

Appendix A

An example of a choice set from the survey questionnaire

Insurance Attribute	Insurance Product A	Insurance Product B	Don't Want to Buy
Peril	Droughts, hail disasters, plant diseases, insects & pests, fire disasters, floods, wind disasters	Droughts, hail disasters, plant diseases, insects & pests, fire disasters	
Minimum compensation ratio for production loss	70%	90%	
Types of crops covered	Insurance covering potatoes only	Insurance covering potatoes and other crops	
Annual premium per mu after subsidy	25 RMB/mu	15 RMB/mu	
Complexity of claim procedures	Low	Medium	
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Please tick the appropriate box (single choice)	A. Choose product A	B. Choose product B	C. Don't want to buy