9	72.3	22.7	4.1	0.5	32.5	69.8	0.5	0.8	13.0	1.9	0.8	0.8	5.0	80.9	42.0	5.5	1.8	25.7	72.5	0.4	0.2	15.5	0.7	0.0	0.2
Sikkim	1.3	98.8	36.3	1.3	0.0	62.5	62.5	15.0	0.0	1.3	0.0	0.0	0.0	5.7	98.6	50.0	2.9	2.9	55.7	61.4	0.0	0.0	1.4	0.0	0.0	0.0
Tripura	43.8	87.5	60.0	1.3	0.0	38.8	32.5	1.3	0.0	1.3	7.5	6.3	2.5	5.7	97.1	62.9	7.1	2.9	17.1	30.0	0.0	1.4	0.0	8.6	12.9	0.0
West Bengal	6.6	56.6	25.6	0.3	0.0	85.0	73.8	0.9	0.3	0.0	0.0	0.0	0.0	5.7	81.0	51.4	3.1	2.4	57.6	59.8	0.0	0.2	9.0	0.0	0.0	0.0
West Region	15.4	75.0	42.1	1.2	0.9	20.7	70.0	5.4	1.6	14.0	0.6	6.4	0.1	11.3	81.2	56.5	6.8	3.1	11.1	61.8	0.2	0.3	18.1	0.0	10.2	0.0
Daman & Diu	27.5	71.3	51.3	1.3	8.8	30.0	57.5	7.5	0.0	8.8	0.0	22.5	0.0	25.7	65.7	47.1	7.1	8.6	14.3	68.6	0.0	0.0	11.4	0.0	30.0	0.0
Goa	1.3	100.0	38.8	0.0	0.0	8.8	86.3	0.0	0.0	35.0	1.3	0.0	1.3	0.0	98.6	38.6	0.0	0.0	12.9	85.7	0.0	0.0	44.3	0.0	0.0	0.0
Gujarat	12.7	76.4	46.1	1.3	0.4	21.1	72.5	3.2	2.0	18.0	0.4	0.5	0.0	4.9	83.1	55.9	6.9	0.6	12.4	61.6	0.2	0.2	21.6	0.0	3.1	0.0
Maharashtra	17.9	71.1	37.9	1.4	0.5	20.7	67.4	7.6	1.7	8.6	0.8	10.3	0.0	15.5	79.7	59.7	7.4	4.6	9.6	58.8	0.1	0.4	13.7	0.0	14.3	0.0
South Region	19.9	68.8	32.2	7.4	2.7	12.3	40.7	7.2	3.6	3.4	3.9	0.6	0.0	15.9	73.0	34.1	6.6	4.4	11.2	36.0	3.2	2.1	6.4	1.8	0.2	0.0
Andhra Pradesh	8.3	43.0	28.4	20.9	2.5	35.2	53.3	14.3	15.8	16.1	18.6	0.3	0.0	12.8	65.6	46.2	14.5	6.1	29.7	51.9	2.9	6.1	24.4	7.1	0.4	0.0
Karnataka	31.4	65.8	54.5	7.5	1.8	14.6	59.5	5.5	0.2	0.2	0.2	1.4	0.0	32.0	59.0	51.2	5.9	3.1	12.5	56.3	2.1	0.6	0.6	0.0	0.4	0.0
Kerala	45.8	77.9	43.3	2.5	8.1	0.9	25.5	5.0	1.2	0.0	0.0	0.0	0.0	17.1	64.6	29.3	6.8	4.3	2.1	28.6	12.9	2.5	0.0	0.0	0.0	0.0
Pondicherry	0.0	56.3	15.0	7.5	2.5	8.8	65.0	10.0	0.0	0.0	0.0	0.0	0.0	30.0	97.1	52.9	5.7	17.1	0.0	22.9	1.4	0.0	0.0	0.0	0.0	0.0
Tamil Nadu	4.6	86.8	8.6	0.7	0.7	0.9	18.2	4.8	0.2	0.2	0.0	0.5	0.0	3.0	91.3	10.8	1.1	2.7	1.1	11.9	0.3	0.3	0.6	0.0	0.0	0.0

**Table S3.4b:** Distribution of Households by Major Source of Information to Households (Insured) (Percentage)

State / UT	All (Rural + Urban)												
	Radio/ Transistor	Television	Newspaper	Magazines	Internet	Bazaar/ Local people	Fair Price shop (FPS)	Relative/ Friends/ Neighbours	Panchayat	Banners/ Hoardings	Rural knowledge hub	Others	None
All India	17.6	71.4	39.5	4.2	2.1	28.7	44.5	7.3	1.5	10.4	1.8	2.0	0.2
North Region	14.2	66.9	38.3	2.7	1.8	37.4	42.3	10.0	1.0	12.9	1.7	0.5	0.2
Chandigarh	55.3	98.7	49.3	0.7	2.7	1.3	23.3	0.0	0.0	9.3	0.0	0.7	0.0
Delhi	26.1	90.4	42.2	2.8	4.1	11.2	8.3	0.2	0.0	45.0	0.0	2.1	0.0
Haryana	6.9	98.0	62.5	8.8	4.5	8.3	39.8	0.7	1.9	27.7	0.0	0.3	0.0
Himachal Pradesh	15.4	91.5	62.9	7.1	5.8	21.0	12.9	33.9	1.1	12.5	4.0	0.4	0.2
Madhya Pradesh	6.5	49.7	18.9	1.3	0.7	54.7	56.7	17.9	0.4	10.3	4.4	0.2	0.2
Punjab	27.7	86.5	43.9	5.0	7.1	18.5	49.2	16.9	7.1	15.0	1.5	0.8	0.0
Rajasthan	7.3	65.3	40.0	1.7	0.6	48.3	52.3	4.9	0.4	16.1	1.0	1.4	0.6
Uttar Pradesh	16.8	60.9	43.6	1.7	0.3	43.1	37.7	3.1	0.1	3.9	0.4	0.0	0.1
Uttarakhand	13.0	42.6	8.7	0.3	0.2	38.1	44.9	21.9	0.8	12.0	2.3	0.0	0.8
East Region	23.6	74.9	41.0	4.5	1.8	32.3	42.6	7.0	1.7	8.0	1.9	2.5	0.4
Arunachal Pradesh	43.3	67.3	28.1	2.1	1.8	45.3	37.5	2.1	5.8	28.3	8.9	18.7	0.0
Assam	28.2	80.1	53.8	6.0	1.8	30.8	23.4	12.9	0.7	8.2	3.1	1.7	0.0
Bihar	35.1	62.8	40.2	5.3	1.7	16.6	24.6	9.5	1.7	2.1	0.5	1.1	0.5
Chhattisgarh	8.3	88.0	38.5	3.5	1.7	41.0	57.5	16.8	4.3	6.3	1.2	0.5	0.2
Jharkhand	27.7	77.0	39.8	5.7	2.5	17.8	24.2	10.8	1.6	1.9	0.3	0.7	0.9
Meghalaya	2.2	94.6	83.7	16.3	12.0	13.0	63.0	1.1	1.1	1.1	0.0	0.0	0.0
Mizoram	77.9	100.0	87.4	0.0	0.0	0.0	10.5	0.0	0.0	0.0	0.0	0.0	0.0
Orissa	11.3	76.3	31.7	4.8	1.1	29.3	71.1	0.4	0.5	14.2	1.3	0.4	0.5
Sikkim	3.3	98.7	42.7	2.0	1.3	59.3	62.0	8.0	0.0	1.3	0.0	0.0	0.0
Tripura	26.0	92.0	61.3	4.0	1.3	28.7	31.3	0.7	0.7	0.7	8.0	9.3	1.3
West Bengal	6.1	70.4	40.3	1.9	1.4	69.5	65.8	0.4	0.3	5.1	0.0	0.0	0.0
West Region	13.3	78.1	49.2	4.0	2.0	15.9	65.9	2.8	1.0	16.1	0.3	8.3	0.0
Daman & Diu	26.7	68.7	49.3	4.0	8.7	22.7	62.7	4.0	0.0	10.0	0.0	26.0	0.0
Goa	0.7	99.3	38.7	0.0	0.0	10.7	86.0	0.0	0.0	39.3	0.7	0.0	0.7
Gujarat	9.0	79.5	50.7	3.9	0.5	17.0	67.4	1.8	1.1	19.7	0.2	1.7	0.0
Maharashtra	16.6	75.6	49.3	4.6	2.6	14.9	62.9	3.7	1.0	11.3	0.4	12.4	0.0
South Region	17.9	70.9	33.2	7.0	3.6	11.8	38.3	5.2	2.8	4.9	2.8	0.4	0.0
Andhra Pradesh	10.8	55.5	38.2	17.3	4.5	32.2	52.5	8.0	10.5	20.7	12.3	0.3	0.0
Karnataka	31.7	62.5	52.9	6.7	2.4	13.6	58.0	3.9	0.4	0.4	0.1	0.9	0.0
Kerala	32.4	71.7	36.8	4.5	6.3	1.5	27.0	8.7	1.8	0.0	0.0	0.0	0.0
Pondicherry	14.0	75.3	32.7	6.7	9.3	4.7	45.3	6.0	0.0	0.0	0.0	0.0	0.0
Tamil Nadu	3.8	89.2	9.7	0.9	1.8	1.0	14.9	2.4	0.3	0.4	0.0	0.3	0.0



**Table S3.4c:** Distribution of Households by Major Source of Information to Households (Uninsured) (Percentage)

State/UT	Rural										Urban															
	Radio/ Transistor	Television	Newspaper	Magazines	Internet	Bazaar/ Local people	Relative/Friends /Neighbours	Panchayat	Fair price shop (FPS)	Banners/ Hoardings	Rural knowledge hub	Others	None	Radio/ Transistor	Television	Newspaper	Magazines	Internet	Bazaar/Local people	Fair price shop (FPS)	Relative/Friends /Neighbours	Panchayat	Banners/ Hoardings	Rural knowledge hub	Others	None
<b>All India</b>	23.73	45.13	25.92	1.54	0.49	34.32	51.53	13.35	1.88	7.26	2.84	1.67	0.80	15.79	65.92	34.75	2.93	1.51	32.47	46.56	2.22	1.78	10.37	0.52	1.30	0.57
<b>North Region</b>	16.48	37.00	20.86	0.69	0.17	44.72	50.39	18.71	0.94	10.99	3.26	0.26	0.86	10.99	64.61	33.85	2.21	1.44	40.70	41.97	2.37	1.82	12.31	0.50	0.44	0.88
Chandigarh	65.00	95.00	25.00	0.00	0.00	5.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00	23.33	90.00	30.00	0.00	10.00	0.00	13.33	0.00	0.00	6.67	0.00	3.33	0.00
Delhi	12.50	75.00	9.38	0.00	3.13	21.88	6.25	0.00	3.13	62.50	0.00	0.00	0.00	34.09	85.61	29.55	0.76	3.03	10.61	13.64	0.00	0.00	34.85	0.00	2.27	2.27
Haryana	7.07	88.89	50.51	4.04	0.00	13.13	48.48	1.01	3.03	26.26	0.00	0.00	0.00	4.00	91.33	53.33	7.33	1.33	12.67	39.33	2.00	1.33	27.33	0.00	0.00	0.00
Himachal Pradesh	33.33	58.33	30.00	6.67	0.00	8.33	15.00	71.67	0.00	1.67	6.67	0.00	0.00	17.78	84.44	64.44	3.33	0.00	50.00	16.67	4.44	3.33	12.22	0.00	1.11	0.00
Madhya Pradesh	8.75	10.42	0.83	0.00	0.00	61.67	67.92	34.58	1.25	7.50	7.92	0.42	0.83	2.51	53.76	17.55	2.51	0.00	60.72	56.55	0.84	0.28	6.96	0.28	0.00	1.67
Punjab	20.69	86.21	37.93	0.00	0.86	14.66	54.31	22.41	1.72	6.03	0.00	0.00	0.00	8.33	72.67	32.00	6.00	8.00	22.67	57.33	18.00	17.33	17.33	4.67	0.00	0.00
Rajasthan	3.75	25.00	13.75	0.00	0.00	65.63	60.00	8.13	0.63	18.75	5.00	1.25	0.63	8.33	70.00	41.67	1.25	0.42	45.83	48.33	1.67	0.00	12.92	0.42	1.25	0.00
Uttar Pradesh	23.46	26.26	27.37	0.00	0.00	56.70	48.60	4.19	0.00	4.47	1.40	0.00	0.56	10.76	53.06	38.78	0.74	0.74	49.41	39.33	0.37	0.00	5.94	0.00	0.00	0.37
Uttarakhand	16.25	7.50	1.25	0.00	0.00	27.50	37.50	46.25	1.25	12.50	2.50	0.00	0.25	0.00	50.41	5.79	0.00	0.00	52.07	38.84	0.00	0.83	7.44	0.00	0.00	4.13
<b>East Region</b>	34.88	45.57	30.33	0.96	0.24	34.16	50.44	12.37	2.15	3.43	2.71	2.23	1.04	21.52	60.38	33.84	1.66	1.08	39.37	50.86	2.10	2.22	7.62	0.44	2.10	0.57
Arunachal Pradesh	45.37	25.00	9.26	0.93	0.00	55.56	63.89	0.93	7.41	10.19	13.89	17.59	2.78	25.29	25.29	19.54	4.60	0.00	51.72	57.47	13.79	18.39	44.83	1.15	20.69	0.00
Assam	28.77	43.84	30.82	2.05	0.68	43.15	27.40	23.97	2.05	2.74	3.42	0.68	0.68	32.26	62.90	39.25	3.23	0.54	41.40	32.26	5.38	0.54	13.98	0.54	2.69	0.34
Bihar	52.24	24.38	26.37	2.49	0.00	19.40	32.84	22.39	1.49	1.00	2.92	1.00	1.99	22.48	46.64	24.16	1.01	1.34	29.19	35.23	0.00	2.01	0.34	0.00	0.34	0.54
Chhattisgarh	3.75	47.50	6.25	0.00	0.00	51.25	82.50	36.25	6.25	10.00	2.50	0.00	0.00	9.17	74.17	19.17	2.50	3.33	48.33	64.17	0.00	7.50	15.00	0.83	0.00	0.83
Jharkhand	47.47	30.30	12.12	0.00	0.00	9.09	28.28	23.23	2.02	1.01	0.00	0.00	0.03	27.33	60.00	27.33	3.33	2.67	26.67	38.00	5.33	0.00	7.33	0.00	1.33	1.33
Meghalaya	14.92	49.72	62.98	1.66	1.10	29.28	74.59	0.00	1.66	1.10	0.00	1.66	0.00	8.66	72.44	77.95	2.36	2.36	17.32	75.59	0.00	0.79	0.00	0.00	0.79	0.00
Mizoram	70.89	91.77	67.09	0.00	0.00	0.00	26.58	0.63	0.00	0.00	0.00	0.00	0.00	71.65	100.00	100.00	0.00	0.00	0.00	0.79	0.00	0.00	0.00	0.00	0.00	0.00
Orissa	21.25	41.25	8.13	0.00	0.00	49.38	70.63	1.25	0.63	8.75	2.50	0.00	1.25	6.67	46.67	15.00	0.83	0.00	45.42	80.00	0.42	0.00	9.58	1.25	0.00	1.67
Sikkim	0.00	95.00	15.00	0.00	0.00	0.00	60.00	85.00	10.00	0.00	0.00	0.00	0.00	0.00	93.33	23.33	0.00	0.00	93.33	83.33	0.00	0.00	0.00	0.00	0.00	0.00
Tripura	40.00	65.00	45.00	0.00	0.00	55.00	40.00	5.00	0.00	5.00	10.00	15.00	0.00	10.00	80.00	46.67	0.00	0.00	33.33	40.00	6.67	6.67	3.33	3.33	20.00	0.00
<b>West Bengal</b>	12.50	37.50	12.50	0.00	0.00	91.25	66.25	1.25	0.00	0.00	0.00	0.00	0.00	9.44	61.67	13.33	0.00	0.56	80.00	70.00	0.00	0.00	0.56	0.00	0.00	0.00
<b>West Region</b>	11.21	51.33	21.83	1.18	0.00	26.84	74.63	6.78	1.77	13.27	0.88	6.19	0.59	12.43	72.68	43.43	4.73	0.53	18.21	62.52	0.00	0.35	18.04	0.00	3.33	0.35
Daman & Diu	20.00	60.00	40.00	5.00	0.00	35.00	65.00	10.00	0.00	15.00	0.00	20.00	0.00	30.00	80.00	60.00	3.33	0.00	10.00	66.67	0.00	0.00	6.67	0.00	0.00	0.00
Goa	0.00	85.00	30.00	0.00	0.00	25.00	95.00	0.00	0.00	20.00	0.00	0.00	0.00	0.00	96.67	33.33	0.00	0.00	6.67	76.67	0.00	0.00	53.33	0.00	0.00	0.00
Gujarat	8.57	38.57	20.00	1.43	0.00	26.43	81.43	3.57	2.86	14.29	0.71	0.71	0.71	4.76	72.86	35.24	6.67	0.00	21.90	63.81	0.00	0.95	23.33	0.00	2.38	0.00
Maharashtra	13.84	57.23	20.13	0.63	0.00	26.42	67.30	10.06	1.26	11.32	1.26	10.06	0.63	17.28	69.44	48.50	3.99	1.00	17.61	59.80	0.00	0.00	11.96	0.00	4.65	0.66
<b>South Region</b>	21.04	59.38	29.58	5.42	2.29	12.29	39.79	10.63	3.96	3.96	3.54	0.42	0.21	17.75	74.79	32.44	5.75	3.18	10.89	37.33	3.67	1.84	6.00	1.10	0.24	0.00
Andhra Pradesh	9.80	30.39	28.43	10.78	0.98	34.31	45.10	16.67	17.65	18.63	15.69	0.98	0.00	17.22	61.72	37.80	11.96	0.48	28.71	57.89	5.74	4.31	22.01	4.31	0.96	0.00
Karnataka	29.50	53.96	39.57	5.04	5.76	16.55	65.47	11.51	0.72	0.00	0.00	0.72	0.72	38.83	62.23	53.72	7.50	3.19	12.23	54.79	1.60	0.53	0.53	0.00	0.00	0.00
Kerala	49.37	70.89	44.30	6.33	1.27	0.00	22.78	11.39	0.00	0.00	0.00	0.00	0.00	15.83	68.33	32.50	4.79	5.83	0.83	34.17	10.83	4.17	0.00	0.00	0.00	0.00
Pondicherry	5.00	35.00	40.00	10.00	5.00	0.00	55.00	15.00	0.00	0.00	5.00	0.00	0.00	26.67	93.33	66.67	6.67	20.00	6.67	10.00	0.00	0.00	3.33	0.00	0.00	0.00
Tamil Nadu	7.14	82.86	10.71	0.71	0.00	0.71	17.86	4.29	0.00	0.00	0.00	0.00	0.00	3.33	94.44	9.63	0.74	2.22	1.11	13.70	0.74	0.00	0.37	0.00	0.00	0.00

**Table S3.4d: Distribution of Households by Major Source of Information to Households (Uninsured) (Percentage)**

State / UT	All (Rural + Urban)												
	Radio/ Transistor	Television	Newspaper	Magazines	Internet	Bazaar/ Local people	Fair price shop (FPS)	Relative/ Friends/ Neighbours	Panchayat	Banners/ Hoardings	Rural knowledge hub	Others	None
All India	19.00	57.52	31.18	2.37	1.10	33.22	48.57	6.72	1.82	9.11	1.46	1.45	0.66
North Region	13.14	53.80	28.76	1.61	0.94	42.27	45.26	8.77	1.48	11.79	1.58	0.37	0.87
Chandigarh	40.00	92.00	28.00	0.00	6.00	2.00	12.00	0.00	0.00	4.00	0.00	2.00	0.00
Delhi	29.88	83.54	25.61	0.61	3.05	12.80	12.20	0.00	0.61	40.24	0.00	1.83	1.83
Haryana	5.22	90.36	52.21	6.02	0.80	12.85	42.97	1.61	2.01	26.91	0.00	0.00	0.00
Himachal Pradesh	24.00	74.00	50.67	4.67	0.00	33.33	16.00	31.33	2.00	8.00	2.67	0.67	0.00
Madhya Pradesh	5.01	36.39	10.85	1.50	0.00	61.10	61.10	14.36	0.67	7.18	3.34	0.17	1.34
Punjab	23.31	78.57	34.59	3.38	4.89	19.17	56.02	19.92	10.53	12.41	2.63	0.00	0.00
Rajasthan	6.50	52.00	30.50	0.75	0.25	53.75	53.00	4.25	0.25	15.25	2.25	1.25	0.25
Uttar Pradesh	15.83	42.36	34.23	0.45	0.45	48.72	43.03	1.90	0.00	5.35	0.56	0.00	0.45
Uttarakhand	6.47	33.33	3.98	0.00	0.00	42.29	38.31	18.41	1.00	9.45	1.00	0.00	4.98
East Region	27.44	53.82	32.28	1.34	7.36	41.62	40.17	6.05	3.39	4.70	1.20	2.37	0.57
Arunachal Pradesh	36.41	25.13	13.85	2.56	0.00	53.85	61.03	6.67	12.31	25.64	8.21	18.97	1.54
Assam	30.72	54.52	35.54	2.71	0.60	42.17	30.12	13.55	1.20	9.04	1.81	1.81	0.60
Bihar	34.47	37.68	25.05	1.60	0.80	25.25	34.27	9.02	1.80	0.60	1.20	0.60	1.00
Chhattisgarh	7.00	63.50	14.00	1.50	2.00	49.50	71.50	14.50	7.00	13.00	1.50	0.00	0.50
Jharkhand	35.34	48.19	21.29	2.01	1.61	19.68	34.14	12.45	0.80	4.82	0.00	0.80	2.01
Meghalaya	12.34	59.09	69.16	1.95	1.62	24.35	75.00	0.00	1.30	0.65	0.00	1.30	0.00
Mizoram	71.23	95.44	81.75	0.00	0.00	0.00	15.09	0.35	0.00	0.00	0.00	0.00	0.00
Orissa	12.50	44.50	12.25	0.50	47.00	76.25	0.75	0.25	9.25	1.75	0.00	1.50	0.00
Sikkim	0.00	94.00	20.00	0.00	0.00	80.00	84.00	4.00	0.00	0.00	0.00	0.00	0.00
Tripura	22.00	74.00	46.00	0.00	0.00	42.00	40.00	6.00	4.00	4.00	6.00	18.00	0.00
West Bengal	10.38	54.23	13.08	0.00	0.38	83.46	68.85	0.38	0.00	0.38	0.00	0.00	0.00
West Region	11.98	64.73	35.38	3.41	0.33	21.43	67.03	2.53	0.88	16.26	0.33	4.40	0.44
Daman & Diu	26.00	72.00	52.00	4.00	0.00	20.00	66.00	4.00	0.00	10.00	0.00	8.00	0.00
Goa	0.00	92.00	32.00	0.00	0.00	14.00	84.00	0.00	0.00	40.00	0.00	0.00	0.00
Gujarat	6.29	59.14	29.14	4.57	0.00	23.71	70.86	1.43	1.71	19.71	0.29	1.71	0.29
Maharashtra	16.09	65.22	38.70	2.83	0.65	20.65	62.39	3.48	0.43	11.74	0.43	6.52	0.65
South Region	18.97	69.08	31.38	5.63	2.85	11.41	38.24	6.25	2.62	5.24	2.00	0.31	0.08
Andhra Pradesh	14.79	51.45	34.73	11.58	0.64	30.55	53.70	9.32	8.68	20.90	8.04	0.96	0.00
Karnataka	34.86	58.72	47.71	4.89	4.28	14.07	59.33	5.81	0.61	0.31	0.00	0.31	0.31
Kerala	29.15	69.35	37.19	7.04	4.02	0.50	29.65	11.06	2.51	0.00	0.00	0.00	0.00
Pondicherry	18.00	70.00	56.00	8.00	14.00	4.00	28.00	6.00	0.00	2.00	2.00	0.00	0.00
Tamil Nadu	4.63	90.49	10.00	0.73	1.46	0.98	15.12	1.95	0.00	0.24	0.00	0.00	0.00

**Table S3.4e: Distribution of Households by Major Source of Information to Households (Insured + Uninsured) (Percentage)**

State / UT	Rural										Urban															
	Radio/Transistor	Television	Newspaper	Magazines	Internet	Bazaar/Local people	Relative/ Friends/ Neighbours	Panchayat	Fair price shop (FPS)	Banners/Hoardings	Rural knowledge hub	Others	None	Radio/Transistor	Television	Newspaper	Magazines	Internet	Bazaar/Local people	Fair price shop (FPS)	Relative/ Friends/ Neighbours	Panchayat	Banners/Hoardings	Rural knowledge hub	Others	None
All India	21.65	59.04	31.02	2.72	1.00	32.55	48.36	13.10	1.87	8.25	2.83	1.72	0.44	14.58	75.77	43.18	4.60	2.67	27.48	43.05	1.68	1.38	11.73	0.61	2.03	0.21
Northern Region	17.25	50.63	28.34	1.55	0.69	42.34	46.61	18.22	0.80	10.39	2.97	0.33	0.47	10.84	75.96	43.15	3.28	2.50	35.10	39.59	1.51	1.47	14.80	0.36	0.55	0.30
Chandigarh	48.00	99.00	44.00	0.00	1.00	2.00	13.00	0.00	4.00	0.00	0.00	0.00	0.00	35.00	95.00	44.00	1.00	6.00	1.00	28.00	0.00	0.00	12.00	0.00	2.00	0.00
Delhi	6.88	85.63	27.50	2.50	3.13	18.13	5.63	0.63	0.63	58.75	0.00	1.25	0.00	34.55	89.55	41.36	2.05	4.09	9.32	10.68	0.00	0.00	38.18	0.00	2.27	0.68
Haryana	8.00	96.20	58.80	8.00	1.80	10.40	41.40	0.80	3.00	26.40	0.00	0.00	0.00	5.00	8.40	61.00	8.20	5.40	8.40	39.80	1.00	0.80	28.60	0.00	0.40	0.00
Himachal Pradesh	23.83	82.89	40.94	2.35	2.01	12.75	12.42	65.10	0.67	5.03	7.38	0.34	0.34	11.33	91.33	78.67	10.67	6.67	35.33	15.00	1.67	2.00	17.67	0.00	0.67	0.00
Madhya Pradesh	10.92	24.17	6.92	0.50	0.17	57.92	64.92	33.50	0.75	7.00	8.08	0.17	0.33	1.33	68.58	26.83	2.25	0.92	54.67	50.75	0.50	0.17	12.08	0.25	0.25	0.58
Punjab	25.60	90.20	46.60	2.00	3.40	13.80	50.40	23.00	1.40	7.60	0.60	0.60	0.00	27.40	78.60	36.20	7.20	9.60	23.60	51.60	12.40	14.60	21.00	3.00	0.60	0.00
Rajasthan	4.25	41.63	22.38	0.38	0.00	60.63	58.75	8.63	0.63	15.63	2.38	1.38	1.00	10.00	82.38	52.88	2.50	1.00	38.63	46.25	0.88	0.13	16.13	0.25	1.38	0.00
Uttar Pradesh	23.61	44.22	34.67	1.00	0.00	51.39	41.00	5.33	0.11	3.94	0.89	0.00	0.28	9.44	48.28	47.89	1.72	0.67	37.61	37.11	0.33	0.06	4.61	0.00	0.00	0.11
Uttarakhand	21.25	20.25	2.25	0.25	0.00	35.75	44.75	42.00	1.25	8.75	3.50	0.00	2.25	1.50	60.25	12.75	0.25	0.25	42.50	41.75	0.00	0.50	14.00	0.50	0.00	1.50
Eastern Region	30.45	61.26	31.43	2.50	0.64	34.72	46.30	12.18	2.35	5.98	2.93	2.33	0.71	19.27	75.71	45.04	4.59	2.24	32.96	43.78	1.53	1.31	8.59	0.61	2.53	0.27
Assam	43.25	49.25	14.25	1.50	1.50	51.75	49.00	2.00	8.50	25.75	14.75	16.25	0.75	40.00	64.75	35.00	3.00	1.25	43.00	37.50	4.50	6.25	29.50	2.75	21.25	0.00
Arunachal Pradesh	27.00	67.33	43.83	4.00	0.50	37.33	24.67	23.17	1.17	4.00	5.33	1.00	0.17	30.83	78.67	53.67	6.17	2.50	30.50	25.83	3.00	0.50	12.83	0.17	2.50	0.17
Bihar	50.20	45.40	34.10	3.30	0.60	17.20	31.70	18.30	2.40	2.70	1.30	1.70	1.00	19.70	67.60	38.80	5.50	2.40	20.30	22.30	0.50	1.00	0.80	0.10	0.30	0.30
Chhattisgarh	8.25	74.75	23.00	1.50	0.25	42.75	64.50	32.50	6.75	5.00	1.75	0.50	0.25	7.75	89.00	41.75	4.50	3.25	43.50	57.50	0.00	3.25	11.00	0.75	0.25	0.25
Jharkhand	36.80	63.60	26.40	2.60	1.80	10.80	20.80	16.80	1.60	0.80	0.40	0.60	1.80	22.40	76.00	44.00	7.00	2.80	25.80	32.80	5.60	1.20	4.40	0.00	0.80	0.60
Meghalaya	14.00	53.50	64.00	3.00	1.00	30.50	72.00	0.00	1.50	1.00	0.00	1.50	0.00	6.00	81.00	81.00	7.50	7.00	13.00	72.50	0.50	1.00	0.50	0.00	0.50	0.00
Mizoram	70.00	92.78	66.11	0.00	0.00	0.00	28.33	0.56	0.00	0.00	0.00	0.00	0.00	75.50	100.00	98.50	0.00	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00
Orissa	17.75	66.13	19.75	3.25	0.38	35.88	70.00	0.63	0.75	12.13	2.00	0.63	0.88	5.50	70.63	33.88	4.13	1.25	31.43	74.75	0.38	0.13	13.75	0.88	0.00	0.63
Sikkim	1.00	98.00	32.00	1.00	0.00	62.00	67.00	14.00	0.00	1.00	0.00	0.00	0.00	4.00	97.00	42.00	2.00	2.00	67.00	68.00	0.00	0.00	1.00	0.00	0.00	0.00
Tripura	43.00	83.00	57.00	1.00	0.00	42.00	34.00	2.00	0.00	2.00	8.00	8.00	2.00	7.00	92.00	58.00	5.00	2.00	22.00	33.00	2.00	3.00	1.00	7.00	15.00	0.00
West Bengal	7.75	52.75	23.00	0.25	0.00	86.25	72.25	1.00	0.25	0.00	0.00	0.00	0.00	6.83	75.17	40.00	2.17	1.83	64.33	62.83	0.00	0.17	6.50	0.00	0.00	0.00
Western Region	14.53	70.29	38.06	1.24	0.71	21.94	70.94	5.65	1.65	13.88	0.65	6.35	0.18	11.63	78.63	52.58	6.21	2.32	13.21	62.00	0.11	0.32	18.11	0.00	8.16	0.11
Daman & Diu	26.00	49.00	49.00	2.00	7.00	31.00	59.00	8.00	0.00	10.00	0.00	22.00	0.00	27.00	70.00	51.00	6.00	6.00	13.00	68.00	0.00	0.00	10.00	0.00	21.00	0.00
Goa	1.00	97.00	37.00	0.00	0.00	12.00	88.00	0.00	0.00	32.00	1.00	0.00	1.00	0.00	98.00	37.00	0.00	0.00	11.00	83.00	0.00	0.00	47.00	0.00	0.00	0.00
Gujarat	11.86	68.86	40.86	1.29	0.29	22.14	74.29	3.29	2.14	17.29	0.43	0.57	0.14	4.86	80.00	49.71	6.86	0.43	15.29	62.29	0.14	0.43	22.14	0.00	2.86	0.00
Maharashtra	17.13	68.38	34.38	1.25	0.38	21.88	67.38	8.13	1.63	9.13	0.88	10.25	0.13	16.00	76.60	56.30	6.40	3.50	12.00	59.10	0.10	0.30	13.20	0.00	11.40	0.20
Southern Region	20.13	66.92	31.67	7.04	2.63	12.33	40.54	7.92	3.67	3.54	3.83	0.58	0.04	16.43	73.54	33.61	6.36	4.04	11.14	36.39	3.36	2.04	6.29	1.57	0.21	0.00
Andhra Pradesh	8.40	40.40	28.40	18.80	2.20	35.00	51.60	14.80	16.20	16.60	18.00	0.40	0.00	14.14	64.43	43.71	13.71	4.43	29.43	53.71	3.71	5.57	23.71	6.29	0.57	0.00
Karnataka	31.00	63.43	51.57	7.00	2.57	15.00	60.71	6.71	0.29	0.14	0.14	1.29	0.14	33.86	59.86	51.86	5.57	3.14	12.43	55.86	2.00	0.57	0.57	0.00	0.29	0.00
Kerala	46.50	76.50	43.50	3.25	6.75	0.75	25.00	6.25	1.00	0.00	0.00	0.00	0.00	16.75	65.75	30.25	7.00	4.75	1.75	30.25	12.25	3.00	0.00	0.00	0.00	0.00
Pondicherry	1.00	52.00	20.00	8.00	3.00	7.00	63.00	11.00	0.00	0.00	1.00	0.00	0.00	29.00	96.00	57.00	6.00	18.00	2.00	19.00	1.00	0.00	1.00	0.00	0.00	0.00
Tamil Nadu	5.14	86.00	9.00	0.71	0.57	0.86	18.14	4.71	0.14	0.14	0.00	0.43	0.00	3.11	92.22	10.44	1.00	2.56	1.11	12.44	0.44	0.22	0.56	0.00	0.00	0.00

**Table S3.4f:** Distribution of Households by Major Source of Information to Households (Insured + Uninsured) (Percentage)

State / UT	All (Rural + Urban)												
	Radio/ Transistor	Television	Newspaper	Magazines	Internet	Bazaar/ Local people	Fair price shop (FPS)	Relative/ Friends/ Neighbours	Panchayat	Banners/Hoar dings	Rural knowledge hub	Others	None
All India	17.99	67.71	37.32	3.69	1.87	29.92	45.61	7.18	1.62	10.05	1.68	1.88	0.32
Northern Region	13.97	63.60	35.92	2.43	1.62	38.63	43.02	9.66	1.14	12.65	1.64	0.44	0.38
Chandigarh	51.50	97.00	44.00	0.50	3.50	1.50	20.50	0.00	0.00	8.00	0.00	1.00	0.00
Delhi	27.17	88.50	37.67	2.17	3.83	11.67	9.33	0.17	0.17	43.67	0.00	2.00	0.50
Haryana	6.50	96.10	59.90	8.10	3.60	9.40	40.60	0.90	1.90	27.50	0.00	0.20	0.00
Himachal Pradesh	17.56	87.12	59.87	6.52	4.35	24.08	13.71	33.28	1.34	11.37	3.68	0.50	0.17
Madhya Pradesh	6.13	46.38	16.88	1.38	0.54	56.29	57.83	17.00	0.46	9.54	4.17	0.21	0.46
Punjab	26.50	84.40	41.40	4.60	6.50	18.70	51.00	17.70	8.00	14.30	1.80	0.60	0.00
Rajasthan	7.13	62.00	37.63	1.44	0.50	49.63	52.50	4.75	0.38	15.88	1.31	1.38	0.50
Uttar Pradesh	16.53	56.25	41.28	1.36	0.33	44.50	39.06	2.83	0.08	4.28	0.44	0.00	0.19
Uttarakhand	11.38	40.25	7.50	0.25	0.13	39.13	43.25	21.00	0.88	11.38	2.00	0.00	1.88
Eastern Region	24.73	68.65	38.39	3.57	1.46	33.82	45.01	6.73	1.82	7.32	1.74	2.43	0.48
Arunachal Pradesh	41.63	57.00	24.63	2.25	1.38	47.38	43.25	3.25	7.38	27.63	8.75	18.75	0.38
Assam	28.92	73.00	48.75	5.08	1.50	33.92	25.25	13.08	0.83	8.42	2.75	1.75	0.17
Bihar	34.95	56.50	36.45	4.40	1.50	18.75	27.00	9.40	1.70	1.75	0.70	1.00	0.65
Chhattisgarh	8.00	81.88	32.38	3.00	1.75	43.13	61.00	16.25	5.00	8.00	1.25	0.38	0.25
Jharkhand	29.60	69.80	35.20	4.80	2.30	18.30	26.70	11.20	1.40	2.60	0.20	0.70	1.20
Meghalaya	10.00	67.25	72.50	5.25	4.00	21.75	72.25	0.25	1.25	0.75	0.00	1.00	0.00
Mizoram	72.89	96.58	83.16	0.00	0.00	0.00	13.95	0.26	0.00	0.00	0.00	0.00	0.00
Orissa	11.63	68.38	26.81	3.69	0.81	33.75	72.38	0.50	0.44	12.94	1.44	0.31	0.75
Sikkim	2.50	97.50	37.00	1.50	1.00	64.50	67.50	7.00	0.00	1.00	0.00	0.00	0.00
Tripura	25.00	87.50	57.50	3.00	1.00	32.00	33.50	2.00	1.50	1.50	7.50	11.50	1.00
West Bengal	7.20	66.20	33.20	1.40	1.10	73.10	66.60	0.40	0.20	3.90	0.00	0.00	0.00
Western Region	13.00	74.69	45.72	3.86	1.56	17.33	66.22	2.72	0.94	16.11	0.31	7.31	0.14
Daman & Diu	26.50	69.50	50.00	4.00	6.50	22.00	63.50	4.00	0.00	10.00	0.00	21.50	0.00
Goa	0.50	97.50	37.00	0.00	0.00	11.50	85.50	0.00	0.00	39.50	0.50	0.00	0.50
Gujarat	8.36	74.43	45.29	4.07	0.36	18.71	68.29	1.71	1.29	19.71	0.21	1.71	0.07
Maharashtra	16.50	72.94	46.56	4.11	2.11	16.39	62.78	3.67	0.89	11.39	0.39	10.89	0.17
Southern Region	18.13	70.48	32.71	6.67	3.38	11.69	38.31	5.46	2.79	5.02	2.62	0.38	0.02
Andhra Pradesh	11.83	54.42	37.33	15.83	3.50	31.75	52.83	8.33	10.00	20.75	11.17	0.50	0.00
Karnataka	32.43	61.64	51.71	6.29	2.86	13.71	58.29	4.36	0.43	0.36	0.07	0.79	0.07
Kerala	31.63	71.13	36.88	5.13	5.75	1.25	27.63	9.25	2.00	0.00	0.00	0.00	0.00
Pondicherry	15.00	74.00	38.50	7.00	10.50	4.50	41.00	6.00	0.00	0.50	0.50	0.00	0.00
Tamil Nadu	4.00	89.50	9.81	0.88	1.69	1.00	14.94	2.31	0.19	0.38	0.00	0.19	0.00

**Table S3.5a:** Distribution of Households by Type of Insurance Taken By Households (Insured) (Percentage)

State/UT	Rural										Urban									
	No insurance	Life insurance	General insurance	Health insurance	Motor insurance	Tractor insurance	Livestock insurance	Accident insurance	Crop insurance	Pump insurance	No insurance	Life insurance	General insurance	Health insurance	Motor insurance	Tractor insurance	Livestock insurance	Accident insurance	Crop insurance	Pump insurance
All India	0.00	100.00	2.89	5.27	26.41	2.53	0.33	1.81	2.49	0.06	0.00	4.82	6.59	35.56	0.87	0.32	1.52	0.29	0.01	0.00
<b>Northern Region</b>	0.00	100.00	3.46	1.07	19.77	2.92	0.13	2.66	1.70	0.00	0.00	4.73	1.32	25.68	0.87	0.07	2.79	0.09	0.00	0.00
Chandigarh	0.00	100.00	0.00	0.00	22.50	0.00	0.00	0.00	0.00	0.00	0.00	2.86	0.00	34.29	0.00	0.00	0.00	0.00	0.00	0.00
Delhi	0.00	100.00	1.56	7.81	14.84	1.56	0.00	0.00	0.00	0.00	0.00	1.95	3.90	12.99	0.00	0.00	1.30	0.00	0.00	0.00
Haryana	0.00	100.00	21.20	2.49	22.19	7.23	0.50	28.18	2.99	0.00	0.00	25.14	2.00	25.14	0.86	0.00	30.86	0.57	0.00	0.00
Himachal Pradesh	0.00	100.00	1.26	1.68	13.03	0.42	0.00	2.10	0.84	0.00	0.00	0.95	0.95	29.52	0.48	0.00	0.48	0.00	0.00	0.00
Madhya Pradesh	0.00	100.00	1.56	0.10	14.69	1.67	0.00	0.21	3.33	0.00	0.00	2.26	1.43	31.75	0.48	0.00	0.48	0.00	0.00	0.00
Punjab	0.00	100.00	3.13	0.26	47.66	4.43	0.00	0.52	0.78	0.00	0.00	3.43	0.86	37.43	3.71	0.86	0.29	0.00	0.00	0.00
Rajasthan	0.00	100.00	2.81	2.03	4.38	1.56	0.47	0.00	0.47	0.00	0.00	1.79	2.14	10.54	0.18	0.00	0.00	0.00	0.00	0.00
Uttar Pradesh	0.00	100.00	1.32	0.62	23.23	3.74	0.00	0.00	0.07	0.00	0.00	4.76	0.63	26.41	0.95	0.00	0.00	0.08	0.00	0.00
Uttarakhand	0.00	100.00	1.56	0.31	20.00	1.56	0.31	0.00	7.81	0.00	0.00	0.36	0.00	29.39	1.08	0.00	0.00	0.36	0.00	0.00
<b>Eastern Region</b>	0.00	100.00	2.66	3.09	17.86	1.81	0.64	1.78	1.11	0.06	0.00	5.14	2.84	28.45	0.48	0.75	1.02	0.12	0.03	0.00
Arunachal Pradesh	0.00	100.00	1.71	1.71	14.04	0.68	0.34	0.68	0.00	0.00	0.00	11.82	2.56	18.21	0.32	0.00	0.64	0.32	0.00	0.00
Assam	0.00	100.00	5.07	5.29	22.25	2.42	2.20	9.25	0.22	0.44	0.00	7.49	6.76	21.98	2.17	0.72	3.38	0.24	0.24	0.00
Bihar	0.00	100.00	2.88	2.63	10.39	1.88	0.00	0.50	0.38	0.00	0.00	1.28	2.28	28.49	0.28	0.00	0.14	0.00	0.00	0.00
Chhattisgarh	0.00	100.00	3.44	7.50	48.13	5.63	0.63	3.13	1.56	0.00	0.00	2.14	10.36	60.36	0.36	1.07	4.29	0.36	0.00	0.00
Jharkhand	0.00	100.00	0.50	2.99	8.98	1.00	0.00	0.00	0.00	0.00	0.00	1.71	4.00	25.14	0.00	0.29	0.29	0.00	0.00	0.00
Meghalaya	0.00	100.00	0.00	0.00	5.26	0.00	0.00	0.00	0.00	0.00	0.00	1.37	5.48	35.62	0.00	1.37	0.00	0.00	0.00	0.00
Mizoram	0.00	100.00	4.55	4.55	77.27	0.00	0.00	0.00	0.00	0.00	0.00	43.84	0.00	64.38	0.00	0.00	0.00	0.00	0.00	0.00
Orissa	0.00	100.00	0.78	2.19	23.91	1.72	1.25	0.16	4.38	0.00	0.00	2.14	7.86	40.89	0.54	3.04	0.36	0.00	0.00	0.00
Sikkim	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.43	1.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Tripura	0.00	100.00	18.75	2.50	3.75	0.00	1.25	1.25	1.25	0.00	0.00	37.14	0.00	8.57	0.00	0.00	1.43	1.43	0.00	0.00
West Bengal	0.00	100.00	1.88	0.94	7.19	0.31	0.00	0.31	0.00	0.00	0.00	2.38	3.81	7.86	0.00	0.00	0.24	0.00	0.00	0.00
<b>Western Region</b>	0.00	100.00	0.73	1.03	34.97	1.47	0.44	0.37	2.87	0.00	0.00	1.28	2.33	48.53	0.00	0.08	0.08	0.30	0.00	0.00
Daman & Diu	0.00	100.00	0.00	6.25	55.00	1.25	0.00	0.00	0.00	0.00	0.00	0.00	2.86	48.57	0.00	0.00	0.00	0.00	0.00	0.00
Goa	0.00	100.00	0.00	0.00	56.25	1.25	0.00	1.25	0.00	0.00	0.00	1.43	0.00	70.00	0.00	0.00	0.00	0.00	0.00	0.00
Gujarat	0.00	100.00	0.89	0.71	32.14	1.43	0.71	0.18	2.68	0.00	0.00	0.41	1.43	46.33	0.00	0.20	0.00	0.00	0.00	0.00
Maharashtra	0.00	100.00	0.78	0.78	32.29	1.56	0.31	0.47	3.74	0.00	0.00	2.00	3.15	47.93	0.00	0.00	0.14	0.57	0.00	0.00
<b>Southern Region</b>	0.00	100.00	3.49	22.24	51.51	3.65	0.16	0.83	6.56	0.26	0.00	6.86	23.65	59.86	2.07	0.30	0.61	1.01	0.00	0.00
Andhra Pradesh	0.00	100.00	2.76	12.56	48.24	2.51	0.25	3.27	23.37	1.26	0.00	10.59	15.27	44.40	0.81	0.00	1.02	1.02	0.00	0.00
Karnataka	0.00	100.00	9.09	9.27	40.82	9.27	0.36	0.53	2.50	0.00	0.00	14.45	6.64	56.64	6.05	1.17	1.37	1.76	0.00	0.00
Kerala	0.00	100.00	0.31	24.61	56.07	0.62	0.00	0.00	1.87	0.00	0.00	1.79	27.50	66.07	0.71	0.00	1.07	0.00	0.00	0.00
Pondicherry	0.00	100.00	1.25	17.50	78.75	3.75	0.00	0.00	0.00	0.00	0.00	0.00	11.43	88.57	0.00	0.00	0.00	0.00	0.00	0.00
Tamil Nadu	0.00	100.00	0.54	41.43	58.04	0.54	0.00	0.00	2.32	0.00	0.00	0.79	43.65	68.57	0.63	0.00	0.00	0.48	0.00	0.00
All Sample	0	11301	327	596	2985	286	37	204	281	7	0	524	716	3864	94	35	165	32	1	1

**Table S3.5b:** Distribution of Households by Type of Insurance Taken By Households (Insured) (Percentage)

State/UT	All (Rural + Urban)									
	No insurance	Life insurance	General insurance	Health insurance	Motor insurance	Tractor insurance	Livestock insurance	Accident insurance	Crop insurance	Pump insurance
All India	0.00	100.00	3.84	5.92	30.90	1.71	0.32	1.66	1.41	0.04
<b>Northern Region</b>	0.00	100.00	4.07	1.19	22.60	1.94	0.10	2.72	0.93	0.00
Chandigarh	0.00	100.00	1.33	0.00	28.00	0.00	0.00	0.00	0.00	0.00
Delhi	0.00	100.00	1.83	5.05	13.53	0.46	0.00	0.92	0.00	0.00
Haryana	0.00	100.00	23.04	2.26	23.57	4.26	0.27	29.43	1.86	0.00
Himachal Pradesh	0.00	100.00	1.12	1.34	20.76	0.45	0.00	1.34	0.45	0.00
Madhya Pradesh	0.00	100.00	1.89	0.72	22.65	1.11	0.00	0.33	1.78	0.00
Punjab	0.00	100.00	3.27	0.54	42.78	4.09	0.41	0.41	0.41	0.00
Rajasthan	0.00	100.00	2.33	2.08	7.25	0.92	0.25	0.00	0.25	0.00
Uttar Pradesh	0.00	100.00	2.92	0.63	24.71	2.44	0.00	0.00	0.07	0.00
Uttarakhand	0.00	100.00	1.00	0.17	24.37	1.34	0.17	0.00	4.34	0.00
<b>Eastern Region</b>	0.00	100.00	3.88	3.94	23.07	1.16	0.70	1.41	0.62	0.04
Assam	0.00	100.00	6.94	2.15	16.20	0.50	0.17	0.66	0.17	0.00
Bihar	0.00	100.00	6.22	5.99	22.12	2.30	1.50	6.45	0.23	0.35
Chhattisgarh	0.00	100.00	2.13	2.47	18.85	1.13	0.00	0.33	0.20	0.00
Jharkhand	0.00	100.00	2.83	8.83	53.83	3.17	0.83	3.67	1.00	0.00
Meghalaya	0.00	100.00	1.07	3.46	16.51	0.53	0.13	0.13	0.00	0.00
Mizoram	0.00	100.00	1.09	4.35	29.35	0.00	1.09	0.00	0.00	0.00
Orissa	0.00	100.00	34.74	1.05	67.37	0.00	0.00	0.00	0.00	0.00
Sikkim	0.00	100.00	1.42	4.83	31.83	1.17	2.08	0.25	2.33	0.00
Tripura	0.00	100.00	0.67	0.67	0.00	0.00	0.00	0.00	0.00	0.00
<b>Western Bengal</b>	0.00	100.00	27.33	1.33	6.00	0.00	0.67	1.33	1.33	0.00
Daman & Diu	0.00	100.00	2.16	2.57	7.57	0.14	0.00	0.27	0.00	0.00
Goa	0.00	100.00	1.00	1.67	41.67	0.74	0.26	0.22	1.60	0.00
Gujarat	0.00	100.00	0.00	4.67	52.00	0.67	0.00	0.00	0.00	0.00
Maharashtra	0.00	100.00	0.67	0.00	62.67	0.67	0.00	0.67	0.00	0.00
<b>Southern Region</b>	0.00	100.00	0.67	1.05	38.76	0.76	0.48	0.10	1.43	0.00
Andhra Pradesh	0.00	100.00	1.42	2.01	40.45	0.75	0.15	0.30	2.09	0.00
Karnataka	0.00	100.00	5.20	22.96	55.75	2.84	0.23	0.72	3.74	0.13
Kerala	0.00	100.00	7.09	14.06	46.12	1.57	0.11	2.02	11.02	0.56
Pondicherry	0.00	100.00	11.65	8.01	48.37	7.74	0.75	0.93	2.14	0.00
Tamil Nadu	0.00	100.00	1.00	25.96	60.73	0.67	0.00	0.00	1.50	0.00
All Sample	0	22167	851	1312	6849	380	72	369	313	8

**Table 53.5c:** Distribution of Households by Type of Insurance Taken by Households (Uninsured) (Percentage)

State/UT	Rural										Urban											
	No insurance	Life insurance	General insurance	Health insurance	Motor insurance	Tractor insurance	Livestock insurance	Accident insurance	Crop insurance	Pump insurance	Any other insurance	No insurance	Life insurance	General insurance	Health insurance	Motor insurance	Tractor insurance	Livestock insurance	Accident insurance	Crop insurance	Pump insurance	Any other insurance
All India	88.01	0.00	0.62	0.56	5.16	0.46	0.19	0.40	0.62	0.46	0.71	89.11	0.00	0.65	0.44	6.79	0.17	0.08	0.25	0.10	0.27	0.19
<b>Northern Region</b>	90.30	0.00	0.34	0.17	5.92	0.86	0.26	0.26	0.34	0.00	0.69	90.89	0.00	0.72	0.17	5.85	0.06	0.17	0.44	0.06	0.06	0.17
Chandigarh	95.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86.67	0.00	0.00	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
Delhi	93.75	0.00	3.13	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00	96.21	0.00	0.00	0.76	2.27	0.00	0.00	0.00	0.00	0.00	0.00
Haryana	90.91	0.00	1.01	0.00	3.03	0.00	0.00	2.02	0.00	0.00	0.00	80.67	0.00	5.33	0.00	13.33	0.00	0.00	3.33	0.00	0.00	0.67
Himachal Pradesh	85.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11.67	94.44	0.00	0.00	0.00	2.22	0.00	0.00	1.11	0.00	0.00	0.00
Madhya Pradesh	94.58	0.00	0.00	0.42	3.33	0.42	0.42	0.00	0.83	0.00	0.00	97.21	0.00	0.00	0.00	3.06	0.00	0.28	0.00	0.00	0.00	0.00
Punjab	68.10	0.00	0.00	0.00	28.45	1.72	0.86	0.00	0.86	0.00	0.86	79.33	0.00	0.00	0.67	16.67	0.00	0.00	0.00	0.00	0.67	1.33
Rajasthan	93.75	0.00	0.00	0.00	1.25	0.00	0.63	0.00	0.00	0.00	0.00	84.17	0.00	0.00	0.00	7.50	0.42	0.00	0.00	0.00	0.00	0.00
Uttar Pradesh	91.90	0.00	0.56	0.28	5.03	1.96	0.00	0.28	0.00	0.00	0.00	94.25	0.00	0.93	0.00	3.15	0.00	0.00	0.37	0.00	0.00	0.00
Uttarakhand	96.25	0.00	0.00	0.00	3.75	0.00	0.00	0.00	1.25	0.00	0.00	90.08	0.00	0.00	0.83	5.79	0.00	1.65	0.00	0.83	0.00	0.00
<b>Eastern Region</b>	86.35	0.00	0.96	0.96	2.31	0.16	0.00	0.72	0.16	0.08	0.80	92.44	0.00	0.00	0.95	1.78	0.06	0.06	0.19	0.06	0.13	0.13
Arunachal Pradesh	72.22	0.00	0.00	0.00	0.93	0.00	0.00	0.00	0.00	0.00	0.00	88.51	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Assam	68.49	0.00	4.11	2.05	0.00	0.68	0.00	6.16	0.00	0.68	4.11	79.57	0.00	0.00	1.08	1.08	0.00	0.00	0.54	0.00	0.00	0.00
Bihar	84.98	0.00	0.00	0.50	1.00	0.50	0.00	0.00	0.00	0.00	1.00	95.97	0.00	0.00	0.00	0.34	0.34	0.00	0.34	0.00	0.00	0.00
Chhattisgarh	91.25	0.00	0.00	3.75	5.00	0.00	0.00	0.00	0.00	0.00	0.00	76.67	0.00	0.00	10.00	14.17	0.00	0.00	0.83	0.00	0.83	0.00
Jharkhand	85.86	0.00	0.00	2.02	1.01	0.00	0.00	0.00	0.00	0.00	1.01	88.00	0.00	0.00	0.67	0.67	0.00	0.00	0.00	0.67	0.00	1.33
Meghalaya	92.82	0.00	0.55	1.10	2.76	0.00	0.00	0.00	0.00	0.00	0.00	93.70	0.00	0.00	0.00	3.15	0.00	0.00	0.00	0.00	0.00	0.00
Mizoram	84.81	0.00	3.16	0.63	10.13	0.00	0.00	0.00	0.63	0.00	0.00	97.64	0.00	0.00	0.00	1.57	0.00	0.00	0.00	0.00	0.00	0.00
Orissa	98.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.63	0.00	0.63	99.17	0.00	0.00	0.00	0.42	0.00	0.42	0.00	0.00	0.00	0.00
Sikkim	95.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Tripura	85.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
West Bengal	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Western Region</b>	87.91	0.00	0.00	0.29	8.55	0.00	0.88	0.00	2.36	0.00	0.59	81.96	0.00	0.00	0.35	14.36	0.00	0.00	0.00	0.00	0.18	0.53
Daman & Diu	65.00	0.00	0.00	0.00	30.00	0.00	0.00	0.00	0.00	0.00	0.00	73.33	0.00	0.00	0.00	23.33	0.00	0.00	0.00	0.00	0.00	0.00
Goa	75.00	0.00	0.00	0.00	25.00	0.00	0.00	0.00	0.00	0.00	0.00	60.00	0.00	0.00	40.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gujarat	89.29	0.00	0.00	0.00	6.43	0.00	2.14	0.00	3.57	0.00	0.00	83.81	0.00	0.00	0.48	13.81	0.00	0.00	0.00	0.00	0.00	1.43
Maharashtra	91.19	0.00	0.00	0.63	5.66	0.00	0.00	0.00	1.89	0.00	1.26	83.72	0.00	0.00	0.33	11.30	0.00	0.00	0.00	0.00	0.33	0.00
<b>Southern Region</b>	86.88	0.00	0.83	0.63	8.33	0.63	0.00	0.21	1.25	2.92	0.63	83.72	0.00	2.20	0.12	13.22	0.73	0.00	0.12	0.37	1.10	0.12
Andhra Pradesh	91.18	0.00	0.00	0.00	8.82	0.00	0.00	0.00	0.98	0.00	0.98	90.91	0.00	0.00	0.00	5.74	0.48	0.00	0.00	0.48	0.00	0.00
Karnataka	80.58	0.00	2.16	2.16	6.47	1.44	0.00	0.72	2.16	8.63	1.44	73.94	0.00	9.04	0.53	17.55	2.66	0.00	0.53	0.00	4.79	0.53
Kerala	83.54	0.00	0.00	0.00	16.46	0.00	0.00	0.00	0.00	0.00	0.00	84.17	0.00	0.00	0.00	15.00	0.00	0.00	0.00	0.83	0.00	0.00
Pondicherry	75.00	0.00	5.00	0.00	5.00	5.00	0.00	0.00	5.00	10.00	0.00	63.33	0.00	0.00	0.00	33.33	0.00	0.00	0.00	3.33	0.00	0.00
Tamil Nadu	93.57	0.00	0.00	0.00	5.71	0.00	0.00	0.00	0.71	0.00	0.00	87.04	0.00	0.37	0.00	12.96	0.00	0.00	0.00	0.00	0.00	0.00
All Sample	2849	0	20	18	167	15	6	13	20	15	23	4254	0	31	21	324	8	4	12	5	13	9

**Table S3.5d:** Distribution of Households by Type of Insurance Taken by Households (Uninsured) (Percentage)

State/UT	All (Rural+Urban)									
	Life insurance	General insurance	Health insurance	Motor insurance	Tractor insurance	Livestock insurance	Accident insurance	Crop insurance	Pump insurance	Any other insurance
All India	0.00	0.64	0.49	6.13	0.29	0.12	0.31	0.31	0.35	0.40
<b>Northern Region</b>	0.00	0.57	0.17	5.88	0.37	0.20	0.37	0.17	0.03	0.37
Chandigarh	0.00	0.00	0.00	6.00	0.00	0.00	0.00	0.00	0.00	0.00
Delhi	0.00	0.61	0.61	3.05	0.00	0.00	0.00	0.00	0.00	0.00
Haryana	0.00	3.61	0.00	9.24	0.00	0.00	2.81	0.00	0.00	0.40
Himachal Pradesh	0.00	0.00	0.00	1.33	0.00	0.00	0.67	0.00	0.00	4.67
Madhya Pradesh	0.00	0.00	0.17	3.17	0.17	0.33	0.00	0.33	0.00	0.00
Punjab	0.00	0.00	0.38	21.80	0.75	0.38	0.00	0.38	0.38	1.13
Rajasthan	0.00	0.00	0.00	5.00	0.25	0.25	0.00	0.00	0.00	0.00
Uttar Pradesh	0.00	0.78	0.11	3.90	0.78	0.00	0.33	0.00	0.00	0.00
Uttarakhand	0.00	0.00	0.50	4.98	1.00	1.00	0.00	1.00	0.00	0.00
<b>Eastern Region</b>	0.00	0.42	0.95	2.02	0.11	0.04	0.42	0.11	0.11	0.42
Arunachal Pradesh	0.00	0.00	0.00	0.51	0.00	0.00	0.00	0.00	0.00	0.00
Assam	0.00	1.81	1.51	0.60	0.30	0.00	3.01	0.00	0.30	1.81
Bihar	0.00	0.00	0.20	0.60	0.40	0.00	0.20	0.00	0.00	0.40
Chhattisgarh	0.00	0.00	7.50	10.50	0.00	0.00	0.50	0.00	0.50	0.00
Jharkhand	0.00	0.00	1.20	0.80	0.00	0.00	0.00	0.40	0.00	1.20
Meghalaya	0.00	0.32	0.65	2.92	0.00	0.00	0.00	0.00	0.32	0.00
Mizoram	0.00	1.75	0.35	6.32	0.00	0.00	0.00	0.35	0.00	0.00
Orissa	0.00	0.00	0.00	0.25	0.00	0.25	0.00	0.25	0.00	0.25
Sikkim	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Tripura	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
West Bengal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Western Region</b>	1.10	0.00	0.33	12.20	0.00	0.33	0.00	0.88	0.11	0.55
Daman & Diu	4.00	0.00	0.00	26.00	0.00	0.00	0.00	0.00	0.00	0.00
Goa	0.00	0.00	0.00	34.00	0.00	0.00	0.00	0.00	0.00	0.00
Gujarat	1.14	0.00	0.29	10.86	0.00	0.86	0.00	1.43	0.00	0.86
Maharashtra	0.87	0.00	0.43	9.35	0.00	0.00	0.00	0.65	0.22	0.43
<b>Southern Region</b>	0.77	1.70	0.31	11.41	0.69	0.00	0.15	0.69	1.77	0.31
Andhra Pradesh	1.29	0.00	0.00	6.75	0.32	0.00	0.00	0.64	0.00	0.32
Karnataka	1.22	6.12	1.22	12.84	2.14	0.00	0.61	0.92	6.42	0.92
Kerala	0.00	0.00	0.00	15.58	0.00	0.00	0.00	0.50	0.00	0.00
Pondicherry	0.00	2.00	0.00	22.00	2.00	0.00	0.00	4.00	4.00	0.00
Tamil Nadu	0.49	0.24	0.00	10.49	0.00	0.00	0.00	0.24	0.00	0.00
All Sample	0	51	39	491	23	10	25	25	28	32



**Table S4.1a:** Distribution of Households Based on Their Perception about Insurance (Rural) (Percentage)

All India	Insured						Uninsured							
	Prevent certain events	Prevent damage to assets from certain events	Compensate losses from certain events	Rebuild the assets	Loss of life	Any other	Can't say	Prevent certain events	Prevent damage to assets from certain events	Compensate losses from certain events	Rebuild the assets	Loss of life	Any other	Can't say
All India	31.5	34.2	43.5	20.8	51.7	5.2	2.1	25.9	24.3	29.4	12.9	38.3	3.8	19.7
Northern Region	19.5	22.7	43.0	19.6	63.4	1.5	2.4	16.2	15.9	31.2	10.5	43.1	1.0	19.8
Chandigarh	20.0	53.8	22.5	17.5	16.3	1.3	2.5	10.0	45.0	0.0	5.0	20.0	5.0	25.0
Delhi	57.0	12.5	18.0	2.3	67.2	0.8	7.0	34.4	6.3	18.8	0.0	40.6	0.0	34.4
Haryana	38.4	61.8	44.6	22.9	41.9	4.7	1.5	30.3	58.6	41.4	16.2	27.3	0.0	14.1
Himachal Pradesh	38.2	30.3	40.3	15.5	52.1	10.1	8.0	35.0	16.7	15.0	6.7	58.3	3.3	16.7
Madhya Pradesh	6.1	18.6	34.5	24.1	92.3	0.0	0.2	4.2	8.3	28.3	18.8	45.0	0.0	10.0
Punjab	62.5	52.1	41.1	30.5	58.6	4.4	0.8	65.5	45.7	39.7	12.1	52.6	5.2	2.6
Rajasthan	28.0	28.3	17.0	10.6	41.1	0.5	6.4	14.4	12.5	12.5	2.5	30.6	0.6	50.0
Uttar Pradesh	5.3	6.7	63.1	18.4	59.4	0.1	1.7	4.5	3.6	41.1	8.9	45.3	0.6	20.7
Uttarakhand	2.2	1.9	47.5	23.4	90.3	0.3	0.6	0.0	0.0	32.5	7.5	53.8	0.0	12.5
Eastern Region	33.1	29.1	40.1	14.6	53.4	14.4	3.3	28.6	25.7	24.5	9.9	36.4	8.3	21.5
Arunachal Pradesh	46.2	37.7	40.4	20.9	77.1	11.0	0.7	14.8	8.3	21.3	9.3	47.2	4.6	13.9
Assam	42.1	26.2	38.8	22.0	43.8	10.6	8.1	37.7	34.9	24.0	13.0	25.3	4.8	14.4
Bihar	15.3	28.3	47.6	16.1	49.8	3.6	6.1	9.5	14.9	20.4	5.5	32.3	1.5	33.3
Chhattisgarh	10.6	36.3	58.1	11.6	89.7	0.6	1.9	6.3	16.3	16.3	2.5	58.8	1.3	31.3
Jharkhand	25.2	31.2	43.6	4.0	31.9	4.5	1.5	10.1	26.3	14.1	6.1	16.2	2.0	37.4
Meghalaya	68.4	68.4	42.1	21.1	36.8	15.8	0.0	41.4	39.2	22.7	16.6	11.6	4.4	41.4
Mizoram	68.2	68.2	59.1	31.8	31.8	0.0	0.0	43.7	57.0	45.6	22.2	39.2	0.0	12.7
Orissa	52.0	40.3	46.6	21.9	30.3	0.6	0.9	50.0	18.1	38.8	6.3	38.1	0.0	3.1
Sikkim	1.3	0.0	0.0	0.0	93.8	100.0	0.0	0.0	0.0	0.0	0.0	90.0	100.0	0.0
Tripura	48.8	15.0	17.5	5.0	85.0	46.3	8.8	25.0	15.0	15.0	5.0	75.0	60.0	20.0
West Bengal	46.6	0.9	1.9	0.3	75.9	75.3	0.0	30.0	0.0	3.8	0.0	78.8	57.5	0.0
Western Region	39.1	44.0	48.8	34.6	39.9	0.3	0.9	26.5	24.8	36.0	18.6	44.0	0.6	10.0
Daman & Diu	46.3	46.3	66.3	26.3	23.8	0.0	0.0	55.0	45.0	55.0	15.0	30.0	0.0	0.0
Goa	62.5	16.3	32.5	15.0	96.3	1.3	0.0	60.0	15.0	25.0	10.0	90.0	0.0	5.0
Gujarat	39.8	39.6	47.0	39.8	41.6	0.0	0.7	27.1	18.6	32.9	20.0	51.4	0.0	10.7
Maharashtra	34.6	51.0	50.2	33.5	33.4	0.5	1.2	18.2	28.9	37.7	18.9	33.3	1.3	11.3
Southern Region	52.2	63.9	46.9	25.0	29.0	1.1	0.3	41.7	41.0	33.1	22.5	27.7	1.3	21.7
Andhra Pradesh	42.7	34.2	20.9	45.0	4.5	1.0	0.0	40.2	28.4	21.6	42.2	17.6	0.0	12.7
Karnataka	42.1	56.1	55.6	19.8	54.9	1.1	0.4	40.3	43.2	37.4	17.3	54.7	3.6	5.8
Kerala	60.4	82.2	41.7	18.4	25.5	0.6	0.9	49.4	50.6	35.4	19.0	16.5	0.0	35.4
Pondicherry	58.8	63.8	31.3	47.5	21.3	10.0	1.3	40.0	55.0	35.0	30.0	0.0	5.0	40.0
Tamil Nadu	63.4	82.3	61.8	16.6	23.4	0.4	0.0	40.0	40.7	35.7	14.3	18.6	0.0	33.6
All Sample	3562	3865	4914	2352	5841	588	239	837	788	951	417	1240	124	638

**Table S4.1b:** Distribution of Households Based on Their Perception about Insurance (Urban) (Percentage)

All India	Insured						Uninsured						
	Prevent certain events	Prevent damage to assets from certain events	Compensate losses from certain events	Rebuild the assets	Loss of life	Can't say	Prevent certain events	Prevent damage to assets from certain events	Compensate losses from certain events	Rebuild the assets	Loss of life	Any other	Can't say
All India	30.65	37.58	48.07	20.38	50.90	1.83	24.99	26.85	33.47	14.58	42.06	6.72	15.94
<b>Northern Region</b>	22.09	28.73	50.13	19.01	63.56	1.66	16.07	21.04	32.69	13.58	51.19	0.72	14.96
Chandigarh	50.00	45.71	34.29	8.57	45.71	1.43	60.00	26.67	26.67	6.67	46.67	3.33	16.67
Delhi	52.60	41.23	31.17	16.56	55.19	2.60	24.24	20.45	14.39	16.67	40.15	0.76	31.82
Haryana	39.43	64.29	50.57	19.14	30.29	5.43	28.00	62.00	36.67	18.67	29.33	0.67	15.33
Himachal Pradesh	23.33	27.14	48.10	26.19	47.14	13.81	11.11	18.89	32.22	11.11	53.33	3.33	24.44
Madhya Pradesh	10.82	25.09	52.08	26.04	85.85	0.12	6.13	18.94	28.13	17.83	54.87	0.00	9.19
Punjab	48.00	61.43	46.86	31.71	58.00	1.14	44.00	54.67	38.67	32.00	52.67	1.33	6.67
Rajasthan	33.93	42.68	15.71	6.07	51.61	3.04	25.42	19.17	8.33	2.08	47.92	0.83	27.92
Uttar Pradesh	7.45	8.64	68.91	16.57	63.12	1.43	7.42	7.24	48.98	9.83	55.47	0.56	11.50
Uttarakhand	2.51	0.00	58.42	18.64	97.13	0.36	0.00	0.83	31.40	11.57	64.46	0.00	5.79
<b>Eastern Region</b>	31.13	30.44	39.94	13.92	49.29	2.98	26.67	24.19	29.40	9.59	39.49	18.67	17.33
Arunachal Pradesh	38.34	41.21	54.95	14.70	59.74	7.35	6.90	5.75	39.08	22.99	56.32	11.49	3.45
Assam	56.76	46.14	41.30	13.04	46.14	10.87	51.08	51.08	38.17	9.68	47.31	11.29	9.14
Bihar	6.84	20.66	30.77	10.40	24.50	32.34	3.36	9.73	18.12	4.70	23.15	20.13	36.24
Chhattisgarh	11.43	37.50	57.14	12.86	83.57	1.07	7.50	13.33	25.00	5.83	65.00	0.83	28.33
Jharkhand	15.43	27.14	54.29	16.00	43.14	3.43	12.00	10.00	22.00	4.67	25.33	2.67	44.00
Meghalaya	68.49	68.49	64.38	12.33	35.62	17.81	59.84	62.99	33.86	12.60	5.51	6.30	24.41
Mizoram	35.62	95.89	50.68	56.16	47.95	0.00	41.73	72.44	56.69	39.37	19.69	0.00	1.57
Orissa	47.50	38.57	52.50	25.36	33.21	0.36	47.08	20.00	46.67	7.92	35.00	0.42	3.33
Sikkim	1.43	0.00	0.00	0.00	91.43	100.00	0.00	0.00	0.00	0.00	43.33	93.33	0.00
Tripura	57.14	7.14	45.71	7.14	74.29	34.29	40.00	3.33	43.33	0.00	73.33	40.00	13.33
West Bengal	38.81	1.43	2.14	0.24	81.19	89.05	15.56	0.00	0.56	0.00	82.78	82.78	0.00
<b>Western Region</b>	38.90	45.45	54.40	39.65	38.37	0.38	35.73	27.15	40.98	25.57	41.16	0.18	5.95
Daman & Diu	50.00	45.71	54.29	28.57	28.57	0.00	73.33	36.67	26.67	16.67	50.00	0.00	0.00
Goa	61.43	28.57	12.86	18.57	92.86	2.86	50.00	26.67	13.33	20.00	80.00	0.00	3.33
Gujarat	34.29	38.78	52.04	41.84	38.78	0.61	36.19	23.33	44.29	25.71	43.33	0.48	4.76
Maharashtra	38.77	51.79	60.23	41.34	33.62	0.00	30.23	28.90	42.86	26.91	34.88	0.00	7.64
<b>Southern Region</b>	42.56	63.14	53.05	21.18	35.00	2.87	34.03	44.68	37.82	18.73	27.42	1.59	22.40
Andhra Pradesh	37.68	42.97	32.18	34.22	22.20	1.83	25.84	22.97	16.27	22.49	19.62	1.44	32.06
Karnataka	39.65	42.38	52.54	12.89	67.77	8.40	44.15	52.13	51.06	12.23	53.19	3.72	2.66
Kerala	55.00	71.07	55.71	22.86	4.29	0.36	45.83	45.83	44.17	25.83	5.00	0.83	28.33
Pondicherry	37.14	81.43	47.14	41.43	10.00	0.00	30.00	63.33	53.33	26.67	0.00	0.00	26.67
Tamil Nadu	43.81	90.16	69.21	14.76	34.76	0.00	28.52	53.70	40.74	16.30	28.52	0.74	25.56
All Sample	3330	4083	5223	2214	5531	199	1193	1282	1598	696	2008	321	761

**Table S4.1c:** Distribution of Households Based on Their Perception about Insurance (Rural + Urban) (Percentage)

All India	Insured (Rural + Urban)						Uninsured (Rural + Urban)							
	Prevent certain events	Prevent damage to assets from certain events	Compensate losses from certain events	Rebuild the assets	Loss of life	Any other	Can't say	Prevent certain events	Prevent damage to assets from certain events	Compensate losses from certain events	Rebuild the assets	Loss of life	Any other	Can't say
All India	31.1	35.9	45.7	20.6	51.3	6.8	2.0	25.3	25.8	31.8	13.9	40.5	5.6	17.5
<b>Northern Region</b>	20.7	25.6	46.4	19.3	63.5	1.6	2.1	16.1	19.0	32.1	12.4	48.0	0.8	16.9
Chandigarh	34.0	50.0	28.0	13.3	30.0	1.3	2.0	40.0	34.0	16.0	6.0	36.0	4.0	20.0
Delhi	53.9	32.8	27.3	12.4	58.7	2.1	4.6	26.2	17.7	15.2	13.4	40.2	0.6	32.3
Haryana	38.9	63.0	47.4	21.2	36.5	5.1	1.9	28.9	60.6	38.6	17.7	28.5	0.4	14.9
Himachal Pradesh	31.3	28.8	44.0	20.5	49.8	11.8	7.6	20.7	18.0	25.3	9.3	55.3	3.3	21.3
Madhya Pradesh	8.3	21.7	42.7	25.0	89.3	0.1	0.2	5.3	14.7	28.2	18.2	50.9	0.0	9.5
Punjab	55.6	56.5	43.9	31.1	58.3	2.9	1.8	53.4	50.8	39.1	23.3	52.6	3.0	4.9
Rajasthan	30.8	35.0	16.4	8.5	46.0	0.6	4.8	21.0	16.5	10.0	2.3	41.0	0.8	36.8
Uttar Pradesh	6.3	7.6	65.8	17.5	61.2	0.2	1.6	6.2	5.8	45.8	9.5	51.4	0.6	15.2
Uttarakhand	2.3	1.0	52.6	21.2	93.5	0.3	0.3	0.0	0.5	31.8	10.0	60.2	0.0	8.5
<b>Eastern Region</b>	32.1	29.8	40.0	14.2	51.4	19.0	3.1	27.5	24.9	27.2	9.7	38.1	14.1	19.2
Arunachal Pradesh	42.1	39.5	47.9	17.7	68.1	9.1	0.7	11.3	7.2	29.2	15.4	51.3	7.7	9.2
Assam	49.1	35.7	40.0	17.7	44.9	10.7	5.9	45.2	44.0	31.9	11.1	37.7	8.4	11.4
Bihar	11.3	24.7	39.7	13.5	38.0	17.1	7.5	5.8	11.8	19.0	5.0	26.9	12.6	35.1
Chhattisgarh	11.0	36.8	57.7	12.2	86.8	0.7	1.5	7.0	14.5	21.5	4.5	62.5	1.0	29.5
Jharkhand	20.6	29.3	48.6	9.6	37.2	4.0	2.5	11.2	16.5	18.9	5.2	21.7	2.4	41.4
Meghalaya	68.5	68.5	59.8	14.1	35.9	17.4	0.0	49.0	49.0	27.3	14.9	9.1	5.2	34.4
Mizoram	43.2	89.5	52.6	50.5	44.2	0.0	0.0	42.8	63.9	50.5	29.8	30.5	0.0	7.7
Orissa	49.9	39.5	49.3	23.5	31.7	0.4	0.7	48.3	19.3	43.5	7.3	36.3	0.3	3.3
Sikkim	1.3	0.0	0.0	0.0	92.7	100.0	0.0	0.0	0.0	0.0	0.0	62.0	96.0	0.0
Tripura	52.7	11.3	30.7	6.0	80.0	40.7	5.3	34.0	8.0	32.0	2.0	74.0	48.0	16.0
West Bengal	42.2	1.2	2.0	0.3	78.9	83.1	0.0	20.0	0.0	1.5	0.0	81.5	75.0	0.0
<b>Western Region</b>	39.0	44.7	51.6	37.1	39.1	0.3	0.6	32.3	26.3	39.1	23.0	42.2	0.3	7.5
Daman & Diu	48.0	46.0	60.7	27.3	26.0	0.0	0.0	66.0	40.0	38.0	16.0	42.0	0.0	0.0
Goa	62.0	22.0	23.3	16.7	94.7	2.0	0.0	54.0	22.0	18.0	16.0	84.0	0.0	4.0
Gujarat	37.2	39.2	49.3	40.8	40.3	0.3	0.9	32.6	21.4	39.7	23.4	46.6	0.3	7.1
Maharashtra	36.8	51.4	55.4	37.6	33.5	0.2	0.6	26.1	28.9	41.1	24.1	34.3	0.4	8.9
<b>Southern Region</b>	47.3	63.5	50.0	23.1	32.0	2.0	0.5	36.9	43.3	36.1	20.1	27.5	1.5	22.1
Andhra Pradesh	39.9	39.0	27.1	39.0	14.3	1.6	1.0	30.5	24.8	18.0	28.9	19.0	1.0	25.7
Karnataka	40.9	49.6	54.1	16.5	61.0	4.6	0.5	42.5	48.3	45.3	14.4	53.8	3.7	4.0
Kerala	57.9	77.0	48.3	20.5	15.6	0.5	0.5	47.2	47.7	40.7	23.1	9.5	0.5	31.2
Pondicherry	48.7	72.0	38.7	44.7	16.0	7.3	0.7	34.0	60.0	46.0	28.0	0.0	2.0	32.0
Tamil Nadu	53.0	86.5	65.7	15.6	29.4	0.2	0.2	32.4	49.3	39.0	15.6	25.1	0.5	28.3
All Sample	6,892	7,948	10,137	4,566	11,372	1,511	438	2,030	2,070	2,549	1,113	3248	445	1,399

Table 54.2a: Distribution of Households by Their Major Source of Information on Insurance (Rural) (Percentage)

All India	Insured										Uninsured									
	Print Media	Visual Media	Radio/Transistor	Corporate publicity	Rural camps	Publicity vans	Panchayat	Friends/Relatives	Agents	Print Media	Visual Media	Radio/Transistor	Corporate publicity	Rural camps	Publicity vans	Panchayat	Friends/Relatives	Agents		
All India	18.8	34.0	20.6	11.1	8.1	3.3	5.8	39.4	69.1	19.0	27.1	20.5	7.1	5.9	2.0	5.8	41.3	42.0		
Northern Region	11.5	19.3	15.0	13.3	10.0	3.7	7.0	35.1	76.6	7.0	13.4	14.7	7.4	8.6	2.2	8.1	36.3	52.9		
Chandigarh	12.5	20.0	68.8	13.8	0.0	6.3	2.5	42.5	17.5	0.0	0.0	70.0	0.0	0.0	0.0	0.0	40.0	25.0		
Delhi	31.3	80.5	7.0	44.5	0.8	0.8	0.8	3.9	39.1	15.6	62.5	9.4	25.0	0.0	0.0	0.0	6.3	46.9		
Haryana	11.2	30.2	11.2	12.0	4.0	7.2	0.2	52.9	95.3	6.1	22.2	12.1	6.1	2.0	5.1	0.0	47.5	82.8		
Himachal Pradesh	18.1	61.3	20.6	25.6	6.3	2.1	12.2	5.0	76.9	3.3	26.7	38.3	10.0	1.7	5.0	28.3	15.0	58.3		
Madhya Pradesh	9.1	9.3	8.6	3.9	13.5	1.1	17.1	39.1	74.9	2.9	1.3	6.7	1.3	15.8	0.0	20.0	33.3	38.8		
Punjab	44.3	52.1	31.3	18.8	9.6	19.8	9.6	33.1	38.0	36.2	55.2	24.1	18.1	7.8	10.3	9.5	47.4	27.6		
Rajasthan	9.2	13.6	2.3	10.3	2.7	1.7	3.4	39.8	82.8	5.0	5.0	3.1	9.4	3.8	3.1	5.0	28.1	63.8		
Uttar Pradesh	5.3	7.9	17.6	17.1	11.3	1.8	1.7	32.7	87.2	3.4	6.4	16.5	7.5	9.8	0.3	0.6	41.9	60.1		
Uttarakhand	0.0	3.4	18.4	4.1	24.7	1.9	12.5	38.4	74.7	0.0	0.0	13.8	0.0	11.3	0.0	10.0	33.8	46.3		
Eastern Region	19.3	41.4	18.5	3.1	3.0	2.4	3.3	39.2	76.2	26.7	31.8	22.6	1.4	2.7	1.9	4.2	42.2	35.3		
Arunachal Pradesh	20.2	33.9	21.9	1.4	19.9	17.8	11.3	47.9	59.6	8.3	17.6	10.2	0.0	4.6	5.6	3.7	27.8	47.2		
Assam	41.9	55.5	13.2	4.6	2.4	0.9	5.7	13.7	58.1	40.4	37.0	11.6	5.5	6.2	1.4	7.5	14.4	47.3		
Bihar	10.0	20.9	27.5	4.9	1.1	1.3	1.9	39.0	86.6	4.0	7.5	29.9	1.5	0.5	0.0	1.0	31.3	58.2		
Chhattisgarh	23.8	55.6	3.8	3.8	1.3	0.6	7.5	37.5	93.4	6.3	36.3	1.3	5.0	2.5	0.0	7.5	52.5	52.5		
Jharkhand	8.2	27.7	36.4	4.2	1.7	1.7	2.5	15.0	65.6	11.1	10.1	37.4	1.0	0.0	1.0	3.0	18.2	41.4		
Meghalaya	42.1	15.8	0.0	0.0	0.0	0.0	0.0	52.6	63.2	53.6	44.8	0.6	0.0	5.0	0.0	1.7	51.9	9.9		
Mizoram	52.1	54.5	90.9	0.0	0.0	0.0	0.0	59.1	9.1	77.8	62.7	76.6	0.0	0.0	0.0	0.0	46.8	1.3		
Orissa	20.9	67.5	13.4	0.9	1.6	0.8	0.0	62.0	68.9	6.3	40.0	15.6	0.6	3.8	4.4	1.3	78.8	16.3		
Sikkim	23.8	40.0	0.0	0.0	0.0	0.0	0.0	20.0	100.0	5.0	20.0	0.0	0.0	0.0	40.0	100.0	0.0	0.0		
Tripura	25.0	42.5	5.0	3.8	5.0	1.3	6.3	30.0	97.5	35.0	40.0	15.0	5.0	10.0	0.0	5.0	25.0	60.0		
West Bengal	9.7	30.6	7.2	1.3	0.0	0.0	0.0	59.1	95.3	6.3	20.0	8.8	0.0	0.0	0.0	0.0	70.0	80.0		
Western Region	24.9	50.9	17.2	15.4	3.7	3.7	7.2	54.7	64.0	19.2	34.8	13.6	14.2	2.4	2.9	6.2	65.8	29.2		
Daman & Diu	51.3	35.0	31.3	25.0	1.3	0.0	60.0	0.0	60.0	40.0	45.0	30.0	25.0	0.0	0.0	10.0	75.0	15.0		
Goa	37.5	90.0	1.3	38.8	0.0	0.0	0.0	57.5	21.3	15.0	85.0	0.0	35.0	5.0	0.0	0.0	80.0	5.0		
Gujarat	27.9	53.9	15.0	15.9	1.3	4.6	3.4	59.8	59.6	20.0	30.0	9.3	16.4	0.7	4.3	5.7	67.1	35.0		
Maharashtra	17.5	45.4	19.3	10.9	6.6	3.7	4.8	56.6	73.6	16.4	31.4	17.0	8.2	3.8	2.5	6.9	61.6	28.9		
Southern Region	30.6	44.0	40.1	16.7	16.0	3.8	8.7	36.7	42.1	27.7	42.5	33.8	16.5	10.2	2.7	8.8	32.3	38.3		
Andhra Pradesh	2.3	2.8	14.8	2.0	17.1	1.0	21.4	80.2	92.5	5.9	10.8	3.9	5.9	3.9	4.9	13.7	59.8	74.5		
Karnataka	33.9	32.4	31.9	16.4	18.5	6.4	3.4	46.3	52.9	30.2	27.3	31.7	14.4	6.5	3.6	9.4	48.2	46.0		
Kerala	41.4	62.3	67.0	17.8	12.1	2.8	6.5	11.2	15.6	31.6	62.0	58.2	21.5	15.2	2.5	7.6	8.9	15.2		
Pondicherry	42.5	43.8	23.8	23.8	20.0	2.5	16.3	18.8	31.3	10.0	40.0	35.0	25.0	25.0	0.0	20.0	25.0	45.0		
Tamil Nadu	39.5	74.5	53.0	25.9	14.3	3.8	5.2	13.2	12.3	41.4	70.0	43.6	22.1	13.6	0.7	3.6	10.7	16.4		
All Sample	2119	3843	2327	1249	918	373	650	4453	7810	615	877	662	231	191	65	189	1338	1361		

**Table S4.2b:** Distribution of Households by Their Major Source of Information on Insurance (Urban) (Percentage)

All India	Insured							Uninsured										
	Print Media	Visual Media	Radio/Transistor	Corporate publicity	Rural camps	Publicity vans	Panchayat	Friends/Relatives	Agents	Print Media	Visual Media	Radio/Transistor	Corporate publicity	Rural camps	Publicity vans	Panchayat	Friends/Relatives	Agents
All India	28.8	45.1	16.6	17.6	2.5	5.4	0.9	36.2	70.8	20.8	35.1	17.4	12.3	2.5	3.4	1.0	42.6	47.0
Northern Region	20.4	30.8	13.2	23.5	1.8	8.9	0.9	28.8	78.6	13.3	23.2	13.7	16.8	1.5	4.3	0.6	34.7	58.5
Chandigarh	24.3	40.0	61.4	14.3	1.4	10.0	1.4	41.4	41.4	20.0	40.0	46.7	13.3	0.0	6.7	6.7	16.7	36.7
Delhi	40.9	57.8	44.8	31.2	0.6	3.2	0.0	15.3	49.4	31.1	56.1	37.9	16.7	2.3	0.8	0.0	15.2	34.1
Haryana	8.3	26.3	14.6	14.6	3.1	8.3	0.3	57.4	90.6	10.7	27.3	16.7	8.7	2.0	6.7	0.0	51.3	81.3
Himachal Pradesh	36.7	76.2	7.6	42.4	0.5	1.9	0.5	4.3	70.5	36.7	53.3	25.6	20.0	1.1	3.3	0.0	14.4	43.3
Madhya Pradesh	21.4	28.8	5.9	17.5	0.4	12.7	0.1	19.6	90.5	7.0	16.7	4.5	12.3	0.8	3.9	1.1	27.9	59.3
Punjab	33.1	40.0	46.6	36.3	14.3	17.4	9.4	34.6	50.6	30.7	49.3	50.7	38.7	10.0	14.7	2.0	34.0	45.3
Rajasthan	14.3	21.6	7.9	12.7	0.2	2.5	0.2	48.2	78.6	9.2	15.0	4.6	11.7	0.4	1.7	0.0	42.9	63.3
Uttar Pradesh	17.3	22.8	4.0	27.8	0.5	6.6	0.0	24.2	85.0	9.1	13.7	6.1	21.2	0.2	3.3	0.2	39.7	62.0
Uttarakhand	6.8	19.7	1.4	18.6	0.0	22.6	0.0	24.7	82.4	2.5	1.7	0.8	2.5	0.0	3.3	0.0	37.2	62.8
Eastern Region	29.7	52.7	11.0	6.7	0.9	2.9	0.7	37.8	78.2	19.0	38.1	11.7	3.5	0.7	2.1	2.1	49.7	46.9
Arunachal Pradesh	40.3	39.6	7.3	1.6	1.0	8.9	0.3	53.7	82.1	11.5	19.5	6.9	0.0	0.0	18.4	2.3	51.7	43.7
Assam	44.2	66.7	17.6	11.8	1.9	7.5	2.9	12.1	62.3	41.4	61.3	12.9	5.4	1.1	4.8	4.3	17.2	67.2
Bihar	13.7	28.2	9.4	9.1	1.6	2.7	0.4	25.2	82.8	3.7	10.7	12.1	2.0	0.0	1.7	0.3	31.5	54.0
Chhattisgarh	35.0	67.9	5.4	11.8	0.7	0.4	0.7	29.6	88.6	22.5	53.3	5.0	13.3	0.0	2.5	0.8	42.5	52.5
Jharkhand	9.1	44.3	21.7	10.0	0.6	1.1	0.6	28.0	86.3	4.0	26.7	20.7	10.7	0.0	0.0	0.0	31.3	50.7
Meghalaya	79.5	57.5	2.7	0.0	0.0	0.0	0.0	86.3	39.7	68.5	64.6	1.6	0.8	1.6	0.0	3.9	55.9	4.7
Mizoram	60.3	86.3	50.7	0.0	1.4	0.0	0.0	52.1	31.5	31.5	74.0	26.0	0.0	0.0	0.0	0.0	67.7	26.8
Orissa	31.6	72.3	10.5	4.3	0.7	2.0	0.0	58.2	71.3	9.2	44.2	14.6	2.1	2.9	0.0	6.3	84.6	19.2
Sikkim	20.0	42.9	0.0	0.0	0.0	0.0	0.0	25.7	98.6	13.3	26.7	0.0	0.0	0.0	0.0	0.0	13.3	93.3
Tripura	32.9	64.3	0.0	8.6	0.0	0.0	1.4	54.3	78.6	20.0	30.0	0.0	3.3	0.0	0.0	0.0	76.7	46.7
West Bengal	32.6	53.1	3.3	1.4	0.0	0.2	0.7	47.1	90.0	5.0	18.9	6.7	0.0	0.0	0.6	0.6	70.6	81.7
Western Region	35.4	53.0	19.3	16.8	0.2	1.9	0.3	58.9	66.3	29.9	39.9	19.3	17.2	0.5	3.5	0.7	63.2	33.6
Daman & Diu	54.3	42.9	38.6	2.9	0.0	0.0	0.0	62.9	62.9	60.0	46.7	36.7	23.3	3.3	3.3	0.0	50.0	13.3
Goa	21.4	80.0	0.0	65.7	0.0	0.0	0.0	60.0	22.9	26.7	83.3	0.0	53.3	0.0	0.0	0.0	70.0	0.0
Gujarat	33.5	59.2	11.4	19.0	0.2	2.7	0.4	56.3	61.0	25.2	41.4	10.5	17.1	0.5	6.2	0.0	70.0	29.5
Maharashtra	36.3	47.1	24.9	11.7	0.1	1.7	0.3	60.2	74.7	30.6	33.9	25.6	13.0	0.3	2.0	1.3	59.1	41.9
Southern Region	40.5	57.5	31.5	24.1	8.4	4.3	1.6	33.9	44.9	34.3	52.5	35.0	15.8	9.5	2.1	1.7	31.9	31.2
Andhra Pradesh	26.5	54.0	10.0	11.4	1.0	2.9	2.2	63.7	72.1	16.7	33.0	12.9	4.8	0.5	3.8	1.9	59.3	35.9
Karnataka	35.7	33.0	33.6	13.5	10.7	11.5	0.6	48.6	56.4	38.3	43.1	41.0	11.2	17.0	3.2	2.1	42.0	43.1
Kerala	36.4	61.8	57.1	25.0	15.0	2.1	3.6	13.2	15.0	36.7	55.0	56.7	22.5	20.0	1.7	3.3	14.2	17.5
Pondicherry	57.1	61.4	40.0	30.0	7.1	1.4	1.4	11.4	40.0	66.7	70.0	63.3	33.3	16.7	0.0	0.0	0.0	30.0
Tamil Nadu	55.2	77.9	34.1	41.6	9.5	0.8	1.0	10.5	28.3	40.4	71.1	35.2	22.6	5.9	0.4	0.7	15.2	25.6
All Sample	3124	4900	1806	1916	275	583	97	3929	7697	991	1678	830	586	119	163	46	2033	2245

**Table S4.2c:** Distribution of Households by Their Major Source of Information on Insurance (Rural + Urban) (Percentage)

All India	Insured (Rural + Urban)								Uninsured (Rural + Urban)									
	Print Media	Visual Media	Radio/Transistor	Corporate publicity	Rural camps	Publicity vans	Panchayat	Friends/Relatives	Agents	Print Media	Visual Media	Radio/Transistor	Corporate publicity	Rural camps	Publicity vans	Panchayat	Friends/Relatives	Agents
All India	23.7	39.4	18.6	14.3	5.4	4.3	3.4	37.8	70.0	20.0	31.9	18.6	10.2	3.9	2.8	2.9	42.1	45.0
Northern Region	15.8	24.8	14.2	18.2	6.0	6.2	4.1	32.1	77.6	10.9	19.4	14.1	13.1	4.3	3.5	3.5	35.3	56.3
Chandigarh	18.0	29.3	65.3	14.0	0.7	8.0	2.0	42.0	28.7	12.0	24.0	56.0	8.0	0.0	4.0	4.0	26.0	32.0
Delhi	38.1	64.4	33.7	35.1	0.7	2.5	0.2	11.9	46.3	28.0	57.3	32.3	18.3	1.8	0.6	0.0	13.4	36.6
Haryana	9.9	28.4	12.8	13.2	3.6	7.7	0.3	55.0	93.1	8.8	25.3	14.9	7.6	2.0	6.0	0.0	49.8	81.9
Himachal Pradesh	26.8	68.3	14.5	33.5	3.6	2.0	6.7	4.7	73.9	23.3	42.7	30.7	16.0	1.3	4.0	11.3	14.7	49.3
Madhya Pradesh	14.8	18.4	7.4	10.2	7.4	6.6	9.2	30.0	82.2	5.3	10.5	5.3	7.8	6.8	2.3	8.7	30.1	51.1
Punjab	39.0	46.3	38.6	27.1	11.9	18.7	9.5	33.8	44.0	33.1	51.9	39.1	29.7	9.0	12.8	5.3	39.8	37.6
Rajasthan	11.6	17.3	4.9	11.4	1.5	2.1	1.9	43.8	80.8	7.5	11.0	4.0	10.8	1.8	2.3	2.0	37.0	63.5
Uttar Pradesh	10.9	14.8	11.3	22.1	6.3	4.0	0.9	28.7	86.2	6.8	10.8	10.3	15.7	4.0	2.1	0.3	40.6	61.2
Uttarakhand	3.2	11.0	10.5	10.9	13.2	11.5	6.7	32.1	78.3	1.5	1.0	6.0	1.5	4.5	2.0	4.0	35.8	56.2
Eastern Region	24.5	46.9	14.8	4.9	2.0	2.6	2.0	38.5	77.1	22.4	35.3	16.5	2.6	1.6	2.3	1.8	46.7	42.4
Arunachal Pradesh	30.6	36.9	14.4	1.5	10.1	13.2	5.6	50.9	71.2	9.7	18.5	8.7	0.0	2.6	11.3	3.1	38.5	45.6
Assam	43.0	60.8	15.3	8.1	2.2	4.0	4.4	12.9	60.1	41.0	50.6	12.3	5.4	3.3	5.7	16.0	16.0	58.4
Bihar	11.7	24.3	19.1	6.9	1.3	1.9	1.2	32.6	84.8	3.8	9.4	19.2	1.8	0.2	1.0	0.6	31.5	55.7
Chhattisgarh	29.0	61.3	4.5	7.5	1.0	0.5	4.3	33.8	91.2	16.0	46.5	3.5	10.0	1.0	1.5	3.5	46.5	52.5
Jharkhand	8.7	35.4	29.6	6.9	1.2	1.5	1.6	21.0	75.2	6.8	20.1	27.3	6.8	0.0	0.4	1.2	26.1	47.0
Meghalaya	71.7	48.9	2.2	0.0	0.0	0.0	0.0	79.3	44.6	59.7	52.9	1.0	0.3	3.6	0.0	2.6	53.6	7.8
Mizoram	60.0	78.9	60.0	0.0	1.1	0.0	0.0	53.7	26.3	57.2	67.7	54.0	0.0	0.0	0.0	0.0	56.1	12.6
Orissa	25.9	69.8	12.1	2.5	1.2	1.3	0.0	60.3	70.0	8.0	42.5	15.0	1.5	3.3	5.5	0.5	82.3	18.0
Sikkim	22.0	41.3	0.0	0.0	0.0	0.0	0.0	22.7	99.3	10.0	24.0	0.0	0.0	0.0	0.0	0.0	24.0	96.0
Tripura	28.7	52.7	2.7	6.0	2.7	0.7	4.0	41.3	88.7	26.0	34.0	6.0	4.0	4.0	2.0	56.0	52.0	0.0
West Bengal	22.7	43.4	5.0	1.4	0.0	0.1	0.4	52.3	92.3	5.4	19.2	7.3	0.0	0.0	0.0	0.4	70.4	81.2
Western Region	30.1	52.0	18.3	16.1	1.9	2.8	2.0	58.6	65.1	25.9	38.0	17.1	16.0	1.2	3.3	2.7	64.2	32.0
Daman & Diu	52.7	38.7	34.7	14.7	0.7	0.0	0.0	61.3	61.3	52.0	46.0	34.0	24.0	2.0	2.0	4.0	60.0	14.0
Goa	30.0	85.3	0.7	51.3	0.0	0.0	0.0	58.7	22.0	22.0	84.0	0.0	46.0	2.0	0.0	0.0	74.0	2.0
Gujarat	30.5	56.4	13.3	17.3	0.8	3.7	2.0	58.2	60.3	23.1	36.9	10.0	16.9	0.6	5.4	2.3	68.9	31.7
Maharashtra	27.3	46.3	22.2	11.3	3.2	2.7	2.5	58.5	74.2	25.7	33.0	22.6	11.3	1.5	2.2	3.3	60.0	37.4
Southern Region	35.6	50.9	35.7	20.5	12.1	4.0	5.1	35.3	43.6	31.8	48.8	34.5	16.0	9.8	2.3	4.3	32.1	33.8
Andhra Pradesh	15.6	31.0	12.1	7.2	8.2	2.0	10.8	71.1	81.2	13.2	25.7	10.0	5.1	1.6	4.2	5.8	59.5	48.6
Karnataka	34.8	32.7	32.7	15.0	14.8	8.9	2.1	47.4	54.6	34.9	36.4	37.0	12.5	12.5	3.4	5.2	44.6	44.3
Kerala	39.1	62.1	62.4	21.1	13.5	2.5	5.2	12.1	15.3	34.7	57.8	57.3	22.1	18.1	2.0	5.0	12.1	16.6
Pondicherry	49.3	52.0	31.3	26.7	14.0	2.0	9.3	15.3	35.3	44.0	58.0	52.0	30.0	20.0	0.0	8.0	10.0	36.0
Tamil Nadu	47.8	76.3	43.0	34.2	11.8	2.2	2.9	11.8	20.8	40.7	70.7	38.0	22.4	8.5	0.5	1.7	13.7	22.4
All Sample	5243	8743	4133	3165	1193	956	747	8382	15507	1606	2555	1492	817	310	228	235	3371	3606

**Table S4.3a: Distribution of Households Reporting Relevance of Insurance by Reasons (Insured) (Percentage)**

State/UT	Rural										Urban										All (Rural + Urban)																
	% Households feel insurance is relevant	Natural calamity	Crop failure	Accidents	Theft/Burglary	Physical disability	Chronic illnesses	Economic burden of higher education	Untimely death	Investment	Tax benefit	Others	% Households feel insurance is relevant	Natural calamity	Crop failure	Accidents	Theft/Burglary	Physical disability	Chronic illnesses	Economic burden of higher education	Untimely death	Investment	Tax benefit	Others	% Households feel insurance is relevant	Natural calamity	Crop failure	Accidents	Theft/Burglary	Physical disability	Chronic illnesses	Economic burden of higher education	Untimely death	Investment	Tax benefit	Others	
All India	97.0	22.4	18.1	68.1	10.6	8.8	3.5	7.5	60.7	21.7	8.0	1.3	97.5	21.4	7.8	67.3	10.3	9.9	5.3	10.2	60.7	29.9	11.6	1.5	97.2	21.9	13.0	67.7	10.4	9.3	4.4	8.8	60.7	25.7	9.7	1.4	
Northern Region	97.4	19.3	12.7	67.7	11.2	5.8	3.4	5.7	61.5	17.6	3.8	0.8	98.1	15.9	2.8	73.7	9.5	7.2	4.1	9.7	66.7	31.1	10.5	0.3	97.7	17.7	8.1	70.4	10.4	6.4	3.7	7.6	63.9	23.8	6.9	0.6	
Chandigarh	91.3	27.4	15.1	74.0	8.2	5.5	28.8	1.4	16.4	6.8	1.4	0.0	98.6	36.2	10.1	72.5	13.0	13.0	11.6	14.5	47.8	7.2	0.0	0.0	94.7	31.7	12.7	73.2	10.6	9.2	20.4	7.7	31.7	7.0	0.7	0.0	
Delhi	95.3	30.3	3.3	63.9	2.5	9.8	2.5	13.1	77.1	4.9	1.6	0.0	96.4	37.0	0.7	82.2	6.7	15.5	1.3	10.1	80.8	3.4	4.7	0.3	96.1	35.1	1.4	76.9	5.5	13.8	1.7	11.0	79.7	3.8	3.8	0.2	
Haryana	97.3	26.2	2.6	62.6	2.8	20.5	5.9	18.7	66.7	44.4	2.6	0.3	98.3	24.4	0.9	62.8	0.9	18.6	3.2	25.0	55.5	54.1	5.8	0.6	97.7	25.3	1.8	62.7	1.9	19.6	4.6	21.7	61.4	48.9	4.1	0.4	
Himachal Pradesh	96.6	11.7	6.1	82.6	6.1	0.4	1.3	2.2	76.5	37.0	10.4	4.3	93.3	7.1	1.5	90.4	15.8	0.0	6.1	2.0	67.4	36.8	5.1	3.1	95.1	9.6	4.0	86.2	10.6	0.2	3.5	2.1	72.3	36.9	8.0	3.8	
Madhya Pradesh	98.3	20.3	17.5	76.5	17.5	3.5	1.2	2.5	58.1	10.1	2.2	1.1	98.9	10.1	1.8	78.0	12.0	3.0	3.0	8.9	62.7	28.5	7.6	0.0	98.6	15.5	10.1	77.2	14.9	3.3	2.0	5.5	60.3	18.7	4.7	0.6	
Punjab	93.7	30.9	20.8	58.1	32.5	19.5	12.8	17.2	44.8	35.9	7.2	1.7	95.4	26.3	16.5	36.2	30.2	32.6	16.2	23.1	50.9	36.2	17.4	0.0	94.5	28.7	18.7	47.6	31.4	25.8	14.4	20.0	47.7	36.0	12.1	0.9	
Rajasthan	93.3	21.1	2.0	30.8	2.7	6.5	0.0	6.5	89.9	3.7	1.2	1.0	97.3	18.4	0.4	40.0	3.9	2.2	1.8	8.4	92.7	7.7	1.7	0.6	95.2	19.8	1.2	35.2	3.2	4.5	0.9	7.4	91.2	5.6	1.4	0.8	
Uttar Pradesh	99.6	13.6	13.6	76.5	7.0	1.3	3.1	2.1	57.2	17.0	5.6	0.0	99.6	7.7	1.5	78.1	6.7	1.1	2.7	3.7	53.0	33.4	15.8	0.0	99.6	10.8	8.0	77.3	5.6	1.2	2.9	2.8	55.3	24.6	10.4	0.0	
Uttarakhand	100.0	15.9	25.3	77.2	20.6	0.6	0.0	2.2	43.4	8.1	0.0	0.3	98.2	4.7	1.5	71.9	12.4	0.0	0.0	1.5	45.3	41.2	12.0	0.4	99.2	10.8	14.3	74.8	16.8	0.3	0.0	1.9	44.3	23.4	5.6	0.3	
Eastern Region	94.8	17.9	8.4	63.9	4.9	9.0	2.6	7.7	71.2	31.3	8.6	3.2	91.1	17.3	2.7	63.0	6.5	9.1	2.7	10.2	67.6	39.7	14.7	4.0	95.4	17.6	5.6	63.4	9.7	9.1	2.7	8.9	69.4	35.5	11.6	3.6	
Assam	84.0	17.1	8.9	44.1	12.3	3.7	3.4	3.9	62.4	47.7	31.7	10.8	88.8	19.3	10.6	59.3	16.9	4.4	2.7	16.9	57.4	29.9	36.2	19.5	86.3	18.2	9.7	51.5	14.6	4.0	3.1	10.3	60.0	39.0	33.9	10.1	
Bihar	96.0	23.3	8.1	78.1	3.0	8.0	1.2	11.0	67.3	15.3	3.9	1.3	97.2	11.6	1.8	63.3	2.5	8.1	1.8	11.0	42.3	40.4	8.2	9.4	96.6	17.8	5.1	71.1	2.8	8.0	1.4	11.0	55.5	27.1	5.9	5.1	
Chhattisgarh	90.0	10.8	4.2	85.4	7.6	17.0	4.2	5.2	96.5	11.8	12.8	0.0	94.6	13.2	2.6	86.4	5.7	16.2	3.0	9.1	91.3	12.8	25.3	0.4	92.2	11.9	3.4	85.9	6.7	16.6	3.6	7.1	94.0	12.3	18.8	0.2	
Jharkhand	95.7	16.2	5.5	74.8	6.3	14.1	3.9	11.2	30.5	9.4	3.4	0.3	97.7	19.6	2.0	80.7	5.0	13.7	3.2	11.1	47.1	26.0	4.4	0.3	96.6	17.8	3.9	77.6	5.7	13.9	3.6	11.2	38.3	17.2	3.9	0.3	
Meghalaya	88.9	35.5	11.8	47.4	0.0	0.0	17.8	59.2	53.3	11.8	0.0	0.0	23.7	97.2	52.1	0.0	43.7	0.0	28.2	21.1	52.1	32.4	46.5	2.8	7.0	95.6	48.9	2.3	44.4	0.0	22.7	20.5	53.5	36.4	39.8	2.3	10.2
Mizoram	90.9	10.0	20.0	95.0	20.0	0.0	0.0	5.0	90.0	20.0	0.0	0.0	100.0	71.2	4.1	87.7	9.6	0.0	0.0	0.0	43.8	69.9	0.0	0.0	97.9	58.1	7.5	89.3	11.8	0.0	0.0	1.1	53.8	59.1	0.0	0.0	
Orissa	99.2	16.2	14.5	58.1	3.8	16.4	4.1	7.7	84.3	25.4	2.0	0.0	100.0	7.3	3.0	70.7	7.5	18.9	3.8	11.4	84.5	30.0	6.6	0.4	99.6	12.1	9.1	64.0	5.5	17.6	3.9	9.5	84.4	27.5	4.2	0.2	
Sikkim	100.0	0.0	0.0	13.8	0.0	0.0	0.0	0.0	95.0	100.0	11.3	0.0	100.0	0.0	0.0	57.1	0.0	0.0	0.0	14.9	46.3	49.3	6.0	14.9	96.6	39.3	0.0	72.4	0.7	0.0	0.0	16.6	50.4	47.6	5.5	22.1	
Tripura	97.5	19.2	0.0	79.5	1.3	0.0	0.0	18.0	53.9	46.2	5.1	28.2	95.7	62.7	0.0	64.2	0.0	0.0	0.0	14.9	46.3	49.3	6.0	14.9	96.6	39.3	0.0	72.4	0.7	0.0	0.0	16.6	50.4	47.6	5.5	22.1	
West Bengal	99.7	0.0	0.0	47.3	0.3	0.0	0.3	4.1	76.2	88.4	11.0	0.6	100.0	9.3	0.2	34.8	4.5	0.5	0.0	1.7	87.4	85.5	20.5	0.7	99.9	5.3	0.1	40.2	2.7	0.3	0.1	2.7	82.5	86.7	16.4	0.7	
Western Region	99.0	27.1	10.2	68.6	4.3	12.8	6.4	14.9	70.5	33.4	4.4	0.0	99.1	29.3	2.3	67.6	5.3	16.2	8.0	15.3	66.7	42.6	9.9	0.1	99.0	28.2	6.3	68.1	4.8	14.5	7.2	15.1	68.6	38.0	7.1	0.0	
Daman & Diu	100.0	58.8	27.5	21.3	21.3	1.3	8.8	25.0	27.5	71.3	15.0	0.0	100.0	70.0	1.4	21.4	21.4	2.9	8.6	35.7	32.9	74.3	12.9	0.0	100.0	64.0	15.3	21.3	2.0	8.7	30.0	30.0	72.7	14.0	0.0		
Goa	100.0	8.8	0.0	82.5	5.0	7.5	1.3	12.5	93.8	33.8	1.3	0.0	100.0	14.3	2.9	84.3	0.0	17.1	0.0	4.3	88.6	62.9	0.0	0.0	100.0	11.3	1.3	83.3	2.7	12.0	0.7	8.7	91.3	47.3	0.7	0.0	
Gujarat	99.6	17.7	9.7	75.1	2.7	11.1	7.0	14.7	76.2	36.4	3.4	0.0	99.8	20.9	1.4	73.2	4.5	12.3	7.2	10.0	71.4	44.8	4.3	0.0	99.7	19.2	5.8	74.2	3.5	11.7	7.1	12.5	73.9	40.3	3.8	0.0	
Maharashtra	98.1	33.7	9.9	67.1	3.5	16.5	6.2	14.2	68.1	25.9	4.3	0.0	98.4	32.7	2.9	66.6	4.8	20.2	9.4	18.0	64.5	35.8	14.7	0.1	98.3	33.2	6.2	66.8	4.2	18.5	7.9	16.2	66.2	31.1	9.7	0.1	
Southern Region	98.4	34.2	52.9	75.8	23.5	12.5	3.3	6.1	33.9	6.6	19.2	0.0	97.6	36.7	30.9	71.1	23.0	13.7	10.9	9.2	41.7	6.9	11.4	0.8	98.0	35.5	41.8	73.4	23.2	13.2	7.1	7.7	37.9	6.7	15.2	0.4	
Andhra Pradesh	99.8	7.8	66.2	93.4	18.6	0.5	4.3	0.3	6.3	5.5	84.9	0.0	95.5	11.3	3.6	70.6	29.9	7.7	20.3	12.6	52.0	10.9	39.2	1.9	97.4	9.7	32.3	81.1	26.7	4.4	12.9	6.9	31.1	8.4	60.2	1.0	
Karnataka	98.6	39.6	33.5	79.4	16.1	17.5	3.8	6.1	49.7	16.8	2.2	0.0	98.2	30.4	26.2	81.9	15.7	16.7	9.9	5.2	47.9	12.5	7.0	1.2	98.4	35.2	30.0	80.6	15.9	17.1	6.7	5.7	48.9	14.8	4.5	0.6	
Kerala	98.8	29.3	52.4	67.8	32.8	15.5	4.7	11.7	43.9	2.2	4.1	0.0	95.7	32.5	35.1	67.2	20.2	20.2	6.0	14.6	44.0	4.9	0.0	0.0	97.3	30.8	44.4	67.5	27.0	17.6	5.3	13.0	43.9	3.4	2.2	0.0	
Pondicherry	100.0	61.3	81.3	58.8	15.0	15.0	2.5	1.3	20.0	2.5	0.0	0.0	100.0	65.7	55.7	47.1	32.9	0.0	2.9	27.1	20.0	30.0	63.3	1.3	2.0	23.3	1.3	2.0	23.3	1.3	2.0	23.3	1.3	2.0	23.3	1.3	2.0
Tamil Nadu	96.8	46.9	59.0	66.4	30.3	14.2	1.3	7.7	34.1	0.2	0.0	0.0	99.4	59.3	54.0	66.1	22.2	11.0	8.0	8.3	29.7	1.0	0.3	0.0	98.2	53.5	56.3	66.3	25.9	12.5	4.9	8.0	31.8	0			

**Table S4.3b:** Distribution of Households Reporting Relevance of Insurance by Reasons (Uninsured) [Percentage]

State/UT	Rural										Urban													
	% Households feel insurance is relevant	Natural calamity	Crop failure	Accidents	Theft/Burglary	Physical disability	Chronic illnesses	Economic burden of higher education	Untimely death	Investment	Tax benefit	Others	% Households feel insurance is relevant	Natural calamity	Crop failure	Accidents	Theft/Burglary	Physical disability	Chronic illnesses	Economic burden of higher education	Untimely death	Investment	Tax benefit	Others
All India	54.0	22.2	14.4	64.8	8.4	8.9	3.6	4.9	55.0	16.9	1.3	1.7	59.6	20.0	9.6	63.4	8.6	8.8	4.2	6.8	56.1	22.5	2.6	1.8
<b>Northern Region</b>	62.8	16.3	8.7	69.8	8.2	5.7	2.9	2.3	50.7	12.7	1.8	1.1	67.5	15.1	3.3	75.8	7.8	6.0	2.6	5.8	61.2	14.3	3.6	0.4
Chandigarh	40.0	0.0	37.5	87.5	0.0	12.5	12.5	0.0	12.5	25.0	0.0	0.0	26.7	75.0	0.0	75.0	0.0	12.5	25.0	0.0	87.5	0.0	12.5	0.0
Delhi	71.9	21.7	0.0	60.9	8.7	4.3	0.0	21.7	52.2	4.3	13.0	0.0	46.2	14.8	0.0	73.8	11.5	23.0	1.6	14.8	68.9	3.3	0.0	0.0
Haryana	67.7	38.8	0.0	50.7	4.5	34.3	1.5	0.0	50.7	49.3	0.0	0.0	74.7	32.1	1.8	54.5	2.7	25.0	1.8	13.4	53.6	50.9	2.7	0.9
Himachal Pradesh	61.7	5.4	0.0	94.6	2.7	0.0	2.7	0.0	62.2	35.1	10.8	2.7	58.9	18.9	1.9	90.6	11.3	0.0	1.9	1.9	79.2	1.9	1.9	1.9
Madhya Pradesh	69.6	15.6	6.0	64.7	15.6	0.6	1.2	0.0	32.3	1.8	0.6	0.0	75.6	11.4	2.9	72.9	9.6	1.1	1.8	3.3	51.2	3.3	1.5	0.0
Punjab	38.6	20.1	13.4	89.3	22.3	20.1	8.9	11.2	55.8	22.3	6.7	6.7	42.3	30.0	18.9	58.3	36.3	25.2	18.9	18.9	42.6	31.5	23.7	1.6
Rajasthan	44.0	7.1	0.0	52.6	2.8	4.3	2.8	7.1	91.0	1.4	0.0	5.7	59.3	12.6	0.7	41.4	2.1	2.1	0.7	7.0	94.1	7.0	1.4	0.0
Uttar Pradesh	73.7	16.3	14.8	74.7	3.4	1.5	3.8	0.8	55.4	11.0	0.8	0.0	77.5	9.3	2.9	82.4	3.1	1.0	2.2	1.9	50.1	14.4	3.4	0.2
Uttarakhand	62.5	6.0	12.0	78.0	14.0	0.0	0.0	0.0	24.0	2.0	0.0	0.0	77.3	4.3	2.1	71.6	8.6	0.0	0.0	0.0	40.6	4.3	1.1	1.1
<b>Eastern Region</b>	44.7	18.9	10.2	59.6	2.1	7.3	2.3	3.8	68.6	23.9	0.9	2.9	54.3	15.0	5.6	50.8	2.7	6.3	3.2	7.2	63.6	38.8	1.3	5.0
Assam	17.1	24.1	16.0	36.1	8.0	8.0	8.0	0.0	40.1	12.0	8.0	24.1	27.9	28.9	50.0	57.7	13.5	3.8	17.3	5.8	50.0	50.0	11.5	3.8
Bihar	50.0	21.9	5.0	77.6	1.0	6.0	1.0	8.0	62.7	7.0	0.0	3.0	72.8	9.7	1.4	54.4	2.3	2.8	0.5	7.8	35.0	30.9	0.5	14.3
Chhattisgarh	27.5	13.6	22.7	63.6	4.5	9.1	4.5	0.0	81.8	0.0	4.5	0.0	31.7	23.7	0.0	78.9	0.0	15.8	5.3	2.6	86.8	5.3	2.6	2.6
Jharkhand	55.2	22.0	5.5	78.7	3.7	9.1	0.0	3.7	20.1	1.8	3.7	1.8	46.5	45.8	10.0	77.4	5.7	12.9	0.0	0.0	43.0	1.4	1.4	5.7
Meghalaya	5.6	0.0	9.9	98.8	0.0	0.0	39.5	39.5	98.8	0.0	0.0	9.9	1.6	49.5	0.0	0.0	49.5	0.0	49.5	0.0	49.5	198.1	0.0	49.5
Mizoram	41.8	37.9	48.5	97.0	1.5	0.0	0.0	3.0	72.7	15.2	0.0	0.0	33.9	44.2	27.9	32.6	0.0	0.0	0.0	44.2	0.0	67.4	0.0	0.0
Orissa	86.2	16.7	1.5	44.2	2.2	17.4	2.2	2.9	88.5	16.7	0.0	0.0	84.0	4.5	0.0	58.6	2.5	14.9	6.0	2.5	87.8	19.8	0.0	0.5
Sikkim	100.0	0.0	0.0	20.0	0.0	0.0	0.0	0.0	85.0	95.0	0.0	0.0	96.7	0.0	0.0	58.6	0.0	0.0	0.0	51.7	96.5	41.4	3.4	0.0
Tripura	89.5	33.5	5.6	89.4	0.0	11.2	5.6	5.6	61.5	16.8	0.0	22.4	83.3	72.0	0.0	76.0	0.0	4.0	8.0	8.0	68.0	12.0	0.0	12.0
West Bengal	97.5	1.3	0.0	34.6	2.6	0.0	0.0	0.0	76.9	79.5	0.0	0.0	92.7	0.0	0.0	24.6	0.0	0.0	0.0	0.0	91.1	88.7	0.6	0.0
<b>Western Region</b>	58.1	22.3	10.2	62.4	6.1	7.6	7.1	8.6	68.0	27.4	0.5	1.5	55.1	25.4	1.3	68.0	6.4	12.1	10.5	9.9	62.0	38.8	4.8	0.0
Daman & Diu	65.0	61.5	0.0	15.4	23.1	0.0	0.0	38.5	46.2	53.8	7.7	0.0	43.3	46.2	0.0	46.2	15.4	0.0	7.7	30.8	53.9	61.5	15.4	0.0
Goa	75.0	13.3	0.0	73.3	0.0	0.0	0.0	6.7	86.7	33.3	0.0	6.7	86.2	15.5	0.0	85.1	0.0	7.7	3.9	3.9	85.1	34.8	0.0	0.0
Gujarat	59.3	4.8	7.2	77.1	2.4	9.6	8.4	9.6	74.7	20.5	0.0	0.0	58.4	17.1	0.0	75.1	2.4	10.6	13.1	7.3	64.4	32.6	3.3	0.0
Maharashtra	54.1	34.9	16.3	53.5	8.1	8.1	8.1	3.5	61.6	29.1	0.0	2.3	51.0	31.9	2.6	61.2	9.8	15.0	9.8	11.1	56.7	42.3	5.9	0.0
<b>Southern Region</b>	52.7	47.0	43.5	64.8	24.9	22.5	5.9	12.3	28.5	5.9	1.2	1.2	55.2	42.2	40.4	64.6	25.1	19.7	6.4	12.0	31.3	5.3	1.6	0.9
Andhra Pradesh	2.0	0.0	50.0	50.0	0.0	0.0	0.0	0.0	0.0	50.0	100.0	50.0	15.9	12.0	3.0	87.0	3.0	15.0	3.0	3.0	81.0	9.0	9.0	0.0
Karnataka	67.4	27.8	36.3	91.8	13.9	16.0	7.5	2.1	50.2	10.7	1.1	2.1	75.7	35.1	36.5	78.7	18.3	16.9	8.4	5.6	47.1	12.7	2.1	2.8
Kerala	79.8	55.6	47.6	46.0	30.2	30.2	6.3	20.6	23.8	3.2	0.0	0.0	73.3	51.1	45.5	56.8	31.8	27.2	12.5	14.8	20.5	2.3	0.0	0.0
Pondicherry	47.4	73.9	42.2	31.7	52.8	31.7	10.6	42.2	0.0	0.0	0.0	0.0	60.0	38.9	27.8	61.1	61.1	72.2	11.1	16.7	5.6	0.0	0.0	0.0
Tamil Nadu	60.7	60.0	48.2	52.9	30.6	23.5	3.5	14.1	11.8	2.4	0.0	0.0	62.6	49.7	47.7	52.7	27.8	13.6	1.8	17.2	16.6	0.6	0.6	0.0
All Sample	1747	388	251	1132	147	155	63	86	961	296	22	30	2845	570	272	1805	245	250	119	194	1597	641	74	52



**Table S4.3c:** Distribution of Households Reporting Relevance of Insurance by Reasons (Uninsured: Rural + Urban) (Percentage)

State/UT	All (Rural + Urban)											
	% Households feel insurance is relevant	Natural calamity	Crop failure	Accidents	Theft/Burglary	Physical disability	Chronic illnesses	Economic burden of higher education	Untimely death	Investment	Tax benefit	Others
All India	57.3	20.9	11.4	64.0	8.5	8.8	4.0	6.1	55.7	20.4	2.1	1.8
<b>Northern Region</b>	65.7	15.5	5.4	73.4	7.9	5.9	2.7	4.4	57.0	13.7	2.9	0.7
Chandigarh	32.0	37.5	18.8	81.3	0.0	12.5	12.5	12.5	50.0	12.5	6.3	0.0
Delhi	51.2	16.7	0.0	70.2	10.7	17.9	1.2	16.7	64.3	3.6	3.6	0.0
Haryana	71.9	34.6	1.1	53.1	3.4	28.5	1.7	8.4	52.5	50.3	1.7	0.6
Himachal Pradesh	60.0	13.3	1.1	92.2	7.8	0.0	2.2	1.1	72.2	15.6	5.6	2.2
Madhya Pradesh	73.2	13.0	4.1	69.8	11.9	0.9	1.6	2.1	44.0	2.7	1.1	0.0
Punjab	40.7	25.9	16.6	71.2	30.5	23.1	12.9	15.7	48.1	27.7	16.6	3.7
Rajasthan	53.2	10.8	0.5	45.1	2.4	2.8	1.4	7.1	93.1	5.2	0.9	1.9
Uttar Pradesh	76.0	12.0	7.5	79.4	3.2	1.2	2.8	1.5	52.1	13.1	2.3	0.1
Uttarakhand	71.4	4.9	5.6	73.9	10.5	0.0	0.0	0.0	34.9	3.5	0.7	0.7
<b>Eastern Region</b>	50.1	16.5	7.4	54.2	2.5	6.7	2.8	4.5	66.8	32.9	1.1	4.2
Arunachal Pradesh	10.6	58.3	19.4	53.4	4.9	0.0	4.9	0.0	87.4	29.1	0.0	4.9
Assam	23.5	26.9	38.4	50.0	11.5	5.1	14.1	3.8	46.1	37.2	10.2	10.2
Bihar	63.6	13.5	2.5	61.7	1.9	3.8	0.6	7.9	43.8	23.3	0.3	10.7
Chhattisgarh	30.0	20.0	8.3	73.3	1.7	13.3	5.0	1.7	85.0	3.3	3.3	1.7
Jharkhand	50.0	35.3	8.0	77.9	4.8	11.2	0.0	1.6	32.9	1.6	2.4	4.0
Meghalaya	3.9	8.3	8.3	82.6	8.3	0.0	41.3	33.0	90.9	33.0	0.0	16.5
Mizoram	38.3	40.4	40.4	71.6	0.9	0.0	0.0	1.8	61.5	35.8	0.0	0.0
Orissa	84.9	9.4	0.6	50.1	2.4	15.9	4.4	2.7	88.1	18.6	0.0	0.3
Sikkim	98.0	0.0	0.0	42.9	0.0	0.0	0.0	30.6	91.8	63.3	2.0	0.0
Tripura	85.7	56.0	2.3	81.7	0.0	7.0	7.0	7.0	65.3	14.0	0.0	16.3
West Bengal	94.2	0.4	0.0	27.8	0.8	0.0	0.0	0.0	86.6	85.8	0.4	0.0
<b>Western Region</b>	56.2	24.2	4.7	65.9	6.3	10.4	9.2	9.4	64.3	34.4	3.1	0.6
Daman & Diu	52.0	53.8	0.0	30.8	19.2	0.0	3.8	34.6	50.0	57.7	11.5	0.0
Goa	81.6	14.7	0.0	80.9	0.0	4.9	2.5	4.9	85.8	34.3	0.0	2.5
Gujarat	58.7	12.2	2.9	75.9	2.4	10.2	11.2	8.3	68.6	27.7	1.9	0.0
Maharashtra	52.1	33.0	7.5	58.4	9.2	12.5	9.2	8.3	58.4	37.6	3.8	0.8
<b>Southern Region</b>	54.3	43.9	41.5	64.7	25.0	20.7	6.3	12.1	30.3	5.5	1.4	1.0
Andhra Pradesh	11.3	11.4	5.7	85.1	2.8	14.2	2.8	2.8	76.6	11.4	14.2	2.8
Karnataka	72.1	32.2	36.5	83.9	16.5	16.5	8.1	4.2	48.3	11.9	1.7	2.5
Kerala	75.9	53.0	46.4	52.3	31.1	28.5	9.9	17.2	21.9	2.6	0.0	0.0
Pondicherry	55.1	50.8	32.7	50.8	58.1	58.1	10.9	25.4	3.6	0.0	0.0	0.0
Tamil Nadu	62.0	53.2	49.2	52.8	28.7	16.9	2.4	16.1	15.0	1.2	0.4	0.0
All Sample	4593	958	523	2938	392	405	182	280	2559	937	96	82

**Table 54.3d:** Distribution of Households Reporting Relevance of Insurance by Reasons (Insured) (Percentage)

State/UT	Rural				Urban				Rural + Urban						
	% of HHs who feel insurance is not relevant to them	Enjoy present instead of securing future	Companies 'swallow' hard-earned money	Do not feel the need	Others	% of HHs who feel insurance is not relevant to them	Enjoy present instead of securing future	Companies 'swallow' hard-earned money	Do not feel the need	Others	% of HHs who feel insurance is not relevant to them	Enjoy present instead of securing future	Companies 'swallow' hard-earned money	Do not feel the need	Others
All India	17.94	47.36	46.67	88.68	21.35	18.84	41.47	42.36	79.61	19.90	18.48	43.78	44.05	83.17	20.47
<b>Northern Region</b>	13.89	0.96	1.00	0.48	0.37	15.33	0.71	0.71	0.50	0.28	14.77	0.84	0.86	0.49	0.33
Chandigarh	35	13.75	6.25	0.00	0.00	43.33	4.29	2.86	1.43	2.86	40	9.33	4.67	0.67	1.33
Delhi	15.63	1.56	0.78	0.00	0.78	30.3	0.65	2.27	1.30	0.65	27.44	0.92	1.83	0.92	0.69
Haryana	15.15	2.74	2.24	1.25	0.00	12	2.00	0.57	0.57	0.86	13.25	2.40	1.46	0.93	0.40
Himachal Pradesh	8.33	0.84	0.42	0.00	5.04	13.33	0.48	0.48	0.48	0.00	11.33	0.67	0.45	0.22	2.68
Madhya Pradesh	5.42	0.31	0.21	0.31	0.00	10.36	0.36	0.12	0.12	0.12	8.38	0.33	0.17	0.22	0.06
Punjab	35.96	2.60	3.65	2.34	0.52	50.34	2.57	3.43	2.86	0.29	44.11	2.59	3.54	2.59	0.41
Rajasthan	6.37	0.63	1.88	0.63	0.16	3.39	0.36	0.54	0.00	0.18	4.58	0.50	1.25	0.33	0.17
Uttar Pradesh	14.29	0.07	0.14	0.07	0.00	11.73	0.24	0.16	0.08	0.08	12.75	0.15	0.00	0.07	0.04
Uttarakhand	17.5	0.00	0.00	0.00	0.31	8.4	0.00	0.00	0.36	0.36	12.06	0.00	0.00	0.17	0.33
<b>Eastern Region</b>	17.57	49.06	40.43	86.30	37.70	17.49	47.92	37.75	67.16	29.40	17.52	26.23	21.10	40.99	17.93
Arunachal Pradesh	28.57	35.65	16.20	103.71	29.17	50.65	34.04	38.58	102.12	22.69	39.13	26.50	22.43	78.49	19.37
Assam	37.4	16.48	25.64	49.45	38.46	26.26	16.38	22.52	53.23	36.85	30.79	11.20	16.48	34.93	25.70
Bihar	26.77	44.60	46.46	63.19	16.73	8.84	56.94	102.49	45.55	15.18	16.06	38.44	51.26	45.34	12.81
Chhattisgarh	36.25	34.48	10.34	79.31	24.14	35.83	25.58	25.58	86.05	34.89	36	30.88	20.59	88.24	32.35
Jharkhand	13.54	59.68	104.44	44.76	14.92	29.86	35.72	33.49	69.21	22.33	23.33	36.14	43.67	55.72	18.07
Meghalaya	7.26	68.49	30.44	60.88	68.49	4.76	33.08	99.25	66.17	66.17	6.23	58.18	14.46	59.27	87.82
Mizoram	12.66	15.00	5.00	94.99	5.00	30.71	97.43	2.56	0.00	5.13	20.7	35.04	1.71	16.24	2.56
Orissa	6.29	29.81	29.81	29.81	39.75	5.88	42.52	28.34	49.60	28.34	6.05	24.81	19.29	27.56	22.05
Sikkim	0	0.00	0.00	0.00	0.00	3.33	0.00	0.00	100.10	0.00	2	0.00	0.00	0.00	0.00
Tripura	5.26	95.06	0.00	0.00	95.06	10	0.00	0.00	33.33	66.67	8.16	32.68	0.00	32.68	98.04
West Bengal	1.27	0.00	0.00	98.43	0.00	5.03	11.04	22.09	66.27	22.09	3.88	19.83	39.65	138.78	39.65
<b>Western Region</b>	23.89	40.75	46.92	87.67	8.64	31.16	43.28	37.09	88.80	7.87	28.45	77.42	58.06	96.06	15.05
Daman & Diu	25	100.00	80.00	100.00	20.00	40	41.67	50.00	100.00	0.00	34	100.00	100.00	85.71	14.29
Goa	25	0.00	0.00	100.00	100.00	6.9	48.31	0.00	96.62	0.00	14.29	98.04	0.00	49.02	49.02
Gujarat	23.57	45.46	51.52	81.82	0.00	34.93	31.36	40.90	73.62	4.09	30.37	99.70	70.84	94.45	7.87
Maharashtra	23.9	34.21	44.74	100.00	13.16	30	53.16	33.22	99.67	12.18	27.89	66.17	50.98	98.72	17.36
<b>Southern Region</b>	24.48	77.97	62.09	73.64	14.44	20.57	39.76	33.83	72.40	20.77	22.02	36.10	25.37	32.52	24.39
Andhra Pradesh	94.12	97.92	62.50	77.08	4.17	65.7	35.68	23.30	74.28	16.02	75.08	85.18	75.71	37.86	56.78
Karnataka	4.35	66.15	82.69	115.77	66.15	6.49	81.96	73.76	57.37	98.35	5.57	87.81	19.21	74.09	49.39
Kerala	1.27	99.67	99.67	99.67	99.67	3.33	75.08	100.10	100.10	0.00	2.51	93.01	11.63	81.39	2.33
Pondicherry	21.05	0.00	0.00	71.26	47.51	6.67	0.00	99.95	49.98	0.00	12.24	0.00	61.26	85.76	73.51
Tamil Nadu	7.14	20.01	70.03	30.01	10.00	4.81	38.50	77.00	61.60	7.70	5.61	5.26	12.78	8.27	1.50
All Sample	581	275	271	515	124	899	169	373	381	716	1480	648	652	1231	303

**Table S4.4a:** Distribution of Households Based on Their Perception about the Class to Which Insurance Is Relevant (Rural) (Percentage)

State/UT	Insured					Uninsured						
	Only for rich	Only for middle class	Only for poor class	For all classes	None	Can't say	Only for rich	Only for middle class	Only for poor class	For all classes	None	Can't say
All India	2.33	3.94	1.61	87.98	0.29	3.85	12.68	2.92	2.28	58.40	0.41	23.30
<b>Northern Region</b>	1.20	1.59	0.48	93.48	0.15	3.10	6.12	1.72	1.55	71.47	0.43	18.71
Chandigarh	7.50	2.50	0.00	88.75	1.25	5.47	30.00	0.00	0.00	55.00	10.00	5.00
Delhi	0.78	2.34	0.78	89.84	0.78	0.25	6.25	6.25	3.13	62.50	0.00	21.88
Haryana	0.25	1.25	0.00	98.25	0.00	0.42	5.05	0.00	0.00	86.87	0.00	8.08
Himachal Pradesh	0.84	0.42	0.42	97.47	0.42	5.03	22.03	0.00	0.00	72.88	1.69	3.39
Madhya Pradesh	0.73	0.31	0.84	92.98	0.10	4.70	1.68	0.42	1.26	70.17	0.00	26.47
Punjab	5.48	10.97	1.57	77.02	0.26	7.51	7.83	12.17	0.87	60.00	0.87	18.26
Rajasthan	1.10	1.25	0.63	89.36	0.16	1.25	5.63	0.00	4.38	41.25	0.00	48.75
Uttar Pradesh	0.35	0.56	0.14	97.64	0.07	0.31	5.60	0.84	1.68	85.43	0.28	6.16
Uttarakhand	1.56	0.31	0.00	97.81	0.00	0.00	3.75	0.00	0.00	77.50	0.00	18.75
<b>Eastern Region</b>	3.24	3.30	1.54	87.47	0.33	4.13	20.71	1.53	1.53	47.11	0.17	28.95
Arunachal Pradesh	2.44	17.07	3.48	70.03	0.00	6.97	20.25	5.06	1.27	21.52	0.00	51.90
Assam	4.32	1.82	2.50	78.64	0.45	12.27	21.95	3.25	2.44	39.02	0.00	33.33
Bihar	2.14	1.13	1.51	93.44	0.38	1.39	16.41	1.54	3.08	57.44	0.51	21.03
Chhattisgarh	0.63	0.63	0.00	87.15	0.63	10.97	23.75	0.00	1.25	26.25	0.00	48.75
Jharkhand	3.03	2.78	2.78	88.89	0.00	2.53	21.51	2.15	2.15	58.06	1.08	15.05
Meghalaya	0.00	0.00	0.00	73.68	0.00	26.32	16.67	0.56	0.56	10.00	0.00	72.22
Mizoram	0.00	0.00	0.00	100.00	0.00	0.00	15.29	0.00	0.64	67.52	0.00	16.56
Orissa	7.86	4.58	1.15	85.11	0.65	0.65	45.39	1.97	1.32	46.05	0.00	5.26
Sikkim	1.25	0.00	0.00	98.75	0.00	0.00	25.00	0.00	0.00	75.00	0.00	0.00
Tripura	0.00	1.25	1.25	97.50	0.00	0.00	0.00	5.00	0.00	90.00	0.00	5.00
West Bengal	0.94	0.94	0.00	98.13	0.00	0.00	2.53	0.00	1.27	96.20	0.00	0.00
<b>Western Region</b>	2.65	2.28	3.68	90.15	0.15	1.10	18.10	4.15	6.53	52.52	0.30	18.40
Daman & Diu	3.75	6.25	3.75	86.25	0.00	0.00	35.00	10.00	0.00	45.00	0.00	10.00
Goa	1.25	0.00	1.25	91.25	0.00	6.25	10.00	5.00	0.00	65.00	0.00	20.00
Gujarat	3.04	2.33	3.22	90.16	0.00	1.25	20.71	3.57	6.43	51.43	0.71	17.14
Maharashtra	2.34	2.03	4.37	90.48	0.31	0.47	14.65	3.82	8.28	52.87	0.00	20.38
<b>Southern Region</b>	3.24	11.85	2.97	74.22	0.63	7.10	5.01	8.35	2.92	58.66	1.04	24.01
Andhra Pradesh	2.27	48.87	3.02	44.84	0.00	1.01	13.73	29.41	0.00	50.98	0.00	5.88
Karnataka	1.25	2.50	4.64	67.14	2.14	22.32	2.16	0.72	5.76	56.83	2.16	32.37
Kerala	0.31	2.18	2.49	94.70	0.00	0.31	0.00	2.56	1.28	79.49	1.28	15.38
Pondicherry	20.00	0.00	0.00	78.75	0.00	1.25	5.00	5.00	0.00	40.00	0.00	50.00
Tamil Nadu	5.20	2.15	1.97	89.78	0.00	0.90	4.29	4.29	3.57	57.14	0.71	30.00
All Sample	263	445	182	9943	33	435	410	95	74	1890	13	754

**Table S4.4b:** Distribution of Households Based on Their Perception about the Class to Which Insurance Is Relevant (Urban) (Percentage)

State/UT	Insured					Uninsured						
	Only for rich	Only for middle class	Only for poor class	For all classes	None	Can't say	Only for rich	Only for middle class	Only for poor class	For all classes	None	Can't say
All India	2.52	3.42	1.52	88.94	0.25	3.35	12.56	1.90	1.82	63.09	0.66	19.96
<b>Northern Region</b>	1.45	2.61	0.57	93.65	0.12	1.61	9.38	1.89	1.22	73.03	0.44	14.04
Chandigarh	1.43	1.43	0.00	97.14	0.00	0.00	10.00	0.00	0.00	70.00	3.33	16.67
Delhi	0.98	0.98	1.31	94.43	0.00	2.30	25.00	1.52	4.55	51.52	0.76	16.67
Haryana	1.14	4.57	0.00	94.29	0.00	0.00	1.33	0.00	0.00	88.00	0.00	10.67
Himachal Pradesh	3.33	0.95	0.00	93.81	0.48	1.43	21.59	0.00	0.00	64.77	1.14	12.50
Madhya Pradesh	0.60	0.48	0.60	96.90	0.00	1.43	7.30	2.53	1.40	71.07	0.00	17.70
Punjab	7.43	20.29	1.43	69.71	0.29	0.86	24.00	10.67	1.33	60.67	0.67	2.67
Rajasthan	0.36	1.08	1.08	91.74	0.18	5.57	6.33	1.27	2.53	55.70	0.00	34.18
Uttar Pradesh	0.79	0.48	0.32	97.38	0.16	0.87	6.13	0.37	0.37	85.13	0.56	7.43
Uttarakhand	1.09	0.36	0.00	98.18	0.00	0.36	1.65	1.65	0.83	85.95	0.83	9.09
<b>Eastern Region</b>	2.78	2.81	0.90	89.02	0.28	4.21	17.95	0.87	1.33	53.64	0.27	25.95
Arunachal Pradesh	1.60	10.58	0.64	75.64	0.00	11.54	3.95	0.00	0.00	11.84	0.00	84.21
Assam	2.04	3.31	1.78	83.97	1.02	7.89	16.47	2.35	0.59	42.94	0.59	37.06
Bihar	2.61	0.58	1.16	94.35	0.14	1.16	13.99	0.00	3.85	70.98	0.00	11.19
Chhattisgarh	2.50	0.36	0.00	90.00	0.00	7.14	12.61	0.00	0.00	44.54	0.84	42.02
Jharkhand	2.01	0.00	1.43	95.13	0.00	1.43	22.70	0.71	2.13	56.74	0.71	17.02
Meghalaya	0.00	0.00	6.94	56.94	1.39	34.72	4.72	0.00	0.79	5.51	0.79	88.19
Mizoram	0.00	0.00	0.00	87.50	0.00	12.50	36.22	0.00	0.00	37.01	0.00	26.77
Orissa	8.58	7.11	0.00	83.89	0.21	0.21	43.26	2.33	0.93	49.77	0.00	3.72
Sikkim	0.00	0.00	0.00	98.57	1.43	0.00	0.00	0.00	0.00	100.00	0.00	0.00
Tripura	1.43	1.43	2.86	94.29	0.00	0.00	0.00	3.33	6.67	86.67	0.00	3.33
West Bengal	0.48	0.95	0.00	98.33	0.24	0.00	3.37	1.12	0.00	94.94	0.00	0.56
<b>Western Region</b>	2.04	3.32	4.45	89.06	0.38	0.75	17.70	1.95	3.54	64.07	0.35	12.39
Daman & Diu	2.86	7.14	10.00	78.57	1.43	0.00	34.48	6.90	6.90	48.28	0.00	3.45
Goa	1.43	1.43	0.00	95.71	0.00	1.43	16.67	0.00	0.00	83.33	0.00	0.00
Gujarat	1.43	4.09	4.91	88.75	0.20	0.61	16.35	1.44	2.88	67.31	0.48	11.54
Maharashtra	2.44	2.58	4.02	89.67	0.43	0.86	17.11	2.01	4.03	61.41	0.34	15.10
<b>Southern Region</b>	4.69	6.21	2.57	78.70	0.40	7.42	6.06	3.84	2.85	57.80	2.10	27.35
Andhra Pradesh	3.68	19.63	3.07	68.10	0.00	5.52	18.91	7.46	1.00	43.78	3.98	24.88
Karnataka	0.78	0.78	2.34	71.29	1.37	23.44	3.21	0.53	3.74	59.36	2.67	30.48
Kerala	1.07	4.29	5.36	88.93	0.36	0.00	0.00	6.67	3.33	66.67	0.00	23.33
Pondicherry	1.43	0.00	0.00	98.57	0.00	0.00	0.00	0.00	0.00	70.00	0.00	30.00
Tamil Nadu	10.63	1.75	1.43	86.19	0.00	0.00	1.85	2.59	3.70	61.85	1.48	28.52
All sample	274	372	165	9664	27	364	600	91	87	3012	32	953

**Table S4.4c:** Distribution of Households Based on Their Perception about the Class to Which Insurance is Relevant (Rural+Urban) (Percentage)

State/UT	Insured (Rural + Urban)					Uninsured (Rural + Urban)						
	Only for rich	Only for middle class	Only for poor class	For all classes	None	Can't say	Only for rich	Only for middle class	Only for poor class	For all classes	None	Can't say
All India	2.42	3.68	1.57	88.45	0.27	3.61	12.61	2.31	2.01	61.20	0.56	21.31
Northern Region	1.32	2.08	0.52	93.56	0.14	2.39	8.10	1.82	1.35	72.42	0.44	15.87
Chandigarh	4.67	2.00	0.00	92.67	0.67	0.00	18.00	0.00	0.00	64.00	6.00	12.00
Delhi	0.92	1.39	1.15	93.07	0.23	3.23	21.34	2.44	4.27	53.66	0.61	17.68
Haryana	0.67	2.80	0.00	96.40	0.00	0.13	2.81	0.00	0.00	87.55	0.00	9.64
Himachal Pradesh	2.01	0.67	0.22	95.75	0.45	0.89	21.77	0.00	0.00	68.03	1.36	8.84
Madhya Pradesh	0.67	0.39	0.72	94.82	0.06	3.34	5.05	1.68	1.35	70.71	0.00	21.21
Punjab	6.41	15.42	1.50	73.53	0.27	2.86	16.98	11.32	1.13	60.38	0.75	9.43
Rajasthan	0.75	1.17	0.84	90.47	0.17	6.61	6.05	0.76	3.27	49.87	0.00	40.05
Uttar Pradesh	0.56	0.52	0.22	97.52	0.11	1.07	5.92	0.56	0.89	85.25	0.45	6.93
Uttarakhand	1.34	0.34	0.00	97.98	0.00	0.34	2.49	1.00	0.50	82.59	0.50	12.94
Eastern Region	3.01	3.06	1.23	88.22	0.30	4.17	19.16	1.16	1.42	50.77	0.22	27.27
Assam	2.00	13.69	2.00	72.95	0.00	9.35	12.26	2.58	0.65	16.77	0.00	67.74
Bihar	3.24	2.52	2.16	81.15	0.72	10.20	18.77	2.73	1.37	41.30	0.34	35.49
Chhattisgarh	2.36	0.88	1.35	93.86	0.27	1.28	14.97	0.62	3.53	65.49	0.21	15.18
Jharkhand	1.50	0.50	0.00	88.48	0.33	9.18	17.09	0.00	0.50	37.19	0.50	44.72
Meghalaya	2.55	1.48	2.15	91.81	0.00	2.01	22.22	1.28	2.14	57.26	0.85	16.24
Mizoram	0.00	0.00	5.49	60.44	1.10	32.97	11.73	0.33	0.65	8.14	0.33	78.83
Orissa	0.00	0.00	0.00	90.43	0.00	9.57	24.65	0.00	0.35	53.87	0.00	21.13
Sikkim	8.17	5.69	0.64	84.57	0.46	0.46	44.14	2.18	1.09	48.23	0.00	4.36
Tripura	0.67	0.00	0.00	98.67	0.67	0.00	10.00	0.00	0.00	90.00	0.00	0.00
West Bengal	0.68	0.95	2.00	96.00	0.00	0.00	0.00	4.00	4.00	88.00	0.00	4.00
Western Region	3.35	2.79	4.06	89.61	0.26	0.93	17.85	2.77	4.66	59.76	0.33	14.63
Daman & Diu	3.33	6.67	6.67	82.67	0.67	0.00	34.69	8.16	4.08	46.94	0.00	6.12
Goa	1.33	0.67	0.67	93.33	0.00	4.00	14.00	2.00	0.00	76.00	0.00	8.00
Gujarat	2.29	3.15	4.01	89.50	0.10	0.95	18.10	2.30	4.31	60.92	0.57	13.79
Maharashtra	2.39	2.32	4.19	90.06	0.37	0.67	16.26	2.64	5.49	58.46	0.22	16.92
Southern Region	3.98	8.98	2.77	76.49	0.51	7.26	5.67	5.52	2.87	58.12	1.71	26.11
Andhra Pradesh	3.05	32.73	3.05	57.67	0.00	3.50	17.16	14.85	0.66	46.20	2.64	18.48
Karnataka	1.03	1.68	3.54	69.12	1.77	22.85	2.76	0.61	4.60	58.28	2.45	31.29
Kerala	0.67	3.16	3.83	92.01	0.17	0.17	0.00	5.05	2.53	71.72	0.51	20.20
Pondicherry	11.33	0.00	0.00	88.00	0.00	0.67	2.00	2.00	0.00	58.00	0.00	38.00
Tamil Nadu	8.08	1.94	1.68	87.88	0.00	0.42	2.68	3.17	3.66	60.24	1.22	29.02
All Sample	536	816	348	19607	60	800	1010	185	161	4903	45	1707

**Table S4.5a:** Distribution of Households Based on Their Perception about Insurance as a Tool (Rural) (Percentage)

State/UT	Insured			Uninsured				
	Saving tools	Protection tool	Both	None	Saving tools	Protection tool	Both	None
All India	10.52	20.51	49.69	19.28	9.95	15.63	26.45	47.97
<b>Northern Region</b>	7.98	21.37	46.72	23.92	6.75	19.11	18.58	55.57
Chandigarh	8.75	21.25	32.50	37.50	5.00	10.00	30.00	55.00
Delhi	3.17	8.73	15.08	73.02	0.00	12.90	9.68	77.42
Haryana	4.99	1.50	1.00	92.52	4.08	2.04	0.00	93.88
Himachal Pradesh	7.98	26.89	52.10	13.03	10.17	25.42	38.98	25.42
Madhya Pradesh	6.58	13.88	59.81	19.73	0.85	3.81	7.20	88.14
Punjab	14.92	18.32	50.52	16.23	10.34	20.69	32.76	36.21
Rajasthan	9.74	27.89	32.01	30.36	4.86	13.19	14.58	67.36
Uttar Pradesh	8.48	31.71	53.34	6.47	12.61	38.10	23.81	25.49
Uttarakhand	3.76	14.42	70.53	11.29	0.00	8.75	23.75	67.50
<b>Eastern Region</b>	7.36	15.78	53.37	23.49	11.59	12.64	38.89	36.87
Arunachal Pradesh	4.84	19.38	75.43	0.35	29.76	10.71	28.57	30.95
Assam	2.92	22.47	63.15	11.46	4.27	9.40	28.21	58.12
Bihar	3.96	13.81	26.47	55.75	3.59	12.31	8.21	75.90
Chhattisgarh	8.52	10.73	53.31	27.44	10.00	5.00	20.00	65.00
Jharkhand	7.83	16.67	32.58	42.93	6.59	14.29	13.19	65.93
Meghalaya	0.00	5.56	88.89	5.56	5.07	8.70	74.64	11.59
Mizoram	9.09	13.64	77.27	0.00	7.01	12.10	65.61	15.29
Orissa	16.30	18.50	57.68	7.52	30.57	21.66	34.39	13.38
Sikkim	5.00	1.25	93.75	0.00	20.00	10.00	70.00	0.00
Tripura	2.56	21.79	75.64	0.00	0.00	30.00	65.00	5.00
<b>Western Region</b>	6.58	9.40	83.70	0.31	13.75	12.50	68.75	5.00
West Region	8.71	25.33	49.26	16.69	9.92	18.45	18.75	53.27
Daman & Diu	12.50	53.75	33.75	0.00	10.00	45.00	25.00	20.00
Goa	23.75	18.75	48.75	8.75	20.00	5.00	20.00	55.00
Gujarat	7.76	23.83	53.61	14.80	12.32	19.57	18.84	49.28
Maharashtra	7.19	23.91	47.50	21.41	5.70	15.82	17.72	60.76
<b>Southern Region</b>	23.43	23.43	50.52	2.62	13.96	12.50	21.04	52.50
Andhra Pradesh	45.84	11.84	42.07	0.25	50.98	28.43	18.63	1.96
Karnataka	9.82	27.86	56.96	5.36	5.76	10.79	48.20	35.25
Kerala	7.81	23.44	67.81	0.94	2.53	7.59	5.06	84.81
Pondicherry	31.25	25.00	42.50	1.25	15.00	10.00	0.00	75.00
Tamil Nadu	29.01	27.03	41.26	2.70	1.43	5.71	7.86	85.00
All Sample	1189	2318	5615	2179	322	506	856	1553

**Table S4.5b:** Distribution of Households Based on Their Perception about Insurance as a Tool (Urban) (Percentage)

State/UT	Insured			Uninsured				
	Saving tools	Protection tool	Both	None	Saving tools	Protection tool	Both	None
All India	9.27	20.79	53.60	16.35	9.98	17.60	25.99	46.43
<b>Northern Region</b>	7.34	21.16	51.55	19.95	8.99	21.12	20.73	49.16
Chandigarh	5.71	25.71	45.71	22.86	6.67	6.67	33.33	53.33
Delhi	2.98	15.23	27.48	54.30	3.05	6.11	14.50	76.34
Haryana	4.87	2.58	9.74	82.81	1.34	4.03	6.04	88.59
Himachal Pradesh	1.94	19.90	67.48	10.68	2.25	28.09	33.71	35.96
Madhya Pradesh	2.26	16.69	73.78	7.27	1.97	21.35	9.27	67.42
Punjab	20.06	14.61	50.72	14.61	25.33	12.67	43.33	18.67
Rajasthan	13.24	35.18	26.88	24.70	9.55	24.55	16.36	49.55
Uttar Pradesh	8.53	28.76	56.97	5.74	14.23	33.52	24.91	27.34
Uttarakhand	2.87	12.54	74.19	10.39	6.61	5.79	28.10	59.50
<b>Eastern Region</b>	6.02	13.48	57.93	22.57	12.11	12.11	36.33	39.45
Arunachal Pradesh	3.51	16.61	76.04	3.83	11.69	19.48	12.99	55.84
Assam	2.68	15.09	69.83	12.41	9.94	7.60	56.73	25.73
Bihar	3.68	11.18	17.94	67.21	2.50	5.36	5.71	86.43
Chhattisgarh	3.23	13.98	50.90	31.90	4.20	4.20	21.85	69.75
Jharkhand	6.10	13.66	53.78	26.45	4.26	9.22	15.60	70.92
Meghalaya	1.47	2.94	95.59	0.00	3.41	3.41	75.00	18.18
Mizoram	24.66	41.10	34.25	0.00	37.01	29.13	29.92	3.94
Orissa	15.03	15.74	62.08	7.16	30.80	19.41	32.91	16.88
Sikkim	4.29	5.71	90.00	0.00	0.00	34.48	58.62	6.90
Tripura	2.86	17.14	77.14	2.86	0.00	16.67	73.33	10.00
West Bengal	3.10	7.38	89.52	0.00	6.70	9.50	81.01	2.79
<b>Western Region</b>	9.89	33.01	47.51	9.59	10.04	28.87	19.89	41.20
Daman & Diu	12.86	45.71	41.43	0.00	3.33	66.67	13.33	16.67
Goa	5.71	7.14	87.14	0.00	26.67	3.33	46.67	23.33
Gujarat	10.45	27.46	51.64	10.45	11.96	34.45	24.88	28.71
Maharashtra	9.63	38.22	41.24	10.92	7.69	23.75	14.38	54.18
<b>Southern Region</b>	18.31	23.98	54.78	2.93	8.26	11.96	22.93	56.84
Andhra Pradesh	17.01	23.16	55.94	3.89	20.00	21.46	21.95	36.59
Karnataka	9.18	17.97	69.73	3.13	5.35	8.56	52.94	33.16
Kerala	17.86	24.64	56.79	0.71	6.67	6.67	11.67	75.00
Pondicherry	17.14	20.00	42.86	20.00	3.33	0.00	6.67	90.00
Tamil Nadu	27.11	29.67	42.11	1.12	2.60	10.78	9.67	76.95
All Sample	1007	2259	5824	1777	476	840	1241	2217

**Table S4.5c:** Distribution of Households Based on Their Perception about Insurance as a Tool (Rural + Urban) (Percentage)

State/UT	Insured (Rural + Urban)			Uninsured (Rural + Urban)				
	Saving tools	Protection tool	Both	None	Saving tools	Protection tool	Both	None
All India	9.91	20.65	51.60	17.84	9.97	16.81	26.17	47.05
North Region	7.68	21.27	49.03	22.03	8.11	20.34	19.89	51.66
Chandigarh	7.33	23.33	38.67	30.67	6.00	8.00	32.00	54.00
Delhi	3.04	13.32	23.83	59.81	2.47	7.41	13.58	76.54
Haryana	4.93	2.00	5.07	88.00	2.43	3.24	3.64	90.69
Himachal Pradesh	5.18	23.65	59.23	11.94	5.41	27.03	35.81	31.76
Madhya Pradesh	4.56	15.19	66.33	13.91	1.52	14.36	8.45	75.68
Punjab	17.37	16.55	50.62	15.46	18.80	16.17	38.72	26.32
Rajasthan	11.33	31.21	29.68	27.79	7.69	20.05	15.66	56.59
Uttar Pradesh	8.50	30.34	55.03	6.13	13.58	35.35	24.47	26.60
Uttarakhand	3.34	13.55	72.24	10.87	3.98	6.97	26.37	62.69
East Region	6.70	14.65	55.61	23.04	11.88	12.34	37.45	38.33
Arunachal Pradesh	4.15	17.94	75.75	2.16	21.12	14.91	21.12	42.86
Assam	2.80	18.93	66.36	11.92	7.64	8.33	45.14	38.89
Bihar	3.83	12.59	22.50	61.08	2.95	8.21	6.74	82.11
Chhattisgarh	6.04	12.25	52.18	29.53	6.53	4.52	21.11	67.84
Jharkhand	7.03	15.27	42.43	35.27	5.17	11.21	14.66	68.97
Meghalaya	1.16	3.49	94.19	1.16	4.42	6.64	74.78	14.16
Mizoram	21.05	34.74	44.21	0.00	20.42	19.72	49.65	10.21
Orissa	15.71	17.21	59.73	7.35	30.71	20.30	33.50	15.48
Sikkim	4.67	3.33	92.00	0.00	8.16	24.49	63.27	4.08
Tripura	2.70	19.59	76.35	1.35	0.00	22.00	70.00	8.00
West Bengal	4.60	8.25	87.01	0.14	8.88	10.42	77.22	3.47
West Region	9.30	29.13	48.39	13.18	9.85	25.00	19.47	45.69
Daman & Diu	12.67	50.00	37.33	0.00	6.00	58.00	18.00	18.00
Goa	15.33	13.33	66.67	4.67	24.00	4.00	36.00	36.00
Gujarat	9.02	25.53	52.69	12.76	12.10	28.53	22.48	36.89
Maharashtra	8.46	31.36	44.24	15.94	7.00	21.01	15.54	56.46
South Region	20.83	23.71	52.69	2.78	10.38	12.16	22.23	55.23
Andhra Pradesh	29.94	18.08	49.72	2.26	30.29	23.78	20.85	25.08
Karnataka	9.51	23.13	63.06	4.29	5.52	9.51	50.92	34.05
Kerala	12.50	24.00	62.67	0.83	5.03	7.04	9.05	78.89
Pondicherry	24.67	22.67	42.67	10.00	8.00	4.00	4.00	84.00
Tamil Nadu	28.00	28.43	41.71	1.86	2.20	9.05	9.05	79.71
All Sample	2197	4577	11438	3955	799	1347	2096	3769



**Table S4.6a:** Distribution of Households Based on Their Perception about the Extent to Which Insurance Can Replace Physical Losses (Rural) (Percentage)

State/UT	Insured				Uninsured			
	Full	Part	None	Can't say	Full	Part	None	Can't say
All India	28.91	41.38	2.40	27.32	13.98	20.11	2.21	63.70
<b>Northern Region</b>	40.65	32.72	1.18	25.45	27.50	15.69	1.29	55.52
Chandigarh	7.59	40.51	11.39	40.51	5.00	20.00	10.00	65.00
Delhi	4.69	28.91	0.00	66.41	6.25	18.75	3.13	71.88
Haryana	31.92	23.19	0.00	44.89	21.21	15.15	0.00	63.64
Himachal Pradesh	13.56	23.73	1.69	61.02	1.67	8.33	3.33	86.67
Madhya Pradesh	65.28	20.33	0.83	13.56	42.68	7.95	0.84	48.54
Punjab	22.57	47.77	5.77	23.88	17.24	32.76	3.45	46.55
Rajasthan	5.03	43.55	0.94	50.47	1.27	8.92	0.64	89.17
Uttar Pradesh	50.55	37.17	0.28	12.00	35.01	17.93	0.56	46.50
Uttarakhand	68.03	28.53	0.31	3.13	56.25	21.25	1.25	21.25
<b>Eastern Region</b>	13.94	41.41	4.34	40.30	3.03	22.71	3.53	70.73
Arunachal Pradesh	11.11	76.04	2.08	10.76	5.95	15.48	20.24	58.33
Assam	7.61	56.82	11.41	24.16	3.25	21.95	7.32	67.48
Bihar	13.48	28.97	2.64	54.91	4.06	9.14	2.54	84.26
Chhattisgarh	21.25	26.56	0.94	51.25	1.25	12.50	1.25	85.00
Jharkhand	22.61	29.15	2.01	46.23	7.53	16.13	4.30	72.04
Meghalaya	27.78	66.67	0.00	5.56	0.57	8.52	1.14	89.77
Mizoram	0.00	100.00	0.00	0.00	0.00	82.80	0.00	17.20
Orissa	19.22	47.97	1.56	31.25	4.40	16.98	0.63	77.99
Sikkim	2.50	18.75	0.00	78.75	0.00	5.00	0.00	95.00
Tripura	5.00	21.25	30.00	43.75	5.00	10.00	15.00	70.00
West Bengal	3.13	41.88	7.81	47.19	2.50	15.00	0.00	82.50
<b>Western Region</b>	20.43	50.62	3.01	25.94	7.96	21.24	0.59	70.21
Daman & Diu	23.75	61.25	0.00	15.00	5.00	35.00	0.00	60.00
Goa	16.25	63.75	0.00	20.00	0.00	45.00	0.00	55.00
Gujarat	18.21	48.75	4.11	28.93	8.57	18.57	0.71	72.14
Maharashtra	22.46	49.30	2.81	25.43	8.81	18.87	0.63	71.70
<b>Southern Region</b>	33.47	55.46	1.41	9.66	12.71	23.54	2.29	61.46
Andhra Pradesh	1.76	96.73	0.25	1.26	18.63	72.55	0.00	8.82
Karnataka	37.43	29.77	2.50	30.30	20.86	10.07	7.19	61.87
Kerala	35.31	63.13	1.25	0.31	2.53	16.46	0.00	81.01
Pondicherry	50.00	47.50	2.50	0.00	15.00	0.00	0.00	85.00
Tamil Nadu	48.74	48.56	1.08	1.62	5.71	8.57	0.71	85.00
All Sample	3267	4676	271	3087	463	651	72	2062

**Table S4.6b:** Distribution of Households Based on Their Perception about the Extent to which Insurance Can Replace Physical Losses (Urban) (Percentage)

State/UT	Insured				Uninsured			
	Full	Part	None	Can't say	Full	Part	None	Can't say
All India	29.23	43.73	2.43	24.61	14.83	19.71	2.96	62.50
<b>Northern Region</b>	37.41	38.65	1.37	22.57	25.80	18.00	1.83	54.37
Chandigarh	17.14	52.86	7.14	22.86	6.67	26.67	3.33	63.33
Delhi	16.34	38.24	1.63	43.79	3.79	14.39	5.30	76.52
Haryana	31.71	26.86	0.00	41.43	22.15	17.45	0.00	60.40
Himachal Pradesh	14.29	23.33	10.00	52.38	1.11	14.44	5.56	78.89
Madhya Pradesh	50.83	34.64	0.60	13.93	34.92	12.29	0.84	51.96
Punjab	24.29	56.57	4.29	14.86	19.33	45.33	6.00	29.33
Rajasthan	10.93	43.55	0.72	44.80	5.46	10.92	0.42	83.19
Uttar Pradesh	48.65	40.95	0.24	10.16	36.06	16.73	0.93	46.28
Uttarakhand	68.46	31.18	0.00	0.36	52.89	25.62	1.65	19.83
<b>Eastern Region</b>	15.18	43.21	4.28	37.32	3.91	19.27	4.62	72.20
Arunachal Pradesh	19.49	62.94	4.79	12.78	5.19	10.39	28.57	55.84
Assam	4.36	60.05	6.78	28.81	1.73	30.06	8.67	59.54
Bihar	13.07	21.88	2.35	62.70	3.77	7.19	2.74	86.30
Chhattisgarh	24.64	36.79	1.07	37.50	4.17	13.33	5.00	77.50
Jharkhand	28.61	20.81	5.49	45.09	9.15	7.04	3.52	80.28
Meghalaya	4.23	64.79	0.00	30.99	0.00	7.14	0.00	92.86
Mizoram	0.00	100.00	0.00	0.00	0.00	83.46	0.79	15.75
Orissa	22.12	59.71	0.54	17.63	7.53	18.41	0.00	74.06
Sikkim	1.43	28.57	0.00	70.00	0.00	3.33	0.00	96.67
Tripura	1.43	5.71	55.71	37.14	3.33	3.33	16.67	76.67
West Bengal	8.57	42.62	4.29	44.52	2.78	15.56	5.00	76.67
<b>Western Region</b>	21.37	58.69	2.26	17.68	10.70	30.00	1.58	57.72
Daman & Diu	22.86	77.14	0.00	0.00	0.00	36.67	0.00	63.33
Goa	31.43	61.43	0.00	7.14	16.67	46.67	0.00	36.67
Gujarat	15.51	55.51	3.47	25.51	7.62	32.86	2.86	56.67
Maharashtra	24.32	58.80	1.86	15.02	13.33	25.67	1.00	60.00
<b>Southern Region</b>	40.39	45.39	1.71	12.51	13.97	17.16	3.31	65.56
Andhra Pradesh	13.24	64.97	3.05	18.74	7.66	37.32	2.39	52.63
Karnataka	37.11	34.18	0.98	27.73	20.74	16.49	7.98	54.79
Kerala	39.29	52.86	3.57	4.29	13.33	8.33	2.50	75.83
Pondicherry	61.43	38.57	0.00	0.00	10.00	3.33	0.00	86.67
Tamil Nadu	62.38	36.67	0.63	0.32	14.87	7.43	1.49	76.21
All Sample	3176	4752	264	2674	708	941	141	2984

**Table 54.6c:** Distribution of Households Based on Their Perception about the Extent to Which Insurance Can Replace Physical Losses (Rural + Urban) (Percentage)

State/UT	Insured				Uninsured			
	Full	Part	None	Can't say	Full	Part	None	Can't say
All India	29.06	42.53	2.41	25.99	14.49	19.87	2.66	62.98
	39.10	35.56	1.27	24.07	26.47	17.09	1.62	54.82
<b>Northern Region</b>								
Chandigarh	12.08	46.31	9.40	32.21	6.00	24.00	6.00	64.00
Delhi	12.90	35.48	1.15	50.46	4.27	15.24	4.88	75.61
Haryana	31.82	24.90	0.00	43.28	21.77	16.53	0.00	61.69
Himachal Pradesh	13.90	23.54	5.61	56.95	1.33	12.00	4.67	82.00
Madhya Pradesh	58.53	27.02	0.72	13.73	38.02	10.55	0.84	50.59
Punjab	23.39	51.98	5.06	19.56	18.42	39.85	4.89	36.84
Rajasthan	7.79	43.55	0.84	47.82	3.80	10.13	0.51	85.57
Uttar Pradesh	49.67	38.93	0.26	11.14	35.64	17.21	0.78	46.37
Uttarakhand	68.23	29.77	0.17	1.84	54.23	23.88	1.49	20.40
<b>Eastern Region</b>								
Assam	14.55	42.30	4.31	38.84	3.52	20.77	4.15	71.56
Arunachal Pradesh	15.47	69.22	3.49	11.81	5.59	13.04	24.22	57.14
Bihar	6.05	58.37	9.19	26.40	2.36	26.69	8.11	62.84
Chhattisgarh	13.29	25.69	2.51	58.51	3.89	7.98	2.66	85.48
Jharkhand	22.83	31.33	1.00	44.83	3.00	13.00	3.50	80.50
Meghalaya	25.40	25.27	3.63	45.70	8.51	10.64	3.83	77.02
Mizoram	8.99	65.17	0.00	25.84	0.33	7.95	0.66	91.06
Orissa	0.00	100.00	0.00	0.00	0.00	83.10	0.35	16.55
Sikkim	20.57	53.43	1.09	24.92	6.28	17.84	0.25	75.63
Tripura	2.00	23.33	0.00	74.67	0.00	4.00	0.00	96.00
West Bengal	3.33	14.00	42.00	40.67	4.00	6.00	16.00	74.00
<b>Western Region</b>								
Daman & Diu	6.22	42.30	5.81	45.68	2.69	15.38	3.46	78.46
Goa	20.89	54.61	2.64	21.86	9.68	26.73	1.21	62.38
Gujarat	23.33	68.67	0.00	8.00	2.00	36.00	0.00	62.00
Maharashtra	23.33	62.67	0.00	14.00	10.00	46.00	0.00	44.00
<b>Southern Region</b>								
Andhra Pradesh	16.95	51.90	3.81	27.33	8.00	27.14	2.00	62.86
Karnataka	23.43	54.25	2.31	20.00	11.76	23.31	0.87	64.05
Kerala	36.99	50.33	1.56	11.11	13.50	19.52	2.93	64.04
Pondicherry	11.57	56.71	2.86	28.86	11.25	48.87	1.61	38.26
Tamil Nadu	32.71	29.43	2.86	35.00	20.80	13.76	7.65	57.80
All Sample	31.50	39.50	3.25	25.75	9.05	11.56	1.51	77.89
	46.00	28.00	0.00	26.00	12.00	2.00	0.00	86.00
	48.16	27.92	0.89	23.03	11.74	7.82	1.22	79.22
	64.42	94.28	534	5761	1161	1592	213	5045

**Table S4.6d:** Distribution of Households Based on Their Perception about the Extent to Which Insurance Can Replace Financial Losses (Rural) (Percentage)

State/UT	Insured						Uninsured									
	Rural						Rural									
	Full	Part	None	Can't say	Full	Part	None	Can't say	Full	Part	None	Can't say				
All India	26.38	43.03	2.12	28.47	8.17	19.14	3.28	69.42	30.48	38.46	2.53	28.54	10.86	12.59	4.22	72.33
<b>Northern Region</b>	8.75	37.50	8.75	45.00	0.00	15.00	25.00	60.00	4.69	28.91	0.78	65.63	6.25	21.88	0.00	71.88
Delhi	28.68	22.44	0.00	48.88	21.21	14.14	0.00	64.65	3.39	18.64	0.85	77.12	1.67	6.67	3.33	88.33
Himachal Pradesh	51.41	36.60	2.09	9.91	5.44	5.86	1.67	87.03	9.95	51.05	9.95	29.06	11.21	30.17	7.76	50.86
Madhya Pradesh	3.76	35.84	2.19	58.22	1.91	5.10	1.27	91.72	38.56	44.80	1.80	14.84	18.21	16.81	4.48	60.50
Uttar Pradesh	47.19	44.38	2.50	5.94	10.00	1.25	75.00	75.00	19.95	37.63	2.74	39.69	5.53	21.71	3.52	69.24
<b>Eastern Region</b>	9.72	78.13	3.47	8.68	4.76	15.48	21.43	58.33	16.37	56.50	6.05	21.08	5.69	19.51	9.76	65.04
Arunachal Pradesh	12.12	24.49	1.77	61.62	6.63	5.61	85.20	85.20	55.00	10.00	0.31	34.69	15.00	7.50	2.50	75.00
Assam	29.59	15.82	1.79	52.81	17.20	7.53	74.19	74.19	31.58	57.89	0.00	10.53	0.56	7.22	0.56	91.67
Bihar	25.78	38.91	0.31	35.00	5.00	18.13	17.83	17.83	2.50	25.00	0.00	72.50	0.00	10.00	0.00	90.00
Chhattisgarh	6.25	16.25	33.75	43.75	5.00	15.00	5.00	75.00	3.44	62.19	1.56	32.81	3.75	28.75	0.00	67.50
Jharkhand	23.22	51.95	0.88	23.95	8.26	23.60	0.00	68.14	21.25	73.75	0.00	5.00	5.00	55.00	0.00	40.00
Meghalaya	27.50	48.75	0.00	23.75	5.00	30.00	65.00	65.00	23.57	46.43	1.25	28.75	9.29	20.71	0.00	70.00
Mizoram	22.62	54.45	0.78	22.15	8.18	21.38	0.00	70.44	30.22	57.20	0.94	11.64	8.13	25.42	2.71	63.75
Orissa	2.26	96.98	0.00	0.75	13.73	76.47	0.00	9.80	24.42	36.90	1.78	36.90	10.07	12.95	7.91	69.06
Sikkim	36.25	62.19	1.25	0.31	2.53	16.46	1.27	79.75	48.75	48.75	2.50	0.00	10.00	5.00	0.00	85.00
Tripura	49.91	47.58	0.36	2.15	5.00	8.57	0.71	85.71	2981	4863	240	3217	264	620	106	2247
West Bengal																
<b>Western Region</b>																
Daman & Diu																
Goa																
Gujarat																
Maharashtra																
<b>Southern Region</b>																
Andhra Pradesh																
Karnataka																
Kerala																
Pondicherry																
Tamil Nadu																
All Sample																

**Table S4.6e:** Distribution of Households Based on Their Perception about the Extent to Which Insurance Can Replace Financial Losses (Urban) (Percentage)

State/UT	Insured					Uninsured				
	Urban					Urban				
	Full	Part	None	Can't say		Full	Part	None	Can't say	
All India	27.42	45.38	2.03	25.17		10.47	19.67	3.15	66.71	
<b>Northern Region</b>	31.57	42.54	1.89	23.99		13.66	16.65	3.71	65.98	
Chandigarh	10	58.57	10	21.43		10	23.33	6.67	60	
Delhi	10.46	44.44	0.65	44.44		0.76	18.94	5.3	75	
Haryana	26	26	0.57	47.43		19.33	18.67	0.0	62	
Himachal Pradesh	3.81	24.76	8.1	63.33		3.33	11.11	4.44	81.11	
Madhya Pradesh	48.21	43.69	0.95	7.14		11.98	7.8	2.23	77.99	
Punjab	20.63	57.02	6.59	15.76		18	47.33	5.33	29.33	
Rajasthan	9.5	37.28	0.54	52.69		3.38	10.97	1.27	84.39	
Uttar Pradesh	42.86	44.76	0.95	11.43		21.15	17.81	3.34	57.7	
Uttarakhand	44.8	49.46	2.15	3.58		15.7	8.26	14.05	61.98	
<b>Eastern Region</b>	16.5	43.03	3.26	37.2		5.45	20.38	3.5	70.67	
Arunachal Pradesh	14.7	69.01	5.43	10.86		6.49	7.79	29.87	55.84	
Assam	12.59	64.65	3.15	19.61		6.9	33.33	1.72	58.05	
Bihar	7.36	17.32	4.04	71.28		3.07	4.1	3.07	89.76	
Chhattisgarh	55	16.43	0.71	27.86		18.33	7.5	4.17	70	
Jharkhand	19.42	22.61	0.87	57.1		6.94	9.72	5.56	77.78	
Meghalaya	5.56	62.5	0.0	31.94		0.0	7.87	0.0	92.13	
Mizoram	0.0	100	0.0	0.0		0.0	83.46	0.79	15.75	
Orissa	22.86	52.86	0.54	23.75		7.11	19.25	0.0	73.64	
Sikkim	0.0	64.29	0.0	35.71		0.0	3.33	0.0	96.67	
Tripura	1.43	5.71	55.71	37.14		3.33	3.33	16.67	76.67	
West Bengal	10.24	55.71	0.71	33.33		4.44	28.33	0.0	67.22	
<b>Western Region</b>	27.99	56.43	0.38	15.2		12.96	28.9	0.53	57.62	
Daman & Diu	18.57	81.43	0.0	0.0		3.33	56.67	0.0	40	
Goa	41.43	54.29	0.0	4.29		20	40	0.0	40	
Gujarat	23.27	56.12	0.2	20.41		12.86	25.24	0.95	60.95	
Maharashtra	30.9	54.36	0.57	14.16		13.29	27.57	0.33	58.8	
<b>Southern Region</b>	36.41	47.96	1.36	14.27		11.14	18.6	3.06	67.2	
Andhra Pradesh	22.4	63.34	0.61	13.65		12.92	36.84	1.44	48.8	
Karnataka	17.97	41.6	2.34	38.09		7.98	19.15	8.51	64.36	
Kerala	35	56.79	1.43	6.79		6.67	15	3.33	75	
Pondicherry	60	40	0.0	0.0		10	0.0	0.0	90	
Tamil Nadu	60.32	38.1	1.27	0.32		14.07	7.78	0.74	77.41	
All Sample	2979	4931	221	2735		500	939	150	3185	

**Table 54.6f: Distribution of Households Based on Their Perception about the Extent to Which Insurance Can Replace Financial Losses (Rural + Urban) (Percentage)**

State/UT	Insured				Uninsured			
	Full	Part	None	Can't say	Full	Part	None	Can't say
All India	26.89	44.18	2.08	26.85	9.55	19.46	3.20	67.80
<b>Northern Region</b>	31.00	40.41	2.22	26.36	12.57	15.06	3.91	68.46
Chandigarh	9.33	47.33	9.33	34.00	6.00	20.00	14.00	60.00
Delhi	8.76	39.86	0.69	50.69	1.83	19.51	4.27	74.39
Haryana	27.43	24.10	0.27	48.20	20.08	16.87	0.00	63.05
Himachal Pradesh	3.59	21.52	4.26	70.63	2.67	9.33	4.00	84.00
Madhya Pradesh	49.92	39.91	1.56	8.62	9.36	7.02	2.01	81.61
Punjab	15.05	53.90	8.34	22.71	15.04	39.85	6.39	38.72
Rajasthan	6.43	36.51	1.42	55.64	2.79	8.63	1.27	87.31
Uttar Pradesh	40.56	44.78	1.41	13.25	19.98	17.41	3.79	58.82
Uttarakhand	46.08	46.74	2.34	4.84	13.43	5.47	13.93	67.16
<b>Eastern Region</b>	18.25	40.30	3.00	38.46	5.49	20.96	3.51	70.04
Arunachal Pradesh	12.31	73.38	4.49	9.82	5.59	11.80	25.47	57.14
Assam	14.55	60.42	4.66	20.37	6.40	27.61	5.05	60.94
Bihar	9.90	21.14	2.83	66.13	4.50	4.70	2.86	87.93
Chhattisgarh	55.00	13.00	0.50	31.50	17.00	7.50	3.50	72.00
Jharkhand	24.83	19.00	1.36	54.82	10.97	8.86	3.80	76.37
Meghalaya	10.99	61.54	0.00	27.47	0.33	7.49	0.33	91.86
Mizoram	0.00	100.00	0.00	0.00	0.35	82.39	0.35	16.90
Orissa	24.42	45.42	0.42	29.75	6.27	18.80	0.50	74.44
Sikkim	1.33	43.33	0.00	55.33	0.00	6.00	0.00	94.00
Tripura	4.00	11.33	44.00	40.67	4.00	8.00	12.00	76.00
West Bengal	7.30	58.51	1.08	33.11	4.23	28.46	0.00	67.31
<b>Western Region</b>	25.58	54.16	0.63	19.63	11.21	26.92	0.33	61.54
Daman & Diu	20.00	77.33	0.00	2.67	4.00	56.00	0.00	40.00
Goa	34.00	51.33	0.00	14.67	14.00	36.00	0.00	50.00
Gujarat	23.43	50.95	0.76	24.86	11.43	23.43	0.57	64.57
Maharashtra	26.94	54.40	0.67	17.99	11.52	25.43	0.22	62.83
<b>Southern Region</b>	33.37	52.50	1.15	12.98	10.02	21.13	2.93	65.92
Andhra Pradesh	13.39	78.40	0.34	7.87	13.18	49.84	0.96	36.01
Karnataka	21.34	39.14	2.05	37.47	8.87	16.51	8.26	66.36
Kerala	35.67	59.67	1.33	3.33	5.03	15.58	2.51	76.88
Pondicherry	54.00	44.67	1.33	0.00	10.00	2.00	0.00	88.00
Tamil Nadu	55.43	42.54	0.84	1.18	10.98	8.05	0.73	80.24
All Sample	59.61	97.93	4.61	59.52	7.65	15.59	2.56	54.31

**Table S4.7a:** Distribution of Households by Their Perception about Benefits of Insurance vis-à-vis Other Avenues of Savings (Rural) (Percentage)

State/UT	Insured							Uninsured										
	Easy marketability	Easy liquidity	Transferrability	Appreciation	Tax benefits	Usefulness in emergency	No benefits	Any other benefits	Can't say	Easy marketability	Easy liquidity	Transferrability	Appreciation	Tax benefits	Usefulness in emergency	No benefits	Any other benefits	Can't say
All India	10.98	14.37	10.19	28.11	19.13	51.58	1.19	5.97	14.38	2.38	4.32	3.34	8.84	4.63	16.13	2.01	2.93	62.84
Northern Region	3.07	8.80	5.36	36.66	12.43	55.50	0.67	2.98	15.68	1.12	3.78	2.75	15.88	6.09	19.57	1.72	2.32	59.66
Chhattisgarh	13.75	47.50	1.25	11.25	13.75	2.50	1.25	11.25	27.50	0.00	5.00	0.00	10.00	10.00	0.00	0.00	20.00	70.00
Dandi	6.25	7.03	0.00	7.81	13.28	42.19	0.00	0.00	42.97	9.38	6.25	0.00	3.13	9.38	15.63	0.00	0.00	65.63
Haryana	2.99	22.69	11.72	64.34	22.19	36.41	0.25	10.22	24.69	3.03	10.10	2.02	43.43	20.20	28.28	2.02	3.03	38.38
Himachal Pradesh	6.30	14.29	1.26	19.33	23.11	14.29	5.88	3.78	50.42	0.00	5.00	0.00	3.33	6.67	5.00	5.00	5.00	76.67
Madhya Pradesh	0.42	4.06	0.63	49.58	8.23	56.15	0.31	0.21	6.98	0.00	0.83	0.00	18.75	0.42	5.83	0.00	0.00	75.83
Punjab	16.93	39.32	47.14	17.97	37.50	42.71	2.08	12.24	9.38	3.45	22.41	25.00	16.38	25.86	20.69	3.45	7.76	43.97
Rajasthan	2.97	3.28	0.47	35.47	2.34	52.66	0.63	3.59	19.38	0.00	0.00	0.63	4.38	2.50	14.38	2.50	3.75	55.63
Uttar Pradesh	0.42	1.25	0.21	32.04	10.54	75.10	0.00	0.28	12.90	0.56	0.00	0.00	13.41	1.96	36.31	0.84	0.56	55.59
Uttarakhand	0.31	0.94	0.63	39.69	2.81	59.38	0.00	0.63	3.44	1.25	0.00	0.00	25.00	0.00	1.25	5.00	0.00	68.75
Eastern Region	11.29	14.44	10.74	16.69	15.99	40.68	2.19	13.80	22.99	3.91	4.63	4.31	2.55	3.35	9.34	1.68	5.19	64.57
Arunachal Pradesh	18.15	6.85	20.89	10.62	21.58	69.86	0.34	9.89	13.36	2.78	0.00	3.70	1.85	0.93	14.81	0.00	1.85	57.41
Assam	10.35	20.70	17.18	3.96	26.21	40.75	2.20	15.42	20.70	2.05	9.59	6.85	0.00	3.42	6.16	3.42	3.42	17.12
Bihar	6.63	8.14	6.26	13.89	10.51	52.57	3.00	1.75	27.66	1.00	0.50	2.99	2.49	1.99	13.93	3.98	0.00	69.65
Chhattisgarh	1.25	34.06	9.06	13.75	27.81	50.63	2.19	0.00	34.06	0.00	1.25	0.00	5.00	5.00	8.75	3.75	0.00	83.75
Jharkhand	2.74	7.98	23.44	8.98	13.97	35.66	0.00	1.00	26.18	0.00	3.03	9.09	3.03	6.06	17.17	0.00	2.02	53.54
Meghalaya	0.00	10.53	31.58	0.00	26.32	68.42	0.00	15.79	21.05	0.00	0.55	1.10	0.00	2.76	11.05	0.00	2.76	85.64
Mizoram	27.27	50.00	54.55	0.00	40.91	45.45	0.00	0.00	9.09	20.25	19.62	12.03	0.00	7.59	6.96	0.00	3.80	70.89
Orissa	30.63	24.38	5.47	49.53	7.66	35.78	1.25	14.38	10.00	5.00	3.75	2.50	9.38	1.25	5.63	1.25	2.50	75.00
Sikkim	0.00	0.00	0.00	0.00	11.25	3.75	2.50	13.75	72.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.00	90.00
Tripura	7.50	5.00	2.50	2.50	5.00	1.25	25.00	30.00	38.75	0.00	0.00	0.00	0.00	0.00	0.00	10.00	10.00	80.00
West Bengal	3.44	0.63	0.31	4.06	19.06	7.50	0.94	70.94	19.06	1.25	1.25	0.00	3.75	3.75	0.00	1.25	46.25	51.25
Western Region	13.59	23.14	9.63	42.98	17.12	74.50	0.29	1.76	2.72	0.29	5.90	2.36	17.40	5.01	34.51	3.83	0.29	49.56
Daman & Diu	21.25	46.25	23.75	31.25	28.75	57.50	0.00	0.00	0.00	5.00	5.00	10.00	15.00	15.00	40.00	15.00	0.00	25.00
Goa	12.50	8.75	1.25	50.00	10.00	82.50	0.00	1.25	2.50	0.00	0.00	0.00	25.00	0.00	35.00	0.00	0.00	45.00
Gujarat	9.29	15.89	9.29	49.82	11.96	81.25	0.54	0.71	1.79	0.00	3.57	1.43	22.14	5.71	37.86	2.86	0.00	47.86
Maharashtra	16.54	28.39	9.20	37.60	21.06	69.73	0.16	2.96	3.90	0.00	8.81	2.52	12.58	3.77	30.82	3.77	0.63	54.72
Southern Region	27.50	21.35	21.20	17.50	42.19	45.42	1.30	2.14	4.17	2.92	3.75	2.92	2.08	4.17	12.50	2.29	0.42	75.42
Andhra Pradesh	16.58	18.34	1.76	3.27	79.40	69.60	0.75	1.76	2.51	2.94	0.98	0.00	1.96	7.84	6.86	1.96	0.00	87.25
Karnataka	25.67	30.66	22.28	15.86	16.58	46.17	1.78	4.63	9.80	2.88	7.91	5.04	2.88	2.16	37.41	0.72	0.00	47.48
Kerala	24.61	16.51	41.43	29.60	61.06	31.46	2.80	1.25	0.31	3.80	2.53	2.53	0.00	6.33	0.00	8.86	1.27	82.28
Pondicherry	22.50	30.00	26.25	27.50	35.00	37.50	0.00	0.00	1.25	0.00	0.00	0.00	5.00	10.00	0.00	0.00	0.00	90.00
Tamil Nadu	39.46	15.71	21.61	20.89	31.61	36.61	0.54	0.71	2.32	2.86	2.86	3.57	2.14	1.43	0.71	0.71	0.71	88.57
All Sample	12.41	16.24	11.52	31.77	21.62	58.29	1.35	6.75	16.25	2.58	4.70	3.63	9.60	5.04	17.52	2.18	3.19	68.28

**Table S4.7b:** Distribution of Households by Their Perception about Benefits of Insurance vis-à-vis Other Avenues of Savings (Urban) (Percentage)

State/UT	Insured								Uninsured									
	Easy marketability	Easy liquidity	Transferability	Appreciation	Tax benefits	Usefulness in emergency	No benefits	Any other benefits	Can't say	Easy marketability	Easy liquidity	Transferability	Appreciation	Tax benefits	Usefulness in emergency	No benefits	Any other benefits	Can't say
All India	11.74	14.74	10.83	27.88	28.70	52.65	1.46	6.78	12.58	2.51	4.96	3.39	11.92	6.83	19.19	3.12	3.41	56.14
<b>Northern Region</b>	3.24	8.94	6.08	35.09	22.06	63.49	0.95	1.75	13.15	1.38	4.80	4.25	18.66	7.79	26.01	2.60	1.27	49.64
Chandigarh	12.86	41.43	8.57	18.57	21.43	30.00	0.00	8.57	18.57	3.33	3.33	3.33	0.00	0.00	0.00	0.00	0.00	96.67
Delhi	3.25	9.09	6.17	12.01	16.88	51.62	0.32	0.97	32.47	2.27	3.79	1.52	3.79	3.79	16.67	4.55	0.76	65.15
Haryana	1.71	11.43	13.14	71.71	30.86	39.14	0.86	6.00	20.86	2.67	12.00	8.00	50.00	24.00	36.67	0.00	2.00	31.33
Himachal Pradesh	2.86	5.24	0.95	18.10	30.48	33.81	13.33	3.33	30.95	0.00	1.11	0.00	1.11	6.67	6.67	21.11	1.11	70.00
Madhya Pradesh	1.55	6.30	1.55	39.36	17.84	75.15	0.00	0.59	7.02	0.28	0.84	0.28	23.96	1.39	21.73	1.11	0.28	54.60
Punjab	16.29	40.57	46.86	26.00	50.57	45.43	1.43	4.00	9.43	6.67	36.00	39.33	12.67	44.67	33.33	4.67	5.33	20.00
Rajasthan	3.75	6.25	0.36	40.71	4.46	54.29	0.54	2.50	15.71	0.42	0.00	0.42	9.17	0.83	14.58	2.92	3.33	49.58
Uttar Pradesh	1.03	2.70	0.32	32.20	22.43	78.43	0.00	0.16	9.60	0.74	0.93	0.19	14.29	3.71	41.00	0.74	0.00	49.17
Uttarakhand	0.72	2.15	0.36	31.90	12.19	76.34	0.00	0.72	1.43	0.83	0.00	0.00	43.80	0.00	3.31	0.00	0.83	52.89
<b>Eastern Region</b>	15.58	17.62	13.71	17.68	26.44	36.99	1.35	18.53	18.29	2.92	4.89	2.22	3.68	4.25	7.87	2.29	8.06	62.67
Arunachal Pradesh	46.01	17.57	37.06	3.19	37.06	55.27	0.32	4.15	14.38	1.15	0.00	1.15	0.00	1.15	4.60	0.00	0.00	80.46
Assam	11.11	29.47	17.87	7.97	39.86	47.83	0.48	18.36	14.25	3.76	6.99	5.38	2.15	4.84	2.69	0.54	1.08	24.19
Bihar	3.28	7.83	14.39	18.23	12.82	36.04	1.00	15.10	19.66	1.68	4.03	4.36	5.70	2.01	12.08	3.02	6.04	59.40
Chhattisgarh	2.86	34.64	10.36	16.79	42.14	50.00	3.93	1.43	26.43	0.00	9.17	2.50	3.33	10.00	12.50	6.67	0.83	74.17
Jharkhand	4.00	7.43	14.86	17.43	24.00	37.14	0.29	2.57	27.71	0.67	0.67	3.33	2.67	2.67	8.67	5.33	0.67	70.00
Meghalaya	13.70	9.59	13.70	0.00	24.66	41.10	1.37	16.44	41.10	0.00	0.00	0.00	0.00	0.00	2.36	0.00	0.79	92.13
Mizoram	90.41	61.64	47.95	0.00	27.40	45.21	0.00	15.07	0.00	14.17	19.69	2.36	0.79	18.11	10.24	0.00	0.00	70.08
Orissa	35.71	30.89	6.61	53.21	18.21	40.00	0.18	10.89	5.00	5.42	5.83	0.00	10.42	1.67	14.17	2.50	3.33	67.50
Sikkim	0.00	0.00	0.00	0.00	14.29	15.71	0.00	61.43	32.86	0.00	0.00	0.00	0.00	3.33	0.00	0.00	50.00	43.33
Tripura	2.86	2.86	1.43	7.14	21.43	1.43	30.00	47.14	14.29	0.00	0.00	0.00	0.00	0.00	0.00	10.00	26.67	60.00
<b>West Bengal</b>	1.19	0.95	0.24	1.43	33.57	8.81	0.00	59.05	24.76	0.56	0.56	0.00	1.67	3.33	3.33	0.56	40.56	56.67
<b>Western Region</b>	9.93	20.84	8.65	48.38	35.52	71.78	0.45	1.96	1.81	3.15	5.78	2.28	22.94	12.78	39.75	2.80	0.53	39.40
Daman & Diu	21.43	37.14	20.00	51.43	32.86	55.71	0.00	0.00	0.00	3.33	3.33	3.33	13.33	36.67	30.00	0.00	0.00	36.67
Goa	4.29	2.86	0.00	82.86	5.71	78.57	0.00	4.29	0.00	0.00	0.00	0.00	46.67	0.00	70.00	3.33	3.33	3.33
Gujarat	5.10	14.08	3.06	58.98	27.76	73.88	0.20	1.02	1.63	2.86	4.76	0.95	27.14	7.62	51.43	1.43	0.00	30.95
Maharashtra	12.73	25.75	12.30	37.20	44.21	71.24	0.72	2.58	2.29	3.65	7.31	3.32	18.60	15.28	29.57	3.99	0.66	49.17
<b>Southern Region</b>	24.66	18.20	17.60	15.83	42.06	42.97	3.43	1.06	9.03	3.79	4.90	4.53	5.14	5.51	11.51	6.12	1.22	69.65
Andhra Pradesh	15.68	15.07	11.20	6.72	42.16	54.58	5.09	1.02	17.72	1.44	2.87	0.96	1.91	3.83	14.35	15.79	1.44	63.64
Karnataka	21.68	25.98	16.41	10.94	15.43	56.05	1.76	1.76	9.77	10.64	12.77	6.91	6.38	5.32	29.79	2.13	2.13	46.81
Kerala	18.93	20.36	39.29	37.86	61.79	31.07	2.86	1.79	4.29	0.83	4.17	10.00	7.50	10.83	0.83	2.50	0.00	82.50
Pondicherry	11.43	27.14	25.71	37.14	60.00	31.43	1.43	0.00	1.43	0.00	3.33	0.00	3.33	3.33	0.00	0.00	3.33	93.33
Tamil Nadu	38.10	12.38	13.02	14.76	52.86	29.84	3.97	0.32	4.60	2.59	1.48	3.70	5.93	4.81	2.59	3.70	0.74	81.85
All Sample	12.76	16.02	11.77	30.29	31.18	57.21	1.59	7.37	13.67	12.0	2.37	1.62	5.69	3.26	9.16	1.49	1.63	2.680



**Table S4.7c:** Distribution of Households by Their Perception about Benefits of Insurance vis-à-vis Other Avenues of Savings (Rural + Urban) (Percentage)

State/UT	Insured (Rural + Urban)								Uninsured (Rural + Urban)									
	Easy marketability	Easy liquidity	Transferability	Appreciation	Tax benefits	Usefulness in emergency	No benefits	Any other benefits	Can't say	Easy marketability	Easy liquidity	Transferability	Appreciation	Tax benefits	Usefulness in emergency	No benefits	Any other benefits	Can't say
All India	11.35	14.55	10.51	28.00	23.82	52.10	1.33	6.37	13.50	2.46	4.71	3.37	10.67	5.94	17.95	2.67	3.22	58.84
Northern Region	3.15	8.86	5.70	35.91	17.05	59.33	0.80	2.39	14.46	1.28	4.40	3.66	17.57	7.12	23.49	2.25	1.68	53.56
Chandigarh	13.33	44.67	4.67	14.67	17.33	15.33	0.67	10.00	23.33	2.00	4.00	2.00	0.00	4.00	0.00	0.00	8.00	86.00
Delhi	4.13	8.49	4.36	10.78	15.83	48.85	0.23	0.69	35.55	3.66	4.27	1.22	3.66	4.88	16.46	3.66	0.61	65.24
Haryana	2.40	17.44	12.38	67.78	26.23	37.68	0.53	8.26	22.90	2.81	11.24	5.62	47.39	22.49	33.33	0.80	2.41	34.14
Himachal Pradesh	4.69	10.04	1.12	18.75	26.56	23.44	9.38	3.57	41.29	0.00	2.67	0.00	6.67	6.00	14.67	2.67	0.17	72.67
Madhya Pradesh	0.94	5.11	1.05	44.81	12.72	65.02	1.77	0.39	7.00	0.17	0.83	0.17	21.87	1.00	15.36	0.67	0.17	63.11
Punjab	16.62	39.92	47.00	21.80	43.73	44.01	1.77	8.31	9.40	5.26	30.08	33.08	14.29	36.47	27.82	4.14	6.39	30.45
Rajasthan	3.33	4.67	0.42	37.92	3.33	53.42	0.58	3.08	17.67	0.25	0.00	0.50	7.25	1.50	14.50	2.75	3.50	52.00
Uttar Pradesh	0.70	1.92	0.26	32.11	17.02	76.66	0.00	0.22	11.36	0.67	0.56	0.11	13.94	3.01	39.13	0.78	0.22	51.73
Uttarakhand	0.50	1.50	0.50	36.06	7.18	67.28	0.00	0.67	2.50	1.00	0.00	0.00	36.32	0.00	2.49	1.99	0.50	59.20
Eastern Region	13.40	16.01	12.20	17.18	21.13	38.86	1.78	16.13	20.68	3.36	4.77	3.15	3.18	3.85	8.52	2.02	6.79	63.51
Arunachal Pradesh	32.56	12.40	29.26	6.78	29.59	62.31	0.33	6.78	13.88	2.05	0.00	2.56	1.03	1.03	10.26	0.00	1.03	67.69
Assam	10.71	24.88	17.51	5.88	32.72	44.12	1.38	16.82	17.63	3.01	8.13	6.02	1.20	4.22	4.22	1.81	2.11	21.08
Bihar	5.06	7.99	10.06	15.92	11.59	44.84	2.07	7.99	23.92	1.40	2.61	3.81	4.41	2.00	12.83	3.41	3.61	63.53
Chhattisgarh	2.00	34.33	9.67	15.17	34.50	50.33	3.00	0.67	30.50	0.00	6.00	1.50	4.00	8.00	11.00	5.50	0.50	78.00
Jharkhand	3.33	7.72	19.44	12.92	18.64	36.35	0.13	1.73	26.90	0.40	1.61	5.62	2.81	4.02	12.05	3.21	1.20	63.45
Meghalaya	10.87	9.78	17.39	0.00	25.00	46.74	1.09	16.30	36.96	0.00	0.32	0.65	0.00	1.62	7.47	0.00	1.95	88.31
Mizoram	75.79	58.95	49.47	0.00	30.53	45.26	0.00	11.58	2.11	17.54	19.65	7.72	0.35	12.28	8.42	0.00	2.11	70.53
Orissa	33.00	27.42	6.00	51.25	12.58	37.75	0.75	12.75	7.67	5.25	5.00	1.00	10.00	1.50	10.75	2.00	3.00	70.50
Sikkim	0.00	0.00	0.00	0.00	12.67	9.33	1.33	36.00	54.00	0.00	0.00	0.00	0.00	2.00	0.00	0.00	34.00	62.00
Tripura	5.33	4.00	2.00	4.67	12.67	1.33	27.33	38.00	27.33	0.00	0.00	0.00	0.00	2.00	10.00	10.00	20.00	68.00
West Bengal	2.16	0.81	0.27	2.57	27.30	8.24	0.41	64.19	22.30	0.77	0.77	0.00	2.31	3.46	0.38	0.77	42.31	55.00
Western Region	11.78	22.01	9.14	45.65	26.21	73.16	0.37	1.86	2.27	2.09	5.82	2.31	20.88	9.89	37.80	3.19	0.44	43.19
Daman & Diu	21.33	42.00	22.00	40.67	30.67	56.67	0.00	0.00	0.00	4.00	4.00	6.00	14.00	28.00	34.00	6.00	0.00	32.00
Goa	8.67	6.00	0.67	65.33	8.00	80.67	0.00	2.67	1.33	0.00	0.00	0.00	38.00	0.00	56.00	2.00	2.00	20.00
Gujarat	7.33	15.05	6.38	54.10	19.33	77.81	0.38	0.86	1.71	1.71	4.29	1.14	25.14	6.86	46.00	2.00	0.00	37.71
Maharashtra	14.55	27.01	10.82	37.39	33.13	70.52	0.45	2.76	3.06	2.39	7.83	3.04	16.52	11.30	30.00	3.91	0.65	51.09
Southern Region	26.06	19.75	19.37	16.65	42.12	44.17	2.38	1.59	6.64	3.47	4.47	3.93	4.01	5.01	11.87	4.70	0.93	71.78
Andhra Pradesh	16.09	16.54	6.97	5.17	58.83	61.30	3.15	1.35	10.91	1.93	2.25	0.64	1.93	5.14	11.90	11.25	0.96	71.38
Karnataka	23.77	28.42	19.48	13.51	16.03	50.89	1.77	3.26	9.79	7.34	10.70	6.12	4.89	3.98	33.03	1.53	1.22	47.09
Kerala	21.96	18.30	40.43	33.44	61.40	31.28	2.83	1.50	2.16	2.01	3.52	7.04	4.52	9.05	5.03	5.03	0.50	82.41
Pondicherry	17.33	28.67	26.00	32.00	46.67	34.67	0.67	0.00	1.33	0.00	2.00	0.00	4.00	6.00	0.00	0.00	2.00	92.00
Tamil Nadu	38.74	13.95	17.06	17.65	42.86	33.03	2.35	0.50	3.53	2.68	1.95	3.66	4.63	3.66	1.95	2.68	0.73	84.15
All Sample	2517	3226	2329	6206	5280	11550	294	1412	2992	197	377	270	855	476	1438	214	258	4714

**Table S4.8:** Distribution of Households by Their Awareness and Views of Benefits of Life Insurance Policies (Rural + Urban) (Percentage)

State/UT	Insured										Uninsured							
	% of Households aware about Life Insurance Policies	Security purposes	Bulk return in future	Daughter's marriage	Children's education	Good return on savings	Tax benefits	Risk coverage	Others	% of Households aware about life insurance policies	Security purposes	Bulk return in future	Daughter's marriage	Children's education	Good return on savings	Tax benefits	Risk coverage	Others
All India	97.23	61.24	48.98	19.25	18.56	24.73	11.85	43.44	0.94	62.23	51.95	40.14	15.75	11.05	18.05	5.34	39.30	3.77
North Region	98.01	65.03	49.30	14.12	12.22	20.98	9.97	44.12	0.49	56.45	60.56	38.10	10.30	6.76	12.97	6.08	44.36	1.86
Chandigarh	96.00	57.64	52.08	9.03	16.67	22.22	9.72	27.78	2.08	28.00	92.86	21.43	14.29	14.29	14.29	0.00	57.14	21.43
Delhi	97.47	84.71	45.65	29.41	24.47	3.53	6.35	48.47	0.00	38.41	65.09	28.57	22.22	26.99	3.17	6.35	41.27	9.52
Haryana	97.47	77.05	71.17	40.03	22.54	30.46	3.69	27.73	0.82	67.47	92.86	66.07	29.76	7.14	25.60	4.17	44.64	0.60
Himachal Pradesh	92.17	83.07	65.87	1.45	5.33	2.91	8.23	76.29	2.18	43.24	67.84	33.92	7.71	4.63	4.63	7.71	70.92	7.71
Madhya Pradesh	99.50	52.85	46.43	6.19	7.37	25.84	11.05	44.59	0.00	59.90	48.49	26.48	2.23	2.79	9.48	5.02	40.69	0.00
Punjab	96.04	57.17	46.53	24.54	32.49	37.31	28.80	42.98	1.99	53.58	51.22	41.40	18.24	28.07	31.57	26.66	51.22	4.91
Rajasthan	97.23	75.17	25.37	8.74	9.08	14.66	1.63	44.82	0.51	44.35	33.26	33.26	5.07	2.82	12.40	1.13	62.01	2.25
Uttar Pradesh	99.07	61.69	46.68	12.29	7.92	16.32	10.79	40.70	0.04	68.65	63.66	34.91	8.28	3.25	8.12	3.90	35.08	0.65
Uttarakhand	98.66	36.55	60.92	5.08	4.91	23.86	4.06	36.38	0.34	35.50	33.63	44.85	1.40	0.00	11.21	0.00	21.02	0.00
East Region	93.98	64.57	40.71	14.42	17.07	31.77	11.47	51.60	2.16	57.92	47.38	31.56	7.39	10.20	23.69	4.88	39.56	5.80
Andhra Pradesh	94.34	73.24	46.96	2.10	2.28	39.77	10.34	64.83	4.20	17.14	44.88	23.94	0.00	2.99	26.93	2.99	32.91	71.81
Assam	80.42	70.20	29.65	15.47	13.32	35.81	30.37	43.26	4.01	52.81	11.41	9.70	5.13	2.28	5.13	9.13	6.27	3.42
Bihar	90.26	69.60	36.24	21.92	19.34	10.92	5.98	47.61	2.51	45.23	50.95	31.90	15.95	11.96	7.98	5.76	43.86	4.87
Chhattisgarh	95.99	69.45	49.83	8.51	12.15	40.46	23.79	61.64	0.52	45.00	46.67	37.78	5.56	3.33	30.00	13.33	40.00	2.22
Jharkhand	96.78	67.05	23.53	21.74	29.58	6.05	6.33	51.73	0.28	31.82	51.75	11.36	15.15	17.67	8.83	11.36	54.27	7.57
Meghalaya	97.78	80.04	30.01	6.67	60.03	45.58	5.56	45.58	4.45	53.92	86.11	23.48	0.00	42.15	13.85	1.20	50.58	18.06
Mizoram	96.77	95.72	67.44	6.53	1.09	77.23	7.61	3.26	0.00	44.91	76.57	35.16	0.78	3.13	39.85	16.41	0.00	0.00
Orissa	99.67	73.41	54.26	10.03	20.07	47.49	5.69	24.50	0.67	89.47	62.87	53.09	4.47	8.94	31.30	0.56	19.84	0.84
Sikkim	100.00	34.00	60.00	16.00	6.67	31.33	10.00	94.00	0.00	96.00	39.58	56.25	8.33	0.00	18.75	2.08	93.75	2.08
Tripura	100.00	88.00	2.67	6.67	17.33	32.00	3.33	57.33	22.00	92.00	82.61	2.17	6.52	4.35	2.17	0.00	67.39	23.91
West Bengal	100.00	23.51	44.19	16.89	13.38	44.32	12.57	89.46	0.14	95.75	8.03	30.13	14.06	4.02	49.01	1.21	87.17	0.40
West Region	99.74	69.14	50.39	13.68	22.36	32.09	10.62	49.50	0.15	77.25	60.46	41.40	7.54	11.24	20.20	7.25	43.96	0.85
Daman & Diu	99.33	67.12	73.83	10.74	36.91	36.91	11.41	22.82	0.00	64.00	71.88	59.38	6.25	12.50	0.00	50.00	28.13	0.00
Goa	99.33	94.63	43.63	6.04	18.12	12.08	1.34	75.84	0.00	94.00	87.23	40.43	0.00	4.26	8.51	0.00	57.45	0.00
Gujarat	100.00	70.95	48.86	12.95	17.81	30.67	6.57	54.76	0.10	81.43	61.75	36.84	7.37	10.18	18.25	2.81	52.63	1.05
Maharashtra	99.63	65.09	49.74	15.43	25.02	34.91	14.76	45.39	0.22	73.70	54.57	43.66	8.85	12.98	25.37	7.96	36.28	0.88
South Region	99.31	46.52	64.32	43.45	33.38	18.24	18.21	27.53	0.52	73.05	43.59	61.11	46.97	20.69	16.99	3.91	30.29	1.79
Andhra Pradesh	99.33	28.20	34.99	27.07	24.23	14.04	61.83	58.55	1.02	53.87	16.71	50.74	10.15	5.97	8.36	9.55	64.46	5.97
Karnataka	98.88	39.40	83.51	41.47	41.94	18.66	2.92	30.44	0.66	65.03	24.45	71.48	38.56	24.45	13.64	3.29	39.50	2.35
Kerala	99.67	49.41	53.59	46.58	27.55	24.87	9.52	13.86	0.33	89.95	52.51	58.10	52.51	26.26	20.67	2.79	19.55	0.56
Pondicherry	98.00	23.81	59.86	26.53	54.42	31.97	40.14	12.93	0.00	80.00	57.50	27.50	57.50	7.50	40.00	2.50	32.50	2.50
Tamil Nadu	99.66	67.88	74.96	57.93	32.88	15.94	1.10	10.54	0.17	84.88	62.07	45.23	65.80	24.14	18.68	2.30	13.51	0.00
All Sample	21553	13200	10556	4148	4000	5330	2554	9363	202	4985	2590	2001	785	551	900	266	1959	188

**Table S4.9:** Distribution of Households by Their Awareness and Views of Health Insurance Policies (Insured) (Percentage)

State/UT	% of HHS who have heard of							% of HHS who have heard of							% of HHS who have heard of							Rural + Urban					
	Protection against critical illness	Protection against all illness	Only OPD	Only hospitalisation	Cashless facility	Others	No benefits	Protection against critical illness	Protection against all illness	Only OPD	Only hospitalisation	Cashless facility	Others	No benefits	Protection against critical illness	Protection against all illness	Only OPD	Only hospitalisation	Cashless facility	Others	No benefits						
All India	45.86	38.14	8.47	32.11	17.20	6.23	3.80	49.35	37.95	9.26	33.58	18.22	6.19	2.48	53.73	47.75	38.03	8.90	32.90	17.75	6.20	3.09					
<b>Northern Region</b>	53.63	37.47	4.63	27.36	22.09	6.41	5.93	48.31	39.24	5.72	29.63	27.74	3.57	3.61	54.12	42.86	36.52	5.17	28.48	24.90	4.99	4.77					
Chandigarh	70.00	32.86	34.29	28.57	4.29	14.29	0.00	66.00	65.15	24.24	31.82	22.73	7.58	4.55	68	48.53	29.41	8.09	30.15	13.24	11.03	2.21					
Delhi	50.00	81.25	70.00	22.50	3.75	2.50	1.25	59.77	74.53	49.05	4.94	19.77	37.26	1.52	57.17	76.09	53.93	4.37	20.41	29.44	11.75	1.46					
Haryana	32.67	24.49	80.81	28.77	3.06	2.45	0.00	34.80	27.01	80.46	0.57	26.44	9.20	1.72	33.73	25.79	80.64	1.78	27.57	6.23	2.08	2.08					
Himachal Pradesh	30.74	74.23	26.20	4.37	28.38	3.27	17.47	12.01	48.15	69.23	18.00	2.08	19.38	25.61	39.46	71.20	21.19	2.97	22.88	16.95	9.75	6.36					
Madhya Pradesh	60.47	14.19	9.10	0.55	29.08	32.66	15.57	24.08	23.78	2.54	29.31	31.41	8.08	7.93	58.09	18.94	16.14	1.51	29.19	32.06	11.98	10.62					
Punjab	64.40	51.24	55.90	36.34	46.58	38.51	5.59	64.93	48.98	46.20	36.96	41.89	20.64	3.70	64.66	50.11	51.04	36.65	44.23	29.54	4.64	0.46					
Rajasthan	26.79	50.39	57.86	0.00	9.80	6.53	3.27	32.73	48.12	60.34	1.91	18.33	15.28	3.06	29.74	49.18	59.26	1.05	14.50	11.35	3.15	4.83					
Uttar Pradesh	61.58	48.36	36.36	0.72	23.01	15.25	0.36	52.91	32.99	0.81	27.04	21.63	4.25	2.07	61.61	50.63	34.67	0.77	25.02	18.44	0.41	2.48					
Uttarakhand	77.16	15.88	11.66	0.00	31.43	40.18	7.78	7.45	69.90	24.32	22.89	0.00	30.40	46.85	4.29	73.54	19.89	0.00	30.94	43.34	6.12	5.95					
<b>Eastern Region</b>	47.23	54.79	30.54	8.41	33.93	14.30	10.77	3.26	58.26	51.95	25.40	6.20	39.44	11.80	14.36	2.42	52.89	53.17	27.63	7.16	37.02	12.89	2.78				
Arunachal Pradesh	59.66	62.86	38.97	15.50	19.69	30.59	32.27	0.00	65.04	73.03	6.92	0.77	17.30	12.30	46.13	0.38	62.48	22.21	7.80	18.41	21.01	39.41	0.20				
Assam	66.05	40.37	22.71	14.13	21.95	15.64	4.54	9.08	69.15	57.12	20.25	7.47	14.70	11.57	19.28	2.89	67.55	48.98	21.47	10.73	18.26	13.57	5.92				
Bihar	29.97	56.39	22.02	7.34	27.03	16.35	4.00	4.34	42.86	39.90	27.53	4.67	33.13	3.27	6.30	8.63	36.42	46.68	25.26	5.77	30.62	8.65	6.86				
Chhattisgarh	48.25	73.58	34.72	8.29	50.26	15.03	0.52	3.63	57.50	60.87	41.30	15.65	50.00	11.74	1.74	3.91	52.88	66.66	38.29	12.29	50.11	13.24	1.18				
Jharkhand	34.88	46.44	19.50	16.06	28.67	5.16	10.32	2.87	41.67	48.48	17.28	9.12	38.40	11.04	2.88	2.88	38.26	47.57	18.30	12.28	33.98	8.36	6.27				
Meghalaya	39.69	41.57	68.03	0.00	8.82	11.34	66.77	0.00	70.26	27.04	74.72	0.00	9.25	19.93	83.26	0.00	55.01	32.27	72.26	0.00	9.09	16.82	77.26				
Mizoram	83.75	46.43	33.83	2.65	61.69	4.64	5.31	0.00	82.50	57.58	32.12	24.24	93.94	18.18	0.61	0.00	83.06	52.28	32.95	13.94	78.57	11.72	2.85				
Orissa	51.26	74.86	36.09	1.95	39.26	10.97	1.22	0.24	65.07	64.16	27.28	3.46	46.30	10.76	0.38	0.19	58.16	68.88	31.16	2.79	43.20	10.85	0.75				
Sikkim	30.00	50.00	3.33	0.00	66.67	6.67	3.33	0.00	44.90	60.13	2.23	0.00	93.54	22.27	0.00	0.00	37.37	56.19	2.68	0.00	82.95	16.06	1.34				
Tripura	59.60	28.52	36.91	25.17	18.46	3.36	57.05	13.42	67.00	37.31	20.90	16.42	23.88	1.49	56.72	1.49	63.32	33.16	28.43	20.53	21.32	2.37	56.85				
West Bengal	52.75	31.75	23.22	0.00	45.50	13.74	5.21	0.95	64.99	32.06	15.13	0.00	55.39	17.44	3.85	0.51	60.08	31.96	17.98	0.00	51.93	16.15	4.33				
<b>Western Region</b>	56.82	49.69	40.79	7.56	29.92	9.94	0.52	1.97	68.99	50.43	47.38	10.07	29.07	13.35	0.53	1.75	63.23	50.13	44.59	9.01	29.43	11.91	0.53				
Daman & Diu	57.00	43.86	77.19	7.02	14.04	0.00	0.00	43.00	44.19	69.77	11.63	20.93	0.00	0.00	50	44.00	74.00	9.00	17.00	0.00	0.00	0.00					
Goa	53.00	86.79	28.30	1.89	9.43	7.55	0.00	0.00	58.00	82.76	24.14	6.90	3.45	8.62	0.00	0.00	55.5	84.68	26.13	4.50	6.31	8.11	0.00				
Gujarat	54.00	41.53	36.51	6.61	32.54	8.99	0.00	3.44	67.10	43.86	43.43	6.81	28.53	12.35	0.21	2.98	60.54	42.83	40.35	6.73	30.32	10.85	0.12				
Maharashtra	59.75	52.72	41.21	9.00	32.01	12.13	1.05	1.26	74.07	52.38	50.36	12.29	31.86	15.12	0.81	1.22	67.67	52.54	46.80	11.00	31.94	13.96	0.90				
<b>Southern Region</b>	48.60	27.50	36.30	11.15	25.21	8.65	1.15	0.26	47.03	31.67	35.55	14.78	23.55	10.24	0.55	0.35	47.76	50.86	60.36	22.39	41.55	16.83	1.53				
Andhra Pradesh	83.20	52.76	46.23	1.76	67.09	1.01	0.50	0.00	63.04	43.58	23.63	4.28	36.86	9.57	1.22	0.61	71.45	53.77	36.16	3.27	55.52	6.76	1.28				
Karnataka	29.61	6.24	13.55	9.27	11.41	18.89	1.43	0.71	22.60	5.27	7.42	6.45	12.89	16.02	0.98	0.20	26.11	18.60	33.92	24.62	39.39	58.82	3.83				
Kerala	42.86	18.69	42.37	10.59	20.25	3.43	3.43	0.31	48.50	23.93	47.50	26.43	10.71	6.43	0.00	0.71	45.68	44.33	83.73	35.30	30.37	9.30	3.28				
Pondicherry	57.00	27.50	53.75	32.50	13.75	1.25	0.00	0.00	43.00	40.00	51.43	25.71	12.86	0.00	0.00	50	53.00	82.00	47.00	20.00	1.00	0.00					
Tamil Nadu	44.92	35.89	46.07	16.96	13.75	7.86	0.18	0.00	53.39	46.35	60.63	23.33	28.73	8.89	0.00	0.16	49.69	65.28	85.15	32.95	35.34	13.84	0.13				
All Sample	74.38	34.11	2837	630	2388	1279	463	283	8776	4331	2137	1055	521	257	127	63	16215	3551	2829	662	2447	1320	461				

Table S4.10: Distribution of Households by Factors Influencing Their Decision to Take Insurance (Percentage)

	Rural						Urban						Rural + Urban											
	Voluntary	Advice of friends	Advice of agent	Through employer	Advertisement	Requirement of the financier	Other sources	Don't know	Voluntary	Advice of friends	Advice of agent	Through employer	Advertisement	Requirement of the financier	Other sources	Don't know	Voluntary	Advice of friends	Advice of agent	Through employer	Advertisement	Requirement of the financier	Other sources	Don't know
	All India	42.16	41.26	76.26	6.26	11.48	2.65	1.20	0.68	47.25	40.47	73.07	6.42	15.78	3.66	1.25	0.40	44.66	40.87	74.70	6.34	13.59	3.14	1.23
<b>Northern Region</b>	45.31	30.05	74.31	3.64	6.53	2.94	0.87	0.68	57.54	34.18	76.28	3.47	12.23	4.84	0.66	0.38	48.33	32.83	75.22	3.56	9.14	3.82	0.70	0.43
Chandigarh	50.00	76.25	46.25	0.00	6.25	0.00	0.00	0.00	48.57	68.57	64.29	4.29	11.43	0.00	0.00	0.00	49.33	72.67	54.67	2.00	8.67	0.00	0.00	0.00
Delhi	82.03	14.06	25.00	0.78	8.59	0.78	0.00	3.13	82.47	30.52	50.00	0.32	6.82	0.97	1.62	1.62	82.34	25.69	42.66	0.46	7.34	0.92	1.15	2.06
Haryana	78.05	35.91	75.31	4.74	4.99	12.72	0.75	0.50	76.57	38.86	68.86	3.71	4.57	14.00	0.29	0.00	77.36	37.28	72.30	4.26	4.79	13.32	0.53	0.27
Himachal Pradesh	60.08	21.85	73.95	8.82	12.61	0.00	4.20	2.10	71.43	18.57	72.38	9.52	19.05	0.00	0.00	0.00	65.40	20.31	73.21	9.15	15.63	0.00	2.23	1.12
Madhya Pradesh	22.92	30.42	89.79	5.00	3.85	2.19	1.35	0.42	41.82	29.49	82.88	2.97	11.30	2.50	0.48	0.36	31.65	29.98	86.56	4.05	7.33	2.33	0.94	0.39
Punjab	55.21	57.81	71.88	17.19	33.07	5.99	1.56	0.26	50.00	60.57	78.00	18.29	44.29	8.57	2.86	0.29	52.72	59.13	74.80	17.71	38.42	7.22	2.18	0.27
Rajasthan	46.88	36.25	55.78	0.31	3.13	0.00	0.78	0.63	53.39	40.54	55.54	0.36	3.57	1.61	0.36	0.71	49.92	38.25	55.67	0.33	3.33	0.75	0.58	0.67
Uttar Pradesh	44.04	24.90	78.36	0.14	3.33	2.50	0.07	0.14	50.04	23.08	76.05	0.32	10.15	4.52	0.00	0.16	46.84	24.05	77.28	0.22	6.51	3.44	0.04	0.15
Uttarakhand	35.31	0.00	75.31	2.50	0.63	0.94	0.63	0.00	40.14	19.71	64.87	1.79	0.00	7.89	1.43	0.00	0.00	21.70	70.45	2.17	0.00	4.17	0.00	0.00
<b>Eastern Region</b>	41.87	33.67	76.60	2.83	16.19	1.66	1.52	1.11	46.11	30.83	75.97	3.43	19.40	2.29	1.59	0.54	43.96	32.27	76.29	3.13	17.77	1.97	1.56	0.83
Arunachal Pradesh	24.32	56.16	84.93	1.71	24.32	0.68	5.48	0.68	17.57	53.67	87.54	1.60	38.34	3.51	2.56	0.96	20.83	56.88	86.28	1.65	31.57	2.15	3.97	0.83
Assam	38.99	10.57	65.64	1.98	16.08	4.63	1.54	5.29	54.11	17.63	71.98	4.35	23.19	1.21	5.31	1.45	46.20	13.94	68.66	3.11	19.47	3.00	3.34	3.46
Bihar	55.57	32.29	80.48	1.38	4.88	1.00	1.00	0.50	46.30	12.82	72.65	0.57	2.28	0.14	0.14	0.28	51.23	23.18	76.82	1.00	3.66	0.40	0.60	0.40
Chhattisgarh	33.44	31.56	98.13	1.56	7.50	1.56	3.13	0.63	46.07	27.50	91.79	4.29	9.64	2.14	3.93	0.36	39.33	29.67	95.17	2.83	8.50	1.83	3.50	0.50
Jharkhand	45.64	21.95	62.59	5.24	0.75	1.00	0.25	0.00	52.57	28.86	79.43	2.00	2.57	0.00	0.57	0.57	48.87	25.17	70.44	3.73	1.60	0.53	0.40	0.27
Meghalaya	10.53	31.58	57.89	26.32	5.26	5.26	0.00	0.00	52.05	75.34	64.38	16.44	35.62	1.37	2.74	0.00	43.48	66.30	63.04	18.48	29.35	2.17	0.00	
Mizoram	22.73	0.00	90.91	27.27	31.82	22.73	0.00	0.00	23.29	79.45	83.56	24.66	0.00	61.64	0.00	0.00	23.16	61.05	85.26	25.26	7.37	52.63	0.00	0.00
Orissa	24.69	57.03	72.50	3.59	51.41	0.94	0.31	0.16	23.04	53.57	77.50	4.46	62.32	0.00	0.71	0.18	23.92	55.42	74.83	4.00	56.50	0.50	0.50	0.17
Sikkim	71.25	3.75	61.25	2.50	0.00	0.00	0.00	0.00	87.14	11.43	52.86	0.00	0.00	0.00	0.00	1.43	78.67	7.33	57.33	1.33	0.00	0.00	0.00	0.67
Tripura	45.00	28.75	87.50	8.75	6.25	6.25	10.00	6.25	75.71	17.14	82.86	17.14	0.00	10.00	4.29	2.86	59.33	23.33	85.33	12.67	3.33	8.00	7.33	4.67
West Bengal	60.94	30.63	80.31	0.94	0.94	0.00	0.00	0.00	75.71	19.76	64.76	0.24	0.48	0.00	0.00	0.00	69.32	24.46	71.49	0.54	0.68	0.00	0.00	0.00
<b>Western Region</b>	45.70	58.34	74.21	3.01	19.54	4.48	1.98	0.07	48.16	55.61	68.92	2.86	25.96	4.14	0.60	0.00	46.91	56.99	71.60	2.94	22.71	4.31	1.30	0.04
Daman & Diu	46.25	67.00	55.00	3.75	28.75	0.00	0.00	0.00	42.86	64.29	57.14	2.86	25.71	0.00	0.00	0.00	44.67	66.00	56.00	3.33	27.33	0.00	0.00	0.00
Goa	13.75	70.00	80.00	2.50	12.50	1.25	0.00	0.00	4.29	81.43	44.29	1.43	60.00	7.14	4.29	0.00	9.33	75.33	63.33	2.00	34.67	4.00	2.00	0.00
Gujarat	46.61	52.14	68.04	3.57	20.18	6.25	3.21	0.18	52.65	42.45	63.06	1.84	23.47	6.33	0.41	0.00	49.43	47.62	65.71	2.76	21.71	6.29	1.90	0.10
Maharashtra	48.83	61.15	81.28	2.50	18.72	3.90	1.40	0.00	49.93	61.37	76.68	3.72	24.32	2.72	0.43	0.00	49.40	61.27	78.88	3.13	21.64	3.28	0.90	0.00
<b>Southern Region</b>	32.66	65.63	81.77	20.94	9.17	2.40	0.89	0.83	34.69	64.70	74.89	20.63	10.74	3.83	2.47	0.55	18.58	34.49	40.51	11.09	5.76	2.23	1.31	1.97
Andhra Pradesh	0.75	82.16	92.46	31.41	2.01	2.01	0.00	0.25	9.78	69.25	79.23	15.07	19.96	2.24	3.26	0.00	5.51	38.81	44.54	8.32	11.25	1.91	1.91	0.34
Karnataka	42.07	62.57	72.37	14.80	8.73	2.85	1.43	2.32	43.95	58.79	76.56	13.48	5.08	3.71	4.49	1.95	23.86	31.41	41.47	7.46	2.61	2.14	2.24	4.57
Kerala	37.07	57.01	84.42	18.69	22.12	3.74	1.25	0.31	32.50	63.57	79.64	31.43	13.57	7.86	0.36	0.00	15.31	30.78	38.44	14.98	7.65	3.83	0.17	0.83
Pondicherry	23.75	57.50	87.50	26.25	17.50	0.00	1.25	0.00	62.86	45.71	71.43	14.29	11.43	1.43	0.00	0.00	29.33	22.00	36.67	6.67	5.33	0.67	0.00	0.67
Tamil Nadu	44.64	63.04	81.25	20.18	6.07	1.79	0.71	0.18	44.44	68.57	68.41	26.67	6.83	3.65	1.43	0.16	23.87	37.48	38.15	15.04	3.61	1.93	0.76	1.60
All Sample	47.65	46.63	86.18	7.07	12.97	2.99	1.36	0.77	51.34	43.97	79.40	6.98	17.15	3.98	1.36	0.44	98.99	90.60	165.58	14.05	30.12	6.97	2.72	1.21

**Table S4.11a:** Distribution of Uninsured Households by Reasons for No Households Member Insured (Rural) (Percentage)

State/UT	Rural										
	Not so important	Too expensive	Limited range of products	Poor services	Accessibility problem	Complex policies	Difficult procedures	Inappropriate/inadequate distribution strategies	No confidence and trust on insurance	Inadequate value on maturity	Any other
All India	24.13	54.87	30.52	10.69	16.96	10.44	10.53	2.81	8.96	3.40	8.68
<b>Northern Region</b>	20.69	61.46	36.65	6.61	28.50	14.08	8.15	0.69	5.15	4.12	5.92
Chandigarh	20.00	25.00	35.00	10.00	30.00	10.00	25.00	5.00	5.00	0.00	5.00
Delhi	9.38	68.75	53.13	9.38	18.75	18.75	9.38	0.00	6.25	6.25	9.38
Haryana	32.32	69.70	62.63	3.03	7.07	6.06	6.06	2.02	5.05	2.02	3.03
Himachal Pradesh	26.67	75.00	6.67	3.33	35.00	16.67	1.67	0.00	3.33	0.00	20.00
Madhya Pradesh	12.08	69.58	32.50	8.33	34.17	21.67	12.08	1.25	6.25	5.42	7.50
Punjab	64.66	41.38	33.62	17.24	23.28	12.93	7.76	1.72	13.79	1.72	7.76
Rajasthan	17.50	36.88	73.13	0.00	4.38	1.88	0.63	0.00	3.13	0.63	2.50
Uttar Pradesh	10.06	68.72	22.35	5.87	36.31	14.80	9.78	0.00	3.07	7.82	3.63
Uttarakhand	22.50	68.75	28.75	7.50	57.50	21.25	7.50	0.00	3.75	0.00	7.50
<b>Eastern Region</b>	23.70	52.04	22.19	7.58	8.94	7.82	14.76	1.20	13.73	1.44	12.13
Arunachal Pradesh	44.44	51.85	12.96	8.33	20.37	16.67	17.59	0.93	30.56	0.93	8.33
Assam	31.51	68.49	19.18	3.42	4.79	8.22	15.07	0.68	6.85	1.37	11.64
Bihar	12.94	67.16	48.26	10.95	13.93	5.97	10.95	2.49	12.44	4.48	3.98
Chhattisgarh	41.25	61.25	35.00	5.00	2.50	1.25	23.75	5.00	12.50	0.00	15.00
Jharkhand	12.12	39.39	30.30	28.28	6.06	1.01	9.09	1.01	13.13	1.01	15.15
Meghalaya	51.93	29.28	1.10	3.87	9.94	17.13	46.41	0.00	37.02	0.00	24.86
Mizoram	8.86	12.03	3.16	7.59	2.53	1.90	0.63	0.63	6.96	0.63	0.63
Orissa	5.63	70.00	46.25	3.75	13.75	12.50	5.00	1.25	1.88	1.25	14.38
Sikkim	45.00	55.00	0.00	0.00	5.00	0.00	0.00	0.00	0.00	0.00	5.00
Tripura	0.00	50.00	0.00	0.00	5.00	0.00	5.00	0.00	0.00	0.00	70.00
West Bengal	7.50	85.00	0.00	2.50	1.25	0.00	0.00	0.00	0.00	2.50	8.75
<b>Western Region</b>	35.99	50.74	37.46	5.01	5.60	10.03	7.08	1.18	7.67	9.14	13.27
Daman & Diu	30.00	60.00	45.00	5.00	15.00	10.00	15.00	0.00	15.00	25.00	0.00
Goa	65.00	80.00	0.00	5.00	5.00	5.00	10.00	0.00	0.00	10.00	30.00
Gujarat	30.71	55.71	34.29	3.57	3.57	13.57	5.00	0.71	2.86	5.00	14.29
Maharashtra	37.74	41.51	44.03	6.29	6.29	7.55	7.55	1.89	11.95	10.69	11.95
<b>Southern Region</b>	24.79	49.17	32.50	32.71	17.92	8.75	7.71	13.33	6.67	2.71	3.13
Andhra Pradesh	22.55	27.45	44.12	51.96	19.61	29.41	13.73	27.45	3.92	9.80	1.96
Karnataka	37.41	66.91	32.37	30.94	17.27	2.16	5.04	0.72	0.72	1.44	9.35
Kerala	16.46	55.70	40.51	24.05	26.58	7.59	8.86	13.92	16.46	1.27	0.00
Pondicherry	55.00	40.00	10.00	20.00	25.00	5.00	10.00	20.00	0.00	0.00	0.00
Tamil Nadu	14.29	45.00	22.86	27.14	11.43	1.43	5.00	14.29	10.00	0.00	0.00
All Sample State	781	1776	988	346	549	338	341	91	290	110	281

**Table S4.11b:** Distribution of Uninsured Households by Reasons for No Household Member Insured (Urban) (Percentage)

State/UT	Urban										
	Not so important	Too expensive	Limited range of products	Poor services	Accessibility problem	Complex policies	Difficult procedures	Inappropriate/ inadequate distribution strategies	No confidence and trust on insurance	Inadequate value on maturity	Any other
All India	25.64	57.10	28.03	9.26	12.61	12.11	12.53	2.56	7.14	5.57	8.21
<b>Northern Region</b>	21.59	63.34	34.12	7.51	14.63	18.33	14.19	1.38	6.79	6.35	5.69
Chhattisgarh	63.33	36.67	13.33	23.33	10.00	6.67	16.67	10.00	3.33	6.67	3.33
Delhi	20.45	58.33	48.48	9.09	23.48	15.15	7.58	0.00	2.27	0.00	12.88
Haryana	36.67	64.67	60.67	4.67	7.33	16.00	12.67	0.00	6.67	3.33	4.67
Himachal Pradesh	47.78	71.11	5.56	8.89	13.33	15.56	6.67	0.00	5.56	0.00	14.44
Madhya Pradesh	13.93	79.94	20.61	6.69	13.37	19.22	21.45	2.23	4.74	10.58	5.29
Punjab	54.67	46.67	41.33	19.33	41.33	18.00	10.67	4.00	37.33	0.00	3.33
Rajasthan	18.33	44.58	59.17	0.42	5.00	4.58	3.33	0.83	3.33	0.83	5.00
Uttar Pradesh	10.20	65.86	25.05	5.94	11.87	24.12	17.07	0.56	3.53	11.69	4.27
Uttarakhand	13.22	65.29	33.88	13.22	18.18	28.93	19.83	2.48	3.31	4.13	4.96
<b>Eastern Region</b>	24.63	54.03	20.44	5.71	10.54	8.00	13.97	0.57	8.70	1.52	10.92
Arunachal Pradesh	9.20	34.48	4.60	0.00	13.79	4.60	16.09	0.00	48.28	1.15	2.30
Assam	38.17	73.66	5.91	2.69	4.84	5.91	9.14	0.00	4.84	0.54	19.35
Bihar	8.39	60.74	36.58	6.38	12.42	5.70	7.72	0.67	4.03	1.34	8.05
Chhattisgarh	32.50	45.83	35.83	6.67	2.50	5.83	35.83	1.67	14.17	5.00	5.83
Jharkhand	24.00	50.00	19.33	20.00	9.33	9.33	14.00	1.33	6.00	2.67	6.00
Meghalaya	57.48	29.92	1.57	1.57	9.45	33.07	61.42	0.00	32.28	0.00	26.77
Mizoram	57.48	3.94	9.45	8.66	31.50	2.36	0.79	0.00	0.00	0.00	0.00
Orissa	8.75	69.58	46.67	4.17	15.83	9.58	6.25	1.25	1.67	2.08	8.33
Sikkim	10.00	83.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.67	0.00
Tripura	13.33	0.00	0.00	6.67	0.00	10.00	23.33	0.00	6.67	3.33	83.33
West Bengal	19.44	76.67	0.00	1.67	0.56	1.11	0.56	0.00	0.56	0.00	8.33
<b>Western Region</b>	42.73	49.04	30.82	6.13	6.13	11.38	10.86	2.28	6.30	15.24	11.21
Daman & Diu	46.67	63.33	36.67	20.00	16.67	13.33	0.00	0.00	10.00	26.67	6.67
Goa	66.67	73.33	10.00	6.67	0.00	3.33	0.00	3.33	0.00	16.67	6.67
Gujarat	42.86	55.71	31.43	1.90	3.33	10.95	6.19	1.43	4.29	14.29	15.24
Maharashtra	39.87	40.53	31.89	7.64	7.64	12.29	16.28	2.99	7.97	14.62	9.30
<b>Southern Region</b>	24.60	54.83	27.17	22.15	16.65	6.73	7.22	9.18	5.51	4.90	6.49
Andhra Pradesh	40.19	40.19	15.79	23.44	12.92	17.70	15.31	10.05	11.48	15.31	13.88
Karnataka	32.98	75.00	30.85	22.34	11.70	1.06	10.11	1.06	0.53	2.66	12.77
Kerala	23.33	47.50	50.00	17.50	24.17	5.83	4.17	18.33	5.83	0.83	0.00
Pondicherry	0.00	73.33	23.33	20.00	86.67	0.00	3.33	13.33	3.33	0.00	0.00
Tamil Nadu	10.00	53.33	23.70	23.33	11.85	3.33	0.74	9.63	4.44	0.74	0.00
All Sample	1224	2726	1338	442	602	578	598	122	341	266	392

**Table S4.11c:** Distribution of Uninsured Households by Reasons for No Household Member Insured (Rural + Urban) (Percentage)

State/UT	All (Rural + Urban)										
	Not so important	Too expensive	Limited range of products	Poor services	Accessibility problem	Complex policies	Difficult procedures	Inappropriate / inadequate distribution strategies	No confidence and trust on insurance	Inadequate value on maturity	Any other
All India	25.00	56.20	29.04	9.84	14.37	11.43	11.72	2.66	7.88	4.69	8.43
<b>Northern Region</b>	21.24	62.60	35.11	7.16	20.06	16.67	11.83	1.11	6.15	5.48	5.78
Chandigarh	46.00	32.00	22.00	18.00	18.00	8.00	20.00	8.00	4.00	4.00	4.00
Delhi	18.29	60.37	49.39	9.15	22.56	15.85	7.93	0.00	3.05	1.22	12.20
Haryana	34.94	66.67	61.45	4.02	7.23	12.05	10.04	0.80	6.02	2.81	4.02
Himachal Pradesh	39.33	72.67	6.00	6.67	22.00	16.00	4.67	0.00	4.67	0.00	16.67
Madhya Pradesh	13.19	75.79	25.38	7.35	21.70	20.20	17.70	1.84	5.34	8.51	6.18
Punjab	59.02	44.36	37.97	18.42	33.46	15.79	9.40	3.01	27.07	0.75	5.26
Rajasthan	18.00	41.50	64.75	0.25	4.75	3.50	2.25	0.50	3.25	0.75	4.00
Uttar Pradesh	10.14	67.00	23.97	5.91	21.63	20.40	14.16	0.33	3.34	10.14	4.01
Uttarakhand	16.92	66.67	31.84	10.95	33.83	25.87	14.93	1.49	3.48	2.49	5.97
<b>Eastern Region</b>	24.22	53.15	21.22	6.54	9.83	7.92	14.32	0.85	10.93	1.49	11.46
Arunachal Pradesh	28.72	44.10	9.23	4.62	17.44	11.28	16.92	0.51	38.46	1.03	5.64
Assam	35.24	71.39	11.75	3.01	4.82	6.93	11.75	0.30	5.72	0.90	15.96
Bihar	10.22	63.33	41.28	8.22	13.03	5.81	9.02	1.40	7.41	2.61	6.41
Chhattisgarh	36.00	52.00	35.50	6.00	2.50	4.00	31.00	3.00	13.50	3.00	9.50
Jharkhand	19.28	45.78	23.69	23.29	8.03	6.02	12.05	1.20	8.84	2.01	9.64
Meghalaya	54.22	29.55	1.30	2.92	9.74	23.70	52.60	0.00	35.06	0.00	25.65
Mizoram	30.53	8.42	5.96	8.07	15.44	2.11	0.70	0.35	3.86	0.35	0.35
Orissa	7.50	69.75	46.50	4.00	15.00	10.75	5.75	1.25	1.75	1.75	10.75
Sikkim	24.00	72.00	0.00	0.00	2.00	0.00	0.00	0.00	0.00	4.00	2.00
Tripura	8.00	20.00	0.00	4.00	2.00	6.00	16.00	0.00	4.00	2.00	78.00
West Bengal	15.77	79.23	0.00	1.92	0.77	0.77	0.38	0.00	0.38	0.77	8.46
<b>Western Region</b>	40.22	49.67	33.30	5.71	5.93	10.88	9.45	1.87	6.81	12.97	11.98
Daman & Diu	40.00	62.00	40.00	14.00	16.00	12.00	6.00	0.00	12.00	26.00	4.00
Goa	66.00	76.00	6.00	6.00	2.00	4.00	4.00	2.00	0.00	14.00	16.00
Gujarat	38.00	55.71	32.57	2.57	3.43	12.00	5.71	1.14	3.71	10.57	14.86
Maharashtra	39.13	40.87	36.09	7.17	7.17	10.65	13.26	2.61	9.35	13.26	10.22
<b>Southern Region</b>	24.67	52.74	29.14	26.06	17.12	7.48	7.40	10.72	5.94	4.09	5.24
Andhra Pradesh	34.41	36.01	25.08	32.80	15.11	21.54	14.79	15.76	9.00	13.50	9.97
Karnataka	34.86	71.56	31.50	25.99	14.07	1.53	7.95	0.92	0.61	2.14	11.31
Kerala	20.60	50.75	46.23	20.10	25.13	6.53	6.03	16.58	10.05	1.01	0.00
Pondicherry	22.00	60.00	18.00	20.00	62.00	2.00	6.00	16.00	2.00	0.00	0.00
Tamil Nadu	11.46	50.49	23.41	24.63	11.71	2.68	2.20	11.22	6.34	0.49	0.00
All Sample	2003	4502	2326	788	1151	916	939	213	631	376	675

**Table S4.12:** Distribution of Uninsured Households by Type of Financial Risk They Could Face (Percentage)

State/UT	Rural						Urban						All (Rural + Urban)					
	Loss of main earner	Job loss	High costs of hospitalisation	Crop failure	Fire/theft/burglary	Any other	Loss of main earner	Job loss	High costs of hospitalisation	Crop failure	Fire/theft/burglary	Any other	Loss of main earner	Job loss	High costs of hospitalisation	Crop failure	Fire/theft/burglary	Any other
All India	30.18	22.37	31.08	28.21	15.79	22.77	31.50	30.69	31.76	7.29	14.18	23.21	30.97	27.32	31.48	15.74	14.73	23.16
<b>Northern Region</b>	30.99	26.09	20.77	20.94	12.19	19.31	32.97	31.31	24.52	3.37	11.65	22.20	32.19	29.27	23.05	10.25	11.86	21.07
Chandigarh	0.00	5.00	10.00	0.00	0.00	85.00	3.33	3.33	0.00	0.00	0.00	93.33	2.00	4.00	4.00	0.00	0.00	90.00
Delhi	18.75	28.13	25.00	3.13	3.13	43.75	16.67	46.97	9.85	0.76	3.03	41.67	17.07	43.29	12.80	1.22	3.05	42.07
Haryana	19.19	14.14	6.06	10.10	3.03	71.72	22.67	16.67	6.67	0.67	4.00	64.67	21.29	15.66	6.43	4.42	3.61	67.47
Himachal Pradesh	1.67	38.33	23.33	46.67	8.33	5.00	6.67	40.00	30.00	3.33	7.78	25.56	4.67	39.33	27.33	20.67	8.00	17.33
Madhya Pradesh	22.08	42.50	35.42	20.83	16.67	3.33	41.78	42.90	27.86	2.23	18.66	3.90	33.89	42.74	30.88	9.68	17.86	3.67
Punjab	34.48	20.69	9.48	6.03	2.59	39.66	14.67	18.67	30.00	11.33	9.33	36.67	23.31	19.55	21.05	9.02	6.39	37.97
Rajasthan	42.50	24.38	9.38	16.88	2.50	20.63	37.08	38.75	22.08	0.83	3.75	18.75	39.25	33.00	17.00	7.25	3.25	19.50
Uttar Pradesh	45.53	17.04	23.46	25.42	20.95	5.31	43.97	20.78	30.06	4.27	17.25	10.58	44.59	19.29	27.42	12.71	18.73	8.47
Uttarakhand	13.75	38.75	21.25	37.50	13.75	17.50	29.75	46.28	28.10	4.96	9.09	23.14	23.38	43.28	25.37	17.91	10.95	20.90
<b>Eastern Region</b>	23.78	16.36	37.11	34.64	22.59	31.52	27.49	24.13	33.97	9.21	16.13	31.75	25.00	20.19	34.62	20.47	18.92	31.29
Arunachal Pradesh	52.78	35.19	21.30	60.19	24.07	23.15	36.78	12.64	18.39	64.37	2.30	4.60	45.64	25.13	20.00	62.05	14.36	14.87
Assam	35.62	12.33	23.29	8.90	16.44	54.79	47.85	15.59	38.71	7.53	25.81	58.06	41.87	13.55	31.93	8.13	21.39	56.63
Bihar	8.96	8.46	17.41	22.39	15.42	34.83	13.42	7.72	20.47	5.03	7.72	29.87	11.62	8.02	19.24	12.02	10.82	31.86
Chhattisgarh	16.25	35.00	70.00	55.00	41.25	1.25	19.17	38.33	70.83	2.50	46.67	3.33	18.00	37.00	70.50	23.50	44.50	2.50
Jharkhand	11.11	5.05	21.21	23.23	40.40	12.12	16.67	20.00	20.00	4.67	17.33	19.33	14.46	14.06	20.48	12.05	26.51	16.47
Meghalaya	36.46	12.71	60.22	62.43	7.18	50.83	41.73	33.86	80.31	30.71	9.45	62.20	31.49	17.53	61.69	49.35	7.79	52.27
Mizoram	19.62	9.49	67.72	65.82	62.66	12.66	58.27	47.24	37.01	7.09	53.54	22.83	36.84	26.32	54.04	39.65	58.60	17.19
Orissa	12.50	18.13	37.50	11.88	4.38	20.63	17.50	25.00	37.50	0.42	4.58	15.83	15.50	22.25	37.50	5.00	4.50	17.75
Sikkim	15.00	25.00	0.00	5.00	5.00	60.00	10.00	63.33	6.67	0.00	0.00	23.33	12.00	48.00	4.00	2.00	2.00	38.00
Tripura	90.00	15.00	25.00	20.00	40.00	40.00	80.00	30.00	36.67	0.00	23.33	36.67	84.00	24.00	32.00	8.00	30.00	38.00
West Bengal	11.25	30.00	18.75	3.75	1.25	52.50	15.56	27.78	10.56	0.56	0.56	56.67	14.23	28.46	13.08	1.54	0.77	55.38
<b>Western Region</b>	39.23	19.76	30.09	32.74	16.81	8.55	39.58	37.83	36.43	3.85	27.15	9.63	39.45	31.10	34.07	14.62	23.30	9.23
Daman & Diu	0.00	15.00	50.00	10.00	5.00	20.00	0.00	13.33	53.33	3.33	30.00	20.00	0.00	14.00	52.00	6.00	20.00	20.00
Goa	85.00	45.00	35.00	5.00	10.00	5.00	70.00	73.33	10.00	0.00	10.00	10.00	76.00	62.00	20.00	20.00	10.00	8.00
Gujarat	33.57	29.29	23.57	22.86	19.29	8.57	36.67	51.43	32.86	0.48	26.67	3.81	35.43	42.57	29.14	9.43	23.71	5.71
Maharashtra	43.40	8.81	32.70	47.80	16.98	7.55	42.52	27.24	39.87	6.64	28.90	12.62	42.83	20.87	37.39	20.87	24.78	10.87
<b>Southern Region</b>	38.54	30.83	41.04	25.83	5.00	18.33	33.29	38.68	42.84	14.69	6.85	19.71	35.24	35.77	42.17	18.81	6.17	19.20
Andhra Pradesh	58.82	5.88	49.02	22.55	0.00	6.86	35.41	18.18	48.33	6.70	17.70	16.75	43.09	14.15	48.55	11.90	11.90	13.50
Karnataka	41.73	41.01	25.18	25.18	5.76	28.78	38.83	42.55	24.47	17.55	3.72	31.38	40.06	41.90	24.77	20.80	4.59	30.28
Kerala	34.18	45.57	60.76	36.71	16.46	10.13	35.00	56.67	66.67	13.33	5.00	7.50	34.67	52.26	64.32	22.61	9.55	8.54
Pondicherry	35.00	40.00	45.00	30.00	0.00	15.00	96.67	20.00	20.00	80.00	0.00	0.00	72.00	74.00	38.00	60.00	0.00	6.00
Tamil Nadu	23.57	29.29	36.43	22.14	2.14	21.43	20.00	37.41	43.33	12.22	2.22	21.48	21.22	34.63	40.98	15.61	2.20	21.46



**Table S4.13:** Distribution of Uninsured Households by Views on Linking of Insurance with Credit (Percentage)

State/UT	Rural			Urban			All (Rural + Urban)		
	Yes	No	Can't say	Yes	No	Can't say	Yes	No	Can't say
All India	32.26	26.1	41.64	33.63	29.17	37.2	33.07	27.93	39
<b>Northern Region</b>	28.69	32.56	38.75	27.03	34.88	38.09	27.68	33.97	38.35
Chandigarh	5	10	85	26.67	36.67	36.67	18	26	56
Delhi	40.63	34.38	25	26.52	35.61	37.88	29.27	35.37	35.37
Haryana	38.38	14.14	47.47	28	25.33	46.67	32.13	20.88	46.99
Himachal Pradesh	33.33	20	46.67	34.44	8.89	56.67	34	13.33	52.67
Madhya Pradesh	29.17	39.17	31.67	35.29	32.49	32.21	32.83	35.18	31.99
Punjab	20.69	16.38	62.93	13.33	41.33	45.33	16.54	30.45	53.01
Rajasthan	41.88	32.5	25.63	43.1	25.52	31.38	42.61	28.32	29.07
Uttar Pradesh	23.81	39.78	36.41	19.7	46.1	34.2	21.34	43.58	35.08
Uttarakhand	20	41.25	38.75	14.17	33.33	52.5	16.5	36.5	47
<b>Eastern Region</b>	30.86	14.83	54.31	36.42	17.67	45.91	33.97	16.42	49.61
Arunachal Pradesh	19.44	22.22	58.33	14.94	2.3	82.76	17.44	13.33	69.23
Assam	19.86	11.64	68.49	36.07	16.94	46.99	28.88	14.59	56.53
Bihar	42.29	29.85	27.86	48.31	27.7	23.99	45.88	28.57	25.55
Chhattisgarh	31.25	12.5	56.25	28.33	13.33	58.33	29.5	13	57.5
Jharkhand	42.86	19.39	37.76	36.67	23.33	40	39.11	21.77	39.11
Meghalaya	4.44	6.11	89.44	3.15	4.72	92.13	3.91	5.54	90.55
Mizoram	1.9	0.0	98.1	0.0	0.0	100	1.06	0.0	98.94
Orissa	76.58	3.16	20.25	67.36	8.37	24.27	71.03	6.3	22.67
Sikkim	20	50	30	6.67	20	73.33	12	32	56
Tripura	55	35	10	46.67	33.33	20	50	34	16
West Bengal	46.25	27.5	26.25	41.34	40.22	18.44	42.86	36.29	20.85
<b>Western Region</b>	48.67	20.94	30.38	51.49	21.89	26.62	50.44	21.54	28.02
Daman & Diu	10	40	50	6.67	40	53.33	8	40	52
Goa	60	20	20	80	10	10	72	14	14
Gujarat	55	26.43	18.57	60	24.76	15.24	58	25.43	16.57
Maharashtra	46.54	13.84	39.62	47.18	19.27	33.55	46.96	17.39	35.65
<b>Southern Region</b>	32.85	43.51	23.64	30.92	43.19	25.89	31.63	43.31	25.06
Andhra Pradesh	3.92	77.45	18.63	20.29	40.58	39.13	14.89	52.75	32.36
Karnataka	43.07	10.95	45.99	32.45	29.26	38.3	36.92	21.54	41.54
Kerala	49.37	45.57	5.06	46.67	50	3.33	47.74	48.24	4.02
Pondicherry	60	40	0.0	53.33	46.67	0.0	56	44	0.0
Tamil Nadu	30.71	50	19.29	28.52	51.48	20	29.27	50.98	19.76
All Sample State	1044	845	1348	1605	1393	1776	2649	2237	3124

**Table S4.13a:** Distribution of Uninsured Households by Views on Whether Insurance Would Help Unexpected Eventuality (Percentage)

State/UT	Rural			Urban			Total		
	Yes	No	Can't Say	Yes	No	Can't Say	Yes	No	Can't Say
	All India	27.0	20.3	52.7	27.8	21.7	50.5	27.3	21.1
<b>Northern Region</b>	23.9	20.8	55.3	21.1	21.6	57.3	22.2	21.3	56.5
Chandigarh	0.0	10.0	90.0	20.0	46.7	33.3	12.0	32.0	56.0
Delhi	25.0	28.1	46.9	11.4	31.1	57.6	14.0	30.5	55.5
Haryana	27.6	9.2	63.3	24.8	23.5	51.7	25.9	17.8	56.3
Himachal Pradesh	28.3	13.3	58.3	33.0	4.6	62.5	31.1	8.1	60.8
Madhya Pradesh	29.2	20.8	50.0	37.9	15.9	46.2	34.4	17.9	47.8
Punjab	16.5	13.9	69.6	11.8	36.1	52.1	13.9	26.3	59.9
Rajasthan	20.3	31.0	48.7	15.1	21.8	63.2	17.1	25.4	57.4
Uttar Pradesh	26.5	21.0	52.5	16.0	21.8	62.3	20.2	21.4	58.4
Uttarakhand	11.3	30.0	58.8	15.0	13.3	71.7	13.5	20.0	66.5
<b>Eastern Region</b>	25.7	11.8	62.6	30.2	14.6	55.3	28.2	13.3	58.5
Arunachal Pradesh	11.2	15.9	72.9	18.4	2.3	79.3	14.4	9.8	75.8
Assam	15.8	6.9	77.4	30.0	7.8	62.2	23.6	7.4	69.0
Bihar	38.5	19.0	42.6	45.0	16.9	38.1	42.3	17.8	40.0
Chhattisgarh	15.2	3.8	81.0	11.7	9.2	79.2	13.1	7.0	79.9
Jharkhand	37.1	17.5	45.4	24.7	18.5	56.9	29.6	18.1	52.3
Meghalaya	5.0	1.1	93.9	3.9	0.8	95.3	4.6	1.0	94.5
Mizoram	0.0	0.7	99.3	0.0	0.0	100.0	0.0	0.4	99.6
Orissa	69.4	12.5	18.1	57.6	17.2	25.2	62.3	15.3	22.4
Sikkim	20.0	60.0	20.0	10.0	30.0	60.0	14.0	42.0	44.0
Tripura	30.0	5.0	65.0	26.7	6.7	66.7	28.0	6.0	66.0
West Bengal	32.9	30.4	36.7	37.4	39.1	23.5	36.1	36.4	27.5
<b>Western Region</b>	40.8	13.9	45.3	39.8	12.9	47.4	40.2	13.3	46.6
Daman & Diu	5.0	35.0	60.0	6.7	40.0	53.3	6.0	38.0	56.0
Goa	70.0	10.0	20.0	66.7	3.3	30.0	68.0	6.0	26.0
Gujarat	47.9	17.9	34.3	49.8	13.9	36.4	49.0	15.5	35.5
Maharashtra	35.4	8.2	56.3	33.4	10.4	56.2	34.1	9.6	56.2
<b>Southern Region</b>	27.7	45.4	26.9	27.9	42.1	30.1	27.8	43.3	28.9
Andhra Pradesh	2.0	82.4	15.7	19.3	34.8	45.9	13.6	50.5	35.9
Karnataka	25.2	17.3	57.6	11.2	33.5	55.3	17.1	26.6	56.3
Kerala	45.6	50.6	3.8	40.8	54.2	5.0	42.7	52.8	4.5
Pondicherry	60.0	40.0	0.0	33.3	66.7	0.0	44.0	56.0	0.0
Tamil Nadu	34.3	44.3	21.4	39.6	45.6	14.8	37.8	45.1	17.1
All Sample	874	657	1706	1327	1036	2411	2187	1690	4134

**Table 55.1:** Percentage Distribution of Insured Households by Awareness about Provision of Nomination Facility

State/UT	Rural		Urban		All (Rural + Urban)	
	Yes	No	Yes	No	Yes	No
All India	82.39	17.61	88.42	11.58	85.35	14.65
<b>Northern Region</b>						
Chandigarh	70.67	29.33	81.78	18.22	76.01	23.99
Delhi	89.74	10.26	95.71	4.29	92.57	7.43
Haryana	65.35	34.65	72.22	27.78	70.21	29.79
Himachal Pradesh	79.50	20.50	87.97	12.03	83.44	16.56
Madhya Pradesh	86.38	13.62	90.91	9.09	88.51	11.49
Punjab	57.19	42.81	77.90	22.10	66.87	33.13
Rejasthan	69.74	30.26	84.01	15.99	76.52	23.48
Uttar Pradesh	82.77	17.23	84.70	15.30	83.68	16.32
Uttarakhand	73.61	26.39	82.25	17.75	77.64	22.36
<b>Eastern Region</b>						
Arunachal Pradesh	50.16	49.84	65.27	24.73	61.87	38.13
Assam	87.83	12.17	90.26	9.74	89.03	10.97
Bihar	88.46	11.54	92.86	7.14	90.74	9.26
Chhattisgarh	69.91	30.09	70.37	29.63	70.13	29.87
Jharkhand	81.63	18.37	85.65	14.35	83.52	16.48
Meghalaya	86.56	13.44	91.79	8.21	89.00	11.00
Mizoram	89.51	10.49	86.17	13.83	87.94	12.06
Orissa	83.33	16.67	98.53	1.47	95.35	4.65
Sikkim	100.00	0.00	96.77	3.23	97.62	2.38
Tripura	98.26	1.74	99.46	0.54	98.82	1.18
West Bengal	100.00	0.00	98.57	1.43	99.33	0.67
<b>Western Region</b>						
Daman & Diu	93.67	6.33	100.00	0.00	96.58	3.42
Goa	100.00	0.00	100.00	0.00	100.00	0.00
Gujarat	91.96	8.04	95.29	4.71	93.61	6.39
Maharashtra	97.50	2.50	98.57	1.43	98.00	2.00
<b>Southern Region</b>						
Andhra Pradesh	95.00	5.00	85.71	14.29	90.67	9.33
Karnataka	90.47	9.53	95.26	4.74	92.70	7.30
Kerala	92.20	7.80	95.95	4.05	94.16	5.84
Pondicherry	93.95	6.05	94.92	5.08	94.44	5.56
Tamil Nadu	98.49	1.51	94.36	5.64	96.24	3.76
	85.89	14.11	92.38	7.62	88.99	11.01
	96.26	3.74	95.71	4.29	96.01	3.99
	100.00	0.00	100.00	0.00	100.00	0.00
	96.60	3.40	96.50	3.50	96.55	3.45

**Table 5.2a:** Distribution of Insured Households by Perception about Mandatory Paper Work at the Time of Taking Policy (Percentage)

State/ UT	Rural			Urban			All (Rural+Urban)		
	Yes	No	Can't say/Don't know	Yes	No	Can't say/Don't know	Yes	No	Can't say/Don't know
	All India	64.70	11.80	23.49	68.96	14.82	16.22	66.79	13.29
<b>Northern Region</b>	40.53	15.34	44.13	46.25	23.27	30.48	43.29	19.15	37.56
Chandigarh	81.25	11.25	7.50	95.71	1.43	2.86	88.00	6.67	5.33
Delhi	70.31	3.91	25.78	77.85	9.45	12.70	75.63	7.82	16.55
Haryana	90.59	0.76	8.65	90.54	1.43	8.02	90.57	1.08	8.36
Himachal Pradesh	72.57	10.13	17.30	88.10	1.43	10.48	79.87	6.04	14.09
Madhya Pradesh	24.55	12.11	63.34	30.01	24.79	45.20	27.10	18.03	54.88
Punjab	79.79	11.29	8.92	85.92	9.48	4.60	82.72	10.43	6.86
Rajasthan	69.93	9.80	20.26	71.94	13.31	14.75	70.89	11.47	17.64
Uttar Pradesh	12.84	26.86	60.31	14.27	41.08	44.65	13.51	33.49	53.00
Uttarakhand	1.88	15.67	82.45	3.94	39.78	56.27	2.84	26.92	70.23
<b>Eastern Region</b>	75.41	10.68	13.91	80.97	9.89	9.13	78.15	10.29	11.55
Arunachal Pradesh	49.13	33.80	17.07	61.86	27.24	10.90	55.76	30.38	13.86
Assam	51.14	27.85	21.00	46.96	34.31	18.73	49.12	30.98	19.91
Bihar	84.11	5.80	10.09	88.81	5.02	6.17	86.31	5.44	8.26
Chhattisgarh	73.44	7.50	19.06	80.43	4.35	15.22	76.68	6.04	17.28
Jharkhand	85.18	2.26	12.56	91.09	2.30	6.61	87.94	2.28	9.79
Meghalaya	16.67	66.67	16.67	70.00	27.14	2.86	59.09	35.23	5.68
Mizoram	90.91	0.00	9.09	91.78	0.00	8.22	91.58	0.00	8.42
Orissa	89.60	1.92	8.48	94.99	0.56	4.45	92.10	1.29	6.62
Sikkim	66.25	1.25	32.50	94.29	0.00	5.71	79.33	0.67	20.00
Tripura	71.25	16.25	12.50	80.00	7.14	12.86	75.33	12.00	12.67
West Bengal	78.37	7.84	13.79	87.35	4.06	8.59	83.47	5.69	10.84
<b>Western Region</b>	93.82	2.28	3.90	91.79	4.97	3.24	92.82	3.61	3.57
Daman & Diu	45.00	20.00	35.00	30.00	16.67	53.33	36.00	18.00	46.00
Goa	25.00	0.00	75.00	43.33	10.00	46.67	36.00	6.00	58.00
Gujarat	24.44	11.85	63.70	38.81	13.93	47.26	33.04	13.10	53.87
Maharashtra	14.56	20.25	65.19	23.83	18.46	57.72	20.61	19.08	60.31
<b>Southern Region</b>	82.44	12.20	5.36	81.97	11.65	6.38	82.20	11.92	5.88
Andhra Pradesh	73.58	25.65	0.78	71.66	20.33	8.01	72.51	22.68	4.81
Karnataka	70.68	14.57	14.75	71.71	14.73	13.56	71.17	14.65	14.18
Kerala	86.92	11.21	1.87	79.29	17.50	3.21	83.36	14.14	2.50
Pondicherry	98.75	1.25	0.00	100.00	0.00	0.00	99.33	0.67	0.00
Tamil Nadu	95.35	2.68	1.97	97.45	1.11	1.43	96.46	1.85	1.68
All Sample	73.12	13.34	2654.6	74.93	1610	1762.47	14805	2946	4415.67

**Table 5.2b:** Distribution of Insured Households by Perception about Mandatory Paper Work at the Time of Claim Settlement (Percentage)

State/ UT	Rural			Urban			All (Rural+Urban)		
	Yes	No	Can't say/Don't know	Yes	No	Can't say/Don't know	Yes	No	Can't say/Don't know
	All India	40.00	19.53	40.48	46.74	20.30	32.96	43.31	19.91
<b>Northern Region</b>	45.51	10.18	44.31	54.05	10.84	35.12	49.59	10.49	39.92
Chandigarh	20.97	41.94	37.10	53.23	19.35	27.42	37.10	30.65	32.26
Delhi	10.08	8.40	81.51	24.63	12.50	62.87	20.20	11.25	68.54
Haryana	41.43		58.57	35.33	0.63	64.04	38.53	0.30	61.17
Himachal Pradesh	19.34	16.04	64.62	22.89	10.95	66.17	21.07	13.56	65.38
Madhya Pradesh	40.36	2.02	57.62	64.56	5.36	30.09	51.96	3.62	44.42
Punjab	22.10	45.58	32.32	26.36	42.73	30.91	24.13	44.22	31.65
Rajasthan	38.85	11.75	49.40	34.02	13.06	52.92	36.86	12.29	50.85
Uttar Pradesh	64.88	8.27	26.86	71.42	9.34	19.25	67.91	8.76	23.33
Uttarakhand	49.21	0.95	49.84	73.38	1.44	25.18	60.50	1.18	38.32
<b>Eastern Region</b>	21.77	29.52	48.71	32.49	28.56	38.95	27.20	29.03	43.77
Arunachal Pradesh	16.67	37.63	45.70	39.38	23.32	37.31	28.23	30.34	41.42
Assam	25.69	43.75	30.56	12.12	61.82	26.06	18.45	53.40	28.16
Bihar	21.30	29.94	48.77	36.92	30.00	33.08	29.12	29.97	40.91
Chhattisgarh	20.13	10.06	69.81	27.01	14.23	58.76	23.37	12.03	64.60
Jharkhand	23.58	42.69	33.73	27.49	26.28	46.22	25.53	34.53	39.94
Meghalaya	20.00	60.00	20.00	14.63	9.76	75.61	15.69	19.61	64.71
Mizoram	0.00	0.00	0.00	100.00	0.00	0.00	100.00	0.00	0.00
Orissa	13.44	37.55	49.01	21.01	51.64	27.35	17.03	44.24	38.73
Sikkim	50.00	0.00	50.00	70.00	0.00	30.00	59.33	0.00	40.67
Tripura	26.39	20.83	52.78	39.71	14.71	45.59	32.86	17.86	49.29
West Bengal	28.80	18.04	53.16	42.44	11.22	46.34	36.50	14.19	49.31
<b>Western Region</b>	54.38	21.47	24.16	57.33	23.53	19.14	55.83	22.48	21.69
Daman & Diu	43.75	23.75	32.50	44.29	30.00	25.71	44.00	26.67	29.33
Goa	18.75	26.25	55.00	30.43	49.28	20.29	24.16	36.91	38.93
Gujarat	57.99	17.59	24.42	63.39	13.91	22.70	60.52	15.87	23.61
Maharashtra	57.10	24.03	18.87	57.04	27.25	15.72	57.07	25.70	17.24
<b>Southern Region</b>	53.52	44.97	1.51	39.47	41.45	19.08	46.02	43.09	10.89
Andhra Pradesh	53.26	45.17	1.57	38.75	42.09	19.15	45.43	43.51	11.06
Karnataka	87.50	12.50	0.00	66.67	0.00	33.33	81.82	9.09	9.09
Kerala	0.00	100.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00
Pondicherry	100.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00
Tamil Nadu	100.00	0.00	0.00	100.00	0.00	0.00	100.00	0.00	0.00
All Sample	4520	2207	4575	5079	2206	3581	9601	4413	8153

Table 5.3: Distribution of Households by Awareness about Rights as Policy Holder (Insured Households)

State/UT	Rural									Urban									Rural + Urban								
	% of HHS who know rights as policy holder	Premium payment	Change mode of premium	Change of nominee	Lock-in period	Surrender value	Others	Total no. of HHS know rights	% of HHS who know rights as policy holder	Premium payment	Change mode of premium	Change of nominee	Lock-in period	Surrender value	Others	Total no. of HHS know rights	% of HHS who know rights as policy holder	Premium payment	Change mode of premium	Change of nominee	Lock-in period	Surrender value	Others	Total no. of HHS know rights			
All India	74.79	71.70	40.57	42.65	11.32	17.37	4.11	8452	79.16	70.84	41.48	47.60	12.96	18.75	4.03	8602	76.93	71.26	41.03	45.15	12.15	18.07	4.07	17054			
North Region	65.01	61.46	32.45	38.41	8.81	19.16	5.49	2986	73.97	64.99	36.62	48.94	10.92	22.69	3.87	2922	69.30	63.21	34.51	43.62	9.85	20.90	4.69	5908			
Chandigarh	76.25	37.70	26.23	11.48	6.56	0.00	29.51	61	94.29	62.12	42.42	9.09	13.64	6.06	16.67	66	84.67	50.39	34.64	10.24	10.24	3.15	22.83	127			
Delhi	30.47	56.41	66.66	56.41	2.56	7.69	0.00	39	58.17	86.51	99.72	69.21	0.56	6.14	1.67	179	50.00	81.13	60.96	66.92	0.92	6.42	1.38	218			
Haryana	68.33	68.98	53.28	35.40	13.87	1.46	23.36	274	65.71	75.66	62.18	47.39	13.48	1.30	20.00	230	67.11	72.03	57.34	40.87	13.69	1.39	21.83	504			
Himachal Pradesh	47.46	84.99	35.41	39.84	3.54	4.43	13.28	113	66.34	80.39	36.61	49.53	5.02	2.87	5.02	139	56.24	82.45	36.07	45.19	4.36	3.57	8.72	252			
Madhya Pradesh	71.16	49.92	32.50	36.89	15.52	27.37	0.88	683	86.65	57.91	33.48	43.23	18.25	22.92	0.82	729	78.40	54.04	33.01	40.16	16.93	25.07	0.85	1412			
Punjab	75.78	64.61	54.98	59.45	15.81	18.56	8.93	291	71.43	49.20	59.60	74.80	18.00	21.20	2.80	250	73.71	57.49	57.12	66.54	16.82	19.78	6.10	541			
Rajasthan	85.6	82.51	30.12	33.77	5.29	2.74	1.46	548	87.61	82.75	27.72	27.31	4.69	1.63	0.41	491	86.54	82.62	28.99	30.72	5.01	2.21	0.96	1038			
Uttar Pradesh	54.23	54.60	17.65	41.05	4.09	30.05	2.81	782	63.85	41.36	17.26	51.05	7.58	38.63	2.98	805	58.72	47.88	17.45	46.12	5.86	34.40	2.90	1587			
Uttarakhand	60.5	50.10	28.93	23.24	1.55	35.64	2.58	194	85.56	55.72	30.58	31.42	3.77	42.73	2.93	239	72.15	53.20	29.84	27.76	2.78	39.55	2.78	432			
East Region	73.41	80.57	30.61	39.19	13.65	17.53	6.92	2516	72.04	77.57	32.27	48.97	13.53	17.83	9.23	2395	72.74	79.1	31.4	44.0	13.5	17.7	8.0	4911			
Andhra Pradesh	79.86	78.91	69.47	60.89	20.58	41.60	12.01	233	65.5	81.95	71.21	71.70	14.15	28.78	13.17	205	72.38	80.3	70.3	66.0	17.6	35.6	12.6	438			
Assam	74.72	79.30	37.44	41.27	7.07	38.62	9.43	339	67.88	91.10	35.94	55.51	10.32	39.50	14.23	281	71.41	84.6	36.8	47.7	8.5	39.0	11.6	620			
Bihar	68.51	92.26	21.92	26.31	6.58	11.33	2.92	547	57.02	69.70	20.99	29.48	7.00	14.74	12.74	400	63.14	82.7	21.5	27.6	6.8	12.8	7.1	948			
Chhattisgarh	87.19	96.05	8.24	41.93	29.03	16.49	0.72	279	91.76	94.58	10.90	58.38	31.53	18.68	1.17	257	89.32	95.3	9.5	49.8	30.2	17.5	0.9	536			
Jharkhand	71.43	64.94	27.58	32.12	8.73	7.33	3.84	286	76.5	73.95	28.38	39.96	3.36	8.96	2.24	268	73.80	69.3	28.0	35.9	6.1	8.1	3.1	554			
Meghalaya	78.95	100.00	33.33	80.00	20.00	46.67	13.33	15	97.18	94.44	46.52	38.06	21.14	7.05	2.82	71	93.33	95.4	44.2	45.4	20.9	14.0	4.7	86			
Mizoram	90.91	100.00	35.00	80.00	0.00	20.00	0.00	20	91.67	98.63	34.37	89.66	7.47	40.35	0.00	67	91.49	98.9	34.5	87.4	5.8	35.7	0.0	87			
Orissa	89.69	84.14	36.41	44.60	20.03	8.19	0.00	574	98.04	87.25	34.97	51.36	22.22	9.84	0.00	549	93.58	85.7	35.7	47.9	21.1	9.0	0.0	1123			
Sikkim	21.52	11.62	40.66	87.13	0.00	0.00	5.81	17	38.57	77.78	25.93	40.74	0.00	0.00	0.00	27	29.53	52.0	31.7	58.8	0.0	0.0	2.3	44			
Tripura	73.75	23.73	11.86	13.56	13.56	30.51	83.05	59	68.57	18.75	12.50	14.58	4.17	43.75	75.00	48	71.33	21.5	12.1	14.0	9.3	36.4	79.4	107			
West Bengal	45.31	55.87	16.55	30.35	0.69	5.52	22.76	145	52.98	32.36	34.60	48.54	1.80	8.54	25.17	223	49.66	41.6	27.5	41.4	1.4	7.3	24.2	368			
West Region	87.48	79.12	42.75	41.91	14.95	25.20	0.34	1191	93.67	81.53	43.78	45.47	14.62	27.79	0.08	1245	90.54	80.35	43.28	43.73	14.78	26.52	0.21	2435			
Daman & Diu	100	58.75	50.00	35.00	32.50	32.50	0.00	80	98.57	60.87	66.67	30.44	23.19	27.54	0.00	69	99.33	59.73	57.72	32.89	28.19	30.20	0.00	149			
Goa	82.5	92.42	45.45	40.91	0.00	1.52	0.00	66	74.29	96.15	17.31	23.08	3.85	7.69	0.00	52	78.67	94.07	33.05	33.05	1.69	4.24	0.00	118			
Gujarat	85.46	71.67	43.67	41.37	14.21	25.28	0.00	479	92.01	80.74	41.70	40.15	13.97	25.95	0.00	451	88.52	76.07	42.71	40.78	14.09	25.61	0.00	929			
Maharashtra	88.3	86.75	40.64	43.46	14.84	26.85	0.71	566	96.28	83.06	44.87	52.30	15.01	30.61	0.15	673	92.46	84.75	42.94	48.26	14.93	28.89	0.40	1239			
South Region	91.56	67.18	55.35	9.95	8.82	0.28	1758	92.33	72.15	64.45	50.52	15.84	9.67	0.66	1831	91.95	71.81	65.79	52.89	12.96	9.25	0.47	3589				
Andhra Pradesh	96.73	48.31	58.18	66.50	5.71	9.61	0.00	385	87.37	56.88	46.85	61.07	9.09	17.95	1.17	429	91.56	52.83	52.21	63.64	7.49	14.01	0.61	814			
Karnataka	77.01	81.48	52.54	47.91	9.26	5.56	0.49	432	85.52	81.30	46.13	44.99	3.65	6.62	0.91	438	81.06	81.39	49.32	46.44	6.44	6.09	0.80	870			
Kerala	99.38	66.14	67.08	57.05	10.66	18.18	0.00	319	97.86	54.74	82.48	57.30	10.95	9.85	0.36	274	98.67	60.88	74.20	57.17	14.33	4.67	0.17	593			
Pondicherry	100	70.00	91.25	66.25	11.25	2.50	0.00	80	100	77.14	88.57	68.57	8.57	7.14	0.00	70	100.00	73.33	90.00	67.33	10.00	4.67	0.00	150			
Tamil Nadu	96.78	83.22	81.74	50.74	12.92	6.27	0.37	542	98.41	83.39	78.87	42.10	32.10	6.29	0.32	620	97.65	83.31	80.21	46.13	23.15	6.28	0.34	1162			
All sample	84.52	60.60	34.29	36.05	9.57	14.68	3.47	8602	60.93	35.68	40.94	11.15	16.13	3.47	3.47	17054	12153	6997	7699	2072	3081	694	694	694			



**Table S5.5:** Percentage of Households by "What Households Would Do if They Are Not Satisfied With the Mode of Premium (Insured)"

State/UT	Rural						Urban						All (Rural + Urban)								
	Change mode of payment	Stop depositing the premium	Consult agent	Approach company	Approach ombudsman/ Lokayukta	Others	Don't know	Change mode of payment	Stop depositing the premium	Consult agent	Approach company	Approach ombudsman/ Lokayukta	Others	Don't know	Change mode of payment	Stop depositing the premium	Consult agent	Approach company	Approach ombudsman/ Lokayukta	Others	Don't know
All India	10.66	11.95	52.75	15.80	1.17	0.48	7.18	11.97	10.05	50.15	19.14	2.31	0.66	5.73	11.30	11.02	51.48	17.43	1.73	0.57	6.47
Northern Region	6.88	14.14	57.28	14.42	1.21	0.74	5.33	9.71	9.35	55.24	17.72	4.40	0.33	3.25	8.22	11.86	56.31	15.99	2.73	0.55	4.34
Chandigarh	2.50	7.50	32.50	23.75	0.00	15.00	18.75	6.06	7.58	28.79	28.79	7.58	6.06	15.15	4.11	7.53	30.82	26.03	3.42	10.96	17.12
Delhi	20.00	17.14	25.71	8.57	5.71	0.00	22.86	42.51	8.98	15.57	20.96	1.80	0.00	10.18	38.61	10.40	17.33	18.81	2.48	0.00	12.38
Haryana	1.25	0.94	77.81	10.00	0.63	0.00	9.38	0.00	3.97	77.62	11.91	0.00	0.72	5.78	0.67	2.35	77.72	10.89	0.34	0.34	7.71
Himachal Pradesh	7.73	2.15	54.08	20.17	0.43	1.72	13.73	20.67	2.88	51.44	21.15	0.00	0.48	3.37	13.83	2.49	52.83	20.63	0.23	1.13	8.84
Madhya Pradesh	8.98	16.08	52.61	19.21	0.31	0.73	2.09	8.22	8.94	51.13	26.58	4.05	0.00	1.07	8.63	12.74	51.92	22.65	2.06	0.39	1.61
Punjab	6.56	28.87	21.78	28.08	1.05	0.79	12.86	7.49	25.94	30.55	25.94	2.31	0.58	7.20	7.01	27.47	25.96	27.06	1.65	0.69	10.16
Rajasthan	2.93	7.86	76.78	7.13	0.37	0.37	4.57	6.71	1.30	81.17	7.14	0.22	0.22	3.25	4.66	4.86	78.79	7.14	0.30	0.30	3.96
Uttar Pradesh	6.94	14.92	62.04	9.85	2.57	0.14	3.54	9.05	9.60	59.05	12.22	7.70	0.16	2.22	7.92	12.44	60.44	10.96	4.96	0.15	2.92
Uttarakhand	12.23	21.32	50.16	15.36	0.31	0.63	0.00	7.53	12.90	48.75	21.86	8.60	0.36	0.00	10.03	17.39	49.50	18.39	4.18	0.50	0.00
Eastern Region	10.07	7.85	51.02	17.36	1.84	0.47	11.38	10.90	9.35	46.92	19.79	1.37	1.47	10.20	10.48	8.59	49.00	18.56	1.61	0.96	10.80
Arunachal Pradesh	17.36	12.85	44.10	22.57	0.00	0.00	3.13	23.08	5.77	32.37	28.85	0.64	0.32	8.97	20.33	9.17	38.00	25.83	0.33	0.17	6.17
Assam	15.38	4.30	46.15	18.55	0.90	1.81	12.90	10.29	8.33	54.90	13.48	0.98	0.00	12.01	12.94	6.24	50.35	16.12	0.94	0.94	12.47
Bihar	7.32	7.32	61.36	16.54	1.64	0.13	5.68	5.91	18.44	33.29	19.16	1.87	4.47	16.86	6.66	12.52	48.25	17.77	1.75	2.15	10.90
Chhattisgarh	3.79	1.89	58.68	22.08	1.58	0.00	11.99	1.07	1.79	60.00	31.43	0.71	0.00	5.00	2.51	1.84	59.30	26.47	1.17	0.00	8.71
Jharkhand	7.36	14.72	37.06	19.04	6.09	0.00	15.74	10.95	10.66	52.45	18.16	2.59	0.00	5.19	9.04	12.82	44.26	18.62	4.45	0.00	10.80
Meghalaya	0.00	0.00	64.71	11.76	5.88	0.00	17.65	1.41	1.41	59.15	28.17	5.63	0.00	4.23	1.14	1.14	60.23	25.00	5.68	0.00	6.82
Mizoram	54.55	13.64	31.82	0.00	0.00	0.00	0.00	65.75	8.22	17.81	6.85	0.00	0.00	1.37	63.16	9.47	21.05	5.26	0.00	0.00	1.05
Orissa	12.34	10.42	52.24	19.07	2.40	0.16	3.37	12.45	12.08	54.72	18.11	1.89	0.00	0.75	12.39	11.18	53.38	18.63	2.17	0.09	2.17
Sikkim	0.00	0.00	59.49	17.72	0.00	0.00	22.78	1.43	0.00	75.71	15.71	0.00	0.00	7.14	0.67	0.00	67.11	16.78	0.00	0.00	15.44
Tripura	13.75	21.25	18.75	13.75	0.00	7.50	25.00	14.29	18.57	11.43	21.43	0.00	22.86	11.43	14.00	20.00	15.33	17.33	0.00	14.67	18.67
West Bengal	7.19	0.63	52.19	5.31	0.00	0.00	34.69	8.35	53.46	53.46	17.18	0.24	0.00	20.76	7.85	0.27	52.91	12.04	0.14	0.00	26.79
Western Region	13.26	11.57	49.67	21.44	0.74	0.00	3.32	15.67	7.19	50.87	23.92	1.14	0.00	1.21	14.45	9.41	50.26	22.67	0.93	0.00	2.28
Daman & Diu	21.50	1.25	51.25	23.75	2.00	0.00	0.00	17.14	5.71	41.43	35.71	0.00	0.00	0.00	19.33	3.33	46.67	29.33	1.33	0.00	0.00
Goa	12.50	2.50	58.75	20.00	0.00	0.00	6.25	15.00	4.29	44.29	34.29	0.00	0.00	1.43	14.00	3.33	52.00	26.67	0.00	0.00	4.00
Gujarat	13.39	18.57	45.00	19.11	0.71	0.00	3.21	16.53	7.35	49.59	25.10	0.00	0.00	1.43	14.86	13.33	47.14	21.90	0.38	0.00	2.38
Maharashtra	12.24	7.85	52.43	23.39	0.63	0.00	3.45	14.91	7.53	53.40	20.84	2.17	0.00	1.16	13.63	7.68	52.94	22.06	1.43	0.00	2.26
Southern Region	18.37	14.51	47.81	12.16	0.21	0.26	6.68	15.71	14.49	45.00	17.68	0.51	0.40	6.21	17.02	14.50	46.38	14.96	0.36	0.33	6.44
Andhra Pradesh	33.42	16.33	27.89	22.11	0.00	0.00	0.25	18.33	11.41	61.75	20.77	0.00	0.41	6.52	25.08	13.61	35.55	21.37	0.45	0.22	3.71
Karnataka	4.66	16.31	42.11	13.98	0.54	0.90	21.51	5.70	15.13	36.94	23.38	0.20	0.98	17.68	5.15	15.75	39.64	18.46	0.37	0.94	19.68
Kerala	19.63	12.46	58.26	9.35	0.00	0.00	0.31	10.71	27.50	50.00	10.36	1.43	0.00	0.00	15.47	19.47	54.41	9.82	0.67	0.00	0.17
Pondicherry	8.75	17.50	73.75	0.00	0.00	0.00	0.00	18.57	4.29	74.29	2.86	0.00	0.00	0.00	13.33	11.33	74.00	1.33	0.00	0.00	0.00
Tamil Nadu	22.00	12.16	57.96	6.62	0.18	0.00	1.07	23.65	11.75	48.57	15.56	0.16	0.16	0.16	22.88	11.94	52.99	11.35	0.17	0.08	0.59
All Sample	1205	1350	5961	1786	132	54	811	1301	1092	5449	2080	251	72	623	2505	2443	11412	3864	383	126	1434



**Table S5.6:** Percentage of Households by Knowledge about "When a Policy Can Be Cancelled (Insured)"

State/UT	Rural						Urban						All (Rural + Urban)					
	Within first 15 days	Terms and conditions are not acceptable	Forced by agent	Unable to pay premium	Others	Don't know	Within first 15 days	Terms and conditions are not acceptable	Forced by agent	Unable to pay premium	Others	Don't know	Within first 15 days	Terms and conditions are not acceptable	Forced by agent	Unable to pay premium	Others	Don't know
All India	9.59	14.10	7.14	51.91	0.63	16.64	8.66	13.92	6.81	52.96	1.43	16.23	9.13	14.01	6.98	52.42	1.02	16.44
<b>Northern Region</b>	10.25	12.28	9.64	45.78	0.81	21.24	7.77	12.55	9.07	50.66	0.69	19.27	9.06	12.41	9.37	48.12	0.75	20.30
Chandigarh	12.50	36.25	15.00	0.00	10.00	26.25	8.70	30.43	13.04	15.94	1.45	30.43	10.74	33.56	14.09	7.38	6.04	28.19
Delhi	0.78	1.56	1.56	59.38	0.00	36.72	6.84	8.14	3.58	50.49	0.65	30.29	5.06	6.21	2.99	53.10	0.46	32.18
Haryana	17.46	3.99	2.00	57.11	0.25	19.20	16.86	2.29	1.43	60.29	1.43	45.71	17.18	3.20	1.73	58.59	0.80	18.51
Himachal Pradesh	1.27	9.75	0.85	46.19	1.69	40.25	3.33	9.05	1.43	40.48	0.00	45.71	2.24	9.42	1.12	43.50	0.90	42.83
Madhya Pradesh	16.28	12.94	13.67	54.07	0.52	2.51	7.51	11.20	11.44	66.15	0.12	3.58	12.19	12.13	12.63	59.71	0.33	3.01
Punjab	18.02	12.27	13.32	18.80	0.52	37.08	10.57	20.29	19.71	24.00	1.43	24.00	14.46	16.10	16.37	21.28	0.95	30.83
Rajasthan	8.14	4.54	9.70	23.16	0.31	54.15	11.27	9.66	6.62	20.39	0.89	51.16	9.60	6.93	8.26	21.87	0.58	52.75
Uttar Pradesh	3.61	14.93	8.33	57.71	0.42	15.00	3.09	14.35	9.28	61.70	0.40	11.18	3.37	14.66	8.77	59.57	0.41	13.22
Uttarakhand	17.81	24.38	16.88	36.25	2.81	1.88	11.83	20.43	12.90	52.69	1.79	0.36	15.03	22.54	15.03	43.91	2.34	1.17
<b>Eastern Region</b>	5.45	12.44	3.86	58.00	0.68	19.57	7.29	13.15	2.57	51.78	3.48	21.74	6.36	12.79	3.22	54.93	2.06	20.64
Arunachal Pradesh	2.79	34.49	11.15	36.24	1.39	13.94	4.79	39.62	2.24	24.92	12.46	15.97	3.83	37.17	6.50	30.33	7.17	15.00
Assam	5.44	20.63	3.85	34.01	1.13	34.92	10.00	14.39	7.32	35.85	0.73	31.71	7.64	17.63	5.52	34.90	0.94	33.37
Bihar	4.04	4.41	2.90	69.10	0.63	18.92	6.18	4.17	1.15	48.42	7.61	32.47	5.04	4.30	2.08	59.44	3.90	25.25
Chhattisgarh	10.34	5.64	2.19	58.93	0.00	22.88	15.00	6.43	3.21	59.29	0.71	15.36	12.52	6.01	2.67	59.10	0.33	19.37
Jharkhand	7.56	11.84	6.80	50.13	0.50	23.17	5.75	15.52	4.02	60.06	0.00	14.66	6.71	13.56	5.50	54.77	0.27	19.19
Meghalaya	16.67	0.00	0.00	61.11	0.00	22.22	4.23	0.00	0.00	39.44	1.41	54.93	6.74	0.00	0.00	43.82	1.12	48.31
Mizoram	0.00	9.09	22.73	68.18	0.00	0.00	31.51	16.44	0.00	45.21	4.11	2.74	24.21	14.74	5.26	50.53	3.16	2.11
Orissa	7.03	13.59	2.81	73.91	0.16	2.50	8.60	17.56	2.69	70.25	0.00	0.90	7.76	15.44	2.75	72.20	0.08	1.75
Sikkim	0.00	0.00	0.00	51.28	0.00	48.72	1.43	0.00	0.00	65.71	0.00	32.86	0.68	0.00	0.00	58.11	0.00	41.22
Tripura	0.00	49.37	1.27	31.65	2.53	15.19	0.00	41.43	2.86	32.86	8.57	14.29	0.00	45.64	2.01	32.21	5.37	14.77
West Bengal	3.13	1.25	0.31	67.40	1.25	26.65	1.19	2.86	0.00	60.82	1.91	33.41	2.03	2.17	0.14	63.55	1.63	30.49
<b>Western Region</b>	2.28	17.78	8.89	63.92	0.00	7.13	2.86	18.15	10.24	60.92	0.00	7.83	2.57	17.96	9.56	62.44	0.00	7.47
Daman & Diu	0.00	21.25	15.00	63.75	0.00	0.00	0.00	30.00	12.86	57.14	0.00	0.00	0.00	25.33	14.00	60.67	0.00	0.00
Goa	0.00	45.00	1.25	46.25	0.00	7.50	0.00	38.57	0.00	61.43	0.00	0.00	0.00	42.00	0.67	53.33	0.00	4.00
Gujarat	2.14	9.11	10.36	73.21	0.00	5.18	2.65	11.22	13.06	67.76	0.00	5.31	2.38	10.10	11.62	70.67	0.00	5.24
Maharashtra	2.96	21.53	7.80	58.03	0.00	9.67	3.58	19.77	9.03	56.45	0.00	11.17	3.29	20.61	8.44	57.21	0.00	10.46
<b>Southern Region</b>	20.49	18.77	5.74	47.24	0.57	7.19	16.76	15.30	6.76	54.47	0.56	6.16	18.59	17.00	6.26	50.91	0.56	6.67
Andhra Pradesh	40.20	30.90	1.26	26.38	0.00	1.26	15.07	25.46	1.02	53.97	1.02	3.46	26.32	27.90	1.12	41.62	0.56	2.47
Karnataka	5.18	13.93	8.39	48.93	1.79	21.79	7.65	10.98	8.82	52.16	0.00	20.39	6.36	12.52	8.60	50.47	0.93	21.12
Kerala	20.25	21.81	7.79	49.22	0.31	0.62	22.50	18.21	13.93	44.64	0.71	0.00	21.30	20.13	10.65	47.09	0.50	0.33
Pondicherry	12.50	42.50	3.75	41.25	0.00	0.00	12.86	18.57	2.86	65.71	0.00	0.00	12.67	31.33	3.33	52.67	0.00	0.00
Tamil Nadu	23.08	9.84	5.37	60.11	0.00	1.61	23.33	9.21	6.83	59.84	0.63	0.16	23.21	9.50	6.14	59.97	0.34	0.84
All Sample	1084	1593	807	5866	71	1880	941	1513	740	5755	155	1764	2024	3106	1547	11620	226	3644

**Table S5.7:** Percentage of Households by Knowledge about "What Are the Various Assignments in the Policy (Insured)"

State/UT	Rural				Urban				All (Rural + Urban)			
	Change/ Modifications	Clauses	Others	Don't know	Change/ Modifications	Clauses	Others	Don't know	Change/ Modifications	Clauses	Others	Don't know
All India	21.46	12.40	2.85	63.29	26.01	13.65	3.17	57.17	23.69	13.01	3.01	60.29
<b>Northern Region</b>	11.21	3.93	2.45	82.41	21.38	6.64	3.52	68.46	16.08	5.23	2.96	75.73
Chandigarh	5.00	27.50	13.75	53.75	11.43	22.86	14.29	51.43	8.00	25.33	14.00	52.67
Delhi	12.70	0.79	0.79	85.71	12.75	5.23	1.31	80.72	12.73	3.94	1.16	82.18
Haryana	6.30	0.00	3.53	90.18	5.43	0.00	7.14	87.43	5.89	0.00	5.22	88.89
Himachal Pradesh	3.81	3.39	1.27	91.53	3.33	2.86	0.95	92.86	3.59	3.14	1.12	92.15
Madhya Pradesh	14.93	9.19	1.77	74.11	29.00	21.12	4.77	45.11	21.49	14.76	3.17	60.58
Punjab	16.54	8.14	1.84	73.49	33.14	9.88	2.91	54.07	24.41	8.97	2.34	64.28
Rajasthan	13.30	0.94	0.16	85.60	19.64	0.55	0.36	79.45	16.23	0.76	0.25	82.76
Uttar Pradesh	11.32	1.60	2.85	84.24	24.15	1.99	1.83	72.04	17.30	1.78	2.37	78.55
Uttarakhand	1.56	0.31	5.31	92.81	20.58	0.72	11.55	67.15	10.39	0.50	8.21	80.90
<b>Eastern Region</b>	23.63	11.26	3.18	61.93	20.77	12.47	3.42	63.34	22.22	11.86	3.30	62.63
Arunachal Pradesh	25.26	39.30	17.54	17.89	36.10	28.12	16.29	19.49	30.94	33.44	16.89	18.73
Assam	15.16	10.41	5.20	69.23	12.78	5.65	2.46	79.12	14.02	8.13	3.89	73.97
Bihar	20.83	1.89	0.13	77.15	11.94	2.16	0.43	85.47	16.68	2.02	0.27	81.04
Chhattisgarh	9.40	21.32	0.94	68.34	13.57	30.00	2.86	53.57	11.35	25.38	1.84	61.44
Jharkhand	31.08	3.51	0.75	64.66	14.33	3.15	0.29	82.23	23.26	3.34	0.53	72.86
Meghalaya	16.67	27.78	22.22	33.33	11.59	33.33	8.70	46.38	12.64	32.18	11.49	43.68
Mizoram	86.36	4.55	0.00	9.09	91.78	1.37	2.74	4.11	90.53	2.11	2.11	5.26
Orissa	43.35	18.15	0.63	37.87	38.64	29.34	0.18	31.84	41.15	23.37	0.42	35.06
Sikkim	0.00	0.00	0.00	100.00	2.86	0.00	0.00	97.14	1.35	0.00	0.00	98.65
Tripura	5.00	6.25	13.75	75.00	17.39	4.35	21.74	56.52	10.74	5.37	17.45	66.44
West Bengal	12.81	0.0	2.81	84.38	10.74	0.00	3.82	85.44	11.64	0.00	3.38	84.98
<b>Western Region</b>	23.18	14.72	1.91	60.19	30.14	18.09	1.06	50.72	26.62	16.38	1.49	55.51
Daman & Diu	37.50	33.75	1.25	27.50	50.00	27.14	0.00	22.86	43.33	30.67	0.67	25.33
Goa	6.25	13.75	5.00	75.00	2.86	7.14	8.57	81.43	4.67	10.67	6.67	78.00
Gujarat	24.51	14.49	1.79	59.21	28.02	19.02	0.41	52.56	26.15	16.60	1.15	56.11
Maharashtra	22.34	12.66	1.72	63.28	32.38	17.62	0.86	49.14	27.58	15.25	1.27	55.90
<b>Southern Region</b>	40.87	32.99	3.91	22.23	41.75	27.53	3.43	27.28	41.32	30.21	3.67	24.80
Andhra Pradesh	47.74	44.97	2.76	4.52	39.71	25.66	6.72	27.90	43.31	34.31	4.95	17.44
Karnataka	14.29	13.57	5.36	66.79	8.40	14.06	1.56	75.98	11.47	13.81	3.54	71.18
Kerala	37.07	54.52	4.36	4.05	50.36	43.57	5.71	0.36	43.26	49.42	4.99	2.33
Pondicherry	67.50	32.50	0.00	0.00	12.86	85.71	1.43	0.00	42.00	57.33	0.67	0.00
Tamil Nadu	61.04	31.60	3.59	3.77	69.84	26.35	1.59	2.22	65.71	28.81	2.53	2.95
All Sample	2425	1401	322	7152	2826	1483	344	6212	5251	2884	667	13364

**Table S5.10: Percentage of Households by Knowledge about Time Taken for Settlement of Claims (Insured)**

State/UT	Rural						Urban						All (Rural + Urban)								
	Up to one month	Three months	Six months	One year	More than a year	No specific time	Don't know	Up to one month	Three months	Six months	One year	More than a year	No specific time	Don't know	Up to one month	Three months	Six months	One year	More than a year	No specific time	Don't know
All India	22.04	23.20	10.54	2.90	1.35	16.34	23.62	21.96	22.62	12.09	2.76	1.15	16.78	22.63	22.00	22.92	11.30	2.83	1.25	16.56	23.14
<b>Northern Region</b>	22.29	20.53	4.71	0.94	0.81	24.25	26.48	21.60	19.89	7.48	1.37	0.73	23.73	25.20	21.96	20.22	6.04	1.15	0.77	24.00	25.86
Chandigarh	18.75	15.00	5.00	1.25	1.25	36.25	22.50	21.43	10.00	10.00	3.71	1.43	21.43	18.57	20.00	18.00	7.33	3.33	1.33	29.33	20.67
Delhi	7.81	16.41	3.91	1.56	0.00	3.13	67.19	22.40	17.21	10.39	3.90	1.95	3.25	40.91	18.12	16.97	8.49	3.21	1.38	3.21	48.62
Haryana	48.63	3.99	1.00	1.00	0.00	4.24	41.15	50.00	2.29	3.43	0.29	0.00	6.57	37.43	49.27	3.20	2.13	0.67	0.00	5.33	39.41
Himachal Pradesh	10.92	21.43	17.23	1.68	2.52	12.18	34.03	20.95	26.19	20.00	0.00	0.48	11.43	20.95	15.63	23.66	18.53	0.89	1.56	11.83	27.90
Madhya Pradesh	16.16	25.65	4.17	0.94	2.19	29.20	21.69	11.79	26.19	8.69	1.43	2.26	28.81	20.83	14.12	25.90	6.28	1.17	2.22	29.02	21.29
Punjab	12.27	14.88	16.97	4.96	1.04	35.51	14.36	16.86	16.86	27.14	6.29	1.14	20.29	11.43	14.46	15.83	21.83	5.59	1.09	28.24	12.96
Rajasthan	15.00	39.69	3.59	0.00	0.31	2.50	38.91	17.27	35.43	1.80	0.54	0.00	3.42	41.55	16.05	37.71	2.76	0.25	0.17	2.93	40.13
Uttar Pradesh	28.68	15.21	2.01	0.14	0.07	30.90	22.99	23.65	14.13	3.57	0.32	0.00	35.32	23.02	26.33	14.70	2.74	0.22	0.04	32.96	23.00
Uttarakhand	20.63	20.63	1.56	0.63	0.63	49.06	6.88	20.43	19.71	0.00	0.00	0.00	54.84	5.02	20.53	20.20	0.83	0.33	0.33	51.75	6.01
<b>Eastern Region</b>	20.48	17.28	12.43	4.41	1.82	13.14	30.44	19.36	19.24	13.61	3.27	1.09	14.67	28.77	19.93	18.24	13.01	3.85	1.46	13.89	29.62
Arunachal Pradesh	3.46	6.92	32.18	17.99	9.34	18.69	11.42	2.57	8.36	27.33	3.54	2.25	26.37	29.58	3.00	7.67	29.67	10.50	5.67	22.67	20.83
Assam	11.29	10.38	11.51	7.45	0.90	26.86	31.60	9.49	10.71	7.06	5.60	1.46	32.36	33.33	10.42	10.54	9.37	6.56	1.17	29.51	32.44
Bihar	31.45	14.34	9.31	2.01	1.51	13.21	28.18	28.30	12.07	6.90	2.01	2.16	13.65	34.91	29.98	13.28	8.18	2.01	1.81	13.41	31.32
Chhattisgarh	5.02	16.61	9.40	5.64	0.31	12.23	50.78	8.57	26.43	13.93	9.64	0.36	10.36	30.71	6.68	21.20	11.52	7.51	0.33	11.35	41.40
Jharkhand	38.35	14.54	8.02	2.76	1.50	10.03	24.81	35.84	20.81	13.87	2.31	0.58	7.23	19.36	37.18	17.45	10.74	2.55	1.07	8.72	22.28
Meghalaya	5.56	5.56	0.00	0.00	0.00	38.89	50.00	1.41	15.49	1.41	1.41	0.00	23.94	56.34	2.25	13.48	1.12	1.12	0.00	26.97	55.06
Mizoram	0.00	0.00	0.00	54.55	0.00	40.91	4.55	24.66	5.48	0.00	17.81	0.00	49.32	2.74	18.95	4.21	0.00	26.32	0.00	47.37	3.16
Orissa	16.28	33.96	19.72	0.78	1.88	9.86	17.53	13.75	36.25	29.46	0.89	0.89	7.86	10.89	15.10	35.03	24.27	0.83	1.42	8.92	14.43
Sikkim	27.85	6.33	0.00	0.00	0.00	0.00	65.82	32.86	12.86	1.43	0.00	0.00	0.00	52.86	30.20	9.40	0.67	0.00	0.00	0.00	59.73
Tripura	51.25	8.75	1.25	0.00	0.00	10.00	28.75	52.86	11.43	4.29	2.86	0.00	7.14	21.43	52.00	10.00	2.67	1.33	0.00	8.67	25.33
West Bengal	15.63	20.94	5.00	0.94	0.00	0.94	56.56	22.01	24.16	7.42	0.96	0.00	4.55	40.91	19.24	22.76	6.37	0.95	0.00	2.98	47.70
<b>Western Region</b>	3.82	23.07	22.12	8.82	2.50	19.99	19.69	5.35	22.06	23.19	6.93	3.54	18.45	20.48	4.57	22.57	22.65	7.88	3.01	19.23	20.08
Daman & Diu	0.00	42.50	36.25	15.00	2.50	3.75	0.00	0.00	45.71	41.43	4.29	7.14	1.43	0.00	44.00	38.67	10.00	4.67	2.67	2.67	0.00
Goa	1.25	35.00	15.00	1.25	3.75	27.50	16.25	4.29	31.43	21.43	1.43	0.00	22.86	18.57	2.67	33.33	18.00	1.33	2.00	25.33	17.33
Gujarat	4.64	22.68	19.29	9.11	2.86	22.14	19.29	8.78	23.47	18.98	8.78	3.27	18.37	18.37	6.57	23.05	19.14	8.95	3.05	20.38	18.86
<b>Southern Region</b>	37.18	40.21	12.95	0.73	0.99	0.47	7.47	38.21	34.48	11.91	2.07	0.56	4.39	8.38	37.71	37.29	12.42	1.41	0.77	2.46	7.93
Andhra Pradesh	51.13	46.85	1.26	0.00	0.00	0.25	0.50	22.24	31.22	14.69	4.90	0.41	17.14	9.39	35.17	36.22	8.68	2.71	0.23	9.58	5.41
Karnataka	39.93	27.27	4.99	0.18	1.96	1.25	24.42	47.95	25.64	2.54	0.39	0.20	0.59	22.70	43.75	26.49	3.82	0.28	1.12	0.93	23.60
Kerala	16.20	47.66	34.58	0.93	0.31	0.00	0.31	17.14	49.64	28.57	3.21	1.07	0.00	0.36	16.64	48.59	31.78	2.00	0.67	0.00	0.33
Pondicherry	51.25	30.00	18.75	0.00	0.00	0.00	0.00	45.71	32.86	21.43	0.00	0.00	0.00	0.00	48.67	31.33	20.00	0.00	0.00	0.00	0.00
Tamil Nadu	34.53	45.68	16.01	1.80	1.26	0.18	0.54	51.27	37.62	8.89	0.95	0.79	0.00	0.48	43.42	41.40	12.23	1.35	1.01	0.08	0.51
All Sample	24.91	26.22	11.91	3.28	1.53	18.47	26.69	23.86	24.58	13.14	3.00	1.25	18.23	24.59	48.77	50.81	25.05	6.27	2.77	36.71	51.29

**Table S5.11:** Percentage of Households by Knowledge about Amount of the Face Value to Receive if Policy is Surrendered Before Maturity (Insured)

State/UT	Rural					Urban					All (Rural + Urban)				
	Full sum assured	Amount paid by policyholder	Surrender value as decided by company	Others	Don't know	Full sum assured	Amount paid by policyholder	Surrender value as decided by company	Others	Don't know	Full sum assured	Amount paid by policyholder	Surrender value as decided by company	Others	Don't know
All India	15.91	22.62	36.84	2.84	21.79	14.52	23.69	40.46	2.23	19.09	15.23	23.15	38.62	2.54	20.46
<b>Northern Region</b>	14.51	19.65	38.18	4.94	22.72	12.12	21.46	46.73	2.70	16.99	13.36	20.52	42.28	3.87	19.97
Chandigarh	1.25	46.25	7.50	20.00	25.00	12.86	28.57	14.29	7.14	37.14	6.67	38.00	10.67	14.00	30.67
Delhi	5.47	9.38	41.41	1.56	42.19	4.22	38.64	30.52	0.32	26.30	4.59	30.05	33.72	0.69	30.96
Haryana	20.20	3.49	61.60	0.00	14.71	17.14	3.71	64.86	0.00	14.29	18.77	3.60	63.12	0.00	14.51
Himachal Pradesh	4.62	10.08	18.49	7.14	59.66	6.67	21.90	28.57	4.29	38.57	5.58	15.63	23.21	5.80	49.78
Madhya Pradesh	22.84	16.48	29.30	14.49	16.89	16.79	19.29	45.95	6.90	11.07	20.01	17.79	37.08	10.95	14.17
Punjab	17.97	39.06	21.35	1.56	20.05	23.14	32.86	27.14	1.43	15.43	20.44	36.10	24.11	1.50	17.85
Rajasthan	4.53	13.28	53.44	0.63	28.13	5.72	13.24	55.10	0.18	25.76	5.09	13.26	54.21	0.42	27.02
Uttar Pradesh	11.24	24.50	41.85	0.56	21.86	8.33	23.97	52.06	1.19	14.44	9.89	24.25	46.61	0.85	18.40
Uttarakhand	27.19	21.56	29.69	10.94	10.63	20.43	20.07	49.82	7.17	2.51	24.04	20.87	39.07	9.18	6.84
<b>Eastern Region</b>	8.68	17.68	41.09	2.32	30.24	100.00	7.99	18.06	40.15	3.48	30.32	100.00	8.34	17.87	40.63
Arunachal Pradesh	11.81	31.25	36.81	9.03	11.11	9.62	10.26	30.13	11.86	38.14	10.67	20.33	33.33	10.50	25.17
Assam	4.07	10.18	44.57	4.75	36.43	5.90	18.92	34.89	1.97	38.33	4.95	14.37	39.93	3.42	37.34
Bihar	7.67	18.62	33.84	0.75	39.12	3.46	15.56	33.86	4.61	42.51	5.71	17.19	33.85	2.55	40.70
Chhattisgarh	1.88	7.81	51.25	1.25	37.81	3.21	10.36	60.36	1.07	25.00	2.50	9.00	55.50	1.17	31.83
Jharkhand	13.03	24.31	38.60	0.25	23.81	10.03	33.81	29.80	1.72	24.64	11.63	28.74	34.49	0.94	24.20
Meghalaya	5.56	0.00	61.11	0.00	33.33	0.00	2.82	52.11	0.00	45.07	1.12	2.25	53.93	0.00	42.70
Mizoram	18.18	13.64	68.18	0.00	0.00	24.66	6.85	63.01	2.74	2.74	23.16	8.42	64.21	2.11	2.11
Orissa	18.13	22.03	43.59	0.16	16.09	21.79	28.57	42.68	0.00	6.96	19.83	25.08	43.17	0.08	11.83
Sikkim	1.27	0.00	17.72	0.00	81.01	0.00	1.43	38.57	1.43	58.57	0.67	0.67	27.52	0.67	70.47
Tripura	2.50	5.00	40.00	13.75	38.75	0.00	5.71	54.29	15.71	24.29	1.33	5.33	46.67	14.67	32.00
West Bengal	0.00	15.14	49.21	2.84	32.81	0.48	14.56	46.78	3.58	34.61	0.27	14.81	47.83	3.26	33.83
<b>Western Region</b>	13.83	22.37	45.18	0.37	18.25	16.30	27.09	44.00	0.00	12.60	15.05	24.70	44.60	0.19	15.46
Daman & Diu	17.50	53.75	27.50	0.00	1.25	21.43	50.00	28.57	0.00	0.00	19.33	52.00	28.00	0.00	0.67
Goa	7.50	16.25	50.00	1.25	25.00	14.29	38.57	34.29	0.00	12.86	10.67	26.67	42.67	0.67	19.33
Gujarat	10.75	25.81	43.01	0.54	19.89	12.32	26.69	43.94	0.00	17.04	11.48	26.22	43.44	0.29	18.56
Maharashtra	16.85	16.22	48.67	0.16	18.10	18.77	23.93	46.56	0.00	10.74	17.85	20.24	47.57	0.07	14.26
<b>Southern Region</b>	33.58	38.69	20.18	0.47	7.09	29.35	35.55	25.26	0.66	9.18	31.43	37.09	22.76	0.56	8.15
Andhra Pradesh	47.36	50.13	1.01	0.25	1.26	20.98	34.01	31.16	1.43	12.42	32.77	41.22	17.68	0.90	7.43
Karnataka	7.66	20.32	47.59	1.43	22.99	9.77	23.63	44.92	0.00	21.68	8.67	21.90	46.32	0.75	22.37
Kerala	33.02	58.26	8.41	0.00	0.31	38.57	42.86	15.00	1.43	2.14	35.61	51.08	11.48	0.67	1.16
Pondicherry	71.25	25.00	3.75	0.00	0.00	57.14	40.00	2.86	0.00	0.00	64.67	32.00	3.33	0.00	0.00
Tamil Nadu	44.72	39.71	15.38	0.00	0.18	44.60	42.70	11.75	0.32	0.63	44.66	41.30	13.46	0.17	0.42
All Sample	1798	2556	4163	321	2462	1578	2574	4396	242	2074	3376	5132	8561	563	4535

**Table S5.12:** Percentage of Households by Knowledge about Penalty If Premium Is Paid After Due Date (Insured)

State/UT	Rural				Urban				All (Rural + Urban)			
	Yes	No penalty for a few days	No penalty at all	Can't say	Yes	No penalty for a few days	No penalty at all	Can't say	Yes	No penalty for a few days	No penalty at all	Can't say
	All India	60.31	22.99	5.41	11.29	60.51	25.53	4.30	9.66	60.41	24.24	4.87
<b>Northern Region</b>	53.31	23.95	9.31	13.43	53.81	27.86	6.56	11.77	53.55	25.83	7.99	12.63
Chandigarh	6.25	41.25	13.75	38.75	30.00	28.57	18.57	22.86	17.33	35.33	16.00	31.33
Delhi	87.50	6.25	0.78	5.47	71.43	18.18	3.57	6.82	76.15	14.68	2.75	6.42
Haryana	90.27	4.74	0.25	4.74	90.00	8.00	0.00	2.00	90.15	6.26	0.13	3.46
Himachal Pradesh	31.93	43.28	4.20	20.59	38.57	45.71	10.00	5.71	35.04	44.42	6.92	13.62
Madhya Pradesh	38.20	35.28	18.06	8.46	43.79	39.26	9.31	7.64	40.81	37.14	13.98	8.07
Punjab	31.59	34.20	9.66	24.54	30.00	40.29	12.00	17.71	30.83	37.11	10.78	21.28
Rajasthan	45.70	28.17	2.66	23.47	49.55	19.32	1.79	29.34	47.50	24.04	2.25	26.21
Uttar Pradesh	67.73	14.99	6.80	10.48	61.35	23.41	4.84	10.40	64.75	18.92	5.89	10.44
Uttarakhand	42.50	22.19	24.69	10.63	40.86	37.28	14.70	7.17	41.74	29.22	20.03	9.02
<b>Eastern Region</b>	67.97	17.44	2.21	12.37	68.30	19.78	2.48	9.44	68.13	18.60	2.34	10.93
Arunachal Pradesh	45.49	46.88	2.78	4.86	43.13	44.73	0.64	11.50	44.26	45.76	1.66	8.32
Assam	49.43	13.38	4.99	32.20	31.20	30.47	4.91	33.42	40.68	21.58	4.95	32.78
Bihar	77.05	10.47	1.64	10.84	83.05	8.05	1.44	7.47	79.85	9.34	1.54	9.27
Chhattisgarh	54.38	26.56	1.56	17.50	54.64	29.64	4.29	11.43	54.50	28.00	2.83	14.67
Jharkhand	66.75	14.61	2.02	16.62	66.48	17.19	7.74	8.60	66.62	15.82	4.69	12.87
Meghalaya	38.89	38.89	0.00	22.22	60.00	34.29	1.43	4.29	55.68	35.23	1.14	7.95
Mizoram	63.64	0.00	9.09	27.27	76.71	16.44	0.00	6.85	73.68	12.63	2.11	11.58
Orissa	76.53	15.81	2.03	5.63	82.32	15.18	1.07	1.43	79.23	15.51	1.58	3.67
Sikkim	100.00	0.00	0.00	0.00	98.57	1.43	0.00	0.00	99.32	0.68	0.00	0.00
Tripura	61.25	26.25	1.25	11.25	41.43	42.86	2.86	12.86	52.00	34.00	2.00	12.00
West Bengal	85.22	13.52	0.94	0.31	89.95	9.33	0.48	0.24	87.91	11.14	0.68	0.27
<b>Western Region</b>	53.46	36.08	3.09	7.36	50.79	39.70	4.00	5.51	52.14	37.87	3.54	6.45
Daman & Diu	73.75	25.00	0.00	1.25	72.86	22.86	4.29	0.00	73.33	24.00	2.00	0.67
Goa	56.25	28.75	2.50	12.50	64.29	27.14	1.43	7.14	60.00	28.00	2.00	10.00
Gujarat	54.40	38.06	1.26	6.28	48.36	44.67	1.84	5.12	51.58	41.15	1.53	5.74
Maharashtra	49.77	36.66	5.15	8.42	48.92	39.17	5.74	6.17	49.33	37.97	5.46	7.25
<b>Southern Region</b>	68.35	21.22	3.39	7.04	68.28	20.68	2.72	8.32	68.32	20.94	3.05	7.69
Andhra Pradesh	44.47	54.77	0.00	0.75	50.51	38.70	0.20	10.59	47.81	45.89	0.11	6.19
Karnataka	70.00	4.82	2.50	22.68	72.07	8.01	0.98	18.95	70.99	6.34	1.77	20.90
Kerala	75.70	18.38	5.30	0.62	67.14	21.79	6.07	5.00	71.71	19.97	5.66	2.66
Pondicherry	60.00	38.75	1.25	0.00	61.43	38.57	0.00	0.00	60.67	38.67	0.67	0.00
Tamil Nadu	80.68	12.88	5.90	0.54	80.32	14.44	4.92	0.32	80.49	13.71	5.38	0.42
All Sample State	6816	2598	611	1276	6575	2774	467	1050	13391	5373	1080	2325

**Table S5.13:** Percentage of Households by Knowledge about Reasons for Loss of Insurance Coverage and Policy Lapse (Insured)

State/UT	Rural			Urban			All (Rural + Urban)								
	Non-payment of premia	Change of address	Providing false information	Others	Don't know	Non-payment of premia	Change of address	Providing false information	Others	Don't know	Non-payment of premia	Change of address	Providing false information	Others	Don't know
All India	56.68	11.35	16.10	1.09	14.78	59.14	11.02	14.94	0.96	13.94	57.88	11.19	15.53	1.03	14.37
Northern Region	51.55	12.98	15.53	1.68	18.26	52.74	13.05	16.96	1.35	15.90	52.12	13.02	16.22	1.52	17.13
Chandigarh	7.50	50.00	10.00	16.25	16.25	24.29	50.00	11.43	2.86	11.43	15.33	50.00	10.67	10.00	14.00
Delhi	48.44	4.69	3.91	0.00	42.97	30.94	9.12	27.36	0.33	32.25	36.09	7.82	20.46	0.23	35.40
Haryana	46.75	0.50	0.50	1.25	51.00	48.00	0.57	1.43	4.29	45.71	47.33	0.53	0.93	2.67	48.53
Himachal Pradesh	51.91	9.79	5.53	0.43	32.34	51.20	10.53	10.53	0.00	27.75	51.58	10.14	7.88	0.23	30.18
Madhya Pradesh	61.73	17.41	16.48	2.19	2.19	65.24	11.31	19.05	2.26	2.14	63.37	14.56	17.68	2.22	2.17
Punjab	21.35	22.92	27.08	1.30	27.34	32.57	32.86	13.43	1.14	20.00	26.70	27.66	20.57	1.23	23.84
Rajasthan	50.08	8.16	9.89	0.94	30.93	42.29	15.41	13.08	0.18	29.03	46.44	11.55	11.38	0.59	30.04
Uttar Pradesh	62.73	8.67	18.53	0.62	9.44	67.73	6.76	18.20	0.24	7.07	65.06	7.78	18.38	0.44	8.34
Uttarakhand	27.81	28.75	28.75	5.31	9.38	31.90	29.75	31.54	4.30	2.51	29.72	29.22	30.05	4.84	6.18
Eastern Region	62.46	4.65	13.60	1.09	18.20	63.82	5.27	10.75	1.03	19.13	63.13	4.96	12.20	1.06	18.66
Arunachal Pradesh	61.46	5.90	25.35	1.04	6.25	72.32	2.56	13.10	0.00	11.82	67.22	4.16	18.97	0.50	9.15
Assam	48.20	4.28	12.84	2.48	32.21	41.03	7.62	8.60	2.46	40.29	44.77	5.88	10.81	2.47	36.08
Bihar	68.93	4.15	5.03	0.38	21.51	62.25	5.48	4.03	1.73	26.51	65.82	4.77	4.57	1.01	23.84
Chhattisgarh	67.71	3.76	14.11	0.00	14.42	63.93	5.71	19.29	0.00	11.07	65.94	4.67	16.53	0.00	12.85
Jharkhand	47.49	9.05	12.06	0.75	30.65	57.35	10.66	9.51	0.29	22.19	52.08	9.80	10.87	0.54	26.71
Meghalaya	72.22	0.00	5.56	0.00	22.22	88.73	1.41	0.00	0.00	9.86	85.39	1.12	1.12	0.00	12.36
Mizoram	59.09	13.64	27.27	0.00	0.00	91.78	1.37	0.00	5.48	1.37	84.21	4.21	6.32	4.21	1.05
Orissa	59.06	5.47	29.53	0.16	5.78	60.71	7.50	28.93	0.54	2.32	59.83	6.42	29.25	0.33	4.17
Sikkim	60.53	0.00	0.00	0.00	39.47	68.57	0.00	0.00	0.00	31.43	64.38	0.00	0.00	0.00	35.62
Tripura	76.25	0.00	1.25	6.25	16.25	82.86	0.00	0.00	0.00	17.14	79.33	0.00	0.67	3.33	16.67
West Bengal	84.18	0.95	0.63	3.48	10.76	78.47	0.00	0.48	0.96	20.10	80.93	0.41	0.54	2.04	16.08
Western Region	70.99	5.08	18.41	0.07	5.45	69.46	7.09	18.85	0.08	4.52	70.23	6.07	17.63	0.07	4.99
Daman & Diu	81.25	0.00	18.75	0.00	0.00	81.43	2.86	15.71	0.00	0.00	81.33	1.33	17.33	0.00	2.00
Goa	46.25	11.25	41.25	0.00	1.25	88.57	4.29	4.29	0.00	2.86	66.00	8.00	24.00	0.00	2.00
Gujarat	76.66	4.31	13.29	0.18	5.57	69.47	4.10	21.31	0.00	5.12	73.30	4.21	17.03	0.10	5.36
Maharashtra	67.86	5.62	19.97	0.00	6.55	66.33	9.89	18.91	0.14	4.73	67.06	7.84	19.42	0.07	5.60
Southern Region	48.57	23.76	20.22	0.42	7.03	58.07	18.92	14.98	0.61	7.42	53.40	21.30	17.56	0.51	7.23
Andhra Pradesh	39.45	24.62	34.67	0.50	0.75	53.97	17.11	20.77	0.61	7.54	47.47	20.47	27.00	0.56	4.50
Karnataka	46.88	19.61	9.63	0.89	22.99	53.82	17.61	6.85	0.59	21.14	50.19	18.66	8.30	0.75	22.11
Kerala	55.45	19.94	24.30	0.00	0.31	41.79	27.50	28.57	1.79	0.36	49.08	23.46	26.29	0.83	0.33
Pondicherry	38.75	57.50	3.75	0.00	0.00	72.86	25.71	1.43	0.00	0.00	54.67	42.67	2.67	0.00	0.00
Tamil Nadu	54.20	24.69	20.57	0.18	0.36	70.32	16.83	12.54	0.16	0.16	62.74	20.52	16.32	0.17	0.25
All Sample	6405	1283	1819	123	1670	6426	1197	1623	104	1515	12830	2480	3443	228	3185

**Table S5.14:** Percentage of Households By Knowledge About Possibility of Revival of Lapsed Policy (Insured)

State/UT	Rural				Urban				All (Rural + Urban)			
	Getting new policy bond	Paying unpaid premia without penalty	Others	Don't know	Getting new policy bond	Paying unpaid premia without penalty	Others	Don't know	Getting new policy bond	Paying unpaid premia with penalty	Paying unpaid premia without penalty	Others
All India	13.24	57.89	1.53	22.18	12.21	60.89	1.49	20.18	12.74	59.36	1.51	21.20
Northern Region	11.20	54.26	2.10	28.11	10.79	59.41	1.35	22.22	11.00	56.73	1.74	25.29
Chandigarh	5.13	61.54	10.26	16.67	7.25	57.97	2.90	14.49	6.12	59.86	6.80	15.65
Delhi	1.56	47.66	0.00	44.53	5.21	62.21	0.33	28.99	4.14	57.93	0.23	33.56
Haryana	0.25	79.80	1.00	18.20	0.29	81.14	0.29	17.43	0.27	80.43	0.67	17.84
Himachal Pradesh	0.42	60.50	1.68	31.93	3.85	57.69	0.96	18.75	2.02	59.19	1.35	25.78
Madhya Pradesh	18.79	52.61	6.37	18.16	19.43	60.19	2.86	10.97	19.09	56.15	5.23	14.80
Punjab	10.34	51.46	0.0	21.49	17.14	42.29	2.29	15.43	13.62	47.04	1.10	18.57
Rajasthan	17.75	52.14	1.27	1.58	12.57	56.28	2.55	28.42	15.34	54.07	0.93	27.80
Uttar Pradesh	7.50	51.81	2.99	37.36	7.16	59.19	1.43	31.50	7.34	55.25	2.26	34.63
Uttarakhand	20.31	41.88	5.00	31.56	15.05	56.99	11.11	13.62	17.86	48.91	7.85	23.21
Eastern Region	4.60	62.82	1.15	26.15	6.04	63.21	3.31	25.50	5.31	63.01	4.31	25.83
Arunachal Pradesh	6.94	75.35	3.13	8.33	3.83	77.32	3.83	13.74	5.32	76.37	2.16	4.99
Assam	3.62	51.58	6.11	37.33	3.21	43.21	3.70	47.16	3.42	47.58	4.96	2.01
Bihar	2.64	71.41	0.38	21.66	3.34	60.67	6.24	27.14	2.97	66.42	4.99	1.42
Chhattisgarh	5.63	72.50	3.44	18.44	7.17	72.76	1.08	15.41	6.34	72.62	3.51	17.03
Jharkhand	7.83	48.74	15.15	28.28	8.07	65.99	4.61	20.46	7.94	56.80	10.23	24.63
Meghalaya	0.00	66.67	5.56	22.22	0.00	87.32	4.23	8.45	0.00	83.15	4.49	11.24
Mizoram	31.82	54.55	0.00	13.64	73.97	23.29	0.00	1.37	64.21	30.53	0.00	1.05
Orissa	6.10	71.99	5.95	15.81	7.50	83.93	2.68	5.00	6.76	77.56	4.42	10.76
Sikkim	0.00	16.88	0.00	83.12	1.45	33.33	0.00	65.22	0.68	24.66	0.00	74.66
Tripura	1.27	40.51	10.13	46.84	0.00	42.86	1.43	44.29	0.67	41.61	1.34	45.64
West Bengal	0.95	52.05	0.32	46.06	1.44	50.96	0.48	46.41	1.22	51.43	0.41	46.26
Western Region	9.15	72.10	5.54	12.92	10.64	71.25	5.43	12.60	9.89	71.68	5.49	12.76
Daman & Diu	33.75	37.50	25.00	3.75	37.14	35.71	21.43	5.71	35.33	36.67	23.33	0.00
Goa	32.50	50.00	5.00	12.50	31.43	45.71	8.57	14.29	32.00	48.00	6.67	13.33
Gujarat	7.91	76.08	3.96	11.87	5.53	79.92	3.89	10.66	6.80	77.87	3.93	11.30
Maharashtra	4.23	75.74	4.54	15.02	9.47	71.31	4.59	14.49	6.96	73.43	4.57	14.75
Southern Region	36.31	47.78	6.62	7.56	26.57	53.23	6.16	12.07	31.36	50.55	6.39	9.85
Andhra Pradesh	49.50	47.74	0.50	1.76	20.45	47.24	4.70	26.79	33.48	47.46	2.82	15.56
Karnataka	11.61	55.00	6.43	23.39	8.01	66.02	4.30	19.14	9.89	60.26	5.41	21.36
Kerala	42.06	41.12	13.08	2.18	47.14	32.86	13.57	2.86	44.43	37.27	13.31	2.50
Pondicherry	41.25	56.25	2.50	0.00	25.71	74.29	0.00	0.00	34.00	64.67	1.33	0.00
Tamil Nadu	47.67	43.19	8.06	1.08	37.36	54.21	6.20	0.32	42.21	49.03	7.08	0.17
All Sample	14.96	65.42	582	173	1327	6616	568	2193	2824	13158	1150	4699

**Table S5.15:** Percentage of Households by Views on Possible Cause for Dispute/Differences with Insurance (Insured)

State/UT	Rural							Urban							All (Rural + Urban)						
	Change of address	Receipt of policy	Premium related	Claim settlement	Any other	None	Not applicable	Change of address	Receipt of policy	Premium related	Claim settlement	Any other	None	Not applicable	Change of address	Receipt of policy	Premium related	Claim settlement	Any other	None	Not applicable
All India	24.42	35.63	42.43	39.23	4.62	6.97	4.43	24.19	32.84	43.41	44.38	5.25	6.12	3.99	24.31	34.26	42.91	41.75	4.93	6.55	4.22
North Region	20.49	37.12	35.77	34.79	3.66	9.71	4.09	18.82	36.98	38.57	40.84	3.43	9.67	3.52	19.69	37.06	37.11	37.69	3.55	9.69	3.82
Chandigarh	63.75	21.25	7.50	5.00	17.50	2.50	1.25	71.43	40.00	27.14	20.00	2.86	0.00	7.14	67.33	30.00	16.67	12.00	10.67	1.33	4.00
Delhi	21.09	33.59	12.50	36.72	0.00	34.38	6.25	23.70	24.03	12.34	34.74	5.52	31.17	4.55	22.94	26.83	12.39	35.32	3.90	32.11	5.05
Haryana	23.44	42.39	39.15	14.21	3.24	12.47	24.69	35.14	41.71	38.86	18.00	6.00	11.14	20.00	28.89	42.08	39.01	15.98	4.53	11.85	22.50
Himachal Pradesh	22.69	34.87	16.81	54.20	4.20	7.56	4.20	15.71	15.71	16.19	59.05	2.86	22.38	4.29	19.42	25.89	16.52	56.47	3.57	14.51	4.24
Madhya Pradesh	19.06	37.60	38.85	32.60	5.10	10.73	0.10	13.56	35.43	50.30	39.48	4.16	9.16	0.36	16.49	36.59	44.20	35.81	4.66	9.99	0.22
Punjab	49.74	59.64	58.33	39.06	3.91	8.33	3.91	45.71	60.29	58.57	35.43	5.71	2.86	2.86	47.82	59.95	58.45	37.33	4.77	5.72	3.41
Rajasthan	14.69	24.84	33.13	42.03	2.03	5.16	5.47	15.18	30.54	29.11	46.07	0.89	6.79	4.46	14.92	27.50	31.25	43.92	1.50	5.92	5.00
Uttar Pradesh	10.33	39.32	34.54	37.03	1.46	10.68	1.18	6.66	42.43	40.29	46.95	0.95	7.45	0.63	8.62	40.77	37.22	41.66	1.22	9.17	0.92
Uttarakhand	30.63	23.75	36.56	29.69	10.31	3.13	0.63	26.52	24.37	37.63	40.50	9.68	2.87	1.79	28.71	24.04	37.06	34.72	10.02	3.01	1.17
East Region	17.33	30.43	49.20	47.48	9.10	4.81	5.81	16.12	23.91	48.42	53.50	11.61	3.40	5.95	16.74	27.22	48.82	50.44	10.34	4.12	5.88
Arunachal Pradesh	33.90	22.26	64.04	59.25	25.68	3.08	3.77	33.55	19.17	61.98	40.89	28.75	2.88	13.10	33.72	20.66	62.98	49.75	27.27	2.98	8.60
Assam	17.84	30.40	47.80	30.62	9.47	8.37	17.40	20.77	42.03	66.67	40.10	12.32	2.90	15.70	19.24	35.94	56.80	35.14	10.83	5.76	16.59
Bihar	10.64	41.55	50.44	38.17	3.25	3.50	7.51	3.28	23.50	29.49	51.14	6.55	2.28	9.40	7.20	33.11	40.64	44.24	4.80	2.93	8.39
Chhattisgarh	14.06	27.19	57.50	58.75	0.31	10.31	1.25	15.71	23.93	61.07	57.86	2.14	8.21	1.43	14.83	25.67	59.17	58.33	1.17	9.33	1.33
Jharkhand	4.74	43.14	40.65	42.89	3.24	0.50	6.48	6.00	27.71	48.57	56.57	1.43	0.86	1.14	5.33	35.95	44.34	49.27	2.40	0.67	3.99
Meghalaya	42.11	0.00	31.58	21.05	10.53	21.05	26.32	26.03	0.00	53.42	49.32	8.22	17.81	15.07	29.35	0.00	48.91	43.48	8.70	18.48	17.39
Mizoram	59.09	72.73	31.82	90.91	4.55	0.00	0.00	46.58	60.27	73.97	65.75	1.37	0.00	0.00	49.47	63.16	64.21	71.58	2.11	0.00	0.00
Orissa	36.41	30.78	56.72	65.78	0.00	0.16	0.78	35.71	29.64	64.46	65.54	0.00	0.18	0.18	36.08	30.25	60.33	65.67	0.00	0.17	0.50
Sikkim	0.00	0.00	17.50	41.25	41.25	5.00	0.00	0.00	1.43	12.86	40.00	48.57	5.71	0.00	0.00	0.67	15.33	40.67	44.67	5.33	0.00
Tripura	6.25	15.00	52.50	37.50	40.00	32.50	2.50	2.86	2.86	48.57	54.29	35.71	30.00	2.86	4.67	9.33	50.67	45.33	38.00	31.33	2.67
West Bengal	1.88	7.19	31.25	44.38	26.88	6.25	2.19	0.48	4.52	22.62	59.29	29.05	2.62	0.95	1.08	5.68	26.35	52.84	28.11	4.19	1.49
West Region	22.19	42.40	55.33	47.98	0.81	8.52	0.96	26.71	43.72	57.64	53.80	0.45	5.87	0.15	24.42	43.05	56.47	50.86	0.63	7.21	0.56
Daman & Diu	12.50	25.00	31.25	47.50	0.00	22.50	0.00	14.29	27.14	34.29	55.71	0.00	15.71	0.00	13.33	26.00	32.67	51.33	0.00	19.33	0.00
Goa	42.50	15.00	13.75	52.50	0.00	25.00	0.00	10.00	10.00	24.29	44.29	0.00	28.57	0.00	27.33	12.67	18.67	48.67	0.00	26.67	0.00
Gujarat	18.21	46.07	58.39	42.50	0.54	7.14	0.89	23.67	47.35	57.35	50.82	0.20	6.53	0.41	20.76	46.67	57.90	46.38	0.38	6.86	0.67
Maharashtra	24.34	44.77	60.84	52.26	1.25	5.93	1.25	31.76	46.21	63.52	56.65	0.72	2.15	0.00	28.21	45.52	62.24	54.55	0.97	3.96	0.60
South Region	48.07	36.51	37.14	28.91	1.61	3.18	5.26	47.45	31.67	35.80	30.31	1.66	3.28	4.29	47.76	34.05	36.46	29.62	1.64	3.23	4.77
Andhra Pradesh	23.12	43.22	64.57	59.55	0.50	0.25	0.00	32.79	14.46	41.75	70.47	4.28	1.22	0.41	28.46	27.33	51.97	65.58	2.59	0.79	0.22



**Table S5.16:** Percentage of Households by Knowledge about What Needs to be Done in Case of Any Disagreement (Insured)

State/UT	Rural					Urban					All (Rural + Urban)				
	Approach agent	Approach company	Approach ombudsman/Lokayukta	Other	Don't know	Approach agent	Approach company	Approach ombudsman/Lokayukta	Other	Don't know	Approach agent	Approach company	Approach ombudsman/Lokayukta	Other	Don't know
All India	59.74	26.93	6.13	1.07	6.13	53.65	30.80	8.04	1.80	5.70	56.76	28.83	7.07	1.43	5.92
North Region	68.82	20.01	4.65	0.70	5.83	61.88	24.88	8.04	0.33	4.86	65.50	22.34	6.27	0.52	5.36
Chandigarh	34.18	40.51	3.80	15.19	6.33	31.43	40.00	14.29	0.00	14.29	32.89	40.27	8.72	8.05	10.07
Delhi	52.34	32.81	7.03	0.00	7.81	42.86	32.47	16.56	0.65	7.47	45.64	32.57	13.76	0.46	7.57
Haryana	77.31	16.71	3.24	0.00	2.74	67.71	25.71	2.57	0.00	4.00	72.84	20.91	2.93	0.00	3.33
Himachal Pradesh	39.83	44.07	1.27	2.12	12.71	21.78	59.41	1.49	0.00	17.33	31.51	51.14	1.37	1.14	14.84
Madhya Pradesh	73.90	11.80	5.43	0.31	8.56	67.62	18.69	8.10	0.12	5.48	70.97	15.02	6.67	0.22	7.12
Punjab	28.46	53.52	7.83	0.52	9.66	37.82	51.00	2.29	2.01	6.88	32.92	52.32	5.19	1.23	8.33
Rajasthan	81.50	13.95	1.10	0.16	3.29	79.39	17.38	0.72	0.36	2.15	80.52	15.55	0.92	0.25	2.76
Uttar Pradesh	73.35	15.27	6.59	0.21	4.58	66.06	17.13	13.64	0.08	3.09	69.95	16.14	9.88	0.15	3.89
Uttarakhand	82.13	14.11	0.31	1.88	1.57	71.22	22.66	5.04	0.36	0.72	77.05	18.09	2.51	1.17	1.17
East Region	49.20	30.01	12.11	0.41	8.27	39.72	36.83	11.04	3.86	8.55	44.53	33.37	11.58	2.11	8.41
Arunachal Pradesh	57.79	39.79	0.35	1.04	1.04	50.48	36.74	0.96	1.28	10.54	53.99	38.21	0.66	1.16	5.98
Assam	38.27	31.89	18.91	0.68	10.25	31.02	41.69	12.90	0.99	13.40	34.80	36.58	16.03	0.83	11.76
Bihar	58.17	21.29	12.55	0.13	7.86	34.50	28.36	7.75	14.62	14.77	47.18	24.58	10.32	6.86	11.07
Chhattisgarh	50.63	20.63	6.25	0.31	22.19	41.43	30.00	10.71	0.71	17.14	46.33	25.00	8.33	0.50	19.83
Jharkhand	30.28	42.24	17.05	0.25	10.18	40.06	41.21	13.26	2.59	2.88	34.86	41.76	15.27	1.35	6.76
Meghalaya	23.53	41.18	0.00	0.00	35.29	26.76	45.07	22.54	0.00	5.63	26.14	44.32	18.18	0.00	11.36
Mizoram	100.00	0.00	0.00	0.00	0.00	79.17	19.44	0.00	0.00	1.39	84.04	14.89	0.00	0.00	1.06
Orissa	49.06	27.81	20.47	0.16	2.50	45.71	27.86	24.46	0.54	1.43	47.50	27.83	22.33	0.33	2.00
Sikkim	44.30	35.44	0.00	0.00	20.25	24.29	61.43	0.00	0.00	14.29	34.90	47.65	0.00	0.00	17.45
Tripura	52.50	41.25	2.50	0.0	3.75	13.04	72.46	7.25	4.35	2.90	34.23	55.70	4.70	2.01	3.36
West Bengal	54.72	36.16	2.20	1.26	5.66	41.53	50.60	5.01	0.48	2.39	47.22	44.37	3.80	0.81	3.80
West Region	65.86	29.65	1.77	0.15	2.58	64.73	30.97	3.17	0.15	0.98	65.30	30.30	2.46	0.15	1.79
Daman & Diu	65.00	35.00	0.00	0.00	0.00	75.71	24.29	0.00	0.00	0.00	70.00	30.00	0.00	0.00	0.00
Goa	83.75	11.25	0.00	0.00	5.00	77.14	22.86	0.00	0.00	0.00	80.67	16.67	0.00	0.00	2.67
Gujarat	68.53	27.34	1.26	0.18	2.70	61.81	33.68	2.26	0.21	2.05	65.39	30.30	1.73	0.19	2.40
Maharashtra	61.41	33.28	2.66	0.16	2.50	64.42	30.56	4.45	0.14	0.43	62.98	31.86	3.59	0.15	1.42
South Region	52.30	36.15	2.19	3.76	5.59	51.87	33.30	6.31	2.62	5.90	52.08	34.70	4.29	3.18	5.75
Andhra Pradesh	52.51	46.73	0.00	0.25	0.50	46.64	27.49	16.09	1.63	8.15	49.27	36.11	8.89	1.01	4.72
Karnataka	35.60	37.03	1.97	7.87	17.53	30.47	46.48	3.71	4.88	14.45	33.15	41.55	2.80	6.44	16.06
Kerala	58.88	33.96	1.56	4.98	0.62	58.93	34.64	6.43	0.00	0.00	58.90	34.28	3.83	2.66	0.33
Pondicherry	53.75	45.00	1.25	0.00	0.00	61.43	37.14	0.00	1.43	0.00	57.33	41.33	0.67	0.67	0.00
Tamil Nadu	64.93	27.70	4.50	1.98	0.90	69.16	26.07	1.43	2.86	0.48	67.17	26.84	2.87	2.45	0.68
All Sample	6751	3043	693	121	693	5830	3347	874	196	619	12582	6391	1567	317	1312

## Study Team

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