

# Post-launch Survey Report of IRDAI's Insurance Awareness Campaigns (2010-2015)

*Sponsored by*  
**Insurance Regulatory and Development Authority of India**

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**National Council of Applied Economic Research**



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**National Council of Applied Economic Research  
11 Indraprastha Estate, New Delhi 110 002**

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## Preface

India's life insurance industry is the world's largest, currently carrying nearly 360 million policies and growing at about 12-15 per cent per year. But insurance penetration—a premium as a percentage of GDP—has remained low and has fallen, and even though insurance density—measured as the per capita premium of the population—has been rising, it remains low.

Since 2009-10, the Insurance Regulatory and Development Authority of India (IRDAI) has undertaken various Consumer Education Initiatives through print, electronic, and other media to educate consumers about insurance concepts and procedures. The media channels used include print advertisements, TV and radio spots, comic books, posters, policy-holders' handbooks, animation films, virtual tours, an insurance education campaign on the Delhi Metro, Internet campaigns, You Tube, and consumer education workshops.

NCAER conducted a pre-launch survey of insurance awareness for IRDAI in 2010-11. This NCAER study found low awareness levels of insurance, especially non-life insurance, with only 54 per cent of the households surveyed aware of such insurance. The study strongly pointed to the need to increase consumer insurance awareness.

IRDAI recently again requested NCAER to evaluate the effectiveness of its nation-wide awareness campaigns and a special initiative in Tripura carried out after 2010 as a follow-up to the earlier survey. For this work, NCAER carried out a survey in 2015 across 30 states and Union Territories (UTs) in India in both rural and urban areas. The states and UTs covered in the study include Andhra Pradesh, Arunachal Pradesh, Assam, Bihar, Chandigarh, Chhattisgarh, Daman & Diu, Delhi, Goa, Gujarat, Haryana, Himachal Pradesh, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Meghalaya, Mizoram, Odisha, Puducherry, Punjab, Rajasthan, Sikkim, Tamil Nadu, Telangana, Tripura, Uttarakhand, Uttar Pradesh, and West Bengal.

This new survey measures insurance awareness of insured and uninsured households for life, health and general insurance against the background of their socio-economic characteristics. It also measures household awareness of IRDAI advertisements relating to spurious calls, rights and duties of the insured, and grievance and dispute resolution mechanisms. The NCAER team has compared its 2010 survey with the 2015 survey on a number of dimensions in order to analyse the effectiveness of the awareness campaigns by IRDAI and other companies.

The study details the findings at the zonal and inter-state levels and the differences between insured and uninsured households and between rural and urban areas on their awareness about insurance products. Comparisons have also been made between the two survey periods wherever possible. In order to identify the reasons for not buying

insurance, the study specifically assesses the awareness levels of uninsured households on their need for insurance, the types of insurance available, the benefits of insurance, and the benefits of investment in the Unit Linked Insurance Plans. The major reason could be identified by the lower level of economic resources as well as lower level of education amongst the uninsured. This makes a case for having more nuanced insurance products for various sections of the society. In addition, credit-linked insurance has not picked up, given the recent series of financial scams.

The NCAER study includes a discussion on Tripura as IRDAI launched a special Insurance Awareness Campaign in January 2015 in this state in collaboration with the state government. This campaign was designed to achieve 100 per cent financial literacy and financial inclusion over a period of two years. The findings show that the level of awareness about life and health insurance has improved among both insured and uninsured households in the study districts in the state. Partnerships with states could thus prove to be a constructive way of moving forward to achieve higher insurance awareness and thereby inclusiveness.

The study was put together by a team led by NCAER Senior Fellow, Dr Anushree Sinha. Other members of the team included Dr Rajesh Jaiswal, Ms Ramamani Sundar, Ms Avantika Prabhakar, Ms Radhika Piplani, Mr Yashpal, Ms Jyoti Yadav, Ms Poonam Dhawan, and Mr Dhruv Pratap Singh. I am grateful to them for carrying out this study, which I hope will importantly influence IRDAI's future work in raising insurance awareness in India.



New Delhi  
February 2017

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National Council of Applied Economic Research

# Acknowledgements

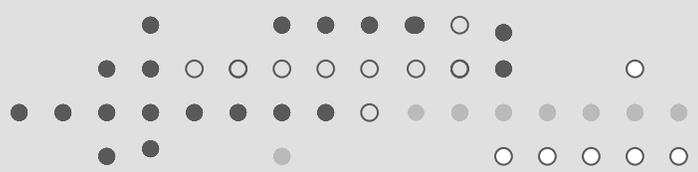
The National Council of Applied Economic Research (NCAER) would like to thank the Insurance Regulatory and Development Authority of India (IRDAI), Hyderabad, particularly its Chairman Shri T. S. Vijayan, for entrusting NCAER with the task of undertaking the Post-launch Survey of the IRDAI Insurance Awareness Campaigns and for offering vital support in the conduction of this study.

We also thank Shri Lalit Kumar Chandel, Financial Advisor, for his help in facilitating the study. Our special gratitude goes to Ms K. G. P. L. Ramadevi, Deputy General Manager, for her untiring support and coordination during the entire study and for providing us feedback at various critical milestones of the study. Further, we offer thanks to Shri Manoj Asiwal and Ms Jyoti Bhagat for providing the necessary administrative support. We are also grateful to them for their inputs during the central training of field staff and supervisors at New Delhi, and during their field visit to Faridabad village for pre-testing. We also appreciate the support of Ms J. Anita, Deputy General Manager, in finalising the report. Thanks are also due to Shri D. D. Singh, Member, IRDAI, for his valuable guidance and support throughout the preparation of the questionnaire and finalisation of the report. We are also extremely grateful to Shri Nilesh Sathe, Shri P. J. Joseph, Ms Pournima Gupte, and Ms V. R. Iyer, Members, IRDAI, for offering their precious time and inputs for finalising this report.

We would like to thank all the state, district, block, municipality and panchayat officials who offered every possible help to the NCAER's field investigators. We also acknowledge the support of all the sample respondents across the country in providing the requisite information and data to NCAER's field investigators. Further, we would also like to acknowledge the immense contribution of the entire NCAER team. This includes the field staff who collected the requisite information from the sample respondents across the country, the NCAER research team that incisively analysed reams of data and statistics, and the NCAER support staff, without whose help this report would not have been possible. Finally, our thanks go out to Dr Shekhar Shah, Director-General, NCAER, whose encouragement helped the core team in the timely completion of this study.

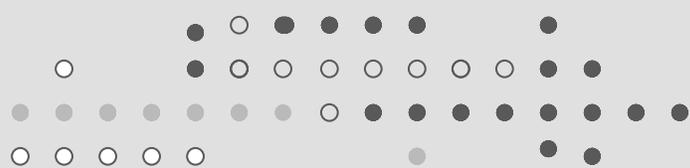
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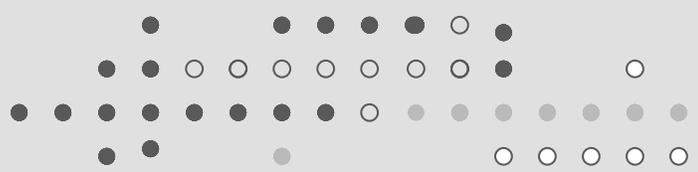


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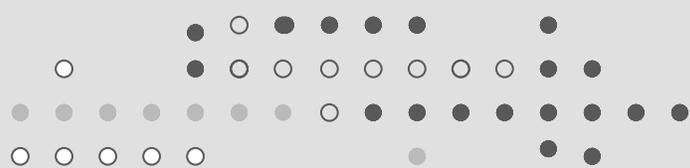


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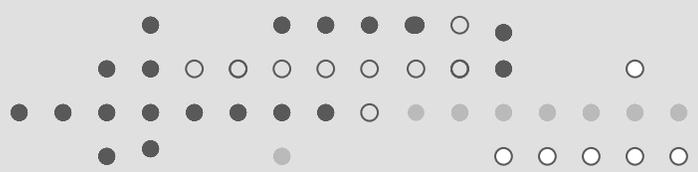


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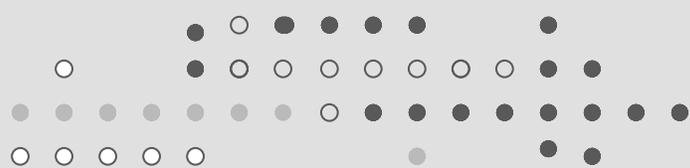
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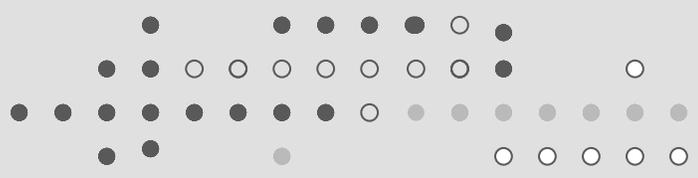
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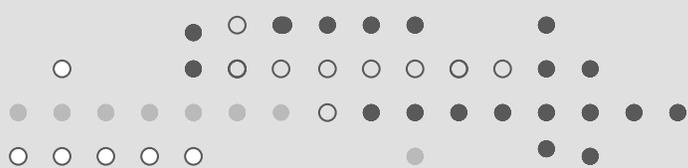
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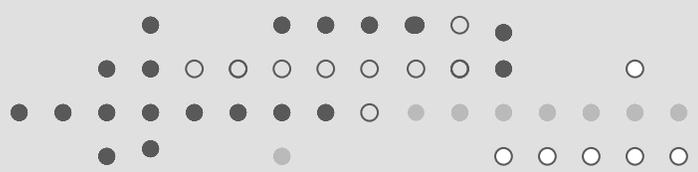
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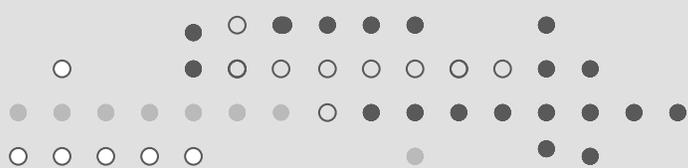


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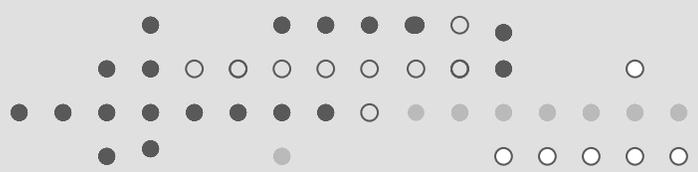


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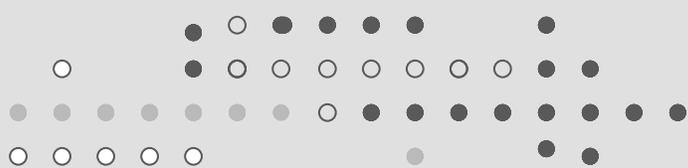
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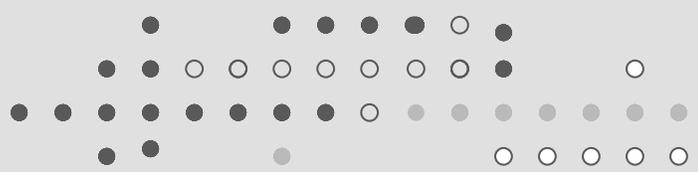
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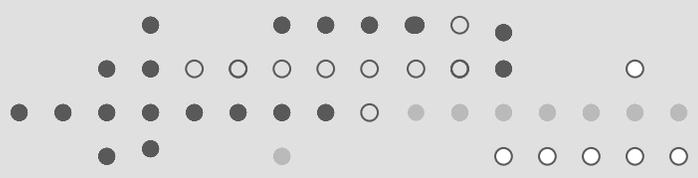


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# Abbreviations

<b>AABY</b>	Aam Aadmi Bima Yojana	<b>NGOs</b>	Non-governmental Organisations
<b>AIC</b>	Agriculture Insurance Company	<b>NSS</b>	National Sample Survey
<b>AIDS</b>	Acquired Immunodeficiency Syndrome	<b>OBC</b>	Other Backward Caste
<b>APL</b>	Above Poverty Line	<b>OPD</b>	Out Patient Department
<b>APY</b>	Atal Pension Yojana	<b>PMJJBY</b>	Pradhan Mantri Jeevan Jyoti Bima Yojana
<b>BPL</b>	Below Poverty Line	<b>PMSBY</b>	Pradhan Mantri Suraksha Bima Yojana
<b>CAGR</b>	Compound Annual Growth Rate	<b>PPS</b>	Probability Proportional to Size
<b>CEIs</b>	Consumer Education Initiatives	<b>PSGIC</b>	Public Sector General Insurance Company
<b>CSC</b>	Common Service Centre	<b>PSU</b>	Primary Sampling Unit
<b>ECGC</b>	Export Credit Guarantee Corporation	<b>PTD</b>	Permanent Total Disability
<b>FDI</b>	Foreign Direct Investment	<b>RSBY</b>	Rashtriya Swasthya Bima Yojana
<b>GDP</b>	Gross Domestic Product	<b>SC</b>	Scheduled Caste
<b>GIC</b>	General Insurance Corporation	<b>SHG</b>	Self Help Group
<b>GoI</b>	Government of India	<b>SRSWOR</b>	Simple Random Sampling Without Replacement
<b>IAC</b>	Insurance Awareness Campaign	<b>SSY</b>	Shiksha Sahayog Yojana
<b>IGMS</b>	Integrated Grievance Management System	<b>ST</b>	Scheduled Tribe
<b>IMF</b>	Insurance Marketing Firm	<b>TV ads</b>	Television Advertisements
<b>IRDAI</b>	Insurance Regulatory and Development Authority of India	<b>UHS</b>	Universal Health Insurance Scheme
<b>JBY</b>	Janashree Bima Yojana	<b>ULIP</b>	Unit Linked Insurance Plan
<b>KYC</b>	Know Your Customer	<b>UP</b>	Uttar Pradesh
<b>LIC</b>	Life Insurance Corporation	<b>USD</b>	US Dollar
<b>MFI</b>	Micro Finance Institution	<b>UT</b>	Union Territory
<b>MP</b>	Madhya Pradesh		
<b>MPCE</b>	Monthly Per capita Consumption Expenditure		



# Executive Summary

The life insurance industry of India is the largest in the world, offering nearly 360 million policies with an expected compound growth rate of 12-15 per cent. Risk borne collectively is the driving force behind the concept of insurance. The development of the insurance industry is usually measured in terms of insurance density and insurance penetration. While insurance density has been steadily increasing since 2001, insurance penetration has remained static. Since 2009-10, IRDAI has taken various Consumer Education Initiatives (CEIs) to inform consumers about insurance-related concepts. The objective of the 2015 survey is to compare and analyse the awareness levels of the insured population vis-a-vis the pre-launch insurance awareness levels.

The survey uses the same framework that was used during the pre-launch survey in 2010. The total sample consists of 30,200 households at the all-India level. For facilitating the survey, NCAER organised a one-day centralised training of more than 100 field investigators and supervisors from all the states at Delhi. Following is a delineation of the chapter-wise break-up of the findings of the survey.

## CHAPTER 1—Introduction

Insurance can be broadly classified into two categories: life insurance and general insurance. Before 1973, insurance was primarily offered by the private sector. The development of the insurance industry can be measured in terms of two indicators: insurance density and insurance penetration. The insurance density has been steadily increasing since 2001 whereas insurance penetration has remained static at 5 per cent or less throughout this period. However, from the global perspective, India is a low-performing country in terms of insurance density as compared to the other developing countries. Its insurance density is, in fact, even lower than the world average. The level of awareness prevailing among the population about various insurance instruments and their advantages can be regarded as an effective tool for boosting the insurance sector.

In addition to the campaign by the insurance companies, this report sheds light on the initiatives launched by the government to provide social protection to the public, such as the crop insurance schemes implemented by the Ministry of Agriculture, which also supports life and accidental insurance schemes offered by the Life Insurance Corporation (LIC) and the General insurance Corporation (GIC). The other initiatives are Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY). Since 2009-10, IRDAI has taken various Consumer Education Initiatives (CEIs) in order to empower and inform consumers about insurance-related concepts.

'Bima Bemisaal' is one of the prominent awareness campaigns launched by IRDAI in 2009-10. IRDAI is also a part of the 'Jago Grahak Jago' programme of the Ministry of Consumer Affairs, Food and Public Distribution. It has also included research within the domain of insurance, and this research initiative includes the commissioning of two studies to NCAER in 2011 and 2015. The other initiatives of the organisation include the release of an IRDAI documentary, celebration of an insurance awareness day and launch of an insurance awareness campaign in Tripura. IRDAI contracted NCAER as the consultant organisation to undertake a Nation-wide Pre-launch Survey of the Insurance Awareness Campaign in 2010-11.

The study found low awareness levels about insurance, especially non-life insurance, with only 54 per cent of the households surveyed having heard about it. A large proportion of the households connected insurance merely with loss of life and were unaware about the other forms of insurance. The study thereafter strongly recommended the initiation of a consumer awareness advertising campaign to make households aware of the need and benefits of insurance.

The objective of the second round of the survey undertaken in 2015 is to compare and analyse the awareness levels of the insured population vis-a-vis the pre-launch insurance awareness levels regarding the rights of the insured population as per the Insurance Act, and policy-holder protection regulation, and of the uninsured population regarding the need for insurance, and the types of insurance available, among other things. In order to help achieve these goals, NCAER conducted a household survey, which provides estimates of the various indicators of insurance awareness by socio-economic characteristics at the national and state levels.



## CHAPTER 2—Methodology

The current survey of IRDAI uses the same framework that was used during the pre-launch survey in 2010. The total sample consists of 30,200 households at the all-India level, with adequate representation accorded to rural, urban, insured, and uninsured sections, as also different professions, income groups, social groups, and other indicators for detailed canvassing of the household questionnaire. NCAER has prepared a comprehensive manual to familiarise the field staff with the objectives of the study and various insurance concepts.

The primary survey of households was undertaken in 30 major states/Union Territories (UTs) of India, covering both rural and urban areas. The urban and rural samples within each state were drawn separately and, to the maximum extent possible, the sample within each state was allocated proportionately to the size of the state's urban and rural population. The sample districts, villages and households formed the first, second and third stage sample units, respectively, for selection of the rural samples, while districts, cities/towns, urban wards and households comprised the four stages of selection for the urban sample.

At the level of the Primary Sampling Unit (PSU), an attempt has been made to cover households similar to those selected during the pre-launch survey of the insurance awareness campaign in 2010 at both the rural/village and urban/ward levels. Since the rural sample was selected in three stages, one-fourth of the districts have been selected from each state. The sample has been drawn after due consultation with IRDAI and the selection criterion used was female literacy rates, a proxy of media penetration. During the second stage, the villages were divided into three categories as per the female literacy rates: high (female literacy rate >70 per cent), medium (50 per cent < female literacy rate <70 per cent) and low literacy rate (30 per cent < female literacy rate <50 per cent). During the third stage, approximately 100 households were selected in each of the selected villages following the equal probability sampling approach for the listing purpose and the preliminary survey.

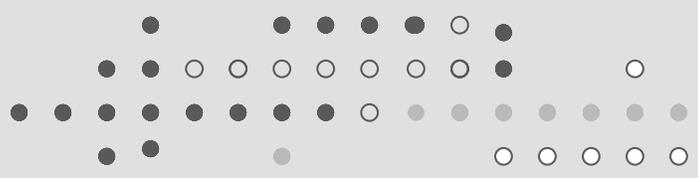
As regards the stratification of households, the rural areas consist of 9 strata, out of which strata 1 to 8 were for the insured households, divided on the basis of the occupation type and the number of acres of land possessed, while the 9th stratum was for the uninsured households. Two households were selected from each of the eight strata of insured households, whereas four households were selected from the 9th stratum. As far as the urban sample selection is concerned, a progressively increasing sampling fraction with increasing town population class has been used for determining the number of towns to be selected from each stratum. In urban areas, 8 strata were formulated, out of which strata 1 to 7 consist of insured households, divided on the basis of the MPCE level, while the 8th stratum consists of uninsured households. Two insured households and six uninsured households were selected from their respective strata.

Since the separate state of Telangana was created in 2015-16 after being disaggregated from Andhra Pradesh, it has also been included in the survey. In order to maintain uniform survey procedures across the states and to minimise non-sampling errors, NCAER organised a one-day centralised training of more than 100 field investigators and supervisors from all the states at Delhi. The NCAER field staff undertook pre-testing with the insured households in four villages, namely Pali, Dabua, Badkal, and Ankhir, which were selected on the suggestion of LIC.

## CHAPTER 3—Socio-economic Characteristics of Households

This chapter delineates the socio-economic profile of the surveyed households in terms of their religion, caste, household structure, education and occupation. In order to obtain a fair idea about the economic status of the household, various characteristics like the type of dwelling units in which they reside, availability of electricity, and the type of ration card they possess, have been analysed to facilitate an easier comparison of the economic status of the insured and uninsured households and also to assess whether these factors have a bearing on the insurance status of a household. The survey also covers the major source of information, in general, and major source of information on insurance, in particular.

At the all-India level, a very high proportion (80 per cent) of the households are Hindu and this kind of structure is consistent with the findings in the northern, southern and western regions, with the eastern region (accounting for a 75 per cent Hindu population) being the only exception. No difference is observed in terms of the religious composition of the rural and urban households at either the state or the regional level. At the all-India level, a very low proportion (37 per cent) of the households fall in the general category, while one-third of the households fall into the category of the



Other Backward Castes (OBCs). As compared to the insured households, a much lower proportion of the uninsured households belong to the general category and a much higher proportion to the category of Scheduled Castes (SCs)/ Scheduled Tribes (STs).

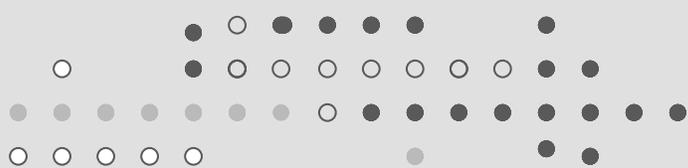
At the all-India level, a majority (63 per cent) of the households live in nuclear families, whereas 20 per cent of the households are living in nuclear families with the elders living with them. The prevalence of joint family households seems to be more common in rural than urban areas. The comparison of the insured and uninsured households in terms of family structure does not reveal anything new but at the regional and all-India levels, the proportion of insured households living in nuclear families is marginally lower while the proportion of those living in joint families is marginally higher than at the regional level. At the all-India level, a majority of the households (62 per cent) live in pucca houses while one-fourth live in semi-pucca houses. In all the four regions, a lesser proportion of the households dwell in pucca houses in rural areas as compared to the urban households. At the all-India level, a majority of the households live in their own houses. In all the four regions, the proportion of households living in their own houses is much higher in the rural areas as compared to urban areas. A comparison between the uninsured and insured households reveals that the proportion of households living in their own houses is higher among the insured households. It can thus be said that the insured households possess a better economic status than their uninsured counterparts.

A majority of the states have a fairly high proportion (90 per cent) of the households with access to an electricity connection. The urban areas report a higher percentage of households with electricity connections. No difference is observed between the insured and uninsured households except in the northern region where a higher proportion of insured households have electricity connections than their uninsured counterparts, and this creates the difference seen at the all-India level. The type of ration card held by the household signifies its economic position. At the all-India level, more than half (52 per cent) of the households have an Above Poverty Line (APL) card while 32 per cent have a BPL card. The proportion of households having APL cards in urban areas (55 per cent) is higher than those in rural areas whereas the opposite is true for the possession of BPL card. This perhaps suggests that the urban households are better off than their rural counterparts. In all the four regions, a much lower proportion of the uninsured households possess a BPL card as compared to the insured households. This indicates that the insured households are somewhat better off than the uninsured households.

At the all-India level, 15.5 per cent of the households are graduates or post-graduates and 35.7 per cent have completed high school or higher secondary. Among the respondents, 11 per cent are not literate. In all the four regions, the proportion of illiterates is higher in rural areas while that of graduates/post-graduates is higher in the urban areas. In the same way, the respondents from the insured households are more educated than their counterparts from the uninsured households. At the all-India level, one-fifth of the respondents are self-employed in the agriculture sector whereas 17 per cent are in salaried employment.

On comparing the rural and urban areas, it has been found that rural India contains a higher proportion of self-employed respondents than urban India. A marginally higher proportion of respondents from the insured households are in salaried employment and a lower proportion of respondents are working as labourers. This suggests that insured households are better off than the uninsured ones. One of the important indicators of the economic status of the household is consumption expenditure. It has been found that more than half of the households spend less than Rs. 7,000 per month. Not even one-fourth of the households belong to the category of consumption expenditure of above Rs. 11,000. This indicates that most of the surveyed households are poor or belong to the low-income category. It has been found that the consumption expenditure of rural households is less than that of the urban households. A comparison between the insured and uninsured households reveals that the former are economically better off than the latter.

The study finds that in both rural and urban areas, television seems to be the most important source of information for people. Rural households do seem to depend on newspapers to obtain news/information but to a lesser extent than their urban counterparts. More than half of the surveyed households in the rural areas gather news/information from the local community. Radio does not seem to be an important source of information except in the eastern region. A comparison reveals that dependence on television is lesser among the uninsured (77 per cent) than among the insured (84 per cent) households. However, the uninsured households are more dependent on the local community for information.



The major source of information on insurance is found to be television as before. At the all-India level, a majority of the households (70 per cent) reported television as the major source of information. Publicity by insurers is also an important source of information. As compared to the rural households, urban households exhibit higher dependence on television. But there is no difference in the proportion of households getting information on insurance through the means of publicity used by the insurers. On comparison, it has been found that a higher proportion of insured households are getting news/information about insurance from television, newspapers and through other means of publicity used by the insurers. These differences are observed across all the regions.

#### **CHAPTER 4—Awareness about Insurance and Life Insurance**

Various initiatives have been taken by IRDAI and the individual insurance companies to improve awareness levels about insurance as a protection tool. Only 6 per cent of the insured households could not respond to the question, “What is insurance?” The corresponding figure for the uninsured households was nearly 11 per cent. As regards the purpose of insurance, a majority of the insured and uninsured households reported insurance as a means of compensating for loss of life. For nearly one-fourth of the insured and uninsured households, insurance is intended to provide for healthcare.

Not much rural-urban difference is observed in the pattern of responses given by both the insured and uninsured households. Of the various insurance products that are available, the households seem most knowledgeable about life insurance. As compared to the rural areas, the proportion of households that are aware of life insurance is marginally higher in the urban areas. As compared to two-wheeler insurance, the level of awareness about four-wheelers is much lower in both the rural and urban areas of the country. This could be because the proportion of people owning four-wheelers is significantly lower. Still, at the all-India level, more than half of the population is aware of car insurance.

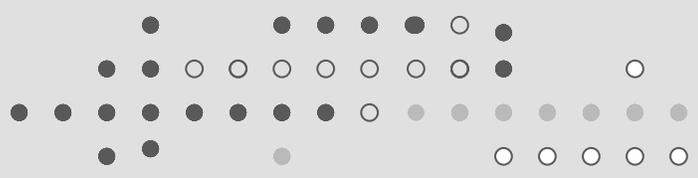
At the all-India level, nearly two-thirds of the households are aware of health insurance. In the southern region, a very high proportion of the households are aware of this form of insurance. As far as home insurance is concerned, only one-third of the households are aware of it at the all-India level. The level of awareness is quite poor among the uninsured and the rural households. Meanwhile, not even half of the respondents are aware of crop insurance at the all-India level.

On comparing the four regions, a higher level of awareness has been observed in the western region. The level of awareness is also higher in insured households as compared to the uninsured ones. Only a small percentage of households are aware of cattle/livestock insurance with no rural-urban difference. Only around half of the households know about term insurance. A significant difference has been observed between the insured and uninsured households in all the four regions. Moreover, not even half of the population knows about endowment policy with only a marginal difference in awareness levels between the rural and urban areas, though the western region performs better than the other regions. At the all-India level, only around one-fifth of the households are aware of it. In all the regions, the level of awareness about this policy is much lower among the uninsured households.

Considering the other types of insurance, such as retirement benefit policies, as a whole, not even half of the households are aware about this policy. Among the four regions, the level of awareness is highest in the eastern region. As per the expectations, the insured households are more aware about this policy than the uninsured ones. There is a very little awareness among the households about the availability of this rider for policies though a significant difference is observed between the insured and uninsured households.

At the all-India level, nearly half of the households have taken a life insurance policy on the advice of insurance agents. Another one-third of the households have taken the decision on their own. A significant percentage of households, especially in the western region, are influenced by more than one factor while taking the decision to purchase a policy. Insurance agents are the most preferred option as nearly two-thirds of the rural and 70 per cent of the urban households prefer the services of licensed agents for buying insurance policies. In fact, in all the four regions, insurance agents constitute the most preferred option for purchase of insurance policies. In the case of the uninsured households, nearly 38 per cent of the households do not know from where to purchase the policies. The study shows that in 61 per cent of the cases, the agents have themselves filled the insurance proposals. This could be one of the reasons for the households preferring to purchase policies from agents as they get help in filling the proposal and other paper work.

At the all-India level, slightly more than half of the households seem to be aware of the nomination facility while the corresponding figure is much lower for the uninsured households. At the all-India level, not even one-fourth of the



households seem to know about the assignment facility. The level of awareness about this policy is very poor in the northern region. A significant difference has been observed between the insured and uninsured households in this respect, with the insured households performing better than the uninsured ones. Considering the change of address facility, at the all-India level, not even half of the households are aware about the existence of this kind of a facility. As expected, the insured households have performed well in this case as well.

Not even one-fourth of the households are aware of the change of premium payment mode facility offered by IRDAI. Nor is there much awareness about the surrender facility, though the awareness level is comparatively better in the western region. Interestingly, a fairly high percentage of households in both rural and urban India are aware about the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and are willing to purchase it. The awareness level about this policy is highest in the northern region and lowest in the southern region. However, so far, only one-fifth of the households in both rural and urban areas have taken this policy.

## **CHAPTER 5—Awareness about Health and Other Insurance**

The respondents were also asked if they had heard of health insurance, in order to assess awareness levels about this form of insurance. At the all-India level, a very large fraction of the households reported 'yes' as an answer. The southern region has the highest level of awareness in this context. Nearly half the households here knew that health insurance policies have the benefits of covering only hospitalisation expenses. While 28 per cent of the respondents mentioned cashless claim facility, 48 per cent perceived it as a protection against all illnesses.

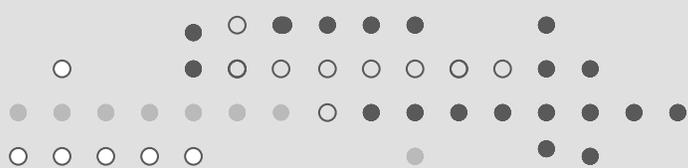
In the country as a whole, not even one-fifth of the households have opted for health insurance, with the proportion of insured households being higher than their uninsured counterparts. With the exception of the eastern region, the percentage of uninsured households taking health insurance is not significant. Again not much difference is observed between the rural and urban population at the all-India as well as the regional levels with the exception of the southern region.

It has also been observed that most of the households have taken health insurance under government schemes. At the all-India level, 3.5 per cent of the households do not know whether their policy falls under a government or an insurers' scheme. It has been observed that a very low level of awareness persists at the all-India level. The awareness level is highest in the southern region. As compared to the rural, a higher proportion of urban households and as compared to the uninsured, a higher proportion of the insured households demonstrated awareness levels regarding the pre-existing illness clause in health insurance policies. There are several exclusions in the health insurance scheme and awareness about this is very helpful in making the decision about insurance a success. At the all-India level, only 11 per cent of the households are aware of the various exclusions in the health insurance policy. On purchase of a new policy, there would be a 30-day waiting period, during which any hospitalisation expense will not be payable.

At the all-India level, there is hardly any awareness about the waiting period for making a claim. The level of awareness is lower among the uninsured households. The decision to change the policy requires awareness about the portability aspect of the health insurance policy. It has, however, been found that there is hardly any knowledge about portability in health insurance. Generally, the level of awareness among the insured is higher than that among their uninsured counterparts. But there is a fair measure of knowledge about cashless facility in health insurance with almost one-third of the respondents being aware of this aspect.

In almost every state, the level of awareness about general insurance is fairly high among the surveyed households. A majority of the households feel that general insurance is only about vehicles. Again a higher proportion of the urban households as compared to their rural counterparts think that insurance of a house is a major benefit of general insurance. Nearly three-fourths of the uninsured households and half of the insured households do not have insurance policies to cover any of the durable good/assets. Only the proportion of households taking insurance for two-wheelers is somewhat significant.

In the country as a whole, not even one-third of the households have expressed satisfaction regarding the services offered under general insurance. The level of satisfaction is the least in the eastern region and no rural-urban difference is observed in this regard. The study also focuses on the reasons for dissatisfaction in order to determine the sections of the policies that require appropriate changes to increase consumer satisfaction and consequently the sales of the policies.



At the all-India level, a high premium and cumbersome procedures have been mentioned as deterrents in the purchase of insurance by more than half of the households in both rural and urban parts of the economy.

Non-availability of the insurance products in the vicinity seems more of a problem in rural areas as compared to their urban counterparts. There are variations across regions for dissatisfaction as well. The Pradhan Mantri Suraksha Bima Yojana (PMSBY) has been introduced just a year back, but there is considerable knowledge among the households on this. Although there is fairly good knowledge about PMSBY among the surveyed households, only one-fifth of the households have opted for this insurance. Again the proportion of the households having this insurance is higher among the insured as compared to the uninsured households.

## **CHAPTER 6—Awareness about IRDAI’s Role in the Insurance Sector**

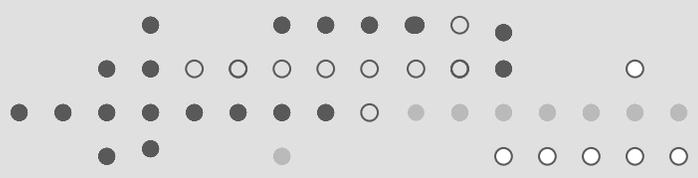
This chapter discusses the perceptions and awareness levels of the insured and uninsured households about the role played by IRDAI in the insurance sector. Overall, a large proportion of the rural and urban households surveyed were not aware of IRDAI’s advertisements and the rural households were less aware than their urban counterparts. The penetration of IRDAI’s advertising campaign seems to be highest in the eastern and western regions.

The most favoured medium among those who have seen IRDAI’s advertisements is television, followed by print media. Almost an imperceptible number of respondents had seen advertisements through comic strips across the sample. As expected, a marginally higher proportion of urban respondents reported having seen metro rail advertisements than rural respondents. Awareness levels were even lower among the uninsured households as compared to the insured households, as not being stakeholders, they might not be paying attention to all insurance-related advertisements though the western region showed a slightly higher proportion of uninsured households being aware of such advertisements. The southern region is found to be the most uninformed with most of the respondent households reporting that they had not heard of IRDAI’s advertisements. The western and eastern regions perform slightly better in terms of having viewed the advertisement at least once and Andhra Pradesh within the south had some level of exposure to IRDAI advertisements. The main driving force behind the western region’s result is urban households, with the urban territory of Goa showing a high degree of exposure to the advertisements. Higher literacy rates in these regions could be a significant factor for the higher exposure to IRDAI publications.

A very low proportion of households are aware of IRDAI’s call centre number for grievance redressal, with the awareness about it being slightly higher among the insured than the uninsured households. Again, the eastern and western regions are slightly more aware than the other two regions. There is a slight difference between the awareness levels of the insured and uninsured households, with the former being more aware. Urban households are slightly more aware than the rural households. Awareness levels about the IRDAI call centre number are very low. The western region exhibits higher awareness than the national average, with 5.3 per cent of the households reporting having heard of the call centre number. This indicates a very low level of information dissemination through IRDAI’s advertising campaign about its call centre and its number on which consumers can call to register complaints.

The eastern and western regions exhibit a higher level of awareness about the ombudsman as compared to the other regions. Uninsured households have reported a very low level of awareness about the insurance ombudsman. This is consistent with all our findings so far, showing that the advertisement campaign of IRDAI seems to have had the maximum effect in the eastern and western regions of the country. Less than one per cent of households across almost all regions have reported having registered a grievance in IRDAI’s grievance system. This seems to be the consequence of low awareness rather than a low level of grievance.

As observed above, there is very little information dissemination about IRDAI’s call centre number, the grievance call number and the insurance ombudsman. This has a strong bearing on the number of reported grievances. A higher proportion of households having reported grievances only in the eastern region, and the rural insured households have reported the highest percentage. One of the noticeable findings is that a majority of the households do not even remember the response to their registered grievance. Nine per cent of the rural insured households report receiving no response at all to their grievances. The proportion could be much higher if the reason for forgetting the response was the lack of one to begin with. Among those who have not forgotten the response, the maximum feedback to the registered grievance seems to come within a week to a fortnight.



A majority of the households are aware that IRDAI does not sell insurance policies at all. In this regard, a higher level of education in the eastern region could be the contributing factor for the higher level of awareness in this region. Ninety per cent of the households are aware that IRDAI never settles a claim. The eastern and western regions displayed higher levels of awareness on the question as to whether IRDAI decides the bonus for insurance policies. A significantly low proportion of the insured and uninsured households were aware of the fact that IRDAI appoints insurance advisors. Not even one-fifth of the households were aware about IRDAI being the regulator of the insurance sector though urban households are slightly more aware of this than rural households.

## **CHAPTER 7—Awareness about Rights, Duties, Grievance and Dispute Redressal**

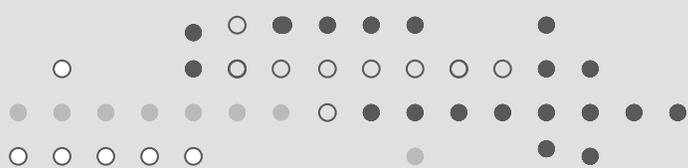
The study also assesses the awareness levels regarding the grievance and dispute redressal processes as well as consumer rights and duties. The virtual lack of awareness in this regard is very dangerous. Close to one-third of rural and urban insured households did not know what action they would take if they were dissatisfied with the policy services provided by the insurance company in all the regions barring the western region, where two-thirds of the respondents said that they would consult their agents. Across the country, the insured households believe that they should stop the payment of premium, consult the agent or approach the insurance company. Very few respondents would contact the insurance ombudsman or consumer courts primarily because of the low levels of awareness about the existence of these measures. This lack of awareness has a bearing on the problem or failure that consumers face.

As compared to the rural areas, a higher proportion of households in urban areas said that they would approach the consumer courts. In all the regions, a small proportion of the consumers believe in approaching consumer courts in case of dissatisfaction with the policies, with the highest proportion being among the urban insured households in Madhya Pradesh and Punjab. These results point to a high degree of possibility of exploitation by insurance agents or companies.

Around half of the rural insured households and 44 per cent of the urban insured households reported that they did not know what would happen if they stopped premium payments. Maharashtra has a high proportion of households reporting that the policy would lapse. Among the uninsured households, more than two-thirds of the households sampled did not know what would happen if the premiums are discontinued. A high proportion of the households in the north and a very high proportion in the west were aware that they must read the prospectus and proposal forms before signing the forms. In the southern region, the exception is Kerala, where a very high proportion of the consumers are aware of consumer duties. As per the expectations, uninsured households are less aware of such duties than insured households. Two-thirds of all the uninsured households sampled knew they should read the prospectus as well as the proposal before signing the insurance documents. A higher proportion of the aware uninsured households belong to the western and northern regions.

As regards the all-India perspective, there is a very small difference between rural and urban insured households. It has been observed that rural uninsured households had slightly less awareness levels as compared to their urban counterparts. As regards awareness about the method of buying insurance policies, through licensed agents or intermediaries, all regions have a good score card. Half the respondents among the uninsured households were aware of this in the southern region while a little more than three-fourths of the households were aware of it in the northern and eastern regions. In the western region, a fairly large proportion of the uninsured households were aware of this. In the western region, driven by Daman and Diu, and Maharashtra, a literally high proportion of the insured respondents were aware of the need for being cautious of spurious callers and of verifying the credentials of agents before making payments. In the southern region, only Kerala and Telangana witnessed higher levels of awareness on this issue. The awareness was lower among the uninsured households.

A very large fraction of the insured households in the northern and western regions were aware that they should read policy documents carefully. In the southern region, only Kerala and Telangana exhibited a high level of the awareness. As a whole, the southern region again performed low in terms of awareness. A comparison between rural and urban households reveals that awareness on this aspect is slightly higher among the rural uninsured households. Two-thirds of the insured respondents in India are satisfied with the services of the insurance company. The satisfaction level in the western region was high across all the areas with the urban insured households exhibiting slightly higher satisfaction levels than their rural counterparts. A fairly large fraction of the rural and urban insured households were satisfied with the services provided by the insurance agents. Half of the rural insured households and 56 per cent of their urban



counterparts were satisfied with the benefits of the policy. The western and southern regions, driven by Daman and Diu, Karnataka and Kerala, displayed much higher satisfaction levels with the policy benefits.

One-third of the rural insured households in India state that consulting the agent is the best recourse for redressal. It has been found that the most popular method of seeking redressal is, in fact, to consult the agent or the insurance company. The same holds true for the urban areas, with most of the insured households opting to approach the agent or the insurance company for redressal in case of a dispute. This is consistent with the earlier results on very low levels of awareness about the consumer court and ombudsman.

## **CHAPTER 8—Insurance Awareness in Tripura: Analysis of Gomati District**

IRDAI has taken a significant step of launching an insurance awareness campaign in the state of Tripura, which aims to achieve complete insurance literacy and total inclusion in the state. In view of the special drive on insurance literacy launched in Tripura in January 2015, it is important to examine the present situation in the state. The surveyed population in Tripura was from the district Gomati (earlier South Tripura) with 200 households being canvassed in the district. The population surveyed mostly comprised Hindus from the general category and SCs. More than 95 per cent of the people here are APL ration card-holders.

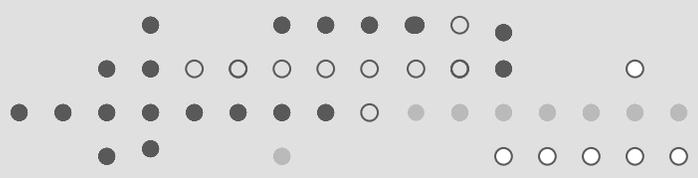
The results from this survey conveyed that for the uninsured households, the sources for information on insurance are rural knowledge hubs, newspapers, television, and radio for both the insured and uninsured households in rural and urban areas. Television, radio, rural camps and newspapers are the prominent sources for insurance-related information. In Tripura, the insured and uninsured households in the rural and urban areas perceive of insurance as compensation for loss of life and loss from accident or disability. More than 60 per cent believe that it also compensates for damages to assets from certain events. The change in perception has been positive over the years with a more than 60 per cent rise in perceptions that insurance is used as a compensation for losses from certain events and loss of life for both the insured and uninsured households in both rural and urban areas.

More than 80 per cent of the households surveyed are aware about retirement benefit policies. The households would prefer to purchase insurance from licensed insurance agents. The most important reason for no household member being insured is that insurance is considered 'not so important', rife with difficult and complicated procedures, and people have no confidence or trust in insurance. The insured households in rural and urban areas perceive health insurance to cover only hospitalisation expenses, protection against all illnesses and reimbursement against all illnesses. The positive change in health insurance perception about the cashless claim has increased by 50 per cent for both rural and urban households. Around 46 per cent of the insured households in both urban and rural areas are insured under a government scheme and 42 per cent under an insurer's scheme. Only 12 per cent of the respondents are not aware of health insurance.

One-third of the rural and urban households are satisfied with the services of the general insurance company. The most prominent reason cited by all for dissatisfaction is cumbersome procedures. However, as regards ombudsman-related issues, the level of awareness is still low. The percentage of households that are aware about the complaint feature that IRDAI provides to resolve the issues related to their products/services is very low. Similarly only a low proportion of households have seen/read the publication/handbook launched by IRDAI. A majority have not seen these advertisements by IRDAI. A very high proportion of households believe that in case they are not satisfied by the service of the insurance company, they should seek help from the insurance agents. However, though the households are not aware of the availability of the ombudsman, a majority of them reported that they derived satisfaction from the service of the insurance company, service of the agent and benefits of the policy.

## **CHAPTER 9—Conclusions and Recommendations**

The study notes that improving the level of insurance awareness requires both restructuring and enhancing the penetration of an appropriate awareness creation. Penetration can be enhanced if a local role model/personality convinces them in favour of insurance rather than the use of uniform national messages on insurance. And successful case studies of the insured lives are explained in short and simple stories. A significantly large difference has been observed among the awareness levels of rural and urban households as well as among the insured and uninsured households. The emphasis should thus be placed on the rural and uninsured households.



As different households have unique requirements, due to different socio-economic conditions, insurance products should be customised as per the requirement of the policy-holder. Public policy plays a vital role in this case. It involves understanding the needs from a state-specific perspective and strengthening awareness campaign interventions. Intermediaries are an integral part of the penetration process. They help consumers to make informed purchases. Therefore, proper investment is required in restructuring the training of the intermediaries in order to make them more informative and confident.

Insurance against natural disasters requires more attention. It is necessary to make households aware of the fact that companies turn down only fraudulent claims or if there was misrepresentation at the time of buying the policy. A majority of the people surveyed have not bought health insurance, citing high premium costs. Some of the people have also reported that they had heard that insurance companies do not pay claims. Renewal of policy allows for earning credit towards the waiver of time-bound exclusions. It also helps to earn a cumulative bonus for each claim-free year. All the exclusions and waiting periods will apply if one buys a new policy. These important issues have not yet reached the people.

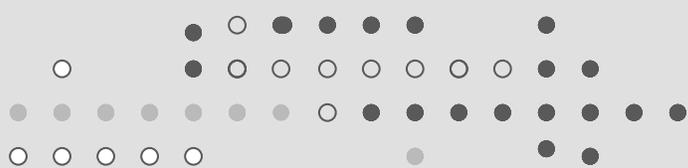
The main reason for the low penetration of health insurance lies in the fact that Indian consumers hesitate to buy health insurance because most of the healthcare expense goes towards outpatient care, medicines and other medical goods, while in-patient or hospitalisation accounts for a smaller share. The regulator could propose that health insurers should also include outpatient care in insurance policies. India already has the Rashtriya Swasthya Bima Yojana (RSBY) that was envisaged to provide health insurance coverage to BPL families. In this scheme, the insured pays Rs. 30 as premium while the government pays the rest. The insurance regulator could discuss with the Government how the RSBY could be made more attractive and inclusive. There is a need to assess the extent to which these insurance schemes are effective in terms of design or implementation, coverage, and target groups. The people who have benefited from insurance coverage need to be made role models for convincing the common man to purchase insurance. This initiative could turn out to be an effective tool for penetration of insurance in the remotest areas.

The principle of individualism must stop and operators must begin to collectively work to promote insurance services. Given the fast rate of adoption of the online medium and its capabilities, insurers need to focus more on strengthening their online presence to reach out to and service customers faster. IRDAI could take the post-track survey to measure the effectiveness of the first round of the campaign, in terms of its content, content recall, message comprehension, and its effectiveness. Insurance needs to be sold through formal channels like banks because people think of an insurance agent as a past non-employed person who would think only of his own commission rather than the welfare of the people.

The results of the present survey are compared with the survey conducted by NCAER in 2010. This was done to analyse the effectiveness of the awareness campaign carried out by IRDAI and the individual companies over the five years. An increase in the level of awareness about the purpose of insurance has been observed at least among the uninsured households. The percentage of uninsured households who were not aware about insurance has declined at the all-India level. For both the insured and uninsured households, the percentage mentioning insurance as compensation for loss of life has gone up considerably over the years. Both the insured and uninsured households perceived the benefits of insurance as savings for the future at the all-India as well as the regional levels.

A comparison of the perception of households on the benefits of life insurance as revealed by the present survey with the pre-launch survey reveals that in the three regions, a much higher percentage of both the insured and uninsured think of life insurance as saving for future. Only in southern region, the perception that life insurance signifies savings has shifted to other options. As compared to the pre-launch survey, in the present survey, a higher percentage of the insured and uninsured households at both the all-India as well as regional levels in all the four regions think of life insurance as the best safeguard against risk.

A decline in the perception of the type of savings for daughter's marriage has been observed at the all-India and regional levels over 2010. In the 2010 report, the major reason cited for not taking insurance by the uninsured households was that the insurance products were too expensive. As compared to the pre-launch survey conducted in 2010, in the present survey, the perception about insurance being too expensive and it not being so important has declined by approximately 19 per cent and 2 per cent, respectively. At the all-India level, factors like no confidence and trust in insurance have



received a positive hike over the period, which might be one of the factors driving the rural households away from the insurance market.

During the survey, most of the respondents stated that insurance is relevant only to a particular class of people. Nearly three-fourths of the uninsured households at the all-India level perceive that insurance is only for the rich. In 2010 survey, nearly 60 per cent of the uninsured households felt that insurance is for all classes, whereas in the present survey only 19 per cent perceive it similarly at the all-India level. It is interesting to note that the percentage of households which believe that insurance is only for the middle class has gone up by 2.5 per cent at the all India level while those stating that it is only for the poor has gone down though the decline in percentage is not very significant. In 2010 pre-launch survey, the uninsured households were asked about their preference for taking insurance if the insurance they buy is linked to the credit facility option available with the insurance cover. But people are still not confident whether insurance with credit provides enough motivation to buy insurance. Over the years, the households that were earlier in favour of such a credit facility being linked to the insurance policy, has declined by as much as 15 per cent. Less than one-fifth of the households are willing to take insurance if insurance is linked to credit.

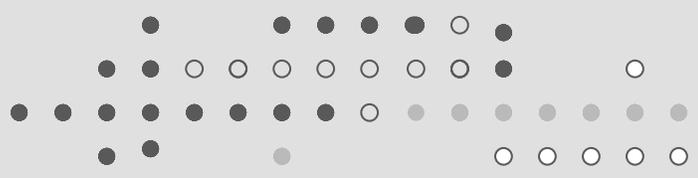
Health insurance provides risk coverage against expenditure incurred on any unforeseen medical emergencies. As compared to the findings of the pre-launch survey held in 2010, the level of awareness of the households about health insurance has gone up at both the all-India as well as the regional levels. The increase in the level of awareness over the years in the northern, eastern and western regions has also been fairly impressive. A comparison of the households' awareness about benefits of health insurance during the pre-launch survey (2010) with the present survey shows that there has been a considerable increase in the percentage of households that could rightly point out that the health insurance policy takes care of only hospitalisation expenses. The western and southern regions have performed very well in terms of the increase in the awareness about this aspect of health insurance.

At the all-India and regional levels, there has been an increase in the percentage of households mentioning cashless claim facility as a benefit. A comparison between the present and 2010 survey has been made on the basis of insurance policies which cover goods like crops, tractors, livestock and pump sets in this survey. Only these four goods have been selected for comparison since these were the goods that the pre-launch survey had considered in 2010. There has been a marginal increase in the percentage of both the insured and uninsured households having crop insurance at the all-India level as well as at the regional levels with the exception of the southern region, which has shown a negative growth. As regards the other three assets/goods, that is, tractors, livestock and pump sets, the changes over the period in the proportion of households having insurance have been insignificant.

The percentage of households reporting awareness of insurance as compensation for the loss of life has gone up considerably over the years for both insured and uninsured households. Although the uninsured households have not purchased life insurance, yet they have become more aware now. As compared to the pre-launch survey, the perceptions about 'insurance being too expensive' and it 'not being so important' have declined in the present survey. A comparison of the pre-launch survey with the present survey regarding the concept of insurance indicates that there has been an increase in the level of awareness about the purpose of insurance in the uninsured households. A comparison of the perception of the households on the 'benefits of life insurance' as revealed by the present survey with the pre-launch survey indicates that in the present survey, at the all-India level and at the three regional levels (northern, eastern and western regions) a much higher percentage (more than 20 per cent) of both the insured and the uninsured households perceive life insurance as savings for the future.

As compared to the pre-launch survey, a higher percentage of households at the all-India level and in all the four regions think of life insurance as the best safeguard against risk. This decline in the proportion of households that have mentioned tax benefits and children's education as a benefit of life insurance is observed in the present survey over 2010. Another important revelation is regarding the change in the perception of the households between the pre-launch and the present surveys, which is that the proportion of households mentioning savings for daughter's marriage as a benefit of life insurance has declined over the years at the all-India level and also in all the four regions.

It has also been observed that as compared to the pre-launch survey, the factors influencing the decision to take insurance have changed in the present survey. The western region, except Maharashtra, witnessed an improvement over the period in the case of agents influencing the decision of households to purchase an insurance policy. As compared to the



2010 survey, the percentage of households voluntarily taking insurance has increased significantly in most areas. The percentage of households influenced by advertisements has increased by a significant magnitude in Madhya Pradesh, Rajasthan, Uttarakhand, Chhattisgarh, Jharkhand, Mizoram, Sikkim, Tripura, West Bengal and Goa.

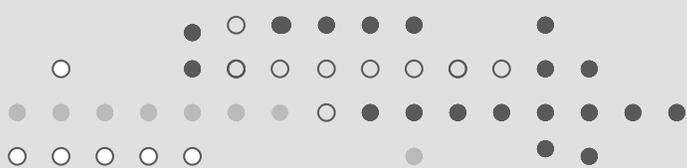
In the 2010 survey, the most prominent reason for the purchase of life insurance, cited at the all-India level, was that the insurance products are 'too expensive'. Compared to the pre-launch survey, in the present survey, the perceptions about insurance being 'too expensive' and it 'not being so important' have declined by nearly 19 per cent and 2 per cent, respectively. The percentages of households reporting other reasons for not purchasing insurance such as the availability of a limited range of insurance products, complexity of insurance products, and accessibility problem associated with insurance and difficult procedures, have fallen over 2010. As compared to the 2010 survey, the response "poor after sales service" has received lesser importance in the present survey. In the present survey, the perception that insurance is only for the rich class has increased to more than 70 per cent.

Regarding another important aspect of linking insurance with credit, a majority of the households are still not sure whether this option is attractive enough to motivate them to buy insurance. Over the years, the households that were earlier in favour of linking credit to insurance policy, has declined by 15 per cent. Less than one-fifth of the households are willing to take insurance if it is linked to credit. As compared to the pre-launch survey, the level of awareness of households regarding health insurance has gone up at the all-India as well as at the regional levels.

A comparison of the households' awareness about the benefits of health insurance during the pre-launch survey with the present survey shows that there has been a considerable increase in the percentage of households which could correctly report that health insurance policy takes care of only hospitalisation expenses. While at the all-India level, the percentage has gone up by 17 per cent, in the eastern region, it has gone up by 31 per cent. At both the all-India and regional levels, there has been an increase in the percentage of households reporting cashless claim facility as a benefit. The perception that health insurance 'does not serve any benefit' has nearly remained the same, implying that households have not yet realised the importance of this insurance. There has been a marginal increase in the percentage of both the insured and uninsured households having crop insurance at the all-India level as well as at the regional levels with the exception of the southern region, which has shown a marginal decline.

In general, the findings show that though people have higher awareness regarding life insurance, there is a gap in the actual purchases that has not changed much. The major reason for this could be the level of economic resources of the people. This makes a case for having more nuanced insurance products for various sections of the society, and for customising them as per the requirements of policy-holders. Credit-linked insurance has not picked up given the recent series of financial scams. In 2015, a higher percentage of households think that life insurance as the best safeguard against risk. Simultaneously, the perception about insurance being too expensive and it not being so important has declined by approximately 19 per cent and 2 per cent, respectively, in 2015, while the level of awareness of the households about health insurance has gone up.

There is also need to promote mass acceptance of general insurance. Health insurance products need to be made more people-friendly and awareness of the novel products needs to reach the remotest of residents. The Tripura example is a good start, highlighting regional tailoring needs and their potential benefits. Such partnerships with the states would be a constructive way to move forward for ensuring higher insurance inclusiveness. In addition, people who have benefited from insurance coverage need to be made role models for convincing the common man to purchase insurance.



# Introduction

In its most basic sense, insurance is an agreement by which one party agrees to undertake the risk of another party for an amount to be paid as compensation. The central concept of insurance is spreading risk or essentially, not keeping all of one's resources in a single place. The concept of insurance actually goes back to ancient times, probably before the beginning of recorded time. Some sources point to the origins of insurance as beginning in the Early Bronze Age, during the 3rd millennium BC, when Chinese merchants would spread their goods out among several different ships to limit their risk in case any one ship were to sink or capsize. However, an agreement resembling “bottomry” or “respondentia” that developed in early Babylonian law is more commonly recognised as the first prototype insurance contract. The Chinese developed the concept of insurance as a way of reducing the risk to traders as early as in 2000 BC. Following this, the same concept was adopted in 1750 BC in Babylon (Vaughan, 1997; Trenerry 2009). The most important form of insurance today, that is, life insurance, dates back to ancient Rome, where ‘burial clubs’ covered the cost of a member’s funeral expenses and also financially assisted the survivors. The life insurance (or life assurance) policy is an understanding arrived at through a contract between the insurance policy holder (the insured) and an insurer, wherein the latter guarantees to pay a nominated beneficiary a sum of money in exchange for a premium, upon the death of the insured person. In addition, there could be life insurance contracts that promise to pay the insurer an amount as assured in the contract, at the end of a pre-defined period. Depending upon the contract, other events such as a terminal illness or a critical illness may also provision payment. The policy holder usually pays a premium, either regularly or as a lump sum amount at one point of time. Life policies are legal contracts and the terms of the contract describe the limitations of the insured events. A major basic necessity after food, clothing and shelter, in today’s world, is a sense of security (Anderson and Brown, 2005). Insurance is thus meant to provide financial security through advance planning.

## 1.1 Major Concepts

### 1.1.1 Insurance and Risk

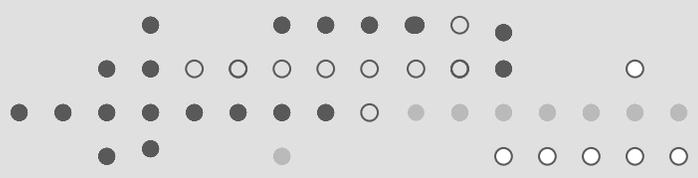
Risk borne collectively gives rise to insurance. The concept involves transferring uncertain risk in exchange for money. The two parties involved in this exchange are the insurer or insurance carrier (the seller of the insurance, that is, the insurance company such as LIC, ICICI Lombard, Max Bupa, Tata AIG, among others) and the insured (the buyer of the insurance). The official transaction is validated by means of a contract or insurance policy which the buyer holds. The payment made to the seller is the premium. In essence, the risk is “pooled”<sup>1</sup> from many stakeholders (called exposures) to pay for any losses that some entities may incur. The fee or premium is dependent on the qualities of the risk being insured such as severity, frequency, etc. Risk must satisfy certain properties for it to become insurable and for financial institutions to insure against. First, there should be a large number of risk units so that the predicted losses equal the actual losses. Second, there should be a definitive loss, that is, the loss should occur at a known place and time and by a known cause. Third, accidental loss should be outside the control of the insured entity. Fourth, the loss should be large enough to meaningfully affect the beneficiary. Fifth, the premium should be affordable from the point of view of the beneficiary. Sixth, two elements should be calculable or estimable: probability of loss and attendant cost. Finally, there should be low risk of a catastrophically large number of losses.

### 1.1.2 Indemnification

Indemnification refers to reinstating an entity to its original position or situation.

- A “reimbursement” policy necessitates the payment by the insured for a loss for which he/she is later reimbursed.

<sup>1</sup> Adapted from Mehr and Cammack, 1976.



- A “pay on behalf” policy requires the insurer to manage the loss through payment.
- An “indemnification” policy is a mix of the two in which the claimant can either be reimbursed or the insurer can pay on behalf, whichever is more beneficial.

### 1.1.3 Types of Insurance

Insurance policies can broadly be classified as follows<sup>2</sup>:

- Life Insurance Policies:
  - Term Life Insurance: In this case, the coverage is available for a limited period with fixed premium rates. A specific lump sum is paid to the beneficiary at the time of death of the insured.
  - Permanent Life Insurance: In this case, a portion of the money paid as premium is invested in a fund that earns tax-deferred interest.
- General Insurance Policies:
  - Fire Insurance
  - Health Insurance
  - Marine Insurance
  - Automobile Insurance
  - Homeowner’s Policies
  - Travel Insurance
  - Workers’ Compensation
  - Crop Insurance
  - Micro Insurance

## 1.2 History of Insurance in India

The history of insurance in India dates back to ancient scripts promoting a similar idea: pooling resources to combat risk. Modern insurance in India dates back to 1818. Important developments in the insurance industry in India since 1818 have been outlined chronologically below:

- **1818:** Oriental Life Insurance Company was started by Anita Bhavsar in Kolkata to cater to the needs of the European community.
- **1870:** Bombay Mutual Life Assurance Society became the first Indian insurer.
- **1906:** The oldest existing insurance company in India, the National Insurance Company, was founded.
- **1912:** The Life Insurance Companies Act and the Provident Fund Act were passed to regulate the insurance business
- **1938:** The Insurance Act of 1938 became the first legislation governing all forms of insurance to provide strict state control over the insurance business.
- **1956:** The Government of India issued an ordinance, nationalising the life insurance sector. Thereafter, the Life Insurance Corporation was formed.
- **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 in insurance.
- **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 by the Indian Parliament.
- **1973:** The general insurance business was nationalised, and 107 insurers were amalgamated and grouped into four companies, namely, the National Insurance Company Ltd, the New India Assurance Company Ltd, the Oriental Insurance Company Ltd, and the United India Insurance Company Ltd. The General Insurance Corporation (GIC) of India, incorporated as a company in 1971, commenced business on 1 January 1973.

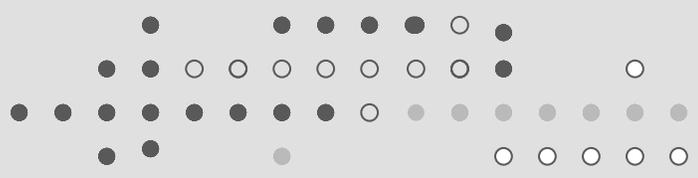
<sup>2</sup><http://www.allbankingsolutions.com/Top-Topics/Types-of-insurance.shtml>.

- **1993:** The Government of India set up a committee under the chairmanship of R.N. Malhotra, the then Governor of the Reserve Bank of India, to propose recommendations for reforms in the insurance sector that would complement reforms in the financial sector.
- **1994:** The Amphora Committee submitted its report, recommending that the private sector be permitted to enter 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 (IRDAI) was constituted as an autonomous body to regulate and develop the insurance industry. The IRDAI was incorporated as a statutory body in April 2000. The key objective of IRDAI is the 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 IRDAI deregulated the insurance sector and permitted the entry of private companies. Foreign investment was also allowed and capped at a holding of 26 per cent in Indian insurance companies.
- **2000:** GIC subsidiaries were delinked and set up as independent insurance companies and GIC was converted into a national re-insurer.
- **2002:** Parliament passed a bill de-linking the four subsidiaries from GIC.
- **2006:** The Actuaries Act was passed to accord statutory status to the profession on par with chartered accountants, notaries, cost and works accountants, advocates, architects and company secretaries.
- **2012:** The Indian insurance industry was valued at USD 72 billion.
- **2013:** IRDAI launched 'Insurance Repository' services, which enable policy-holders to buy and keep insurance policies in a dematerialised or electronic form.
- **2014:** The FDI limit was increased to 49 per cent. In order to scrutinise the existing regulatory framework governing the Health Insurance Business, an 'Expert Committee on Health Insurance' was established on 29 December 2014. The report submitted by this committee is published for providing information to all the stakeholders (IRDAI Annual Report, 2014-15).
- **2015:** A press release was given out to caution about spurious calls and fake emails. The public was also advised to report any suspicion to the cyber crime branch.
- **2015:** The practice of registration for Insurance Marketing Firms (IMF) came into existence to ensure that the person seeking to set up an 'insurance business' should have the requisite qualities, especially an understanding of the relevant policies so as to be able to offer suitable advice based on customer needs.

Developments in the insurance sector in the twentieth century have cultivated the current context of the insurance landscape. Before 1973, insurance tools were concentrated in the private sphere (Jain and Goyal, 2012). The nationalisation of 1973 resulted in excessively protected insurance operations. Only two players were operating during this era: the Life Insurance Corporation (LIC) and the General Insurance Corporation (GIC). The introduction of private players in 1999, therefore, provided a stimulus to the insurance industry in the form of stiff competition. This has led to large-scale implementation of newer and more innovative insurance products and better access to services. At this time, the permitted level of Foreign Direct Investment (FDI) was capped at 26 per cent, which was increased to 49 per cent in 2014.

### 1.3 Performance

Today, the insurance industry consists of 24 life insurance businesses and 28 non-life insurance businesses with GIC being the sole national re-insurer, according to the IRDAI. At present 53 insurance companies are in existence, of which 8 are in the public sector, 2 are specialised insurers [Export Credit Guarantee Corporation (ECGC) and Agriculture Insurance Company (AIC)], one is a life insurer (LIC), and the rest are in the private sector. Following are two of the important indicators for measuring the development of the insurance industry:



- Insurance density, that is, the premium per capita (ratio of total premium to total population); and
- Insurance penetration, that is, the share of premium in the GDP.

The insurance density (measured as the ratio of premium in USD to the total population) for the industry as a whole has been steadily increasing since 2001 (IRDAI Annual Report, 2014-15), when it was USD 11.5 (USD 9.1 for the life insurance industry and USD 2.4 for the non-life insurance industry), reaching its peak in 2010 at USD 64.4 (USD 55.7 in the life insurance industry and USD 8.7 for the non-life insurance industry). A similar pattern has been noticed for insurance penetration. The industry has reported a consistent increase in insurance penetration from 2.71 per cent in 2001 to 5.20 per cent in 2009. Since then, a persistent decline has been observed. The penetration level has reached 3.3 per cent in 2014. This highlights the popularity and dominating market share of the life insurance market in India. In fact, the life insurance industry of India is the largest in the world, with nearly 360 million policies, and is expected to increase at a compound annual growth rate of 12-15 per cent.<sup>3</sup>

The other important performance indicators for the Indian insurance industry are delineated below.

- The total premium underwritten (of life and non-life insurers) during 2014-15 was approximately Rs. 4,12,785 crores.
- The net incurred claims in the non-life insurance sector amounted to approximately Rs. 55,232 crores in 2014-15 as compared to Rs. 49,179 crores in 2013-14, whereas individual death claims paid in the life insurance sector were to the tune of Rs. 11 788 crores, with most of these being under the public sector.
- Approximately 1433 lakh new policies were issued during 2014-15, of which 71.5 per cent were in the non-life insurance industry.

There also seems to be a seamless processing of grievances, with nearly all the reported grievances having been resolved during 2014-15.

### 1.3.1 Life Insurance

A total of 259 lakh new policies were issued by life insurers during 2014-15, of which 77.9 per cent were issued by LIC and rest were issued by private life insurers. The industry as a whole has experienced a 36.6 per cent decline in the number of new policies issued as compared to a decline of 7.5 per cent experienced during the previous year. While the LIC sector has experienced a decline of 41.6 per cent in the number of new policies issued, the private sector has reported a decline of 9.8 per cent with a slight enhancement in the number of new policies issued as compared to the previous year.

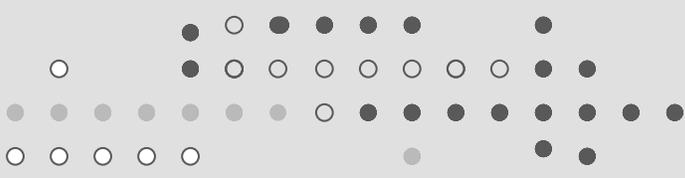
The life insurance industry registered a growth of 4.4 per cent in premium income as compared to a growth of 9.4 per cent during the previous year. The industry as a whole reported a premium income of Rs. 3,28,101 crores in 2014-15 as against Rs. 3,14,302 crores in 2013-14. A growth of 10.7 per cent was recorded in the renewal premium. As compared to a growth of 12.1 per cent in 2013-14, the first year premium recorded a decline of 5.8 per cent in 2014-15. Further, the division of first year premium illustrates that single premium income received by life insurers experienced a negative growth of 2.4 per cent during 2014-15 as against a corresponding growth of 22.5 per cent in 2013-14. There was a decline of 10.2 per cent in the regular premium during 2014-15, as compared to a growth of 1.0 per cent in 2013-14. Private insurers reported a growth of 16.8 per cent, whereas LIC registered a negative growth of 27.6 per cent.

### 1.3.2 General Insurance

The General Insurance Company consists of a total of 28 insurance companies, of which 6 are in the public sector and the rest are in the private sector. The two specialised companies are- ECGC and AIC, with the former offering credit insurance and the latter crop insurance.

Motor insurance accounts for a share of 44.1 per cent in the non-life insurance sector with a growth rate of 10.5 per cent. In 2014-15, the premium collected from the health division was Rs. 22,636 crores in the previous year. It registered a growth rate of 15.3 per cent with the market share increasing from 25.32 per cent in 2013-14 to 26.7 per cent in

<sup>3</sup><http://www.ibef.org/industry/insurance-sector-india.aspx>.

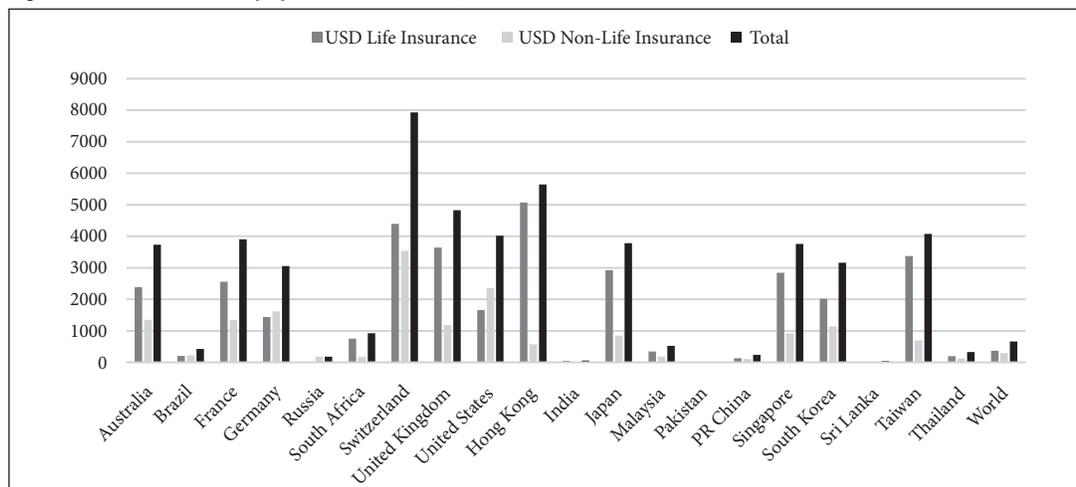


2014-15. The rest of the divisions of non-life insurance have shown a diverse pattern in terms of premium collection. For instance, premium collection in the case of fire increased by 9.4 per cent while that for marine segments decreased by 4.5 per cent in 2014-15, as compared to the corresponding growth rates of 11.0 per cent and 4.1 per cent during the previous year (Annual Report 2014-15, IRDAI).

### 1.4 Global Perspective

As far as the international scenario is concerned, India, like most other developing countries, performs low in terms of insurance density. Figure 1.1 shows that Switzerland has the highest density in USD for 2011-12. Developing economies like India, Pakistan, Bangladesh and China have very low densities, which are lower than the world average.

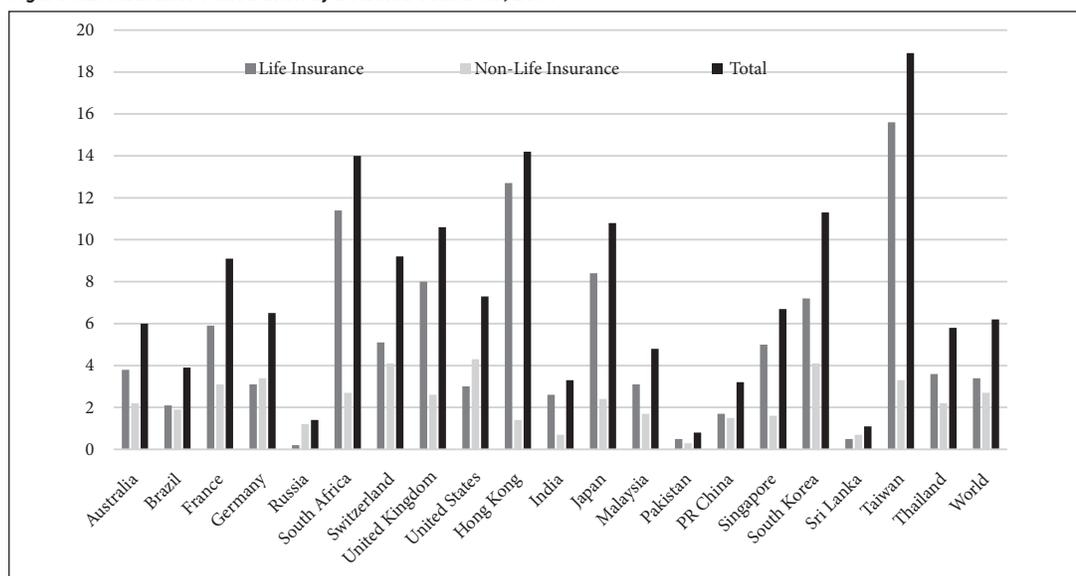
Figure 1.1: Insurance Density by Selected Countries, 2014 (USD)



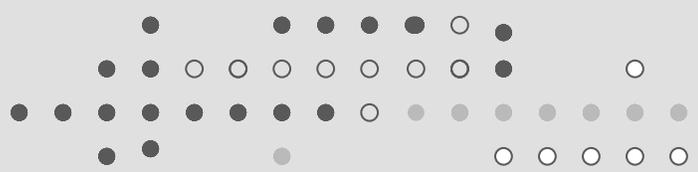
Source: Annual Report 2014-15, IRDAI.

A lower level of insurance penetration is observed in India as compared to the world average and the level of insurance penetration in developed countries. Figure 1.2 shows that Taiwan has the highest level of insurance penetration for 2014-15. Among the developing countries, South Africa has attained the highest level of Insurance penetration (Figure 1.2). Barring South Africa and Thailand, insurance penetration is found to be lower than the world average of 3.4 in other countries.

Figure 1.2: Insurance Penetration by Selected Countries, 2014



Source: Annual Report 2014-15, IRDAI.



As illustrated by the 'World Insurance 2014' Report, published by re-insurance major Swiss Re, an upward movement by 2.7 per cent in the global real GDPs indicates the betterment of the economic environment for insurers in 2014. The factor leading to this improvement was that of advanced markets led by the US, which, in turn, stemmed from a recovery in domestic consumption because of lower unemployment and fiscal tightening. The performance of US and Western Europe was impressive. Advanced Asia, on the other hand, experienced a much slower rate. The same condition was observed in the case of the emerging markets, which recorded a growth rate of 4.1 per cent in 2014. After experiencing sluggishness in 2013, the Total Direct premiums written reached USD 4778 billion at a growth rate of 3.7 per cent (Annual Report 2014-15, IRDAI).

The global life insurance premium accounted for an increase of 4.3 per cent, reaching USD 2655 billion in 2014, as against a decline of 1.8 per cent in 2013. Ample variation is observed in the growth patterns across countries. Only Oceania, among the advanced markets, and advanced Asia have experienced a higher average annual premium growth. If one considers the emerging markets, premium growth is found to be slower after than before the crisis.

In 2014, improvement in the non-life insurance sector continued with a 2.9 per cent increase in global premiums that went up to USD 2124 billion, which is better than the 2.7 per cent growth witnessed in 2013 and the pre-crisis average growth. Advanced markets are considered to be the driving force with regional variations. Emerging markets have experienced a slightly lower growth rate of 8 per cent as compared to a growth rate of 8.6 per cent in 2013 and the pre-crisis average of 10 per cent. In accordance with the report, the prospect of premium in the life insurance sector is expected to remain strong in the advanced economies and to accelerate in the emerging markets while the results for non-life insurance are mixed [Swiss Re, Sigma (4)2015].

## 1.5 Insurance Awareness in India

The growth of the insurance sector has largely been attributed to the increase in awareness among the population about various instruments and advantages that can be derived from them such as tax exemptions.

A study (Reshmi, et al., 2007) conducted on a community cross-section basis in Mangalore found that 64 per cent of the 242 respondents were aware of health insurance. Of the total respondents, 45 per cent came to know about it through the media. The mean agreeable amount to be paid as premium was found to be Rs. 1804. Middle and low income groups preferred government instruments to private instruments. Another study conducted in Rajasthan (Jain and Goyal, 2012) analysed the awareness of policy holders about their rights and duties with respect to life insurance contracts. The study found a low level of awareness across different demographic groups.

The National Council of Applied Economic Research (NCAER) conducted a survey of 30,200 households across 29 states and Union Territories in 2011 to gauge awareness levels about various insurance tools across all socio-economic groups. Some major findings from the 2011 report are as follows:

- As compared to developed economies, India is an under-insured economy.
- A high share of the insured belonged to the regular salaried or self-employed category.
- On an average, the income and education levels of the insured were higher than those of the uninsured.
- Television was the primary source of awareness about insurance.
- Males accounted for a higher share of the insured than females.
- There was a lack of awareness about insurance concepts while certain misunderstandings also prevailed even among policy holders.
- Awareness about duties was higher than that about rights.
- Dependence on agents decreased with an increase in education levels.

The current report is based on an all-India survey conducted five years after the launch of IRDAI's awareness campaign to once again gauge awareness levels during 2015.

## 1.6 Government Initiatives and Micro-insurance

The Government of India (GoI) implements various insurance schemes as a form of social protection (Choudhury and Srinivasan, 2011). The Ministry of Agriculture, which implements crop insurance schemes, has two major schemes in this area. It also supports life and accidental insurance schemes through both the LIC as well as GIC. These schemes target certain occupational groups including handloom weavers, handicraft artisans, sheep breeders and powerloom workers, khadi artisans and anganwadi workers. The various initiatives launched under for the beneficiaries include the Aam Aadmi Bima Yojana (AABY), Janashree Bima Yojana (JBY), and Shiksha Sahayog Yojana (SSY). The GoI offers four health insurance schemes offered by the GoI, of which the two major schemes for the Blow Poverty Line (BPL) population are the Rashtriya Swasthya Bima Yojana (RSBY) and Universal Health Insurance Scheme (UHIS). Other schemes are related to livestock and sheep insurance. In 2008-09, two-thirds of the public expenditure on insurance was spent on crop insurance schemes (ibid.). There is state level variation in the coverage of these schemes as well. The states of Andhra Pradesh and Tamil Nadu accounted for 20 per cent each of the expenditure incurred on these schemes.

Micro-insurance programmes are targeted at low-income groups through lower premiums and flexible payment systems (KPMG, 2013). In 2003, a consultative group was formed to deal with the issues affecting this sector such as apathy and non-viability. Regulatory obligations of insurers to the rural, informal, vulnerable and unorganized sectors were established in 2002 with later amendments. IRDAI introduced the micro insurance regulation in 2005, the main aim of which was to enhance the profitability of such products. Under this IRDAI regulation, a micro insurance policy was defined as a general or life insurance policy with an assured sum of Rs. 50,000 or less.

- A general micro insurance policy can be undertaken either on an individual or group basis and can be a health insurance contract covering belongings like huts, livestock, tools, implements or a personal accident contract.
- A life micro insurance policy can be undertaken either on an individual or group basis and can be a term insurance contract with or without a return of premium, an endowment insurance contract, or a health insurance contract with or without an accident benefit rider.

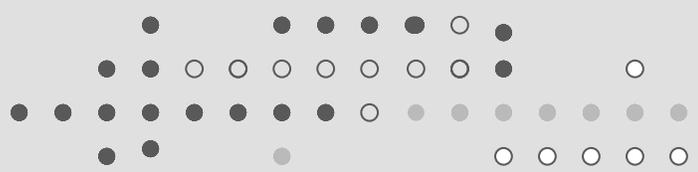
Outreach works through a collaborative channel of microfinance institutions (MFIs), NGOs, self-help groups (SHGs), their cooperatives, and regional rural banks. Innovation and technological advancements are enabling constant modification of these channels. Many life-insurers have entered the micro-insurance arena and new products are being developed regularly, especially under IRDAI's flexible regulations. However, in term of numbers, the volume of policies issued remains small in comparison to the potential market for them.

## 1.7 IRDAI's Insurance Awareness Campaign

Since 2009-10, IRDAI has taken various Consumer Education Initiatives (CEIs) through print, electronic and other media channels,<sup>4</sup> with the objective of empowering consumers by educating them about various insurance-related concepts, processes, procedures and mechanisms. Prominent among these channels are print advertisements, spots on TV and radio, comic book series, posters, handbooks for policy-holders, animation films, virtual tours, an Insurance Education Campaign at the Delhi Metro, an online Internet campaign, videos on YouTube, and the launch of an exclusive consumer education website, viz. [www.policyholder.gov.in](http://www.policyholder.gov.in) (in bilingual versions).

- **Bima Bemisaal:** This is the official name of IRDAI's awareness campaign, which was launched in 2009. The campaign uses print and radio advertisements and jingles to inform potential policy buyers of the importance of insurance and to communicate the message that insurance would make a difference in their lives. It aims to raise awareness on issues like the risk involved, choosing the correct policy, and procedures for updating policies, among other things. It also arms both the existing and prospective policy holders with legal knowledge and protections put in place by IRDAI that can be used to combat any form of consumer exploitation. Most importantly, the central aim of the campaign undertaken through a multi-agency pitch, has been to educate policy-holders about their rights and obligations. Some of the prominent tools used during the campaign are discussed in detail below.
- **Handbooks:** IRDAI launched the following four handbooks during the financial year 2013-14:

<sup>4</sup> IRDAI releases its advertisements in English, Hindi, Tamil, Telugu, Marathi, Malayalam, Punjabi, Kannada, Oriya, Urdu, Bengali, Gujarati and Assamese. The detailed publications are available on IRDAI's website.

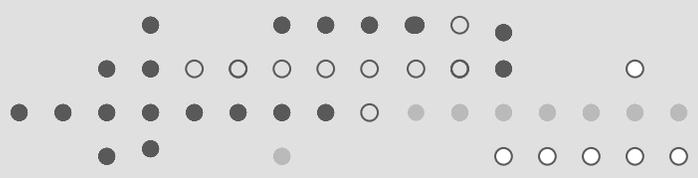


- A book titled “Introduction to Insurance”, which targets school children to help them understand insurance in a simplified manner;
- “A Handbook on Insurance”, which contains frequently asked questions about right buying of insurance;
- Handbook on “Employment Opportunities in the Insurance Sector”, which is aimed at generating awareness about the job potential of the insurance market among college goers; and
- Handbook on “Crop Insurance”, which focuses on the rural segment.
- The other Handbooks released by IRDAI are:
  - Health Insurance Handbook;
  - Motor Insurance Handbook;
  - Property Insurance Handbook;
  - Travel Insurance Handbook;
  - Insurance Intermediaries Handbook;
  - Life Insurance Riders Handbook;
  - Householders and Shopkeepers Package Insurance Handbook;
  - Grievance Redressal System Handbook; and
  - Insurance Surveyors and Loss Assessors Handbook.
- **Jago Grahak Jago:** This programme is being implemented by the Ministry of Consumer Affairs, Food and Public Distribution, of which IRDAI is a part. The initiatives launched under this programme include print and TV advertisements, comic strips on consumer education and an Insurance Ombudsman channel for grievance resolution.

The renowned comic book series by IRDAI consists of the following comic strips:

- Ranjan’s Discovery of the Insurance Ombudsman;
- Ranjan Brakes for Motor Insurance;
- Ranjan Learns More about ULIP;
- Ranjan Realises Honesty Is the Best Policy;
- Ranjan Understands ‘Under-insurance’;
- Ranjan Can Now Port His Health Insurance Policy;
- Ranjan Learns about Freelook Period;
- Ranjan Fills up the Proposal Form;
- Ranjan Learns about Licensed Intermediaries;
- Ranjan Learns about Surveyors;
- Ranjan Gets Tech-Savvy; and
- Ranjan Learns about Cashless Service.
- **IRDAI Documentary:** This film showcases IRDAI’s initiatives on regulation, policy-holder protection and other important issues.
- **Research:** The research initiatives of IRDAI include the two studies commissioned to NCAER in 2011 and 2015, as well as its Insurance Research Grant Scheme.
- **Insurance Awareness Day:** IRDAI held the National Insurance Awareness Day on 19th April during three successive years, that is, in 2014, 2015 and 2016. IRDAI celebrates its foundation day as Insurance Awareness Day every year. The events held on that auspicious day include an in-house quiz competition for IRDAI employees, the Second Pan India Insurance Quiz Competition for the insurance industry, and a panel discussion on the topic “Financial Inclusion and Insurance Literacy”.
- **Insurance Awareness Campaign in Tripura:** This campaign aims to achieve complete insurance literacy and total inclusion among the population of Tripura state.

- **E-books:** IRDAI has launched the following e-books:
  - Introduction to Insurance;
  - Handbook on insurance; and
  - Employment opportunities in insurance sector.
- **Seminars:** Following are the details of the seminars that have been partially sponsored by IRDAI:
  - 2011-12:
    - Seminar on Motor Insurance by M/s Sankha Dhwani Rasta Suraksha Samiti (SDRSS) on September 16, 2011 at Bhubaneswar;
    - Seminar on “Consumer Protection and The Role of IRDA” by Consumer Rights, Education & Awareness Trust (CREAT) on October 24, 2011 at Bangalore;
    - Seminar on “Insurance Policies, Regulations and Consumer Concerns” by M/s Voluntary Organization in Interest of Consumer Education (VOICE) on November 11, 2011 at New Delhi;
    - Seminar on “Life Insurance” by M/s Upbhokta Margdarshan Samiti (UMAS) on January 16, 2012 at Jodhpur;
    - Seminar on “Health Insurance & Grievance Redressal Mechanism” by M/s Consumer Protection Association (CPA) on January 25, 2012 at Agartala; and
    - Seminar on “Present Scenario of Life & General Insurance and Allied Characters and Grievance Redressal Mechanism” by M/s Rajkot Saher Jilla Grahak Suraksha Mandal (RSJGSM) on February 24, 2012 at Rajkot.
  - 2012-13:
    - Seminar on “Life Insurance” by M/s Consumer Guidance Society on August 26, 2012 at Vijayawada, Andhra Pradesh;
    - Seminar on “Motor and Life Insurance” by Mizoram Consumers Union on September 26, 2012 at Aizawl, Mizoram;
    - Seminar on “Health Insurance” by M/s Consumer Association of India (CAI) on September 29, 2012 at Chennai;
    - Seminar on “Role of Insurance Intermediaries” by M/s Citizens Awareness Group (CAG) on October 28, 2012 at Chandigarh;
    - Seminar on “Life and General Insurance” by M/s. Samarjit - Centre for Poverty Alleviation & Social Research, (SAMARPIT) on December 7, 2012 at Bilaspur, Chhattisgarh;
    - Seminar on “Consumer Education—Key for Insurance Policy-holders” by M/s. Consumers Association on December 28, 2012 at Palakkad, Kerala;
    - Seminar on “Micro Insurance” by M/s Harijan Adivasi Mahila Kalyan Samiti (HAK) on January 28, 2013 at Munger, Bihar; and
    - Seminar on “Insurance Needs and Requirements for Day-to-day Life” by M/s Sanchayan on February 26, 2013 at Ranchi, Jharkhand.
  - 2013-14:
    - Seminar on “Need of Life Insurance in Individual’s Life and Safeguards” by M/s Bharat Jyoti on July 17, 2013 at Nigohan District, Lucknow;
    - Seminar on “Citizen Awareness Programme on Insurance’ by Consumer Rights, Education and Awareness Trust (CREAT) on November 12, 2013 at Mysore, Karnataka;
    - Seminar on “Motor Insurance” by Rural Action Social Service on December 12, 2013 at Kandriga Village of Chittoor District, Andhra Pradesh;
    - Seminar on “Changing Life through Insurance cover...” by Sankha Dhwani Rasta on January 11, 2014 at Bhubaneswar;
    - Seminar on “Consumer Awareness and Education on Life Insurance” by Islampur Ramkrishnapally Rural Welfare Society (IRRWS) on January 28, 2014 at Raiganj, Uttar Dinajpur District, West Bengal;



- o Seminar on “Health Insurance” by Gram Vikas Parishad on February 18, 2014 at Nagaon, Assam;
  - o Seminar on “General Insurance—A Way to Secure the Future” by All India Consumer Protection Organisation on February 24, 2014 at Semariya, Rewa District, Madhya Pradesh; and
  - o Seminar on “Insurance Awareness for Reaching the Un-reached”, by Consumer Unity & Trust Society (Cuts International) on March 7, 2014 in Arunachal Pradesh.
- **Other Initiatives:**
    - Six episodes of *Satyamev Jayate-III*, broadcast by All India Radio, were sponsored by the IRDAI.
    - An all-India print campaign was also carried out during the year on the topic “Real Value of Insurance through Right Buying—A Few Tips” in English and 12 regional languages including Hindi.
    - IRDAI rolled out a focused Insurance Awareness Campaign, in which it displayed messages against spurious callers inside Metro trains, Metro stations and outside the stations in Delhi. This campaign informed the public about the role of IRDAI, its Grievance Redressal Mechanism available for policy-holders, and spurious callers.

IRDAI has thus been consistently carrying out multiple awareness campaigns to educate consumers about their rights and duties as insurance policy holders while also instituting grievance redressal systems. Hence, it is imperative to evaluate the level of insurance awareness among people before and after the conduction of awareness campaigns through various Consumer Education Initiatives. In order to assess awareness levels about insurance among the population, IRDAI contracted NCAER, New Delhi, as the consultant organisation for undertaking a Nation-wide Post Launch Survey of the Insurance Awareness Campaign (IAC). NCAER is thus responsible for conducting a nation-wide post launch survey on insurance covering 30 states and Union Territories. NCAER is using the same framework that was used during the pre-launch survey in 2010. A total sample of 30,200 households at the all India level, with adequate representation to rural, urban, insured, uninsured, different professions, income levels, social groups, age and other indicators have been considered for detailed canvassing of the household questionnaire.

### 1.7.1 Scope of Survey of Insurance Awareness Campaign by IRDAI

This household survey provides estimates of various indicators on insurance awareness by socio-economic characteristics at the national and state levels. Information is collected on the profiles of households, and either the head of the household or any other responsible and knowledgeable adult member of the household is interviewed.

The objectives of the survey are as follows:

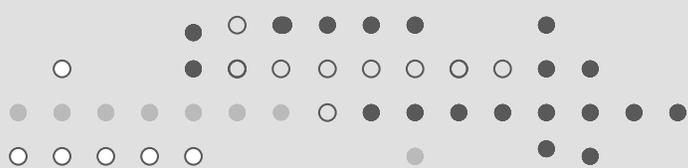
- (a) To compare and analyse awareness levels of the insured population vis-à-vis pre-launch insurance awareness levels regarding perception about insurance, perception about benefits of insurance, decision to take insurance, reasons for not taking insurance, relevance of insurance for a specific class, linking insurance with credit, awareness about health insurance, and benefits of health insurance, among other things; and
- (b) To compare and analyse the awareness levels of the uninsured population vis-à-vis pre-launch awareness levels regarding reasons for not taking insurance, among others.

The survey also provides information on several new indicators that were not covered in the 2011 survey but have been included by the IRDAI for the 2015 survey because of their relevance.

After the data were collected, the NCAER team was involved in editing of the filled-in questionnaires, coding of data, data entry, preparation of consistency checks (range checks and logical checks), running consistency checks, making data consistent, preparation of tabulation plan, generating tables in Stata, converting tables to Excel, formatting of tables, analysis of the data and its conversion into electronic data files, and drafting of reports.

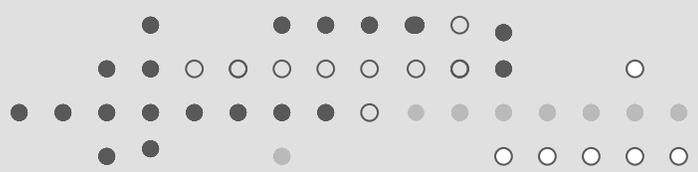
## 1.8 Structure of the Current Report

The pre-launch survey report of 2011 contained an extensive analysis of the Indian economy with respect to awareness among the public about various insurance products. IRDAI launched its awareness campaign during this period. The primary goal of this report is to evaluate current awareness levels regarding all forms of insurance post the conduction of the awareness campaign. While this chapter briefly elucidates the principal concepts regarding insurance, the history of insurance in India as well as the current scenario in the country, the subsequent chapters present the findings of this study.



Chapter 2 discusses the methodology followed for the current study while outlining the sampling design, survey tools used and the survey process. Chapter 3 presents the socio-economic and demographic parameters of the respondents of the current study. Chapter 4 evaluates the awareness levels of the sample of insured and uninsured households with respect to different aspects of general and life insurance. Chapter 5 highlights awareness levels about health and general insurance. Chapter 6 analyses the awareness levels about IRDAI among the respondents in the sample. Chapter 7 assesses the knowledge of the sample about rights, duties and grievance redressal processes. Chapter 8 elaborates the specific findings for one district of Tripura. Finally, Chapter 9, which concludes the report, summarises the major findings, discusses the summary comparative table in detail, and offers concrete policy suggestions.

*All tables presented in the report have been prepared by the NCAER project team using primary data collected from the IRDAI Post-Launch Awareness Survey in 2015, along with the comparative tables from the report titled "Pre-Launch Survey Report of Insurance Awareness Campaign", published by NCAER and sponsored by IRDAI in 2011.*



# Methodology

## 2.1 Introduction

In the current Survey of Insurance Awareness Campaign by IRDAI, the NCAER is using the same framework that was used during the pre-launch survey in 2010. A total sample of 30,200 households at the all-India level, with adequate representation to rural, urban, the insured, the uninsured, different professions, incomes, social groups, age and other indicators, has been considered for detailed canvassing of household questionnaire. NCAER has formulated a comprehensive manual for field staff explaining the study objectives and concepts. The manual also explains the IRDAI's objectives of launching the insurance awareness campaign including promoting development and efficiency of the insurance sector, policy-holder protection, a dispute resolution mechanism, and regulation of the intermediaries. The household survey is designed to provide estimates of various indicators of insurance awareness by socio-economic characteristics at the national, regional and state levels. During the survey, information was collected about the profiles of households, and interviews of either the head of the household or any responsible and knowledgeable adult member of the household were conducted.

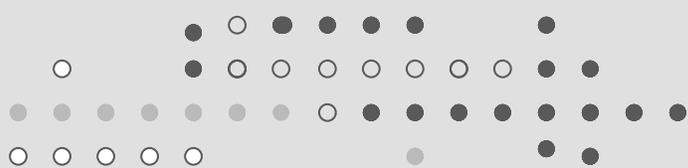
## 2.2 Coverage

The primary survey of households was undertaken in both the rural and urban areas of 30 major States/Union Territories including Andhra Pradesh, Arunachal Pradesh, Assam, Bihar, Chandigarh, Chhattisgarh, Daman & Diu, Delhi, Goa, Gujarat, Haryana, Himachal Pradesh, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Meghalaya, Mizoram, Odisha, Puducherry, Punjab, Rajasthan, Sikkim, Tamil Nadu, Telangana, Tripura, Uttarakhand, Uttar Pradesh, and West Bengal. The remaining states, which account for only 3-4 per cent of the country's total population, were left out of the survey due to operational difficulties.

## 2.3 Survey Design

As noted above, the sampling frame adopted for the 2015 survey was the same as that used in the 2010 survey. The sample size for interviews also remained the same, at 30,200 households at the all India level. In certain cases, investigators faced problems in reaching the selected households, or even the wards of the 2010 frame in some states due to various reasons such as restructuring or change of the ward, dismantling of wards, migration, advent of extremism in the concerned area, non-cooperation by a particular group, ethnic issues, and the refusal of the sample members to respond to questions, among other things. The NCAER team, therefore, examined the ground situation, collected evidence and certifications, and proceeded to replace some of the selected households and/or wards, keeping in view the overall objective of the survey, and thereafter canvassed the survey to households similar to the primary sample units selected earlier across the target states. A full verification of the household stratum was carried out in such cases. The urban and rural samples within each state were drawn separately and, to the maximum extent possible, the sample within each state was allocated proportionally to the size of the state's urban and rural populations.

A uniform sample design was adopted in all the states. In each state, the rural sample was selected in three stages: the first stage entailed the selection of districts; the second stage is the primary sampling units, which are villages, with a probability proportional to the population size, which was followed by the random selection of households within each primary sector unit (PSU) in the third stage. In urban areas, a four-stage procedure was followed. In the first stage, districts were selected; in the second stage, cities/towns were selected with probability proportional to size (PPS) sampling. In the next stage, one ward was randomly selected, while in the final stage, households were randomly selected within each sample census block. In the rural areas, the 2001 census list of villages served as the sampling frame. NCAER maintained the 2001 census list as the same was used in the 2010 survey. The list was stratified by a number



of variables. The first level of stratification was geographic, with the districts being sub-divided into contiguous regions. Within each of these regions, the villages were further stratified by using selected variables from the following list: village size, the percentage of literate women/female literacy. Female literacy was used for implicit stratification (that is, the villages were ordered prior to selection according to the proportion of females who were literate) in most states though it may be an explicit stratification variable in a few states.

The preparatory activities before canvassing the survey included tracking of the list of selected households, preparation of the questionnaire and its translation into Hindi, and selection and recruitment of suitable field investigators and supervisors for conducting the fieldwork. The questionnaire was finalized on the basis of the recommendations made by IRDAI. NCAER translated the questionnaires into Hindi, which was the language of interview in at least one-third of the 30 states. The survey process included establishing a core research team at NCAER in accordance with its norms for selection of field staff; guiding the field staff during canvassing of the survey, including execution of the sample, that is, visiting the same sample place as that of the 2010 study and canvassing the requisite number of sample households; and imparting training for administering the questionnaires, and implementing the survey procedures. The household questionnaire was designed at the beginning after a review of literature, and regular deliberations with experts from IRDAI,<sup>5</sup> and members of the core research team at NCAER. The questionnaire was then pre-tested in the field by the NCAER team along with representatives of the IRDAI in the Faridabad district of Haryana.

In every state, a mapping and household listing operation was carried out in each sample area. The listing provided the necessary frame for selecting households at the second stage. The household listing operation involved preparing up-to-date notional and layout sketch maps of each selected PSU, assigning numbers to structures, recording the addresses of these structures, identifying residential structures, and listing the names of heads of all the households in the residential structures in the selected PSUs along with the other required information.

## 2.4 Sample Design

A multi-stage stratified sample design has been adopted for the survey to generate representative samples. The sample districts, villages and households formed the first, second and third stage sample units, respectively, for selection of the rural sample, while districts, cities/towns, wards and households constituted four different stages of selection for the urban sample. Sampling was done independently within each state/UT and estimates were generated at the state/UT level. The all-India estimate was arrived at through an aggregation of estimates for all the states/UTs.

In terms of the mapping and listing operation, the sampling design was similar to that adopted in the pre-launch survey, with a rural sample of 14,560 households spread across 728 villages in 151 districts covering all the 30 selected states/UTs. The urban sample comprised 15,640 households, spread across 782 urban wards in 342 towns covering all the 30 states/UTs. Similar sample districts, villages and households comprised different stage sample units, respectively, for the rural sample, while cities/towns, urban wards and households constitute the three stages of the urban sample. At the level of the primary sample unit, attempts were made to cover households similar to those selected in the pre-launch survey of the insurance awareness campaign in 2010 at both the rural/village and urban/ward levels. However, in case the members of the household could not be tracked or were not available during the data collection exercise or refused to respond to the questionnaire, another household with the same stratum was selected to ensure adequate sample size for each stratum at the national level.

## 2.5 Selection of the Rural Sample

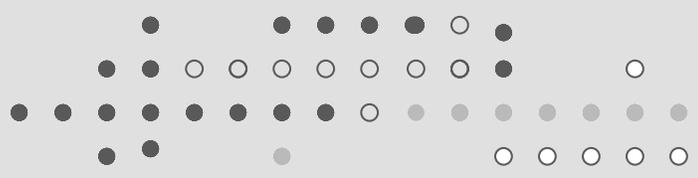
The rural sample was selected in three stages as described below.

**Stage 1: Selection of Districts:** From each state, one-fourth of the districts (that is, a total of 151 districts) were selected. The sample was drawn after due consultation with the IRDAI and the selection criterion was the female literacy rate, which is considered as a proxy for media penetration.

**Stage 2: Selection of Villages:** NCAER selected five sample villages randomly from each district with the help of the simple random sampling without replacement method (SRSWOR). However, before SRSWOR was applied, all the

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<sup>5</sup> Shri D.D.Singh, Member, and Ms. KGPL Rama Devi, Deputy General Manager, IRDAI, provided valuable suggestions and comments from time to time.



villages of a district were divided into three categories as per the female literacy rate as follows:

- High literacy category (where the female literacy rate was greater than 70 per cent);
- Medium literacy category (where the female literacy rate was 50- 70 per cent); and
- Low literacy category (where the female literacy rate was 30- 50 per cent).

From each of the high and low literacy categories, a total of four villages (including two from each category) and one village from the medium category were selected.

**Stage 3: Selection of Households:** In each of the selected villages, approximately 100 households were selected following the equal probability sampling approach for the purpose of listing and conduction of the preliminary survey. During the preliminary survey, information was collected on the insured/non-insured, land possessed and the principal source of income of the listed households, which was used for stratifying the listed households. In order to stratify the listed households, 100 households were divided into the following two categories: (1) The insured (wherein at least one member of the household had a life insurance policy); and (2) The uninsured, wherein none of the household members had any life insurance policy). Then, the insured households were stratified into eight categories while the uninsured household category remained as a stratum. Accordingly, all the 100 households were stratified into nine strata, as depicted in Table 2.1.

**Table 2.1: Stratification of households in rural areas**

Category	Stratum	Description
Insured	Stratum 1	Principal source of income was self-employment in agriculture, and land possessed was 0-2 acres;
	Stratum 2	Principal source of income was self-employment in agriculture, and land possessed was >2-10 acres;
	Stratum 3	Principal source of income was self-employment in agriculture, and land possessed was >10 acres;
	Stratum 4	Principal source of income was labour (agriculture/ other casual);
	Stratum 5	Principal source of income was self-employment in non-agriculture, and land possessed was 0-2 acres;
	Stratum 6	Principal source of income was self-employment in non-agriculture, and land possessed is >2 acres;
	Stratum 7	Principal source of income was regular salary/wages and other sources, and land possessed was 0-2 acres;
	Stratum 8	Principal source of income was regular salary/wages and other sources, and land possessed was >2 acres.
Uninsured	Stratum 9	No member of the household had any life insurance policy.

From each of the eight strata of the insured households, two households were selected by following equal probability sampling approach. In case any of the strata were found to be missing (that is, there were no households), then households were selected from the previous sample stratum, wherein additional households were available, so as to get a total of 16 sample households in a selected village. On the other hand, four households were selected from stratum nine. Following the above sampling design in the rural areas, the realized sample of 14,560 households out of a preliminary listed sample of 72,800 households was spread across 728 villages in 151 districts covering the 30 states/UTs.

## 2.6 Selection of the Urban Sample

Districts, cities/towns, wards and households constituted four different stages of selection for the urban sample. According to the 2001 Census, there are about 4850 cities/towns in the all the states/UTs (excluding Jammu & Kashmir). The population of cities/towns in India varies from less than 5000 to over a crore. In each NSS region, the towns were categorized into five groups on the basis of their respective populations, under the broad classification of big towns and small towns. A total of 170 cities have populations exceeding two lakh. All the cities were selected with the probability of one. The remaining cities/towns were grouped into four strata on the basis of their respective population sizes, and from each stratum, a sample of towns was selected independently.

A progressively increasing sampling fraction with increasing town population class has been 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 an equal probability sampling procedure. The sampling fraction was used at the state level (see Table 2.2).

**Table 2.2: Sampling fraction for city/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		4190	342	0.08

A total sample size of 782 urban wards was allocated among the selected small/big towns in proportion to the number of wards in the respective towns. The allocated number of wards was selected from each sample town by following the equal probability sampling approach. In this way, towns and wards from the first and second stage sample units were incorporated into the urban sample design.

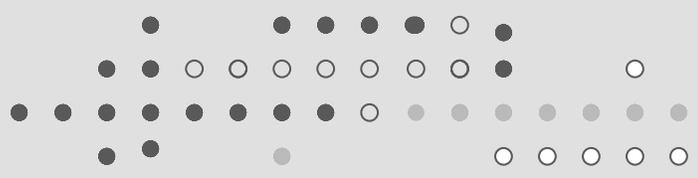
As in the case of the rural sample design, within a selected ward, a sample of about 100 households was selected for listing and conduction of the preliminary survey, by following the equal probability sampling approach. In the preliminary survey, at the time of listing of the sample households, information was collected on the insured/non-insured, household size, household consumption expenditure for the preceding month (MPCE), and the principal sources of household income. For stratifying the listed households into seven strata, 100 households were divided into the insured and uninsured categories. Thereafter, the insured households were stratified into seven strata whereas the uninsured household category remained a stratum. Thus, all the 100 households are stratified into eight strata as delineated in Table 2.3.

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

Category	Stratum	Description
Insured	Stratum 1	Principal source of income was regular salary/wage earnings and sources like remittances, pensions etc., and MPCE of Rs. 800 or less;
	Stratum 2	Principal source of income was the same as in stratum 1, but the MPCE was between Rs 801 and Rs. 2500;
	Stratum 3	Principal source of income was the same as stratum 1, but the MPCE was above Rs. 2500;
	Stratum 4	Principal source of income was self-employment and the MPCE was less than Rs. 800;
	Stratum 5	Principal source of income was self-employment and the MPCE was between Rs. 801 and Rs. 2500;
	Stratum 6	Principal source of income was self-employment and the MPCE was above Rs. 2500;
	Stratum 7	Principal source of income was casual labour (agriculture and non-agriculture);
Uninsured	Stratum 8	No member of the household had any life insurance policy.

For category of insured households, two households were selected from each of the above strata at random with an equal probability of selection. If there were no households in any of the strata, the shortfall was compensated from the previous stratum, where additional households were available, in order to get a total of 14 sample households from each selected ward in the urban sector to ensure a detailed survey. For the category of uninsured households, 6 households were selected from stratum 9.

Following the above sampling design in urban areas, the realized sample of 15,640 households, out of a preliminary listed sample of 76,700 households was spread across 339 urban wards in 146 towns covering the 29 states/UTs (excluding Jammu & Kashmir).



## 2.7 Coverage in 2015

A primary survey of the households was undertaken in 30 major states/UTs of India, which were also selected during the 2010 pre-launch survey of the Insurance Awareness Campaign by NCAER. In 2015-16, Telangana has been disaggregated from Andhra Pradesh for new indicators. However, for comparative indicators, Telangana has still been taken as a part of Andhra Pradesh. The post-launch household survey covered both the rural and urban areas of Andhra Pradesh, Arunachal Pradesh, Assam, Bihar, Chandigarh, Chhattisgarh, Daman & Diu, Delhi, Goa, Gujarat, Haryana, Himachal Pradesh, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Meghalaya, Mizoram, Odisha, Puducherry, Punjab, Rajasthan, Sikkim, Tamil Nadu, Telangana, Tripura, Uttarakhand, Uttar Pradesh, and West Bengal.

## 2.8 Survey Procedures

In order to maintain uniform survey procedures across the states and to minimize non-sampling errors, NCAER organized a one-day centralized training (Appendix 2.1) of more than 100 field investigators and supervisors from all the states at Delhi. The NCAER core research team had coordinated with the LIC branch manager in Faridabad district in Haryana in advance to ensure the support to NCAER in identifying the appropriate places for the field visit on August 27, 2015. The NCAER core research team held a preliminary discussion with the LIC officials on the modus operandi for organizing the pre-testing and other field related logistics. The LIC branch of Faridabad shared information with NCAER and suggested four villages where the NCAER field staff could undertake pre-testing with the insured households. The places suggested were Pali, Dabua, Badkal, and Ankhir. The LIC senior officials assigned four Development Officers to guide the NCAER field teams in each of the selected places and also to facilitate field visits in the village. NCAER also wrote to the Deputy Commissioner, Faridabad, about the field visits to obtain additional administrative support and information.

NCAER prepared a comprehensive/detailed instruction manual explaining the concepts and definitions pertaining to insurance along with 'do's' and 'don'ts' in the field for the field investigators and supervisors as per NCAER's standard practices. The interviewer's manual describes the interviewing techniques, procedure for filling the questionnaire, and discussion on each question of all the questionnaires. The manual also provides details of all the fieldwork procedures. Given the large number of field investigators and supervisors involved in the survey, a centralised training workshop was held at Delhi. Accordingly, NCAER conducted centralised training of 125 field coordinators, supervisors and investigators from across the country. The two-day training included an in-house session, and a practice session in the classroom on the first day while on the second day, all the selected field supervisors and investigators, along with the core NCAER team, undertook a field visit to the villages in Faridabad for pre-testing the questionnaire.

An integral part of the training was a reiteration to all field staff to adhere to the accepted principles and best practices of survey research for minimizing survey errors. Interviewers constitute a significant source of error, which is difficult to control. Therefore, ensuring that the interviewers execute their job properly necessitates their proper training, monitoring and provision of timely feedback. In 2010, NCAER had used a decentralized system of training for its field staff (see Appendix 2.1). During the 2010 pre-launch survey, NCAER also imparted decentralized training to the state level coordinators, who, in turn, trained the investigators and supervisors. Training sessions were also organized to brief the interviewers on the survey's content and interviewing procedures. NCAER ensured adequate field supervision in the field to procure error-free data and maintain high survey quality in keeping with its mandate and principles. In addition, NCAER ensured on-the-spot field supervision, carried out back checks, and also cross-verified the data through telephones.

## 2.9 Data Processing

Data processing was carried out at NCAER by trained coding and data verifying staff who editing and coded the filled-in questionnaires at the headquarters. Once the editing and coding were completed, data were entered in an appropriate structure using Microsoft Excel. Consistency checks carried out to ensure that data are correct. Preliminary test-tables were generated on a regular basis, starting soon after the entry of a few questionnaires. Finally, the requisite tables were generated using STATA.

# Socio-economic Characteristics of Households

## CHAPTER 3

In this chapter, the socio-economic profiles of the households in terms of their religion, caste, household structure, education and occupation are described. An attempt has been made to assess the economic status of the households through details like the type of dwelling unit in which they reside, whether they own the dwelling unit, availability of electricity, the type of ration card they possess, and related information. Since the objective of the present study is to assess the level of awareness of the households regarding insurance, the survey tried to find out from the households about their major sources of information in general and sources of information on insurance in particular. The findings of the survey on major sources of information for the households are also presented in this chapter. The tables on state-wise variations have been provided in the Annexure. The socio-economic profile of the insured households is compared with that of the uninsured to assess if any of the parameters have a bearing on the purchase of insurance and on the level of awareness about insurance.

### 3.1 Religion and Caste of the Households

At the all-India level, nearly 80 per cent of the households are Hindus; Muslims and Christians formed, respectively, 10 per cent and 5 per cent of the total number of households (Tables 3.1a, 3.1b and 3.1c). In the northern, southern and western regions, the Hindu households formed more than 80 per cent of the total number of households. The only exception is the eastern region, where only 75 per cent of the households are Hindu. As compared to the other regions, the proportion of Christian households is higher in the eastern region, where 11 per cent of the households follow this faith. In the eastern region, in the two states of Meghalaya (80 per cent) and Mizoram (99 per cent), a vast majority of the households are Christian. Interestingly, in Kerala only 46 per cent of the sample households are Hindu, while 32 per cent are Muslim and 22 per cent are Christian. Much rural-urban difference is not observed in the religious composition of the sample households in any of the regions/states. A comparison of the insured with the uninsured households reveals that while in the case of insured households, the Hindus constituted more than 80 per cent of the total number of households in all the four regions, in the case of the uninsured households, the Hindu households accounted for 81 per cent of the total number of households only in the northern and western regions. The proportion of Hindu households was 62 per cent in the eastern region and 77 per cent in the southern region (Tables A3.1a, A3.1b and A3.1c).

**Table 3.1a: Region-wise distribution of insured households by religion (%)**

Zone	Rural						Urban						All					
	Hinduism	Islam	Christianity	Sikhism	Jainism	Others	Hinduism	Islam	Christianity	Sikhism	Jainism	Others	Hinduism	Islam	Christianity	Sikhism	Jainism	Others
All India	84.4	6.3	2.9	3.2	0.1	3.0	79.5	12.1	4.2	1.5	0.4	2.2	82.0	9.1	3.6	2.4	0.3	2.6
Northern Region	84.2	4.5	0.4	8.0	0.2	2.7	81.8	12.1	0.4	3.6	0.5	1.7	83.0	8.1	0.4	5.9	0.3	2.2
Eastern Region	81.8	9.1	4.6	0.1	0.1	4.4	78.6	8.0	9.2	0.4	0.3	3.5	80.2	8.5	6.9	0.3	0.2	3.9
Western Region	90.6	3.5	2.1	0.0	0.3	3.6	78.2	16.8	1.3	0.1	1.1	2.6	84.5	10.0	1.7	0.0	0.7	3.1
Southern Region	85.4	7.5	6.5	0.0	0.0	0.6	77.3	16.1	5.7	0.0	0.0	0.8	81.3	11.9	6.1	0.0	0.0	0.7

**Table 3.1b: Region-wise distribution of uninsured households by religion (%)**

Zone	Rural						Urban						All					
	Hinduism	Islam	Christianity	Sikhism	Jainism	Others	Hinduism	Islam	Christianity	Sikhism	Jainism	Others	Hinduism	Islam	Christianity	Sikhism	Jainism	Others
All India	74.0	7.7	12.0	3.3	0.0	3.0	73.6	14.8	7.4	1.3	0.3	2.6	73.8	11.9	9.2	2.1	0.2	2.8
Northern Region	84.4	4.7	0.3	8.6	0.0	2.0	78.6	15.6	0.4	3.2	0.5	1.7	80.9	11.4	0.3	5.3	0.3	1.8
Eastern Region	55.9	10.0	29.1	0.1	0.1	4.8	66.1	9.2	19.9	0.1	0.0	4.8	61.6	9.5	24.0	0.1	0.0	4.8
Western Region	90.5	4.1	2.7	0.0	0.0	2.7	75.1	20.3	0.7	0.2	0.5	3.1	80.8	14.3	1.4	0.1	0.3	3.0
Southern Region	80.5	12.2	6.1	0.0	0.0	1.3	74.8	19.2	5.4	0.0	0.0	0.5	77.0	16.6	5.7	0.0	0.0	0.8

**Table 3.1c: Region-wise distribution of insured and uninsured households by religion (%)**

Zone	Rural						Urban						All					
	Hinduism	Islam	Christianity	Sikhism	Jainism	Others	Hinduism	Islam	Christianity	Sikhism	Jainism	Others	Hinduism	Islam	Christianity	Sikhism	Jainism	Others
All India	82.2	6.6	4.9	3.2	0.1	3.0	77.8	12.9	5.2	1.5	0.4	2.3	79.9	9.9	5.0	2.3	0.2	2.6
Northern Region	84.3	4.6	0.4	8.1	0.2	2.6	80.8	13.1	0.4	3.5	0.5	1.7	82.5	8.9	0.4	5.7	0.3	2.1
Eastern Region	75.4	9.3	10.6	0.1	0.1	4.5	74.9	8.3	12.4	0.3	0.2	3.9	75.2	8.8	11.5	0.2	0.1	4.2
Western Region	90.6	3.6	2.2	0.0	0.2	3.4	77.3	17.9	1.1	0.1	0.9	2.7	83.6	11.1	1.6	0.1	0.6	3.1
Southern Region	84.5	8.4	6.4	0.0	0.0	0.7	76.6	17.0	5.6	0.0	0.0	0.7	80.2	13.0	6.0	0.0	0.0	0.7

The caste-wise break-up of the sample households presented in Tables 3.2a, 3.2b and 3.2c indicate that at the all-India level, 37 per cent of the households belong to the general category. While nearly one-third of the households are from the Other Backward Castes (OBCs), the households belonging to the Scheduled Castes (SCs) (16 per cent) and Scheduled Tribes (STs) (9 per cent) together accounted for one-fourth of the sample households. As compared to the other regions, there was a much higher proportion (19 per cent) of ST households in the eastern region. This is mainly due to the fact that most of the households in the states of Meghalaya (86 per cent) and Mizoram (99.5 per cent) belong to the tribal community. In the states of Bihar (58 per cent) and Jharkhand (54 per cent), and the Union Territory of Puducherry (78 per cent), a majority of the households belong to the OBCs (Tables A3.2a, A3.2b and A3.2c).

**Table 3.2a: Region-wise distribution of insured households by category of respondents (%)**

Zone	Rural					Urban					All				
	General	Scheduled Caste	Scheduled Tribe	Other Back ward Class	Others	General	Scheduled Caste	Scheduled Tribe	Other Back ward Class	Others	General	Scheduled Caste	Scheduled Tribe	Other Back ward Class	Others
All India	38.3	15.0	8.5	34.3	3.9	40.9	15.9	6.8	32.0	4.5	39.5	15.4	7.7	33.2	4.2
Northern Region	40.9	19.9	3.4	34.6	1.2	39.5	20.2	2.7	35.6	2.1	40.2	20.0	3.1	35.1	1.6
Eastern Region	34.5	10.4	13.0	37.8	4.3	38.2	12.4	15.4	31.2	2.8	36.3	11.4	14.2	34.6	3.5
Western Region	35.5	18.0	15.6	30.8	0.2	49.7	13.4	3.5	31.4	2.0	42.5	15.7	9.6	31.1	1.1
Southern Region	40.8	9.9	7.6	29.6	12.0	42.6	14.3	2.5	26.4	14.1	41.7	12.2	5.0	28.0	13.1

**Table 3.2b: Region-wise distribution of uninsured households by category of respondents (%)**

Zone	Rural					Urban					All				
	General	Scheduled Caste	Scheduled Tribe	Other Back ward Class	Others	General	Scheduled Caste	Scheduled Tribe	Other Back ward Class	Others	General	Scheduled Caste	Scheduled Tribe	Other Back ward Class	Others
All India	27.8	17.9	18.6	30.7	5.0	33.8	18.6	10.9	31.7	5.0	31.4	18.3	14.0	31.3	5.0
Northern Region	33.8	26.8	4.9	33.1	1.4	34.9	24.8	2.7	35.5	2.2	34.5	25.6	3.6	34.6	1.9
Eastern Region	15.9	10.9	37.6	29.3	6.3	26.1	13.7	28.0	29.9	2.3	21.6	12.5	32.2	29.6	4.1
Western Region	32.8	18.0	17.8	31.1	0.3	44.2	14.1	5.2	34.1	2.4	40.0	15.6	9.9	33.0	1.6
Southern Region	37.9	13.2	6.7	28.1	14.0	38.1	16.4	2.7	24.4	18.5	38.0	15.2	4.2	25.8	16.8

**Table 3.2c: Region-wise distribution of insured and uninsured households by category of respondents (%)**

Zone	Rural					Urban					All				
	General	Scheduled Caste	Scheduled Tribe	Other Back ward Class	Others	General	Scheduled Caste	Scheduled Tribe	Other Back ward Class	Others	General	Scheduled Caste	Scheduled Tribe	Other Back ward Class	Others
All India	36.0	15.7	10.7	33.5	4.1	38.8	16.7	8.0	31.9	4.6	37.4	16.2	9.3	32.7	4.4
Northern Region	39.5	21.3	3.7	34.3	1.2	38.1	21.6	2.7	35.6	2.1	38.8	21.4	3.2	34.9	1.7
Eastern Region	30.0	10.5	19.0	35.7	4.8	34.6	12.8	19.1	30.8	2.6	32.3	11.7	19.1	33.2	3.7
Western Region	34.9	18.0	16.0	30.8	0.2	48.0	13.6	4.0	32.2	2.2	41.8	15.7	9.7	31.6	1.3
Southern Region	40.3	10.5	7.5	29.3	12.4	41.3	14.9	2.6	25.8	15.4	40.8	12.9	4.8	27.4	14.0

At the all-India level, among the insured households, around 40 per cent belong to the general category, while 23 per cent are SC/ST and one-third are OBC households. The pattern is more or less similar in all the regions with the exception of the eastern region where only 36 per cent belong to the general category and around 26 per cent belong to the SC/ST category. Among the uninsured, on the other hand, a much lesser percentage of households (31 per cent) belong to the general category and nearly one-third of the uninsured households are from the SC/ST category. The OBCs constitute another 31 per cent. In the eastern region, only 22 per cent are from the general category, while the proportion of SC/ST households is as high as 45 per cent. In other words, as compared to the insured households, a much lower proportion of the uninsured households are from the general category and a much higher proportion are from the SC/ST category.

### 3.2 Household Structure

The nuclear family structure seems to be the order of the day in most of the surveyed households. Tables 3.3a, 3.3b and 3.3c indicate that a majority of the households live in nuclear families. At the all-India level, 63 per cent of the households have nuclear families while another 20 per cent are seen to have nuclear families with elders living with them. As expected, the percentage of households with nuclear families is marginally higher in the urban areas (65 per cent) as compared to the rural areas (62 per cent) though the percentage of households with nuclear families along with elders living with them is more or less the same in both rural and urban areas. Not surprisingly, the prevalence of joint family households seems more common in the rural areas (16 per cent) than in the urban areas (13 per cent). In states/UTs like Chandigarh (88 per cent), Bihar (81 per cent), Puducherry (80 per cent) and Tamil Nadu (80 per cent), a very high percentage of households have nuclear families. As compared to the other states, the joint family system seems more common in states like Uttar Pradesh (31 per cent) and West Bengal (25 per cent) (Tables A3.3a, A3.3b and A3.3c).

**Table 3.3a: Region-wise distribution of insured households by household structure of respondents (%)**

Zone	Rural					Urban					All				
	Nuclear Family	Nuclear Family with elders	Joint Family	Single person	Others	Nuclear Family	Nuclear Family with elders	Joint Family	Single person	Others	Nuclear Family	Nuclear Family with elders	Joint Family	Single person	Others
All India	61.0	20.5	16.7	1.4	0.3	64.0	20.1	13.8	1.8	0.4	62.5	20.3	15.3	1.6	0.3
Northern Region	56.7	22.0	20.2	0.8	0.4	60.7	21.7	16.4	0.9	0.3	58.6	21.8	18.4	0.8	0.4
Eastern Region	66.2	18.4	12.9	2.2	0.3	67.8	16.6	11.9	3.2	0.6	67.0	17.5	12.4	2.7	0.4
Western Region	55.1	22.3	20.2	2.1	0.4	57.8	23.1	16.7	2.1	0.3	56.4	22.7	18.5	2.1	0.3
Southern Region	65.9	19.8	12.9	1.1	0.2	68.2	20.7	9.9	1.0	0.1	67.1	20.3	11.4	1.1	0.1

**Table 3.3b: Region-wise distribution of uninsured households by household structure of respondents (%)**

Zone	Rural					Urban					All				
	Nuclear Family	Nuclear Family with elders	Joint Family	Single person	Others	Nuclear Family	Nuclear Family with elders	Joint Family	Single person	Others	Nuclear Family	Nuclear Family with elders	Joint Family	Single person	Others
All India	64.3	18.8	12.7	3.7	0.4	66.9	17.2	11.8	3.6	0.5	65.9	17.9	12.2	3.6	0.4
Northern Region	62.4	20.0	15.8	1.4	0.3	64.3	19.2	14.9	1.3	0.3	63.5	19.5	15.3	1.3	0.3
Eastern Region	67.1	15.1	11.3	6.1	0.4	71.4	12.3	9.7	6.0	0.6	69.5	13.5	10.4	6.1	0.5
Western Region	54.7	24.6	15.1	5.0	0.6	57.6	24.5	12.0	5.2	0.7	56.5	24.5	13.1	5.1	0.7
Southern Region	69.2	21.0	6.9	2.7	0.2	71.7	16.4	8.5	3.2	0.3	70.7	18.1	7.9	3.0	0.2

**Table 3.3c: Region-wise distribution of insured and uninsured households by household structure of respondents (%)**

Zone	Rural					Urban					All				
	Nuclear Family	Nuclear Family with elders	Joint Family	Single person	Others	Nuclear Family	Nuclear Family with elders	Joint Family	Single person	Others	Nuclear Family	Nuclear Family with elders	Joint Family	Single person	Others
All India	61.7	20.2	15.8	1.9	0.3	64.8	19.2	13.2	2.3	0.4	63.3	19.7	14.5	2.1	0.4
Northern Region	57.9	21.6	19.3	0.9	0.4	61.8	20.9	15.9	1.0	0.3	59.9	21.2	17.6	0.9	0.3
Eastern Region	66.4	17.6	12.5	3.1	0.3	68.8	15.3	11.2	4.0	0.6	67.7	16.4	11.9	3.6	0.5
Western Region	55.0	22.8	19.2	2.6	0.4	57.7	23.5	15.3	3.1	0.4	56.4	23.2	17.1	2.9	0.4
Southern Region	66.6	20.0	11.8	1.5	0.2	69.2	19.5	9.5	1.6	0.1	68.0	19.8	10.5	1.6	0.2

No clear picture is emerging from a comparison of the insured and uninsured households in terms of family structure. One would normally expect the households with nuclear families to feel more insecure and go in for life insurance. However, in the present sample, the proportion of insured households with nuclear families is marginally lower while the proportion of insured households with joint families is marginally higher not only at the all-India level but also at the regional level for all the four regions.

### 3.3 Type of Dwelling Unit/Ownership of Dwelling Unit

Tables 3.4a, 3.4b and 3.4c present the distribution of household by the type of dwelling unit its members live in. At the all-India level, 62 per cent of the households live in pucca houses, around one-fourth of the households live in semi-pucca houses, and only 12 per cent live in kutcha houses. As compared to rural India, where only 54 per cent of the households are living in pucca houses, in the urban areas, a much higher percentage (70 per cent) of the households live in pucca houses. While in the northern region, nearly two-thirds of the households live in pucca houses, the proportion of households living in pucca houses is much lower in the eastern (48 per cent), western (59 per cent) and southern (63 per cent) regions. In all the four regions, as compared to urban areas, in the rural areas, a lesser proportion of households dwell in pucca houses in the rural areas as compared to the urban areas. In fact, in most of the states too, the percentage of households living in pucca houses is much higher in the urban than the rural areas. However, the states/UTs of Chandigarh, Delhi and Puducherry are exceptions to this as in these places, a higher proportion of the households live in pucca houses in the rural parts of the respective state/UTs as compared to the rest of the country (Tables A3.4a, A3.4b and A3.4c).

**Table 3.4a: Region-wise distribution of insured households by type of dwelling unit (%)**

Zone	Rural			Urban			All		
	Pucca	Semi -pucca	Kutcha	Pucca	Semi- pucca	Kutcha	Pucca	Semi- pucca	Kutcha
All India	56.8	29.6	13.6	72.2	20.6	7.2	64.4	25.2	10.4
Northern Region	69.9	18.6	11.6	82.6	13.3	4.1	75.9	16.1	8.0
Eastern Region	44.1	33.5	22.4	57.9	26.8	15.3	50.9	30.2	18.9
Western Region	48.8	43.2	8.1	75.0	23.2	1.8	61.7	33.3	5.0
Southern Region	55.0	39.2	5.9	73.0	23.7	3.3	64.2	31.3	4.6

**Table 3.4b: Region-wise distribution of uninsured households by type of dwelling unit (%)**

Zone	Rural			Urban			All		
	Pucca	Semi- pucca	Kutcha	Pucca	Semi- pucca	Kutcha	Pucca	Semi- pucca	Kutcha
All India	44.0	31.4	24.6	63.0	25.9	11.1	55.4	28.1	16.5
Northern Region	60.2	22.1	17.7	75.9	18.2	5.8	69.8	19.7	10.5
Eastern Region	30.0	29.3	40.8	44.7	30.4	24.9	38.2	29.9	31.9
Western Region	31.4	54.7	13.9	64.5	32.3	3.1	52.2	40.6	7.1
Southern Region	47.4	42.8	9.9	65.7	30.5	3.8	58.8	35.1	6.1

**Table 3.4c: Region-wise distribution of insured and uninsured households by type of dwelling unit (%)**

Zone	Rural			Urban			All		
	Pucca	Semi- pucca	Kutcha	Pucca	Semi-pucca	Kutcha	Pucca	Semi- pucca	Kutcha
All India	54.1	30.0	15.9	69.5	22.2	8.4	62.0	25.9	12.0
Northern Region	67.9	19.3	12.8	80.5	14.8	4.7	74.4	17.0	8.6
Eastern Region	40.6	32.4	26.9	54.0	27.8	18.1	47.5	30.1	22.4
Western Region	45.3	45.5	9.2	71.8	25.9	2.2	59.3	35.2	5.5
Southern Region	53.5	39.9	6.7	71.0	25.6	3.4	62.9	32.2	4.9

At the all-India level, a much higher proportion of insured households (64 per cent) are living in pucca house as compared to their uninsured counterparts (55 per cent), and the proportion of uninsured households (17 per cent) living in kutcha houses is higher than the proportion of insured households living in such dwelling units (10 per cent). The region-wise distribution of households by type of dwelling units also reveals a somewhat similar pattern. This probably indicates that as compared to the uninsured households, the insured households enjoy a better economic status.

With the exception of states/UTs like Chandigarh (42 per cent), Arunachal Pradesh (52 per cent), and Telangana (59 per cent), a very high percentage of households live in accommodation owned by them in all the states and regions and even at the national level (Tables 3.5a, 3.5b, 3.5c). At the all-India level, 89 per cent of the households live in their own houses. In all the four regions and at the all India level, the proportion of those living in their own houses is much higher in the rural areas than in the urban areas. The proportion of insured households living in their own houses works out to be higher than that of the uninsured households not only at the all-India level but also at the regional levels for all the four regions. This again probably points to a better economic status of the insured households as compared to their uninsured counterparts (see Table A3.5 in the Annexure).

**Table 3.5a: Region-wise distribution of insured households by ownership of dwelling unit (%)**

Zone	Rural			Urban			All		
	Own	Rented	Others	Own	Rented	Others	Own	Rented	Others
All India	94.8	4.8	0.4	84.3	14.0	1.7	89.7	9.3	1.0
Northern Region	97.3	2.3	0.4	89.4	8.7	1.9	93.5	5.4	1.1
Eastern Region	92.0	7.4	0.5	82.7	14.5	2.8	87.4	10.9	1.6
Western Region	98.4	1.5	0.1	92.5	6.9	0.5	95.5	4.2	0.3
Southern Region	91.6	8.2	0.3	70.9	28.7	0.3	81.0	18.7	0.3

**Table 3.5b: Region-wise distribution of uninsured households by ownership of dwelling unit (%)**

Zone	Rural			Urban			All		
	Own	Rented	Others	Own	Rented	Others	Own	Rented	Others
All India	94.6	4.7	0.7	83.3	14.9	1.8	87.8	10.8	1.3
Northern Region	96.3	3.1	0.6	89.2	9.0	1.8	91.9	6.7	1.3
Eastern Region	94.3	4.8	1.0	80.1	17.0	3.0	86.4	11.6	2.1
Western Region	98.5	1.5	0.0	91.1	8.3	0.5	93.9	5.8	0.3
Southern Region	88.3	11.1	0.6	69.7	29.7	0.6	76.7	22.7	0.6

**Table 3.5c: Region-wise distribution of insured and uninsured households by ownership of dwelling unit (%)**

Zone	Rural			Urban			All		
	Own	Rented	Others	Own	Rented	Others	Own	Rented	Others
All India	94.8	4.8	0.4	84.0	14.3	1.7	89.2	9.7	1.1
Northern Region	97.1	2.5	0.4	89.4	8.8	1.9	93.1	5.7	1.2
Eastern Region	92.6	6.8	0.6	81.9	15.2	2.8	87.1	11.1	1.8
Western Region	98.4	1.5	0.1	92.1	7.4	0.5	95.1	4.6	0.3
Southern Region	90.9	8.8	0.3	70.6	29.0	0.4	80.0	19.7	0.4

### 3.4 Availability of Electricity Connection

Tables 3.6a, 3.6b and 3.6c present the distribution of households by availability of electricity connection in their houses. With the exception of a few states like Madhya Pradesh (89 per cent), Rajasthan (82 per cent), Uttar Pradesh (77 per cent) and West Bengal (85 per cent), more than 90 per cent of the households have electricity connection in all the other states. In fact, in some of the states/UTs like Chandigarh, Delhi, Daman & Diu, Goa, and Kerala almost all the houses have electricity (see Table A3.6 in Annexure). The proportion of households having access to electricity is generally higher in the urban areas of all the regions and at the all-India level. The rural-urban difference in the proportion of households having access to electricity is marginal at the regional level for all the regions with the exception of the northern region where 95 per cent of the urban households and 88 per cent of the rural households reportedly have electricity connections. A comparison of the uninsured households with the insured

households shows that at the all-India level and in the northern region, a higher proportion of the insured households have electricity connections. In the other three regions, there is hardly any difference between the insured and the uninsured households in this regard.

**Table 3.6a: Region-wise distribution of insured households by availability of electricity connection (%)**

Zone	Rural		Urban		All	
	Yes	No	Yes	No	Yes	No
All India	93.6	6.4	97.0	3.0	95.3	4.7
Northern Region	88.9	11.1	95.7	4.3	92.1	7.9
Eastern Region	94.9	5.1	96.6	3.4	95.8	4.2
Western Region	98.2	1.8	99.5	0.5	98.8	1.2
Southern Region	99.0	1.0	98.9	1.1	99.0	1.0

**Table 3.6b: Region-wise distribution of uninsured households by availability of electricity connection (%)**

Zone	Rural		Urban		All	
	Yes	No	Yes	No	Yes	No
All India	90.4	9.6	96.0	4.0	93.8	6.2
Northern Region	82.3	17.7	94.4	5.6	89.7	10.3
Eastern Region	93.0	7.0	95.2	4.8	94.2	5.8
Western Region	98.2	1.8	99.1	0.9	98.8	1.2
Southern Region	98.7	1.3	99.0	1.0	98.9	1.1

**Table 3.6c: Region-wise distribution of insured and uninsured households by availability of electricity connection (%)**

Zone	Rural		Urban		All	
	Yes	No	Yes	No	Yes	No
All India	92.9	7.1	96.7	3.3	94.9	5.1
Northern Region	87.6	12.4	95.3	4.7	91.5	8.5
Eastern Region	94.4	5.6	96.2	3.8	95.3	4.7
Western Region	98.2	1.8	99.4	0.6	98.8	1.2
Southern Region	99.0	1.0	98.9	1.1	98.9	1.1

### 3.5 Type of Ration Card

The type of ration card held by the households is an indicator of the economic position of the household. In Tables 3.7a, 3.7b and 3.7c, the households are categorised by the type of ration card they possess. At the all-India level, more than half of the households (52 per cent) have an Above Poverty Line (APL) card and another 32 per cent of the households have a Below Poverty Line (BPL) card. The proportion of households having an APL card is higher in the urban areas (55 per cent) as compared to the rural areas (50 per cent) and the proportion of households having a BPL card is lower in urban areas (29 per cent) as compared to rural areas (36 per cent). This perhaps indicates that the urban households are better off than their rural counterparts. Of the four regions, a very high percentage of households possess APL cards in the northern region (64 per cent) and western (69 per cent) region. In contrast, a much smaller proportion of households possess APL cards in the eastern region (45 per cent) and southern region (28 per cent).

**Table 3.7a: Region-wise distribution of insured households by type of ration card they possess (%)**

Zone	Rural					Urban					All				
	APL	BPL	Antyodaya	Annapurna	No card	APL	BPL	Antyodaya	Annapurna	No card	APL	BPL	Antyodaya	Annapurna	No card
All India	52.1	34.3	4.1	0.3	9.2	57.4	27.2	2.7	0.3	12.5	54.7	30.8	3.4	0.3	10.8
Northern Region	65.3	24.8	2.5	0.1	7.3	68.6	20.3	1.6	0.1	9.4	66.9	22.6	2.1	0.1	8.3
Eastern Region	44.3	34.1	3.9	0.7	16.9	50.6	24.3	2.0	0.7	22.3	47.4	29.3	3.0	0.7	19.6
Western Region	61.4	33.1	4.0	0.2	1.2	79.9	17.0	0.8	0.0	2.3	70.5	25.2	2.5	0.1	1.7
Southern Region	28.1	58.5	8.1	0.1	5.3	30.5	53.5	7.1	0.1	8.8	29.3	55.9	7.6	0.1	7.0

**Table 3.7b: Region-wise distribution of uninsured households by type of ration card they possess (%)**

Zone	Rural					Urban					All				
	APL	BPL	Antyodaya	Annapurna	No card	APL	BPL	Antyodaya	Annapurna	No card	APL	BPL	Antyodaya	Annapurna	No card
All India	41.1	42.5	5.4	0.4	10.7	49.4	32.6	4.0	0.3	13.7	46.0	36.6	4.5	0.3	12.5
Northern Region	50.9	34.8	5.3	0.0	9.0	59.2	27.7	3.1	0.1	10.0	56.0	30.4	3.9	0.0	9.6
Eastern Region	37.4	40.3	4.2	0.9	17.2	41.7	28.8	4.0	0.9	24.7	39.8	33.9	4.1	0.9	21.4
Western Region	46.4	46.2	5.0	0.3	2.1	72.3	23.5	0.9	0.0	3.3	62.8	31.9	2.4	0.1	2.8
Southern Region	22.2	64.4	8.4	0.0	5.0	24.0	57.5	8.5	0.1	9.9	23.3	60.1	8.4	0.1	8.0

**Table 3.7c: Region-wise distribution of insured and uninsured households by type of ration card they possess (%)**

Zone	Rural					Urban					All				
	APL	BPL	Antyodaya	Annapurna	No Card	APL	BPL	Antyodaya	Annapurna	No Card	APL	BPL	Antyodaya	Annapurna	No Card
All India	49.7	36.1	4.4	0.3	9.5	55.0	28.8	3.1	0.3	12.9	52.4	32.3	3.7	0.3	11.3
Northern Region	62.4	26.8	3.1	0.1	7.7	65.7	22.5	2.1	0.1	9.6	64.1	24.6	2.6	0.1	8.7
Eastern Region	42.6	35.6	4.0	0.7	17.0	48.0	25.6	2.6	0.8	23.0	45.4	30.5	3.3	0.8	20.1
Western Region	58.4	35.7	4.2	0.2	1.4	77.6	18.9	0.8	0.0	2.6	68.6	26.9	2.4	0.1	2.0
Southern Region	27.0	59.6	8.1	0.1	5.2	28.7	54.6	7.5	0.1	9.1	27.9	56.9	7.8	0.1	7.3

A comparison of the insured and uninsured households in terms of the type of ration card they possess shows that a higher proportion of insured households (55 per cent) possess an APL card than uninsured households (46 per cent), and consequently a lower proportion of insured households (31 per cent) possess a BPL card than uninsured households (37 per cent). In all the four regions, as compared to the insured households, a much lower proportion of the uninsured households possess an APL card and a higher proportion of the uninsured households possess a BPL card. These data indicate that the insured households are somewhat better off than the uninsured households in terms of the type of ration card they possess (Tables A3.7a, A3.7b and A3.7c).

### 3.6 Level of Education of the Respondents

The distribution of the households by the level of education of the respondents is presented in Tables 3.8a, 3.8b and 3.8c. At the all-India level, 15.5 per cent of the respondents are graduates or post-graduates and 35.7 per cent have completed high school or acquired education up to the higher secondary level. Among the respondents, 11 per cent are not literate. Of the four regions, the eastern region has the highest proportion of graduates/post-graduates and the least

proportion of illiterates; in this region, 19 per cent of the respondents are graduates or post-graduates and around 7 per cent are not literate. As compared to the urban areas of the country, respondents from the rural areas seem less educated. At the all-India and the regional levels, the proportion of illiterates among the respondents is higher in the rural areas while the proportion of graduates/post-graduates is higher in the urban areas, and this is applicable for all the regions.

**Table 3.8a: Region-wise distribution of insured and uninsured households by the respondents' education level (Rural) (%)**

Zone	Rural									
	Not Literate	Literate without formal schooling	Literate but below Primary	Primary	Middle	Secondary	Higher Secondary	Diploma/certificate course	Graduate	Post-graduate and above
All India	12.5	2.6	4.3	11.9	18.3	20.6	14.5	3.0	9.8	2.6
Northern Region	16.0	2.4	4.1	11.5	17.1	18.4	15.7	1.6	9.4	3.9
Eastern Region	7.9	3.6	4.5	11.0	17.1	21.2	15.7	4.1	12.8	2.1
Western Region	11.2	0.2	3.6	15.1	21.2	25.3	12.9	2.9	5.6	1.9
Southern Region	13.8	2.9	4.7	12.5	21.5	21.3	10.3	4.4	7.4	1.2

**Table 3.8b: Region-wise distribution of insured and uninsured households by the respondents' education level (Urban) (%)**

Zone	Urban									
	Not Literate	Literate without formal schooling	Literate but below Primary	Primary	Middle	Secondary	Higher Secondary	Diploma/certificate course	Graduate	Post-graduate and above
All India	9.6	2.6	3.5	9.5	16.5	20.1	16.2	3.6	13.1	5.2
Northern Region	13.1	3.3	3.8	10.6	15.6	18.1	16.0	2.2	11.7	5.7
Eastern Region	6.8	2.9	3.4	7.8	14.4	19.7	16.6	4.6	16.4	7.3
Western Region	5.7	0.5	2.6	10.7	17.0	22.0	21.6	3.6	13.1	3.2
Southern Region	9.6	1.6	3.9	9.4	21.9	23.6	12.2	5.1	10.7	1.9

**Table 3.8c: Region-wise distribution of insured and uninsured households by the respondents' education level (Rural + Urban) (%)**

Zone	Rural + Urban									
	Not Literate	Literate without formal schooling	Literate but below Primary	Primary	Middle	Secondary	Higher Secondary	Diploma/certificate course	Graduate	Post-graduate and above
All India	11.0	2.6	3.9	10.7	17.4	20.3	15.4	3.3	11.5	4.0
Northern Region	14.5	2.9	3.9	11.0	16.3	18.3	15.8	1.9	10.6	4.8
Eastern Region	7.4	3.3	3.9	9.4	15.7	20.4	16.1	4.4	14.6	4.8
Western Region	8.3	0.4	3.1	12.8	19.0	23.6	17.5	3.3	9.6	2.6
Southern Region	11.5	2.2	4.3	10.9	21.7	22.6	11.3	4.8	9.2	1.5

Similarly, the respondents from the insured households are more educated than their counterparts from the uninsured households. At the all-India level, 25.6 per cent of the respondents from the insured households are graduates or post-graduates whereas only 15.8 per cent of the respondents from the uninsured households have similar qualifications. In all the four regions, a higher proportion of respondents from the insured households have a degree or post-graduate degree as compared to the respondents from the uninsured households. Similarly at the all-India level, 14 per cent of the respondents from the uninsured households are not literate, whereas the corresponding figure is only 10 per cent for the insured households. In all the four regions, the proportion of illiterate respondents is higher among the uninsured households as compared to the insured households (see Tables A3.8a, A3.8b and A3.8c in the Annexure).

### 3.7 Occupation of the Respondents

At the all-India level, around one-fifth of the respondents are self-employed in the non-agricultural sectors while around 15 per cent are self-employed in agriculture (see Tables 3.9a, 3.9b and 3.9c). Only around 17 per cent of the respondents are in salaried employment while the labour class (comprising agricultural workers as well as other casual labourers) account for 14 per cent of the respondents. There is not much variation across regions in the proportion of respondents who are self-employed in agriculture, but as compared to the other regions, a much higher proportion of respondents (30 per cent) are self-employed in the non-agricultural sector in the eastern region. The proportion of respondents in salaried employment is comparatively lower in the northern and southern regions (around 15 per cent) than in eastern and western regions (around 19 per cent). As compared to urban India (4 per cent), the percentage of respondents who are self-employed in agriculture is much higher in the rural parts of India. However, while one-fourth of the urban respondents are self-employed in the non-agricultural sectors, only 16 per cent are self-employed in the other sectors in rural India. The proportion of respondents in salaried employment is also higher in the urban (21 per cent) than in the rural areas (13 per cent) of the country.

**Table 3.9a: Region-wise distribution of insured and uninsured households by the respondents' occupation (Rural) (%)**

Zone	Rural									
	Self-employed (Agriculture)	Self-employed (Non-Agriculture)	Agriculture Labour	Casual Labour	Salaried (Private)	Salaried (Govt.)	Student	Retired Person	Housewife	Others
All India	27.5	16.1	7.0	8.0	7.5	5.8	4.1	3.1	16.4	4.5
Northern Region	26.4	10.1	5.7	8.7	7.4	4.5	7.0	3.5	19.6	6.9
Eastern Region	27.4	25.6	7.4	7.2	5.2	10.1	1.8	3.2	8.7	3.6
Western Region	36.4	15.2	7.8	4.9	11.2	4.3	1.9	3.1	13.5	1.7
Southern Region	24.2	12.5	8.5	9.8	9.5	1.5	3.2	2.2	26.0	2.5

**Table 3.9b: Region-wise distribution of insured and uninsured households by the respondents' occupation (Urban) (%)**

Zone	Urban									
	Self-employed (Agriculture)	Self-employed (Non-Agriculture)	Agriculture Labour	Casual Labour	Salaried (Private)	Salaried (Govt.)	Student	Retired Person	Housewife	Others
All India	4.1	25.0	1.8	10.7	12.9	7.8	5.1	4.3	21.6	6.6
Northern Region	3.5	17.6	1.1	12.4	11.1	6.3	7.1	4.3	25.6	10.9
Eastern Region	6.7	34.8	2.9	8.0	11.4	14.0	3.7	4.0	9.8	4.8
Western Region	3.7	28.3	0.8	9.7	18.6	4.8	3.1	5.8	22.7	2.6
Southern Region	1.3	21.7	2.1	12.8	15.1	2.4	4.4	3.8	33.3	3.2

**Table 3.9c: Region-wise distribution insured and uninsured households by the respondents' occupation (Rural + Urban) (%)**

Zone	Rural + Urban									
	Self-employed (Agriculture)	Self-employed (Non-Agriculture)	Agriculture Labour	Casual Labour	Salaried (Private)	Salaried (Govt.)	Student	Retired Person	Housewife	Others
All India	15.4	20.7	4.3	9.4	10.3	6.9	4.6	3.7	19.1	5.6
Northern Region	14.7	14.0	3.3	10.6	9.3	5.4	7.1	3.9	22.7	9.0
Eastern Region	16.8	30.3	5.1	7.6	8.4	12.1	2.7	3.6	9.3	4.2
Western Region	19.1	22.1	4.1	7.4	15.1	4.6	2.5	4.5	18.3	2.2
Southern Region	11.9	17.5	5.1	11.4	12.5	2.0	3.8	3.0	29.9	2.9

A comparison of the employment structure of the respondents from the insured and uninsured households shows that a marginally higher proportion of the respondents from the insured households (15 per cent) are in salaried employment than their counterparts from the uninsured households (9 per cent). Further, a lower proportion of the respondents from the insured households (12 per cent) than from the uninsured households (19 per cent) are working as labourers. This also indicates that the insured households are probably better off than the uninsured households. The proportion of respondents who are self-employed in agriculture and non-agriculture is also higher among the insured households than among their uninsured counterparts at the all-India level as well as at the regional level in all the four regions (see Tables A3.9a, A3.9b and A3.9c in the Annexure).

### 3.8 Monthly Household Consumption Expenditure

Consumption expenditure is one of the indicators of the economic status of a household. The distribution of households by monthly consumption expenditure for the insured and uninsured households with the rural-urban break-up is presented in Table 3.10.

**Table 3.10: Region-wise distribution of households by monthly consumption expenditure (%)**

Monthly consumption expenditure	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Up to Rs. 3000	17.5	14.6	16.1	26.9	16.6	20.8	19.5	15.2	17.3
Rs. 3001 to Rs. 7000	41	34.2	37.6	44.5	43.4	43.8	41.7	36.9	39.2
Rs. 7001 to Rs. 11,000	21.7	22.2	21.9	16.3	21.2	19.2	20.5	21.9	21.2
Rs. 11,001 to Rs. 15,000	9.8	13.4	11.6	6.4	9.8	8.4	9.1	12.3	10.8
Rs. 15,001 and above	10.1	15.7	12.8	5.9	9	7.7	9.2	13.7	11.5

Around 17 per cent of the surveyed households (including 20 per cent of the rural and 15 per cent of the urban households) fall in the lowest consumption expenditure category of up to Rs. 3000. More than half the households (56.5 per cent) spend less than Rs. 7000 per month. Not even one-fourth of the households belong to the category of households spending more than Rs. 11,000 per month. This shows that most of the surveyed households belong to the poor or low-income category. The consumption expenditure of rural households works out to be less than that of their urban counterparts.

A comparison of the insured households with the uninsured ones reveals that the insured households are economically better off than the uninsured ones. While in the case of the insured households, 16 per cent of the households belong to the lowest consumption expenditure category; this proportion is higher at 21 per cent for the uninsured households. While nearly half of the insured households incur a consumption expenditure up to Rs. 7000, around two-thirds of the uninsured households incur a similar consumption expenditure. If the monthly consumption expenditure is taken as a yardstick, the uninsured households seem economically worse off than their insured counterparts.

### 3.9 Major Sources of News/Information for the Households

In both the rural and urban areas of the country, television seems to be the most important source of information for the people (see Tables 3.11a, 3.11b and 3.11c). At the all-India level, for 82 per cent of the households, television is the major source of information, followed by the local community (48 per cent) and newspapers (44 per cent). The dependence on television is less in the rural areas (77 per cent) as compared to urban areas (87 per cent). A much higher proportion of the people depend on television for news in the western (87 per cent) and southern regions (89 per cent). Even in the rural areas of India, people do seem to depend on newspapers to get news/information though to a lesser extent than their urban counterparts. In the surveyed households, around 38 per cent of the rural households and 50 per cent of the urban households obtain news/information from the newspapers. The neighbours and other people living in the locality constitute another important source of information for both rural and urban households. More than half of the surveyed households in the rural areas and 44 per cent of the households in the urban areas gather news/information from the local community. The radio does not seem to be an important source of information as only 12 per cent of the households are dependent on this medium, except in the eastern region where this is a major source of information for 18 per cent of the surveyed households.

**Table 3.11a: Region-wise distribution of insured and uninsured households by major sources of news/information (Rural) (%)**

Zone	Rural												Others	None
	Radio	Television	Newspaper	Magazine	Internet	local people	Relatives/Friends	Panchayat	Fair Price Shop (PDS)	Posters / Banners/ Hoardings	Rural knowledge Hub			
All India	12.0	76.9	37.5	2.9	3.6	51.7	31.4	13.6	0.5	6.7	2.6	1.1	2.0	
Northern Region	10.7	74.4	38.9	2.9	3.3	49.7	16.6	18.5	0.4	3.3	2.4	0.6	3.0	
Eastern Region	19.3	73.0	36.7	2.9	4.6	56.1	35.0	14.7	0.7	9.1	4.0	1.3	2.5	
Western Region	5.4	84.1	42.1	4.0	4.8	50.8	54.9	5.4	0.2	17.8	1.1	2.7	0.0	
Southern Region	5.3	85.6	32.8	2.2	1.3	48.3	43.4	5.2	0.5	2.4	1.2	0.5	0.0	

**Table 3.11b: Region-wise distribution of insured and uninsured households by major sources of news/information (Urban) (%)**

Zone	Urban												Others	None
	Radio	Television	Newspaper	Magazine	Internet	local people	Relatives/Friends	Panchayat	Fair Price Shop (PDS)	Posters / Banners/ Hoardings	Rural knowledge Hub			
All India	11.0	86.8	50.1	4.4	6.6	44.0	29.1	1.5	0.7	9.3	0.9	0.9	1.0	
Northern Region	9.5	87.8	51.7	4.9	5.4	44.2	17.1	0.8	0.4	4.4	0.2	0.5	1.6	
Eastern Region	17.2	81.7	48.7	4.3	9.4	49.0	31.3	3.1	1.5	13.4	2.4	1.0	1.1	
Western Region	7.4	88.6	58.4	5.8	8.5	35.4	43.1	0.4	0.3	24.5	0.4	2.5	0.2	
Southern Region	6.0	92.5	43.7	2.3	2.9	40.5	41.6	1.1	0.1	2.1	0.1	0.5	0.1	

**Table 3.11c: Region-wise distribution of insured and uninsured households by major sources of news/information (Rural + Urban) (%)**

Zone	Rural + Urban												Others	None
	Radio	Television	Newspaper	Magazine	Internet	local people	Relatives/Friends	Panchayat	Fair Price Shop (PDS)	Posters / Banners/ Hoardings	Rural knowledge Hub			
All India	11.5	82.1	44.1	3.7	5.1	47.7	30.2	7.3	0.6	8.0	1.7	1.0	1.5	
Northern Region	10.1	81.3	45.4	3.9	4.4	46.9	16.9	9.5	0.4	3.8	1.3	0.6	2.3	
Eastern Region	18.2	77.5	42.8	3.6	7.1	52.5	33.1	8.8	1.1	11.3	3.2	1.2	1.8	
Western Region	6.5	86.5	50.7	4.9	6.8	42.7	48.7	2.8	0.3	21.3	0.8	2.6	0.1	
Southern Region	5.6	89.3	38.7	2.3	2.2	44.1	42.4	3.0	0.3	2.3	0.6	0.5	0.0	

A lower proportion of uninsured households (77 per cent) depend on television for news/information than the insured households (84 per cent). This holds true for all the regions with the exception of the southern region where both the insured and the uninsured households (89 per cent) are equally dependent on television. Again a higher percentage of insured households (46 per cent) apparently obtain their information from newspapers as compared to the uninsured households (38 per cent). However more of the uninsured households (51 per cent) are dependent on the local community for news/information than the insured households (47 per cent) (see Tables A3.10a, A3.10b and A3.10c in the Annexure).

### 3.10 Major Sources of Information on Insurance

Tables 3.12a, 3.12b, and 3.12c depict the distribution of households by the major source of information on insurance. Here again, television emerges as the major source of information, with 70 per cent of the households at the all-India level relying on it. Another 41 per cent obtain information from the newspapers. The publicity engaged in by insurers

(other than in television and newspapers) is also an important source and 40 per cent of the households mentioned this as their source of information. A larger proportion of urban households (74 per cent) than their rural counterparts (66 per cent) depend on television. Similarly, a higher proportion of urban households (47 per cent) than rural households (34 per cent) obtain information on insurance from newspapers. There is no rural-urban difference in the proportion of households (40 per cent) getting information on insurance through other means of publicity utilised by the insurers.

**Table 3.12a: Region-wise distribution of insured and uninsured households by major sources of information on insurance (Rural) (%)**

Zone	Rural					
	Newspaper	Television	Radio	Publicity by Insurer	Rural camp	Other
All India	34.2	65.7	13.0	39.8	16.4	9.8
Northern Region	34.7	62.2	10.8	41.7	19.3	9.4
Eastern Region	35.5	65.4	22.5	35.1	23.6	8.0
Western Region	38.3	70.7	6.8	41.9	4.2	29.3
Southern Region	27.6	71.4	4.0	43.0	3.7	0.3

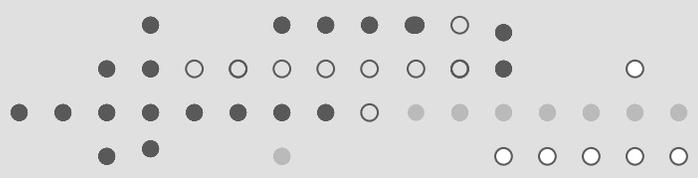
**Table 3.12b: Region-wise distribution of insured and uninsured households by major sources of information on insurance (Urban) (%)**

Zone	Urban					
	Newspaper	Television	Radio	Publicity by Insurer	Rural camp	Other
All India	46.7	73.7	11.8	39.3	3.8	8.8
Northern Region	46.8	74.3	8.8	38.8	3.4	10.0
Eastern Region	48.7	71.8	20.7	40.6	7.5	6.2
Western Region	55.7	74.3	9.3	39.3	0.5	23.2
Southern Region	36.9	75.0	4.3	38.1	0.6	0.9

**Table 3.12c: Region-wise distribution of insured and uninsured households by major sources of information on insurance (Rural + Urban) (%)**

Zone	Rural + Urban					
	Newspaper	Television	Radio	Publicity by Insurer	Rural camp	Other
All India	40.7	69.9	12.4	39.5	9.9	9.3
Northern Region	40.9	68.4	9.8	40.2	11.1	9.7
Eastern Region	42.2	68.7	21.6	37.9	15.4	7.1
Western Region	47.5	72.6	8.1	40.5	2.3	26.1
Southern Region	32.6	73.4	4.1	40.3	2.0	0.6

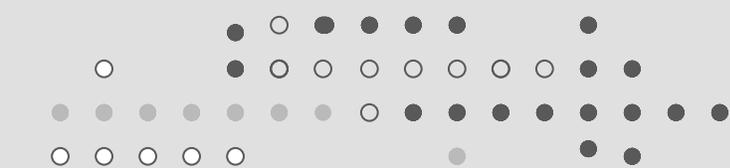
The above analysis reveals that a comparatively higher proportion of insured households are getting news/information about insurance from television, newspapers and other means of publicity given by the insurers. While 71 per cent of the insured households are getting information on insurance from television, the corresponding figure is only 67 per cent for the uninsured households. Similarly, while 42 per cent and 41 per cent of the insured households receive information on insurance from newspapers and other means of publicity, respectively, the corresponding figures for the uninsured households are much lower at 38 per cent and 35 per cent, respectively. A marginally higher proportion of the uninsured households (13 per cent) than their insured counterparts (12 per cent) ostensibly obtain information on insurance from the radio. These differences between the uninsured and insured households have been observed for all the four regions as well (see Tables A3.11a, A3.11b and A3.11c in the Annexure).



### 3.11 Conclusion

The insured households seem economically better off than their uninsured counterparts on the basis of an analysis of various criteria including the type of dwelling unit, the type of ration card possessed by the households, the level of education and type of occupation of the respondents, and the monthly consumption expenditure of the households. This implies that only the better-off households seem to have taken a life insurance policy for their household member/s. For instance, as compared to the uninsured households, a much higher proportion of the insured households are living in pucca houses whereas the situation is just the reverse for the uninsured households as a much larger proportion of them live in kutchha houses. A higher proportion of the insured households possess APL cards as compared to the uninsured households and by implication, a lower proportion of the insured households possess BPL cards. The respondents from the insured households are also more educated than their counterparts from the uninsured households, as the number of graduates and post-graduates is higher while that of illiterates is lower in the insured households as compared to the uninsured ones. The proportion of respondents in salaried employment is higher while that of the respondents working as labourers is lower among the insured households. In addition, a higher percentage of the uninsured households belong to the lowest consumption expenditure category as compared to the insured households.

In this chapter the socio-economic profile of the households in terms of their religion, caste, household structure, education and occupation is described. An attempt is made to assess the economic status of the households through details like, type of dwelling unit in which they reside, whether they own the dwelling unit, availability of electricity, type of ration card they possess etc. Since the objective of the present study is to assess the level of awareness of the households regarding insurance, the survey tried to find out from the households about their major sources of information in general and sources of information on insurance in particular. The findings of the survey on major sources of information for the households are also presented in this chapter. The tables on state-wise variations have been provided in Annexure. The socio-economic profile of the insured households is compared with that of the uninsured to find out whether any of the parameters have a bearing on the purchase of insurance and on the level of awareness about insurance.



# Awareness about Insurance and Life Insurance

## CHAPTER 4

Lack of awareness about insurance as a protection tool and lack of knowledge about various types of insurances that are available are important reasons for the poor penetration of the sector in the country. IRDAI and the individual insurance companies have taken various initiatives to increase awareness about the insurance industry and the variety of products that are covering various risks. IRDAI has declared April 19, its formation day, as Insurance Awareness Day to augment insurance penetration in the country. Through its “Bima Bemisaal” campaign, IRDAI drives home the importance of insurance among the masses. ‘Bima Bemisaal’ is a consumer education initiative, carrying the tagline “Promoting Insurance, Protecting Insured”. IRDAI and individual insurance companies are using the print, radio and television media, and other modes of communication to reach out to people.

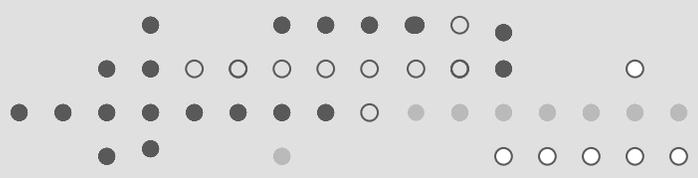
The purpose of undertaking this household survey is to study the level of awareness of both the insured and uninsured households regarding various aspects of insurance such as the types of insurance policies that are available, the likely benefits of these insurance policies, and policy-holders’ rights, among other things. In this chapter, based on the responses of the households collected during the field work conducted in 2015, an attempt has been made to assess the level of awareness of the households regarding insurance, in general, and life insurance, in particular. In order to find out the extent to which the awareness campaigns carried out by IRDAI and the individual companies have succeeded in educating people, the results of the present survey are being compared with the survey conducted by NCAER in 2010 (the pre-launch survey). This chapter contains details about the perceptions of households regarding insurance and its implications, whether they have heard of various types of life insurance policies as well as other insurance products such as motor vehicle insurance, health insurance, crop insurance, and cattle/livestock insurance, and their views on the benefits of life insurance.

## 4.1 Awareness: Insurance

### 4.1.1 Concept of Insurance

In order to understand the perception of the households about insurance, the households were asked to answer the question: “What is insurance?” While nearly 11 per cent of the uninsured households could not give any response to this question, even among the insured households, only 6 per cent could not respond. For three-fourths of the insured and 68 per cent of the uninsured households, the purpose of insurance is to compensate for the loss of life. Similarly for a high percentage of the insured (68 per cent) as well as uninsured households (60 per cent), insurance is supposed to compensate for any loss occurring from an accident or disability. For nearly 28 per cent of the insured households and one-fourth of the uninsured households, insurance is meant to provide for healthcare. Not much regional variation is observed in this pattern except that the households in the southern region seem a bit more knowledgeable than their counterparts in the other regions. The percentage of households giving the answer, “Can’t say” is the least for the southern region (0.8 per cent for the insured and 3.8 per cent for the uninsured households). Not much rural-urban difference has been observed in the pattern of responses given by both the insured and the uninsured households. The only difference between the two is that as compared to the rural households, a marginally higher percentage of their urban counterparts could mention “compensation for loss of life”, “compensation for loss from accident or disability” and “provide for healthcare” as the purpose of insurance. Also, in all the four regions, the percentage of respondents giving the answer, “Can’t say” is lower for the urban households than their rural counterparts (Tables A4.1a, A4.1b and A4.1c).

A comparison of the responses given by the households to the question, “What is Insurance”, during the pre-launch survey with the responses obtained during the present survey indicates that there has been an increase in the level of awareness about the purpose of insurance at least among the uninsured households. The percentage of uninsured households giving



the answer, “Can’t say” has come down at the all-India level as well as in all the regions, with the exception of the western region. It has come down to 12.4 per cent in the rural areas (signifying a decline of 7.3 per cent) and 9.4 per cent (signifying a decline of 7.3 per cent) in the urban areas of the country as a whole. This result indicates an increase in the level of awareness among households about insurance, and that they are aware enough to form an opinion about the purpose of insurance.

The percentage of people who are aware of insurance as a compensation for the loss of life has gone up considerably over the years for both the insured and the uninsured households. The extent of this increase is 22.4 per cent among the insured households and 26.7 per cent among the uninsured households in rural areas of the country. And it is 24.9 per cent among the insured and 28.1 per cent among the uninsured urban households. The region-wise division of the rural insured households shows a 52.7 per cent increase in the southern region, 28.9 per cent in the western region, 19.8 per cent in the eastern region, and 10 per cent in the northern region in the rural areas of the country. The increase is comparatively higher among the rural uninsured households except in the western and southern regions. The same kind of pattern may be observed among the urban households. Although the uninsured households have not actually purchased life insurance, they seem to be more aware of it now. As noted below, as compared to the pre-launch survey, the perceptions about insurance being too expensive and not being very important have declined in this round by approximately 19 per cent and 2 per cent, respectively. This certainly provides a positive direction for insurance inclusion, but this perception has not yet been translated into the actual purchase of insurance policies. An examination of the socio-economic profile of households that have not purchased insurance indicates that most such households are economically weak (see Chapter 3, Section 3.11).

However, there is no improvement in awareness regarding the need for insurance to compensate for loss from other contingencies such as loss of assets and other casualties that one may face in life. There seems to be a need to make strong interventions on such products and also to have more customised products keeping in mind the regions (urban/rural) and economic conditions of the people.

#### 4.1.2 Awareness about Different Financial Products

The households were asked whether they had heard of various insurance products such as life insurance, two wheeler insurance, four wheeler insurance, health insurance, home insurance, crop insurance and cattle/livestock insurance. The responses of the insured and uninsured households are discussed in this section.

**(i) Life Insurance:** A life insurance policy provides financial protection to the family in the unfortunate event of death of the insured. At a basic level, it entails the payment of small sums each month (called premiums) to cover the risk of untimely demise of the insured during the tenure of the policy. In such an event, the family (or the beneficiaries named in the policy) will receive a lump sum amount. In case the insured person lives till the maturity of the policy, depending upon the type of life insurance policy opted for; the insured will receive the returns that the policy may have earned over the years. There are two basic kinds of life insurance policies: whole life and term insurance. Table 4.1 presents the region-wise distribution of insured and uninsured households based on their awareness about life insurance.

**Table 4.1: Region-wise distribution of households by awareness about life insurance (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	82.5	87.5	85.0	64.1	73.2	69.5	78.5	83.2	81.0
Northern Region	77.2	83.6	80.2	54.1	61.8	58.8	72.5	77.0	74.8
Eastern Region	76.2	82.9	79.5	57.7	73.9	66.7	71.6	80.2	76.0
Western Region	95.2	96.2	95.7	82.2	86.4	84.9	92.6	93.2	92.9
Southern Region	97.8	98.0	97.9	91.4	88.6	89.7	96.5	95.4	95.9

Of the various insurance products that are available, the households seem most knowledgeable about life insurance policies. As many as 81 per cent of the households are aware of life insurance policies and as compared to the rural areas (78.5 per cent), the proportion of households that are aware of life insurance is marginally higher, at 83 per cent, in the urban areas of the country. Of the four regions, the households in the southern region (96 per cent) seem the most knowledgeable

about this form of insurance. Further, in the southern region, there is no rural-urban difference in the level of awareness. Even in the western region, the level of awareness is fairly high, with 93 per cent of the households being knowledgeable about this form of insurance. The comparative figures for households in the eastern and western regions are 76 per cent and 75 per cent, respectively. As expected, the level of awareness of the insured households is higher than that of the uninsured households in both the rural and urban areas. Among the various states, all the states in the southern region, and states like Odisha, West Bengal, Gujarat, Maharashtra, Goa, Daman & Diu and Himachal Pradesh depict a high level of awareness, as in these states, more than 90 per cent of the households are aware of life insurance. However the level of awareness is somewhat low in states like Madhya Pradesh (55 per cent) and Meghalaya (50 per cent).

**(ii) Two-wheeler Insurance:** Two-wheeler (motorbike, scooter, etc.) insurance is mandatory by law and it provides protection against financial liability that is likely to be incurred by its owner in instances of theft, damage or third party damage/death caused by the vehicle. Table 4.2 shows the region wise distribution of insured and uninsured households by their level of awareness about two-wheeler insurance. At the all India level, 77 per cent of the households (including 74 per cent in the rural and 80 per cent in the urban areas) are aware of two-wheeler insurance. The households in the southern region seem the most knowledgeable, with as many as 85 per cent of the households here being aware of this form of insurance, closely followed by households in the western (83 per cent) and northern (82 per cent) regions. In the southern region, there is very little rural-urban difference in the awareness level. However in the other three regions of the country, there is a substantial difference in the level of awareness between rural and urban households. Not surprisingly, there is a difference in the level of awareness between the insured and uninsured households in all the regions. At the all-India level, while 80 per cent of the insured households are aware of two-wheeler insurance, the corresponding figure is only 68 per cent for the uninsured households. It is interesting to note that with the exception of states/UTs like Chandigarh, Madhya Pradesh, Uttarakhand, Arunachal Pradesh, Assam, Bihar, Chhattisgarh, Jharkhand, Meghalaya, Mizoram and Kerala, in all the other states, more than 80 per cent of the households are aware of two wheeler insurance (See Table A4.3 in the annexure).

**Table 4.2: Region-wise distribution of households by awareness about two-wheeler insurance (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	77.2	83.4	80.2	60.4	73.1	68.1	73.6	80.3	77.1
Northern Region	82.3	87.1	84.6	67.5	77.4	73.5	79.3	84.2	81.8
Eastern Region	63.6	71.9	67.7	48.7	63.9	57.2	59.9	69.6	64.9
Western Region	80.6	91.3	85.9	63.3	81.6	74.8	77.2	88.4	83.1
Southern Region	87.5	90.1	88.8	71.0	73.8	73.0	84.4	85.5	85.0

**(iii) Four-wheeler Insurance:** Motor vehicle insurance is a contract by which the insurer assumes the risk of any loss that the owner or operator of a car may incur through damage to property or persons as the result of an accident. There are many specific forms of motor vehicle insurance, varying not only in terms of the kinds of risk that they cover but also in the legal principles underlying them. Motor insurance policy is mandatory by law. Broadly, there are two types of motor insurance—the ‘Act only’ policy and a comprehensive policy. The scope of the ‘Act only’ policy is to pay compensation for death or any bodily injuries and for damage to property of third parties. The perils covered under the comprehensive policy include damage to the vehicle by external means such as accidental fire or theft or both fire and theft in combination with the minimum requirements of the act (that is, third party liability).

**Table 4.3: Region-wise distribution of households by awareness about four-wheeler insurance (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	64.0	71.6	67.7	49.6	62.8	57.5	60.9	69.0	65.1
Northern Region	69.4	75.3	72.2	58.9	69.0	65.0	67.2	73.4	70.4
Eastern Region	52.1	60.6	56.3	36.7	53.0	45.8	48.3	58.4	53.4
Western Region	67.4	86.2	76.7	50.6	73.4	65.0	64.1	82.3	73.7
Southern Region	70.7	72.8	71.8	57.2	58.7	58.1	68.0	68.8	68.5

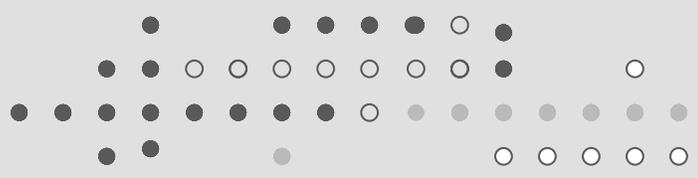


Table 4.3 presents the region-wise distribution of households by their level of awareness about four-wheeler insurance. As compared to two-wheeler insurance, the level of awareness about four-wheeler insurance is much lower in both the rural and urban areas of the country. At the all-India level, 65 per cent of the households (including 69 per cent in the urban and 61 per cent in the rural areas) are aware of car insurance. The level of awareness is highest in the western region with nearly three-fourths of the households being aware about this insurance. The corresponding figures for households in the northern and southern regions are 70 per cent and 69 per cent, respectively, whereas the percentage of households being aware of this insurance is the lowest in the eastern region, at only 53 per cent. While there is no rural-urban difference in the level of knowledge in the southern region, the difference is quite marked in the eastern region, wherein 82 per cent of the urban households and 64 per cent of the rural households are aware of car insurance).

Similarly in the southern region, there is very little difference between the insured and uninsured households as far as the level of awareness about this insurance is concerned. However, the level of awareness is much lower among the uninsured households in the other regions. In the western region, a very high percentage (more than 70 per cent) of the households in all the states are aware of car insurance. However, in states like Madhya Pradesh, Uttarakhand, Arunachal Pradesh, Assam, Bihar, Jharkhand, Meghalaya, Mizoram, Puducherry and Tamil Nadu, less than half of the households are aware of this form of insurance (Table A4.4).

**(iv) Health Insurance:** Health insurance covers the cost of an insured individual's medical and surgical expenses. Depending on the type of health insurance coverage, either the insured pays costs of treatment out-of-pocket and is then reimbursed, or the insurer makes payments directly to the provider. In health insurance terminology, the "provider" is a clinic, hospital, doctor, laboratory, healthcare practitioner, or pharmacy, whereas the "insured" is the owner of the health insurance policy, that is, the person with the health insurance coverage. At present, in India there are a number of companies offering variety of health insurance or medical insurance plans.

Table 4.4 presents the region-wise percentage distribution of households by their level of awareness about health insurance. As it is evident from the table, at the all-India level, nearly two-thirds of the households (including 69 per cent of the households in the urban and 65 per cent in the rural areas) are aware of health insurance. In the southern region, as many as 91 per cent of the households are aware of this form of insurance; further, there is very little rural-urban difference in the level of awareness in this region. While in the western region, three-fourths of the households are aware of this insurance, the level of awareness is comparatively low in the eastern (61 per cent) and northern (59 per cent) regions. There are differences in the level of awareness between the insured and the uninsured households in all the four regions of the country, though this difference is less marked in the southern region.

**Table 4.4: Region-wise distribution of households by awareness about health insurance (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	68.0	72.2	70.1	54.8	62.6	59.4	65.1	69.4	67.3
Northern Region	60.4	65.1	62.7	44.9	52.3	49.4	57.3	61.2	59.3
Eastern Region	62.1	64.0	63.0	53.5	59.0	56.6	60.0	62.5	61.3
Western Region	74.6	82.8	78.6	53.6	71.5	64.8	70.4	79.4	75.1
Southern Region	92.3	94.4	93.3	83.0	86.3	85.1	90.4	92.1	91.3

The state-wise analysis of the level of awareness shows that in all the states in the southern region (with the exception of Puducherry) and the western region, a very high percentage of households are aware of health insurance. The level of awareness is also fairly high in states like Himachal Pradesh (94.5 per cent), Arunachal Pradesh (89 per cent), Chhattisgarh (99.4 per cent), Mizoram (81.5 per cent), Odisha (90.2 per cent), Tripura (91.5 per cent), Goa (90 per cent), Andhra Pradesh (94.7 per cent), Karnataka (92.1 per cent), Kerala (97.6 per cent), Tamil Nadu (89.4 per cent) and Telangana (98.8 per cent) (Table A4.5).

**(v) Home Insurance Policy:** Home insurance policy protects both the home structure as well as household contents like household appliances, jewellery, clothing, furniture, and fixtures, and covers risk against fire, lightning, explosion, flood, inundation, storm, riot, strike, earthquake, terrorism (optional), burglary, and theft, among other risks. Table 4.5 depicts the region-wise data on the level of awareness about home insurance for the insured and uninsured households.

**Table 4.5: Region-wise distribution of households by awareness about home insurance (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	32.3	39.7	35.9	20.5	29.4	25.8	29.7	36.6	33.3
Northern Region	32.1	40.0	35.9	24.1	29.7	27.6	30.5	36.9	33.8
Eastern Region	30.7	36.0	33.3	16.0	27.6	22.5	27.1	33.5	30.4
Western Region	40.5	55.5	47.9	25.4	41.0	35.3	37.5	51.1	44.7
Southern Region	29.7	34.8	32.3	18.7	23.8	21.8	27.5	31.7	29.8

At the all-India level, only one-third of the households are aware of home insurance. The level of awareness is quite poor among the uninsured and rural households. While 36 per cent of the insured households are aware of home insurance, the corresponding figure is only 26 per cent among the uninsured households. Similarly, while in the urban areas, 37 per cent of the households are aware of home insurance, the proportion of such households in rural areas is much lower at 30 per cent. The level of awareness about home insurance is somewhat higher in the western region, where 45 per cent of the households (in urban areas more than half of the households) have heard of this form of insurance. The survey shows that with the exception of states like Himachal Pradesh, Uttar Pradesh, Chhattisgarh, West Bengal, Daman & Diu, Goa and Telangana, not even half of the households are aware of home insurance in the other states (Table A4.6).

(vi) **Crop Insurance:** Since agricultural production is highly susceptible to the risks of flood and drought, it is necessary to protect the farmers from natural calamities and ensure their credit eligibility for the next season. For this purpose, the Government of India has introduced a number of agricultural schemes throughout the country. Crop insurance is purchased by agricultural producers, including farmers, ranchers, and others to protect themselves against either the loss of their crops due to natural disasters, such as hail, drought, and floods, or the loss of revenue due to declines in the prices of agricultural commodities. As can be seen from Table 4.6, only 35 per cent of the households are aware of crop insurance in the country as a whole. Not surprisingly, the percentage of households that are aware of crop insurance is higher in the rural areas (39 per cent) as compared to the urban areas (32 per cent). Of the four regions, the level of awareness is the highest in the western region where 51 per cent of the households are aware of crop insurance. As expected, in all the four regions, the level of awareness is higher in the rural areas as compared to the urban areas; the level of awareness is also higher among the insured as compared to the uninsured households. There are wide variations across states in terms of the level of awareness. While in states like Himachal Pradesh and Chhattisgarh 87.5 per cent of households are aware of crop insurance, in Chandigarh, Assam, Meghalaya, Mizoram, and Puducherry, less than 10 per cent of the households form of are aware about this insurance (see Table A4.7 in the Annexure).

**Table 4.6: Region-wise distribution of households by awareness about crop insurance (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	41.0	34.2	37.7	29.9	26.0	27.6	38.6	31.8	35.1
Northern Region	36.1	37.0	36.5	27.7	27.3	27.5	34.4	34.1	34.2
Eastern Region	36.4	23.7	30.1	25.7	19.9	22.5	33.8	22.6	28.1
Western Region	62.6	48.5	55.7	44.1	33.9	37.7	58.9	44.1	51.1
Southern Region	45.8	37.2	41.4	35.2	28.7	31.2	43.7	34.8	38.9

(vii) **Cattle/Livestock Insurance:** The supplemental income derived from the rearing of livestock is of great support to the farmers facing uncertainties of crop production, apart from providing sustenance to poor and landless farmers. This insurance covers indigenous, exotic or cross-bred varieties of milch cows and buffaloes, calves/heifers, stud bulls and bullocks (castrated bulls) and castrated male buffaloes. The policy gives indemnity for death due to various causes such as accidents (inclusive of fire, lightning, flood, inundation, storm, hurricane, earthquake, cyclone, tornado, tempest and famine), diseases contracted or occurring during the period of this policy or surgical operations or riot and strike. The policy can also be extended to cover PTD (Permanent Total Disability) on payment of extra premium. In the case of milch cattle, PTD can

be permanent and result in total incapacity to conceive or yield milk. In the case of stud bulls, PTD can be in the form of permanent and total incapacity for breeding purpose, whereas in the case of bullocks, calves/heifers and castrated male buffaloes, it can be permanent and result in total incapacity for the purpose of use mentioned in the proposal form.

Table 4.7 presents the region-wise distribution of households by their level of awareness about cattle/livestock insurance. Only a small percentage of households are aware of cattle/livestock insurance, even in the rural areas of the country. At the all-India level, only 29 per cent of the rural and 28 per cent of the urban households are aware of this insurance. There is hardly any rural-urban difference in the level of awareness in all the four regions. The level of awareness is somewhat better in the western region, with 41 per cent of the rural and 38 per cent of the urban households reporting awareness about this insurance. The difference in the level of awareness between the insured and the uninsured households is also not very noticeable. As regards the various other states, while in Himachal Pradesh (81 per cent) and Chhattisgarh (72 per cent), a very high percentage of households seem to be aware of this insurance, in states/UTs like Chandigarh, Madhya Pradesh, Assam, Bihar, Jharkhand, Meghalaya, Mizoram, Sikkim, Tripura and Puducherry, hardly any household (less than 10 per cent) has heard of this type of insurance (Table A4.8).

**Table 4.7: Region-wise distribution of households by awareness about cattle/livestock insurance (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	31.1	30.6	30.9	21.4	21.8	21.7	29.0	28.0	28.5
Northern Region	32.3	35.7	33.9	25.4	26.0	25.8	30.9	32.8	31.9
Eastern Region	25.0	20.0	22.5	14.1	14.4	14.3	22.4	18.3	20.3
Western Region	44.0	42.4	43.2	29.3	27.8	28.4	41.1	38.0	39.4
Southern Region	30.3	30.2	30.3	23.5	21.4	22.2	29.0	27.7	28.3

## 4.2 Awareness: Life Insurance

Life Insurance is a financial cover for a contingency linked with human life, like death, disability, accident, or retirement. Human life is subject to the risks of death and disability due to natural and accidental causes. When a human life is lost or a person is disabled permanently or temporarily, there is loss of income to the household. Life is thus insured to cope with this contingency. This section contains a discussion on the households' level of awareness about different kinds of life insurance policies that are available, households' perception on the benefits of life insurance, the influencing factors that lead households to buy life insurance, and the households' knowledge about various service facilities that are available in life insurance.

### 4.2.1 Types of Life Insurance Policies

(i) **Term Insurance Policy:** This is a pure risk cover policy that is designed to provide financial protection for a specific period of time. In this type of a life insurance policy, a fixed sum of money called the sum assured is paid to the beneficiaries' family if the policy-holder expires within the policy term. With traditional term insurance, the premium payment amount stays the same for the coverage period. These insurance policies are designed to provide 100 per cent risk cover and hence do not have any additional charges other than the basic ones. This makes premiums paid under such life insurance policies the lowest in the life insurance category.

**Table 4.8: Region-wise distribution of households by awareness about term insurance policies (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	53.5	55.4	54.5	43.7	45.7	45.0	51.8	52.9	52.4
Northern Region	40.1	41.0	40.5	31.2	29.6	30.2	38.8	38.2	38.5
Eastern Region	57.4	58.9	58.2	48.4	53.5	51.6	55.6	57.4	56.6
Western Region	70.9	72.4	71.7	52.2	55.5	54.3	67.6	67.7	67.7
Southern Region	61.3	65.1	63.2	49.3	52.8	51.5	59.0	61.8	60.5

The present survey shows (Table 4.8) that only around half of the households know about term insurance policies. While in the western (68 per cent) and southern regions (61 per cent), the households are better informed, in the eastern region, only 39 per cent of the households know about this insurance policy. Not much rural-urban difference is observed, though there are noticeable differences between the insured and the uninsured households in all the four regions. At the all-India level, while 55 per cent of the insured households are aware of term insurance policy, only 45 per cent of the uninsured households know about this policy. An analysis of the state-wise responses reveals that while in states like Assam, Mizoram, Goa, Andhra Pradesh, and Telangana, more than three-fourths of the households know about this policy, in states/UTs like Chandigarh, Madhya Pradesh, Uttar Pradesh, Uttarakhand, Chhattisgarh, Jharkhand, Tripura and Kerala, not even one-third of the households have any knowledge about this policy (Table A4.9).

**(ii) Endowment Policies:** Endowment policies, which combine risk cover with financial savings, are among the popular life insurance policies. The policy holders benefit in two ways from a pure endowment insurance policy. In the case of death during the tenure, the beneficiary gets the sum assured. If the individual survives the policy tenure, he gets back the premiums paid with other investment returns and benefits like bonuses. In addition to the basic policy, insurers offer various benefits such as double endowment and marriage/ education endowment plans.

Only around 36 per cent of the households know about the endowment policies (Table 4.9). However there are wide variations across regions. While nearly 57 per cent of the households in the western, 44 per cent in the eastern, and 41 per cent in the southern regions know about endowment policies, in the northern region, only 18 per cent of the households have any knowledge about this policy. With the exception of the western region in the country, there are only marginal differences in the level of knowledge between the rural and urban households. As far as the western region is concerned, while 52 per cent of the rural households have any knowledge about this policy, the corresponding figure is 61 per cent in the urban areas. As expected, the uninsured households (29 per cent) are less knowledgeable than their insured counterparts (38 per cent). While the level of awareness is very high in states like Assam (64 per cent), Odisha (68 per cent), Daman & Diu (97 per cent), Goa (74 per cent), Andhra Pradesh (71 per cent) and Telangana (67 per cent), the awareness level is extremely low in states/UTs like Chandigarh (3 per cent), Tripura (9 per cent) and Puducherry (3 per cent) (see Table A4.10 in the Annexure).

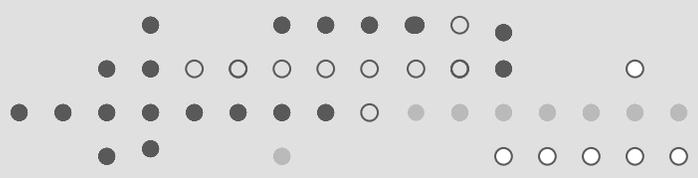
**Table 4.9: Region-wise distribution of households by awareness about endowment policies (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	36.0	39.3	37.7	26.2	29.5	28.5	34.3	36.8	35.6
Northern Region	16.5	21.4	19.0	11.6	15.0	13.8	15.8	19.9	17.9
Eastern Region	47.3	46.0	46.6	31.3	35.8	34.1	44.1	43.2	43.6
Western Region	54.7	65.5	60.0	39.2	48.5	46.6	51.9	61.3	56.9
Southern Region	43.6	44.5	44.1	31.2	30.1	30.5	41.3	40.7	41.0

**(iii) Unit Linked Insurance Policy (ULIP):** ULIPs are market-linked life insurance products that provide a combination of life cover and wealth creation options. A part of the amount that people invest in a ULIP goes toward providing life cover, while the rest is invested in equity and debt instruments for maximising returns. ULIPs provide the flexibility of choosing from a variety of fund options depending on the customers' risk appetite. One can opt for aggressive funds (invested largely in the equity market with the objective of high capital appreciation) or conservative funds (invested in debt markets, cash, bank deposits and other instruments, with the aim of preserving capital while providing steady returns). ULIPs can be useful in achieving various long-term financial goals such as planning for retirement, a child's education, or marriage. The region-wise distribution of households by their level of awareness about ULIP policies is presented in Table 4.10.

**Table 4.10: Region-wise distribution of households by awareness about ULIP policies (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	21.1	23.9	22.5	12.7	15.3	14.1	19.6	21.6	20.6
Northern Region	10.8	14.0	12.4	6.8	7.3	7.1	10.2	12.4	11.4
Eastern Region	33.2	36.2	34.7	20.1	24.0	22.5	30.6	32.8	31.8
Western Region	35.7	36.4	36.1	16.2	26.0	21.0	32.3	32.9	32.6
Southern Region	12.8	15.5	14.2	7.6	7.6	7.6	11.8	13.4	12.7



At the all-India level, only around one-fifth of the households are aware of ULIP policies. While in the western region around one-third of the households know about this insurance, in the eastern region, the corresponding proportion of households that are aware of this form of insurance is marginally lower at 32 per cent. In the southern (12.7 per cent) and northern (11.4 per cent) regions, the level of awareness about this form of insurance is quite low. There is hardly any rural-urban difference in the level of awareness in all the four regions of the country. However, there is considerable difference between the insured and uninsured households; in all the regions, the level of awareness about ULIPs is much lower among the uninsured households. At the all-India level, while 22.5 per cent of the insured households are aware of ULIPs, only 14.1 per cent of the uninsured households have any knowledge about this form of insurance. While there is awareness about ULIPs in only two states, that is, Assam (60 per cent) and Goa (71 per cent), the level of awareness is quite low in all the other states (see Table A4.11 in the Annexure).

**(iv) Retirement Benefit Policies:** When a person retires, s/he no longer gets a salary but the need for a regular income continues. The retirement benefits like provident fund and gratuity are paid in lump sums, which are often spent too quickly and if the amount is not invested prudently, the retired person would be left without any regular income during his post-retirement days. Pension is, therefore, an ideal method of retirement provision as it provides a regular income. It is thus wise to provide for old age when a person has a regular income. The two types of annuities (pension plans) that are available are Immediate Annuity and Deferred Annuity. In the case of Immediate Annuity, the annuity payment from the insurance company starts immediately. The purchase price (premium) for immediate annuity is to be paid in a lump sum in one instalment only. Under the Deferred Annuity policy, the person pays regular contributions to the insurance company, till the vesting age/vesting date. He also has the option to pay as a single premium. The fund accumulates with interest and is available on the vesting date. The insurance company takes care of the investment of funds and the policyholder has the option of encashing one-third of this corpus fund on the vesting age/vesting date tax-free. The balance amount of two-thirds of the fund is utilised for the purchase of annuity (pension) to the person.

At the all-India level, 37.8 per cent of the households (including 35.8 per cent in the rural and 39.6 per cent in the urban areas) are aware of retirement benefit policies (Table 4.11). Of the four regions, the level of awareness about retirement benefit policies is highest among households in the eastern region (53.5 per cent). This is followed by households in the western region (45.3 per cent), southern region (35.5 per cent), and northern region (23.3 per cent), respectively. With the exception of the western region, there is not much difference in the level of awareness between the rural and urban households. In the western region, 52 per cent of the urban households are aware of retirement benefit insurance, but the corresponding figure is as low as 38 per cent in the rural areas. As expected, the awareness level is higher among the insured than the uninsured households. While in states like Sikkim, Tripura, West Bengal and Kerala, more than 80 per cent of the households are aware of this insurance, the awareness level is very low (less than 20 per cent) in Himachal Pradesh, Madhya Pradesh, Chhattisgarh and Puducherry (see Table A4.12 in the Annexure).

**Table 4.11: Region-wise distribution of households by awareness about retirement benefit policies (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	37.2	41.9	39.6	29.3	32.8	31.5	35.8	39.6	37.8
Northern Region	22.9	26.2	24.6	16.6	18.9	18.1	22.0	24.4	23.3
Eastern Region	55.4	56.5	56.0	46.0	45.7	45.8	53.5	53.6	53.5
Western Region	40.7	55.6	48.1	24.1	42.7	36.1	37.8	52.0	45.3
Southern Region	35.7	39.9	37.9	25.5	29.0	27.6	33.8	37.0	35.5

**(v) Riders for Policies:** Rider is a provision of an insurance policy that is purchased separately from the basic policy and it provides additional benefits at an additional cost. A policy rider in an insurance policy represents a provision or modification to an existing insurance policy that provides additional coverage to an insurance policy. Policy riders are sold separately from insurance policies. One can buy a basic insurance policy and add riders to the policy to include extra protection. The additional risks covered may include premium waiver in the case of death, additional accidental death

cover, disability cover, critical illness cover, hospitalisation benefits, loss of employment cover, and accelerated death benefit, among others. One is required to pay additional premium for additional riders. These additional charges are normally lower than the individual policies that provide the same benefits.

As can be seen from Table 4.12, there is very little awareness among the households about the availability of riders for insurance policies. At the all-India level, only 13.7 per cent of the households (with little rural-urban difference) are aware of this provision. There is a difference in the level of awareness between the insured and the uninsured households; around 15 per cent of the insured and 9 per cent of the uninsured know about this provision. Of the four regions, the situation is somewhat better in the eastern (23 per cent) and western (20 per cent) regions. In both these regions, there is a difference in the level of awareness between the insured and uninsured households. While in the eastern region, 25.5 per cent of the insured and 14.8 of the uninsured households are aware of this provision, in the western region, the respective figures are 21.9 per cent and 12.4 per cent. A look at the state-wise figures in Table A4.13 shows that in most of the states, the percentage of households having awareness about riders for policies is in single digits only. The situation is somewhat better only in states like Arunachal Pradesh, Assam, West Bengal and Daman & Diu, where more than 40 per cent of the households are aware of riders in policies.

**Table 4.12: Region-wise distribution of households by awareness about riders for policies (%)**

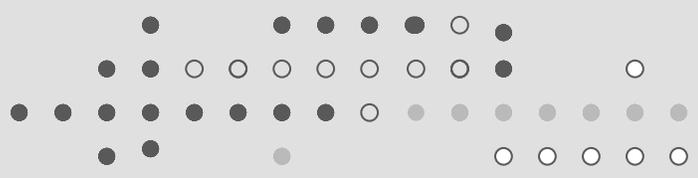
Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	14.1	16.1	15.1	9.6	8.8	8.9	13.3	14.1	13.7
Northern Region	8.1	9.2	8.7	5.5	4.6	4.9	7.7	8.1	7.9
Eastern Region	24.8	26.1	25.5	16.2	14.0	14.8	23.1	22.8	23.0
Western Region	18.6	25.4	21.9	12.6	14.7	12.4	17.5	21.7	19.7
Southern Region	6.9	8.0	7.5	3.7	3.6	3.6	6.3	6.8	6.6

#### 4.2.2 Benefits of Buying a Life Insurance Policy

The survey tried to understand the perception of the households regarding the benefits of buying life insurance policy. At the all-India level as well as at the regional levels, a high proportion of both the insured and the uninsured households in all the four regions perceived the benefits of insurance as savings for the future. At the all-India level, 69 per cent of the insured and 58 per cent of the uninsured households think of life insurance as savings for the future. The percentage of households that think of life insurance as savings for the future is the highest in the western region where 78 per cent of the insured and 68 per cent of the uninsured households have mentioned savings for the future as a benefit. A very high percentage of insured households perceive life insurance to offer the benefit of savings in the future in states like Haryana (90 per cent), Uttar Pradesh (82 per cent), Mizoram (81 per cent), Sikkim (82 per cent), Goa (83 per cent) and Gujarat (86 per cent) (Table A4.14).

According to both the insured and the uninsured households, the next important benefit of a life insurance policy is that it provides protection against accidents. At the all-India level, 61 per cent of the insured and 49 per cent of the uninsured households have mentioned this benefit. In states like Odisha (83 per cent), Tripura (86 per cent), West Bengal (95 per cent) and Goa (88 per cent), a high percentage of the insured households see insurance as a form of protection against accidents. In the opinion of the surveyed households, the third important benefit of life insurance is that it is the best safeguard against risks. This benefit has been mentioned by 53 per cent of the insured and 43 per cent of the uninsured households. In the states of Mizoram (95 per cent), Odisha (85 per cent) and Goa (90 per cent), a very high proportion of the insured households perceive life insurance to be the best safeguard against risks.

A comparison of the perception of the households on the benefits of life insurance as revealed by the present survey with the perceptions seen in the pre-launch survey is presented in Table A4.14. The table indicates that in the present survey at the all-India level and at the three regional levels (the northern, eastern and western regions), a much higher percentage (more than 20 per cent) of both the insured and the uninsured households think of life insurance as savings for the future. The percentage of insured as well as uninsured households mentioning savings for the future as a benefit of



life insurance declined marginally by 3 per cent and 5 per cent, respectively, only in the southern region. The proportions of insured households that perceive savings as a benefit of life insurance increased by 23.4 per cent, 21.7 per cent, and 27.9 per cent, respectively, in the northern, eastern and western regions. A similar pattern may be observed among the uninsured households.

However, the southern region considers life insurance as a safeguard against risk, which is the right perception about insurance. In fact, as compared to the pre-launch survey, a higher percentage of respondents at the all-India level as well as in all the four regions think of life insurance as the best safeguard against risk. And interestingly, this difference is more marked in the southern region where in the present survey, a much higher proportion of households mentioned the safeguard against risks as a purpose of life insurance. Within the southern region, Puducherry has shown an increase of 62.9 per cent in this perception.

A positive outcome observed over 2010 is a decline in the proportion of households that mentioned tax benefits and children's education as a benefit of life insurance. The decline registered is of 8.1 per cent and 3 per cent, respectively, for the insured households and 3 per cent and 9.9 per cent, respectively, for the uninsured households at the aggregate level. This decline conveys the emergence of a more balanced view regarding the benefits of life insurance. Insurance for children's education is a separate product, which needs a separate insurance policy like the child insurance plans available with various insurers. Another important revelation is about the change in the perception of the households between the pre-launch and the present survey, which is that the proportion of households mentioning savings for a daughter's marriage as a benefit of life insurance has declined over the years at both the all-India level as well as at the regional levels in all the four regions. Again the southern region seems to be better aware in this respect, as in this region, this percentage has declined drastically (by 34 per cent in the case of the insured and by 40 per cent in the case of the uninsured households), probably indicating a social change in the attitude of households towards daughters' marriages.

#### **4.2.3 Factors Influencing the Decision to Buy a Life Insurance Policy**

The state-wise distribution of households by factors influencing their decision to buy a life insurance policy is presented in Table A4.15. At the all-India level, nearly half of the households (including 51 per cent in the urban and 47 per cent in the rural areas) have taken a life insurance policy on the advice of insurance agents. Another one-third of the households have taken the decision on their own. In the western region, as many as 73 per cent (including 74 per cent in the rural and 72 per cent in the urban areas) of the households are influenced by the agents in buying the insurance policy. The responses also indicate that the households are influenced by more than one factor in taking the decision to purchase a policy. A large percentage of the households, especially in the western region (where nearly half the households mentioned so) are also influenced by friends/relatives/neighbours. There is not much rural-urban difference in the factors influencing the households' decision to take an insurance policy.

As compared to the pre-launch survey conducted in 2010, a change is observed in the present survey with regard to the factors influencing the decision to take insurance. The western region, with the exception of Maharashtra, has experienced an improvement over the period in the case of agents influencing the decision of households to purchase an insurance policy. If the households purchase insurance voluntarily, it means that they are adequately aware about insurance and its benefits. As compared to the 2010 survey, the percentage of households that are voluntarily taking insurance, has increased by 4.9 per cent in the western region as a whole, and by 26.2 per cent in Uttarakhand, 15 per cent in Arunachal Pradesh, 10.4 per cent in Chhattisgarh, 57.1 per cent in Mizoram, 6.3 per cent in Odisha, 4 per cent in Tripura, and 35.2 per cent in Andhra Pradesh. It is interesting to note that in Madhya Pradesh, Rajasthan, Uttarakhand, Chhattisgarh, Jharkhand, Mizoram, Sikkim, Tripura, West Bengal and Goa, the percentage of households influenced by advertisements of insurance products has increased by a significant magnitude. The respective figures for this increase are of 14.4, 0.3, 4.2, 3.5, 6.3, 20.1, 3.5, 32.6, 5.3 and 10.2 per cent for these states.

#### **4.2.4 Choice of Institution for Purchasing an Insurance Policy**

The uninsured households were asked from where they would like to buy an insurance policy and the insured households were asked from where they had purchased their insurance policy. The responses of the uninsured and the insured households are presented in Tables 4.13a, 4.13b and 4.13c.

The insurance agents are the most preferred option, as mentioned by nearly two-thirds of the rural and 70 per cent of

the urban households. At the all-India level, 68 per cent of the households prefer to buy from licensed insurance agents. In fact, in all the four regions, the insurance agents are the most preferred option. In the western region, as many as 84 per cent (with very little rural-urban difference) of the households seem to prefer agents. The preference for agents is the least in the southern region (59 per cent). In all the four regions not much rural-urban difference is observed in the percentage of households preferring agents. Purchasing insurance policies directly from the insurance companies as an option is mentioned by 19 per cent of the households while purchasing from licensed insurance brokers is mentioned by another 16 per cent. In the case of uninsured households, 38 per cent of the households said that they do not know from where to purchase insurance. In the southern region, the corresponding figure is fairly high at 54 per cent. In other words, in the southern region more than half of the uninsured households do not know from where to buy a policy. A look at the state-wise responses (Tables A4.16a, A4.16b and A4.16c) of the households also suggests that the most preferred choice is the insurance agent. As expected, in a number of states, the households giving the 'don't know' response to this question is fairly high among the uninsured households.

**Table 4.13a: Region-wise distribution of insured households by preferences to purchase an insurance policy (%)**

Zone	Rural + Urban						
	Licensed insurance agents	Licensed insurance brokers	Common service centres (CSCs)	Licensed web aggregators	Direct from Insurance companies	Don't know	Others
All India	73.0	16.9	5.4	2.4	20.4	19.7	1.7
Northern Region	74.8	9.7	3.2	0.6	29.5	19.0	2.7
Eastern Region	68.0	23.4	8.2	5.2	18.6	23.5	1.7
Western Region	89.2	24.9	12.1	3.9	18.3	3.9	0.3
Southern Region	66.7	15.7	1.0	0.7	4.6	25.1	0.2

**Table 4.13b: Region-wise distribution of uninsured households by preferences to purchase an insurance policy (%)**

Zone	Rural + Urban						
	Licensed insurance agents	Licensed insurance brokers	Common service centres (CSCs)	Licensed web aggregators	Direct from insurance companies	Don't know	Others
All India	53.4	13.0	4.2	1.1	15.9	38.2	2.2
Northern Region	56.4	6.0	1.8	0.2	20.3	35.7	4.1
Eastern Region	52.4	16.2	7.3	2.0	17.3	38.7	1.5
Western Region	69.6	19.9	8.3	3.0	13.9	22.5	0.5
Southern Region	36.8	17.9	0.9	0.1	4.3	54.1	0.0

**Table 4.13c: Region-wise distribution of insured and uninsured households by preferences to purchase an insurance policy (%)**

Zone	Rural + Urban						
	Licensed insurance agents	Licensed insurance brokers	Common service centres (CSCs)	Licensed web aggregators	Direct from Insurance companies	Don't know	Others
All India	68.0	15.9	5.1	2.1	19.2	24.4	1.8
Northern Region	70.1	8.8	2.8	0.5	27.2	23.2	3.1
Eastern Region	63.8	21.4	8.0	4.3	18.3	27.6	1.7
Western Region	84.3	23.7	11.1	3.7	17.2	8.6	0.3
Southern Region	59.4	16.3	0.9	0.6	4.5	32.2	0.2

#### 4.2.5 Who Filled the Insurance Proposal?

Tables 4.14a, 4.14b and 4.14c present the region-wise distribution of households in terms of the insured households that filled their insurance proposal, that is, for the households having life insurance. In 61 per cent of the cases, the agents (in 51 per cent of the cases in the presence of the household member, and in another 10 per cent of the cases, in their absence) have filled the insurance proposal. This could be one of the reasons for the households preferring to purchase insurance from agents as the latter get help in filling the proposal and in completing other paper work. Only around 6

per cent of the households are filling the proposals themselves. The dependence on the agents for filling up the proposal is very high in the western region where more than 80 per cent of the respondents reported relying on agents for filling up the proposals. The dependence is least in the southern region where 45 per cent were getting the proposals filled by the agents. In almost all the four regions, not much rural-urban difference is observed in the dependence on agents for filling up the proposal. The state-wise tables also reveal a similar pattern in all the states with the exception of Arunachal Pradesh (25 per cent) and Tripura (57 per cent), where a large percentage of the households are filling up the proposals themselves (Table 4.17).

**Table 4.14a: Region-wise distribution of insured households on the basis of agency filling insurance proposal while purchasing policies (Rural) (%)**

Zone	Rural				
	Filled by self	Agent filled in my presence	Agent filled in my absence	Filled by friends /relatives	Others
All India	5.5	56.8	11.5	1.8	24.3
Northern Region	6.4	59.3	10.0	2.3	22.0
Eastern Region	7.5	51.1	12.8	1.9	26.7
Western Region	2.3	81.3	10.7	1.0	4.6
Southern Region	3.3	43.3	13.0	1.4	39.0

**Table 4.14b: Region-wise distribution of insured households on the basis of agency filling insurance proposal while purchasing policies (Urban) (%)**

Zone	Urban				
	Filled by self	Agent filled in my presence	Agent filled in my absence	Filled by friends/ relatives	Other
All India	7.6	58.1	10.5	1.9	22.0
Northern Region	6.2	63.2	8.6	2.6	19.5
Eastern Region	13.2	50.1	12.3	1.8	22.6
Western Region	4.6	81.1	10.4	0.4	3.6
Southern Region	3.8	45.7	11.4	1.7	37.4

**Table 4.14c: Region-wise distribution of insured households on the basis of agency filling insurance proposal while purchasing policies (Rural + Urban) (%)**

Zone	Rural + Urban				
	Filled by self	Agent filled in my presence	Agent filled in my absence	Filled by friends/ relatives	Others
All India	6.6	57.4	11.0	1.8	23.1
Northern Region	6.3	61.2	9.3	2.4	20.7
Eastern Region	10.4	50.6	12.5	1.8	24.6
Western Region	3.4	81.2	10.5	0.7	4.1
Southern Region	3.6	44.5	12.2	1.6	38.2

#### 4.2.6 Service Facilities in Life Insurance Policies

The households were asked whether they were aware of various facilities that are available with the life insurance policies. The responses of the households are discussed below.

(a) **Nomination Facility:** 'Nomination' and 'assignment' are two terms that a policy-holder must be aware of in order to effectively manage the benefits accruing under a life insurance policy. Nomination is a right conferred by Section 39 of the Indian Insurance Act 1938, on the holder of a policy of life assurance to nominate a person/s to receive the policy moneys in the event of the death of the person whose life has been insured. The proposer/life assured, that is, holder of the policy may appoint a nominee(s) while submitting the proposal on his own life by giving a suitable reply to the appropriate question in the proposal form.

As can be seen from Table 4.15, at the all-India level, only 58 per cent of the households seem to be aware of nomination facility. However in the western and southern regions, almost three-fourths of the households know about this facility. In the eastern and northern regions, 56 per cent and 48 per cent of the households, respectively, are aware of this facility. The awareness level is more or less same in the rural and urban areas of the regions. However, as compared to the insured households (63 per cent), the level of awareness about this facility is much lower among the uninsured households (42 per cent). In all the four regions, the percentage of households that are aware about this facility is much higher for the insured households. The state-wise distribution of households by their awareness about the nomination facility (Table A4.18) indicates a high level of awareness in some of the states/UTs like Himachal Pradesh (92 per cent), Daman & Diu (91 per cent), Goa (91 per cent), Andhra Pradesh (90 per cent), Karnataka (90 per cent), Kerala (92 per cent) and Telangana (98 per cent). However in states/UTs like Chandigarh, Madhya Pradesh, Uttar Pradesh, Uttarakhand, Sikkim, Tripura and Puducherry, not even one-third of the households are aware of this facility.

**Table 4.15: Region-wise distribution of households on basis of awareness about nomination facility (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	62.1	64.7	63.4	37.7	45.1	42.1	56.8	58.9	57.9
Northern Region	52.0	54.5	53.2	28.6	35.5	32.8	47.3	48.8	48.0
Eastern Region	58.4	62.6	60.5	37.6	47.0	42.8	53.3	58.0	55.7
Western Region	83.0	81.6	82.3	41.1	51.3	47.5	74.7	72.4	73.5
Southern Region	78.2	78.5	78.4	57.7	59.5	58.8	74.1	73.2	73.6

**(b) Assignment Facility:** The assignment of a life insurance policy implies the transfer of rights from one person to another. The policy-holder can transfer the rights of his insurance policy to another for various reasons, and this process is called 'assignment'. Once the rights have been transferred to the assignee, the assignor has no right on the policy, and the assignee becomes the owner of the policy. One can usually come across an assignment where the policy-holder is trying to use the life insurance policy as a collateral against a loan he intends to raise.

At the all-India level, not even one-fourth of the households seem to know about the assignment facility (Table 4.16). The level of awareness about this facility is very poor in the northern region, where only 11 per cent of the households are aware of this facility. The level of awareness is the highest in the western region where 38 per cent are aware of this facility; this is followed by the eastern region (33 per cent) and the southern region (27 per cent). Not much rural-urban difference is observed in the level of awareness in any of the regions. However, there is a significant difference in the level of awareness between the insured (28 per cent) and the uninsured (16 per cent) households. The difference between the insured and the uninsured households is more marked in the eastern (38 per cent among the insured and 22 per cent among the uninsured) and western regions (43 per cent among the insured and 23 per cent among the uninsured). As it is evident from Table A4.19, the level of awareness about the assignment facility is high in only a few states like Daman & Diu (76 per cent), Goa (79 per cent), Andhra Pradesh (64 per cent) and Telangana (90 per cent). In a number of states/UTs like Chandigarh, Himachal Pradesh, Uttar Pradesh, Uttarakhand, Mizoram, Sikkim, Kerala, Puducherry and Tamil Nadu, the percentage of households having knowledge about this facility is only in single digits.

**Table 4.16: Region-wise distribution of households on the basis of awareness about assignment facility (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	25.1	29.3	27.2	13.4	16.9	15.5	22.6	25.7	24.2
Northern Region	12.4	15.2	13.7	3.3	5.1	4.4	10.6	12.1	11.4
Eastern Region	35.2	40.4	37.8	19.2	23.7	21.7	31.3	35.4	33.4
Western Region	41.2	45.5	43.3	19.8	24.3	22.7	36.9	39.1	38.1
Southern Region	25.2	29.4	27.4	19.7	26.7	24.1	24.1	28.6	26.6

**(c) Change of Address Facility:** At the all-India level, 35 per cent of the households (including 32 per cent in the rural and 38 per cent in the urban areas) are aware that there is a facility to change the address in the policy (Table 4.17). This awareness is highest in the western region where 51 per cent of the households (including 47 per cent in the rural and 54 per cent in the urban areas) are aware of this facility. In the southern and eastern regions, respectively 41 per cent and 39 per cent of the households are aware that it is possible to change their address in the policy document. This awareness is the least in the northern region where only one-fourth of the households know about this facility. There is

considerable difference in the level of awareness between the insured and uninsured households. At the all-India level, while 40 per cent of the insured households are aware of this facility, not even one-fourth of the uninsured households know about this facility. In all the four regions, there is considerable difference in the level of awareness between the insured and uninsured households. Among the various states/UTs, the level of awareness is fairly high in Himachal Pradesh (70 per cent), Daman & Diu (82 per cent), Goa (71 per cent) and Kerala (79 per cent), and it is less than 20 per cent in Chandigarh (9 per cent), Tripura (19.5 per cent), Puducherry (13 per cent) and Tamil Nadu (18.5 per cent) (see Table A4.20 in the Annexure).

**Table 4.17: Region-wise distribution of households on the basis of awareness about change of address facility (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	35.8	43.5	39.6	19.6	26.2	23.5	32.3	38.4	35.4
Northern Region	25.7	32.8	29.1	11.5	17.4	15.1	22.8	28.1	25.5
Eastern Region	39.1	47.8	43.4	21.3	32.0	27.3	34.7	43.1	39.0
Western Region	52.5	63.1	57.7	25.4	33.4	30.4	47.1	54.1	50.8
Southern Region	41.9	45.6	43.8	31.0	30.7	30.8	39.7	41.4	40.6

**(d) Change of Premium Payment Mode Facility:** The policy-holders can choose any mode or frequency of payment of premiums of their choice (monthly, quarterly or yearly) at the time of commencement of their policy. Later on, if required by the policy-holder, the mode or frequency of payment of premiums can be altered to a higher or lower frequency during the term of the policy. This change is effected in such a way as to coincide with the date of the policy anniversary or the corresponding monthly, quarterly or yearly dates.

As can be seen from Table 4.18, only 29 per cent of the households (including 26 per cent in the rural and 32 per cent in the urban areas) are aware that they can change the mode of payment of premium during the term of the policy. However in the western region, the level of awareness about this facility is somewhat higher, with 54 per cent of the households here (including 49 per cent in the rural and 59 per cent in the urban areas) being aware of it. The awareness is the least in the northern region, where not even one-fifth of the households seem to know about it. While there is no rural-urban difference in the level of awareness in the southern region, it is quite marked in the western region. There is difference in the level of awareness between the insured and uninsured households, especially in the western region, where 61 per cent of the insured households know about this facility, but only 35 per cent of the uninsured households do so. Of the various states/UTs, awareness about this facility is fairly high in Daman & Diu (87 per cent), Goa (60 per cent) and Kerala (70 per cent), but is extremely low in Chandigarh (7 per cent), Madhya Pradesh (7 per cent), Mizoram (7 per cent), and Puducherry (4 per cent) (see Table A4.21 in the Annexure).

**Table 4.18: Region-wise distribution of households on the basis of awareness about change of premium payment mode facility (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	29.0	36.2	32.5	15.3	21.0	18.7	26.1	31.7	29.0
Northern Region	17.9	24.8	21.2	9.1	13.8	12.0	16.1	21.4	18.8
Eastern Region	32.5	40.3	36.4	15.2	22.6	19.3	28.3	35.1	31.7
Western Region	54.9	67.6	61.2	27.2	39.0	34.6	49.4	58.9	54.4
Southern Region	31.0	32.4	31.7	22.0	21.6	21.8	29.2	29.3	29.3

**(e) Surrender Facility:** Life insurance policies providing the surrender facility are always preferable over the plans that do not have this feature. In such a case, the policy-holder can surrender the policy in case he is unable to pay the premiums. The policy-holder then gets back some amount of money that he has previously paid in the form of periodical premiums. In this case, the surrender value, as described in the policy wordings, is paid to the policy-holder.

However, there is not much awareness about the surrender facility among the respondents. At the all-India level, only 22 per cent of the households (including 18 per cent in the rural and 24 per cent in the urban areas) are aware of this

facility (Table 4.19). While the awareness level is somewhat better in the western (35 per cent) and eastern (31 per cent) regions, it is very low in the northern (15 per cent) and southern (11 per cent) regions. There are rural-urban differences in the level of awareness, especially in the western region (including 26 per cent in the rural and 40 per cent in the urban areas). The awareness level is higher among the insured as compared to the uninsured households. At the all-India level, while 36 per cent of the insured households are aware of the surrender facility, among the uninsured, this figure is much lower at 22 per cent. The state-wise table reveals a high level of awareness in only one state, viz. West Bengal, where more than half of the households (55.6 per cent) are aware of the surrender facility. In a number of states/UTs, the percentage of households having a knowledge about this facility is extremely low—it is zero in Chandigarh and Puducherry, and is in single digits in Madhya Pradesh, Uttar Pradesh, Uttarakhand, Kerala and Tamil Nadu (see Table A4.22 in the annexure).

**Table 4.19: Region-wise distribution of households on the basis of awareness about surrender facility [%]**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	33.3	39.3	36.2	18.3	24.2	21.8	18.3	24.2	21.8
Northern Region	28.4	31.8	30.0	13.2	15.5	14.6	13.2	15.5	14.6
Eastern Region	40.5	50.8	45.6	24.7	35.9	30.9	24.7	35.9	30.9
Western Region	51.7	60.4	56.0	25.7	40.0	34.7	25.7	40.0	34.7
Southern Region	18.7	21.3	20.0	9.9	11.4	10.8	9.9	11.4	10.8

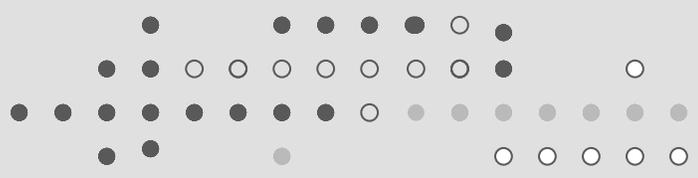
#### 4.2.7 Pradhan Mantri Jeevan Jyoti Bima Yojana

Prime Minister Narendra Modi launched the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), along with two other social security schemes, that is, the Atal Pension Yojana (APY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) on May 9, 2015. The PMJJBY scheme gives the citizens benefits of life insurance worth Rs. 2 lakhs at the premium amount of only Rs. 330 per year. People who fall in the age group of 18 to 50 years are eligible to enrol in the PMJJBY scheme. The premium in PMJJBY will be deducted by auto debit facility. Also, the person would be able to enrol in these three schemes through only one savings bank account. This insurance scheme offers life insurance cover for death due to any reason and the scheme was initially introduced for a year, though it is renewable from year to year.

Table 4.20 presents the region-wise distribution of households by their awareness about Pradhan Mantri Jeevan Jyoti Bima Yojana. It is interesting to note that a fairly high percentage of households (70 per cent) in both rural (69 per cent) and urban (70 per cent) India exhibit awareness about this life insurance policy. The awareness level is highest in the northern region, where 81 per cent in the urban and 78 per cent in the rural areas are aware of this type of insurance. The awareness level is least in the southern region where only 56 per cent are aware of this form of insurance. There is hardly any rural-urban difference in the level of awareness. However, as compared to the uninsured (62 per cent) households, the level of awareness is higher among the insured households (72 per cent). The state-wise data on the level of awareness about the Pradhan Mantri Jeevan Jyoti Bima Yojana indicates that in most of the states, a fairly high percentage of households are aware of this insurance. The level of awareness about this insurance scheme is low only in states/UTs like Chandigarh (36.5 per cent), Meghalaya (47.8 per cent), West Bengal (45.3 per cent), Puducherry (18 per cent), and Tamil Nadu (46.9 per cent) (Table A4.23).

**Table 4.20: Region-wise distribution of households by awareness about Pradhan Mantri Jeevan Jyoti Bima Yojana [%]**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	72.1	70.7	72.4	58.4	64.9	62.3	71.3	71.7	69.8
Northern Region	79.7	74.2	81.0	71.1	76.1	74.2	78.0	80.5	79.3
Eastern Region	67.8	65.0	66.4	52.3	59.6	56.4	64.0	67.0	63.7
Western Region	75.0	80.9	77.9	60.4	68.2	65.3	70.5	37.3	74.7
Southern Region	59.5	60.1	59.8	40.9	46.0	44.1	61.7	58.3	56.0



Even though in most of the states, a very high percentage of households are aware of the Pradhan Mantri Jeevan Jyoti Bima Yojana, only one-fifth of the households in the rural as well as urban areas have taken this policy (Table 4.21). This percentage is somewhat higher in the northern region, where one-fourth of the households (including 28 per cent in the rural and 23 per cent in the urban areas) have taken the policy. In the other three regions, only around 16 per cent of the households have opted for this insurance. In all the four regions, the percentage of households who have taken this policy is higher among the insured households as compared to their uninsured counterparts. The difference between the insured and the uninsured is much more marked in the southern region, where 19 per cent of the insured and 3 per cent of the uninsured households have taken this policy. With the exception of a few states like Madhya Pradesh (58 per cent), Uttarakhand (62 per cent) and Mizoram (74 per cent), in most of the states, only a small percentage of households have gone in for this insurance scheme (Table A4.24).

**Table 4.21: Region-wise distribution of households on the basis of membership of Pradhan Mantri Jeevan Jyoti Bima Yojana (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	2.1	21.6	21.4	14.0	15.4	14.9	19.9	19.9	19.9
Northern Region	3.0	26.3	28.2	16.7	14.2	15.2	27.5	22.8	25.1
Eastern Region	1.3	17.3	14.9	13.4	22.2	18.6	12.8	18.7	15.8
Western Region	1.5	15.7	15.6	15.7	15.3	15.4	15.5	15.6	15.5
Southern Region	1.6	21.3	18.8	2.6	3.6	3.2	14.2	17.2	15.8

## 4.3 Awareness among Uninsured Households

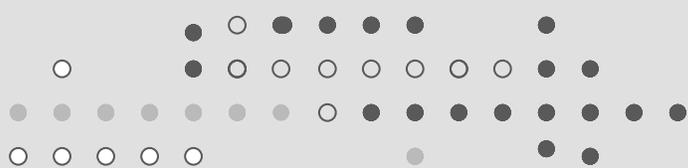
### 4.3.1 Reasons for Not Taking Insurance

The uninsured households were asked to elaborate on the reasons for not taking a life insurance policy for any of the family members. As in the 2010 survey, the most prominent reason cited at the all-India level is that the insurance products are too expensive. This was mentioned by nearly 38 per cent of the uninsured households as a reason for not taking insurance. Similarly, as many as 23 per cent of the households feel that insurance is not very important.

As compared to the pre-launch survey conducted in 2010, in the present survey, the perceptions about insurance being too expensive and that it not very important has declined by approximately 19 per cent and 2 per cent, respectively. An important implication of these responses is that the households are responding positively and becoming more aware about the importance of insurance cover though they have not yet bought insurance policies. For the rural households, the declines in the perception of insurance being ‘too expensive’ and ‘not so important’ are around 17 per cent and 3 per cent, respectively, while for the urban households, the corresponding declines are approximately 20 per cent and 1.5 per cent, respectively. At the regional level, the decline is the highest in the eastern region, which recorded a fall of 25.4 per cent, than in the northern region (24.4 per cent), followed by the western region (11.8 per cent). However, except for the states of Karnataka and Kerala, the southern region still finds insurance products to be expensive and not so important.

In the present survey, the share of respondents offering the other reasons listed in the questionnaire, such as insurance having a limited range of products, the insurance products being too complex, or problem of accessibility associated with insurance and the difficult procedure for buying insurance, has fallen over 2010. The respective declines are 23.5 per cent, 6.4 per cent, 1.6 per cent, and 3.7 per cent for the northern, eastern, western and southern regions. This implies that from the point of view of the uninsured households, the insurance company has improved its performance with respect to these indicators. This could probably be because of the advent of better regulation by IRDAI. This would also be helpful in increasing the sales of insurance companies in the near future. Also, as compared to the 2010 survey, the response “poor after sales service” has received lesser votes this time, with the percentage of households stating this as the reason decreasing by 8.3 per cent at the all-India level. This implies that households feel that insurance companies are performing better, thereby incentivising them to take one more step towards becoming insurance-inclusive.

Nevertheless, even with the households not perceiving insurance as too expensive or complex, as noted from the above discussions, they are still not buying insurance. Nearly 13 per cent of the uninsured households stated that they have no



confidence and little trust in insurance. Moreover, about 6.5 per cent of the households believe that there is inadequate value on maturity. At the all-India level, these reasons have received a positive hike over the period, which might be one of the factors driving the rural households away from the insurance market. The rural and urban parts of major northern states like Haryana, Punjab, Rajasthan and Madhya Pradesh do not have confidence and have less trust in insurance. There are still some variations across states and UTs in terms of the factor driving the uninsured away from taking up insurance policies (Tables A4.25a, A4.25b and A4.25c). One of the reasons for this could be the prevalence of fraudulent agents who propagate mistrust by using wrong means to sell insurance products.

#### **4.3.2 Perception amongst the Uninsured Households about the Class to which Insurance is Relevant**

During the survey, the respondents in most of the states averred that insurance is relevant only to a particular class of people. Tables A4.26a, A4.26b and A4.26c elaborate the state-wise rural, urban and all-India variations, respectively.

While at the all-India level, nearly 70 per cent of the uninsured households perceive that insurance is only for the rich, the rural and urban divide is not very large and hovers at a median value of 70 per cent. In the 2010 survey, nearly 60 per cent of the uninsured households felt that insurance is for all classes, whereas in the present survey, only 19 per cent of their counterparts perceive it similarly at the all-India level. Surprisingly, around 22 per cent of the uninsured households in the rural areas feel that insurance is for all classes while only 17 per cent of the urban uninsured households perceive the same. The entire uninsured population in states like Rajasthan, Daman & Diu, Kerala and Puducherry perceives that insurance is only for the rich class.

As compared to the pre-launch survey conducted in 2010, in the present survey, the perception that insurance is for the rich class has increased to 70.5 per cent (signifying a massive increase of 57.9 per cent). Interestingly, the percentage of households which believe that insurance is only for the middle class has gone up by 2.5 per cent at the all-India level while those stating that it is only for the poor has gone down though the decline in percentage in the latter case is not very significant. The stated change is the highest in Goa (recording an increase of 31.3 per cent) and Delhi (registering a decline of 4.3 per cent), respectively.

The perception that insurance is not for any class has decreased over 2010, though the decline is not very significant. On the other hand, the response that they are not able to make any comment on this issue has declined significantly by 17.3 per cent. There is not much difference between rural and urban areas of the country regarding this aspect.

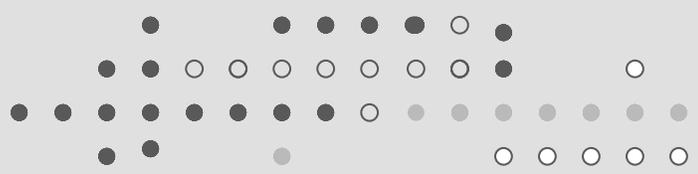
#### **4.3.3 Linking Insurance with Credit**

As in the 2010 pre-launch survey, the uninsured households were asked about their preference for taking insurance if the insurance they buy is linked to the credit facility option available with the insurance cover.

As seen in Table A4.27, a majority of the households are still not sure whether linking insurance with credit is attractive enough to motivate them to buy insurance. Around 67 per cent of the uninsured households surveyed said 'Can't say' as the response. There is not much rural-urban difference in the responses. Over the years, the households that were earlier in favour of such a credit facility being linked to the insurance policy has declined by as much as 15 per cent. Less than one-fifth of the households are willing to take insurance if it is linked to credit. There is a comparatively higher percentage of respondents in 2015 as compared to those in 2010 who are not in favour of linking insurance with the credit facility. Around one-sixth of the uninsured households will still not take insurance even if the insurance and credit options are linked. There are regional differences in the opinions, with the southern region more inclined to take insurance if the credit facility option is available. Within the southern region, there is an exceptionally high percentage of the uninsured population in Kerala that is willing to take up insurance with credit facility. In contrast, all the other regions have shown declines, with the northern region showing the lowest decline. However, within these regions, there are certain states, primarily Madhya Pradesh, Meghalaya, and Andhra Pradesh, where the respondents reported higher willingness to take up insurance if it were linked with credit, by 13.3 per cent, 6.9 per cent, and 23.6 per cent, respectively. The incidence of the response being "No" has declined in all the states except Haryana, Himachal Pradesh, Assam, Mizoram and Karnataka.

### **4.4 Conclusion**

The findings of the survey indicate that over the years, there has been an increase in the level of awareness about the purpose of insurance, at least among the uninsured households. The percentage of households which consider insurance as a compensation for loss of life has gone up considerably in the case of both the insured and uninsured households.



Of the various insurance products that are available, the households seem most knowledgeable about life insurance policies. The awareness level among households about two-wheeler, four-wheeler and health insurance is also fairly good. However, there is very little awareness about home insurance, crop insurance and cattle/livestock insurance, showing that the poorer and mostly the farm sector could be lagging behind in awareness levels. In general, the households in the southern and western regions seem more knowledgeable about the various insurance products. Similarly, as compared to the rural, the urban households, and as compared to the uninsured, the insured households seem much more aware of the various insurance products, which are expected and anticipated outcomes.

As regards the various kinds of life insurance policies, ULIPs, retirement benefit policies and riders for policies, there is very limited knowledge among the insured and uninsured households and among rural and urban households. Most of the households perceive benefits of life insurance as savings for future. There is a lot of dependence on the insurance agents in taking a decision to buy an insurance policy as well as in filling up their insurance proposals. The households are seen to be buying policies mostly on the advice of insurance agents.

Regarding the various service facilities that are available with the life insurance policies, there is fairly wide knowledge about the nomination facility but the same cannot be said about other services like the assignment facility, the change of address facility, the change of premium payment mode, and surrender facility, though there are a lot of variations across states.

The reasons given by the uninsured households for not buying life insurance policies are that the insurance products are too expensive and households do not see them as important. However, this perception of the uninsured households about life insurance has declined over the years.

# Awareness about Health and Other Insurance

## CHAPTER 5

This chapter is divided into two parts. While the first part contains a discussion on the households' awareness about various aspects of health insurance, the second part focuses on the households' awareness about general insurance and the Pradhan Mantri Suraksha Bima Yojana.

### 5.1 Awareness: Health Insurance

The cost of healthcare is rising day by day and medical expenditure, especially hospitalisation expenses, can become a huge financial burden for the affected household. In this situation of skyrocketing medical expenses, the failure to hold an adequate amount of health insurance cover can prove to be a major financial disaster. Health insurance provides risk coverage against expenditure caused by any unforeseen medical emergencies. However, the condition of health insurance in India is pathetic. Eighty five per cent of the Indian population does not have health insurance cover to finance medical expenditure, and consequently, these people either neglect their health problems due to non-affordable treatment or end up facing financial distress after having to pay their exorbitant medical bills from their own pocket. There is thus an urgent need to create awareness about health insurance and bring more people under the umbrella of health insurance.

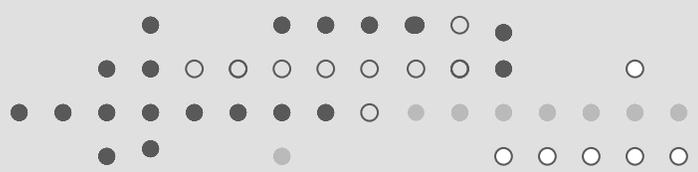
Health insurance in India typically pays only for hospitalisation. Outpatient services are not payable under health policies in India. The first health policies in India were Medi-claim Policies offered by the four public sector insurance companies under the General Insurance Company of India. In 2000, the Government of India liberalised the insurance industry and allowed private players into the insurance sector. The advent of private insurers in India saw the introduction of many innovative products like family floater plans, top-up plans, critical illness plans, hospital cash and top-up policies.

Like other policies, a health insurance policy is a contract between an insurer and an individual/group in which the insurer agrees to provide specified health insurance cover at a particular "premium", subject to the terms and conditions specified in the policy. A health insurance policy would normally cover expenses that are reasonably and necessarily incurred under the following heads in respect of each insured person, subject to an overall ceiling of the sum insured (for all claims during one policy period):

- a) Room, boarding expenses;
- b) Nursing expenses;
- c) Fees of the surgeon, anaesthetist, physician, consultants, and specialists; and
- d) Cost of anaesthesia, blood, oxygen, use of operation theatre, surgical appliances, medicines, drugs, diagnostic materials, X-ray, dialysis, chemotherapy, radio therapy, pace maker, artificial limbs, and organs, and similar expenses.

#### 5.1.1 Level of Awareness

The surveyed households were asked whether they had heard of the concept of health insurance. At the all-India level, as many as 70 per cent of the households had heard about health insurance, as reflected in Table A5.1 in the Annexure. Of the four regions, the level of awareness among the insured households (who have life insurance) is the highest in the southern region (92 per cent positive responses). The awareness level is also fairly high in the western region (78 per cent), declining in the northern (63 per cent) and eastern regions (64 per cent), though still being more than 60 per cent. As compared to the urban areas (72 per cent), the awareness level is somewhat lower in the rural areas (69 per cent). The level of awareness is high in states/UTs like Himachal Pradesh (96 per cent), Arunachal Pradesh (92 per cent), Chhattisgarh (99 per cent), Mizoram (93 per cent), Odisha (91 per cent), Tripura (93 per cent), Daman & Diu (93 per cent), Goa (92 per cent), Andhra Pradesh (97 per cent), Karnataka (93 per cent), Kerala (99 per cent), and Tamil Nadu (92 per cent).



It is also interesting to note that as compared to the findings of the pre-launch survey held in 2010, the level of awareness of the households about health insurance has been seen to have gone up at both the all-India as well as regional levels during the 2015 survey. The percentage of households that have heard of health insurance has gone up by about 16 per cent at the all India level. The corresponding figures are 17 per cent and 16 per cent for rural and urban areas, respectively. Among the four regions, the maximum increase in the level of awareness is seen in the southern region, where it has gone up by 45 per cent (including 43 per cent in the rural and 46 per cent in the urban areas). The increase in the level of awareness over the years in the northern (9 per cent), eastern (11 per cent), and western (15 per cent) regions has also been fairly impressive. While all the states in the western and southern regions have shown an improvement in awareness levels as compared to the earlier findings, the awareness has declined in a few states in the eastern and northern regions. The decline has occurred in the states/UTs of Chandigarh, Madhya Pradesh, Punjab, Bihar, Jharkhand and West Bengal by 55.4, 26.4, 15.2, 7.2, 3.2 and 4.1 per cent, respectively. Therefore, these states require more attention in terms of augmenting awareness about health insurance.

### 5.1.2 Benefits of Health Insurance

The households that had heard of health insurance were asked to mention the benefits of buying health insurance. Nearly half these households have realised that health insurance policies offer benefits only in terms of covering hospitalisation expenses (Table A5.2). Another 28 per cent of the responding households mentioned cashless claim facility as one of the benefits emanating from taking a health insurance cover. However, 48 per cent of the households wrongly perceive health insurance as a protection against all illnesses while 46 per cent think that they can get reimbursement of expenditure incurred on illnesses. At the all-India level, not much rural-urban difference is observed in the perception of households regarding the benefits offered by health insurance. While in the eastern region, more than two-thirds of the households rightly pointed out that health insurance covers only hospitalisation expenses, in the northern region, not even one-third of the households mentioned this fact. On the other hand, more than half of the households from the western and southern regions know that health insurance is a cover against only hospitalisation.

A comparison of the households' awareness about the benefits of health insurance during the pre-launch survey (2010) with the present survey indicates a considerable increase in the percentage of households that could rightly point out that the health insurance policy takes care of only hospitalisation expenses. The corresponding figures depicting an increase in awareness are 17 per cent at the all-India level and a much higher 31 per cent in the eastern region. Similarly, the increase in awareness about this aspect of health insurance cover has been quite impressive in the western (27.5 per cent) and southern (15.7 per cent), though the increase has been very marginal (2.2 per cent) in the northern region. Although there has been an increase in the percentage of households at both the all-India and regional levels that perceive the benefit of health insurance as a protection against only hospitalisation, there are still a few states/UTs like Chandigarh, Punjab, Himachal Pradesh, Mizoram and Sikkim, where the corresponding levels of awareness have declined in 2015 by 30.2, 24.4, 20.7, 13.9, and 66.1 per cent, respectively, over 2010.

At the all-India level and regional levels, there has been an increase in the percentage of households mentioning cashless claim facility as a benefit. Intriguingly, while at the all-India level and in the northern, eastern and western regions, the percentage of households mentioning that health insurance benefits entail protection against illnesses and OPD expenditure, has increased between the pre-launch and present survey but has come down in all states in the southern region as well as in the region per se.

The perception that health insurance 'does not serve any benefit' has increased over time, though marginally by 0.1 per cent. The positive outlook is that in many states, the respondents do not claim that health insurance does not offer any benefits. The state-wise break-up yields shows the highest decline of such a perception (by 7.1 per cent) in Tripura, followed by 6.6 per cent in Bihar, 6.4 per cent in Himachal Pradesh, 5.9 per cent each in Assam and Madhya Pradesh, 4.5 per cent in Uttarakhand, 3.8 per cent in Chhattisgarh, 1.7 per cent in Haryana, 1.5 per cent in Delhi, 0.8 per cent in Kerala, and 0.1 per cent in Odisha.

### 5.1.3 Health Insurance Policy Taken by any Household Member

Table 5.1 clearly shows that at the all-India level, less than one-fifth of the households (including 19.8 per cent in the rural and 17.6 per cent in the urban areas) have opted for health insurance. In this context, the proportion of the insured households (21 per cent) is higher than their uninsured counterparts (12.5 per cent) at the all-India level. With the exception of the eastern region, the percentage of uninsured households taking health insurance is extremely low, being in single digits only in all the other regions. In other words, only the households that have taken life insurance cover have shown any interest in taking a health insurance policy. The proportion of households having health insurance is the

highest in the southern region (32 per cent), followed by those in the eastern region (27 per cent), but the corresponding figures are much lower at 11.6 per cent and 8.2 per cent, respectively for the western and northern regions. There is not much rural-urban difference in these percentages at either the all-India or the regional levels with an exception of southern region where the respective figures for the rural and urban areas are 38 per cent and 28 per cent. In some of the states like Arunachal Pradesh (47 per cent), Chhattisgarh (84 per cent), Mizoram (57 per cent), Odisha (57 per cent) and Tamil Nadu (49 per cent), a fairly high percentage of the households have taken health insurance but in most of the other states, the percentage of households taking health insurance is in single digits (see Table A5.3 in the Annexure).

**Table 5.1: Region-wise distribution of households having health insurance for any household member (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	21.3	20.3	20.8	14.4	11.1	12.5	19.80	17.6	18.7
Northern Region	10.2	8.1	9.2	6.6	4.5	5.3	9.50	7.0	8.2
Eastern Region	26.9	25.9	26.4	28.7	26.4	27.4	27.32	26.0	26.7
Western Region	10.2	17.8	14.0	3.6	5.0	4.5	8.88	13.9	11.6
Southern Region	45.2	38.0	41.5	6.7	2.9	4.3	37.54	28.1	32.4

#### 5.1.4 Government versus Insurers Scheme

The households that have taken a health insurance policy were asked whether their health insurance cover is categorised as a government scheme or an insurers' scheme. The responses of the households are presented in Tables 5.2a, 5.2b and 5.2c for the four regions with a rural-urban break-up. The tables provide evidence that most of the households have taken health insurance under the government scheme. The proportions of households that have chosen to take health insurance under a government scheme are 83.7 per cent at the all-India level (including 87 per cent in the rural and 81 per cent in the urban areas) and 92 per cent in the southern region. The corresponding figure is only 70 per cent in the western region. At the all-India level, 3.5 per cent of the households do not know whether their health insurance policy falls under a government scheme or an insurer's scheme. The level of Ignorance about this detail is the highest among households in the northern region (6.7 per cent) whereas it is negligible in the southern region (0.7 per cent) (Tables A5.4a, A5.4b and A5.5c).

**Table 5.2a: Region-wise distribution of insured households by health insurance coverage under a government scheme or insurer's scheme (%)**

Zone	Rural			Urban			All		
	Government scheme	Insurer's scheme	Don't know	Government scheme	Insurer's scheme	Don't know	Government scheme	Insurer's scheme	Don't know
All India	86.7	10.1	3.2	80.5	15.7	3.8	83.7	12.8	3.5
Northern Region	78.3	15.7	6.0	72.1	20.2	7.6	75.7	17.6	6.7
Eastern Region	85.6	10.1	4.3	79.5	15.1	5.4	82.7	12.5	4.8
Western Region	75.5	22.3	2.2	66.1	32.2	1.7	69.6	28.5	1.9
Southern Region	94.1	5.2	0.7	89.9	9.3	0.8	92.2	7.1	0.7

**Table 5.2b: Region-wise distribution of uninsured households by health insurance coverage under government scheme or insurer's scheme (%)**

Zone	Rural			Urban			All		
	Government scheme	Insurer's scheme	Don't know	Government scheme	Insurer's scheme	Don't know	Government scheme	Insurer's scheme	Don't know
All India	90.7	4.9	4.4	86.1	8.5	5.4	88.2	6.8	4.9
Northern Region	81.8	15.6	2.6	84.3	8.4	7.2	83.1	11.9	5.0
Eastern Region	92.4	2.7	4.8	88.8	6.0	5.2	90.5	4.5	5.0
Western Region	83.3	8.3	8.3	65.5	31.0	3.4	70.7	24.4	4.9
Southern Region	96.9	0.0	3.1	73.9	21.7	4.3	87.3	9.1	3.6

**Table 5.2c: Region-wise distribution of insured and uninsured households by health insurance coverage under government scheme or insurer's scheme (%)**

Zone	Rural			Urban			All		
	Government scheme	Insurer's scheme	Don't know	Government scheme	Insurer's scheme	Don't know	Government scheme	Insurer's scheme	Don't know
All India	87.3	9.3	3.4	81.6	14.4	4.1	84.5	11.8	3.7
Northern Region	78.8	15.7	5.5	74.5	17.9	7.5	76.9	16.7	6.4
Eastern Region	87.4	8.2	4.4	82.3	12.4	5.3	84.8	10.3	4.9
Western Region	76.2	21.2	2.6	66.0	32.1	1.9	69.7	28.1	2.2
Southern Region	94.2	5.0	0.8	89.4	9.7	0.9	92.0	7.2	0.8

### 5.1.5 Awareness about Various Aspects of Health Insurance

The households were asked whether they were aware of the various aspects of health insurance policy such as the pre-existing illness clause, exclusion clause, waiting period for claim, portability, cashless facility, etc. The responses of the households are discussed below.

#### (a) Awareness about Pre-existing Illness Clause in Health Insurance

The pre-existing condition refers to any health problem faced by the individual prior to seeking health insurance. Pre-existing conditions include any and every health issue ranging from the usual suspects like cancer and diabetes to high blood pressure, asthma and even acne. Different health insurance policies have different definitions for pre-existing diseases. According to some policies, a pre-existing disease is that which shows in a person's past medical history while other policies have a narrower definition, which includes diseases for which the insured person had sought consultation or was treated or was aware of the ailment during the four years preceding the time when he signs the proposal form.

As can be seen from Table 5.3, there is very little awareness about the pre-existing illness clause among the households. At the all-India level, only 15 per cent of the households (including 14 per cent in the rural and 16 per cent in the urban areas) are aware of this clause. The level of awareness about this clause is very poor in the northern region, where only 4 per cent of the households know about it. The awareness level is highest in the southern region, where nearly one-fourth of the households know about this clause. The corresponding figures are 23 per cent and 20 per cent in the eastern and western regions, respectively. As compared to the rural households, a higher proportion of urban households, and as compared to the uninsured, a higher proportion of the insured households are aware about this clause in health insurance policies (Table A5.5).

**Table 5.3: Region-wise distribution of households by awareness about pre-existing illness clause in health insurance policy (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	15.5	18.4	16.9	9.8	11.5	10.8	14.3	16.4	15.3
Northern Region	4.3	4.9	4.6	2.3	2.5	2.4	3.9	4.2	4.0
Eastern Region	21.6	27.1	24.3	15.3	20.9	18.4	20.1	25.2	22.7
Western Region	19.9	25.6	22.7	8.9	10.6	10.0	17.7	21.1	19.5
Southern Region	27.8	27.0	27.4	15.3	16.1	15.8	25.3	23.9	24.6

#### (b) Awareness about Exclusion Clauses in Health Insurance

As mentioned earlier, pre-existing diseases are generally excluded under a health insurance policy. Further, the policy would generally exclude certain diseases from the first year of coverage and also impose a waiting period. There would also be certain standard exclusions such as the cost of spectacles, contact lenses and hearing aids not being covered, dental treatment/surgery (unless requiring hospitalisation) not being covered, convalescence, general debility, congenital external defects, venereal disease, intentional self-injury, use of intoxicating drugs/alcohol, AIDS, expenses for diagnosis, X-ray or laboratory tests not consistent with the disease requiring hospitalization, treatment relating to pregnancy or childbirth including caesarean section, and naturopathy treatment.

Table 5.4 presents the region-wise percentage of households having an awareness about the exclusion clause in health insurance. At the all-India level, 11 per cent of the households are aware of various exclusions in the health insurance policy. The awareness level is the lowest in the northern region, where only 2 per cent of the households are aware of the exclusions. The households in the eastern region are the most knowledgeable, as in this region, 18 per cent of the

households (including 15 per cent in the rural and 21 per cent in the urban areas) are aware of the exclusion clause. In the western and southern regions, around 14 per cent of the households (with very little rural-urban differences) are aware about the exclusion clause in health insurance. Some of the states where there is a reasonable degree of awareness about this clause are Arunachal Pradesh (35 per cent), Assam (29 per cent), Mizoram (44 per cent), West Bengal (40 per cent), Daman & Diu (40 per cent), Goa (28 per cent), Andhra Pradesh (35 per cent), and Telangana (28 per cent) (Table A5.6).

**Table 5.4: Region-wise distribution of households by awareness about exclusion clauses in health insurance policy (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	10.2	13.0	11.6	7.1	8.1	7.7	9.6	11.6	10.6
Northern Region	2.1	2.4	2.2	1.1	1.1	1.1	1.9	2.0	1.9
Eastern Region	15.6	22.5	19.0	12.9	16.3	14.8	14.9	20.7	17.9
Western Region	14.9	18.3	16.6	7.7	8.0	7.9	13.5	15.2	14.4
Southern Region	16.5	15.6	16.0	7.5	9.2	8.6	14.7	13.8	14.2

### (c) Awareness about Waiting Period for Claim under the First Health Insurance Policy

When someone gets a new policy, generally, there will be a 30-day waiting period starting from the policy inception date, during which period any hospitalisation charges will not be payable by the insurance companies. However, this is not applicable to any emergency hospitalisation occurring due to an accident. This waiting period will not be applicable for subsequent policies under renewal.

As is evident from the Table 5.5, there is hardly any awareness among respondents about the waiting period for the claim. At the all-India level, only 11.6 per cent of the households (including 11 per cent in the rural and 12 per cent in the urban areas) are aware of the waiting period. The level of awareness is the lowest among the uninsured households; while 13 per cent of the insured households know about the waiting period; among the uninsured, only 7 per cent have this knowledge. The level of awareness is very poor in the northern region, where only 2 per cent have awareness about the waiting period in health insurance. The awareness is highest in the eastern region, where nearly one-fifth of the households have awareness about this clause. In both the western and southern regions, 16 per cent of the households are aware of this clause. Some of the states where a comparatively higher proportion of households have knowledge about this clause are Arunachal Pradesh (46 per cent), Assam (34 per cent), West Bengal (36 per cent), Daman & Diu (34 per cent), Goa (31 per cent) and Kerala (44 per cent) (Table A5.7).

**Table 5.5: Region-wise distribution of households by awareness about waiting period for claim under first health insurance policy (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	12.1	14.5	13.2	6.2	7.6	7.0	10.8	12.4	11.6
Northern Region	2.7	3.1	2.9	1.0	1.1	1.1	2.3	2.5	2.4
Eastern Region	20.2	23.4	21.8	9.1	13.6	11.6	17.5	20.5	19.0
Western Region	15.1	21.8	18.4	8.0	9.4	8.9	13.7	18.1	16.0
Southern Region	17.5	18.0	17.7	10.3	10.6	10.5	16.0	15.9	16.0

### (d) Awareness about Portability in Health Insurance Policy

When a person changes his health insurance policy from one insurance company to another, s/he does not have to lose the benefits s/he has accumulated. In the past, such a move (changing policy from one insurer to another) resulted in the loss of benefits like the waiting period for covering “pre-existing diseases”. Now, however, the IRDA protects the insured by giving the right to port the policy to any other insurer. It has laid down that the new insurer “shall allow for credit gained by the insured for pre-existing condition(s) in terms of waiting period”. This applies not only when the insured person moves from one insurer to another but also from one plan to another with the same insurer.

Here again, as shown in Table 5.6, there is hardly any knowledge about portability in health insurance. The level of knowledge is very poor at the all-India level, with only 9 per cent of the households (including 11 per cent in the urban and 8 per cent in the rural areas) reporting awareness about this clause in health insurance. While the level of knowledge among the insured households is around 10 per cent, it is fairly low at 7 per cent among the uninsured. The level of knowledge is very poor in the northern (2.5 per cent) and southern (7.6 per cent) regions, while it is somewhat better in the eastern (15 per cent) and western (18.7 per cent) regions. There are rural-urban differences as well as differences between the insured and uninsured households in the levels of awareness (Table A5.8).

**Table 5.6: Region-wise distribution of households by awareness about portability in health insurance policy (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	8.2	12.2	10.2	5.6	8.0	7.0	7.6	11.0	9.4
Northern Region	2.2	3.6	2.9	0.8	1.7	1.3	1.9	3.0	2.5
Eastern Region	11.9	20.6	16.2	10.2	14.8	12.7	11.5	18.8	15.2
Western Region	17.8	24.1	20.9	9.5	13.9	12.3	16.2	21.0	18.7
Southern Region	8.7	8.2	8.4	3.8	5.9	5.1	7.7	7.6	7.6

### (e) Awareness about Cashless Facility in Health Insurance Policy

Insurance companies have tie-up arrangements with several hospitals all over the country as part of their network. Under a health insurance policy offering cashless facility, a policy-holder can take treatment in any of the network hospitals without having to pay the hospital bills, as the payment is made to the hospital directly by the Third Party Administrator, on behalf of the insurance company. However, expenses beyond the limits or sub-limits allowed by the insurance policy or expenses not covered under the policy have to be settled by the insured directly with the hospital.

There is fairly good knowledge about cashless facility in health insurance among the surveyed households (Table 5.7). Nearly one-third (including 35 per cent of the urban and 31 per cent of the rural households) know that they can avail of cashless facility during hospitalisation. The level of knowledge is higher among the insured (35 per cent) than the uninsured (26 per cent) households. The households in the eastern (35 per cent), western (48 per cent) and southern (58 per cent) regions exhibit high levels of awareness. However, there is poor knowledge among the households living in the northern region, where only 15 per cent of the households know about the cashless facility in health insurance. In some of the states like Arunachal Pradesh (57 per cent), Mizoram (64 per cent), Daman & Diu (54 per cent), Goa (70 per cent), Gujarat (59 per cent), Karnataka (55 per cent), Kerala (81 per cent), Tamil Nadu (61 per cent) and Telangana (52 per cent), there is fairly good knowledge about cashless facility among the households (Table A5.9).

**Table 5.7: Region-wise distribution of households by awareness about cashless facility in health insurance policy (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	32.1	38.0	35.0	24.7	27.6	26.4	30.5	34.9	32.8
Northern Region	14.2	19.4	16.7	9.6	12.5	11.4	13.3	17.3	15.3
Eastern Region	32.3	40.4	36.3	28.0	32.6	30.6	31.2	38.1	34.7
Western Region	49.0	54.3	51.7	34.0	40.2	37.9	46.1	50.1	48.2
Southern Region	62.4	61.8	62.1	47.0	44.4	45.3	59.3	56.9	58.0

## 5.2 Awareness: General Insurance

Insuring anything other than human life falls under the category of General Insurance. General Insurance comprises insurance of property against incidents like fire and burglary, personal insurance such as accident and health Insurance, and liability insurance which covers legal liabilities. There are also other covers such as errors and omissions insurance for professionals,

and credit insurance. Non-life insurance companies have products that cover property against fire and allied perils, flood storms and inundation, earthquakes, and so on. There are insurance policies that cover property against burglary and theft. The non-life companies also offer policies covering machinery against breakdown, while there are policies that cover the hull of ships and so on. A Marine Cargo policy covers goods in transit including by sea, air, and road. Further, insurance of motor vehicles against damages and theft forms a major chunk of non-life insurance business. Thus, the category of General Insurance seeks to cover protection against different areas of hazards including property, enterprise, vehicle, money lending and various other forms of professional casualties, except the casualty of death.

In this section, based on the responses of the surveyed households, an attempt has been made to assess the awareness level of the households about various aspects of general insurance. The perceptions of the households' regarding the benefits of general insurance and their level of satisfaction about the services offered under the general insurance policies are also discussed in this section. The findings of the survey on the type of assets and goods for which the households have taken insurance policies are also included in this section.

In almost all the states, the level of awareness about general insurance has been found to be fairly high among the surveyed households.

### 5.2.1 Benefits of General Insurance

For most of the households, only vehicle insurance seems to come to their minds when they think of general insurance. As can be seen from Tables 5.8a, 5.8b and 5.8c, at the all-India level as many as 72 per cent of the households (including 74 per cent in the urban and 69 per cent in the rural areas) consider two-wheeler insurance as a benefit of general insurance. Next in importance comes car insurance, which has been mentioned as a benefit by 53 per cent of all households, including 57 per cent in the urban and 49 per cent in the rural areas. Although insurance of house is mentioned as a benefit by 23 per cent of the households in the urban areas, a much lesser proportion of the households in the rural areas (16 per cent) consider it as a benefit. However, insurance of cattle (mentioned by 9 per cent) and of tractors (mentioned by 12 per cent) are considered as benefits of general insurance by a higher proportion of households in the rural areas than by their urban counterparts (wherein cattle insurance is mentioned by 6 per cent and tractor insurance by 8 per cent) (see Table A5.10 in the Annexure).

**Table 5.8a: Region-wise distribution of insured and uninsured households by perception on benefits of general insurance (Rural) (%)**

Zone	Rural							
	Insurance of car	Insurance of two-wheeler	Insurance of house	Insurance of cattle	Insurance of pump set	Insurance of tractor	Others	No benefits
All India	48.9	68.8	16.3	9.4	2.5	12.4	25.7	4.7
Northern Region	48.1	70.0	14.6	7.4	0.8	13.2	22.9	5.9
Eastern Region	49.0	59.5	22.3	8.7	4.5	12.2	36.1	3.2
Western Region	48.1	74.8	20.7	13.4	2.2	12.9	23.9	2.5
Southern Region	51.0	79.9	5.2	12.5	2.9	10.5	13.3	6.2

**Table 5.8b: Region-wise distribution of insured and uninsured households by perception on benefits of general insurance (Urban) (%)**

Zone	Urban							
	Insurance of car	Insurance of two-wheeler	Insurance of house	Insurance of cattle	Insurance of pump set	Insurance of tractor	Others	No benefits
All India	56.5	74.0	22.6	5.7	1.5	7.9	20.0	4.4
Northern Region	53.3	73.9	20.4	5.1	0.2	6.9	19.2	5.1
Eastern Region	57.9	67.5	30.5	4.5	2.6	7.9	28.0	2.7
Western Region	65.7	85.1	32.4	7.9	2.8	12.7	13.3	1.0
Southern Region	54.7	78.2	6.9	7.6	1.5	6.7	12.4	8.1

**Table 5.8c: Region-wise distribution of insured and uninsured households by perception on benefits of general insurance (Rural + Urban) (%)**

Zone	Rural + Urban							
	Insurance of car	Insurance of two-wheeler	Insurance of house	Insurance of cattle	Insurance of pump set	Insurance of tractor	Others	No benefits
All India	52.8	71.5	19.5	7.5	2.0	10.1	22.8	4.5
Northern Region	50.8	72.0	17.6	6.2	0.5	10.0	21.0	5.5
Eastern Region	53.5	63.6	26.5	6.6	3.5	10.0	32.0	3.0
Western Region	57.4	80.3	26.9	10.5	2.5	12.8	18.3	1.7
Southern Region	53.0	79.0	6.1	9.8	2.2	8.4	12.8	7.2

Not much variation is observed across regions in the percentage of households mentioning the various benefits of general insurance, though as compared to the northern (72 per cent) and eastern (64 per cent) regions, a higher proportion of households in the western (80 per cent) and southern regions (79 per cent) have mentioned two-wheeler insurance as a benefit of general insurance. At both the all-India as well as regional levels, as compared to the rural households, a higher proportion of households in the urban areas have mentioned car insurance as a benefit. These differences in the proportion of households mentioning two-wheeler or car insurance could be due to differences in the number of households owning such vehicles in the respective areas.

### 5.2.2 Assets/Durable Goods Insured

The households were given a list of assets/durable goods like houses, crops, shops, tractors, four-wheelers, two-wheelers, livestock, and pump sets, and asked whether they had taken insurance cover for any of these products. Nearly three-fourths of the uninsured households (households not having life insurance) and half of the insured households (households having life insurance) do not have insurance policies to cover any of these durable goods/assets (Tables A5.11a and A5.11b). Of the various assets/goods for which the households have taken insurance, only the proportion of households taking insurance for two-wheelers is somewhat significant. Nearly 40 per cent of the insured and 17 per cent of the uninsured households have taken the insurance cover for two-wheelers. (It should be remembered that insurance is mandatory for motor vehicles). In the case of the insured households, the proportions having two-wheeler insurance in the rural and urban areas are 39 per cent and 44 per cent, respectively. However, in the case of uninsured households, this proportion is much lower at 14 per cent in the rural areas and 19 per cent in the urban areas. Even the proportion of households having four-wheeler insurance is not very impressive; it is just 8 per cent among the insured and 4 per cent among the uninsured households. Probably only that many surveyed households own four-wheelers.

The proportion of households that reported having insurance policies to cover assets like crops, tractors, livestock and pump sets in this survey, has been compared with the proportion of households who had such insurance covers during the pre-launch survey (Table 5.11b). Only these four assets have been selected for comparison since the pre-launch survey collected information only for these four goods. There has been a marginal increase in the percentage of both insured and uninsured households having crop insurance at both the all-India level as well as at the regional levels, with the exception of the southern region, which has shown a corresponding marginal decline. An increase of 10.4 per cent in insurance policies covering crops has been observed in the rural western region. Maharashtra is the driving force behind this rise in the region, recording an increase of 21.3 per cent in crop insurance. The same pattern has been observed for the urban households. In the case of other three assets/goods, that is, tractors, livestock and pump sets, the changes over the period in the proportion of households having insurance are insignificant. In rural India, Uttarakhand has performed the best in terms of insurance of tractors in 2015 over 2010. In terms of the livestock being insured, the highest increase of 4.6 per cent has been registered in Meghalaya.

### 5.2.3 Satisfaction of the Households Regarding Services under General Insurance

At the all-India level, not even one-third of the households expressed satisfaction regarding the services offered under general insurance policies (Table 5.9). At the all-India level, around 32 per cent of the households (including 31 per cent in the rural and 33 per cent in the urban areas) expressed satisfaction. The level of satisfaction is the least in the eastern region where only one-fifth of the households are satisfied. In the northern region, 39 per cent and in the western and southern regions, around 36 per cent of the households are satisfied with the services. Not much rural-urban difference

is observed in the level of satisfaction. Some of the states in which more than half of the surveyed households have expressed satisfaction are Haryana (59 per cent), Punjab (52 per cent) and Goa (54 per cent) (Table A5.12).

**Table 5.9: Region-wise distribution of insured and uninsured households by satisfaction with services of general insurance policy (%)**

Zone	Rural	Urban	All
All India	31.4	32.9	32.2
Northern Region	38.6	38.9	38.7
Eastern Region	17.9	22.6	20.3
Western Region	35.9	37.0	36.5
Southern Region	37.1	35.3	36.1

#### 5.2.4 Reasons for Dissatisfaction

The households that have expressed dissatisfaction about the services offered under the general insurance category were asked to give reasons for their dissatisfaction. The reasons given by the households are presented in Tables 5.10a, 5.10b and 5.10c. At the all-India level, high premiums and cumbersome procedures have been mentioned by more than half of the households in both the rural and urban parts of the country. The non-availability of the product or the services of general insurance in the vicinity has been mentioned as a reason by 40 per cent of the households. The non-availability of insurance products in the vicinity seems more of a problem in the rural areas as 45 per cent of the households has pointed out this problem, while in the urban areas; this is an issue for only 34 per cent of the households. At the all-India level, for one-third of the households (including 35 per cent in the rural and 32 per cent in the urban areas), the lack of publicity (and hence the lack of knowledge) about various insurance products is a reason for dissatisfaction with the services of general insurance (Table A5.13).

**Table 5.10a: Region-wise distribution of insured and uninsured households by reasons for dissatisfaction with general insurance policies (Rural) (%)**

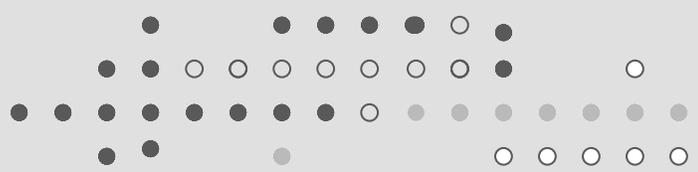
Zone	Rural				
	No publicity	Non-availability of product in the vicinity	High premium	Cumbersome procedures	Others
All India	35.0	45.4	50.9	52.9	17.7
Northern Region	17.7	23.9	15.9	51.8	27.9
Eastern Region	51.2	65.1	59.6	56.2	18.0
Western Region	16.2	23.2	74.6	52.4	1.6
Southern Region	25.0	32.1	28.6	7.1	35.7

**Table 5.10b: Region-wise distribution of insured and uninsured households by reasons for dissatisfaction with general insurance policies (Urban) (%)**

Zone	Urban				
	No publicity	Non-availability of product in the vicinity	High premium	Cumbersome procedures	Others
All India	32.0	34.4	51.4	54.3	14.1
Northern Region	19.0	22.0	22.6	50.6	18.5
Eastern Region	50.2	48.3	49.8	58.7	16.5
Western Region	16.1	22.0	83.9	57.6	2.4
Southern Region	13.8	37.9	6.9	3.4	44.8

**Table 5.10c: Region-wise distribution of insured and uninsured households by reasons for dissatisfaction with general insurance policies (Rural + Urban) (%)**

Zone	Rural + Urban				
	No publicity	Non-availability of product in the vicinity	High premium	Cumbersome procedures	Others
All India	33.6	40.5	51.1	53.5	16.1
Northern Region	18.3	23.1	18.8	51.3	23.9
Eastern Region	50.8	58.3	55.6	57.3	17.4
Western Region	16.2	22.6	79.5	55.1	2.1
Southern Region	19.3	35.1	17.5	5.3	40.4



There are variations across regions in the reasons for dissatisfaction with the services. In the northern region, the prevalence of cumbersome procedures emerges as an important reason, as it has been mentioned by 51 per cent of the households in both the rural and urban areas. In the eastern region, all the four factors, that is, no publicity, non-availability of products in the vicinity, high premium, and cumbersome procedures, have been mentioned by more than half of the households in both the rural as well as urban areas. In fact, in the rural areas of the eastern region, for nearly two-thirds of the households, the non-availability of insurance products in the vicinity is a major demotivating issue. In the western region, high premium has been mentioned as a reason for not taking health insurance by as many as 80 per cent of the households. In the southern region, the non-availability of insurance products in the vicinity has been mentioned by more than one-third of the households.

### 5.2.5 Awareness about Pradhan Mantri Suraksha Bima Yojana

The Pradhan Mantri Suraksha Bima Yojana (for Accidental Death and Disability), came into effect from 1 June 2015 onwards. The scheme was initially introduced for a year but is renewable from year to year. This is an accident insurance scheme offering accidental death and disability cover for death or disability on account of an accident. The scheme is offered/administered through the Public Sector General Insurance Companies (PSGICs) and other General Insurance companies willing to offer the product on similar terms with necessary approvals and having tie-ups with banks for this purpose. All the savings bank account holders in the age group of 18 to 70 years in the participating banks are entitled to join the scheme. The Aadhar card is the primary Know Your Customer (KYC) identity for the bank account. The premium is Rs. 12 per annum while the risk coverage is Rs. two lakhs for accidental death and full disability and Rs. one lakh for partial disability.

The distribution of households that are aware of the Pradhan Mantri Suraksha Bima Yojana is presented in Table 5.11 for all the four regions as well as at the all-India level. Considering that this insurance scheme has been introduced just a year back, there is considerable knowledge about it among the households. At the all-India level, as many as 64 per cent of the households (including 63 per cent in the rural and 65 per cent in the urban areas) are aware of this insurance scheme. The level of awareness is highest in the northern region with 77 per cent of the households (including 75 per cent in the rural and 79 per cent in the urban areas) reporting awareness about this insurance scheme. While the level of awareness is quite impressive in the western region, with nearly two-thirds of the households here having a knowledge about this insurance scheme, the awareness levels are comparatively lower in the eastern (57 per cent) and southern (46 per cent) regions. There is a considerable difference in the levels of awareness between the uninsured and insured households not only at the all-India level, but also at the regional levels. Some of the states where more than 90 per cent of the surveyed households are aware of Pradhan Mantri Suraksha Bima Yojana include Haryana, Himachal Pradesh, Chhattisgarh, and Tripura (Table A5.14).

**Table 5.11: Region-wise distribution of households by awareness about Pradhan Mantri Suraksha Bima Yojana (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	65.8	67.3	66.5	51.8	59.1	56.2	62.8	64.9	63.9
Northern Region	77.3	81.6	79.3	67.7	74.6	71.9	75.3	79.4	77.4
Eastern Region	59.6	58.1	58.9	43.5	55.2	50.0	55.7	57.2	56.5
Western Region	66.7	72.1	69.3	49.4	58.1	54.9	63.2	67.8	65.7
Southern Region	48.9	50.3	49.6	35.0	31.2	32.6	46.1	44.9	45.5

### 5.2.6 Households Insured under Pradhan Mantri Suraksha Bima Yojana

Although there is a fairly high degree of knowledge about the Pradhan Mantri Suraksha Bima Yojana among the surveyed households, only one-fifth of the households have opted for this form of insurance (Table 5.12). While in the northern and western regions, around 22 per cent of the households have taken this insurance, the corresponding figures are much lower in the eastern and southern regions, at 19 per cent and 13 per cent, respectively. While there is hardly any rural-urban difference in the percentage of the insured at the all-India level, there are marginal differences at the regional levels. However, the percentages of households having this insurance are higher among the insured (21 per cent) as compared to the uninsured (16 per cent) households. Some of the states, where more than half of the surveyed

households have opted for this insurance are Madhya Pradesh (51 per cent), Uttarakhand (55 per cent), and Mizoram (94 per cent) (Table A5.15).

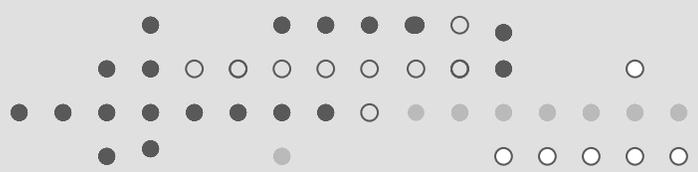
**Table 5.12: Region-wise distribution of households insured under Pradhan Mantri Suraksha Bima Yojana (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	20.6	22.1	21.3	14.4	17.1	16.1	19.5	20.7	20.1
Northern Region	25.0	24.2	24.6	13.0	14.5	14.0	22.8	21.5	22.1
Eastern Region	16.3	19.0	17.6	20.1	24.0	22.5	17.0	20.4	18.8
Western Region	20.4	26.3	23.4	14.4	21.6	19.2	19.4	25.1	22.5
Southern Region	14.0	16.9	15.5	3.6	2.4	2.9	12.5	14.1	13.3

### 5.3 Conclusion

This chapter expounds the findings of the survey on awareness levels among households about health insurance, general insurance and the Pradhan Mantri Suraksha Bima Yojana, as well as the perceptions among households regarding the various aspects of these insurance covers. It has been found that awareness about health insurance is fairly high among all the households, and that the levels of awareness have gone up considerably since the pre-launch survey in 2010. However, not all the households have accurate information as only around half of the surveyed households knew that health insurance covers only hospitalisation expenses. Even though there is considerable awareness about health insurance, not even one-fifth of the surveyed households have opted for this insurance cover. Similarly, there is a high level of awareness about general insurance, but not many households have taken insurance for other assets like houses, shops, crops, tractors, and pump sets. The only general insurance services that the households have availed of pertain to vehicle insurance (two-wheelers and cars). This could be because motor vehicle insurance is mandatory on the purchase of a motor vehicle. There has been a marginal increase in the proportion of households opting for crop insurance between the pre-launch and the present survey. Although the Pradhan Mantri Suraksha Bima Yojana was introduced only a year ago, the households are quite aware of it though only one-fifth of them have opted for it.

It has been observed that a large proportion of the insured households are aware of health insurance in the southern (92 per cent), western (78 per cent), northern (63 per cent) and eastern (64 per cent) regions (Table A5.1). However, the percentages of people who have actually taken health insurance are much below the desired level. This is because the insured households have already taken life insurance and do not have much incentive for buying health insurance. The major disincentives for households are non-coverage of pre-existing diseases and OPD costs as only hospitalisation expenses are covered in health insurance policies. The purchase of health insurance (Table A5.1) of all households by regions is the highest in the southern region (32.4 per cent), followed by the eastern region (26.7 per cent), western region (11.6 per cent) and the northern region (8.2 per cent) in declining order. In contrast, the proportions of insured households that have taken health insurance in these four regions are 41.5 per cent, 14 per cent, 9.2 per cent, and 26.4 per cent, respectively. The reason for this trend in the southern and eastern regions could be that in these regions, the households perceive that life insurance is a tool for “accidental protection”, which is why they have taken health insurance to cover for hospitalisation charges. In the western and northern regions, on the other hand, a lower percentage of people have taken health insurance because a majority of the households in these regions perceive life insurance to be a “saving for future”, and they are, therefore, less interested in buying health insurance.



# Awareness about IRDAI's Role in the Insurance Sector

## CHAPTER 6

The various advertising efforts of IRDAI to educate consumers about IRDAI's role in regulating the insurance market as well as about services provided to safeguard the consumers are outlined in chapter 1. The “Bima Bemisaal” awareness campaign of IRDAI used print, radio and television as media for generating awareness about insurance-related aspects such as rights and responsibilities. This chapter focuses on the perceptions of households and their awareness about IRDAI's role in protecting consumers and its advertising campaigns. The survey finds that awareness levels across the country on various issues remain consistently low.

### 6.1 Awareness: IRDAI's Roles and Responsibility

Tables 6.1a, 6.1b and 6.1c delineate the proportion of rural and urban insured households that have seen IRDAI's advertisements. Overall, around 80 per cent of the insured households that were sampled were not aware about IRDAI's advertisements. The awareness level in rural households, with approximately 82 per cent of the respondents not being aware of the campaign, was lower than in urban households, among whom 78 per cent exhibited lack of awareness. A majority of the insured households (95 per cent) in both rural and urban areas in the southern region were unaware about IRDAI's advertisements. Only in the state of Andhra Pradesh did the respondents show some exposure to TV advertisements, with around 18 per cent of the rural insured households and 20 per cent of the urban insured households reporting having seen these advertisements (see Table A6.1 in Annexure). In comparison, the western region reported higher levels of awareness than the national average. In Gujarat and Maharashtra, around one-fourth of the rural insured households, and close to half of the urban insured households in Maharashtra and one-third of the insured households in Gujarat had seen the television and print advertisements of IRDAI (Table A6.1). The penetration of IRDAI's advertising campaign seems to be the highest in the eastern and western regions.

The most popular medium among those who have seen IRDAI's advertisements is television, followed by the print media. A very negligible number of the respondents had seen advertisements through comic strips across the sample. Finally, metro rail advertisements have lower number of viewers because the metro rail infrastructure is present in very few regions of the country, and that too only in the urban areas. It is therefore, logical that more urban respondents reported having seen metro rail advertisements than the rural respondents. It also needs to be emphasized that the survey asked respondents whether any member of the household had ever seen any of IRDAI's advertisements in metro rail. The question did not pertain only to the Delhi Metro though IRDAI has advertised only through Delhi Metro. Many insurers actually use the IRDAI logo in their advertisements on metro rail as they do on other media. Hence, it is indeed difficult to acquire a clear picture regarding awareness levels among the people of IRDAI's specific advertisement displayed on the Delhi Metro.

**Table 6.1a: Region-wise distribution of insured households reporting ever having seen IRDAI's advertisement (Rural) (%)**

Zone	Rural							No
	Print Media	TV Advertisements	Radio Jingles	Comic Strips	Website	Metro Rail	Others	
All India	6.4	15.2	1.9	0.2	2.6	1.1	1.2	82.5
Northern Region	2.9	11.1	1.8	0.1	0.7	0.4	1.1	85.9
Eastern Region	11.6	21.7	2.7	0.5	5.8	2.9	2.1	75.3
Western Region	12.7	28.2	2.6	0.0	3.8	0.2	0.5	70.9
Southern Region	1.0	3.6	0.0	0.0	0.1	0.1	0.4	95.7

Hence, in the present scenario, the people are not able to distinguish whether the advertisement being displayed in the metro rail belongs to IRDAI or the insurer. Table 6.1b captures all the responses provided to the investigators by the household members reporting about whether they have ever seen IRDAI's advertisement through various sources. Accordingly, the responses for all the sources including metro rail have been reported for all the four regions. Table 6.1a also reflects the fact that people living in the cities in the eastern region, which have metro rails are more conscious of advertisements displayed in the metro rails. In order to obtain a more lucid picture of awareness levels among the respondents of IRDAI's advertisements, it may be necessary to distinguish the advertisements issued by IRDAI from those of the other insurers more distinctively.

**Table 6.1b: Region-wise distribution of insured households reporting ever having seen IRDAI's advertisement (Urban) (%)**

Zone	Urban							
	Print Media	TV Advertisements	Radio Jingles	Comic Strips	Website	Metro Rail	Others	No
All India	8.9	19.1	2.2	0.4	3.1	1.3	0.9	78.1
Northern Region	3.8	16.5	1.8	0.2	1.6	0.7	0.9	79.9
Eastern Region	12.2	21.8	3.0	0.4	5.2	2.4	1.6	74.3
Western Region	27.4	42.6	4.2	0.9	6.6	2.4	0.3	56.4
Southern Region	1.7	4.4	0.1	0.1	0.3	0.0	0.0	94.8

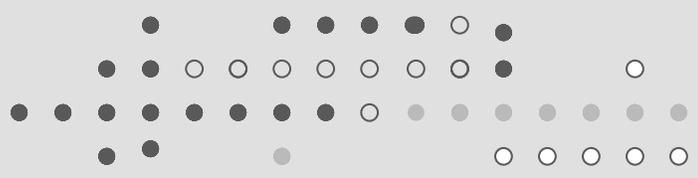
**Table 6.1c: Region-wise distribution of insured households reporting ever having seen IRDAI's advertisement (%) (Rural + Urban)**

Zone	Rural+Urban							
	Print Media	TV Advertisements	Radio Jingles	Comic Strips	Website	Metro Rail	Others	No
All India	7.7	17.1	2.0	0.3	2.8	1.2	1.0	80.3
Northern Region	3.3	13.7	1.8	0.2	1.1	0.5	1.0	83.1
Eastern Region	11.9	21.7	2.8	0.4	5.5	2.6	1.8	74.8
Western Region	19.9	35.3	3.4	0.4	5.2	1.3	0.4	63.7
Southern Region	1.4	4.0	0.1	0.1	0.2	0.0	0.2	95.3

The awareness levels were even lower among the uninsured households than their insured counterparts. Approximately 92 per cent of the rural, 87 per cent of the urban and 89 per cent of the total households were unaware of IRDAI's advertisements. Tables 6.2a, 6.2b and 6.2c show that the proportion of uninsured households that had seen any of IRDAI's advertisements was very low for all the regions. Only the western region showed a slightly higher proportion of uninsured households that had seen the advertisements. This higher level of awareness in the western region is driven by the state of Maharashtra, and to an extent, Gujarat. In Maharashtra, nearly one-third of the urban uninsured households had seen TV advertisements and one-fifth had seen the print advertisements. In addition, 13 per cent of the rural uninsured households had also seen the television advertisements. In Gujarat, one-fifth of the urban uninsured households had also seen the television advertisements (Table A6.2). In contrast, other media such as comic strips, websites and metro rail advertisements have very low penetration levels.

**Table 6.2a: Region-wise distribution of uninsured households reporting ever having seen IRDAI's advertisement (Rural) (%)**

Zone	Rural							
	Print Media	TV Advertisements	Radio Jingles	Comic Strips	Website	Metro Rail	Others	No
All India	2.6	6.2	1.1	0.1	0.4	0.3	0.8	92.4
Northern Region	1.2	4.5	0.7	0.0	0.2	0.0	0.7	94.2
Eastern Region	4.1	8.1	1.8	0.3	0.6	0.7	1.3	90.0
Western Region	6.2	12.7	1.2	0.0	1.5	0.3	0.6	86.1
Southern Region	0.0	1.7	0.0	0.0	0.0	0.0	0.0	98.3



**Table 6.2b: Region-wise distribution of uninsured households reporting ever having seen IRDAI's advertisement (Urban) (%)**

Zone	Urban							
	Print Media	TV Advertisements	Radio Jingles	Comic Strips	Website	Metro Rail	Others	No
All India	4.6	11.3	1.3	0.1	1.5	0.7	0.3	87.1
Northern Region	1.4	9.3	1.0	0.1	0.6	0.3	0.4	89.3
Eastern Region	6.0	11.1	1.7	0.2	2.4	1.7	0.5	85.9
Western Region	16.7	27.5	2.6	0.0	4.2	0.5	0.2	71.8
Southern Region	1.0	4.6	0.3	0.0	0.1	0.0	0.1	95.4

**Table 6.2c: Region-wise distribution of uninsured households reporting ever having seen IRDAI's advertisement (Rural + Urban) (%)**

Zone	Rural + Urban							
	Print Media	TV Advertisements	Radio Jingles	Comic Strips	Website	Metro Rail	Others	No
All India	3.8	9.3	1.2	0.1	1.1	0.5	0.5	89.3
Northern Region	1.3	7.4	0.9	0.1	0.4	0.2	0.5	91.2
Eastern Region	5.1	9.8	1.7	0.2	1.6	1.2	0.8	87.7
Western Region	12.8	22.0	2.1	0.0	3.2	0.4	0.3	77.1
Southern Region	0.6	3.5	0.2	0.0	0.1	0.0	0.1	96.5

Overall, 82.6 per cent of the sample, including both the insured and uninsured, were not aware of IRDAI's advertisements (Tables 6.3a, 6.3b and 6.3c). The southern region shows the least levels of awareness with nearly all the households in the region reporting that they had not heard of IRDAI's advertisements. Only Andhra Pradesh had some level of exposure to IRDAI advertisements with around 17 per cent of all the respondents of the state reporting having seen the IRDAI television advertisements (Table A6.3). The remaining southern states (Karnataka, Kerala, Tamil Nadu and Telangana) report almost no exposure to any advertisements of the IRDAI. The western and eastern regions perform slightly better in terms of having viewed the advertisements at least once. In the eastern region, Arunachal Pradesh and Assam report the highest level of exposure to IRDAI's advertising campaigns. One-third of the rural households (including both the insured and uninsured) had seen the television advertisements ads in Assam while 42 per cent of the rural households had seen them in Arunachal Pradesh. In Bihar, one-fifth of the urban households had seen the television advertisements TV ads. This figure is lower in rural households, at only 10 per cent. In the North-eastern states of Sikkim and Tripura, nearly one-fourth of the rural households had seen the television advertisements (Table A6.3).

**Table 6.3a: Region-wise distribution of insured and uninsured households reporting ever having seen IRDAI's advertisement (Rural) (%)**

Zone	Rural							
	Print Media	TV Advertisements	Radio Jingles	Comic Strips	Website	Metro Rail	Others	No
All India	5.6	13.2	1.7	0.2	2.1	0.9	1.1	84.6
Northern Region	2.5	9.8	1.6	0.1	0.6	0.3	1.0	87.6
Eastern Region	9.8	18.3	2.5	0.4	4.5	2.3	1.9	78.9
Western Region	11.4	25.1	2.3	0.0	3.4	0.2	0.5	73.9
Southern Region	0.8	3.3	0.0	0.0	0.0	0.0	0.3	96.3

**Table 6.3b: Region-wise distribution of insured and uninsured households reporting ever having seen IRDAI's advertisement (Urban) (%)**

Zone	Urban							
	Print Media	TV Advertisements	Radio Jingles	Comic Strips	Website	Metro Rail	Others	No
Northern Region	3.1	14.3	1.5	0.2	1.3	0.6	0.7	82.8
Eastern Region	10.3	18.6	2.6	0.4	4.4	2.2	1.2	77.8
Western Region	24.2	38.1	3.7	0.6	5.8	1.8	0.3	61.1
Southern Region	1.5	4.5	0.2	0.1	0.3	0.0	0.0	95.0

**Table 6.3c: Region-wise distribution of insured and uninsured households reporting ever having seen IRDAI's advertisement (Rural + Urban) (%)**

Zone	Rural + Urban							
	Print Media	TV Advertisements	Radio Jingles	Comic Strips	Website	Metro Rail	Others	No
All India	6.7	15.1	1.8	0.2	2.4	1.0	0.9	82.6
Northern Region	2.8	12.1	1.6	0.2	1.0	0.5	0.9	85.1
Eastern Region	10.1	18.5	2.5	0.4	4.5	2.3	1.6	78.3
Western Region	18.1	31.9	3.1	0.3	4.7	1.1	0.4	67.1
Southern Region	1.2	3.9	0.1	0.1	0.2	0.0	0.2	95.6

Table 6.4 shows the percentage distribution of households that had seen or read the IRDAI publications. Only 6 per cent of the households in India were found to have read any of the IRDAI's publications. The proportions of insured households in the eastern (12 per cent) and western (11 per cent) regions that had seen or read some publication of the IRDAI were higher than in the other regions. The higher proportion of respondents aware of IRDAI's advertisements in the western region can mainly be attributed to the larger number of urban households in the region, with the households in Goa recording high exposure. Higher levels of literacy in these regions may have also contributed to the higher exposure to IRDAI publications. Chapter 3 highlighted that only 7 per cent of the households in the eastern region were illiterate. The southern region performs even more dismally with only 1 per cent of the households having read any IRDAI publication.

**Table 6.4: Region-wise distribution of households reporting having seen or read any publication or handbook launched by IRDAI (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	6.1	7.6	6.9	2.8	3.2	3.1	5.4	6.3	5.9
Northern Region	3.4	4.7	4.0	0.8	1.9	1.4	2.8	3.8	3.4
Eastern Region	12.5	11.6	12.1	5.5	4.8	5.1	10.8	9.6	10.2
Western Region	6.8	15.5	11.1	4.1	6.3	5.5	6.2	12.7	9.6
Southern Region	0.5	1.6	1.1	0.4	1.5	1.1	0.5	1.6	1.1

## 6.2 Grievance Redressal Mechanism and Feedback

Table 6.5 shows that only 3.2 per cent of the Indian households were aware of IRDAI's call centre number for grievance redressal. This is not surprising given that the advertising campaign has a low penetration level, as seen in Tables 6.1, 6.2 and 6.3. The awareness level about this call centre number was slightly higher in the insured households (3.8 per cent) than in the uninsured households (1.5 per cent). Again, the households in the eastern and western regions exhibited slightly higher levels of awareness than their counterparts in the other regions. Further, the insured households reported a slightly higher awareness level than the uninsured households though this difference was very minimal. The southern region recorded an almost negligible awareness level about IRDAI's call centre number. In addition, urban households were only marginally more aware of the number than the rural households (except the insured households of the eastern region).

**Table 6.5: Region-wise distribution of households by awareness about IRDAI's grievance call centre number (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	3.4	4.2	3.8	1.4	1.6	1.5	3.0	3.5	3.2
Northern Region	2.0	3.4	2.7	0.2	0.7	0.5	1.6	2.6	2.1
Eastern Region	6.7	6.2	6.4	2.6	2.6	2.6	5.7	5.1	5.4
Western Region	4.1	7.9	6.0	3.3	4.2	3.8	3.9	6.8	5.4
Southern Region	0.2	0.2	0.2	0.0	0.1	0.1	0.2	0.2	0.2

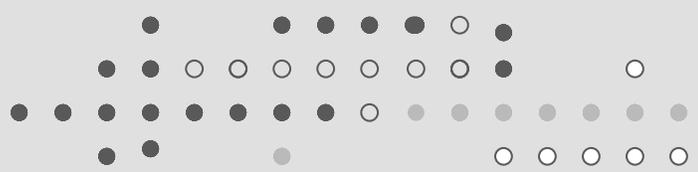


Table 6.6 further corroborates the low awareness levels as reported in Table 6.5 about IRDAI's call centre number. The awareness level about the IRDAI grievance centre was also very low. Only 2.6 per cent of the households were aware that IRDAI has a grievance centre. The western and eastern regions showed higher awareness than the national average with more than 5 per cent of the households in these two regions reporting having heard of the grievance centre. In the eastern and southern regions, urban households exhibited a slightly higher awareness level about the grievance centre.

**Table 6.6: Region-wise distribution of households by awareness about IRDAI's grievance centre, IGMS (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	3.3	3.0	3.2	1.1	1.1	1.1	2.8	2.5	2.6
Northern Region	1.0	1.5	1.2	0.2	0.2	0.2	0.8	1.1	1.0
Eastern Region	7.6	4.9	6.3	1.9	1.9	1.9	6.2	4.0	5.1
Western Region	4.6	7.5	6.1	2.7	3.5	3.2	4.2	6.3	5.3
Southern Region	0.2	0.0	0.1	0.0	0.0	0.0	0.1	0.0	0.1

Tables 6.5 and 6.6, therefore, indicate a very low dissemination level of information through IRDAI's advertisements about its call centre number and also its grievance centre, which consumers can reach through telephone calls to register their complaints. This is not a healthy sign and indicates a lacuna in the advertisement campaign as many consumers, who may be feeling exploited, may not have any avenue for redressal. This, in turn, is likely to deter potential consumers from getting insured in the future.

Table 6.7 shows that the insured households in the eastern and western regions exhibit a higher level of awareness about the insurance ombudsman than their counterparts in the other regions. Uninsured households display low awareness about the insurance ombudsman. Overall, the western region showed the highest awareness (13.7 per cent) about the ombudsman. In Goa, one-third of the respondents were aware of the ombudsman. Gujarat also showed higher awareness levels, with nearly one-fifth of insured households in the state being aware about the ombudsman (Table A6.7). The northern region showed lower awareness levels. Less than 5 per cent of the households in the north are aware about the insurance ombudsman (Table 6.7). This is consistent with all the findings so far, indicating that IRDAI's advertising campaign seems to have had the maximum effect in the eastern and western regions of the country.

**Table 6.7: Region-wise distribution of households by awareness about insurance ombudsman (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
Northern Region	3.2	5.7	4.4	1.5	2.6	2.2	2.8	4.7	3.8
Eastern Region	11.0	8.2	9.6	3.0	3.7	3.4	9.0	6.9	7.9
Western Region	11.9	18.7	15.3	6.5	10.4	9.0	10.8	16.2	13.7
Southern Region	1.2	1.6	1.4	0.2	0.5	0.4	1.0	1.3	1.2
Southern Region	0.2	0.0	0.1	0.0	0.0	0.0	0.1	0.0	0.1

Less than one per cent of the households across almost all the regions reported having registered a grievance in the IRDAI grievance system. The low level of grievance reporting seems to be a consequence of low awareness rather than fewer grievances.

Tables 6.5, 6.6 and 6.7 also point to low information dissemination about IRDAI's call centre, its grievance call number, and the insurance ombudsman. Consequently, there would be a low number of reported grievances. If insurance consumers are not aware of the platforms for grievance reporting, they will not be able to report their problems and exercise their right to redressal. The number of households reporting a grievance is higher only in the eastern region, but even here, the highest proportion of households reporting a grievance is barely 3 per cent for the rural insured households (Table 6.8).

**Table 6.8: Region-wise distribution of house holds reporting registration of a grievance in IRDAI's grievance system (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	1.1	1.0	1.0	0.3	0.4	0.3	0.9	0.8	0.8
Northern Region	0.2	0.6	0.4	0.0	0.1	0.0	0.2	0.4	0.3
Eastern Region	3.0	2.1	2.6	0.9	0.8	0.8	2.5	1.7	2.1
Western Region	0.2	0.6	0.4	0.0	0.2	0.1	0.2	0.5	0.3
Southern Region	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

**Table 6.9a: Region-wise distribution of insured households by their feedback on registered grievance (Rural) (%)**

Zone	Rural						
	Not Resolved At All	Within a Week	Within a Fortnight	Within a Month	More Than One Month	Don't Remember Exactly	Any Other Reasons
All India	9.2	12.5	4.2	0.8	5.0	64.2	4.2
Northern Region	0.0	9.1	27.3	0.0	9.1	45.5	9.1
Eastern Region	10.4	12.3	1.9	0.9	4.7	66.0	3.8
Western Region	0.0	33.3	0.0	0.0	0.0	66.7	0.0
Southern Region	0.0	0.0	0.0	0.0	0.0	0.0	0.0

**Table 6.9b: Region-wise distribution of insured house holds by their feedback on registered grievance (Urban) (%)**

Zone	Urban						
	Not Resolved At All	Within a Week	Within a Fortnight	Within a Month	More Than One Month	Don't Remember Exactly	Any Other Reasons
All India	0.0	15.0	15.0	2.8	3.7	45.8	3.7
Northern Region	0.0	28.0	44.0	0.0	0.0	12.0	8.0
Eastern Region	0.0	12.3	5.5	4.1	2.7	58.9	2.7
Western Region	0.0	0.0	12.5	0.0	25.0	25.0	0.0
Southern Region	0.0	0.0	0.0	0.0	0.0	100.0	0.0

**Table 6.9c: Region-wise distribution of insured households by their feedback on registered grievance (Rural + Urban) (%)**

Zone	Rural + Urban						
	Not Resolved At All	Within a Week	Within a Fortnight	Within a Month	More Than One Month	Don't Remember Exactly	Any Other Reasons
All India	11.5	13.7	9.3	1.8	4.4	55.5	4.0
Northern Region	5.6	22.2	38.9	0.0	2.8	22.2	8.3
Eastern Region	11.7	12.3	3.4	2.2	3.9	63.1	3.4
Western Region	27.3	9.1	9.1	0.0	18.2	36.4	0.0
Southern Region	0.0	0.0	0.0	0.0	0.0	100.0	0.0

With regard to grievance registration, more than one third insured households in rural areas of western region have reported that grievances are resolved within a week. In urban areas, 28.0 per cent of insured households in northern region have reported the same. Overall, more than one-fifth of insured households have revealed that grievances are registered within a week (Tables 6.9a, 6.9b and 6.9c).

### 6.3 Awareness: IRDAI's Role

In this sub-section, awareness about IRDAI's actual role is analysed on the basis of the responses to the questions posed in the survey. For this purpose, the respondents were first asked whether IRDAI sells insurance policies or not. The responses show that nearly 93 per cent of the households are aware that IRDAI does not sell insurance policies (Table 6.10). The awareness level about this question is highest in the southern region where more than 98 per cent of

the households were aware of the correct response. This clearly implies that IRDAI's awareness campaign has had a significant impact in terms of informing the target audience that the Authority is not an insurance seller.

**Table 6.10: Region-wise distribution of households by awareness about IRDAI not selling insurance policies (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	92.5	91.5	92.0	96.0	94.7	95.2	93.3	92.5	92.9
Northern Region	95.8	93.5	94.7	98.7	98.6	98.6	96.4	95.1	95.7
Eastern Region	84.8	87.0	85.9	91.9	88.3	89.9	86.6	87.4	87.0
Western Region	92.3	88.6	90.5	95.9	94.1	94.7	93.0	90.3	91.6
Southern Region	99.0	97.1	98.0	99.2	97.7	98.3	99.0	97.2	98.1

The next question posed to the respondents was whether IRDAI settles claims of insurance policies. The responses are delineated in Table 6.11, which shows that nearly 90 per cent of the households are aware that IRDAI is not involved in settling the claims of insurance policies. Insured households in the southern (99 per cent) and northern (91.8 per cent) regions show much higher awareness levels about this question than respondents at the national level. Among the uninsured households, More than 99 per cent of the uninsured households in the southern region and 96 per cent in the northern region are aware that IRDAI does not settle claims of insurance policies, implying that even in this regard; IRDAI's campaign has had a significant impact in spreading awareness among the target population.

**Table 6.11: Region-wise distribution of households by awareness about IRDAI not settling claims of insurance policies (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	89.6	88.2	88.9	94.0	92.2	92.9	90.5	89.4	89.9
Northern Region	92.9	90.6	91.8	97.2	95.3	96.0	93.7	92.0	92.9
Eastern Region	84.0	84.8	84.4	89.5	86.6	87.9	85.3	85.4	85.4
Western Region	79.1	73.5	76.4	90.5	86.8	88.2	81.4	77.5	79.4
Southern Region	99.4	98.8	99.1	99.8	99.2	99.4	99.5	98.9	99.2

As regards the question about IRDAI's role in deciding the bonus for insurance policies, more than 91 per cent of the households are aware that IRDAI does not play this role. More than 99 per cent of the households in the southern region and nearly 95 per cent of the households in the northern region are aware that IRDAI does not decide the bonus for insurance policies. The responses obtained in the southern and northern regions for both the insured and uninsured households reflect a similar trend.

**Table 6.12: Region-wise distribution of households by awareness about IRDAI not deciding bonus for insurance policies (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	90.8	90.3	90.5	94.6	93.2	93.7	91.6	91.1	91.4
Northern Region	94.4	93.4	93.9	97.2	96.1	96.5	95.0	94.2	94.6
Eastern Region	83.0	84.8	83.9	90.3	88.2	89.1	84.8	85.8	85.3
Western Region	86.5	81.2	83.9	93.2	87.8	89.8	87.8	83.2	85.4
Southern Region	99.7	99.0	99.3	99.8	99.2	99.4	99.7	99.0	99.3

The respondents were also asked if IRDAI appoints insurance advisors or not. Table 6.13 shows that nearly 89 per cent of the households, including 99 per cent in the southern region and 90 per cent in the northern region, are aware that IRDAI does not appoint insurance advisors. If both the insured and uninsured households are considered together, the highest level of awareness on this question is observed in the northern region.

**Table 6.13: Region-wise distribution of households by awareness about IRDAI not appointing insurance advisors (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	88.9	86.0	87.5	93.6	91.8	92.6	89.9	87.7	88.8
Northern Region	91.1	87.2	89.2	95.5	94.0	94.6	92.0	89.3	90.6
Eastern Region	84.0	82.0	83.0	89.9	87.7	88.7	85.4	83.7	84.6
Western Region	80.4	73.4	76.9	91.4	84.9	87.3	82.6	76.8	79.6
Southern Region	98.9	98.6	98.7	99.6	99.5	99.5	99.0	98.8	98.9

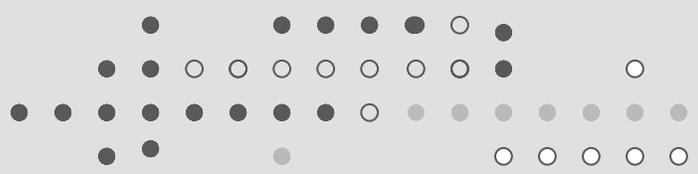
However, it has been found that even though people are aware of what IRDAI is not doing, they are not really aware of what IRDAI is actually doing. Less than one-fifth of the households surveyed were aware that IRDAI is a regulator of the insurance sector (Table 6.14). The urban households exhibited slightly higher awareness levels about IRDAI's activities than their rural counterparts but in both cases, the proportion of the aware households is less than 20 per cent. The western region performs much better than the other regions with one-third of the households there reporting awareness about IRDAI's role as a regulator. The proportion of aware households was as high as 44 per cent for the urban insured households in the western region.

**Table 6.14: Region-wise distribution of households by awareness about IRDAI being the regulator of the insurance sector (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	17.6	22.3	19.9	8.2	12.8	10.9	15.5	19.5	17.6
Northern Region	17.1	21.5	19.2	8.8	13.0	11.4	15.4	18.9	17.2
Eastern Region	21.6	25.0	23.2	9.3	13.0	11.4	18.5	21.4	20.0
Western Region	31.0	43.9	37.4	13.3	25.4	20.9	27.5	38.3	33.2
Southern Region	1.9	5.0	3.5	0.6	2.5	1.8	1.6	4.3	3.1

## 6.4 Conclusion

This chapter focuses on IRDAI's roles and responsibilities in the insurance sector and the awareness among the sample households about these roles. IRDAI's "Bima Bemisaa" campaign aimed to increase awareness about various facets of IRDAI's mandate in the insurance sector, such as its roles, the types and processes of insurance available, and grievance redressal forums. The analysis reveals that most people are aware that IRDAI does not sell insurance products, or decide bonus, or settle insurance claims. However, a majority of the people are not aware about the exact role of IRDAI as the regulator of the insurance sector. Moreover, as indicated in Tables 6.1, 6.2 and 6.3, most of the respondents have not even seen any of the IRDAI's advertisements. The few respondents who have seen these advertisements have done so on television or in the print media. The analysis in Chapter 3 also showed that most households report television as a major source of information in both rural and urban areas. Since most households now have television sets and access to newspapers, it is imperative to keep the focus on these media. The proportion of respondents seeing the advertisements on the Internet is low in both rural and urban areas. This could imply a mix of low level of Internet education and penetration as well as the use of fewer channels of advertising on the Internet by IRDAI. Most of the findings in this chapter, in fact, reflect this low level of exposure to IRDAI's information dissemination drive. The results also show that urban households ostensibly have slightly better levels of awareness than their rural counterparts, as the former enjoy better access to all media of information including websites, television, comic strips, and newspapers. Interestingly, however, the difference in awareness levels between urban and rural households is only marginal. The difference in awareness levels is more distinct between insured and uninsured households, with the former displaying higher levels of all-round awareness than the latter. Region-wise, the southern and northern regions show higher awareness than the other regions on most fronts. It should, however, be noted that again, these awareness levels are only relative to those witnessed in the eastern and western regions but in the country as a whole, the awareness about IRDAI and its role as a regulator of insurance still remains low. In Chapter 3, it was noted that a larger proportion of the economically better off households have insurance as compared to the economically backward households. It has also been noted



that awareness about the IRDAI and the benefits of insurance is high among urban households and those that are already insured. The focus of information dissemination by the IRDAI thus needs to shift towards rural low-income families by expounding that these families have greater reason to purchase insurance policies because of their financial vulnerability. For fulfilling this objective, IRDAI's advertisement campaign should focus on using popular rural networks to disseminate information about its role and activities. It should also be noted that the advertisements released by insurers are often misperceived as IRDAI advertisements by people as almost all the insurers use the IRDAI logo in their advertisements, which causes confusion. There is thus a need to impart a unique and distinctive character to IRDAI's information campaign to not only distinguish it from the campaigns of private insurers but also to enhance its focus, effectiveness and recall value among the target audience.

# Awareness about Rights, Duties, Grievance and Dispute Redressal

## CHAPTER 7

The previous chapter contained an analysis of the awareness levels of the insured and uninsured households with respect to the roles played by IRDAI in the insurance sector. It has been observed that the awareness about the grievance services provided by IRDAI in the country is dismally low. The eastern and western regions show a marginally higher penetration of IRDAI's awareness campaign, "Bima Bemisaal". Despite the prevalence of high education levels in some states, say, Kerala, as well as high levels of awareness about various types and benefits of insurance itself, especially that of life insurance as seen in Chapter 4, the penetration of the awareness campaign on the role of the ombudsman and grievance reporting system has been negligible. This indicates that IRDAI's focused campaign regarding the ombudsman, and rights and duties of the prospective insured has not been very successful so far. This paradox is seen in many aspects of insurance-related processes such as the specific regulatory role of IRDAI, the redressal mechanisms available to the public to safeguard their interests, and the responsibilities of the consumers. This chapter presents an evaluation of the awareness on these grievance and dispute redressal processes as well as consumer rights and duties.

### 7.1 Actions Taken for Grievance Redressal

It has been a persistent challenge for IRDAI to spread awareness among people about their rights and duties and the role of the ombudsman. Since the advent of the "Bima Bemisaal" campaign, IRDAI has been trying to disseminate information on the rights and duties of the insured but this remains an onerous task, as indicated by the findings of the current study. Moreover, it has always been a challenge to make insurance purchasers aware of what they need to do if they have a disagreement on any issue with their insurance company. Given this backdrop, the current study examines the level of awareness on these aspects. It is important to gauge whether people are aware that there is an insurance ombudsman who looks into such grievances and helps resolve them.

Tables 7.1a, 7.1b and 7.1c show the percentage distribution of options for the insured households if they are dissatisfied with the policy services provided by the insurance company. Nearly one-third of the rural and urban insured households in all the regions said that they did not know what their actions would be. The exception was the western region, wherein three-fourths of the households reported that they would consult their agents. The most popular actions that the insured households would take across the country are to cease payment of premiums, to consult agents or to approach insurance companies for redressal of their grievances. Very few respondents said that they would approach the insurance ombudsman or consumer courts. This is because of the low level of awareness about these particular measures, as seen in Chapter 6.

**Table 7.1a: Region-wise distribution of insured households by action to be taken if not satisfied with the services of insurance company (Rural) (%)**

Zone	Rural						
	Stop Payment of Premium	Consult Agent	Approach Insurance Company	Approach Insurance Ombudsman	Approach Consumer Court	Others	Don't Know
All India	23.0	50.3	38.1	4.3	7.8	0.9	32.4
Northern Region	18.5	47.4	40.8	2.7	8.9	0.4	33.2
Eastern Region	30.2	45.1	33.1	7.7	10.2	1.9	39.1
Western Region	31.9	75.6	51.7	5.0	4.1	1.0	8.8
Southern Region	13.9	49.0	31.1	1.6	3.3	0.1	34.6

In urban areas, a higher proportion of households, that is, nearly 12 per cent, said that they would approach the consumer courts as compared to rural areas, where the corresponding figure was about 8 per cent. However, in the eastern region, a higher proportion of both rural (10 per cent) and urban households (15 per cent) claimed that they would approach the consumer courts as a mode of redressal of grievances against insurance companies. In the northern region, while the total

proportion of households approaching consumer courts in the case of dissatisfaction is around 9 per cent in the rural areas, the states of Madhya Pradesh, Himachal Pradesh and Punjab recorded higher shares ranging between 14 and 19 per cent of the rural insured households, which said that they would use this as a tool for combating grievances (Table A7.1). For urban insured households in Madhya Pradesh and Punjab, this figure was considerably higher at nearly 22 per cent in both the cases. In the southern region, only in the state of Karnataka did 10 per cent households report that they would go to consumer courts. In the remaining states, the popular methods were stopping premium payments or consulting agents or directly consulting the insurance company. These results show that the possibility of exploitation by insurance agents or companies of consumers remains very high since the popular form of seeking redressal across the country is approaching the institution that is indulging in the exploitation in the first place.

**Table 7.1b: Region-wise distribution of insured households by action to be taken if not satisfied with the services of insurance company (Urban) (%)**

Zone	Urban						
	Stop Payment of Premium	Consult Agent	Approach Insurance Company	Approach Insurance Ombudsman	Approach Consumer Court	Others	Don't Know
All India	23.9	50.9	43.4	4.4	11.6	0.5	28.6
Northern Region	16.6	50.7	43.6	2.2	11.8	0.3	29.2
Eastern Region	35.2	45.5	41.5	7.0	15.4	1.3	33.2
Western Region	33.1	73.7	59.8	9.2	4.9	0.1	6.6
Southern Region	13.6	45.4	35.2	1.3	9.2	0.1	33.8

**Table 7.1c: Region-wise distribution of insured households by action to be taken if not satisfied with the services of insurance company (Rural + Urban) (%)**

Zone	Rural + Urban						
	Stop Payment of Premium	Consult Agent	Approach Insurance Company	Approach Insurance Ombudsman	Approach Consumer Court	Others	Don't Know
All India	23.4	50.6	40.7	4.4	9.7	0.7	30.5
Northern Region	17.6	49.0	42.1	2.4	10.3	0.4	31.3
Eastern Region	32.7	45.3	37.3	7.4	12.8	1.6	36.2
Western Region	32.5	74.6	55.7	7.1	4.5	0.5	7.7
Southern Region	13.8	47.2	33.2	1.5	6.3	0.1	34.2

Tables 7.2a and 7.2b depict the percentage distribution of households by their awareness on what would happen if premiums under a policy were to be discontinued. Around half of the rural insured households and 44 per cent of the urban insured households reported that they did not know what would happen if they stopped premium payments. In the northern and eastern regions, this figure remained higher than 50 per cent for rural insured households and between 40 and 50 per cent in the urban insured households. In the southern region, nearly 60 per cent of both the rural and urban insured households did not know what their course of action would be in case of a grievance. Conversely, in the western region, nearly 60 per cent of the rural insured households were aware that the policy would lapse. This could be because of higher literacy levels in this region. Maharashtra recorded a much higher figure of 67 per cent of the rural insured households which reported that the policy would lapse (Tables A7.2a and A7.2b).

**Table 7.2a: Region-wise distribution of insured households by perception if premiums under a policy are discontinued (%)**

Zone	Rural					Urban					All				
	Risk cover will cease	Policy will Lapse	All premiums paid will be refunded	All premiums paid will be lost	Don't know	Risk cover will cease	Policy will Lapse	All premiums paid will be refunded	All premiums paid will be lost	Don't know	Risk cover will cease	Policy will Lapse	All premiums paid will be refunded	All premiums paid will be lost	Don't know
All India	15.3	25.4	5.1	3.0	51.1	18.5	26.9	5.6	4.4	44.6	16.9	26.1	5.4	3.7	47.9
Northern Region	19.2	15.9	5.9	1.7	57.2	24.7	17.0	5.8	3.6	48.9	21.8	16.5	5.9	2.6	53.2
Eastern Region	14.9	24.8	5.4	2.1	52.9	18.2	28.9	7.1	2.2	43.6	16.5	26.8	6.2	2.1	48.3
Western Region	16.8	58.9	6.5	5.0	12.8	20.3	57.2	6.9	3.4	12.2	18.5	58.1	6.7	4.2	12.5
Southern Region	5.8	25.4	1.7	6.5	60.6	4.6	24.4	1.8	10.3	58.9	5.2	24.9	1.8	8.4	59.7

Among the uninsured households, more than two-thirds of all the households sampled did not know what would happen if the premiums were discontinued. In the western region, 30 per cent of the rural uninsured and one-third of the urban uninsured households thought that the policy would lapse. In the southern region, 75 per cent of all the households did not know what would happen if premiums were discontinued.

**Table 7.2b: Region-wise distribution of uninsured households by perception if premiums under a policy are discontinued (%)**

Zone	Rural					Urban					All				
	Risk cover will cease	Policy will lapse	All premiums paid will be refunded	All premiums paid will be lost	Don't know	Risk cover will cease	Policy will lapse	All premiums paid will be refunded	All premiums paid will be lost	Don't know	Risk cover will cease	Policy will lapse	All premiums paid will be refunded	All premiums paid will be lost	Don't know
All India	8.6	14.3	2.1	1.8	73.3	10.7	18.0	2.5	2.5	66.4	9.8	16.5	2.4	2.2	69.1
Northern Region	8.2	9.8	2.2	1.2	78.6	11.7	12.0	2.3	1.9	72.2	10.3	11.2	2.3	1.6	74.7
Eastern Region	11.4	14.5	2.2	1.1	70.7	13.5	19.5	3.4	1.4	62.1	12.6	17.3	2.9	1.3	65.9
Western Region	8.0	29.0	2.1	2.7	58.3	10.8	35.3	3.7	3.5	46.8	9.7	33.0	3.1	3.2	51.0
Southern Region	2.9	14.3	1.7	4.2	76.9	3.0	16.4	0.6	4.9	75.0	3.0	15.6	1.0	4.7	75.7

The results show that 87 per cent of the insured households in the north and 90 per cent in the west were aware that they must carefully read the prospectus and proposal forms before signing the forms (Table 7.3). In the north, most of the states performed well on this indicator, including Delhi, Haryana, Himachal Pradesh, Punjab and Uttar Pradesh where more than 90 per cent of the households were aware of this duty (Table A7.3). In the western region, Maharashtra had the highest proportion of households that were aware of this duty, followed by Gujarat. In the southern region, only half of all households were aware of this duty. The exception is Kerala where more than 90 per cent of the households were aware of this consumer duty. As expected, the uninsured households are less aware of such roles than the insured households. Two-thirds of all the uninsured households surveyed knew that they should read both the prospectus as well as the proposal form before signing the insurance documents. The western and northern regions recorded a higher proportion of the aware uninsured households. The states of Delhi, Haryana, and Himachal Pradesh, in fact, registered 100 per cent awareness about this. On the other end of the spectrum, in Madhya Pradesh, only 30 per cent of the uninsured households were aware, as compared nearly 80 per cent of the aware insured households. In the western region, 80 per cent of the uninsured households in Gujarat and Maharashtra were aware about the importance of reading the prospectus and proposal. At the all-India level, there was very less difference between the rural and urban insured households with regard to such awareness.

**Table 7.3: Region-wise distribution of households by awareness about reading the prospectus and proposal form before signing (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	78.1	79.1	78.6	63.4	68.6	66.5	74.9	76.0	75.5
Northern Region	86.0	88.7	87.3	69.8	75.4	73.2	82.7	84.7	83.7
Eastern Region	76.4	77.8	77.1	63.9	71.2	67.9	73.4	75.8	74.6
Western Region	90.1	90.9	90.5	73.4	81.2	78.3	86.8	88.0	87.4
Southern Region	53.6	53.4	53.5	39.2	38.8	39.0	50.8	49.3	50.0

The rural uninsured households showed slightly less awareness levels than their urban counterparts (except in the southern region) about their ability and need to read the prospectus forms. The intra-state variation between rural and urban uninsured households was high in Arunachal Pradesh where 48 per cent of the rural and a much higher share of 90 per cent of the urban uninsured households were aware about this.

All the regions performed well with respect to the insured households, as seen in Table 7.4, on the awareness of buying an insurance policy only through authorised channels (that is, through licensed agents or intermediaries), with 80-90 per cent of respondents being aware of this. In the case of the uninsured households, half the respondents were aware of

buying insurance policies through authorised means in the southern region and a little more than three-fourths of the households were aware in the northern and eastern regions. The corresponding figure for the uninsured households was 90 per cent in the western region.

**Table 7.4: Region-wise distribution of households by awareness about buying policy only through a licensed agent or intermediaries (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	87.0	88.8	87.9	69.2	76.0	73.2	83.2	85.0	84.1
Northern Region	89.5	91.7	90.5	73.4	78.3	76.4	86.2	87.6	86.9
Eastern Region	82.8	86.1	84.4	65.1	78.5	72.6	78.4	83.8	81.2
Western Region	97.5	98.7	98.1	84.3	90.4	88.2	94.9	96.2	95.6
Southern Region	81.6	81.0	81.3	57.9	55.6	56.5	76.9	73.9	75.3

In the western region, driven by Daman and Diu, and Maharashtra, nearly 90 per cent of the insured respondents were aware that they should be cautious of spurious callers and should verify the credentials of sellers before making payments (Table 7.5). In the southern region, less than half (45.7 per cent) of the insured respondents were aware of this. Only Kerala (90 per cent) and Telangana (61 per cent) had higher levels of awareness on this issue. Among the uninsured households, the awareness was much lower (Table A7.5).

**Table 7.5: Region-wise distribution of households by awareness about being cautious of spurious callers and verifying the credentials of sellers (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	73.6	75.1	74.3	57.6	63.8	61.3	70.2	71.7	71.0
Northern Region	84.9	87.3	86.1	67.7	73.9	71.5	81.4	83.2	82.3
Eastern Region	68.7	70.9	69.7	52.6	60.8	57.2	64.7	67.9	66.3
Western Region	88.1	91.5	89.8	73.7	82.4	79.2	85.2	88.8	87.1
Southern Region	45.7	45.8	45.7	33.8	32.4	32.9	43.3	42.0	42.6

Table 7.6 shows that 85 per cent of the insured households in the northern and western regions were aware that they should read policy documents carefully. Haryana, Punjab and Uttar Pradesh in the north and Maharashtra and Daman and Diu in the west reported that more than 90 per cent of the insured households were aware of this requirement (Table A7.6). In the south, only Kerala had a high proportion (88 per cent) of aware households. As a whole, the southern region again performed low in terms of awareness, with 45 per cent of the insured households being aware. Awareness on this aspect was slightly lower in the rural insured households than in the urban ones (except in the southern region) and lower within the uninsured households.

**Table 7.6: Region-wise distribution of households by awareness about reading policy documents (%)**

Zone	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	69.0	71.3	70.1	54.0	59.5	57.3	65.8	67.8	66.8
Northern Region	84.2	86.4	85.2	68.1	72.7	70.9	80.9	82.2	81.6
Eastern Region	56.3	62.4	59.3	44.2	51.4	48.2	53.3	59.1	56.3
Western Region	83.7	87.8	85.7	66.3	77.7	73.5	80.2	84.8	82.6
Southern Region	45.7	44.2	44.9	34.4	30.5	31.9	43.4	40.3	41.8

## 7.2 Satisfaction Levels of Insured Households

As seen in Table 7.7, two-thirds of the insured respondents in India were satisfied with the services of the insurance company. In the western region, 88 per cent of the rural insured households and nearly 90 per cent of the urban insured households were satisfied with the services. These satisfaction levels in the western region were high across all states/

UTs, including Daman and Diu, Goa, Maharashtra and Gujarat. As expected, the urban insured households had slightly higher satisfaction levels as compared to the rural insured households. In the eastern region, one-fifth of the respondents did not have a definitive answer to this. In Chhattisgarh, 90 per cent of the insured rural households and 89 per cent of their urban counterparts reported satisfaction with the services of the insurance company. This was followed by Odisha, where 77 per cent of the rural insured households and 80 per cent of the urban insured households were satisfied. West Bengal reported very low levels of satisfaction among the states in the eastern region. Here, only 7 per cent of the rural and 21 per cent of the urban insured households reported being satisfied. Most respondents in West Bengal did not have a definitive answer to this question. In the northern region, two-thirds of the rural and 70 per cent of the urban insured households were satisfied.

**Table 7.7: Region-wise distribution of insured households by satisfaction derived from 'Service of the Insurance Company' (%)**

Zone	Rural				Urban				All			
	Yes	No	Can't Say	Not Applicable	Yes	No	Can't Say	Not Applicable	Yes	No	Can't Say	Not Applicable
All India	67.2	2.7	15.4	14.8	70.2	2.7	15.9	11.2	68.6	2.7	15.6	13.0
Northern Region	67.4	2.8	16.2	13.7	71.2	2.5	14.8	11.5	69.2	2.6	15.5	12.6
Eastern Region	51.8	2.9	19.9	25.4	54.8	4.0	23.3	17.9	53.3	3.5	21.6	21.7
Western Region	88.0	3.5	3.2	5.4	89.9	2.0	3.8	4.3	88.9	2.8	3.5	4.9
Southern Region	80.3	1.2	13.8	4.6	81.3	1.6	13.4	3.7	80.8	1.4	13.6	4.1

As Table 7.8 shows, 59 per cent of the rural and 64 per cent of the urban insured households were satisfied with the services provided by the insurance agent. The western region had much higher percentages of rural (86 per cent) and urban (88 per cent) insured households being satisfied with the services. In contrast, in the eastern region, only around one-third of the rural and a little less than half of the urban insured households reported being satisfied with the services provided by the agent. West Bengal had only 6 per cent of satisfied rural insured households. Meghalaya, Arunachal Pradesh and Jharkhand also reported low satisfaction with agent services. In the southern region, more than two-thirds of the households were satisfied while in Karnataka, 80 per cent of the households were satisfied (Table A7.8).

**Table 7.8: Region-wise distribution of insured households by satisfaction derived from 'Service of Agent' (%)**

Zone	Rural				Urban				All			
	Yes	No	Can't Say	Not Applicable	Yes	No	Can't Say	Not Applicable	Yes	No	Can't Say	Not Applicable
All India	58.6	8.7	16.0	16.7	63.5	7.8	15.9	12.8	61.0	8.3	15.9	14.8
Northern Region	61.9	5.7	17.7	14.6	66.2	5.6	16.0	12.2	64.0	5.7	16.9	13.5
Eastern Region	38.4	12.5	19.5	29.6	46.0	11.3	21.2	21.5	42.2	11.9	20.3	25.6
Western Region	86.2	6.7	1.5	5.7	88.2	6.2	1.3	4.4	87.2	6.4	1.4	5.0
Southern Region	68.2	10.3	15.7	5.8	71.7	7.7	16.0	4.6	70.0	9.0	15.8	5.2

Half of the rural insured households and 56 per cent of their urban counterparts were satisfied with the benefits of the policy (Table 7.9). The western and southern regions, led by Daman and Diu, Karnataka and Kerala, had much higher satisfaction levels with the policy benefits.

**Table 7.9: Region-wise distribution of insured households by satisfaction derived from 'Benefits of the Policy' (%)**

Zone	Rural				Urban				All			
	Yes	No	Can't Say	Not Applicable	Yes	No	Can't Say	Not Applicable	Yes	No	Can't Say	Not Applicable
All India	52.5	5.2	26.8	15.5	56.5	5.1	26.5	11.9	54.4	5.1	26.7	13.8
Northern Region	47.5	3.4	34.5	14.6	52.0	3.6	32.2	12.2	49.7	3.5	33.4	13.4
Eastern Region	40.1	7.2	26.5	26.3	43.1	7.5	30.4	19.0	41.5	7.3	28.4	22.7
Western Region	75.9	3.8	14.5	5.7	80.5	3.5	11.7	4.2	78.2	3.7	13.1	5.0
Southern Region	70.7	6.6	17.8	4.9	72.9	5.0	17.7	4.4	71.8	5.7	17.7	4.7

Tables 7.10a, 7.10b and 7.10c show the distribution of households according to their awareness levels about the steps to be taken in case of disagreements with their insurers. One-third of the rural insured households in India cite consulting the agent as the discourse for redressal. In the western region, this figure was higher at 50 per cent of the rural households who reported that they preferred to consult the agent. One-third of the rural insured households in the western and southern regions also cited consulting the insurance agency as the recourse for redressal. Less than 2 per cent of the rural insured households cited approaching the ombudsman as a viable step to be taken in case of disagreements with their insurers. In Chapter 6, we saw that awareness about the ombudsman is very low. It follows, thus, that the most popular methods of seeking redressal are to consult the agent or the insurance company. The trend is similar in the urban areas as well, with most of the insured households opting to approach the agent or the insurance company for redressal in case of disputes. This is consistent with the results in the previous chapter, where we found very low levels of awareness about the consumer court and ombudsman. (for detailed state tables see Table A7.1 to A7.10).

**Table 7.10a: Region-wise distribution of insured households by awareness about steps required during disagreement with insurance company (Rural) (%)**

Zone	Rural					
	Consult Agent	Approach Insurance Company	Approach Ombudsman/ Lokayukta	Approach Consumer Court	Don't Know	Others
All India	33.5	27.1	1.4	6.1	31	1
Northern Region	36.9	21.4	1.3	5.7	34	1
Eastern Region	19.3	28.6	1.3	9.5	38	3
Western Region	51.2	32.9	3.5	4.2	7.7	1
Southern Region	39.3	33.8	0.2	2.2	24	0

**Table 7.10b: Region-wise distribution of insured households by awareness about steps required during disagreement with insurance company (Urban) (%)**

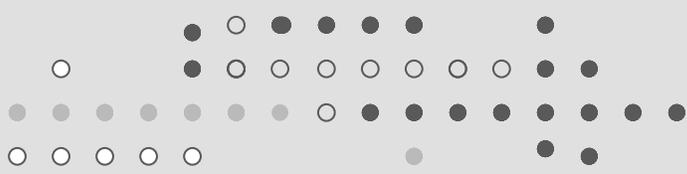
Zone	Urban					
	Consult Agent	Approach Insurance Company	Approach Ombudsman/ Lokayukta	Approach Consumer Court	Don't Know	Others
All India	31.3	33.1	2	8	25.1	0.7
Northern Region	36.1	30.9	0.8	7	24.7	0.7
Eastern Region	19.9	30.4	2.8	12	33.3	1.2
Western Region	42.3	40.8	5.6	4	6.6	0.6
Southern Region	33.4	37	1	4	24	0.1

**Table 7.10c: Region-wise distribution of insured households by awareness about steps required during disagreement with insurance company (Rural + Urban) (%)**

Zone	Rural + Urban					
	Consult Agent	Approach Insurance Company	Approach Ombudsman/ Lokayukta	Approach Consumer Court	Don't Know	Others
All India	32.4	30.0	1.7	6.9	27.9	1.0
Northern Region	36.5	26.0	1.0	6.2	29.6	0.7
Eastern Region	19.6	29.5	2.0	10.9	35.9	2.1
Western Region	46.8	36.8	4.5	4.1	7.2	0.6
Southern Region	36.3	35.5	0.6	3.3	24.1	0.2

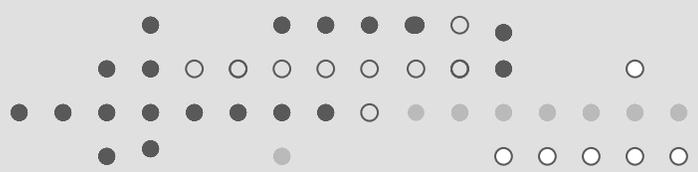
### 7.3 Conclusion

The results presented in this chapter highlight the paradox of high education and high awareness levels about insurance policies, coupled with very low awareness on the available grievance redressal methods for disagreement on insurance policies. We find that on the one hand, many households are aware that they should read policy documents carefully and not pay heed to spurious calls. However, on the other hand, awareness about the various instruments of combating exploitation by insurance companies or agents available to consumers is incredibly low. For the southern region, this



paradox is further exacerbated by the simultaneous high education levels existing in states like Kerala. This underlines the need for improvement in region- and language-specific awareness campaigns on the available grievance redressal methods, specifically to ensure the successful penetration of IRDAI's Bima Bemisaal advertising campaign.

Further, we find that despite low awareness levels on most insurance-related rules and roles, the insured households are satisfied with the services provided. This could be because they are able to get certain grievance redressed through the methods they use, such as agents and insurance companies. However, as evaluated in Chapter 6 as well as in the present chapter, a majority of the households across India are not aware of the redressal mechanisms such as the insurance ombudsman, IRDAI call centre and consumer courts. We also find that while awareness about insurance policies, especially life insurance, is high, awareness about certain aspects of the policies is low. If consumers are not aware of their rights as well as duties, they are vulnerable and remain at risk of being exploited. Hence, improving the overall awareness levels on the aspects discussed in this chapter is of utmost importance for ensuring better functioning of the insurance sector.



# Insurance Awareness in Tripura: Analysis of Gomati District

## CHAPTER 8

The pre-launch survey report of 2010-11 portrayed an extensive analysis of the Indian economy with respect to awareness about various insurance products. The post-launch 2015-16 report aims to compare these earlier results with the current situation, five years down the line. Interestingly, during this period, on January 8, 2015, IRDAI also launched a special Insurance Awareness Campaign in the state of Tripura in collaboration with the Government of Tripura. It was designed to achieve 100 per cent financial literacy and 100 per cent financial inclusion in the state. The desired duration of the campaign was two years. In order to reach the target, a multi-institutional approach, (covering insurers, Life and General Insurance Councils, banks, financial literacy centres, and common service centres), and a multi-pronged strategy (entailing the organisation of seminars at the state and district levels, village adoption, educating students, the use of print and electronic media and the distribution of educational material) were adopted.

The total number of districts in Tripura is eight, including Dhalai, Sipahijala, Khowai, Gomati, Unakoti, North Tripura, South Tripura, and West Tripura. In this round of the awareness survey, NCAER selected the Gomati district with headquarters in Udaipur (which was earlier located in South Tripura district) to maintain the same block that was surveyed in 2010. In this survey, the questionnaire was canvassed to 200 households in this district of Tripura. The findings from this survey are presented in this chapter. It must be kept in mind that the population of Tripura as per the 2011 Census was recorded to be more than 36.7 lakhs. With the expected annual population growth of 1.4 per cent, given the last decadal growth of 14.7 per cent, the population of Tripura in 2015 would be roughly 40 lakh people. Hence, it is natural that the 200 households or roughly 1000 people surveyed in the current round would not be representative of the state, but it would still provide a picture of the manner in which the campaign has affected this north-eastern state. Thus, the findings presented below pertain to only one district, that is, Gomati district, representing only five urban and five rural sample locations comprising 200 households. Further, since both the surveys were mainly intended to capture an all-India perspective, along with some salient regional characteristics, they are representative of the country as a whole rather than of an individual state. This poses limitations in the interpretation of results for representing a state.

### 8.1 Socio-economic Characteristics of Households

Table 8.1: Distribution of households by religion (%)

Religion of the Household		Insured	Uninsured	All
Rural	Hinduism	100.0	100.0	100.0
	Islam	0.0	0.0	0.0
	Christianity	0.0	0.0	0.0
	Sikhism	0.0	0.0	0.0
	Jainism	0.0	0.0	0.0
	Others	0.0	0.0	0.0
Urban	Hinduism	94.5	96.3	95.0
	Islam	4.1	3.7	4.0
	Christianity	0.0	0.0	0.0
	Sikhism	0.0	0.0	0.0
	Jainism	0.0	0.0	0.0
	Others	1.4	0.0	1.0
All	Hinduism	97.3	97.9	97.5
	Islam	2.0	2.1	2.0
	Christianity	0.0	0.0	0.0
	Sikhism	0.0	0.0	0.0
	Jainism	0.0	0.0	0.0
	Others	0.7	0.0	0.5

The socio-economic profile of the households in Gomati has been assessed in terms of religion, caste, and household structure. For Tripura in particular, given the qualification of district level data analysis, the findings delineated here represent their distinctive characteristics along with details about the major sources of information for the household, both general and insurance-related. As seen in Table 8.1, a majority of the surveyed households (97.5 per cent) are Hindu. Further bifurcation suggests that the urban region in the state is composed of 95 per cent Hindu and 4 per cent Muslim households.

Table 8.2 indicates that nearly 70 per cent of the surveyed households belong to the general category while 20 per cent belong to the Scheduled Castes (SCs). Table 8.3 shows that more than half the surveyed population is living in pucca houses.

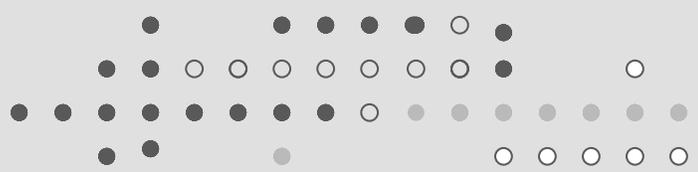
**Table 8.2: Distribution of households by category of respondents (%)**

Caste of the Household		Insured	Uninsured	All
Rural	General	67.1	61.9	66.0
	Scheduled Caste	25.3	23.8	25.0
	Scheduled Tribe	0.0	4.8	1.0
	Other Backward Class	7.6	9.5	8.0
	Others	0.0	0.0	0.0
Urban	General	75.4	70.4	74.0
	Scheduled Caste	13.7	18.5	15.0
	Scheduled Tribe	0.0	3.7	1.0
	Other Backward Class	6.8	0.0	5.0
	Others	4.1	7.4	5.0
All	General	71.1	66.6	70.0
	Scheduled Caste	19.7	20.8	20.0
	Scheduled Tribe	0.0	4.2	1.0
	Other Backward Class	7.2	4.2	6.5
	Others	2.0	4.2	2.5

**Table 8.3: Distribution of households by type of dwelling unit (%)**

Type of dwelling unit of the household		Insured	Uninsured	All
Rural	Pucca	22.8	0.0	18.0
	Semi-pucca	16.5	19.0	17.0
	Kutcha	60.7	81.0	65.0
Urban	Pucca	89.0	77.8	86.0
	Semi-pucca	11.0	11.1	11.0
	Kutcha	0.0	11.1	3.0
All	Pucca	54.6	43.8	52.0
	Semi-pucca	13.8	14.6	14.0
	Kutcha	31.6	41.6	34.0

In the state of Tripura, more than 90 per cent of the households have an APL ration card, 3 per cent have BPL cards and 1.5 per cent do not have any ration card. Not much difference is observed between rural and urban areas of the country (Table 8.4). In Tripura, more than half of the respondents have acquired education up to the higher secondary or above levels (Table 8.5).



**Table 8.4: Distribution of households by type of ration card they possess (%)**

Type of ration card possessed by the household		Insured	Uninsured	All
Rural	APL	94.9	100.0	96.0
	BPL	3.8	0.0	3.0
	Antyodaya	0.0	0.0	0.0
	Annapurna	0.0	0.0	0.0
	No card	1.3	0.0	1.0
Urban	APL	95.9	92.6	95.0
	BPL	1.4	7.4	3.0
	Antyodaya	0.0	0.0	0.0
	Annapurna	0.0	0.0	0.0
	No card	2.7	0.0	2.0
All	APL	95.4	95.8	95.5
	BPL	2.6	4.2	3.0
	Antyodaya	0.0	0.0	0.0
	Annapurna	0.0	0.0	0.0
	No card	2.0	0.0	1.5

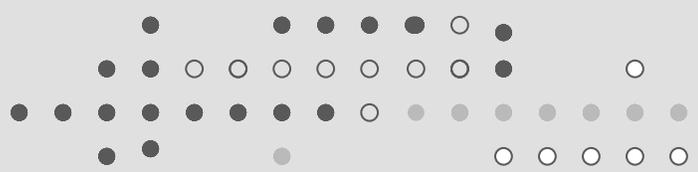
**Table 8.5: Distribution of households by respondent's education level (%)**

Education level of the household		Insured	Uninsured	All
Rural	Not Literate	0.0	0.0	0.0
	Literate without formal schooling	0.0	0.0	0.0
	Literate but below primary level	1.3	0.0	1.0
	Primary	0.0	0.0	0.0
	Middle	17.7	42.9	23.0
	Secondary	35.4	23.8	33.0
	Higher secondary	13.9	19.0	15.0
	Diploma/certificate course	0.0	0.0	0.0
	Graduate	25.3	4.8	21.0
	Post-graduate and above	25.3	4.8	7.0
Urban	Not Literate	0.0	0.0	0.0
	Literate without formal schooling	1.4	3.7	2.0
	Literate but below primary level	0.0	0.0	0.0
	Primary	2.7	7.4	4.0
	Middle	8.2	7.4	8.0
	Secondary	20.5	33.3	24.0
	Higher secondary	24.7	29.6	26.0
	Diploma/certificate course	2.7	3.7	3.0
	Graduate	38.4	14.8	32.0
	Post-graduate and above	38.4	14.8	1.0
All	Not Literate	0.0	0.0	0.0
	Literate without formal schooling	0.7	2.1	1.0
	Literate but below primary level	0.7	0.0	0.5
	Primary	1.3	4.2	2.0
	Middle	13.2	22.9	15.5
	Secondary	28.3	29.2	28.5
	Higher secondary	19.1	25.0	20.5
	Diploma/certificate course	1.3	2.1	1.5
	Graduate	31.6	10.4	26.5
	Post-graduate and above	31.6	10.4	4.0

As per Table 8.6 the major sources of news/information for the insured households are rural knowledge hubs (more than 60 per cent), newspapers (more than 90 per cent), television (nearly 90 per cent), radio (26 per cent), and the Internet (nearly 11 per cent). The corresponding figures for uninsured households are rural knowledge hubs (62.5 per cent), newspapers (nearly 81 per cent), television (nearly 85 per cent), radio (nearly 35 per cent), and the Internet (14.6 per cent). Overall, therefore, newspapers, television and rural knowledge hubs constitute prominent information sources for both rural and urban areas.

**Table 8.6: Distribution of households by major sources of news/information (%)**

Major source of information for the household		Insured	Uninsured	All
Rural	Radio	2.5	0.0	2.0
	Television	100.0	100.0	100.0
	Newspaper	98.7	100.0	99.0
	Magazines	0.0	0.0	0.0
	Internet	0.0	0.0	0.0
	Local people	0.0	0.0	0.0
	Relatives/friends	0.0	0.0	0.0
	Panchayat	1.3	0.0	1.0
	Fair price shop	0.0	0.0	0.0
	Posters/banners/hoardings	0.0	0.0	0.0
	Rural knowledge hub	92.4	100.0	94.0
	Others	0.0	0.0	0.0
	None	0.0	0.0	0.0
Urban	Radio	52.1	63.0	55.0
	Television	78.1	74.1	77.0
	Newspaper	80.8	66.7	77.0
	Magazines	5.5	0.0	4.0
	Internet	21.9	25.9	23.0
	Local people	6.8	3.7	6.0
	Relatives/friends	1.4	0.0	1.0
	Panchayat	4.1	7.4	5.0
	Fair price shop	11.0	14.8	12.0
	Posters/banners/hoardings	2.7	0.0	2.0
	Rural knowledge hub	28.8	33.3	30.0
	Others	0.0	0.0	0.0
	None	0.0	0.0	0.0
All	Radio	26.3	35.4	28.5
	Television	89.5	85.4	88.5
	Newspaper	90.1	81.3	88.0
	Magazines	2.6	0.0	2.0
	Internet	10.5	14.6	11.5
	Local people	3.3	2.1	3.0
	Relatives/friends	0.7	0.0	0.5
	Panchayat	2.6	4.2	3.0
	Fair price shop	5.3	8.3	6.0
	Posters/banners/hoardings	1.3	0.0	1.0
	Rural knowledge hub	61.8	62.5	62.0
	Others	0.0	0.0	0.0
	None	0.0	0.0	0.0



Specifically for insurance, the major sources of information emerged as television, newspapers and rural camps in the rural areas, and as television, newspapers and radio in the urban areas. Overall for both the insured and uninsured households in rural and urban areas, television, radio, rural camps and newspapers are the prominent sources for insurance-related information (Table 8.7).

**Table 8.7: Distribution of households by major sources of information on insurance (%)**

Major source of information for the household		Insured	Uninsured	All
Rural	Newspaper	98.7	100.0	99.0
	Television	100.0	100.0	100.0
	Radio	25.3	14.3	23.0
	Publicity by Insurer	2.5	0.0	2.0
	Rural camp	68.4	85.7	72.0
	Others	0.0	0.0	0.0
Urban	Newspaper	97.3	96.3	97.0
	Television	100.0	92.6	98.0
	Radio	72.6	66.7	71.0
	Publicity by Insurer	11.0	18.5	13.0
	Rural camp	11.0	18.5	13.0
	Others	1.4	0.0	1.0
All	Newspaper	98.0	97.9	98.0
	Television	100.0	95.8	99.0
	Radio	48.0	43.8	47.0
	Publicity by Insurer	6.6	10.4	7.5
	Rural camp	40.8	47.9	42.5
	Others	0.7	0.0	0.5

## 8.2 Awareness: Insurance and Life Insurance

In order to study the level of awareness of both the insured and the uninsured households, the households were questioned on various aspects of insurance such as their perception about insurance, the likely benefits of these policies, and preferences to purchase an insurance policy, among others. As depicted in Table 8.8, the insured and uninsured households in rural and urban areas perceive insurance to compensate for the loss of life and loss from accident or disability. More than 60 per cent of the surveyed households believe that it also compensates for damages to assets from certain events. A comparison of the results of the 2010-11 survey with the current survey indicates that the change in perception has been positive over the years with a more than 60 per cent rise in the perception that insurance provides compensation for losses from certain events and loss of life for both the insured and uninsured households in rural as well as urban areas. The share of households selecting the option 'Can't say' as a response to these questions has fallen drastically in the current round of the survey.

**Table 8.8: Distribution of households by level and change in perception about insurance (%)**

Year	Type of household	Indicators	Rural	Urban	All
2015	Insured	Compensates for loss of Life	91.5	98.5	95.0
		Compensates for loss from accident or disability	78.9	61.8	70.5
		Provides for health care	8.5	26.5	17.3
		Compensates for crop loss due to floods/droughts, etc.	14.1	19.1	16.5
		Insurance for house/cattle/tractor/pump set/etc.	8.5	19.1	13.7
		Compensates for damage to assets from certain events	81.7	47.1	64.7
		Helps rebuild the asset lost due to certain events	14.1	19.1	16.5
		Any other	0.0	1.5	0.7
		Can't say	0.0	1.5	0.7
	Uninsured	Compensates for loss of Life	90.0	92.6	91.5
		Compensates for loss from accident or disability	80.0	63.0	70.2
		Provides for healthcare	25.0	25.9	25.5
		Compensates for crop loss due to floods/droughts, etc.	10.0	25.9	19.1
		Insurance for house/cattle/tractor/pump set/etc.	0.0	11.1	6.4
		Compensates for damage to assets from certain events	70.0	59.3	63.8
		Helps rebuild the asset lost due to certain events	20.0	3.7	10.6
		Any other	0.0	3.7	2.1
		Can't say	0.0	3.7	2.1
	All	Compensates for loss of Life	91.2	96.8	94.1
		Compensates for loss from accident or disability	79.1	62.1	70.4
		Provides for health care	12.1	26.3	19.4
		Compensates for crop loss due to floods/drought, etc.	13.2	21.1	17.2
		Insurance for house/cattle/tractor/pump set/etc.	6.6	16.8	11.8
		Compensate damage to assets from certain events	79.1	50.5	64.5
		Helps rebuild the asset lost due to certain events	15.4	14.7	15.1
		Any other	0.0	2.1	1.1
		Can't say	0.0	2.1	1.1
Difference in percentages over 2010	Insured	Compensates for Loss of Life	6.5	24.2	15.0
		Compensates for losses from certain events	64.2	1.3	34.0
		Helps rebuild the asset lost due to certain events	9.1	12.0	10.5
		Any other	-46.3	-32.8	-40.0
		Can't say	-8.8	0.0	-4.6
	Uninsured	Compensates for loss of Life	15.0	19.3	17.5
		Compensates for losses from certain events	55.0	15.9	31.8
		Helps rebuild the asset lost due to certain events	15.0	3.7	8.6
		Any Other	-60.0	-36.3	-45.9
		Can't say	-20.0	-9.6	-13.9
	All	Compensates for loss of Life	8.2	22.8	15.6
		Compensates for losses from certain events	62.1	5.5	33.5
		Helps rebuild the asset lost due to certain events	10.4	9.7	10.1
		Any other	-49	-33.9	-41.4
		Can't say	-11	-2.9	-6.9

As depicted in Table 8.9, the surveyed population perceives insurance benefits as a safeguard against risk (66.7 per cent), accidental protection (85.5 per cent), savings for the future (63.4 per cent) and an aid in financing children's education (47.8 per cent). As compared to the 2010-11 survey, the perception that insurance is the best safeguard against risk has gone up by 64.2 per cent. The perception that it signifies savings for future has increased by more than 50 per cent over the earlier survey whereas there has been a decrease in 2015 in the perception about insurance being beneficial for a daughter's marriage or of for providing tax benefits is observed over 2010.

**Table 8.9: Distribution of households by level of awareness and change in perception about benefits of life insurance (%)**

Year	Type of household	Indicators	Rural	Urban	All
2015	Insured	Best safeguard against risk	57.75	72.06	64.7
		Accident protection	88.73	83.82	86.3
		Savings for the future	70.42	55.88	63.3
		Finance for daughter's marriage	4.23	11.76	7.9
		Funding children's education	43.66	57.35	50.4
		Purchase of house	9.86	2.94	6.5
		Tax benefits	0.00	2.94	1.4
		Meeting retirement needs	25.35	10.29	18.0
		Others	0.00	1.47	0.7
	Uninsured	Best safeguard against risk	55.00	85.19	72.3
		Accident protection	75.00	88.89	83.0
		Savings for the future	65.00	62.96	63.8
		Finance for daughter's marriage	15.00	7.41	10.6
		Funding children's education	50.00	33.33	40.4
		Purchase of house	25.00	3.70	12.8
		Tax benefits	0.00	0.00	0.0
		Meeting retirement needs	10.00	11.11	10.6
		Others	0.00	0.00	0.0
	All	Best safeguard against risk	57.1	75.8	66.7
		Accident protection	85.7	85.3	85.5
		Savings for the future	69.2	57.9	63.4
		Finance for daughter's marriage	6.6	10.5	8.6
		Funding children's education	45.1	50.5	47.8
		Purchase of house	13.2	3.2	8.1
Tax benefits		0.0	2.1	1.1	
Meeting retirement needs		22.0	10.5	16.1	
Others		0.0	1.1	0.5	
Difference in percentage over 2010	Insured	Best safeguard against risk	-4.75	20.63	7.4
		Savings for the future	66.67	54.45	60.6
		Finance for daughter's marriage	-7.02	10.34	1.2
		Funding children's education	23.66	43.07	33.0
		Tax benefits	-3.75	0.08	-1.9
		Others	-22.50	-19.96	-21.3
	Uninsured	Best safeguard against risk	-10.00	25.19	5.0
		Savings for the future	60.00	62.96	61.7
		Finance for daughter's marriage	10.00	0.74	4.1
		Funding children's education	45.00	30.00	36.1
		Others	-20.00	-23.33	-23.9
	All	Best safeguard against risk	53.1	74.8	64.2
		Savings for the future	59.2	54.9	56.9
		Finance for daughter's marriage	-10.4	-0.5	-5.4
		Funding children's education	42.1	48.5	45.3
Others		-22.0	-20.9	-21.5	

As depicted in Table 8.10, the important factors that have influenced the decision of people to take insurance are as follows: voluntary (63.3 per cent), advice of agents (51.8 per cent), advertisements (36 per cent), and advice of friends, relatives and neighbours (34.5 per cent). Voluntary decision to take insurance and advertisements comprise the two factors that have received a positive boost of 4 per cent and 32.6 per cent, respectively, in 2015 over 2010. It is evident from Table 8.11 that the households would prefer to purchase insurance from licensed insurance agents (66 per cent), licensed insurance brokers (68 per cent) and directly from insurance companies (58 per cent).

**Table 8.10: Distribution of households by level and change in factors influencing the decision to take insurance (%)**

Year	Type of household	Indicators	Rural	Urban	All
2015	Insured	Voluntary	69.0	57.4	63.3
2015	Insured	Advice of friends/relatives/neighbours	25.4	44.1	34.5
		Advice of agent	45.1	58.8	51.8
		Through employer	2.8	2.9	2.9
		Advertisements	33.8	38.2	36.0
		Requirement of the financier	18.3	20.6	19.4
		Other sources	0.0	0.0	0.0
		Don't know	5.6	16.2	10.8
Difference in percentages over 2010	Insured	Voluntary	24.0	-18.4	4.0
		Advice of friends/relatives/neighbours	-3.4	27.0	11.2
		Advice of agent	-42.4	-24.0	-33.5
		Through employer	-5.9	-14.2	-9.8
		Advertisements	27.6	38.2	32.6
		Requirement of the financier	12.1	10.6	11.4
		Other sources	-10.0	-4.3	-7.3
		Don't know	-0.6	13.3	6.1

**Table 8.11: Distribution of households by preference about purchase of the policy**

Year	Type of household	Indicators	Rural	Urban	All
2015	Insured	Licensed insurance agents	45.6	87.7	65.8
		Licensed insurance brokers	74.7	71.2	73.0
		Common service centres (CSCs)	8.9	12.3	10.5
		Licensed web aggregators	43.0	45.2	44.1
		Direct from insurance companies	45.6	69.9	57.2
		Don't know	16.5	4.1	10.5
		Others	0.0	0.0	0.0
	Uninsured	Licensed insurance agents	33.3	92.6	66.7
		Licensed insurance brokers	42.9	59.3	52.1
		Common service centres (CSCs)	9.5	14.8	12.5
		Licensed web aggregators	19.0	33.3	27.1
		Direct from insurance companies	38.1	77.8	60.4
		Don't know	42.9	3.7	20.8
		Others	0.0	0.0	0.0
	All	Licensed insurance agents	43.0	89.0	66.0
		Licensed insurance brokers	68.0	68.0	68.0
		Common service centres (CSCs)	9.0	13.0	11.0
		Licensed web aggregators	38.0	42.0	40.0
		Direct from insurance companies	44.0	72.0	58.0
		Don't know	22.0	4.0	13.0
		Others	0.0	0.0	0.0

### 8.3 Awareness: Health and Other Insurance

The awareness about health and other insurance among the surveyed households was put to test in this section. Awareness about health insurance is quite high (more than 90 per cent) for both the insured rural and urban classes. The change over the years has been tremendous, with the rise in awareness, on an average, being 30 per cent.

**Table 8.12: Distribution of households by level and change in awareness on health insurance (%)**

Year	Type of household	Indicators	Rural	Urban	All
2015	Insured	heard of health insurance	91.5	94.1	92.8
Difference in percentages over 2010	Insured	heard of health insurance	31.9	27.1	29.5

Table 8.13 clearly shows that the insured households in the rural and urban areas perceive the following benefits of health insurance: covering only hospitalisation (76 per cent), protection against all illnesses (69 per cent), and reimbursement for expenses incurred on all illnesses (67.4 per cent). Over the period between the two surveys, the perception that health insurance provides cashless claim facility has increased by 50 per cent for both rural and urban households. *The correct perception that it covers only hospitalisation has recorded an increase of 54.6 per cent over 2010.*

**Table 8.13: Distribution of households by level and change in perception on health insurance policy benefits (%)**

Year	Type of household	Indicators	Rural	Urban	All
2015	Insured	Protection against all illnesses	64.6	73.4	69.0
		Reimbursement for expenses incurred on all illnesses	67.7	67.2	67.4
		Only OPD	12.3	17.2	14.7
		Only hospitalisation	81.5	70.3	76.0
		Cashless claim facility	53.8	51.6	52.7
		Others	1.5	7.8	4.7
		No benefits	0.0	0.0	0.0
Difference in percentages over 2010	Insured	Protection against all illnesses	27.7	52.5	40.6
		Only OPD	-12.9	0.8	-5.8
		Only hospitalisation	63.1	46.4	54.6
		Cashless claim facility	50.5	50.1	50.3
		Others	-55.5	-48.9	-52.2
		No benefits	-13.4	-1.5	-7.1

As is evident from Table 8.14, around 46 per cent of the insured households in both the urban and rural areas are insured under the government's scheme and 42 per cent under the insurer's scheme whereas, 12 per cent of the surveyed households do not know about the type of health insurance coverage they have.

**Table 8.14: Distribution of households by health insurance coverage under government scheme or insurer's scheme (%)**

Year	Type of household	Indicators	Rural	Urban	All
2015	Insured	Government scheme	34.5	61.9	46.0
		Insurance scheme	44.8	38.1	42.0
		Don't know	20.7	0.0	12.0
	Uninsured	Government scheme	16.7	100.0	44.4
		Insurance scheme	66.6	0.0	44.5
		Don't know	16.7	0.0	11.1
	All	Government scheme	31.4	66.7	45.7
		Insurance scheme	48.6	33.3	42.4
		Don't know	20.0	0.0	11.9

As can be seen from Table 8.15, for the insured and uninsured households in the urban and rural areas, the perceptions regarding the benefits of general insurance mostly pertain to the insurance of cars (94 per cent), two-wheelers (92 per cent) and houses (75 per cent), which are also the most insured products. One-third of the rural and urban households are satisfied with the services of the general insurance company (Table 8.16). The most prominent reason cited by all respondents for dissatisfaction with general insurance policies is the prevalence of cumbersome procedures (91.5 per cent) (Table 8.17).

**Table 8.15: Distribution of households by perception on benefits of general insurance (%)**

Year	Type of household	Indicators	Rural	Urban	All
2015	Insured	Insurance of car	89.9	97.3	93.4
		Insurance of two-wheeler	98.7	89.0	94.1
		Insurance of house	77.2	75.3	76.3
		Insurance of cattle	8.9	16.4	12.5
		Insurance of pump set	5.1	9.6	7.2
		Insurance of tractor	5.1	5.5	5.3
		Others	1.3	0.0	0.7
		No benefits	0.0	0.0	0.0
	Uninsured	Insurance of car	90.5	100.0	95.8
		Insurance of two-wheeler	85.7	85.2	85.4
		Insurance of house	66.7	74.1	70.8
		Insurance of cattle	4.8	3.7	4.2
		Insurance of pump set	14.3	14.8	14.6
		Insurance of tractor	19.0	0.0	8.3
Others		0.0	0.0	0.0	
No benefits		4.8	0.0	2.1	
2015	All	Insurance of car	90.0	98.0	94.0
		Insurance of two-wheeler	96.0	88.0	92.0
		Insurance of house	75.0	75.0	75.0
		Insurance of cattle	8.0	13.0	10.5
		Insurance of pump set	7.0	11.0	9.0
		Insurance of tractor	8.0	4.0	6.0
		Others	1.0	0.0	0.5
		No benefits	1.0	0.0	0.5

**Table 8.16: Distribution of households by satisfaction with services of general insurance policy (%)**

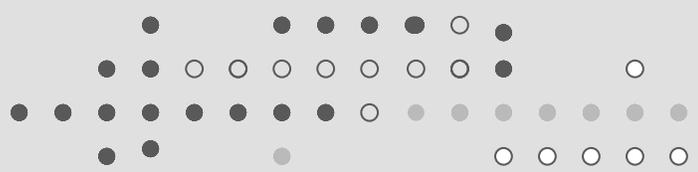
Year	Type of household	Indicators	Rural	Urban	All
2015	Insured	Services of general insurance policy	0.4	0.3	0.3
	Uninsured	Services of general insurance policy	0.1	0.3	0.3
	All	Services of general insurance policy	31.0	33.0	32.0

**Table 8.17: Distribution of households by reasons for dissatisfaction with general insurance policies (%)**

Year	Type of household	Indicators	Rural	Urban	All
2015	Insured	No publicity	65.9	77.8	70.6
		Non-availability of product in the vicinity	51.2	63.0	55.9
		High premium	73.2	55.6	66.2
		Cumbersome procedures	85.4	92.6	88.2
		Others	7.3	3.7	5.9
	Uninsured	No publicity	73.3	81.8	76.9
		Non-availability of product in the vicinity	46.7	63.6	53.8
		High premium	66.7	54.5	61.5
		Cumbersome procedures	100.0	100.0	100.0
		Others	0.0	0.0	0.0
	All	No publicity	67.9	78.9	72.3
		Non-availability of product in the vicinity	50.0	63.2	55.3
		High premium	71.4	55.3	64.9
		Cumbersome procedures	89.3	94.7	91.5
		Others	5.4	2.6	4.3

## 8.4 Awareness: IRDAI's Role in the Insurance Sector

Knowledge about IRDAI's roles and responsibilities in the insurance sector was assessed during the post-launch survey 2015-16. As can be seen from Table 8.18, a majority of the surveyed households (80.5 per cent) have not seen any advertisement by IRDAI.



**Table 8.18: Distribution of households reporting having ever seen IRDAI's advertisement (%)**

Type of household	Indicators	Insured	Uninsured	All
Rural	Print Media	1.3	0.0	1.0
	TV advertisements	25.3	14.3	23.0
	Radio jingles	3.8	0.0	3.0
	Comic strips	2.5	0.0	2.0
	Website	5.1	0.0	4.0
	Metro rail	0.0	0.0	0.0
	Others	0.0	0.0	0.0
	No	74.7	85.7	77.0
Urban	Print Media	5.5	0.0	4.0
	TV advertisements	20.5	3.7	16.0
	Radio jingles	5.5	3.7	5.0
	Comic strips	1.4	0.0	1.0
	Website	15.1	3.7	12.0
	Metro rail	0.0	0.0	0.0
	Others	1.4	0.0	1.0
	No	79.5	96.3	84.0
All	Print Media	3.3	0.0	2.5
	TV advertisements	23.0	8.3	19.5
	Radio jingles	4.6	2.1	4.0
	Comic strips	2.0	0.0	1.5
	Website	9.9	2.1	8.0
	Metro rail	0.0	0.0	0.0
	Others	0.7	0.0	0.5
	No	77.0	91.7	80.5

Emphasis was laid on identifying the level of awareness about the grievance redressal mechanism and the feedback loop. Table 8.19 shows that the percentage of households that are aware about the complaint feature provided by IRDAI to resolve the issues related to its products/services is very low. Following are the percentages of the respondents that exhibit knowledge of IRDAI's grievance redressal mechanisms: IRDAI's grievance centre IGMS (2.5 per cent); insurance ombudsman (15.5 per cent); and IRDAI's grievance call centre number 155255 (1 per cent). Low proportion of households have seen/read the publication/handbook launched by IRDAI (17.5 per cent).

**Table 8.19: Distribution of households by awareness about the indicators (%)**

Type of household	Indicators	Insured	Uninsured	All
Rural	Reporting seen or read any publication or handbook launched by IRDAI	22.8	16.4	19.7
	IRDAI's grievance call centre no. 155255	0.0	2.7	1.3
	IRDAI's grievance centre IGMS	1.3	5.5	3.3
	Insurance ombudsman	30.4	6.8	19.1
	Reporting registration of a grievance in the IRDAI's grievance system	0.0	0.0	0.0
Urban	Reporting seen or read any publication or handbook launched by IRDAI	9.5	11.1	10.4
	IRDAI's grievance call centre no. 155255	0.0	0.0	0.0
	IRDAI's grievance centre IGMS	0.0	0.0	0.0
	Insurance ombudsman	4.8	3.7	4.2
	Reporting registration of a grievance in the IRDAI's grievance system	0.0	0.0	0.0
All	Reporting seen or read any publication or handbook launched by IRDAI	20.0	15.0	17.5
	IRDAI's grievance call centre no. 155255	0.0	2.0	1.0
	IRDAI's grievance centre IGMS	1.0	4.0	2.5
	Insurance ombudsman	25.0	6.0	15.5
	Reporting registration of a grievance in the IRDAI's grievance system	0.0	0.0	0.0

As delineated in Table 8.20, a moderate proportion of households know about the functions performed by IRDAI—IRDAI selling insurance policies (43.5 per cent); IRDAI settling claim of insurance policies (43.5 per cent); IRDAI deciding bonus for insurance policies (44.5 per cent); IRDAI appointing insurance advisors (43.0 per cent); and IRDAI being the regulator of the insurance sector (37.5 per cent).

**Table 8.20: Distribution of households by awareness about IRDAI's major functions (%)**

Type of household	Indicators	Insured	Uninsured	All
Rural	IRDAI selling insurance policies	19.0	67.1	42.1
	IRDAI settling claim of insurance policies	20.3	65.8	42.1
	IRDAI deciding bonus for insurance policies	24.1	65.8	44.1
	IRDAI appointing insurance advisors	19.0	67.1	42.1
	IRDAI being the regulator of the insurance sector	39.2	31.5	35.5
Urban	IRDAI selling insurance policies	14.3	74.1	47.9
	IRDAI settling claim of insurance policies	14.3	74.1	47.9
	IRDAI deciding bonus for insurance policies	14.3	70.4	45.8
	IRDAI appointing insurance advisors	9.5	74.1	45.8
	IRDAI being the regulator of the insurance sector	33.3	51.9	43.8
All	IRDAI selling insurance policies	18.0	69.0	43.5
	IRDAI settling claim of insurance policies	19.0	68.0	43.5
	IRDAI deciding bonus for insurance policies	22.0	67.0	44.5
	IRDAI appointing insurance advisors	17.0	69.0	43.0
	IRDAI being the regulator of the insurance sector	38.0	37.0	37.5

## 8.5 Awareness: Rights, Duties, Grievance and Dispute Redressal

This section evaluates the awareness about grievance and dispute redressal processes as well as consumer rights and duties. Table 8.21 shows that a large proportion of households (84.9 per cent) believe that in case they are not satisfied by the service of insurance company they should seek help from the insurance agents.

**Table 8.21: Distribution of households by action to be taken if not satisfied with the services of insurance company (%)**

Type of household	Indicators	Rural	Urban	All
Insured	Stop payment of premium	69.6	95.9	82.2
	Consult agent	78.5	91.8	84.9
	Approach insurance company	86.1	69.9	78.3
	Approach insurance ombudsman	8.9	26.0	17.1
	Approach consumer court	7.6	13.7	10.5
	Others	0.0	1.4	0.7
	Don't know	12.7	0.0	6.6

As is evident from Tables 8.22, 8.23 and 8.24, a majority of the households derive satisfaction from the following services: service of the insurance company (60.5 per cent); service of agent (44.1 per cent) and benefits of the policy (46.7 per cent).

**Table 8.22: Distribution of insured households by satisfaction derived from 'Service of the Insurance Company' (%)**

Type of household	Indicators	Rural	Urban	All
Insured	Yes	74.7	45.2	60.5
	No	16.5	24.7	20.4
	Can't say	8.8	30.1	19.1
	Not applicable	0.0	0.0	0.0

**Table 8.23: Distribution of insured households by satisfaction derived from 'Service of Agent' (%)**

Type of household	Indicators	Rural	Urban	All
Insured	Yes	62.0	24.7	44.1
	No	17.7	21.9	19.7
	Can't say	20.3	53.4	36.2
	Not applicable	0.0	0.0	0.0

**Table 8.24: 'Distribution of insured households by satisfaction derived from 'Benefits of the Policy' (%)**

Type of household	Indicators	Rural	Urban	All
Insured	Yes	65.8	26.0	46.7
	No	11.4	20.5	15.8
	Can't say	20.3	53.5	36.2
	Not applicable	2.5	0.0	1.3

Table 8.25 clearly suggests that a very large proportion of households are aware of the incidence of insurance fraud. They are aware of the need to read the prospectus and proposal form before signing (99 per cent); of buying a policy only through licensed agents or intermediaries (99.5 per cent) and of reading policy documents (99.5 per cent). The data in Table 8.26 suggests that a very small percentage of households (2.6 per cent) are not aware of the steps to be taken in case of a disagreement with insurance company.

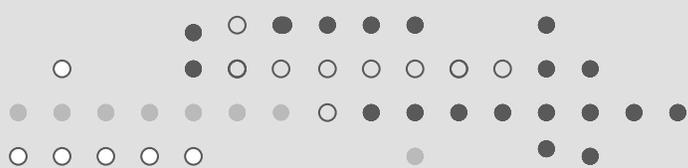
**Table 8.25: Distribution of households by awareness about the precautions to be taken while buying insurance (%)**

Type of household	Indicators	Rural	Urban	All
Insured	Reading prospectus and proposal form before signing	98.7	98.6	98.7
	Buying policy only through licensed agents or intermediaries	98.7	100.0	99.3
	Being cautious of spurious callers and verifying the credentials of sellers	98.7	98.6	98.7
	Reading policy documents	98.7	100.0	99.3
Uninsured	Reading prospectus and proposal form before signing	100.0	100.0	100.0
	Buying policy only through licensed agents or intermediaries	100.0	100.0	100.0
	Being cautious of spurious callers and verifying the credentials of sellers	100.0	100.0	100.0
	Reading policy documents	100.0	100.0	100.0
All	Reading prospectus and proposal form before signing	99.0	99.0	99.0
	Buying policy only through licensed agents or intermediaries	99.0	100.0	99.5
	Being cautious of spurious callers and verifying the credentials of sellers	99.0	99.0	99.0
	Reading policy documents	99.0	100.0	99.5

**Table 8.26: Distribution of households by awareness about steps to be taken in case of a disagreement with the insurance company (%)**

Type of household	Indicators	Rural	Urban	All
Insured	Consult the agent	8.9	52.1	29.6
	Approach the insurance company	86.1	45.2	66.4
	Approach the ombudsman/lokayukta	0.0	1.4	0.7
	Approach the consumer court	0.0	1.4	0.7
	Don't know	5.1	0.0	2.6
	Others	0.0	0.0	0.0

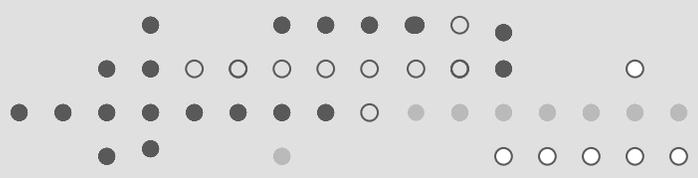
On the basis of the information depicted above, it may thus be concluded that the awareness campaigns organised by IRDAI since 2010 have had a positive impact in at least the surveyed district of South Tripura. The results are indicative of the high possibility of achieving 100 per cent financial literacy and 100 per cent financial inclusion in the state of



Tripura within the limit of two years set by IRDAI. By using the appropriate channels of transmission of insurance-related information like the television, newspapers, rural knowledge hubs and the radio, the lag in the awareness levels can be subsequently targeted and addressed (see Tables A8.1 to A8.6 in the Annexure).

## 8.6 Conclusion

For both the insured and uninsured households, the major sources of news/information are rural knowledge hubs, newspapers, television, radio, and the Internet. Specifically, for insurance, the major sources of information reported are television, newspapers and rural camps in rural areas; and television, newspapers and radio in urban areas. A majority of the households reported that insurance offers compensation for damages to assets from certain events. The change in perception has been positive over the years with a more than 60 per cent rise in the perception that insurance provides compensation for losses resulting from certain events and the loss of life for both the insured and uninsured households in rural as well as urban areas. Insurance has been considered as a safeguard against risk and accidents, and as a means of savings for the future and financial support for children's education. The following factors influence the decision to take insurance—voluntary, advice of agents, advertisements, and advice of friends, relatives and neighbours. The voluntary decision to take insurance and advertisements constitute the two key factors that have received a positive boost over the years. There is a high level of awareness about health insurance in both rural and urban classes, with the awareness going up by 30 per cent in 2015 over 2010. The insured households in rural and urban areas perceive health insurance to cover only hospitalisation, protect against all illnesses, and offer reimbursement against all illnesses. The perception that health insurance provides a cashless claim facility has increased for both rural and urban households. A majority of the insured households in both the urban and rural areas are insured under a government scheme. One-third of the rural and urban households are satisfied with the services of the general insurance company. The most prominent reason cited for dissatisfaction is the prevalence of cumbersome procedures. The percentage of households reporting awareness about the complaint features pertaining to insurance is very low. Further, only a small percentage of households have seen/read the publication/handbook launched by IRDAI. A majority of the households are aware that IRDAI does not sell insurance policies, is not involved in settling claims of insurance policies, does not decide on bonus for insurance policies, and does not appoint insurance advisors. A large proportion of households believe that they should seek help from the insurance agents in case of any problem. A majority of households are aware that they should read the proposal form before signing, buy a policy only through licensed agents, and read the policy document thoroughly. A majority of the households are satisfied with the services of the insurance company, agents, and benefits of the policy. A majority of the households are also aware of the steps to be taken in case of a disagreement with the insurance company. It has thus been observed that these campaigns have a positive impact on the targeted audience. By using the appropriate channels of transmission of insurance-related information like the television, newspapers, rural knowledge hubs and radio, it is possible to effectively target and address the lag in awareness levels among the respondents.



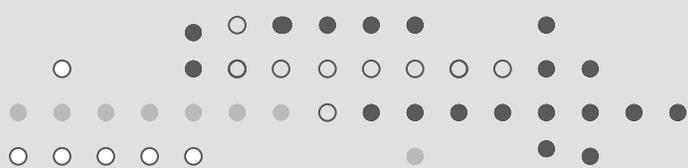
# Conclusions and Recommendations

## CHAPTER 9

India still remains an under-insured state as compared to middle-income countries such as China and Brazil as well as developed countries such as the United States of America and the United Kingdom. Since the insurance sector is still in a nascent stage of development, the insurance industry in India has witnessed limited growth during the past few years in pan India. During its first decade of liberalisation, the insurance sector reported a consistent increase in insurance penetration (percentage of insurance premium to the GDP) from 2.71 per cent in 2001 to 5.20 per cent in 2009. However, since then, the level of penetration has been declining, recording a fall of 3.3 per cent in 2014. A similar trend was observed in the level of insurance density, which touched the maximum of USD 64.4 in the year 2010 from the level of USD 11.5 in 2001. During the year under review, that is, 2014, the insurance density was USD 55.0. The regular premium registered a decline of 10.21 per cent in 2014-15, as against a growth of 1.03 per cent in 2013-14. Single the premium income received by the life insurers recorded a negative growth of 2.43 per cent during 2014-15 (with a growth of 22.50 per cent in 2013-14); overall, the industry witnessed a decline of 36.61 per cent decline (including a decline of 7.50 per cent in 2013-14) in the number of new policies issued.

Keeping this in view, the IRDAI launched insurance awareness campaigns with the objective of developing and promoting efficiency in the insurance sector. The campaigns aim at creating awareness about the need for insurance amongst both 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. With regard to the dispute resolution mechanism, the IRDAI has attempted to create a strong interest in the ombudsman aspects by highlighting the significance of this institution amongst all stakeholders. For regulating intermediaries like agents and brokers, the IRDAI intends to enforce a minimum service level and ethical behaviour for the benefit of policy-holders. Lack of awareness about insurance as a protection tool and lack of knowledge about various types of insurances are detrimental to insurance penetration across the country. For a majority of the households, insurance is intended to compensate for the loss of life followed by the perception that insurance is a mode to compensate for the loss occurring from accident or disability, and lastly as a means of providing for healthcare.

A survey of the post-insurance awareness campaign was carried out in 2015 as a follow-up of a pre-insurance awareness survey in 2010 across various states in India to ascertain the awareness levels of the insured and uninsured households as well to compare the results of the two periods. The current study focused on broad awareness parameters like life insurance, health insurance and general insurance. In addition to these parameters, the socio-economic characteristics of the insured and uninsured households are also captured. The study also examined awareness pertaining to rights and duties and the grievance and dispute resolution mechanisms. The survey covered major states and Union Territories in India and attempted to bring out the zonal, inter-state, insured-uninsured, and rural-urban comparisons of various awareness parameters. The survey was conducted by using a nationally representative sample of 30,200 households across 30 states and Union Territories. Five rural and five urban primary sample units were selected from each state and Union Territory, and thereafter, 20 households were selected for detailed interviews from each primary sample unit. This study of the insurance awareness campaigns obtained fairly detailed information on the insurance indicators. This study has examined many aspects of insurance products and the types of insurers. The questionnaire starts with a set of questions seeking to identify the key socio-economic characteristics of both the insured and uninsured households in order to understand their awareness levels. Thereafter, the study assesses the perception of households on insurance as a concept and its benefits. The study also analyses the awareness levels of the insured population regarding their rights as policy-holders, the different types of insurance and levels of protection available from those among other things. Further, the report assesses the awareness levels of the uninsured regarding the need for insurance, types of insurance available,



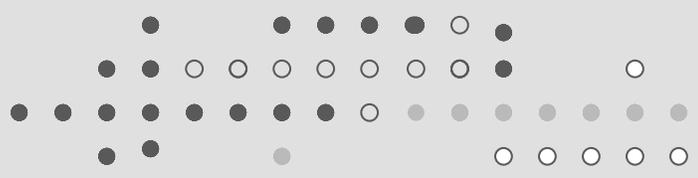
insurance interest, benefits of insurance, and benefits of investment in the Unit Linked Insurance Plan (ULIP). The key findings of the study are discussed in this chapter in the following sections.

## 9.1 Socio-economic Profile of Households

An analysis based on the socio-economic parameters facilitates an understanding of the categories of people who are insured and are aware of insurance. If not insured, the impact of financial loss can be disastrous for the economically disadvantaged people. Hence, 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, which makes them more vulnerable than their economically better off counterparts. The results of the study suggest that a majority of the households surveyed through a random selection process are Hindu followed by Muslim and Christian households. The caste-wise breakdown of the sample households indicates that more than one-third of them belong to the general category, followed by the backward caste and SC/ST households. A similar trend has been observed among the insured households. Among the uninsured households category, all the three social groups account for an almost equal share of nearly one-third. The findings on family structure show that a majority of the households live in nuclear families, followed by nuclear families that also have elders in the household. The percentage of households living in nuclear families is higher in urban areas as compared to rural areas. The shares of households living in nuclear families along with elders are almost the same in rural and urban areas. The share of households belonging to a joint family is reported to be higher in rural areas as compared to their urban counterparts.

As regards the structure of houses, most of the households have a pucca house followed by semi-pucca houses and kutcha houses. In rural areas, fewer households own pucca houses as compared to their counterparts in the urban areas. A higher proportion of insured households live in pucca houses as compared to the uninsured households. The survey shows that most of the households interviewed live in their own houses. The proportion of households living in their own houses is much higher in rural areas, and a larger proportion of the insured households live in their own houses, indicating that insured households enjoy a better economic status than the uninsured ones. The percentage of households reporting access to electricity connections is higher in urban areas. The rural-urban difference in the proportion of households reporting electricity connectivity is not quite significant. The type of ration card ownership is an indicator of economic status of the household. More than half of the surveyed households have reported having APL cards. The proportion of households having an APL card is higher in urban areas. A higher proportion of insured households also reported having an APL card as compared to the uninsured households, thereby again indicating the better economic condition of insured rural households.

The study reveals that less than one-fifth of the respondents are graduates or post-graduates while nearly one-third of them have completed high school or higher secondary. Respondents in the urban areas are found to be relatively more educated as compared to their rural counterparts. Amongst the insured-uninsured category, the respondents belonging to the insured households are found to be more educated than respondents in the uninsured households. One-fourth of the respondents in the insured households are graduates or post-graduates. A high share of respondents of the uninsured households reported acquiring no education at all. As regards the occupation profile, one-fifth of the respondents are self-employed in non-agriculture followed by those who are self-employed in agriculture, or are salaried workers, or are engaged in labour. The percentages of respondents who are self-employed in agriculture are higher in the rural than in urban areas. However, the urban respondents are self-employed in non-agricultural sectors and also the number of salaried respondents is found to be higher in urban areas. The survey further indicates that amongst the insured households, a higher proportion of the respondents belong to the salaried class while a lower proportion of them belong to the labour class. In terms of the economic condition of a household, we use the monthly per capita expenditure (MPCE) measure to indicate the economic status of a household. Less than one-fifth of the households reported having a consumption expenditure of only Rs. 3,000 per month. More than half of the households spend less than only Rs. 7,000 per month. This implies that most of the households under report income. The consumption expenditure of rural households is found to be lower than that of their urban counterparts. The insured households are found to be economically better off than the uninsured households. With the disposable income being low, especially in rural areas, households have to make difficult decisions to determine their financial priorities. Unfortunately, the survey indicates that life insurance is not at the top of the priority list.



## 9.2 Awareness: Insurance Among Households

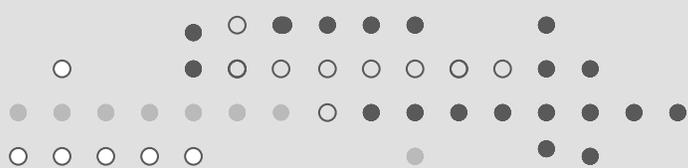
The consumer education initiatives of IRDAI are aimed at ensuring that the consumer identifies personal needs, and understands the insurance products and the risks involved therewith so that one can take an informed decision while purchasing an insurance product. Insurance awareness campaigns by IRDAI are carried out through all possible channels. The findings reflect that there is no rural-urban difference in the share of households reporting on information received through publicity by insurers. Overall, a higher proportion of insured households have reported about information from television, newspapers and publicity by the insurers. Television has emerged as the main source of information for insurance and related aspects. This medium is followed by local community interactions and the print media. Publicity by insurers is also an important source of information for the households. However, the dependence on television for information is lower in rural areas as compared to urban areas, and is also lower among the uninsured households. Neighbours/people living in one locality constitute important sources of information for both rural and urban households.

As reported in the pre-launch survey, the most prominent reason for lower purchase of insurance products is its perceived high cost with more than one-third of the uninsured households reporting the same. Nearly one-fourth of the households said that they do not consider insurance as a very important proposition. However, this perception of households about insurance being too expensive and as not being very important has declined during the past five years. This has an important implication for the insurance sector as people have now started thinking positively about insurance. For both the rural and urban households, there has been a significant fall in this perception. Even though the insurance products are no longer considered to be too expensive vis-à-vis the necessity for insurance, the survey results show that nearly three-fourths of the uninsured households perceive that insurance is meant only for the rich with hardly any rural-urban differentials. During the pre-launch survey, more than half the uninsured households felt that insurance is meant for all people. However, during the post-launch survey, this percentage has declined, reflecting the rise in inflation and fall in real income generally among people not protected by income correction. Presently, only one-fourth of the rural uninsured households reported that they feel that insurance is meant for all classes while less than one-fifth of the urban uninsured households exhibit the same perception.

The percentage of households reporting awareness of insurance as a compensation for loss of life has gone up considerably over the years for both the insured and uninsured households. This increase in the proportion of the aware households is more than 20.0 per cent among the insured households and more than 26.0 per cent among the uninsured households in the rural areas of the country. The percentage increase is nearly 25.0 per cent among the insured and more than 28.0 per cent among the uninsured urban households, and the reasons for the same have been explained below. A region-wise analysis of the rural insured households shows more than 50.0 per cent increase in the southern region, a 28.9 per cent increase in the western region, nearly 20.0 per cent increase in the eastern region, and a 10 per cent increase in the northern region in the rural areas of the country. The increase is comparatively higher among the rural uninsured households, except in the western and southern regions. A similar pattern is observed in the urban areas. Although the uninsured households have not purchased life insurance, yet they have become more aware now. As compared to the pre-launch survey, the perceptions about 'insurance being too expensive' and it 'not being so important' have declined in the present survey by nearly 19 per cent and 2 per cent, respectively. Such findings definitely provide a positive implication for insurance inclusion; however, this perception is yet to be translated into the actual purchase of insurance policies. An examination of the socio-economic profile of the households shows that most of these households belong to the economically lower categories.

A comparison of the pre-launch survey with the present survey reflects an increase in the level of awareness about the purpose of insurance amongst the uninsured households. The percentage of uninsured households having no knowledge regarding insurance in general has declined at the all-India level and in all the regions, except in the western region. The percentage has come down to 12.4 per cent in the rural areas (signifying a decline of 7.3 per cent) and 9.4 per cent (implying a decline of 7.3 per cent) in the urban areas of the country as a whole. This indicates an increase in the level of awareness among the households regarding insurance. It is, therefore, quite possible that many of them would also purchase insurance in the near future.

As compared to 2010, a much higher percentage (more than 20 per cent) of both the insured and the uninsured households at the all-India level and at the three regional levels (the northern, eastern and western regions), perceive life insurance as savings for the future as reported through this survey. Only in the southern region the shares of both



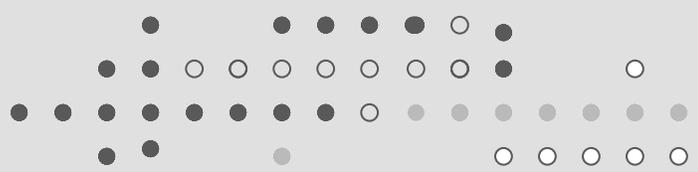
insured and uninsured households have registered a decline regarding the awareness about life insurance as a saving tool for the future. At the same time as compared to the pre-launch survey, a higher percentage of households at the all-India level as well as at the four regional levels consider life insurance as the best safeguard against risk. This difference is more pronounced in the southern region. The present survey further reports a decline in the proportion of households that has mentioned tax benefits and children's education as a benefit of life insurance over in the 2010 survey. The decline observed is of 8 and 3 per cent, respectively, for the insured households, and 3 and nearly 10 per cent, respectively, for the uninsured households at the aggregate level. This decline reflects that people are now having a more logical view regarding the benefits of life insurance. Insurance for children's education is a separate product and requires a separate insurance policy like the child insurance plans already available with the various insurers. Another important revelation is that the proportion of households mentioning savings for daughter's marriage as a benefit of life insurance has declined over the years both at the all-India level and also in all the four regions. This decline indicates a positive social change in the attitude of household members towards their daughter's marriage.

In the present survey, the factors influencing the decision to purchase insurance products have changed over 2010. The western region, except Maharashtra, has experienced an improvement over the period in the case of agents influencing the decision of households to purchase an insurance policy. If the households purchase an insurance policy voluntarily, this implies that the households are well aware of the importance of insurance and its benefits. As compared to the 2010 survey, the percentage of households' voluntarily taking insurance has increased by 5 per cent in the western region. State-wise, these percentages have increased by more than 26 per cent in Uttarakhand, 15 per cent in Arunachal Pradesh, 10 per cent in Chhattisgarh, 57 per cent in Mizoram, 6 per cent in Odisha, 4 per cent in Tripura, and 35 per cent in Andhra Pradesh. The percentage of households influenced by advertisements has increased by a significant magnitude in the states of Madhya Pradesh, Rajasthan, Uttarakhand, Chhattisgarh, Jharkhand, Mizoram, Sikkim, Tripura, West Bengal and Goa. The increase has been by of 14.4 per cent in Madhya Pradesh, less than 1 per cent in Rajasthan, less than 5 per cent in Uttarakhand, nearly 4 per cent in Chhattisgarh, more than 6 per cent in Jharkhand, more than 20 per cent in Mizoram, nearly 4 per cent in Sikkim, more than 30 per cent in Tripura, more than 5 per cent in West Bengal, and more than 10 per cent in Goa.

In the 2010 survey, the most prominent reason for not purchasing life insurance cited at the all-India level was that the insurance products were considered 'too expensive'. As compared to the pre-launch survey, in the present survey the perceptions about insurance being too expensive and it not being so important have declined by nearly 19 per cent and 2 per cent, respectively. The important implication emerging from this is that the households are responding positively to the campaigns and becoming more aware about the importance of an insurance cover though they are yet to buy insurance policies. For the rural households, there have been declines of nearly 17 per cent and 3 per cent, respectively, in the perceptions that insurance is 'too expensive', and that insurance is 'not so important'. For the urban households, on the other hand, the corresponding declines are nearly 20 per cent and nearly 2 per cent, respectively. At the regional level, the decline is highest for the eastern region, which witnessed a fall of more than 25 per cent, followed by the northern region (at 24.4 per cent) and the western region (11.8 per cent), in that order. Barring the states of Karnataka and Kerala, the southern region still perceives insurance products as 'expensive' and 'not so important'.

The percentages of households citing other reasons for not purchasing insurance such as the availability of a limited range of insurance products, complexity of insurance products, the accessibility problem associated with insurance, and difficult procedures, have fallen since 2010. The corresponding declines are of nearly 25 per cent, 6 per cent, around 2 per cent and 4 per cent, respectively, in the four regions, that is, the north, east, west and south. This implies that from the point of view of the uninsured households, insurers have improved their operational aspects with respect to these indicators. This could be attributed to better regulation by IRDAI from time to time, which would, in turn, be helpful in increasing the sales of insurance products by insurers in the near future. As compared to the 2010 survey, the response "poor after sales service" has received lesser importance in the present survey, with the percentage of households stating this as a reason for not purchasing insurance declining by 8 per cent at the all-India level. This implies that households believe that insurance companies have improved their operational aspects, thereby incentivising them to take one more step towards becoming insurance-inclusive.

There have been positive developments with regard to certain aspects pertaining to the services of insurers as noted above, and only 13 per cent of the uninsured households have stated that they have no confidence and little trust in

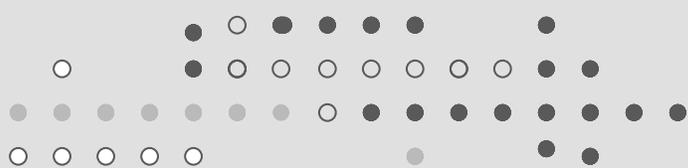


insurance. In addition, a mere 7 per cent of the households believe that there is inadequate value for insurance products on maturity. At the all-India level, these reasons have received a positive hike over the period. But in the rural and urban parts of major northern states like Haryana, Punjab, Rajasthan and Madhya Pradesh, people do not have confidence and have less trust in insurance. There are still some variations across states and UTs in terms of the factors driving the uninsured away from purchasing insurance policies. There could be other reasons for this such as the existence of fraudulent agents who sell false products, thereby creating mistrust among prospective buyers of insurance.

In the present survey, the share of people who perceive that insurance is for the rich class is nearly 70 per cent, signifying an increase of 57.9 per cent over the earlier survey. The percentage of households believing that insurance is only for the middle class has gone up by nearly 3 per cent at the all-India level while the households stating that insurance is only for the poor has gone down though the decline in percentage in the latter case is not very significant. The perception that insurance is not for any specific class has decreased over 2010 though the decline is not significant. On the other hand, the response that households are not able to make any comment on this issue has declined by a significant figure of more than 17 per cent. There is not much difference in between the rural and urban areas in the country regarding this issue. The general perception, therefore, is that insurance products are affordable by the rich. Hence it may be suggested that designing of insurance products are more prudently ensured for different sections and regions.

As compared to the pre-launch survey, the level of awareness of households regarding health insurance has gone up both at the all-India as well as the regional levels. At the all-India level, the percentage of households that have heard of health insurance has increased by nearly 16 per cent, with the corresponding figures being 17 per cent in the rural areas and 16 per cent in the urban areas by 16 per cent. At the regional level, the maximum increase of 45 per cent has been witnessed in the southern region, including 43 per cent in the rural and 46 per cent in the urban areas. The increase in the level of awareness over the years has also been significant in the northern (9 per cent), eastern (11 per cent) and western (15 per cent) regions. While all the states in the western and southern regions have shown an improvement as compared to the earlier findings, the level of awareness has declined in a few states in the eastern and northern regions. The awareness about health insurance has declined in certain states and UTs like Chandigarh, Madhya Pradesh, Punjab, Bihar, Jharkhand and West Bengal. Accordingly, these states need to increase the focus on health insurance needs. Moreover, a comparison of the awareness of households about the benefits of health insurance during the pre-launch survey with the present survey shows that there has been a considerable increase in the percentage of households that could correctly report that health insurance policy takes care of only hospitalisation expenses. This increase has been 17 per cent at the all-India level and a sizeable 31 per cent in the eastern region. Similarly, the increase in awareness about this aspect of health insurance cover has been significant in the western (27.5 per cent) and southern regions (15.7 per cent), while it has been marginal in the northern region (2.2 per cent). Although there has been an increase in the percentage of households perceiving the benefits of health insurance at both the all-India and all the regional levels, there has been an increase in the percentage of households in all the regions that perceive the benefit of health insurance as a protection for only hospitalisation, but in a few states/UTs like Chandigarh, Punjab, Himachal Pradesh, Mizoram and Sikkim, this percentage has declined over 2010. At both the all-India and regional levels, there has been an increase in the percentage of households reporting cashless claim facility as a benefit. At the all-India level and in the northern, eastern and western regions, the percentages of households reporting protection against illnesses and only OPD as benefits of health insurance have increased between the pre-launch and present surveys, though the corresponding percentages have come down significantly in the all the southern states.

In spite of enhanced awareness for health insurance, less than one-fifth of the households have taken health insurance with a higher percentage of the insured households having done so. As regards the type of health insurance taken by the households, more than three-fourths of the households reported being covered under the government health insurance scheme. However, less than one-fourth of the households are aware of the pre-existing illness clause in the health insurance policy, with a higher proportion of the urban and insured households being aware of this. The study also revealed that only one-tenth of the households are aware of various exclusion clauses in the health insurance policy and the data also show that there is hardly any awareness about waiting period for claim for health insurance. The purchase of health insurance reflects that the highest purchase has been reported by the southern region (32.4 per cent), followed by the eastern region (26.7 per cent), western region (11.6 per cent) and then the northern region (8.2 per cent). The reason for a higher degree of health insurance purchases in the southern and eastern regions could be because in these regions, the households



perceive life insurance to be a tool for “accidental protection”, and in addition health insurance is taken to cover for hospitalisation charges. In the western and northern regions, on the other hand, a lower percentage of people have taken health insurance, as the households perceive life insurance itself is a saving method for the future which would therefore support them in their illnesses. So, people are less inclined to purchase health insurance in these regions.

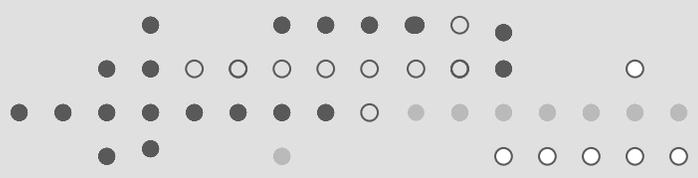
The perception that health insurance ‘does not serve any benefit’ has nearly remained the same (0.1 per cent rise) implying that households have not yet realised the importance of this form of insurance. However, households in many states do think there are benefits of health insurance. The state-wise figures reveal that the highest decline of the negative indicator ‘no benefit’ is by 7.1 per cent in Tripura, followed by 6.6 per cent in Bihar, 6.4 per cent in Himachal Pradesh, 5.9 per cent each in Assam and Madhya Pradesh, 4.5 per cent in Uttarakhand, 3.8 per cent in Chhattisgarh, 1.7 per cent in Haryana, 1.5 per cent in Delhi, but very marginally by 0.8 per cent in Kerala, and 0.1 per cent in Odisha.

The percentage of households that reported having insurance policies for crops, tractors, livestock and pump sets in this survey, is compared with the proportion of households that had such insurance covers during the pre-launch survey. Only these four goods have been selected for comparison since the pre-launch survey collected similar information only for these four goods. There has been a marginal increase in the percentages of both the insured and uninsured households having crop insurance at the all-India level as well as at the regional levels with the exception of the southern region, which has shown a corresponding marginal decline. An increase of 10 per cent has been observed in the rural western region in the purchase of insurance policies covering crops. Maharashtra is the driving force behind this development, registering an increase of 21.3 per cent in crop insurance. In the case of the other three assets, that is, tractors, livestock and pump sets, there have been no significant changes over the period in the proportion of households having insurance. In rural India, Uttarakhand has performed the best in the case of insurance of tractors in 2015 over 2010. In terms of the livestock being insured, the highest increase of nearly 5 per cent has been reported in Meghalaya.

As regards the important aspect of linking insurance with credit, a majority of the households are still not sure whether this option is attractive enough to motivate them to buy insurance. Nearly 67 per cent of the uninsured households have no say on this. Over the years, the proportion of households that were earlier in favour of linking credit to insurance policy has declined by 15 per cent. Overall, less than one-fifth of the households are willing to take insurance even if it is linked to credit. And in case of the uninsured households, nearly one-sixth of the uninsured households are still not in favour of taking credit linked insurance. There are comparatively higher percentages of households in 2015 as compared to 2010 that are not in favour of linking credit with insurance. There are however, regional differences and in the northern region the decline is the lowest. The southern region is more inclined to take insurance if the credit facility option is available. Within the southern region, Kerala has shown an exceptionally high percentage of uninsured households that are actually willing to take insurance if it is available with credit facility. Also in the states of Madhya Pradesh, Meghalaya, and Andhra Pradesh, households have reported higher willingness to take up insurance if the same is linked with credit. There is not much rural-urban difference in terms of the responses received to this question.

One important aspect is the naming of a nominee in an insurance policy. In this regard more than half of the households reported awareness about the nomination facility in a policy with hardly any rural-urban differences. However, the level of awareness about the nomination facility is found to be higher amongst the insured households as compared to the uninsured ones. The study also revealed that the awareness pertaining to the assignment facility is quite low across the country with hardly any rural-urban differences. However, significant differences are observed between the insured and uninsured households. Another revealing fact is that one-third of the households are aware of the provision of change of address facility in the policy with marked differences in the level of awareness about this feature between the insured and uninsured households. As regards the mode of payment, less than one-third of the households are aware of the provision of changing the mode of payment of premium during the term of the policy. Interestingly, one important aspect in awareness pertaining to the surrender of an insurance policy was not known by most of the people surveyed. The results suggest that less than one-fourth of the households are aware about the surrender facility. Again, the insured households have a higher awareness level about this facility as compared to the uninsured households.

The Pradhan Mantri Jeevan Jyoti Bima Yojana is a flagship programme of the Government of India that came into force in 2015 itself. The study reveals that nearly three-fourths of the households across the country were aware of this scheme when the study was launched. Moreover, across the country there were hardly any rural-urban differences though the



level of awareness is reported to be higher among the insured households. In spite of the high level of awareness, only one-fifth of the households in the rural and urban areas have purchased this policy. There is also a high level of awareness about the Pradhan Mantri Suraksha Bima Yojana across the country. More than half the households reported awareness of the scheme with significant differences in the level of awareness between the uninsured and insured households. The study however finds that only one-fifth of the households have taken the Pradhan Mantri Suraksha Bima Yojana, which was also launched in 2015. There were hardly any rural-urban differences among the households purchasing this scheme. However, among the beneficiaries, the percentage of insured households under this scheme is higher than that of the uninsured ones.

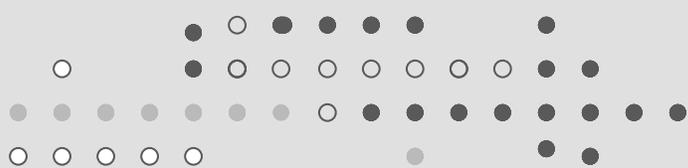
IRDAI has advertised regarding spurious calls made in the name of officials of the IRDAI and other financial institutions through various media given the grave concerns regarding this in the insurance industry. In 2015 the survey also dealt with this and the findings show that more than three-fourths of the insured households have never seen any of IRDAI's advertisements on this through the print media, television, radio, comic strips, website, metro rail or other media. Awareness about these advertisements is lower in the rural households as compared to their urban counterparts. The most popular channel among those who have seen IRDAI's advertisements is television followed by print media. Awareness levels about IRDAI's advertisements are lower among the uninsured than the insured households. With respect to IRDAI's publications, the study reveals that less than one-tenth of the households have ever seen or read any publication or handbook launched by IRDAI. The results further indicate that less than 5 per cent of the households are aware of IRDAI's grievance call centre number. This implies that the advertising campaign could not reach the masses. Awareness of the grievance call centre number is slightly higher amongst the insured households compared to the uninsured ones. Similarly, awareness of the grievance call centre number is reported to be marginally higher in the urban than the rural households. Similarly, awareness about IRDAI's grievance centre IGMS is very low, again implying that the awareness campaigns have failed to achieve the expected outreach among the public. When the households were asked if they had registered a grievance in the IRDAI's grievance system, less than one per cent of them responded that they had ever registered a grievance in the IRDAI grievance system. This could be due to the prevalent low awareness levels. A probe into details of the feedback from households after they had registered their grievances in the grievance system revealed that a majority of the households do not remember the response to their registered grievances. However, as regards knowledge about the insurance ombudsman, the insured households reported a higher degree of awareness as compared to their uninsured counterparts.

The current study further reveals that most people are aware that IRDAI does not sell insurance policies. Similarly, a majority of the households are aware that IRDAI does not settle the claim of insurance policies. As regards the appointment of insurance advisors by the IRDAI, the study reveals that less than one-fifth of insured households and less than one-tenth of uninsured households reported that IRDAI appoints insurance advisors. However, these do not reflect any knowledge about actual activities regarding IRDAI. This may be vindicated as less than one-fifth of households are actually aware that IRDAI is the regulator of the insurance sector with the mission to protect the interest of the policy holders for orderly development of the insurance sector. Marginally a higher percentage of urban households as compared to their rural counterparts are aware of the role of IRDAI as a regulator, but still no significant awareness about the role of IRDAI exist so far.

In general, the findings show that though people have higher awareness of life insurance, there is a gap in the actual purchases that has not changed much. The major reason for this may be identified by the level of economic resources of the people. This makes a case for ensuring more nuanced insurance products for various sections of the society. Credit-linked insurance has not picked up, given the recent series of financial scams. As regards general insurance, there is still need to ensure greater mass acceptance. Health insurance products should become more people-friendly and awareness of novel products needs to reach the remotest of residents. The Tripura example is a good start, showing regional tailoring needs and the potential benefits of this exercise. Such partnerships with the states would signify a constructive way to move forward for ensuring higher insurance inclusiveness.

### 9.3 Policy Recommendations

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 within a regional perspective. The findings support the contention that the demand for insurance 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 indicates that public policy should address financial literacy issues of which insurance is a componentry—insurance messages need to reach people directly in the simplest form. Further, strengthening the awareness campaign through mass media by separately targeting the rural and urban populations by highlighting local features could prove to be an effective tool for creating awareness at the grassroots levels.

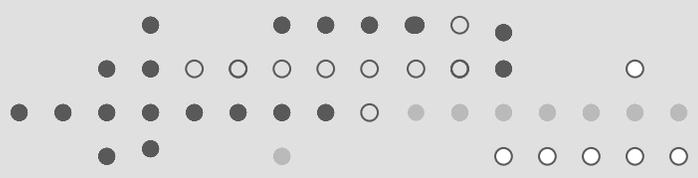
The study has noted that improving insurance awareness requires both restructuring and enhancing the penetration of an appropriate awareness creation campaign with a regional and spatial focus. Such a campaign needs to be supported by a stronger information infrastructure for ensuring the efficient functioning of insurance markets. Moreover, there is also a divide between rural and urban awareness levels and hence there is a need to have stylised drives for the rural regions. The insurance products need to be customised as per the requirements of the intended section of policy-holders because different categories of households have unique insurance requirements and could be looking for customised products. Hence, it needs to be acknowledged that a potential insurance market exists if insurance products are customised along with necessary awareness creation.

A marginally higher percentage of urban households compared to their rural counterparts consider insurance as compensation to loss of life, and compensation to loss from accident or disability. Also, a higher percentage of urban households are aware of life insurance products (83 per cent) as compared to those in the rural areas (78.5 per cent). Moreover, the level of awareness with regard to two-wheeler and four wheeler insurance is naturally higher in urban than in rural households given the access to these products in urban regions. A larger percentage of the insured and uninsured households in the rural areas do not have insurance for any durables. Awareness about health insurance is higher in urban areas. The level of awareness is higher among urban households with regards home insurance. Awareness with regard to retirement benefit policies is also better in urban areas than in rural areas. The awareness level is higher in urban areas for nomination facility, assignment higher percentage of households have taken insurance policies on the advice of agents in the urban areas compared to that in the rural areas (47.4 per cent). Moreover, the percentage of insured households who have taken a policy voluntarily or on the advice of friends/relatives/neighbours is higher in urban than in rural areas revealing the general level of awareness in the urban region regarding insurance products. Also, a higher percentage of the insured households in urban areas have heard about health insurance. A comparison over the two study periods, also reveals that comparatively urban households do not find insurance as expensive that the percentage of households mentioning ‘insurance as too expensive’ has declined more sharply in urban than in rural areas. The availability of limited insurance products was mentioned by 30.5 per cent of the rural and 28.0 per cent of the urban households in 2010. In 2015, the corresponding figures are 5.7 per cent in rural and 5.5 per cent in urban areas, respectively. As expected, a higher percentage of urban households are aware of the cashless facility in the health insurance covers. Awareness about the cashless claim facility has gone up by 9.2 percentage points in rural areas as against 11.0 percentage points in urban areas from 2010 to 2015. (for detailed tables see Table A9.1 to A9.6).

In the light of the above facts, it is important to understand the needs of the rural and urban segments separately. Therefore, given the differences in urban and rural situations in almost every aspect of life in India, distinctive interventions in the form of awareness campaigns need to be devised and strengthened separately for rural areas.

It is also important to note that the rural populace gets more influenced if a local role model/personality convinces them in favour of insurance rather than by being targeted with a uniform national message on insurance.<sup>6</sup> Secondly, they are likely to be influenced if success case studies of the lives of those who have been insured are demonstrated to them in the form of stories or short movies. For example, the role model needs to emphasise that s/he got her/his claim in time and that the insurance amount was useful for the household post a tsunami/earthquake/flood/drought/crop loss/accident/theft/death, or other catastrophe. This initiative could turn out to be an effective tool for the penetration of insurance in the remotest areas. The advertisements could feature local icons and clerics in their advertisements, as people believe in their leaders and would willingly do what they are asked to do, that is, buy insurance. The principle of individualism must stop and operators must now begin to collectively work to promote insurance services. In a rapidly changing world, customers look for instant solutions. They look for products where the delivery of benefits is fast, convenient and consistent. Given the fast rate of adoption of the online medium and its capabilities, insurers need to focus more on strengthening their online presence to reach out to and service customers faster. This cost-effective platform needs to

<sup>6</sup> As reflected in discussions with Panchayats and other knowledgeable persons in villages.



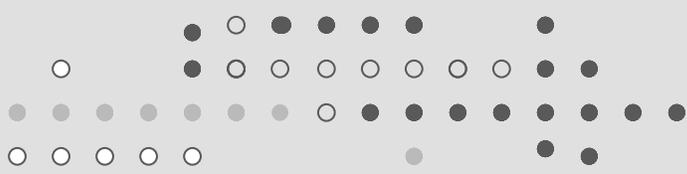
be harnessed for customers. This could also result in simplification of the product delivery and distribution model, thus reaching out to customers and helping increase product penetration.

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. Moreover, market failures can lead to a shift towards insurance. The challenge for public policy is thus twofold. First, it involves understanding the needs from a state-specific perspective. Second, it involves strengthening awareness campaign interventions that effectively help households with diverse socio-economic characteristics to fully comprehend the benefits of insurance. Policy-makers could collaborate with private sector partners in this important endeavour. There is also a need to focus on various kinds of risks in the light of natural disasters like floods, droughts, earthquakes, and other calamities so that people can be sensitised to seek insurance and be better able to cope with the possible risks.

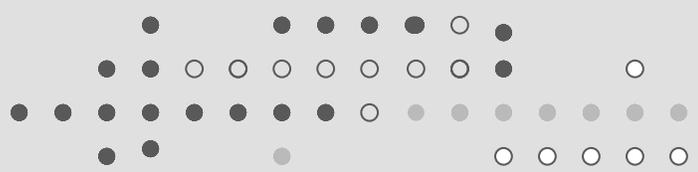
Intermediaries help to increase the level of consumer awareness and understanding towards various products and services. An intermediary identifies the consumer needs and also helps the consumer to find the right insurers, policies and prices. This helps the customers to make educated purchases and take informed decisions. Therefore, training for intermediaries needs to be restructured to make the agents/advisors more confident in this endeavour. Agents are among the trusted channels for selling insurance products. Insurers are needed to invest appropriately in the training and education of agents in order to enable them to deliver better service to customers.

There is a need for policy-makers to make people aware that insurance companies turn down only fraudulent claims or if there is a misrepresentation at the time of buying the policy. People who have never made a claim mostly miss out on renewals. Those who have made a claim treat it as priority. Allowing one's policy to lapse has many disadvantages. Renewal of the policy enables the policy-holder to earn credit towards the waiver of time-bound exclusions. It also helps the latter to earn a cumulative bonus for each claim-free year. All exclusions and waiting periods will apply if one buys a new policy. These important issues have not yet been effectively communicated to the people. On an average, India sees an annual health inflation of 18 per cent, which is also reflected in the increase in health insurance premiums on a periodic basis. Accordingly, the premiums are rising. With this, health insurance has become costlier, leaving the economically vulnerable sections out of coverage from the standard policies offered by health insurers and non-life insurers. The main reason for the low penetration of health insurance lies in the fact that Indian consumers hesitate to buy health insurance because most of the healthcare expense go towards outpatient care, medicines and other medical goods, while in-patient care or hospitalisation accounts for a smaller share; and most health insurance policies cover only hospitalisation costs. The regulator could think of proposing to the health insurers to also include outpatient care under insurance. India already has the Rashtriya Swasthya Bima Yojana (RSBY) that was envisaged to provide health insurance coverage to Below Poverty Line (BPL) families. Its beneficiaries are entitled to hospitalisation coverage of up to Rs. 30,000 for most diseases. In the RSBY scheme, the insured party pays Rs. 30 as premium while the government pays the rest. The insurance regulator could discuss with the Government ways of making the RSBY more attractive and inclusive. The health insurance sector needs to be evaluated to diagnose the maladies of health insurance, such as leakages and moral hazards, among other things. There is a need to examine whether the insurance schemes are designed for people living in the rural areas and people engaged in the informal sector who cannot get adequate public, private, or employer-sponsored insurance. There is a need to assess the extent to which these insurance schemes are effective in terms of design or implementation, coverage, and target groups. The private health insurance sector has business models, which need to be re-assessed. The health insurance industry needs to relook at their business models and evaluate the emerging concepts in healthcare that can help correct the imbalance and help the industry operate in an effective manner.

Finally, IRDAI could take the post-track survey to measure the effectiveness of the first round of the campaign in terms of its content, content recall, comprehension of the message, and its effectiveness. Insurance needs to be included as a curriculum, starting with the middle classes. Awareness needs to be created on an ongoing basis right from the early age. The Government should educate people about the rise of medical costs and the importance of purchasing insurance products to deflect the costs. Insurance needs to be sold through formal channels like banks because currently people think that an insurance agent is a non-employed person who would think only of his own commission rather than the welfare of people.

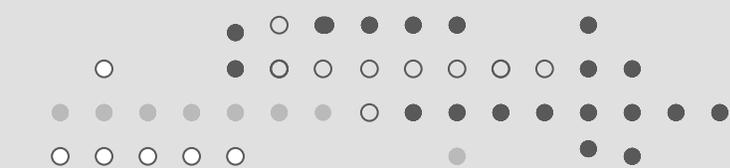


To conclude, individuals and families need to be aware of the challenges thrown up by uncertainties. The socio-economic progress and demographic trends in India provide evidence of the fact that lifespans are increasing and hence people need to be made aware of the role of life and health protection. In the light of this, insurers need to reevaluate their operating models, modify products, and increase their focus on customer needs and become more efficient in their responses to customer need. It has been recognised that insurance products tend to perform better in low-inflation scenarios as households start saving more, and savings flow into insurance plans. People have a tendency to assess relative performance in the returns offered by physical asset classes like gold and real estate and hence such aspects need to be recognized by the insurance sector. The industry can also consider ‘bank assurance’, which provides a more formal setting in selling insurance products. The base of agents has been reducing as returns to their services have been declining. Issues of high costs and low productivity continue to haunt this channel. Hence, the digital platform needs to be encouraged further. In the era of new product regimes, risk coverage should expand faster than premium growth.



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# Annexure A: In-house Training for the Survey Methodology

On the first day, in-house training was imparted to all the field staff. IRDAI's representatives Ms. Jyoti Bhagat, Sr. Assistant Director (Communications Wing) and Shri Manoj Asiwai, Assistant Director, also participated in the training programme on both the days. They also clarified some doubts raised by the field investigators pertaining to some concepts of general insurance, among other things.

The training started with a delineation of the objectives of the survey. Each of the following objectives was explained to the field staff:

- To study and analyse the awareness levels of the insured population regarding their rights as per the Act, policy-holder protection regulations, generating awareness about different types of insurance and levels of protection available under various types of insurance.
- To study and analyse the awareness levels of the uninsured regarding their need for insurance, the types of insurance available, benefits of insurance, and
- To generate a socio-economic profile of the insured and uninsured population by various socio-economic parameters like religion, caste, income, occupation, age, literacy levels, and family size.

The scope of the work was also explained to the field staff. The data collected for the IRDAI study would help in comparing critical indicators with the pre-launch survey data. This would enable policy makers to assess the increase in ground level awareness since 2010. The field staff was also briefed regarding the survey design used during both the pre-launch and post-launch surveys. The sample had been drawn after due consultation with the IRDAI. As regards the selection of households, in each of the selected primary sample unit (that is, village/town), 100 households were listed following the equal probability sampling approach for listing purposes and conduction of the preliminary survey. During the preliminary survey, information on the land possessed and principal source of income of the listed household was collected for use in stratifying the listed households into various strata.

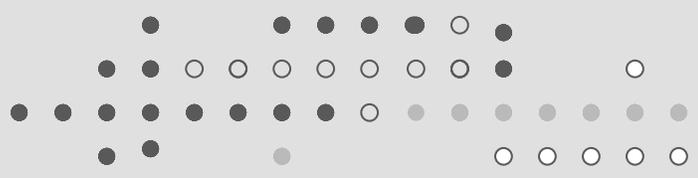
A minimum of 5 PSUs in the rural as well as urban samples were selected in each district. The target sample size in each state was set at 1,000 residential households from 10 selected PSUs. In the second stage, within each PSU, 20 residential households were randomly selected after house listing. In order to account for non-response due to various reasons, the sample was replaced accordingly. If a selected household was not available during data collection, a replacement was made with a household of a similar stratum. For the purpose of the insurance awareness survey, the ultimate respondent is any adult knowledgeable person of the household.

All concepts and definitions were explained in detail. The concepts pertaining to the household, household size, major source of income for the household, land possessed, head of the household, rural and urban areas, and reference period for agricultural indicators were elaborated and discussed in detail. The other concepts discussed with the field staff included those concerning nuclear family, joint family, self-employed, self-employed in agriculture, self-employed in non-agriculture, agricultural labour, casual wage labour, regular wages and salaried classes.

Thereafter, the household questionnaire, which was duly approved by the IRDAI, was explained question by question. Each of the terms used in the questionnaire was also explained clearly. The field staff kept on asking for clarifications till all the concepts and questions were clear to them.

In the Family Survey section, the issues discussed included the type of dwelling units like kutcha, pucca, semi-pucca; type of ration cards like Antyodaya and Annapurna; household income; consumption expenditure, expenditure on clothing, expenditure on ceremonies; expenditure on health; expenditure on education; and other non-food items.

In the section pertaining to awareness about insurance, the concepts discussed included print media, visual media,



natural calamities, chronic illnesses, risk, investment, Life Insurance, General Insurance, event, marketability, liquidity, appreciation, premium, change mode of premium, lock-in period, deposit premium in time, mode of payment, agent/advisors, ombudsman, maturity, policy bond, death certificate, full sum assured, lapse, term insurance, endowment policy, Unit Linked Insurance Plan (ULIP), mortgage protection insurance, voluntary, livelihood, and cumbersome.

Under the awareness about life insurance section, the following questions were discussed with the field staff: What exactly is Life Insurance? Why should one buy life Insurance? They were told that all of us face the risk of dying too soon and/or living too long, which necessitates Life Insurance. Who needs Life Insurance? How much Life Insurance is needed? Which Life Insurance should one buy? The other issues discussed included kinds of Life Insurance policies like Term Insurance, Whole Life Insurance, Endowment Policy, Money back plans, Children Policies, Annuity (Pension) Plans, Unit Linked Insurance Policy, as also how and from whom one can buy insurance, insurance intermediaries and tips on dealing with them, and 'Do's' and 'Don'ts' for Life Insurance.

Under the awareness about health insurance section, the field staff were explained key concepts like Health Insurance, why and which health insurance to buy, Sum Insured, Cumulative Bonus, cost of health check-up, minimum period of stay in hospital, pre- and post-hospitalization expenses, cashless facilities, additional benefits and other standalone policies, exclusions, 'do's' and 'don'ts' for health insurance and overseas health policy, and general advice for health insurance.

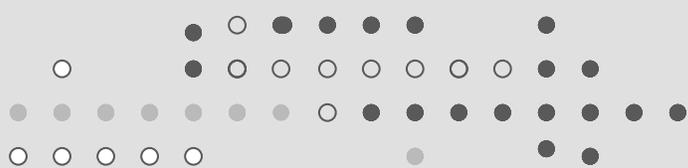
Under the section on awareness about general insurance, the following concepts and issues were explained to the field staff: why and which motor insurance to buy, types of motor insurance and what it covers and excludes, Basis of Sum Insured, For Own Damage, For Third Party, do's and don'ts for motor insurance, property insurance, why and which property insurance to buy, package or umbrella policies, fire insurance, what a fire policy covers and what it excludes, burglary insurance and what is not covered in it, all risks insurance, do's and don'ts for property insurance, marine cargo insurance and how it helps, who can take a marine cargo insurance policy and what is excluded in it, the other types of property insurance available, and grievance mechanisms.

As regards awareness about rights and duties, each of the following aspects was discussed in detail: our duties at the time of buying a policy and for maintaining the policy, rules of nomination, eventualities of policy lapsing, or loss of the policy by the holder, rights and procedure for taking a claim, formalities to be completed for a death claim and for a maturity claim, the right to cancel a life insurance policy within 15 days from the date of receipt of the policy document, ULIPs, As regards awareness about grievance and dispute resolution mechanisms, the following concepts were explained: how to make a complaint, functions of an ombudsman, and the settlement process. The various aspects of the awareness campaign launched by IRDAI including Bima Bemisaal, Jago Grahak Jago, and its pictorial publicity material and other documentary films were also displayed, discussed and circulated among the field staff.

The issuance of proper and accurate Instructions for field investigators and supervisors formed a key part of the training. The critical role of the investigator during the entire survey process, and especially in the fieldwork, was highlighted. The team members were also instructed on appropriate ways of approaching the respondent, conducting the interview, and recording the information collected.

The training session thus helped in clearing the doubts of the field team members and educating them to prevent any mistakes during the actual interviews. The training also included a delineation of the actual process of conducting an interview including making a time allocation, establishing a rapport with the respondent, making a good first impression, promoting a positive approach, maintaining confidentiality of the responses, giving candid comments to the respondents' queries, and interviewing the respondent alone. The following tips were also offered to the prospective interviewers: (i) Be neutral; (ii) Never suggest responses; (iii) Do not change the wording of either the questions or the answers; (iv) Handle the hesitant respondents carefully; (v) Do not conduct the interview with any expectations or pre-conceived notions; (vi) Do not hurry through the interview, and (vii) Employ effective and precise ways of recording the responses.

The importance of placing the right codes at the right place was also emphasised to the field staff. The questionnaire contains codes for the State, District, Town, Village, and type of place (rural or urban) along with the interview numbers in the list of sample places, and the stratum number and listing serial number in the list of selected households.



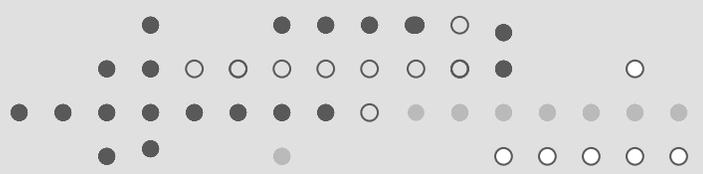
During the training, it was also pointed out that it is mandatory to obtain the need for obtaining the contact number (landline number or mobile number) of each respondent, as that would facilitate direct follow-ups with the respondent in case of any gaps in the information provided by the household.

During the training programme, many investigators raised the issue that since they were visiting the selected households after a gap of five years, they may not be able to identify many of the households. Some of the wards in the urban areas might have been merged or split, or there could be other developments making it difficult to locate the same households. In such cases, the NCAER team would replace the missing households with households belonging to a similar stratum.

### **Field Visit at Faridabad**

On the second day, that is, on August 27, 2015, all the staff were distributed into four teams (Team A, B, C, and D) for the field visits. Each team was then assigned a suitable bus to reach the designated place. On an average, each bus carried nearly 32 members. Within Team A, smaller teams of three/four people each (A1, A2, A3, A4, A5, A6, A7, and A8) were formed to canvass one insured household and one uninsured household. They were provided with the list of insured households. Each team comprised one investigator from a Hindi-speaking state accompanied by one member from the South and one member from the East/North-east. In addition, members from NCAER also accompanied each team. This was done to ensure that each investigator felt comfortable and filled the questionnaire with ease. Packed lunch and mineral water bottles were also provided to each of the field staff. Once all the small teams completed their quota of filling two questionnaires (of one insured household and one uninsured household each), the questionnaires were duly checked by NCAER's core research team members who were managing eight teams in each bus. The deficiencies (if any) in the questionnaires were communicated to each of the investigators.

The two-day training thus ended on a happy and fulfilling note.



# Annexure B: State Tables

Table A3.1a: Distribution of insured households by religion (%)

State/UT	Rural					Urban					All							
	Hindu	Islam	Christianity	Sikhism	Jainism	Others	Hindu	Islam	Christianity	Sikhism	Jainism	Others	Hindu	Islam	Christianity	Sikhism	Jainism	Others
<b>All India</b>	84.4	6.3	2.9	3.2	0.1	3.0	79.5	12.1	4.2	1.5	0.4	2.2	82.0	9.1	3.6	2.4	0.3	2.6
<b>Northern Region</b>	84.2	4.5	0.4	8.0	0.2	2.7	81.8	12.1	0.4	3.6	0.5	1.7	83.0	8.1	0.4	5.9	0.3	2.2
Chandigarh	72.5	13.8	0.0	13.8	0.0	0.0	95.8	1.4	0.0	2.8	0.0	0.0	83.4	7.9	0.0	8.6	0.0	0.0
Delhi	94.8	1.7	0.0	0.0	0.0	3.4	83.2	14.1	0.0	0.0	0.7	2.1	86.5	10.6	0.0	0.0	0.5	2.5
Haryana	85.3	1.2	2.5	9.0	0.0	2.0	95.2	0.6	0.6	2.8	0.0	0.9	89.9	0.9	1.6	6.1	0.0	1.5
Himachal Pradesh	90.0	1.2	0.0	6.6	0.0	2.1	95.7	1.9	0.5	0.0	0.0	1.9	92.7	1.5	0.2	3.5	0.0	2.0
Madhya Pradesh	93.2	2.9	0.1	0.3	0.6	2.9	82.3	14.6	0.5	0.4	1.5	0.7	88.1	8.3	0.3	0.3	1.0	1.9
Punjab	22.1	0.0	0.0	75.5	0.0	2.3	58.1	1.4	0.0	38.5	0.9	1.1	39.3	0.7	0.0	57.8	0.4	1.8
Rajasthan	91.9	4.5	0.0	0.0	0.5	3.1	86.5	11.1	0.0	0.0	0.4	2.0	89.4	7.6	0.0	0.0	0.4	2.6
Uttar Pradesh	87.6	8.9	0.4	0.5	0.0	2.6	77.0	20.2	0.2	0.0	0.1	2.5	82.7	14.2	0.3	0.3	0.0	2.5
Uttarakhand	94.1	0.6	0.3	0.9	0.0	4.0	89.4	5.8	1.8	0.4	0.0	2.6	92.0	3.0	1.0	0.7	0.0	3.4
<b>Eastern Region</b>	81.8	9.1	4.6	0.1	0.1	4.4	78.6	8.0	9.2	0.4	0.3	3.5	80.2	8.5	6.9	0.3	0.2	3.9
Arunachal Pradesh	49.3	3.6	23.8	0.3	0.3	22.7	26.8	1.3	53.3	0.3	0.0	18.3	38.9	2.5	37.5	0.3	0.1	20.7
Assam	91.0	5.0	1.0	0.0	0.0	3.1	85.7	10.2	1.5	0.0	0.0	2.7	88.5	7.5	1.2	0.0	0.0	2.9
Bihar	78.9	19.1	0.0	0.0	0.0	2.0	86.0	12.0	0.0	0.0	0.0	2.0	82.2	15.8	0.0	0.0	0.0	2.0
Chhattisgarh	93.8	0.6	3.7	0.0	0.0	1.9	91.3	5.8	0.0	2.2	0.0	0.7	92.6	3.0	2.0	1.0	0.0	1.3
Jharkhand	90.8	8.5	0.2	0.0	0.0	0.5	82.6	15.4	0.3	0.6	0.0	1.1	87.0	11.7	0.3	0.3	0.0	0.8
Meghalaya	58.5	0.0	37.7	0.0	0.0	3.8	18.1	1.4	79.2	1.4	0.0	0.0	35.2	0.8	61.6	0.8	0.0	1.6
Mizoram	4.8	0.0	95.2	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	1.1	0.0	98.9	0.0	0.0	0.0
Odisha	96.4	2.3	1.1	0.2	0.0	0.0	93.0	5.0	1.3	0.5	0.0	0.2	94.8	3.6	1.2	0.3	0.0	0.1
Sikkim	73.8	6.3	0.0	0.0	0.0	20.0	74.3	4.3	0.0	0.0	0.0	21.4	74.0	5.3	0.0	0.0	0.0	20.7
Tripura	100.0	0.0	0.0	0.0	0.0	0.0	94.5	4.1	0.0	0.0	0.0	1.4	97.4	2.0	0.0	0.0	0.0	0.7
West Bengal	61.4	28.0	4.2	0.8	0.4	5.3	87.1	7.1	1.3	0.2	1.9	2.5	77.9	14.5	2.3	0.4	1.3	3.5
<b>Western Region</b>	90.6	3.5	2.1	0.0	0.3	3.6	78.2	16.8	1.3	0.1	1.1	2.6	84.5	10.0	1.7	0.0	0.7	3.1
Daman & Diu	100.0	0.0	0.0	0.0	0.0	0.0	74.3	25.7	0.0	0.0	0.0	0.0	88.0	12.0	0.0	0.0	0.0	0.0
Goa	65.0	0.0	35.0	0.0	0.0	0.0	79.7	2.9	17.4	0.0	0.0	0.0	71.8	1.3	26.8	0.0	0.0	0.0
Gujarat	91.1	6.6	0.0	0.0	0.4	2.0	79.7	19.1	0.8	0.0	0.4	0.0	85.8	12.4	0.4	0.0	0.4	1.0
Maharashtra	92.2	1.6	0.0	0.0	0.3	5.9	77.4	15.7	0.1	0.1	1.7	4.9	84.5	9.0	0.1	0.1	1.0	5.4
<b>Southern Region</b>	85.4	7.5	6.5	0.0	0.0	0.6	77.3	16.1	5.7	0.0	0.0	0.8	81.3	11.9	6.1	0.0	0.0	0.7
Andhra Pradesh	94.4	5.6	0.0	0.0	0.0	0.0	80.5	18.6	1.0	0.0	0.0	0.0	87.8	11.7	0.5	0.0	0.0	0.0
Karnataka	91.9	5.1	2.6	0.0	0.0	0.4	80.3	16.9	2.4	0.0	0.0	0.4	86.3	10.8	2.5	0.0	0.0	0.4
Kerala	44.5	27.4	28.0	0.0	0.0	0.0	52.3	31.3	16.0	0.0	0.0	0.4	48.2	29.2	22.4	0.0	0.0	0.2
Puducherry	95.0	1.3	0.0	0.0	0.0	3.8	70.0	0.0	24.3	0.0	0.0	5.7	83.3	0.7	11.3	0.0	0.0	4.7
Tamil Nadu	94.6	1.6	2.7	0.0	0.0	1.1	87.2	6.0	5.4	0.0	0.0	1.4	90.7	3.9	4.1	0.0	0.0	1.3
Telangana	94.3	2.5	3.1	0.0	0.0	0.0	73.8	24.4	1.4	0.4	0.0	0.0	81.3	16.4	2.1	0.2	0.0	0.0

Table A3.1b: Distribution of uninsured households by religion (%)

State/UT	Rural					Urban					All							
	Hindu	Islam	Christianity	Sikhism	Jainism	Others	Hindu	Islam	Christianity	Sikhism	Jainism	Others	Hindu	Islam	Christianity	Sikhism	Jainism	Others
<b>All India</b>	74.0	7.7	12.0	3.3	0.0	3.0	73.6	14.8	7.4	1.3	0.3	2.6	73.8	11.9	9.2	2.1	0.2	2.8
<b>Northern Region</b>	84.4	4.7	0.3	8.6	0.0	2.0	78.6	15.6	0.4	3.2	0.5	1.7	80.9	11.4	0.3	5.3	0.3	1.8
Chandigarh	50.0	25.0	0.0	25.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.2	0.0	0.0
Delhi	93.2	0.0	0.0	0.0	0.0	6.8	81.2	14.8	0.0	0.7	0.7	2.7	83.9	11.4	0.0	0.5	0.5	3.6
Haryana	92.9	0.0	1.0	4.0	0.0	2.0	97.3	0.7	0.0	0.7	0.0	1.3	95.6	0.4	0.4	2.0	0.0	1.6
Himachal Pradesh	91.5	1.7	0.0	5.1	0.0	1.7	91.0	5.6	0.0	1.1	0.0	2.2	91.2	4.1	0.0	2.7	0.0	2.0
Madhya Pradesh	91.8	4.7	0.0	0.4	0.0	3.0	78.7	17.4	0.8	0.8	1.4	0.8	83.9	12.4	0.5	0.7	0.8	1.7
Punjab	25.9	0.0	0.0	74.1	0.0	0.0	61.1	2.0	1.3	34.2	0.7	0.7	45.7	1.1	0.8	51.7	0.4	0.4
Rajasthan	94.3	4.4	0.6	0.0	0.0	0.6	79.0	16.5	0.4	0.0	1.2	2.9	85.0	11.7	0.5	0.0	0.7	2.0
Uttar Pradesh	89.8	8.0	0.3	0.3	0.0	1.7	71.8	25.8	0.2	0.0	0.0	2.2	79.0	18.7	0.2	0.1	0.0	2.0
Uttarakhand	92.2	2.6	0.0	1.3	0.0	3.9	88.9	9.5	0.0	0.8	0.0	0.8	90.1	6.9	0.0	1.0	0.0	2.0
<b>Eastern Region</b>	55.9	10.0	29.1	0.1	0.1	4.8	66.1	9.2	19.9	0.1	0.0	4.8	61.6	9.5	24.0	0.1	0.0	4.8
Arunachal Pradesh	17.1	2.9	34.3	0.0	0.0	45.7	19.3	3.6	41.0	0.0	0.0	36.1	18.6	3.4	39.0	0.0	0.0	39.0
Assam	92.1	3.9	1.3	0.0	0.0	2.6	87.3	6.8	0.8	0.0	0.0	5.1	89.2	5.7	1.0	0.0	0.0	4.1
Bihar	79.9	19.1	0.0	0.0	0.0	1.0	79.7	18.6	0.0	0.0	0.0	1.7	79.8	18.8	0.0	0.0	0.0	1.4
Chhattisgarh	93.7	0.0	5.1	0.0	0.0	1.3	87.9	8.1	1.6	0.8	0.0	1.6	90.1	4.9	3.0	0.5	0.0	1.5
Jharkhand	84.7	11.2	1.0	0.0	0.0	3.1	79.9	18.1	0.7	0.7	0.0	0.7	81.8	15.4	0.8	0.4	0.0	1.6
Meghalaya	6.1	1.4	88.4	0.0	0.7	3.4	3.9	0.0	89.1	0.0	0.0	7.0	5.1	0.7	88.7	0.0	0.4	5.1
Mizoram	0.6	0.6	98.9	0.0	0.0	0.0	0.8	0.0	98.4	0.0	0.0	0.8	0.6	0.3	98.7	0.0	0.0	0.3
Odisha	95.0	2.5	2.5	0.0	0.0	0.0	91.3	6.3	2.5	0.0	0.0	0.0	92.8	4.8	2.5	0.0	0.0	0.0
Sikkim	70.0	5.0	0.0	0.0	0.0	25.0	66.7	0.0	0.0	0.0	0.0	33.3	68.0	2.0	0.0	0.0	0.0	30.0
Tripura	100.0	0.0	0.0	0.0	0.0	0.0	96.3	3.7	0.0	0.0	0.0	0.0	97.9	2.1	0.0	0.0	0.0	0.0
West Bengal	39.0	39.0	5.1	0.7	0.0	16.2	82.6	10.7	2.5	0.0	0.0	4.1	59.5	25.7	3.9	0.4	0.0	10.5
<b>Western Region</b>	90.5	4.1	2.7	0.0	0.0	2.7	75.1	20.3	0.7	0.2	0.5	3.1	80.8	14.3	1.4	0.1	0.3	3.0
Daman & Diu	100.0	0.0	0.0	0.0	0.0	0.0	60.0	36.7	3.3	0.0	0.0	0.0	76.0	22.0	2.0	0.0	0.0	0.0
Goa	55.0	0.0	45.0	0.0	0.0	0.0	87.1	6.5	6.5	0.0	0.0	0.0	74.5	3.9	21.6	0.0	0.0	0.0
Gujarat	92.7	5.1	0.0	0.0	0.0	2.2	75.1	24.9	0.0	0.0	0.0	0.0	82.0	17.1	0.0	0.0	0.0	0.9
Maharashtra	91.9	4.3	0.0	0.0	0.0	3.7	75.4	16.9	0.3	0.3	1.0	6.0	81.2	12.6	0.2	0.2	0.6	5.2
<b>Southern Region</b>	80.5	12.2	6.1	0.0	0.0	1.3	74.8	19.2	5.4	0.0	0.0	0.5	77.0	16.6	5.7	0.0	0.0	0.8
Andhra Pradesh	92.5	6.0	1.5	0.0	0.0	0.0	86.7	12.2	1.1	0.0	0.0	0.0	89.2	9.6	1.3	0.0	0.0	0.0
Karnataka	82.9	14.7	1.6	0.0	0.0	0.8	75.9	22.2	1.9	0.0	0.0	0.0	79.0	18.9	1.7	0.0	0.0	0.3
Kerala	40.5	35.4	24.1	0.0	0.0	0.0	37.0	44.5	18.5	0.0	0.0	0.0	38.4	40.9	20.7	0.0	0.0	0.0
Puducherry	90.0	0.0	0.0	0.0	0.0	10.0	73.3	0.0	16.7	0.0	0.0	10.0	80.0	0.0	10.0	0.0	0.0	10.0
Tamil Nadu	92.2	2.1	3.5	0.0	0.0	2.1	90.7	4.5	4.5	0.0	0.0	0.4	91.2	3.7	4.1	0.0	0.0	1.0
Telangana	85.4	9.8	4.9	0.0	0.0	0.0	66.9	33.1	0.0	0.0	0.0	0.0	71.6	27.2	1.2	0.0	0.0	0.0

Table A3.1c: Distribution of insured and uninsured households by religion (%)

State/UT	Rural					Urban					All							
	Hindu	Islam	Christianity	Sikhism	Jainism	Others	Hindu	Islam	Christianity	Sikhism	Jainism	Others	Hindu	Islam	Christianity	Sikhism	Jainism	Others
<b>All India</b>	82.2	6.6	4.9	3.2	0.1	3.0	77.8	12.9	5.2	1.5	0.4	2.3	79.9	9.9	5.0	2.3	0.2	2.6
<b>Northern Region</b>	84.3	4.6	0.4	8.1	0.2	2.6	80.8	13.1	0.4	3.5	0.5	1.7	82.5	8.9	0.4	5.7	0.3	2.1
Chandigarh	68.0	16.0	0.0	16.0	0.0	0.0	97.0	1.0	0.0	2.0	0.0	0.0	82.5	8.5	0.0	9.0	0.0	0.0
Delhi	94.4	1.3	0.0	0.0	0.0	4.4	82.5	14.3	0.0	0.2	0.7	2.3	85.7	10.8	0.0	0.2	0.5	2.8
Haryana	86.8	1.0	2.2	8.0	0.0	2.0	95.8	0.6	0.4	2.2	0.0	1.0	91.3	0.8	1.3	5.1	0.0	1.5
Himachal Pradesh	90.3	1.3	0.0	6.3	0.0	2.0	94.3	3.0	0.3	0.3	0.0	2.0	92.3	2.2	0.2	3.3	0.0	2.0
Madhya Pradesh	92.9	3.3	0.1	0.3	0.5	2.9	81.3	15.4	0.6	0.5	1.5	0.8	87.1	9.3	0.3	0.4	1.0	1.8
Punjab	23.0	0.0	0.0	75.2	0.0	1.8	59.0	1.6	0.4	37.2	0.8	1.0	41.0	0.8	0.2	56.2	0.4	1.4
Rajasthan	92.4	4.5	0.1	0.0	0.4	2.6	84.3	12.8	0.1	0.0	0.6	2.3	88.3	8.6	0.1	0.0	0.5	2.4
Uttar Pradesh	88.1	8.7	0.4	0.4	0.0	2.4	75.4	21.9	0.2	0.0	0.1	2.4	81.8	15.3	0.3	0.2	0.0	2.4
Uttarakhand	93.8	1.0	0.3	1.0	0.0	4.0	89.3	7.0	1.3	0.5	0.0	2.0	91.5	4.0	0.8	0.8	0.0	3.0
<b>Eastern Region</b>	75.4	9.3	10.6	0.1	0.1	4.5	74.9	8.3	12.4	0.3	0.2	3.9	75.2	8.8	11.5	0.2	0.1	4.2
Arunachal Pradesh	46.5	3.5	24.8	0.3	0.3	24.8	25.3	1.8	50.8	0.3	0.0	22.0	35.9	2.6	37.8	0.3	0.1	23.4
Assam	91.2	4.8	1.0	0.0	0.0	3.0	86.0	9.5	1.3	0.0	0.0	3.2	88.6	7.2	1.2	0.0	0.0	3.1
Bihar	79.1	19.1	0.0	0.0	0.0	1.8	84.1	14.0	0.0	0.0	0.0	1.9	81.6	16.6	0.0	0.0	0.0	1.9
Chhattisgarh	93.8	0.5	4.0	0.0	0.0	1.8	90.3	6.5	0.5	1.8	0.0	1.0	92.0	3.5	2.3	0.9	0.0	1.4
Jharkhand	89.6	9.0	0.4	0.0	0.0	1.0	81.8	16.2	0.4	0.6	0.0	1.0	85.7	12.6	0.4	0.3	0.0	1.0
Meghalaya	20.0	1.0	75.0	0.0	0.5	3.5	9.0	0.5	85.5	0.5	0.0	4.5	14.5	0.8	80.3	0.3	0.3	4.0
Mizoram	1.0	0.5	98.5	0.0	0.0	0.0	0.5	0.0	99.0	0.0	0.0	0.5	0.8	0.3	98.8	0.0	0.0	0.3
Odisha	96.1	2.4	1.4	0.1	0.0	0.0	92.5	5.4	1.6	0.4	0.0	0.1	94.3	3.9	1.5	0.3	0.0	0.1
Sikkim	73.0	6.0	0.0	0.0	0.0	21.0	72.0	3.0	0.0	0.0	0.0	25.0	72.5	4.5	0.0	0.0	0.0	23.0
Tripura	100.0	0.0	0.0	0.0	0.0	0.0	95.0	4.0	0.0	0.0	0.0	1.0	97.5	2.0	0.0	0.0	0.0	0.5
West Bengal	53.8	31.8	4.5	0.8	0.3	9.0	86.2	7.8	1.5	0.2	1.5	2.8	73.2	17.4	2.7	0.4	1.0	5.3
<b>Western Region</b>	90.6	3.6	2.2	0.0	0.2	3.4	77.3	17.9	1.1	0.1	0.9	2.7	83.6	11.1	1.6	0.1	0.6	3.1
Daman & Diu	100.0	0.0	0.0	0.0	0.0	0.0	70.0	29.0	1.0	0.0	0.0	0.0	85.0	14.5	0.5	0.0	0.0	0.0
Goa	63.0	0.0	37.0	0.0	0.0	0.0	82.0	4.0	14.0	0.0	0.0	0.0	72.5	2.0	25.5	0.0	0.0	0.0
Gujarat	91.4	6.3	0.0	0.0	0.3	2.0	78.3	20.9	0.6	0.0	0.3	0.0	84.9	13.6	0.3	0.0	0.3	1.0
Maharashtra	92.1	2.1	0.0	0.0	0.3	5.5	76.8	16.1	0.2	0.2	1.5	5.2	83.6	9.9	0.1	0.1	0.9	5.3
<b>Southern Region</b>	84.5	8.4	6.4	0.0	0.0	0.7	76.6	17.0	5.6	0.0	0.0	0.7	80.2	13.0	6.0	0.0	0.0	0.7
Andhra Pradesh	94.0	5.7	0.3	0.0	0.0	0.0	82.3	16.7	1.0	0.0	0.0	0.0	88.2	11.2	0.7	0.0	0.0	0.0
Karnataka	90.3	6.9	2.4	0.0	0.0	0.4	79.3	18.1	2.3	0.0	0.0	0.3	84.8	12.5	2.4	0.0	0.0	0.4
Kerala	43.8	29.0	27.3	0.0	0.0	0.0	47.8	35.3	16.8	0.0	0.0	0.3	45.8	32.1	22.0	0.0	0.0	0.1
Puducherry	94.0	1.0	0.0	0.0	0.0	5.0	71.0	0.0	22.0	0.0	0.0	7.0	82.5	0.5	11.0	0.0	0.0	6.0
Tamil Nadu	94.1	1.7	2.9	0.0	0.0	1.3	88.2	5.6	5.1	0.0	0.0	1.1	90.8	3.9	4.1	0.0	0.0	1.2
Telangana	92.5	4.0	3.5	0.0	0.0	0.0	71.8	27.0	1.0	0.3	0.0	0.0	78.7	19.3	1.8	0.2	0.0	0.0

Table A3.2a: Distribution of insured households by category of respondents (%)

State/UT	Rural				Urban				All						
	General	Scheduled Caste	Scheduled Tribe	Others Back Class	Others	General	Scheduled Caste	Scheduled Tribe	Others Back Class	Others	General	Scheduled Caste	Scheduled Tribe	Others Back Class	Others
All India	38.3	15.0	8.5	34.3	3.9	40.9	15.9	6.8	32.0	4.5	39.5	15.4	7.7	33.2	4.2
Northern Region	40.9	19.9	3.4	34.6	1.2	39.5	20.2	2.7	35.6	2.1	40.2	20.0	3.1	35.1	1.6
Chandigarh	58.8	23.8	6.3	11.3	0.0	32.4	43.7	5.6	18.3	0.0	46.4	33.1	6.0	14.6	0.0
Delhi	45.7	40.5	3.4	10.3	0.0	53.6	25.8	3.1	12.7	4.8	51.4	30.0	3.2	12.0	3.4
Haryana	45.6	20.4	0.0	31.7	2.2	53.0	18.2	0.3	27.6	0.9	49.1	19.4	0.1	29.8	1.6
Himachal Pradesh	70.5	23.2	5.4	0.0	0.8	95.7	2.4	0.9	0.0	0.9	82.3	13.5	3.3	0.0	0.9
Madhya Pradesh	25.5	19.8	7.7	46.6	0.4	28.2	19.9	7.2	43.7	0.9	26.8	19.8	7.5	45.3	0.7
Punjab	56.3	27.9	0.0	15.4	0.5	51.0	29.3	0.0	18.8	0.9	53.7	28.6	0.0	17.0	0.7
Rajasthan	29.3	20.7	3.4	44.9	1.7	27.6	16.7	3.6	51.3	0.7	28.5	18.8	3.5	47.9	1.3
Uttar Pradesh	40.2	16.9	0.4	40.8	1.7	27.1	21.9	0.6	46.2	4.2	34.1	19.2	0.5	43.3	2.9
Uttarakhand	61.3	11.1	9.9	17.0	0.6	66.1	12.8	2.9	18.2	0.0	63.5	11.9	6.7	17.6	0.3
Eastern Region	34.5	10.4	13.0	37.8	4.3	38.2	12.4	15.4	31.2	2.8	36.3	11.4	14.2	34.6	3.5
Arunachal Pradesh	36.4	11.2	44.1	5.5	2.7	17.4	4.4	75.4	2.5	0.3	27.6	8.1	58.7	4.1	1.6
Assam	66.6	8.2	2.3	16.4	6.5	67.0	11.2	3.7	8.7	9.3	66.8	9.6	3.0	12.7	7.9
Bihar	34.5	6.2	6.0	49.7	3.5	18.2	9.2	4.7	64.7	3.3	26.9	7.6	5.4	56.7	3.4
Chhattisgarh	14.3	10.6	18.4	55.8	0.9	30.8	17.4	6.2	44.9	0.7	21.9	13.7	12.7	50.8	0.8
Jharkhand	23.4	8.5	14.4	53.2	0.5	30.8	7.7	4.0	56.7	0.9	26.8	8.1	9.6	54.8	0.7
Meghalaya	28.3	9.4	43.4	11.3	7.5	2.8	16.7	79.2	1.4	0.0	13.6	13.6	64.0	5.6	3.2
Mizoram	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0
Odisha	20.6	15.6	5.0	58.8	0.0	29.5	22.7	9.1	38.8	0.0	24.8	18.9	6.9	49.4	0.0
Sikkim	35.0	3.8	16.3	40.0	5.0	40.0	1.4	24.3	32.9	1.4	37.3	2.7	20.0	36.7	3.3
Tripura	67.1	25.3	0.0	7.6	0.0	75.3	13.7	0.0	6.8	4.1	71.1	19.7	0.0	7.2	2.0
West Bengal	37.5	14.8	12.9	9.1	25.8	77.0	14.8	3.1	1.5	3.5	63.0	14.8	6.6	4.2	11.4
Western Region	35.5	18.0	15.6	30.8	0.2	49.7	13.4	3.5	31.4	2.0	42.5	15.7	9.6	31.1	1.1
Daman & Diu	16.3	12.5	7.5	63.8	0.0	48.6	17.1	8.6	25.7	0.0	31.3	14.7	8.0	46.0	0.0
Goa	57.5	0.0	16.3	26.3	0.0	76.8	0.0	1.4	20.3	1.4	66.4	0.0	9.4	23.5	0.7
Gujarat	30.7	28.1	21.1	19.5	0.5	44.4	10.1	4.5	35.9	5.1	37.0	19.7	13.4	27.1	2.7
Maharashtra	39.3	12.1	11.6	37.1	0.0	50.8	16.7	2.4	29.9	0.1	45.3	14.5	6.8	33.3	0.1
Southern Region	40.8	9.9	7.6	29.6	12.0	42.6	14.3	2.5	26.4	14.1	41.7	12.2	5.0	28.0	13.1
Andhra Pradesh	29.6	12.9	29.6	22.3	5.6	42.4	15.2	1.9	31.9	8.6	35.7	14.0	16.5	26.9	7.0
Karnataka	67.6	8.6	6.7	11.4	5.8	56.5	12.3	4.8	11.5	14.9	62.2	10.4	5.8	11.5	10.2
Kerala	30.2	3.1	1.2	13.7	51.7	31.0	6.0	2.5	23.5	37.0	30.6	4.5	1.8	18.3	44.9
Puducherry	0.0	10.0	0.0	90.0	0.0	1.4	30.0	0.0	65.7	2.9	0.7	19.3	0.0	78.7	1.3
Tamil Nadu	33.3	6.6	5.0	52.8	2.3	39.5	19.5	0.2	37.4	3.5	36.6	13.4	2.4	44.6	2.9
Telangana	29.6	35.2	5.0	26.4	3.8	45.2	10.4	4.7	19.0	20.8	39.5	19.4	4.8	21.7	14.6

Table A3.2b: Distribution of uninsured households by category of respondents (%)

State/UT	Rural					Urban					All				
	General	Scheduled Caste	Scheduled Tribe	Others Back Ward Class	Others	General	Scheduled Caste	Scheduled Tribe	Others Back Ward Class	Others	General	Scheduled Caste	Scheduled Tribe	Others Back Ward Class	Others
All India	27.8	17.9	18.6	30.7	5.0	33.8	18.6	10.9	31.7	5.0	31.4	18.3	14.0	31.3	5.0
Northern Region	33.8	26.8	4.9	33.1	1.4	34.9	24.8	2.7	35.5	2.2	34.5	25.6	3.6	34.6	1.9
Chandigarh	50.0	25.0	15.0	10.0	0.0	31.0	51.7	0.0	17.2	0.0	38.8	40.8	6.1	14.3	0.0
Delhi	47.7	40.9	0.0	11.4	0.0	47.7	29.5	4.0	17.4	1.3	47.7	32.1	3.1	16.1	1.0
Haryana	33.3	36.4	0.0	29.3	1.0	44.3	25.5	0.0	29.5	0.7	39.9	29.8	0.0	29.4	0.8
Himachal Pradesh	61.0	30.5	6.8	0.0	1.7	86.5	4.5	4.5	4.5	0.0	76.4	14.9	5.4	2.7	0.7
Madhya Pradesh	20.6	23.2	13.3	42.1	0.9	27.8	24.4	7.6	39.9	0.3	25.0	23.9	9.8	40.7	0.5
Punjab	52.6	32.8	0.0	14.7	0.0	50.3	28.9	0.0	20.1	0.7	51.3	30.6	0.0	17.7	0.4
Rajasthan	30.4	24.1	5.1	39.2	1.3	25.5	14.4	3.7	56.0	0.4	27.4	18.2	4.2	49.4	0.7
Uttar Pradesh	27.6	24.6	0.3	44.8	2.8	20.7	28.0	0.0	45.4	5.9	23.5	26.7	0.1	45.2	4.6
Uttarakhand	49.4	22.1	13.0	15.6	0.0	54.0	28.6	3.2	12.7	1.6	52.2	26.1	6.9	13.8	1.0
Eastern Region	15.9	10.9	37.6	29.3	6.3	26.1	13.7	28.0	29.9	2.3	21.6	12.5	32.2	29.6	4.1
Arunachal Pradesh	8.6	2.9	74.3	11.4	2.9	26.5	1.2	67.5	3.6	1.2	21.2	1.7	69.5	5.9	1.7
Assam	46.1	9.2	0.0	31.6	13.2	50.0	17.8	6.8	15.3	10.2	48.5	14.4	4.1	21.6	11.3
Bihar	27.0	8.8	4.9	55.9	3.4	16.6	9.6	4.7	65.8	3.3	20.8	9.3	4.8	61.8	3.4
Chhattisgarh	6.3	21.5	21.5	50.6	0.0	33.1	16.1	8.9	41.9	0.0	22.7	18.2	13.8	45.3	0.0
Jharkhand	24.5	11.2	10.2	53.1	1.0	31.5	8.7	6.7	51.0	2.0	28.7	9.7	8.1	51.8	1.6
Meghalaya	2.0	1.4	95.9	0.0	0.7	0.0	4.7	95.3	0.0	0.0	1.1	2.9	95.6	0.0	0.4
Mizoram	0.0	1.1	98.9	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.6	99.4	0.0	0.0
Odisha	11.3	27.5	9.4	51.9	0.0	20.0	33.8	16.3	30.0	0.0	16.5	31.3	13.5	38.8	0.0
Sikkim	25.0	5.0	25.0	35.0	10.0	33.3	3.3	40.0	23.3	0.0	30.0	4.0	34.0	28.0	4.0
Tripura	61.9	23.8	4.8	9.5	0.0	70.4	18.5	3.7	0.0	7.4	66.7	20.8	4.2	4.2	4.2
West Bengal	16.9	13.2	23.5	8.8	37.5	67.8	18.2	3.3	5.8	5.0	40.9	15.6	14.0	7.4	22.2
Western Region	32.8	18.0	17.8	31.1	0.3	44.2	14.1	5.2	34.1	2.4	40.0	15.6	9.9	33.0	1.6
Daman & Diu	10.0	25.0	5.0	60.0	0.0	46.7	20.0	16.7	16.7	0.0	32.0	22.0	12.0	34.0	0.0
Goa	65.0	0.0	20.0	15.0	0.0	71.0	6.5	0.0	22.6	0.0	68.6	3.9	7.8	19.6	0.0
Gujarat	24.8	27.7	24.1	23.4	0.0	46.5	10.3	7.0	31.0	5.2	38.0	17.1	13.7	28.0	3.1
Maharashtra	38.5	11.2	13.7	36.0	0.6	39.5	16.9	3.3	39.2	1.0	39.2	14.9	6.9	38.1	0.9
Southern Region	37.9	13.2	6.7	28.1	14.0	38.1	16.4	2.7	24.4	18.5	38.0	15.2	4.2	25.8	16.8
Andhra Pradesh	37.3	17.9	25.4	14.9	4.5	43.3	21.1	5.6	23.3	6.7	40.8	19.7	14.0	19.7	5.7
Karnataka	53.5	16.3	3.9	15.5	10.9	51.9	16.0	5.6	5.6	21.0	52.6	16.2	4.8	10.0	16.5
Kerala	30.4	3.8	0.0	12.7	53.2	26.9	1.7	1.7	16.0	53.8	28.3	2.5	1.0	14.6	53.5
Puducherry	0.0	5.0	0.0	95.0	0.0	0.0	33.3	0.0	66.7	0.0	0.0	22.0	0.0	78.0	0.0
Tamil Nadu	36.2	8.5	6.4	46.8	2.1	34.9	22.3	0.4	39.0	3.3	35.4	17.6	2.4	41.7	2.9
Telangana	29.3	34.1	2.4	22.0	12.2	43.0	10.7	3.3	15.7	27.3	39.5	16.7	3.1	17.3	23.5

Table A3.2c: Distribution of insured and uninsured households by category of respondents (%)

State/UT	Rural					Urban					All				
	General	Scheduled Caste	Scheduled Tribe	Others Back Class	Others	General	Scheduled Caste	Scheduled Tribe	Others Back Class	Others	General	Scheduled Caste	Scheduled Tribe	Others Back Class	Others
<b>All India</b>	36.0	15.7	10.7	33.5	4.1	38.8	16.7	8.0	31.9	4.6	37.4	16.2	9.3	32.7	4.4
<b>Northern Region</b>	39.5	21.3	3.7	34.3	1.2	38.1	21.6	2.7	35.6	2.1	38.8	21.4	3.2	34.9	1.7
Chandigarh	57.0	24.0	8.0	11.0	0.0	32.0	46.0	4.0	18.0	0.0	44.5	35.0	6.0	14.5	0.0
Delhi	46.3	40.6	2.5	10.6	0.0	51.6	27.0	3.4	14.3	3.6	50.2	30.7	3.2	13.3	2.7
Haryana	43.2	23.6	0.0	31.2	2.0	50.4	20.4	0.2	28.2	0.8	46.8	22.0	0.1	29.7	1.4
Himachal Pradesh	68.7	24.7	5.7	0.0	1.0	93.0	3.0	2.0	1.3	0.7	80.8	13.8	3.8	0.7	0.8
Madhya Pradesh	24.6	20.4	8.8	45.8	0.5	28.1	21.3	7.3	42.6	0.8	26.3	20.8	8.0	44.2	0.6
Punjab	55.4	29.0	0.0	15.2	0.4	50.8	29.2	0.0	19.2	0.8	53.1	29.1	0.0	17.2	0.6
Rajasthan	29.5	21.4	3.8	43.8	1.6	27.0	16.0	3.6	52.8	0.6	28.3	18.7	3.7	48.3	1.1
Uttar Pradesh	37.7	18.4	0.4	41.6	1.9	25.2	23.7	0.4	45.9	4.7	31.4	21.1	0.4	43.8	3.3
Uttarakhand	59.0	13.3	10.5	16.8	0.5	62.3	17.8	3.0	16.5	0.5	60.6	15.5	6.8	16.6	0.5
<b>Eastern Region</b>	30.0	10.5	19.0	35.7	4.8	34.6	12.8	19.1	30.8	2.6	32.3	11.7	19.1	33.2	3.7
Arunachal Pradesh	34.0	10.5	46.8	6.0	2.8	19.3	3.8	73.8	2.8	0.5	26.6	7.1	60.3	4.4	1.6
Assam	64.0	8.3	2.0	18.3	7.3	63.7	12.5	4.3	10.0	9.5	63.8	10.4	3.2	14.2	8.4
Bihar	33.0	6.7	5.8	51.0	3.5	17.7	9.3	4.7	65.0	3.3	25.4	8.0	5.3	58.0	3.4
Chhattisgarh	12.8	12.8	19.0	54.8	0.8	31.5	17.0	7.0	44.0	0.5	22.1	14.9	13.0	49.4	0.6
Jharkhand	23.6	9.0	13.6	53.2	0.6	31.0	8.0	4.8	55.0	1.2	27.3	8.5	9.2	54.1	0.9
Meghalaya	9.0	3.5	82.0	3.0	2.5	1.0	9.0	89.5	0.5	0.0	5.0	6.3	85.8	1.8	1.3
Mizoram	0.0	1.0	99.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.5	99.5	0.0	0.0
Odisha	18.8	18.0	5.9	57.4	0.0	26.6	26.0	11.3	36.1	0.0	22.7	22.0	8.6	46.8	0.0
Sikkim	33.0	4.0	18.0	39.0	6.0	38.0	2.0	29.0	30.0	1.0	35.5	3.0	23.5	34.5	3.5
Tripura	66.0	25.0	1.0	8.0	0.0	74.0	15.0	1.0	5.0	5.0	70.0	20.0	1.0	6.5	2.5
West Bengal	30.5	14.3	16.5	9.0	29.8	75.2	15.5	3.2	2.3	3.8	57.3	15.0	8.5	5.0	14.2
<b>Western Region</b>	34.9	18.0	16.0	30.8	0.2	48.0	13.6	4.0	32.2	2.2	41.8	15.7	9.7	31.6	1.3
Daman & Diu	15.0	15.0	7.0	63.0	0.0	48.0	18.0	11.0	23.0	0.0	31.5	16.5	9.0	43.0	0.0
Goa	59.0	0.0	17.0	24.0	0.0	75.0	2.0	1.0	21.0	1.0	67.0	1.0	9.0	22.5	0.5
Gujarat	29.6	28.0	21.7	20.3	0.4	45.0	10.1	5.3	34.4	5.1	37.3	19.1	13.5	27.4	2.8
Maharashtra	39.1	11.9	12.0	36.9	0.1	47.4	16.8	2.7	32.7	0.4	43.7	14.6	6.8	34.6	0.3
<b>Southern Region</b>	40.3	10.5	7.5	29.3	12.4	41.3	14.9	2.6	25.8	15.4	40.8	12.9	4.8	27.4	14.0
Andhra Pradesh	31.3	14.0	28.7	20.7	5.3	42.7	17.0	3.0	29.3	8.0	37.0	15.5	15.8	25.0	6.7
Karnataka	65.0	10.0	6.1	12.1	6.7	55.4	13.1	5.0	10.1	16.3	60.2	11.6	5.6	11.1	11.5
Kerala	30.3	3.3	1.0	13.5	52.0	29.8	4.8	2.3	21.3	42.0	30.0	4.0	1.6	17.4	47.0
Puducherry	0.0	9.0	0.0	91.0	0.0	1.0	31.0	0.0	66.0	2.0	0.5	20.0	0.0	78.5	1.0
Tamil Nadu	33.9	7.0	5.3	51.6	2.3	38.1	20.3	0.2	37.9	3.4	36.3	14.5	2.4	43.9	2.9
Telangana	29.5	35.0	4.5	25.5	5.5	44.5	10.5	4.3	18.0	22.8	39.5	18.7	4.3	20.5	17.0

Table A3.3a: Distribution of insured households by household structure of respondents (%)

State/UT	Rural					Urban					All				
	Nuclear Family	Nuclear Family with elders	Joint Family	Single person	Others	Nuclear Family	Nuclear Family with elders	Joint Family	Single person	Others	Nuclear Family	Nuclear Family with elders	Joint Family	Single person	Others
All India	61.0	20.5	16.7	1.4	0.3	64.0	20.1	13.8	1.8	0.4	62.5	20.3	15.3	1.6	0.3
Northern Region	56.7	22.0	20.2	0.8	0.4	60.7	21.7	16.4	0.9	0.3	58.6	21.8	18.4	0.8	0.4
Chandigarh	90.0	3.8	6.3	0.0	0.0	87.3	5.6	7.0	0.0	0.0	88.7	4.6	6.6	0.0	0.0
Delhi	54.3	33.6	11.2	0.9	0.0	59.1	28.2	9.3	3.1	0.3	57.7	29.7	9.8	2.5	0.2
Haryana	72.8	18.2	8.5	0.5	0.0	67.0	24.5	8.5	0.0	0.0	70.1	21.1	8.5	0.3	0.0
Himachal Pradesh	50.6	34.0	14.5	0.4	0.4	61.6	26.5	10.4	1.4	0.0	55.8	30.5	12.6	0.9	0.2
Madhya Pradesh	62.6	21.5	14.7	0.9	0.3	61.1	24.8	12.2	1.3	0.6	61.9	23.0	13.5	1.1	0.4
Punjab	63.5	27.3	8.1	1.0	0.0	71.5	21.9	6.0	0.3	0.3	67.3	24.8	7.1	0.7	0.1
Rajasthan	60.9	22.7	14.6	0.8	0.9	63.2	21.7	13.8	0.9	0.4	62.0	22.3	14.3	0.8	0.7
Uttar Pradesh	42.1	21.1	35.8	0.9	0.1	53.5	16.7	28.9	0.4	0.4	47.4	19.1	32.6	0.7	0.3
Uttarakhand	65.0	15.5	17.6	0.3	1.5	59.9	24.5	15.0	0.7	0.0	62.6	19.6	16.4	0.5	0.8
Eastern Region	66.2	18.4	12.9	2.2	0.3	67.8	16.6	11.9	3.2	0.6	67.0	17.5	12.4	2.7	0.4
Arunachal Pradesh	81.4	3.3	4.9	10.1	0.3	71.3	11.0	12.3	4.7	0.6	76.7	6.9	8.4	7.6	0.4
Assam	56.1	30.3	10.3	2.7	0.6	59.5	26.1	8.1	5.6	0.6	57.8	28.3	9.2	4.1	0.6
Bihar	80.0	11.3	8.3	0.4	0.0	82.0	9.4	7.9	0.7	0.0	80.9	10.4	8.1	0.5	0.0
Chhattisgarh	51.4	24.0	23.7	0.9	0.0	63.4	20.7	13.8	1.1	1.1	57.0	22.4	19.1	1.0	0.5
Jharkhand	77.4	14.4	7.2	0.2	0.7	75.2	12.0	12.0	0.6	0.3	76.4	13.3	9.4	0.4	0.5
Meghalaya	66.0	20.8	0.0	13.2	0.0	76.4	8.3	2.8	12.5	0.0	72.0	13.6	1.6	12.8	0.0
Mizoram	81.0	9.5	9.5	0.0	0.0	87.3	4.2	4.2	4.2	0.0	85.9	5.4	5.4	3.3	0.0
Odisha	58.9	23.8	15.9	1.4	0.0	63.8	17.7	15.2	2.9	0.5	61.2	20.9	15.6	2.1	0.3
Sikkim	71.3	17.5	10.0	0.0	1.3	77.1	10.0	10.0	0.0	2.9	74.0	14.0	10.0	0.0	2.0
Tripura	67.1	19.0	12.7	1.3	0.0	58.9	15.1	23.3	1.4	1.4	63.2	17.1	17.8	1.3	0.7
West Bengal	39.8	23.5	35.2	0.8	0.8	50.5	25.3	17.1	6.1	1.0	46.7	24.6	23.6	4.2	0.9
Western Region	55.1	22.3	20.2	2.1	0.4	57.8	23.1	16.7	2.1	0.3	56.4	22.7	18.5	2.1	0.3
Daman & Diu	57.5	31.3	11.3	0.0	0.0	68.6	22.9	8.6	0.0	0.0	62.7	27.3	10.0	0.0	0.0
Goa	61.3	18.8	15.0	5.0	0.0	65.2	18.8	11.6	4.3	0.0	63.1	18.8	13.4	4.7	0.0
Gujarat	54.7	23.3	19.2	2.5	0.4	58.7	24.2	14.2	2.5	0.4	56.6	23.7	16.9	2.5	0.4
Maharashtra	54.3	20.8	22.8	1.6	0.5	55.4	22.7	19.7	1.9	0.3	54.9	21.8	21.2	1.7	0.4
Southern Region	65.9	19.8	12.9	1.1	0.2	68.2	20.7	9.9	1.0	0.1	67.1	20.3	11.4	1.1	0.1
Andhra Pradesh	66.1	22.7	9.9	1.3	0.0	70.0	21.0	8.1	1.0	0.0	67.9	21.9	9.0	1.1	0.0
Karnataka	58.1	23.5	18.2	0.0	0.2	59.3	26.2	14.3	0.2	0.0	58.7	24.8	16.3	0.1	0.1
Kerala	49.8	27.4	20.6	1.9	0.3	56.2	28.1	14.9	0.4	0.4	52.8	27.7	17.9	1.2	0.3
Puducherry	80.0	11.3	8.8	0.0	0.0	80.0	15.7	2.9	1.4	0.0	80.0	13.3	6.0	0.7	0.0
Tamil Nadu	80.5	11.4	6.1	1.8	0.2	80.0	14.1	3.8	2.1	0.0	80.3	12.9	4.9	1.9	0.1
Telangana	67.9	20.8	9.4	1.9	0.0	66.7	18.6	13.3	1.1	0.4	67.1	19.4	11.9	1.4	0.2

Table A3.3b: Distribution of uninsured households by household structure of respondents (%)

State/UT	Rural						Urban						All					
	Nuclear Family	Nuclear Family with elders	Joint Family	Single person	Others		Nuclear Family	Nuclear Family with elders	Joint Family	Single person	Others		Nuclear Family	Nuclear Family with elders	Joint Family	Single person	Others	
All India	64.3	18.8	12.7	3.7	0.4		66.9	17.2	11.8	3.6	0.5		65.9	17.9	12.2	3.6	0.4	
Northern Region	62.4	20.0	15.8	1.4	0.3		64.3	19.2	14.9	1.3	0.3		63.5	19.5	15.3	1.3	0.3	
Chandigarh	90.0	0.0	10.0	0.0	0.0		82.8	3.4	13.8	0.0	0.0		85.7	2.0	12.2	0.0	0.0	
Delhi	59.1	31.8	9.1	0.0	0.0		63.8	17.4	15.4	3.4	0.0		62.7	20.7	14.0	2.6	0.0	
Haryana	81.8	11.1	6.1	1.0	0.0		71.1	22.8	4.7	1.3	0.0		75.4	18.1	5.2	1.2	0.0	
Himachal Pradesh	52.5	39.0	6.8	0.0	1.7		66.3	25.8	7.9	0.0	0.0		60.8	31.1	7.4	0.0	0.7	
Madhya Pradesh	63.1	21.5	12.9	2.1	0.4		61.5	25.3	11.5	1.4	0.3		62.1	23.8	12.1	1.7	0.3	
Punjab	62.9	26.7	7.8	1.7	0.9		83.9	11.4	4.7	0.0	0.0		74.7	18.1	6.0	0.8	0.4	
Rajasthan	65.2	22.2	11.4	1.3	0.0		63.8	19.8	13.6	1.6	1.2		64.3	20.7	12.7	1.5	0.7	
Uttar Pradesh	55.0	17.1	26.8	1.1	0.0		57.7	15.9	24.7	1.3	0.4		56.6	16.4	25.6	1.2	0.2	
Uttarakhand	66.2	10.4	19.5	2.6	1.3		65.1	20.6	13.5	0.8	0.0		65.5	16.7	15.8	1.5	0.5	
Eastern Region	67.1	15.1	11.3	6.1	0.4		71.4	12.3	9.7	6.0	0.6		69.5	13.5	10.4	6.1	0.5	
Arunachal Pradesh	71.4	8.6	2.9	17.1	0.0		77.1	7.2	7.2	8.4	0.0		75.4	7.6	5.9	11.0	0.0	
Assam	67.1	18.4	9.2	3.9	1.3		55.9	20.3	11.0	10.2	2.5		60.3	19.6	10.3	7.7	2.1	
Bihar	81.9	9.8	7.4	1.0	0.0		81.1	11.6	5.6	1.3	0.3		81.4	10.9	6.3	1.2	0.2	
Chhattisgarh	54.4	26.6	16.5	2.5	0.0		68.5	11.3	18.5	1.6	0.0		63.1	17.2	17.7	2.0	0.0	
Jharkhand	78.6	13.3	5.1	3.1	0.0		79.2	9.4	9.4	1.3	0.7		78.9	10.9	7.7	2.0	0.4	
Meghalaya	76.2	9.5	3.4	10.9	0.0		77.3	1.6	4.7	16.4	0.0		76.7	5.8	4.0	13.5	0.0	
Mizoram	69.8	14.0	7.8	8.4	0.0		81.4	4.7	4.7	7.8	1.6		74.7	10.1	6.5	8.1	0.6	
Odisha	68.8	18.8	9.4	1.9	1.3		67.1	18.3	12.1	2.5	0.0		67.8	18.5	11.0	2.3	0.5	
Sikkim	70.0	25.0	0.0	5.0	0.0		83.3	13.3	0.0	0.0	3.3		78.0	18.0	0.0	2.0	2.0	
Tripura	76.2	19.0	0.0	4.8	0.0		40.7	25.9	29.6	3.7	0.0		56.3	22.9	16.7	4.2	0.0	
West Bengal	25.7	18.4	40.4	14.0	1.5		47.1	18.2	15.7	18.2	0.8		35.8	18.3	28.8	16.0	1.2	
Western Region	54.7	24.6	15.1	5.0	0.6		57.6	24.5	12.0	5.2	0.7		56.5	24.5	13.1	5.1	0.7	
Daman & Diu	80.0	5.0	15.0	0.0	0.0		70.0	26.7	3.3	0.0	0.0		74.0	18.0	8.0	0.0	0.0	
Goa	60.0	30.0	5.0	5.0	0.0		67.7	22.6	9.7	0.0	0.0		64.7	25.5	7.8	2.0	0.0	
Gujarat	51.8	31.4	12.4	4.4	0.0		53.1	23.9	11.7	10.3	0.9		52.6	26.9	12.0	8.0	0.6	
Maharashtra	53.4	20.5	18.6	6.2	1.2		58.5	24.9	13.3	2.7	0.7		56.7	23.4	15.2	3.9	0.9	
Southern Region	69.2	21.0	6.9	2.7	0.2		71.7	16.4	8.5	3.2	0.3		70.7	18.1	7.9	3.0	0.2	
Andhra Pradesh	76.1	13.4	6.0	4.5	0.0		72.2	18.9	5.6	3.3	0.0		73.9	16.6	5.7	3.8	0.0	
Karnataka	66.7	24.8	8.5	0.0	0.0		64.2	22.8	12.3	0.0	0.6		65.3	23.7	10.7	0.0	0.3	
Kerala	55.7	29.1	12.7	2.5	0.0		54.6	19.3	22.7	3.4	0.0		55.1	23.2	18.7	3.0	0.0	
Puducherry	80.0	10.0	0.0	10.0	0.0		76.7	6.7	3.3	13.3	0.0		78.0	8.0	2.0	12.0	0.0	
Tamil Nadu	74.5	17.0	3.5	4.3	0.7		80.7	12.6	2.2	4.1	0.4		78.5	14.1	2.7	4.1	0.5	
Telangana	68.3	24.4	7.3	0.0	0.0		76.9	14.0	6.6	2.5	0.0		74.7	16.7	6.8	1.9	0.0	

Table A3.3c: Distribution of insured and uninsured households by household structure of respondents (%)

State/UT	Rural					Urban					All				
	Nuclear Family	Nuclear family with elders	Joint family	Single Person	Others	Nuclear Family	Nuclear family with elders	Joint family	Single Person	Others	Nuclear Family	Nuclear family with elders	Joint family	Single Person	Others
All India	61.7	20.2	15.8	1.9	0.3	64.8	19.2	13.2	2.3	0.4	63.3	19.7	14.5	2.1	0.4
Northern Region	57.9	21.6	19.3	0.9	0.4	61.8	20.9	15.9	1.0	0.3	59.9	21.2	17.6	0.9	0.3
Chandigarh	90.0	3.0	7.0	0.0	0.0	86.0	5.0	9.0	0.0	0.0	88.0	4.0	8.0	0.0	0.0
Delhi	55.6	33.1	10.6	0.6	0.0	60.7	24.5	11.4	3.2	0.2	59.3	26.8	11.2	2.5	0.2
Haryana	74.6	16.8	8.0	0.6	0.0	68.2	24.0	7.4	0.4	0.0	71.4	20.4	7.7	0.5	0.0
Himachal Pradesh	51.0	35.0	13.0	0.3	0.7	63.0	26.3	9.7	1.0	0.0	57.0	30.7	11.3	0.7	0.3
Madhya Pradesh	62.7	21.5	14.3	1.2	0.3	61.3	24.9	12.0	1.3	0.5	62.0	23.2	13.2	1.3	0.4
Punjab	63.4	27.2	8.0	1.2	0.2	75.2	18.8	5.6	0.2	0.2	69.3	23.0	6.8	0.7	0.2
Rajasthan	61.8	22.6	14.0	0.9	0.8	63.4	21.1	13.8	1.1	0.6	62.6	21.9	13.9	1.0	0.7
Uttar Pradesh	44.7	20.3	34.0	0.9	0.1	54.8	16.5	27.7	0.7	0.4	49.7	18.4	30.8	0.8	0.3
Uttarakhand	65.3	14.5	18.0	0.8	1.5	61.5	23.3	14.5	0.8	0.0	63.4	18.9	16.3	0.8	0.8
<b>Eastern Region</b>	<b>66.4</b>	<b>17.6</b>	<b>12.5</b>	<b>3.1</b>	<b>0.3</b>	<b>68.8</b>	<b>15.3</b>	<b>11.2</b>	<b>4.0</b>	<b>0.6</b>	<b>67.7</b>	<b>16.4</b>	<b>11.9</b>	<b>3.6</b>	<b>0.5</b>
Arunachal Pradesh	80.5	3.8	4.8	10.8	0.3	72.5	10.3	11.3	5.5	0.5	76.5	7.0	8.0	8.1	0.4
Assam	57.5	28.8	10.2	2.8	0.7	58.8	25.0	8.7	6.5	1.0	58.2	26.9	9.4	4.7	0.8
Bihar	80.4	11.0	8.1	0.5	0.0	81.7	10.1	7.2	0.9	0.1	81.1	10.6	7.7	0.7	0.1
Chhattisgarh	52.0	24.5	22.3	1.3	0.0	65.0	17.8	15.3	1.3	0.8	58.5	21.1	18.8	1.3	0.4
Jharkhand	77.6	14.2	6.8	0.8	0.6	76.4	11.2	11.2	0.8	0.4	77.0	12.7	9.0	0.8	0.5
Meghalaya	73.5	12.5	2.5	11.5	0.0	77.0	4.0	4.0	15.0	0.0	75.3	8.3	3.3	13.3	0.0
Mizoram	71.0	13.5	8.0	7.5	0.0	83.5	4.5	4.5	6.5	1.0	77.3	9.0	6.3	7.0	0.5
Odisha	60.9	22.8	14.6	1.5	0.3	64.8	17.9	14.3	2.8	0.4	62.8	20.3	14.4	2.1	0.3
Sikkim	71.0	19.0	8.0	1.0	1.0	79.0	11.0	7.0	0.0	3.0	75.0	15.0	7.5	0.5	2.0
Tripura	69.0	19.0	10.0	2.0	0.0	54.0	18.0	25.0	2.0	1.0	61.5	18.5	17.5	2.0	0.5
West Bengal	35.0	21.8	37.0	5.3	1.0	49.8	23.8	16.8	8.5	1.0	43.9	23.0	24.9	7.2	1.0
<b>Western Region</b>	<b>55.0</b>	<b>22.8</b>	<b>19.2</b>	<b>2.6</b>	<b>0.4</b>	<b>57.7</b>	<b>23.5</b>	<b>15.3</b>	<b>3.1</b>	<b>0.4</b>	<b>56.4</b>	<b>23.2</b>	<b>17.1</b>	<b>2.9</b>	<b>0.4</b>
Daman & Diu	62.0	26.0	12.0	0.0	0.0	69.0	24.0	7.0	0.0	0.0	65.5	25.0	9.5	0.0	0.0
Goa	61.0	21.0	13.0	5.0	0.0	66.0	20.0	11.0	3.0	0.0	63.5	20.5	12.0	4.0	0.0
Gujarat	54.1	24.9	17.9	2.9	0.3	57.0	24.1	13.4	4.9	0.6	55.6	24.5	15.6	3.9	0.4
Maharashtra	54.1	20.8	22.0	2.5	0.6	56.3	23.4	17.8	2.1	0.4	55.3	22.2	19.7	2.3	0.5
<b>Southern Region</b>	<b>66.6</b>	<b>20.0</b>	<b>11.8</b>	<b>1.5</b>	<b>0.2</b>	<b>69.2</b>	<b>19.5</b>	<b>9.5</b>	<b>1.6</b>	<b>0.1</b>	<b>68.0</b>	<b>19.8</b>	<b>10.5</b>	<b>1.6</b>	<b>0.2</b>
Andhra Pradesh	68.3	20.7	9.0	2.0	0.0	70.7	20.3	7.3	1.7	0.0	69.5	20.5	8.2	1.8	0.0
Karnataka	59.7	23.7	16.4	0.0	0.1	60.4	25.4	13.9	0.1	0.1	60.1	24.6	15.1	0.1	0.1
Kerala	51.0	27.8	19.0	2.0	0.3	55.8	25.5	17.3	1.3	0.3	53.4	26.6	18.1	1.6	0.3
Puducherry	80.0	11.0	7.0	2.0	0.0	79.0	13.0	3.0	5.0	0.0	79.5	12.0	5.0	3.5	0.0
Tamil Nadu	79.3	12.6	5.6	2.3	0.3	80.2	13.7	3.3	2.7	0.1	79.8	13.2	4.3	2.5	0.2
Telangana	68.0	21.5	9.0	1.5	0.0	69.8	17.3	11.3	1.5	0.3	69.2	18.7	10.5	1.5	0.2

Table A3.4a: Distribution of insured households by type of dwelling unit (%)

State/UT	Rural			Urban			All		
	Pucca	Semi Pucca	Kutcha	Pucca	Semi Pucca	Kutcha	Pucca	Semi Pucca	Kutcha
All India	56.8	29.6	13.6	72.2	20.6	7.2	64.4	25.2	10.4
Northern Region	69.9	18.6	11.6	82.6	13.3	4.1	75.9	16.1	8.0
Chandigarh	70.0	28.8	1.3	49.3	49.3	1.4	60.3	38.4	1.3
Delhi	97.4	2.6	0.0	76.3	9.6	14.1	82.3	7.6	10.1
Haryana	92.0	6.0	2.0	93.4	6.6	0.0	92.7	6.3	1.1
Himachal Pradesh	78.8	20.3	0.8	95.7	2.4	1.9	86.7	11.9	1.3
Madhya Pradesh	32.1	36.5	31.4	60.8	31.5	7.7	45.4	34.2	20.4
Punjab	95.6	4.2	0.3	98.6	1.4	0.0	97.0	2.9	0.1
Rajasthan	74.0	13.6	12.5	92.8	5.9	1.3	82.7	10.0	7.3
Uttar Pradesh	75.8	17.0	7.2	87.9	8.1	4.0	81.4	12.9	5.7
Uttarakhand	73.7	16.7	9.6	75.2	22.6	2.2	74.4	19.4	6.2
Eastern Region	44.1	33.5	22.4	57.9	26.8	15.3	50.9	30.2	18.9
Arunachal Pradesh	18.4	58.6	23.0	26.5	24.9	48.6	22.1	43.0	34.9
Assam	29.8	52.1	18.1	40.5	43.8	15.8	34.9	48.1	17.0
Bihar	47.5	38.2	14.3	59.4	33.2	7.4	53.0	35.9	11.1
Chhattisgarh	51.1	18.4	30.5	69.9	7.6	22.5	59.8	13.4	26.8
Jharkhand	67.4	10.0	22.6	76.1	12.8	11.1	71.4	11.3	17.3
Meghalaya	35.8	47.2	17.0	26.4	48.6	25.0	30.4	48.0	21.6
Mizoram	23.8	47.6	28.6	32.4	28.2	39.4	30.4	32.6	37.0
Odisha	44.4	23.6	32.0	48.8	34.1	17.1	46.4	28.5	25.1
Sikkim	58.8	40.0	1.3	68.6	31.4	0.0	63.3	36.0	0.7
Tripura	22.8	16.5	60.8	89.0	11.0	0.0	54.6	13.8	31.6
West Bengal	58.7	24.6	16.7	87.1	12.3	0.6	77.0	16.7	6.3
Western Region	48.8	43.2	8.1	75.0	23.2	1.8	61.7	33.3	5.0
Daman & Diu	61.3	37.5	1.3	51.4	48.6	0.0	56.7	42.7	0.7
Goa	82.5	17.5	0.0	100.0	0.0	0.0	90.6	9.4	0.0
Gujarat	59.0	35.9	5.2	78.6	20.1	1.2	68.1	28.6	3.3
Maharashtra	34.0	53.5	12.5	72.4	25.0	2.6	54.0	38.6	7.3
Southern Region	55.0	39.2	5.9	73.0	23.7	3.3	64.2	31.3	4.6
Andhra Pradesh	54.9	41.6	3.4	81.0	18.1	1.0	67.3	30.5	2.3
Karnataka	37.0	51.3	11.7	65.8	30.1	4.1	50.9	41.0	8.0
Kerala	75.7	21.2	3.1	72.2	19.2	8.5	74.1	20.3	5.6
Puducherry	61.3	30.0	8.8	45.7	47.1	7.1	54.0	38.0	8.0
Tamil Nadu	59.6	38.3	2.1	72.3	25.8	1.9	66.3	31.7	2.0
Telangana	58.5	35.8	5.7	90.3	9.3	0.4	78.8	18.9	2.3

Table A3.4b: Distribution of uninsured households by type of dwelling unit (%)

State/UT	Rural			Urban			All		
	Pucca	Semi Pucca	Kutcha	Pucca	Semi Pucca	Kutcha	Pucca	Semi Pucca	Kutcha
All India	44.0	31.4	24.6	63.0	25.9	11.1	55.4	28.1	16.5
Northern Region	60.2	22.1	17.7	75.9	18.2	5.8	69.8	19.7	10.5
Chandigarh	70.0	30.0	0.0	44.8	44.8	10.3	55.1	38.8	6.1
Delhi	100.0	0.0	0.0	76.5	10.1	13.4	81.9	7.8	10.4
Haryana	89.9	7.1	3.0	89.9	10.1	0.0	89.9	8.9	1.2
Himachal Pradesh	66.1	30.5	3.4	91.0	6.7	2.2	81.1	16.2	2.7
Madhya Pradesh	20.6	34.8	44.6	47.2	40.7	12.1	36.7	38.4	25.0
Punjab	95.7	4.3	0.0	98.7	0.7	0.7	97.4	2.3	0.4
Rajasthan	65.2	22.2	12.7	89.7	9.1	1.2	80.0	14.2	5.7
Uttar Pradesh	59.1	23.2	17.7	79.5	15.0	5.5	71.4	18.3	10.4
Uttarakhand	53.2	28.6	18.2	67.5	28.6	4.0	62.1	28.6	9.4
Eastern Region	30.0	29.3	40.8	44.7	30.4	24.9	38.2	29.9	31.9
Arunachal Pradesh	25.7	42.9	31.4	50.6	18.1	31.3	43.2	25.4	31.4
Assam	23.7	61.8	14.5	50.8	36.4	12.7	40.2	46.4	13.4
Bihar	33.3	48.0	18.6	50.2	38.5	11.3	43.4	42.4	14.3
Chhattisgarh	32.9	7.6	59.5	48.4	15.3	36.3	42.4	12.3	45.3
Jharkhand	58.2	12.2	29.6	65.1	18.1	16.8	62.3	15.8	21.9
Meghalaya	34.7	27.9	37.4	24.2	43.0	32.8	29.8	34.9	35.3
Mizoram	7.3	6.7	86.0	23.3	27.9	48.8	14.0	15.6	70.5
Odisha	34.4	19.4	46.3	22.9	35.0	42.1	27.5	28.8	43.8
Sikkim	40.0	55.0	5.0	63.3	33.3	3.3	54.0	42.0	4.0
Tripura	0.0	19.0	81.0	77.8	11.1	11.1	43.8	14.6	41.7
West Bengal	30.1	44.9	25.0	67.8	27.3	5.0	47.9	36.6	15.6
Western Region	31.4	54.7	13.9	64.5	32.3	3.1	52.2	40.6	7.1
Daman & Diu	25.0	75.0	0.0	43.3	56.7	0.0	36.0	64.0	0.0
Goa	60.0	40.0	0.0	93.5	6.5	0.0	80.4	19.6	0.0
Gujarat	40.1	49.6	10.2	73.7	25.4	0.9	60.6	34.9	4.6
Maharashtra	21.1	58.4	20.5	57.1	37.5	5.3	44.6	44.8	10.6
Southern Region	47.4	42.8	9.9	65.7	30.5	3.8	58.8	35.1	6.1
Andhra Pradesh	50.7	37.3	11.9	71.1	26.7	2.2	62.4	31.2	6.4
Karnataka	22.5	55.8	21.7	51.2	43.8	4.9	38.5	49.1	12.4
Kerala	73.4	24.1	2.5	76.5	16.0	7.6	75.3	19.2	5.6
Puducherry	60.0	35.0	5.0	26.7	70.0	3.3	40.0	56.0	4.0
Tamil Nadu	50.4	46.1	3.5	62.5	34.2	3.3	58.3	38.3	3.4
Telangana	53.7	39.0	7.3	87.6	11.6	0.8	79.0	18.5	2.5

Table A3.4c: Distribution of insured and uninsured households by type of dwelling unit (%)

State/UT	Rural			Urban			All		
	Pucca	Semi Pucca	Kutcha	Pucca	Semi Pucca	Kutcha	Pucca	Semi Pucca	Kutcha
All India	54.1	30.0	15.9	69.5	22.2	8.4	62.0	25.9	12.0
Northern Region	67.9	19.3	12.8	80.5	14.8	4.7	74.4	17.0	8.6
Chandigarh	70.0	29.0	1.0	48.0	48.0	4.0	59.0	38.5	2.5
Delhi	98.1	1.9	0.0	76.4	9.8	13.9	82.2	7.7	10.2
Haryana	91.6	6.2	2.2	92.4	7.6	0.0	92.0	6.9	1.1
Himachal Pradesh	76.3	22.3	1.3	94.3	3.7	2.0	85.3	13.0	1.7
Madhya Pradesh	29.8	36.2	34.0	56.8	34.3	9.0	43.3	35.2	21.5
Punjab	95.6	4.2	0.2	98.6	1.2	0.2	97.1	2.7	0.2
Rajasthan	72.3	15.3	12.5	91.9	6.9	1.3	82.1	11.1	6.9
Uttar Pradesh	72.4	18.2	9.3	85.3	10.2	4.4	78.9	14.2	6.9
Uttarakhand	69.8	19.0	11.3	72.8	24.5	2.8	71.3	21.8	7.0
Eastern Region	40.6	32.4	26.9	54.0	27.8	18.1	47.5	30.1	22.4
Arunachal Pradesh	19.0	57.3	23.8	31.5	23.5	45.0	25.3	40.4	34.4
Assam	29.0	53.3	17.7	42.5	42.3	15.2	35.8	47.8	16.4
Bihar	44.6	40.2	15.2	56.6	34.8	8.6	50.6	37.5	11.9
Chhattisgarh	47.5	16.3	36.3	63.3	10.0	26.8	55.4	13.1	31.5
Jharkhand	65.6	10.4	24.0	72.8	14.4	12.8	69.2	12.4	18.4
Meghalaya	35.0	33.0	32.0	25.0	45.0	30.0	30.0	39.0	31.0
Mizoram	9.0	11.0	80.0	26.5	28.0	45.5	17.8	19.5	62.8
Odisha	42.4	22.8	34.9	41.0	34.4	24.6	41.7	28.6	29.8
Sikkim	55.0	43.0	2.0	67.0	32.0	1.0	61.0	37.5	1.5
Tripura	18.0	17.0	65.0	86.0	11.0	3.0	52.0	14.0	34.0
West Bengal	49.0	31.5	19.5	83.2	15.3	1.5	69.5	21.8	8.7
Western Region	45.3	45.5	9.2	71.8	25.9	2.2	59.3	35.2	5.5
Daman & Diu	54.0	45.0	1.0	49.0	51.0	0.0	51.5	48.0	0.5
Goa	78.0	22.0	0.0	98.0	2.0	0.0	88.0	12.0	0.0
Gujarat	55.3	38.6	6.1	77.1	21.7	1.1	66.2	30.1	3.6
Maharashtra	31.4	54.5	14.1	67.8	28.8	3.4	51.6	40.2	8.2
Southern Region	53.5	39.9	6.7	71.0	25.6	3.4	62.9	32.2	4.9
Andhra Pradesh	54.0	40.7	5.3	78.0	20.7	1.3	66.0	30.7	3.3
Karnataka	34.3	52.1	13.6	62.4	33.3	4.3	48.4	42.7	8.9
Kerala	75.3	21.8	3.0	73.5	18.3	8.3	74.4	20.0	5.6
Puducherry	61.0	31.0	8.0	40.0	54.0	6.0	50.5	42.5	7.0
Tamil Nadu	57.7	39.9	2.4	69.3	28.3	2.3	64.3	33.4	2.4
Telangana	57.5	36.5	6.0	89.5	10.0	0.5	78.8	18.8	2.3

Table A3.5: Distribution of households by ownership of dwelling unit (%)

State/UT	Insured									Uninsured									Insured + Uninsured								
	Rural			Urban			All			Rural			Urban			All			Rural			Urban			All India		
	Own	Rented	Others	Own	Rented	Others	Own	Rented	Others	Own	Rented	Others	Own	Rented	Others	Own	Rented	Others	Own	Rented	Others	Own	Rented	Others	Own	Rented	Others
All India	94.8	4.8	0.4	84.3	14.0	1.7	89.7	9.3	1.0	94.6	4.7	0.7	83.3	14.9	1.8	87.8	10.8	1.3	94.8	4.8	0.4	84.0	14.3	1.7	89.2	9.7	1.1
Northern Region	97.3	2.3	0.4	89.4	8.7	1.9	93.5	5.4	1.1	96.3	3.1	0.6	89.2	9.0	1.8	91.9	6.7	1.3	97.1	2.5	0.4	89.4	8.8	1.9	93.1	5.7	1.2
Chandigarh	36.3	63.8	0.0	45.1	5.6	49.3	40.4	36.4	23.2	35.0	65.0	0.0	58.6	6.9	34.5	49.0	30.6	20.4	36.0	64.0	0.0	49.0	6.0	45.0	42.5	35.0	22.5
Delhi	87.1	12.9	0.0	84.5	13.7	1.7	85.3	13.5	1.2	95.5	4.5	0.0	79.2	18.1	2.7	82.9	15.0	2.1	89.4	10.6	0.0	82.7	15.2	2.0	84.5	14.0	1.5
Haryana	98.8	1.2	0.0	95.2	4.0	0.9	97.1	2.5	0.4	100.0	0.0	0.0	96.6	3.4	0.0	98.0	2.0	0.0	99.0	1.0	0.0	95.6	3.8	0.6	97.3	2.4	0.3
Himachal Pradesh	100.0	0.0	0.0	97.2	2.4	0.5	98.7	1.1	0.2	100.0	0.0	0.0	96.6	3.4	0.0	98.0	2.0	0.0	100.0	0.0	0.0	97.0	2.7	0.3	98.5	1.3	0.2
Madhya Pradesh	98.7	1.1	0.2	83.1	16.8	0.1	91.4	8.4	0.2	95.7	3.0	1.3	84.8	15.2	0.0	89.1	10.4	0.5	98.1	1.5	0.4	83.6	16.3	0.1	90.8	8.9	0.3
Punjab	97.9	2.1	0.0	93.2	5.4	1.4	95.6	3.7	0.7	95.7	4.3	0.0	83.2	14.8	2.0	88.7	10.2	1.1	97.4	2.6	0.0	90.2	8.2	1.6	93.8	5.4	0.8
Rajasthan	98.9	0.8	0.3	93.5	6.1	0.4	96.4	3.3	0.3	99.4	0.6	0.0	95.5	3.7	0.8	97.0	2.5	0.5	99.0	0.8	0.3	94.1	5.4	0.5	96.6	3.1	0.4
Uttar Pradesh	98.6	0.7	0.7	94.7	4.5	0.8	96.8	2.5	0.7	97.2	1.7	1.1	94.0	4.9	1.1	95.3	3.6	1.1	98.3	0.9	0.8	94.4	4.7	0.9	96.4	2.8	0.8
Uttarakhand	98.1	0.6	1.2	75.5	18.2	6.2	87.8	8.7	3.5	97.4	2.6	0.0	80.2	13.5	6.3	86.7	9.4	3.9	98.0	1.0	1.0	77.0	16.8	6.3	87.5	8.9	3.6
Eastern Region	92.0	7.4	0.5	82.7	14.5	2.8	87.4	10.9	1.6	94.3	4.8	1.0	80.1	17.0	3.0	86.4	11.6	2.1	92.6	6.8	0.6	81.9	15.2	2.8	87.1	11.1	1.8
Arunachal Pradesh	56.7	42.2	1.1	48.9	36.6	14.5	53.1	39.6	7.3	65.7	28.6	5.7	37.3	49.4	13.3	45.8	43.2	11.0	57.5	41.0	1.5	46.5	39.3	14.3	52.0	40.1	7.9
Assam	94.3	5.3	0.4	91.5	7.7	0.8	92.9	6.5	0.6	98.7	1.3	0.0	89.0	9.3	1.7	92.8	6.2	1.0	94.8	4.8	0.3	91.0	8.0	1.0	92.9	6.4	0.7
Bihar	99.2	0.5	0.3	92.6	6.6	0.9	96.1	3.3	0.5	100.0	0.0	0.0	90.7	7.3	2.0	94.5	4.4	1.2	99.4	0.4	0.2	92.0	6.8	1.2	95.7	3.6	0.7
Chhattisgarh	96.3	2.2	1.6	85.9	6.9	7.2	91.5	4.4	4.2	96.2	2.5	1.3	83.1	8.9	8.1	88.2	6.4	5.4	96.3	2.3	1.5	85.0	7.5	7.5	90.6	4.9	4.5
Jharkhand	99.8	0.2	0.0	90.6	7.7	1.7	95.5	3.7	0.8	96.9	2.0	1.0	85.2	11.4	3.4	89.9	7.7	2.4	99.2	0.6	0.2	89.0	8.8	2.2	94.1	4.7	1.2
Meghalaya	86.8	13.2	0.0	87.5	12.5	0.0	87.2	12.8	0.0	97.3	2.0	0.7	91.4	7.0	1.6	94.5	4.4	1.1	94.5	5.0	0.5	90.0	9.0	1.0	92.3	7.0	0.8
Mizoram	90.5	9.5	0.0	83.1	16.9	0.0	84.8	15.2	0.0	94.4	4.5	1.1	73.6	26.4	0.0	85.7	13.6	0.6	94.0	5.0	1.0	77.0	23.0	0.0	85.5	14.0	0.5
Odisha	98.3	1.3	0.5	87.1	10.7	2.1	93.1	5.7	1.3	100.0	0.0	0.0	86.7	11.3	2.1	92.0	6.8	1.3	98.6	1.0	0.4	87.0	10.9	2.1	92.8	5.9	1.3
Sikkim	98.8	0.0	1.3	61.4	37.1	1.4	81.3	17.3	1.3	95.0	5.0	0.0	40.0	56.7	3.3	62.0	36.0	2.0	98.0	1.0	1.0	55.0	43.0	2.0	76.5	22.0	1.5
Tripura	98.7	1.3	0.0	98.6	0.0	1.4	98.7	0.7	0.7	95.2	0.0	4.8	96.3	3.7	0.0	95.8	2.1	2.1	98.0	1.0	1.0	98.0	1.0	1.0	98.0	1.0	1.0
West Bengal	79.5	19.7	0.8	68.9	31.1	0.0	72.7	27.1	0.3	77.2	20.6	2.2	52.9	46.3	0.8	65.8	32.7	1.6	78.8	20.0	1.3	65.7	34.2	0.2	70.9	28.5	0.6
Western Region	98.4	1.5	0.1	92.5	6.9	0.5	95.5	4.2	0.3	98.5	1.5	0.0	91.1	8.3	0.5	93.9	5.8	0.3	98.4	1.5	0.1	92.1	7.4	0.5	95.1	4.6	0.3
Daman & Diu	100.0	0.0	0.0	97.1	2.9	0.0	98.7	1.3	0.0	95.0	5.0	0.0	96.7	3.3	0.0	96.0	4.0	0.0	99.0	1.0	0.0	97.0	3.0	0.0	98.0	2.0	0.0
Goa	98.8	1.3	0.0	82.6	14.5	2.9	91.3	7.4	1.3	95.0	5.0	0.0	90.3	6.5	3.2	92.2	5.9	2.0	98.0	2.0	0.0	85.0	12.0	3.0	91.5	7.0	1.5
Gujarat	98.0	1.8	0.2	92.6	6.8	0.6	95.5	4.1	0.4	98.5	1.5	0.0	89.2	10.8	0.0	92.9	7.1	0.0	98.1	1.7	0.1	91.6	8.0	0.4	94.9	4.9	0.3
Maharashtra	98.4	1.4	0.2	93.0	6.7	0.3	95.6	4.2	0.2	99.4	0.6	0.0	92.0	7.3	0.7	94.6	5.0	0.4	98.6	1.3	0.1	92.7	6.9	0.4	95.3	4.4	0.3
Southern Region	91.6	8.2	0.3	70.9	28.7	0.3	81.0	18.7	0.3	88.3	11.1	0.6	69.7	29.7	0.6	76.7	22.7	0.6	90.9	8.8	0.3	70.6	29.0	0.4	80.0	19.7	0.4
Andhra Pradesh	82.4	17.2	0.4	54.3	45.7	0.0	69.1	30.7	0.2	71.6	28.4	0.0	51.1	48.9	0.0	59.9	40.1	0.0	80.0	19.7	0.3	53.3	46.7	0.0	66.7	33.2	0.2
Karnataka	95.6	4.2	0.2	79.0	21.0	0.0	87.6	12.4	0.1	96.1	3.9	0.0	80.9	18.5	0.6	87.6	12.0	0.3	95.7	4.1	0.1	79.4	20.4	0.1	87.6	12.3	0.1
Kerala	97.5	2.5	0.0	97.9	2.1	0.0	97.7	2.3	0.0	98.7	1.3	0.0	96.6	3.4	0.0	97.5	2.5	0.0	97.8	2.3	0.0	97.5	2.5	0.0	97.6	2.4	0.0
Puducherry	93.8	6.3	0.0	88.6	11.4	0.0	91.3	8.7	0.0	80.0	15.0	5.0	70.0	30.0	0.0	74.0	24.0	2.0	91.0	8.0	1.0	83.0	17.0	0.0	87.0	12.5	0.5
Tamil Nadu	90.9	8.6	0.5	66.9	32.0	1.1	78.2	21.0	0.8	86.5	12.1	1.4	63.2	35.3	1.5	71.2	27.3	1.5	90.0	9.3	0.7	65.8	33.0	1.2	76.4	22.6	1.0
Telangana	79.9	20.1	0.0	45.5	54.5	0.0	58.0	42.0	0.0	80.5	19.5	0.0	56.2	43.8	0.0	62.3	37.7	0.0	80.0	20.0	0.0	48.8	51.3	0.0	59.2	40.8	0.0

Table A3.6: Distribution of households by availability of electric connection (%)

State/UT	Insured						Uninsured						Insured + Uninsured					
	Rural		Urban		All		Rural		Urban		All		Rural		Urban		All	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
All India	93.6	6.4	97.0	3.0	95.3	4.7	90.4	9.6	96.0	4.0	93.8	6.2	92.9	7.1	96.7	3.3	94.9	5.1
Northern Region	88.9	11.1	95.7	4.3	92.1	7.9	82.3	17.7	94.4	5.6	89.7	10.3	87.6	12.4	95.3	4.7	91.5	8.5
Chandigarh	100.0	0.0	100.0	0.0	100.0	0.0	100.0	0.0	96.6	3.4	98.0	2.0	100.0	0.0	99.0	1.0	99.5	0.5
Delhi	100.0	0.0	98.6	1.4	99.0	1.0	100.0	0.0	100.0	0.0	100.0	0.0	100.0	0.0	99.1	0.9	99.3	0.7
Haryana	97.3	2.7	99.4	0.6	98.3	1.7	94.9	5.1	99.3	0.7	97.6	2.4	96.8	3.2	99.4	0.6	98.1	1.9
Himachal Pradesh	99.2	0.8	99.1	0.9	99.1	0.9	98.3	1.7	100.0	0.0	99.3	0.7	99.0	1.0	99.3	0.7	99.2	0.8
Madhya Pradesh	90.6	9.4	97.3	2.7	93.7	6.3	83.3	16.7	96.9	3.1	91.5	8.5	89.2	10.8	97.2	2.8	93.2	6.8
Punjab	99.7	0.3	98.6	1.4	99.2	0.8	99.1	0.9	98.0	2.0	98.5	1.5	99.6	0.4	98.4	1.6	99.0	1.0
Rajasthan	83.2	16.8	92.1	7.9	87.3	12.7	78.5	21.5	90.5	9.5	85.8	14.2	82.3	17.8	91.6	8.4	86.9	13.1
Uttar Pradesh	79.6	20.4	92.3	7.7	85.5	14.5	66.0	34.0	89.2	10.8	80.0	20.0	76.8	23.2	91.4	8.6	84.1	15.9
Uttarakhand	99.1	0.9	97.8	2.2	98.5	1.5	94.8	5.2	96.0	4.0	95.6	4.4	98.3	1.8	97.3	2.8	97.8	2.3
Eastern Region	94.9	5.1	96.6	3.4	95.8	4.2	93.0	7.0	95.2	4.8	94.2	5.8	94.4	5.6	96.2	3.8	95.3	4.7
Arunachal Pradesh	96.7	3.3	92.7	7.3	94.9	5.1	97.1	2.9	96.4	3.6	96.6	3.4	96.8	3.3	93.5	6.5	95.1	4.9
Assam	91.4	8.6	95.6	4.4	93.4	6.6	93.4	6.6	98.3	1.7	96.4	3.6	91.7	8.3	96.2	3.8	93.9	6.1
Bihar	96.6	3.4	98.1	1.9	97.3	2.7	95.1	4.9	95.0	5.0	95.0	5.0	96.3	3.7	97.2	2.8	96.8	3.3
Chhattisgarh	99.1	0.9	98.2	1.8	98.7	1.3	94.9	5.1	96.8	3.2	96.1	3.9	98.3	1.8	97.8	2.3	98.0	2.0
Jharkhand	90.3	9.7	91.5	8.5	90.8	9.2	91.8	8.2	90.6	9.4	91.1	8.9	90.6	9.4	91.2	8.8	90.9	9.1
Meghalaya	98.1	1.9	98.6	1.4	98.4	1.6	99.3	0.7	95.3	4.7	97.5	2.5	99.0	1.0	96.5	3.5	97.8	2.3
Mizoram	100.0	0.0	97.2	2.8	97.8	2.2	98.3	1.7	99.2	0.8	98.7	1.3	98.5	1.5	98.5	1.5	98.5	1.5
Odisha	95.9	4.1	97.7	2.3	96.8	3.3	93.1	6.9	94.2	5.8	93.8	6.3	95.4	4.6	96.6	3.4	96.0	4.0
Sikkim	96.3	3.8	97.1	2.9	96.7	3.3	100.0	0.0	93.3	6.7	96.0	4.0	97.0	3.0	96.0	4.0	96.5	3.5
Tripura	98.7	1.3	97.3	2.7	98.0	2.0	90.5	9.5	96.3	3.7	93.8	6.3	97.0	3.0	97.0	3.0	97.0	3.0
West Bengal	91.3	8.7	99.2	0.8	96.4	3.6	73.5	26.5	93.4	6.6	82.9	17.1	85.3	14.8	98.0	2.0	92.9	7.1
Western Region	98.2	1.8	99.5	0.5	98.8	1.2	98.2	1.8	99.1	0.9	98.8	1.2	98.2	1.8	99.4	0.6	98.8	1.2
Daman & Diu	100.0	0.0	100.0	0.0	100.0	0.0	100.0	0.0	100.0	0.0	100.0	0.0	100.0	0.0	100.0	0.0	100.0	0.0
Goa	100.0	0.0	100.0	0.0	100.0	0.0	100.0	0.0	100.0	0.0	100.0	0.0	100.0	0.0	100.0	0.0	100.0	0.0
Gujarat	98.6	1.4	99.8	0.2	99.1	0.9	99.3	0.7	98.6	1.4	98.9	1.1	98.7	1.3	99.4	0.6	99.1	0.9
Maharashtra	97.3	2.7	99.3	0.7	98.4	1.6	96.9	3.1	99.3	0.7	98.5	1.5	97.3	2.8	99.3	0.7	98.4	1.6
Southern Region	99.0	1.0	98.9	1.1	99.0	1.0	98.7	1.3	99.0	1.0	98.9	1.1	99.0	1.0	98.9	1.1	98.9	1.1
Andhra Pradesh	97.4	2.6	97.6	2.4	97.5	2.5	97.0	3.0	96.7	3.3	96.8	3.2	97.3	2.7	97.3	2.7	97.3	2.7
Karnataka	99.3	0.7	99.6	0.4	99.5	0.5	99.2	0.8	100.0	0.0	99.7	0.3	99.3	0.7	99.7	0.3	99.5	0.5
Kerala	100.0	0.0	99.3	0.7	99.7	0.3	100.0	0.0	100.0	0.0	100.0	0.0	100.0	0.0	99.5	0.5	99.8	0.3
Puducherry	98.8	1.3	94.3	5.7	96.7	3.3	95.0	5.0	90.0	10.0	92.0	8.0	98.0	2.0	93.0	7.0	95.5	4.5
Tamil Nadu	99.1	0.9	99.5	0.5	99.3	0.7	99.3	0.7	99.6	0.4	99.5	0.5	99.1	0.9	99.6	0.4	99.4	0.6
Telangana	98.1	1.9	97.8	2.2	97.9	2.1	97.6	2.4	99.2	0.8	98.8	1.2	98.0	2.0	98.3	1.8	98.2	1.8

Table A3.7a: Distribution of insured households by type of ration card they possess (%)

State/UT	Rural					Urban					All				
	APL	BPL	Antyodaya	Annapurna	No card	APL	BPL	Antyodaya	Annapurna	No card	APL	BPL	Antyodaya	Annapurna	No card
<b>All India</b>	52.1	34.3	4.1	0.3	9.2	57.4	27.2	2.7	0.3	12.5	54.7	30.8	3.4	0.3	10.8
<b>Northern Region</b>	65.3	24.8	2.5	0.1	7.3	68.6	20.3	1.6	0.1	9.4	66.9	22.6	2.1	0.1	8.3
Chandigarh	27.5	21.3	0.0	0.0	51.3	21.1	38.0	0.0	0.0	40.8	24.5	29.1	0.0	0.0	46.4
Delhi	73.3	12.1	0.0	0.0	14.7	64.9	24.1	0.0	0.3	10.7	67.3	20.6	0.0	0.2	11.8
Haryana	79.3	17.2	0.5	0.0	3.0	76.6	20.5	0.3	0.0	2.6	78.1	18.8	0.4	0.0	2.8
Himachal Pradesh	78.4	12.9	7.5	0.0	1.2	84.4	9.0	4.7	0.0	1.9	81.2	11.1	6.2	0.0	1.5
Madhya Pradesh	48.7	37.8	0.5	0.1	12.8	46.1	31.9	0.6	0.1	21.3	47.5	35.1	0.6	0.1	16.8
Punjab	79.2	17.2	0.0	0.0	3.6	77.8	16.0	1.1	0.0	5.1	78.5	16.6	0.5	0.0	4.4
Rajasthan	73.7	23.7	1.2	0.2	1.2	77.0	19.9	0.2	0.4	2.5	75.2	21.9	0.8	0.3	1.8
Uttar Pradesh	69.1	17.2	5.4	0.1	8.2	76.6	12.0	3.5	0.1	7.7	72.6	14.8	4.5	0.1	8.0
Uttarakhand	44.3	53.9	1.9	0.0	0.0	66.1	28.1	1.1	0.0	4.7	54.3	42.0	1.5	0.0	2.2
<b>Eastern Region</b>	44.3	34.1	3.9	0.7	16.9	50.6	24.3	2.0	0.7	22.3	47.4	29.3	3.0	0.7	19.6
Arunachal Pradesh	43.6	38.1	2.5	1.1	14.8	30.9	31.9	1.3	0.3	35.6	37.7	35.2	1.9	0.7	24.5
Assam	63.5	21.2	3.1	3.2	9.0	63.9	21.0	1.5	2.1	11.6	63.7	21.1	2.3	2.7	10.2
Bihar	47.0	32.4	3.4	0.3	17.0	45.2	32.8	2.7	1.6	17.7	46.2	32.6	3.1	0.9	17.3
Chhattisgarh	11.8	63.6	9.3	0.3	15.0	11.2	50.7	7.6	0.0	30.4	11.6	57.6	8.5	0.2	22.1
Jharkhand	38.8	21.1	2.0	0.2	37.8	41.6	17.4	2.0	0.0	39.0	40.1	19.4	2.0	0.1	38.4
Meghalaya	35.8	45.3	1.9	0.0	17.0	15.3	23.6	1.4	0.0	59.7	24.0	32.8	1.6	0.0	41.6
Mizoram	95.2	4.8	0.0	0.0	0.0	97.2	2.8	0.0	0.0	0.0	96.7	3.3	0.0	0.0	0.0
Odisha	27.5	43.8	6.6	0.0	22.2	39.1	25.2	2.0	0.4	33.4	32.9	35.1	4.4	0.2	27.4
Sikkim	50.0	40.0	2.5	0.0	7.5	40.0	40.0	0.0	0.0	20.0	45.3	40.0	1.3	0.0	13.3
Tripura	94.9	3.8	0.0	0.0	1.3	95.9	1.4	0.0	0.0	2.7	95.4	2.6	0.0	0.0	2.0
West Bengal	68.9	27.7	1.9	0.0	1.5	94.2	3.5	0.0	0.2	2.1	85.2	12.1	0.7	0.1	1.9
<b>Western Region</b>	61.4	33.1	4.0	0.2	1.2	79.9	17.0	0.8	0.0	2.3	70.5	25.2	2.5	0.1	1.7
Daman & Diu	68.8	25.0	6.3	0.0	0.0	62.9	30.0	7.1	0.0	0.0	66.0	27.3	6.7	0.0	0.0
Goa	67.5	30.0	1.3	0.0	1.3	72.5	23.2	1.4	0.0	2.9	69.8	26.8	1.3	0.0	2.0
Gujarat	64.5	33.2	0.7	0.0	1.6	79.9	16.6	0.2	0.0	3.3	71.6	25.5	0.5	0.0	2.4
Maharashtra	57.0	34.4	7.0	0.5	1.1	82.4	15.3	0.6	0.0	1.7	70.3	24.4	3.7	0.2	1.4
<b>Southern Region</b>	28.1	58.5	8.1	0.1	5.3	30.5	53.5	7.1	0.1	8.8	29.3	55.9	7.6	0.1	7.0
Andhra Pradesh	6.0	66.5	18.5	0.0	9.0	5.7	54.8	28.6	0.0	11.0	5.9	60.9	23.3	0.0	9.9
Karnataka	19.1	69.2	4.7	0.0	7.0	40.1	48.5	1.1	0.0	10.2	29.3	59.2	3.0	0.0	8.6
Kerala	67.0	32.1	0.0	0.0	0.9	57.7	39.9	0.4	0.0	2.1	62.6	35.7	0.2	0.0	1.5
Puducherry	8.8	76.3	10.0	0.0	5.0	1.4	81.4	10.0	0.0	7.1	5.3	78.7	10.0	0.0	6.0
Tamil Nadu	32.7	64.4	0.7	0.2	2.0	30.4	65.0	0.3	0.3	4.0	31.5	64.7	0.5	0.3	3.0
Telangana	8.2	31.4	45.9	0.6	13.8	10.8	43.0	24.0	0.0	22.2	9.8	38.8	32.0	0.2	19.2

Table A3.7b: Distribution of uninsured households by type of ration card they possess (%)

State/UT	Rural					Urban					All				
	Apl	BPL	Antyodaya	Annapurna	No card	Apl	BPL	Antyodaya	Annapurna	No card	Apl	BPL	Antyodaya	Annapurna	No card
<b>All India</b>	41.1	42.5	5.4	0.4	10.7	49.4	32.6	4.0	0.3	13.7	46.0	36.6	4.5	0.3	12.5
<b>Northern Region</b>	50.9	34.8	5.3	0.0	9.0	59.2	27.7	3.1	0.1	10.0	56.0	30.4	3.9	0.0	9.6
Chandigarh	5.0	35.0	0.0	0.0	60.0	34.5	24.1	0.0	0.0	41.4	22.4	28.6	0.0	0.0	49.0
Delhi	79.5	11.4	0.0	0.0	9.1	61.7	26.8	0.0	0.0	11.4	65.8	23.3	0.0	0.0	10.9
Haryana	69.7	27.3	1.0	0.0	2.0	63.8	33.6	0.0	0.0	2.7	66.1	31.0	0.4	0.0	2.4
Himachal Pradesh	55.9	37.3	6.8	0.0	0.0	68.5	22.5	7.9	0.0	1.1	63.5	28.4	7.4	0.0	0.7
Madhya Pradesh	30.5	54.1	1.7	0.0	13.7	33.4	44.9	1.7	0.0	19.9	32.3	48.6	1.7	0.0	17.5
Punjab	72.4	23.3	0.0	0.0	4.3	73.8	18.8	1.3	0.0	6.0	73.2	20.8	0.8	0.0	5.3
Rajasthan	67.7	31.0	0.0	0.0	1.3	69.1	24.3	1.6	0.0	4.9	68.6	26.9	1.0	0.0	3.5
Uttar Pradesh	48.1	26.0	12.7	0.0	13.3	64.5	18.7	6.8	0.2	9.9	57.9	21.6	9.1	0.1	11.2
Uttarakhand	27.3	63.6	9.1	0.0	0.0	63.5	33.3	0.0	0.0	3.2	49.8	44.8	3.4	0.0	2.0
<b>Eastern Region</b>	37.4	40.3	4.2	0.9	17.2	41.7	28.8	4.0	0.9	24.7	39.8	33.9	4.1	0.9	21.4
Arunachal Pradesh	31.4	34.3	0.0	2.9	31.4	50.6	22.9	1.2	0.0	25.3	44.9	26.3	0.8	0.8	27.1
Assam	61.8	27.6	3.9	0.0	6.6	59.3	25.4	2.5	4.2	8.5	60.3	26.3	3.1	2.6	7.7
Bihar	40.7	41.2	4.9	1.0	12.3	40.2	37.2	3.3	1.3	17.9	40.4	38.8	4.0	1.2	15.6
Chhattisgarh	7.6	65.8	20.3	0.0	6.3	8.1	59.7	16.9	0.0	15.3	7.9	62.1	18.2	0.0	11.8
Jharkhand	35.7	18.4	2.0	2.0	41.8	32.2	23.5	4.0	1.3	38.9	33.6	21.5	3.2	1.6	40.1
Meghalaya	3.4	44.2	2.7	0.0	49.7	3.9	11.7	2.3	0.0	82.0	3.6	29.1	2.5	0.0	64.7
Mizoram	65.4	30.2	0.6	1.7	2.2	91.5	7.8	0.0	0.8	0.0	76.3	20.8	0.3	1.3	1.3
Odisha	27.5	54.4	5.0	1.3	11.9	23.8	39.6	5.0	0.4	31.3	25.3	45.5	5.0	0.8	23.5
Sikkim	30.0	55.0	0.0	0.0	15.0	23.3	56.7	0.0	0.0	20.0	26.0	56.0	0.0	0.0	18.0
Tripura	100.0	0.0	0.0	0.0	0.0	92.6	7.4	0.0	0.0	0.0	95.8	4.2	0.0	0.0	0.0
West Bengal	41.9	44.9	3.7	0.0	9.6	83.5	6.6	1.7	0.0	8.3	61.5	26.8	2.7	0.0	8.9
<b>Western Region</b>	46.4	46.2	5.0	0.3	2.1	72.3	23.5	0.9	0.0	3.3	62.8	31.9	2.4	0.1	2.8
Daman & Diu	55.0	45.0	0.0	0.0	0.0	53.3	43.3	3.3	0.0	0.0	54.0	44.0	2.0	0.0	0.0
Goa	55.0	45.0	0.0	0.0	0.0	61.3	35.5	0.0	0.0	3.2	58.8	39.2	0.0	0.0	2.0
Gujarat	50.4	46.7	0.7	0.0	2.2	74.6	20.2	1.4	0.0	3.8	65.1	30.6	1.1	0.0	3.1
Maharashtra	41.0	46.0	9.9	0.6	2.5	73.8	22.6	0.3	0.0	3.3	62.3	30.7	3.7	0.2	3.0
<b>Southern Region</b>	22.2	64.4	8.4	0.0	5.0	24.0	57.5	8.5	0.1	9.9	23.3	60.1	8.4	0.1	8.0
Andhra Pradesh	0.0	76.1	19.4	0.0	4.5	3.3	54.4	28.9	0.0	13.3	1.9	63.7	24.8	0.0	9.6
Karnataka	7.8	79.1	7.0	0.0	6.2	22.2	59.9	3.1	0.0	14.8	15.8	68.4	4.8	0.0	11.0
Kerala	64.6	29.1	1.3	0.0	5.1	59.7	35.3	0.0	0.8	4.2	61.6	32.8	0.5	0.5	4.5
Puducherry	10.0	85.0	5.0	0.0	0.0	3.3	83.3	6.7	0.0	6.7	6.0	84.0	6.0	0.0	4.0
Tamil Nadu	25.5	71.6	0.0	0.0	2.8	26.0	66.5	0.7	0.0	6.7	25.9	68.3	0.5	0.0	5.4
Telangana	17.1	31.7	39.0	0.0	12.2	7.4	52.1	26.4	0.0	14.0	9.9	46.9	29.6	0.0	13.6

Table A3.7c: Distribution of insured and uninsured households by type of ration card they possess (%)

State/UT	Rural					Urban					All				
	APL	BPL	Antyodaya	Annapurna	No Card	APL	BPL	Antyodaya	Annapurna	No Card	APL	BPL	Antyodaya	Annapurna	No Card
<b>All India</b>	49.7	36.1	4.4	0.3	9.5	55.0	28.8	3.1	0.3	12.9	52.4	32.3	3.7	0.3	11.3
<b>Northern Region</b>	62.4	26.8	3.1	0.1	7.7	65.7	22.5	2.1	0.1	9.6	64.1	24.6	2.6	0.1	8.7
Chandigarh	23.0	24.0	0.0	0.0	53.0	25.0	34.0	0.0	0.0	41.0	24.0	29.0	0.0	0.0	47.0
Delhi	75.0	11.9	0.0	0.0	13.1	63.9	25.0	0.0	0.2	10.9	66.8	21.5	0.0	0.2	11.5
Haryana	77.4	19.2	0.6	0.0	2.8	72.8	24.4	0.2	0.0	2.6	75.1	21.8	0.4	0.0	2.7
Himachal Pradesh	74.0	17.7	7.3	0.0	1.0	79.7	13.0	5.7	0.0	1.7	76.8	15.3	6.5	0.0	1.3
Madhya Pradesh	45.2	41.0	0.8	0.1	13.0	42.3	35.8	0.9	0.1	20.9	43.8	38.4	0.8	0.1	17.0
Punjab	77.6	18.6	0.0	0.0	3.8	76.6	16.8	1.2	0.0	5.4	77.1	17.7	0.6	0.0	4.6
Rajasthan	72.5	25.1	1.0	0.1	1.3	74.6	21.3	0.6	0.3	3.3	73.6	23.2	0.8	0.2	2.3
Uttar Pradesh	64.8	19.0	6.8	0.1	9.2	72.9	14.1	4.5	0.1	8.4	68.9	16.5	5.7	0.1	8.8
Uttarakhand	41.0	55.8	3.3	0.0	0.0	65.3	29.8	0.8	0.0	4.3	53.1	42.8	2.0	0.0	2.1
<b>Eastern Region</b>	42.6	35.6	4.0	0.7	17.0	48.0	25.6	2.6	0.8	23.0	45.4	30.5	3.3	0.8	20.1
Arunachal Pradesh	42.5	37.8	2.3	1.3	16.3	35.0	30.0	1.3	0.3	33.5	38.8	33.9	1.8	0.8	24.9
Assam	63.3	22.0	3.2	2.8	8.7	63.0	21.8	1.7	2.5	11.0	63.2	21.9	2.4	2.7	9.8
Bihar	45.7	34.2	3.7	0.4	16.0	43.7	34.1	2.9	1.5	17.8	44.7	34.2	3.3	1.0	16.9
Chhattisgarh	11.0	64.0	11.5	0.3	13.3	10.3	53.5	10.5	0.0	25.8	10.6	58.8	11.0	0.1	19.5
Jharkhand	38.2	20.6	2.0	0.6	38.6	38.8	19.2	2.6	0.4	39.0	38.5	19.9	2.3	0.5	38.8
Meghalaya	12.0	44.5	2.5	0.0	41.0	8.0	16.0	2.0	0.0	74.0	10.0	30.3	2.3	0.0	57.5
Mizoram	68.5	27.5	0.5	1.5	2.0	93.5	6.0	0.0	0.5	0.0	81.0	16.8	0.3	1.0	1.0
Odisha	27.5	45.9	6.3	0.3	20.1	34.5	29.5	2.9	0.4	32.8	31.0	37.7	4.6	0.3	26.4
Sikkim	46.0	43.0	2.0	0.0	9.0	35.0	45.0	0.0	0.0	20.0	40.5	44.0	1.0	0.0	14.5
Tripura	96.0	3.0	0.0	0.0	1.0	95.0	3.0	0.0	0.0	2.0	95.5	3.0	0.0	0.0	1.5
West Bengal	59.8	33.5	2.5	0.0	4.3	92.0	4.2	0.3	0.2	3.3	79.1	15.9	1.2	0.1	3.7
<b>Western Region</b>	58.4	35.7	4.2	0.2	1.4	77.6	18.9	0.8	0.0	2.6	68.6	26.9	2.4	0.1	2.0
Daman & Diu	66.0	29.0	5.0	0.0	0.0	60.0	34.0	6.0	0.0	0.0	63.0	31.5	5.5	0.0	0.0
Goa	65.0	33.0	1.0	0.0	1.0	69.0	27.0	1.0	0.0	3.0	67.0	30.0	1.0	0.0	2.0
Gujarat	61.7	35.9	0.7	0.0	1.7	78.3	17.7	0.6	0.0	3.4	70.0	26.8	0.6	0.0	2.6
Maharashtra	53.8	36.8	7.6	0.5	1.4	79.8	17.5	0.5	0.0	2.2	68.2	26.1	3.7	0.2	1.8
<b>Southern Region</b>	27.0	59.6	8.1	0.1	5.2	28.7	54.6	7.5	0.1	9.1	27.9	56.9	7.8	0.1	7.3
Andhra Pradesh	4.7	68.7	18.7	0.0	8.0	5.0	54.7	28.7	0.0	11.7	4.8	61.7	23.7	0.0	9.8
Karnataka	17.0	71.0	5.1	0.0	6.9	36.0	51.1	1.6	0.0	11.3	26.5	61.1	3.4	0.0	9.1
Kerala	66.5	31.5	0.3	0.0	1.8	58.3	38.5	0.3	0.3	2.8	62.4	35.0	0.3	0.1	2.3
Puducherry	9.0	78.0	9.0	0.0	4.0	2.0	82.0	9.0	0.0	7.0	5.5	80.0	9.0	0.0	5.5
Tamil Nadu	31.3	65.9	0.6	0.1	2.1	29.1	65.4	0.4	0.2	4.8	30.1	65.6	0.5	0.2	3.6
Telangana	10.0	31.5	44.5	0.5	13.5	9.8	45.8	24.8	0.0	19.8	9.8	41.0	31.3	0.2	17.7

Table A3.8a: Distribution of insured households by respondent's education level (%)

State/UT	Rural										Urban										All									
	Not Literate	Literate without formal schooling	Literate below Primary	Primary	Middle	Secondary	Higher Secondary	Diploma/certificate course	Graduate	Post Graduate & above	Not Literate	Literate without formal schooling	Literate but below Primary	Primary	Middle	Secondary	Higher Secondary	Diploma/certificate course	Graduate	Post Graduate & above	Not Literate	Literate without formal schooling	Literate but below Primary	Primary	Middle	Secondary	Higher Secondary	Diploma/certificate course	Graduate	Post Graduate & above
<b>All India</b>	11.7	2.5	4.1	11.3	17.9	20.9	14.8	3.2	10.8	10.8	8.4	2.4	3.2	9.0	15.6	20.2	16.4	3.8	14.8	14.8	10.1	2.4	3.7	10.2	16.8	20.5	15.6	3.5	12.8	12.8
<b>Northern Region</b>	14.5	2.3	4.1	11.1	16.9	18.7	16.1	1.7	10.5	10.5	11.1	3.1	3.6	9.9	15.2	18.2	16.9	2.2	13.2	13.2	12.9	2.7	3.9	10.5	16.1	18.5	16.5	1.9	11.8	11.8
Chandigarh	45.0	2.5	1.3	11.3	15.0	10.0	7.5	1.3	3.8	3.8	32.4	1.4	0.0	14.1	23.9	18.3	5.6	0.0	4.2	4.2	39.1	2.0	0.7	12.6	19.2	13.9	6.6	0.7	4.0	4.0
Delhi	8.6	3.4	7.8	6.0	10.3	21.6	24.1	1.7	12.9	12.9	16.2	4.5	6.2	6.2	15.5	18.2	16.8	0.7	13.7	13.7	14.0	4.2	6.6	6.1	14.0	19.2	18.9	1.0	13.5	13.5
Haryana	20.9	0.5	0.2	10.7	14.7	25.2	14.0	4.0	8.0	8.0	10.0	0.3	1.1	11.1	15.1	23.1	16.0	3.4	14.8	14.8	15.8	0.4	0.7	10.9	14.9	24.2	14.9	3.7	11.2	11.2
Himachal Pradesh	6.2	0.8	4.6	10.4	27.0	22.8	14.9	5.0	5.8	5.8	4.7	0.0	0.5	3.8	23.7	20.9	18.0	1.9	15.2	15.2	5.5	0.4	2.7	7.3	25.4	21.9	16.4	3.5	10.2	10.2
Madhya Pradesh	10.5	2.2	6.3	13.3	16.4	15.8	21.5	1.8	9.8	9.8	8.4	2.4	5.3	10.7	13.2	16.5	23.3	2.8	14.2	14.2	9.6	2.3	5.9	12.1	14.9	16.1	22.4	2.3	11.9	11.9
Punjab	13.3	0.5	1.0	11.7	14.6	31.5	14.3	0.8	9.1	9.1	10.0	1.1	0.6	12.5	14.8	23.6	16.2	4.8	12.0	12.0	11.7	0.8	0.8	12.1	14.7	27.8	15.2	2.7	10.5	10.5
Rajasthan	25.1	4.2	3.0	12.5	17.9	15.9	9.2	0.5	7.0	7.0	14.9	5.6	2.3	9.0	16.0	16.9	14.0	1.6	11.7	11.7	20.4	4.8	2.7	10.8	17.0	16.3	11.4	1.0	9.2	9.2
Uttar Pradesh	12.9	2.6	4.8	10.4	16.6	13.7	17.1	1.5	14.0	14.0	12.3	4.5	5.3	10.4	13.9	14.7	15.0	1.7	13.2	13.2	12.6	3.5	5.0	10.4	15.3	14.2	16.1	1.6	13.6	13.6
Uttarakhand	6.8	1.9	3.7	6.5	18.9	29.7	14.6	0.3	13.0	13.0	2.6	1.1	1.1	10.2	17.5	27.4	15.7	1.1	12.8	12.8	4.9	1.5	2.5	8.2	18.3	28.6	15.1	0.7	12.9	12.9
<b>Eastern Region</b>	7.8	3.3	4.1	10.2	16.2	21.1	16.0	4.2	14.5	14.5	6.1	2.7	3.1	7.8	12.9	18.9	16.5	4.8	18.4	18.4	7.0	3.0	3.6	9.0	14.6	20.0	16.2	4.5	16.5	16.5
Assam	17.3	0.8	3.3	14.5	14.0	20.5	7.4	1.6	17.5	17.5	17.0	0.6	1.3	16.7	12.9	17.7	18.0	0.6	11.7	11.7	17.2	0.7	2.3	15.5	13.5	19.2	12.3	1.2	14.8	14.8
Bihar	9.0	3.6	2.1	9.7	21.9	28.1	16.4	0.8	7.6	7.6	7.7	2.9	0.8	11.0	21.4	27.6	12.7	1.9	12.0	12.0	8.3	3.3	1.5	10.3	21.7	27.8	14.6	1.3	9.7	9.7
Chhattisgarh	6.0	4.1	3.4	7.5	12.7	18.8	20.7	10.7	14.9	14.9	1.9	3.3	4.4	5.9	12.2	21.7	23.5	11.9	14.0	14.0	4.1	3.7	3.9	6.8	12.4	20.2	22.0	11.2	14.5	14.5
Jharkhand	7.8	3.7	8.7	14.6	17.8	14.0	15.9	0.0	12.1	12.1	7.6	2.2	6.2	11.6	12.0	14.1	20.3	0.7	13.4	13.4	7.7	3.0	7.5	13.2	15.1	14.1	17.9	0.3	12.7	12.7
Meghalaya	10.4	3.2	3.5	2.2	7.0	23.6	24.9	8.0	14.4	14.4	8.3	3.1	1.1	3.4	5.7	20.2	21.4	9.1	25.4	25.4	9.4	3.2	2.4	2.8	6.4	22.0	23.2	8.5	19.5	19.5
Mizoram	11.3	5.7	0.0	7.5	20.8	24.5	15.1	0.0	15.1	15.1	4.2	4.2	16.7	2.8	20.8	22.2	13.9	1.4	12.5	12.5	7.2	4.8	9.6	4.8	20.8	23.2	14.4	0.8	13.6	13.6
Odisha	0.0	0.0	0.0	9.5	14.3	23.8	19.0	9.5	19.0	19.0	0.0	0.0	2.8	9.9	22.5	29.6	14.1	2.8	11.3	11.3	0.0	0.0	2.2	9.8	20.7	28.3	15.2	4.3	13.0	13.0
Sikkim	6.1	4.5	7.0	18.3	23.4	19.2	7.0	1.3	9.8	9.8	9.1	5.4	5.0	11.4	18.4	21.3	10.0	2.0	13.8	13.8	7.5	4.9	6.1	15.1	21.1	20.2	8.4	1.6	11.7	11.7
Tripura	10.0	5.0	6.3	7.5	12.5	26.3	18.8	2.5	11.3	11.3	5.7	4.3	4.3	2.9	21.4	18.6	22.9	2.9	10.0	10.0	8.0	4.7	5.3	5.3	16.7	22.7	20.7	2.7	10.7	10.7
West Bengal	0.0	0.0	1.3	0.0	17.7	35.4	13.9	0.0	25.3	25.3	0.0	1.4	0.0	2.7	8.2	20.5	24.7	2.7	38.4	38.4	0.0	0.7	0.7	1.3	13.2	28.3	19.1	1.3	31.6	31.6
<b>Western Region</b>	9.5	0.2	3.4	14.8	20.5	26.7	13.5	3.2	6.0	6.0	5.0	0.8	2.1	10.0	15.7	23.0	21.1	3.9	14.4	14.4	7.3	0.5	2.8	12.4	18.1	24.9	17.3	3.6	10.2	10.2
Daman & Diu	2.5	0.0	1.3	10.0	23.8	27.5	18.8	3.8	12.5	12.5	2.9	0.0	1.4	12.9	14.3	30.0	17.1	4.3	17.1	17.1	2.7	0.0	1.3	11.3	19.3	28.7	18.0	4.0	14.7	14.7
Goa	1.3	0.0	1.3	10.0	18.8	40.0	18.8	6.3	2.5	2.5	1.4	2.9	0.0	1.4	11.6	36.2	31.9	7.2	5.8	5.8	1.3	1.3	0.7	6.0	15.4	38.3	24.8	6.7	4.0	4.0
Gujarat	10.7	0.4	2.7	16.5	24.2	25.9	8.3	4.1	5.7	5.7	7.6	1.0	3.3	17.0	17.5	22.2	16.4	3.1	8.0	8.0	9.2	0.7	3.0	16.8	21.0	24.2	12.1	3.6	6.8	6.8
Maharashtra	10.5	0.2	4.5	14.4	17.1	25.5	16.7	2.0	5.9	5.9	3.7	0.4	1.6	5.7	15.0	21.6	23.7	4.1	19.5	19.5	7.0	0.3	3.0	9.9	16.0	23.5	20.4	3.1	13.0	13.0
<b>Southern Region</b>	13.7	3.1	4.5	11.3	21.6	21.5	10.5	4.7	7.9	7.9	9.2	1.5	3.5	8.4	20.8	24.9	12.1	5.2	12.3	12.3	11.4	2.3	4.0	9.8	21.2	23.2	11.3	4.9	10.1	10.1
Andhra Pradesh	32.6	2.6	9.9	7.7	13.3	10.7	11.2	8.2	3.4	3.4	26.7	2.4	5.7	7.6	15.7	17.1	12.4	7.6	4.3	4.3	29.8	2.5	7.9	7.7	14.4	13.8	11.7	7.9	3.8	3.8
Karnataka	12.1	4.9	3.3	9.3	18.0	24.3	11.7	4.4	11.0	11.0	5.6	1.5	2.0	4.8	14.5	32.5	12.8	4.5	19.9	19.9	8.9	3.2	2.7	7.1	16.3	28.3	12.3	4.4	15.3	15.3
Kerala	7.5	2.8	0.9	10.9	25.5	21.2	14.3	2.5	11.8	11.8	4.3	2.8	2.1	9.6	25.6	26.0	9.3	1.8	16.0	16.0	6.0	2.8	1.5	10.3	25.6	23.4	12.0	2.2	13.8	13.8
Puducherry	2.5	1.3	2.5	8.8	22.5	38.8	6.3	12.5	5.0	5.0	1.4	1.4	0.0	10.0	22.9	40.0	10.0	4.3	8.6	8.6	2.0	1.3	1.3	9.3	22.7	39.3	8.0	8.7	6.7	6.7
Tamil Nadu	7.9	2.3	4.7	16.1	28.6	22.5	8.4	2.3	5.5	5.5	6.0	1.1	4.3	11.9	28.4	22.0	11.3	3.3	8.9	8.9	6.9	1.7	4.5	13.9	28.5	22.3	9.9	2.9	7.3	7.3
Telangana	30.2	1.9	8.8	8.8	13.8	15.7	6.3	9.4	4.4	4.4	16.8	0.7	5.0	6.1	14.3	17.6	16.1	12.5	9.0	9.0	21.7	1.1	6.4	7.1	14.2	16.9	12.6	11.4	7.3	7.3

Table A3.8b: Distribution of uninsured households by respondent's education level (%)

State/UT	Rural									Urban									All										
	Not Literate	Literate without formal schooling	Primary	Middle	Secondary	Higher Secondary	Diploma/certificate course	Graduate	Post Graduate and above	Not Literate	Literate without formal schooling	Primary	Middle	Secondary	Higher Secondary	Diploma/certificate course	Graduate	Post Graduate and above	Not Literate	Literate without formal schooling	Primary	Middle	Secondary	Higher Secondary	Diploma/certificate course	Graduate	Post Graduate and above		
<b>All India</b>	15.2	3.0	5.1	14.2	19.6	13.2	2.4	6.1	12.4	2.9	4.2	10.8	18.8	19.7	15.7	3.3	9.1	9.1	13.5	3.0	4.6	12.2	19.1	19.7	14.7	3.0	7.9	7.9	
<b>Northern Region</b>	21.8	2.7	4.3	13.1	17.7	17.2	1.2	5.3	17.7	3.9	4.2	12.0	16.4	17.9	13.9	2.1	8.2	8.2	19.3	3.4	4.2	12.4	16.9	17.6	13.9	1.8	7.1	7.1	
Chandigarh	45.0	5.0	5.0	15.0	5.0	10.0	0.0	0.0	24.1	3.4	0.0	6.9	17.2	31.0	17.2	0.0	0.0	0.0	32.7	4.1	2.0	10.2	16.3	20.4	14.3	0.0	0.0	0.0	
Delhi	13.6	6.8	4.5	11.4	13.6	18.2	22.7	0.0	9.1	19.5	3.4	8.7	15.4	14.8	20.8	0.7	9.4	9.4	18.1	4.1	5.7	9.3	15.0	15.5	21.2	0.5	9.3	9.3	
Haryana	29.3	0.0	2.0	12.1	20.2	18.2	11.1	5.1	18.8	2.0	2.7	14.1	16.8	18.1	11.4	3.4	8.1	8.1	23.0	1.2	2.4	13.3	18.1	18.1	11.3	2.4	6.9	6.9	
Himachal Pradesh	6.8	1.7	6.8	16.9	20.3	28.8	11.9	3.4	7.9	0.0	0.0	4.5	29.2	21.3	19.1	4.5	5.6	5.6	7.4	0.7	2.7	9.5	25.7	24.3	16.2	4.1	4.7	4.7	
Madhya Pradesh	19.7	2.1	2.1	11.2	14.2	19.3	20.6	1.7	8.2	13.2	2.2	10.7	13.2	18.0	21.9	3.9	10.4	10.4	15.8	2.2	4.4	10.9	13.6	18.5	21.4	3.1	9.5	9.5	
Punjab	20.7	0.0	2.6	19.0	12.1	24.1	12.9	0.9	3.4	16.8	0.7	2.0	16.1	16.1	24.2	6.0	12.1	12.1	18.5	0.4	2.3	17.4	14.3	24.2	9.1	1.5	8.3	8.3	
Rajasthan	25.3	4.4	3.8	16.5	22.2	8.2	10.1	1.9	3.2	21.4	4.1	2.9	12.3	16.0	19.8	11.5	1.2	7.8	7.8	22.9	4.2	3.2	14.0	18.5	15.2	11.0	1.5	6.0	6.0
Uttar Pradesh	21.8	3.3	7.2	12.2	18.5	13.8	12.7	0.8	5.5	20.7	7.3	5.9	14.3	17.2	13.6	8.8	0.9	6.8	6.8	21.1	5.7	6.4	13.4	17.7	13.7	10.4	0.9	6.3	6.3
Uttarakhand	23.4	3.9	1.3	6.5	22.1	27.3	10.4	0.0	3.9	13.5	2.4	0.8	7.9	15.1	23.8	18.3	3.2	7.1	7.1	17.2	3.0	1.0	7.4	17.7	25.1	15.3	2.0	5.9	5.9
<b>Eastern Region</b>	8.2	4.5	6.0	13.4	19.7	21.5	14.7	3.6	7.6	8.5	3.4	4.1	7.9	18.0	21.6	17.0	4.1	11.4	11.4	8.4	3.9	4.9	10.4	18.7	21.5	16.0	3.9	9.8	9.8
Arunachal Pradesh	11.4	2.9	0.0	14.3	20.0	20.0	14.3	0.0	11.4	19.3	1.2	1.2	4.8	18.1	12.0	13.3	2.4	19.3	19.3	16.9	1.7	0.8	7.6	18.6	14.4	13.6	1.7	16.9	16.9
Assam	9.2	3.9	0.0	19.7	19.7	25.0	13.2	0.0	9.2	11.9	1.7	2.5	11.0	12.7	29.7	16.1	2.5	11.9	11.9	10.8	2.6	1.5	14.4	15.5	27.8	14.9	1.5	10.8	10.8
Bihar	9.8	3.9	4.4	12.7	12.3	21.1	20.1	8.3	7.4	6.3	3.7	4.0	6.3	12.6	21.6	27.2	9.3	8.0	8.0	7.7	3.8	4.2	8.9	12.5	21.4	24.4	8.9	7.7	7.7
Chhattisgarh	13.9	5.1	10.1	20.3	13.9	12.7	20.3	0.0	2.5	15.3	4.0	14.5	9.7	18.5	13.7	12.1	0.8	7.3	7.3	14.8	4.4	12.8	13.8	16.7	13.3	15.3	0.5	5.4	5.4
Jharkhand	12.2	5.1	1.0	5.1	7.1	28.6	16.3	9.2	13.3	6.7	2.0	2.7	6.0	10.7	19.5	17.4	10.1	24.2	24.2	8.9	3.2	2.0	5.7	9.3	23.1	17.0	9.7	19.8	19.8
Meghalaya	3.4	6.8	7.5	12.2	19.7	21.8	19.0	3.4	6.1	1.6	3.9	0.0	5.5	20.3	41.4	22.7	1.6	3.1	3.1	2.5	5.5	4.0	9.1	20.0	30.9	20.7	2.5	4.7	4.7
Mizoram	5.0	2.2	12.3	14.5	29.6	26.3	5.0	0.0	4.5	0.0	0.0	2.3	5.4	38.0	31.8	14.0	0.8	4.7	4.7	2.9	1.3	8.1	10.7	33.1	28.6	8.8	0.3	4.5	4.5
Odisha	15.6	8.8	11.3	16.3	26.9	12.5	3.8	0.0	5.0	16.7	7.9	6.3	16.3	27.9	16.3	3.3	0.0	3.3	3.3	16.3	8.3	8.3	16.3	27.5	14.8	3.5	0.0	4.0	4.0
Sikkim	5.0	5.0	0.0	5.0	35.0	15.0	20.0	5.0	10.0	10.0	3.3	3.3	10.0	16.7	10.0	23.3	3.3	16.7	16.7	8.0	4.0	2.0	8.0	24.0	12.0	22.0	4.0	14.0	14.0
Tripura	0.0	0.0	0.0	42.9	23.8	19.0	0.0	4.8	4.8	0.0	3.7	0.0	7.4	7.4	33.3	29.6	3.7	14.8	14.8	0.0	2.1	0.0	4.2	22.9	29.2	25.0	2.1	10.4	10.4
West Bengal	0.7	1.5	0.0	12.5	15.4	25.0	22.8	7.4	14.0	0.0	0.8	1.7	0.0	4.1	9.9	19.0	4.1	33.1	33.1	0.4	1.2	0.8	6.6	10.1	17.9	21.0	5.8	23.0	23.0
<b>Western Region</b>	18.0	0.3	4.7	16.3	24.0	19.8	10.4	1.5	4.1	7.3	0.0	3.7	12.3	20.0	19.7	22.6	3.0	9.9	9.9	11.3	0.1	4.1	13.8	21.5	19.7	18.1	2.4	7.8	7.8
Daman & Diu	0.0	0.0	0.0	10.0	40.0	35.0	10.0	0.0	5.0	3.3	0.0	3.3	6.7	36.7	30.0	3.3	13.3	13.3	2.0	0.0	2.0	6.0	20.0	36.0	22.0	2.0	10.0	10.0	
Goa	5.0	5.0	10.0	10.0	5.0	50.0	0.0	5.0	10.0	0.0	0.0	3.2	9.7	3.2	41.9	32.3	3.2	6.5	6.5	2.0	2.0	5.9	9.8	3.9	45.1	19.6	3.9	7.8	7.8
Gujarat	24.8	0.0	5.8	19.0	24.1	15.3	6.6	1.5	1.5	11.3	0.0	6.1	17.4	27.7	16.4	14.6	2.3	4.2	4.2	16.6	0.0	6.0	18.0	26.3	16.0	11.4	2.0	3.1	3.1
Maharashtra	16.1	0.0	3.7	15.5	24.2	18.0	14.9	1.2	5.6	5.6	0.0	2.0	10.0	17.6	17.9	26.6	3.3	14.0	14.0	9.3	0.0	2.6	11.9	19.9	18.0	22.5	2.6	11.0	11.0
<b>Southern Region</b>	14.0	2.1	5.5	17.6	21.0	20.5	9.9	3.1	5.5	10.7	1.9	5.1	12.1	24.8	20.5	12.3	4.9	6.4	6.4	12.0	2.0	5.2	14.2	23.3	20.5	11.4	4.3	6.1	6.1
Andhra Pradesh	28.4	4.5	10.4	13.4	9.0	13.4	9.0	3.0	3.0	21.1	2.2	6.7	13.3	30.0	10.0	10.0	3.3	2.2	2.2	24.2	3.2	8.3	13.4	21.0	11.5	9.6	5.7	2.5	2.5
Karnataka	13.2	3.9	2.3	14.0	19.4	23.3	10.1	3.9	8.5	9.3	3.7	1.2	8.6	16.7	30.2	13.0	4.9	9.9	9.9	11.0	3.8	1.7	11.0	17.9	27.1	11.7	4.5	9.3	9.3
Kerala	2.5	0.0	5.1	15.2	24.1	31.6	12.7	1.3	7.6	7.6	5.9	3.4	13.4	21.8	26.1	11.8	4.2	9.2	9.2	4.5	2.0	4.0	14.1	22.7	28.3	12.1	3.0	8.6	8.6
Puducherry	15.0	0.0	10.0	25.0	25.0	15.0	10.0	0.0	0.0	10.0	0.0	3.3	20.0	16.7	26.7	13.3	6.7	3.3	3.3	12.0	0.0	6.0	22.0	20.0	22.0	12.0	4.0	2.0	2.0
Tamil Nadu	12.8	0.7	4.3	22.7	25.5	16.3	9.9	1.4	5.0	6.7	0.7	5.9	15.2	33.8	17.5	11.9	1.9	5.2	5.2	8.8	0.7	5.4	17.8	31.0	17.1	11.2	1.7	5.1	5.1
Telangana	19.5	2.4	9.8	19.5	22.0	19.5	4.9	2.4	0.0	19.0	0.8	9.1	5.8	16.5	14.9	14.0	13.2	5.8	5.8	19.1	1.2	9.3	9.3	17.9	16.0	11.7	10.5	4.3	4.3

Table A3.8c: Distribution of insured and uninsured households by respondent's education level (%)

State/UT	Rural									Urban									All											
	Not Literate	Literate without formal schooling	Primary	Middle	Secondary	Higher Secondary	Diploma/certificate course	Graduate	Post Graduate and above	Not Literate	Literate without formal schooling	Primary	Middle	Secondary	Higher Secondary	Diploma/certificate course	Graduate	Post Graduate and above	Not Literate	Literate without formal schooling	Primary	Middle	Secondary	Higher Secondary	Diploma/certificate course	Graduate	Post Graduate and above			
All India	12.5	2.6	4.3	11.9	18.3	20.6	14.5	3.0	9.8	2.6	9.6	2.6	3.5	9.5	16.5	20.1	16.2	3.6	13.1	5.2	11.0	2.6	3.9	10.7	17.4	20.3	15.4	3.3	11.5	4.0
Northern Region	16.0	2.4	4.1	11.5	17.1	18.4	15.7	1.6	9.4	3.9	13.1	3.3	3.8	10.6	15.6	18.1	16.0	2.2	11.7	5.7	14.5	2.9	3.9	11.0	16.3	18.3	15.8	1.9	10.6	4.8
Chandigarh	45.0	3.0	2.0	12.0	15.0	9.0	8.0	1.0	3.0	2.0	30.0	2.0	0.0	12.0	22.0	22.0	9.0	0.0	3.0	0.0	37.5	2.5	1.0	12.0	18.5	15.5	8.5	0.5	3.0	1.0
Delhi	10.0	4.4	6.9	7.5	11.3	20.6	23.8	1.3	11.9	2.5	17.3	4.1	6.1	7.0	15.5	17.0	18.2	0.7	12.3	1.8	15.3	4.2	6.3	7.2	14.3	18.0	19.7	0.8	12.2	2.0
Haryana	22.6	0.4	0.6	11.0	15.8	23.8	13.4	3.4	7.4	1.6	12.6	0.8	1.6	12.0	15.6	21.6	14.6	3.4	12.8	5.0	17.6	0.6	1.1	11.5	15.7	22.7	14.0	3.4	10.1	3.3
Himachal Pradesh	6.3	1.0	5.0	11.7	25.7	24.0	14.3	4.7	5.3	2.0	5.7	0.0	0.3	4.0	25.3	21.0	18.3	2.7	12.3	10.3	6.0	0.5	2.7	7.8	25.5	22.5	16.3	3.7	8.8	6.2
Madhya Pradesh	12.3	2.2	5.5	12.9	16.0	16.5	21.3	1.8	9.5	2.0	9.8	2.3	5.5	10.7	13.2	16.9	22.9	3.2	13.1	2.4	11.1	2.3	5.5	11.8	14.6	16.7	22.1	2.5	11.3	2.2
Punjab	15.0	0.4	1.4	13.4	14.0	29.8	14.0	0.8	7.8	3.4	12.0	1.0	1.0	13.6	15.2	23.8	13.2	4.0	12.0	4.2	13.5	0.7	1.2	13.5	14.6	26.8	13.6	2.4	9.9	3.8
Rajasthan	25.1	4.3	3.1	13.3	18.8	14.4	9.4	0.8	6.3	4.8	16.9	5.1	2.5	10.0	16.0	17.8	13.3	1.5	10.5	6.5	21.0	4.7	2.8	11.6	17.4	16.1	11.3	1.1	8.4	5.6
Uttar Pradesh	14.7	2.8	5.3	10.7	16.9	13.7	16.2	1.4	12.3	5.9	14.8	5.4	5.4	11.6	14.9	14.3	13.1	1.4	11.2	7.7	14.8	4.1	5.4	11.2	15.9	14.0	14.7	1.4	11.8	6.8
Uttarakhand	10.0	2.3	3.3	6.5	19.5	29.3	13.8	0.3	11.3	4.0	6.0	1.5	1.0	9.5	16.8	26.3	16.5	1.8	11.0	9.8	8.0	1.9	2.1	8.0	18.1	27.8	15.1	1.0	11.1	6.9
Eastern Region	7.9	3.6	4.5	11.0	17.1	21.2	15.7	4.1	12.8	2.1	6.8	2.9	3.4	7.8	14.4	19.7	16.6	4.6	16.4	7.3	7.4	3.3	3.9	9.4	15.7	20.4	16.1	4.4	14.6	4.8
Arunachal Pradesh	16.8	1.0	3.0	14.5	14.5	20.5	8.0	1.5	17.0	3.3	17.5	0.8	1.3	14.3	14.0	16.5	17.0	1.0	13.3	4.5	17.1	0.9	2.1	14.4	14.3	18.5	12.5	1.3	15.1	3.9
Assam	9.0	3.7	1.8	11.0	21.7	27.7	16.0	0.7	7.8	0.7	8.5	2.7	1.2	11.0	19.7	28.0	13.3	2.0	12.0	1.7	8.8	3.2	1.5	11.0	20.7	27.8	14.7	1.3	9.9	1.2
Bihar	6.8	4.1	3.6	8.6	12.6	19.3	20.6	10.2	13.4	0.8	3.2	3.4	4.3	6.0	12.3	21.7	24.6	11.1	12.2	1.2	5.0	3.8	4.0	7.3	12.5	20.5	22.6	10.7	12.8	1.0
Chhattisgarh	9.0	4.0	9.0	15.8	17.0	13.8	16.8	0.0	10.3	4.5	10.0	2.8	8.8	11.0	14.0	14.0	17.8	0.8	11.5	9.5	9.5	3.4	8.9	13.4	15.5	13.9	17.3	0.4	10.9	7.0
Jharkhand	10.8	3.6	3.0	2.8	7.0	24.6	23.2	8.2	14.2	2.6	7.8	2.8	1.6	4.2	7.2	20.0	20.2	9.4	25.0	1.8	9.3	3.2	2.3	3.5	7.1	22.3	21.7	8.8	19.6	2.2
Meghalaya	5.5	6.5	5.5	11.0	20.0	22.5	18.0	2.5	8.5	0.0	2.5	4.0	6.0	4.5	20.5	34.5	19.5	1.5	6.5	0.5	4.0	5.3	5.8	7.8	20.3	28.5	18.8	2.0	7.5	0.3
Mizoram	4.5	2.0	11.0	14.0	28.0	26.0	6.5	1.0	6.0	1.0	0.0	0.0	2.5	7.0	32.5	31.0	14.0	1.5	7.0	4.5	2.3	1.0	6.8	10.5	30.3	28.5	10.3	1.3	6.5	2.8
Odisha	8.0	5.4	7.9	17.9	24.1	17.9	6.4	1.0	8.9	2.6	11.4	6.1	5.4	12.9	21.3	19.8	8.0	1.4	10.6	3.3	9.7	5.8	6.6	15.4	22.7	18.8	7.2	1.2	9.8	2.9
Sikkim	9.0	5.0	5.0	7.0	17.0	24.0	19.0	3.0	11.0	0.0	7.0	4.0	4.0	5.0	20.0	16.0	23.0	3.0	12.0	6.0	8.0	4.5	4.5	6.0	18.5	20.0	21.0	3.0	11.5	3.0
Tripura	0.0	0.0	1.0	0.0	23.0	33.0	15.0	0.0	21.0	7.0	0.0	2.0	0.0	4.0	8.0	24.0	26.0	3.0	32.0	1.0	0.0	1.0	0.5	2.0	15.5	28.5	20.5	1.5	26.5	4.0
West Bengal	0.3	0.8	0.3	7.5	14.3	20.0	21.3	5.3	27.5	3.0	0.0	0.3	0.7	0.2	2.3	4.7	11.3	4.3	38.0	38.2	0.1	0.5	0.5	3.1	7.1	10.8	15.3	4.7	33.8	24.1
Western Region	11.2	0.2	3.6	15.1	21.2	25.3	12.9	4.4	7.4	1.2	9.6	1.6	3.9	10.7	17.0	22.0	21.6	3.6	13.1	3.2	8.3	0.4	3.1	12.8	19.0	23.6	17.5	3.3	9.6	2.6
Daman & Diu	2.0	0.0	1.0	10.0	27.0	29.0	17.0	3.0	11.0	0.0	3.0	0.0	2.0	10.0	12.0	32.0	21.0	4.0	16.0	0.0	2.5	0.0	1.5	10.0	19.5	30.5	19.0	3.5	13.5	0.0
Goa	2.0	1.0	3.0	10.0	16.0	42.0	15.0	6.0	4.0	1.0	1.0	2.0	1.0	4.0	9.0	38.0	32.0	6.0	6.0	1.0	1.5	1.5	2.0	7.0	12.5	40.0	23.5	6.0	5.0	1.0
Gujarat	13.4	0.3	3.3	17.0	24.1	23.9	8.0	3.6	4.9	1.6	8.7	0.7	4.1	17.1	20.6	20.4	15.9	2.9	6.9	2.7	11.1	0.5	3.7	17.1	22.4	22.1	11.9	3.2	5.9	2.1
Maharashtra	11.6	0.1	4.4	14.6	18.5	24.0	16.4	1.9	5.9	2.6	4.3	0.3	1.7	7.0	15.8	20.5	24.6	3.9	17.8	4.1	7.6	0.2	2.9	10.4	17.0	22.1	20.9	3.0	12.5	3.4
Southern Region	13.8	2.9	4.7	12.5	21.5	21.3	10.3	4.4	7.4	1.2	9.6	1.6	3.9	9.4	21.9	23.6	12.2	5.1	10.7	1.9	11.5	2.2	4.3	10.9	21.7	22.6	11.3	4.8	9.2	1.5
Andhra Pradesh	31.7	3.0	10.0	9.0	12.3	11.3	10.7	8.3	3.3	0.3	25.0	2.3	6.0	9.3	20.0	15.0	11.7	6.3	3.7	0.7	28.3	2.7	8.0	9.2	16.2	13.2	11.2	7.3	3.5	0.5
Karnataka	12.3	4.7	3.1	10.1	18.3	24.1	11.4	4.3	10.6	1.0	6.4	2.0	1.9	5.7	15.0	32.0	12.9	4.6	17.6	2.0	9.4	3.4	2.5	7.9	16.6	28.1	12.1	4.4	14.1	1.5
Kerala	6.5	2.3	1.8	11.8	25.3	23.3	14.0	2.3	11.0	2.0	4.8	3.0	2.5	10.8	24.5	26.0	10.0	2.5	14.0	2.0	5.6	2.6	2.1	11.3	24.9	24.6	12.0	2.4	12.5	2.0
Puducherry	5.0	1.0	4.0	12.0	23.0	34.0	7.0	10.0	4.0	0.0	4.0	1.0	1.0	13.0	21.0	36.0	11.0	5.0	7.0	1.0	4.5	1.0	2.5	12.5	22.0	35.0	9.0	7.5	5.5	0.5
Tamil Nadu	8.9	2.0	4.6	17.4	28.0	21.3	8.7	2.1	5.4	1.6	6.2	1.0	4.8	12.9	30.0	20.7	11.4	2.9	7.8	2.3	7.4	1.4	4.7	14.9	29.1	20.9	10.3	2.6	6.8	2.0
Telangana	28.0	2.0	9.0	11.0	15.5	16.5	6.0	8.0	3.5	0.5	17.5	0.8	6.3	6.0	15.0	16.8	15.5	12.8	8.0	1.5	21.0	1.2	7.2	7.7	15.2	16.7	12.3	11.2	6.5	1.2

Table A3.9a: Distribution of insured households by respondent's occupation (%)

State/UT	Rural										Urban										All									
	Self-employed(Agriculture)	Self-employed(Non Agriculture)	Agriculture Labour	Casual Labour	Salaried(Private)	Salaried(Govt.)	Student	Retired Person	Housewife	Others	Self-employed(Agriculture)	Self-employed(Non Agriculture)	Agriculture Labour	Casual Labour	Salaried(Private)	Salaried(Govt.)	Student	Retired Person	Housewife	Others	Self-employed(Agriculture)	Self-employed(Non Agriculture)	Agriculture Labour	Casual Labour	Salaried(Private)	Salaried(Govt.)	Student	Retired Person	Housewife	Others
<b>All India</b>	27.3	16.9	5.8	7.3	6.5	6.5	3.9	3.4	16.7	4.4	3.9	26.5	1.6	8.9	8.8	5.1	4.3	21.5	6.6	15.8	21.6	3.8	8.1	7.6	7.6	4.5	3.8	19.0	5.5	
<b>Northern Region</b>	26.9	10.6	5.0	7.7	5.2	5.2	6.7	3.9	19.8	6.6	3.2	19.3	1.0	10.3	7.6	7.2	4.5	24.3	10.8	15.5	14.7	3.1	8.9	6.3	6.3	6.9	4.2	22.0	8.6	
Chandigarh	5.0	15.0	1.3	17.5	3.8	3.8	2.5	0.0	26.3	6.3	0.0	5.6	0.0	22.5	7.0	1.4	1.4	26.8	5.6	2.6	10.6	0.7	19.9	5.3	5.3	2.0	0.7	26.5	6.0	
Delhi	1.7	19.8	0.0	2.6	3.4	3.4	6.0	4.3	35.3	8.6	0.0	17.2	0.0	9.6	4.5	4.5	2.4	33.7	7.9	0.5	17.9	0.0	7.6	4.2	4.2	4.9	2.9	34.2	8.1	
Haryana	21.9	12.5	5.0	8.0	5.5	5.5	6.5	4.5	28.4	2.0	2.6	21.4	1.7	11.4	9.7	7.1	4.8	24.5	3.4	12.9	16.6	3.5	9.6	7.4	7.4	6.8	4.7	26.6	2.7	
Himachal Pradesh	16.6	11.2	1.2	4.1	8.7	8.7	3.7	7.1	39.8	1.7	3.3	31.8	0.0	2.4	6.2	2.4	6.6	41.2	0.5	10.4	20.8	0.7	3.3	7.5	7.5	3.1	6.9	40.5	1.1	
Madhya Pradesh	29.5	9.9	7.0	7.0	3.8	3.8	8.3	0.8	18.9	6.6	2.8	12.1	2.1	10.7	4.9	4.9	7.7	3.0	30.6	12.6	17.1	10.9	4.7	8.7	4.3	8.0	1.8	24.4	9.4	
Punjab	19.5	11.7	1.6	7.8	6.8	6.8	8.3	7.8	29.4	0.8	3.4	23.6	0.9	3.7	7.4	7.4	7.1	5.7	32.8	2.8	11.8	17.4	1.2	5.9	7.1	7.1	7.8	6.8	31.0	1.8
Rajasthan	34.7	13.2	4.8	9.7	6.1	6.1	6.4	2.3	11.1	4.8	3.8	30.2	0.2	10.1	9.5	8.3	4.7	15.8	5.6	20.4	21.1	2.7	9.8	7.7	7.7	7.3	3.4	13.3	5.2	
Uttar Pradesh	30.8	7.0	2.9	8.2	4.9	4.9	6.7	4.3	16.2	11.8	3.2	14.5	0.7	13.5	7.3	8.9	4.5	18.8	19.9	17.9	10.5	1.9	10.7	6.1	6.1	7.8	4.4	17.4	15.6	
Uttarakhand	22.6	14.6	18.0	5.6	5.3	5.3	3.7	7.7	11.8	3.1	7.3	29.6	1.5	5.1	15.0	4.0	8.8	12.4	6.2	15.6	21.4	10.4	5.4	9.7	9.7	3.9	8.2	12.1	4.5	
<b>Eastern Region</b>	25.7	26.6	6.1	6.9	11.5	11.5	1.8	3.6	8.8	3.6	6.2	36.4	2.6	6.3	14.9	3.7	4.1	10.1	5.0	16.1	31.4	4.4	6.6	13.2	2.7	3.9	9.5	4.3		
Arunachal Pradesh	15.3	35.1	5.5	6.6	27.9	27.9	0.5	0.8	0.8	1.1	15.8	21.8	3.5	6.3	29.7	2.2	2.2	7.6	1.3	15.5	28.9	4.5	6.5	28.7	28.7	1.3	1.5	4.0	1.2	
Assam	30.0	34.9	7.1	5.2	8.8	8.8	0.2	4.8	2.1	3.4	12.7	44.8	5.8	3.3	10.8	0.0	6.8	3.9	7.5	21.7	39.7	6.5	4.3	9.7	9.7	0.1	5.8	3.0	5.4	
Bihar	28.0	27.9	7.9	6.7	8.0	8.0	1.8	2.4	8.4	3.1	4.4	47.1	2.9	8.7	7.7	3.1	2.6	8.2	7.0	17.0	36.9	5.6	7.6	7.9	7.9	2.4	2.5	8.3	4.9	
Chhattisgarh	38.0	14.0	7.5	4.7	10.9	10.9	4.7	5.6	7.2	3.7	4.3	28.3	0.4	9.1	12.3	9.4	5.4	18.5	4.0	22.4	20.6	4.2	6.7	11.6	11.6	6.9	5.5	12.4	3.9	
Jharkhand	22.6	32.8	5.2	14.2	7.5	7.5	1.0	1.5	1.5	6.0	1.7	47.9	6.6	8.5	12.5	1.1	0.9	2.3	6.3	12.9	39.8	5.8	11.6	9.8	9.8	1.1	1.2	1.9	6.1	
Meghalaya	15.1	52.8	7.5	9.4	1.9	1.9	0.0	0.0	0.0	5.7	40.3	18.1	8.3	1.4	16.7	16.7	0.0	5.6	1.4	29.6	32.8	8.0	4.8	10.4	10.4	0.0	3.2	0.8	3.2	
Mizoram	19.0	9.5	0.0	0.0	57.1	57.1	0.0	9.5	4.8	0.0	22.5	21.1	1.4	0.0	43.7	43.7	0.0	2.8	1.4	0.0	21.7	18.5	1.1	0.0	46.7	46.7	0.0	4.3	2.2	0.0
Odisha	24.7	17.2	1.7	8.6	8.0	8.0	2.0	7.2	22.0	4.5	0.9	31.6	0.0	9.8	11.6	1.3	6.8	20.5	3.6	13.6	23.9	0.9	9.2	9.7	9.7	1.7	7.0	21.3	4.1	
Sikkim	12.5	25.0	3.8	3.8	10.0	10.0	1.3	0.0	28.8	6.3	1.4	18.6	1.4	1.4	7.1	2.9	2.9	30.0	18.6	7.3	22.0	2.7	2.7	8.7	8.7	2.0	1.3	29.3	12.0	
Tripura	44.3	27.8	2.5	0.0	15.2	15.2	0.0	10.1	0.0	0.0	1.4	58.9	0.0	1.4	15.1	15.1	0.0	9.6	0.0	4.1	23.7	42.8	1.3	0.7	15.1	15.1	0.0	9.9	0.0	2.0
West Bengal	18.2	19.7	12.1	2.7	17.8	17.8	4.9	0.4	14.4	3.0	0.6	28.0	0.0	1.9	23.2	23.2	12.1	2.9	10.9	2.5	6.9	25.0	4.3	2.2	21.3	21.3	9.6	2.0	12.1	2.7
<b>Western Region</b>	35.5	16.9	6.8	4.3	4.6	4.6	1.8	3.2	13.6	1.5	3.9	28.9	0.5	7.8	5.7	3.3	5.9	23.0	2.8	19.9	22.8	3.7	6.1	5.1	5.1	2.5	4.5	18.2	2.2	
Daman & Diu	13.8	27.5	1.3	2.5	1.3	1.3	0.0	1.3	7.5	3.8	25.7	31.4	0.0	2.9	8.6	8.6	0.0	1.4	2.9	5.7	19.3	29.3	0.7	2.7	4.7	4.7	0.0	1.3	5.3	4.7
Goa	13.8	13.8	3.8	7.5	2.5	2.5	2.5	6.3	22.5	0.0	0.0	20.3	0.0	4.3	5.8	5.8	0.0	13.0	10.1	4.3	7.4	16.8	2.0	6.0	4.0	4.0	1.3	9.4	16.8	2.0
Gujarat	34.1	20.8	4.4	4.4	3.7	3.7	0.9	3.7	14.2	1.2	0.6	32.9	0.2	8.2	3.5	3.7	4.7	26.5	1.8	18.6	26.4	2.5	6.2	3.6	3.6	2.2	4.2	19.9	1.5	
Maharashtra	42.1	12.5	10.0	4.1	5.9	5.9	2.7	2.7	12.7	1.7	4.4	26.8	0.9	8.4	6.9	6.9	3.7	6.4	23.9	3.0	22.4	20.0	5.2	6.4	6.4	6.4	3.2	4.6	18.5	2.4
<b>Southern Region</b>	25.7	13.9	6.7	9.3	1.6	1.6	2.9	1.9	25.9	2.4	1.2	22.8	1.8	11.1	3.0	3.0	4.5	3.0	34.0	3.1	13.2	18.5	4.2	10.2	2.3	2.3	3.7	2.4	30.0	2.7
Andhra Pradesh	29.2	18.0	3.0	11.6	1.3	1.3	2.6	0.0	19.7	0.9	1.4	23.8	0.5	11.4	3.3	3.3	7.1	1.9	31.4	3.3	16.0	20.8	1.8	11.5	2.3	2.3	4.7	0.9	25.3	2.0
Karnataka	29.1	12.6	12.1	6.1	2.8	2.8	3.3	1.4	21.9	3.0	1.5	21.4	1.9	8.6	6.1	6.1	4.3	3.3	38.1	4.6	15.7	16.9	7.1	7.3	4.4	4.4	3.8	2.3	29.8	3.8
Kerala	11.8	7.8	3.7	5.6	1.6	1.6	3.7	7.2	45.2	4.4	0.0	10.7	3.2	9.3	1.4	1.4	5.0	8.2	47.0	4.3	6.3	9.1	3.5	7.3	1.5	1.5	4.3	7.6	46.0	4.3
Puducherry	28.8	17.5	3.8	16.3	1.3	1.3	0.0	0.0	26.3	0.0	2.9	20.0	1.4	22.9	1.4	1.4	1.4	1.4	30.0	1.4	16.7	18.7	2.7	19.3	1.3	1.3	0.7	0.7	28.0	0.7
Tamil Nadu	28.1	15.7	5.9	12.0	0.7	0.7	1.6	0.5	24.0	1.3	1.1	26.0	2.5	10.9	1.0	1.0	2.4	1.9	32.2	2.1	13.8	21.2	4.1	11.4	0.8	0.8	2.0	1.3	28.3	1.7
Telangana	26.4	16.4	3.1	11.3	0.6	0.6	5.7	1.3	17.0	3.8	1.4	30.8	0.0	14.7	3.2	3.2	8.2	0.7	20.1	1.4	10.5	25.6	1.1	13.5	2.3	2.3	7.3	0.9	18.9	2.3

Table A3.9b: Distribution of uninsured households by respondent's occupation (%)

State/UT	Rural										Urban										All									
	Self-employed (Agriculture)	Self-employed (Non Agriculture)	Agriculture Labour	Casual Labour	Salaried (Private)	Salaried (Govt.)	Student	Retired Person	Housewife	Others	Self-employed (Agriculture)	Self-employed (Non Agriculture)	Agriculture Labour	Casual Labour	Salaried (Private)	Salaried (Govt.)	Student	Retired Person	Housewife	Others	Self-employed (Agriculture)	Self-employed (Non Agriculture)	Agriculture Labour	Casual Labour	Salaried (Private)	Salaried (Govt.)	Student	Retired Person	Housewife	Others
<b>All India</b>	28.3	13.4	11.1	10.2	3.4	3.4	4.7	2.2	15.5	4.9	4.8	21.6	2.3	15.2	5.6	5.6	4.9	4.2	22.1	6.7	14.2	18.3	5.8	13.2	4.7	4.7	4.8	3.4	19.4	6.0
<b>Northern Region</b>	24.8	8.5	8.6	12.7	1.9	1.9	8.1	2.1	18.9	8.0	4.3	13.8	1.3	17.3	3.4	3.4	7.0	3.6	28.5	11.3	12.3	11.8	4.2	15.5	2.8	2.8	7.4	3.0	24.8	10.0
Chandigarh	15.0	15.0	0.0	30.0	0.0	0.0	0.0	0.0	25.0	0.0	3.4	3.4	0.0	13.8	13.8	3.4	3.4	6.7	37.9	0.0	8.2	8.2	0.0	20.4	8.2	8.2	2.0	2.0	32.7	0.0
Delhi	0.0	18.2	0.0	0.0	2.3	2.3	4.5	9.1	36.4	6.8	0.7	8.7	0.0	10.7	3.4	3.4	6.7	0.7	37.6	8.1	0.5	10.9	0.0	8.3	3.1	3.1	6.2	2.6	37.3	7.8
Haryana	17.2	10.1	11.1	13.1	1.0	1.0	8.1	2.0	27.3	6.1	4.0	13.4	0.7	16.1	2.7	2.7	8.7	6.0	36.2	3.4	9.3	12.1	4.8	14.9	2.0	2.0	8.5	4.4	32.7	4.4
Himachal Pradesh	30.5	3.4	1.7	10.2	0.0	0.0	3.4	5.1	35.6	3.4	5.6	18.0	0.0	5.6	4.5	4.5	2.2	10.1	40.4	7.9	15.5	12.2	0.7	7.4	2.7	2.7	8.1	38.5	6.1	
Madhya Pradesh	18.5	7.7	11.2	14.6	0.9	0.9	11.2	2.1	18.0	10.7	4.8	6.7	2.8	19.9	2.0	2.0	7.9	2.0	30.9	15.2	10.2	7.1	6.1	17.8	1.5	1.5	9.2	2.0	25.8	13.4
Punjab	25.9	8.6	3.4	9.5	5.2	5.2	6.9	1.7	33.6	3.4	4.0	14.1	1.3	16.8	3.4	3.4	8.1	0.7	40.3	4.7	13.6	11.7	2.3	13.6	4.2	4.2	7.5	1.1	37.4	4.2
Rajasthan	40.5	9.5	5.1	10.8	3.2	3.2	12.7	1.3	5.7	5.7	1.6	26.7	0.4	20.6	3.3	3.3	7.8	5.3	18.5	4.5	17.0	20.0	2.2	16.7	3.2	3.2	9.7	3.7	13.5	5.0
Uttar Pradesh	26.5	7.2	8.3	14.6	1.7	1.7	7.5	1.1	14.1	11.6	3.7	12.8	1.3	20.0	2.4	2.4	7.3	2.4	24.5	18.5	12.8	10.6	4.1	17.8	2.1	2.1	7.4	1.9	20.4	15.7
Uttarakhand	24.7	9.1	27.3	10.4	1.3	1.3	2.6	2.6	14.3	2.6	15.1	19.0	2.4	11.1	10.3	10.3	2.4	10.3	13.5	7.9	18.7	15.3	11.8	10.8	6.9	6.9	2.5	7.4	13.8	5.9
<b>Eastern Region</b>	32.5	22.3	11.3	8.0	5.7	5.7	1.7	1.9	8.3	3.4	7.7	31.0	3.6	11.9	11.9	11.9	3.7	9.0	4.6	18.7	27.1	7.0	10.1	9.1	9.1	2.8	2.9	8.7	4.0	
Arunachal Pradesh	31.4	14.3	5.7	8.6	22.9	22.9	0.0	2.9	5.7	0.0	6.0	21.7	1.2	8.4	31.3	31.3	2.4	1.2	8.4	0.0	13.6	19.5	2.5	8.5	28.8	28.8	1.7	1.7	7.6	0.0
Assam	28.9	35.5	6.6	2.6	9.2	9.2	0.0	1.3	5.3	7.9	20.3	38.1	5.9	7.6	9.3	9.3	0.0	6.8	2.5	5.9	23.7	37.1	6.2	5.7	9.3	9.3	0.0	4.6	3.6	6.7
Bihar	31.4	24.5	13.7	8.3	4.4	4.4	1.5	1.0	8.8	2.9	4.7	48.5	2.3	9.3	7.6	7.6	3.3	2.0	8.0	7.0	15.4	38.8	6.9	8.9	6.3	6.3	2.6	1.6	8.3	5.3
Chhattisgarh	39.2	5.1	24.1	11.4	1.3	1.3	2.5	3.8	10.1	1.3	2.4	15.3	5.6	15.3	6.5	6.5	9.7	4.0	25.8	4.0	16.7	11.3	12.8	13.8	4.4	4.4	6.9	3.9	19.7	3.0
Jharkhand	17.3	33.7	8.2	16.3	4.1	4.1	4.1	2.0	3.1	0.0	4.1	6.0	4.6	10.7	10.7	10.7	0.7	1.3	3.4	4.0	10.5	38.5	5.7	13.0	8.1	8.1	1.2	2.0	2.0	4.0
Meghalaya	21.1	40.1	10.9	3.4	8.2	8.2	0.7	2.7	2.0	4.8	6.3	7.8	18.0	0.0	28.9	28.9	7.8	3.1	4.7	2.3	14.2	25.1	14.2	1.8	17.8	17.8	4.0	2.9	3.3	3.6
Mizoram	74.9	7.3	0.0	2.8	8.9	8.9	0.0	1.1	3.4	0.6	29.5	23.3	0.0	2.3	24.8	24.8	0.0	7.0	0.0	0.0	55.8	14.0	0.0	2.6	15.6	15.6	0.0	3.6	1.9	0.3
Odisha	26.3	11.3	5.6	16.9	3.8	3.8	1.9	1.9	24.4	2.5	3.8	20.4	0.0	33.3	2.5	2.5	0.0	4.2	15.0	6.7	12.8	16.8	2.3	26.8	3.0	3.0	0.8	3.3	18.8	5.0
Sikkim	15.0	15.0	0.0	0.0	5.0	5.0	10.0	0.0	20.0	20.0	0.0	23.3	0.0	6.7	3.3	3.3	6.7	3.3	30.0	16.7	6.0	20.0	0.0	4.0	4.0	4.0	8.0	2.0	26.0	18.0
Tripura	47.6	28.6	4.8	9.5	0.0	0.0	0.0	4.8	0.0	4.8	3.7	51.9	0.0	7.4	18.5	18.5	0.0	18.5	0.0	0.0	22.9	41.7	2.1	8.3	10.4	10.4	0.0	12.5	0.0	2.1
West Bengal	7.4	28.7	30.9	4.4	1.5	1.5	5.1	1.5	8.8	3.7	0.0	40.5	0.8	5.0	5.8	5.8	13.2	1.7	6.6	2.5	3.9	34.2	16.7	4.7	3.5	3.5	8.9	1.6	7.8	3.1
<b>Western Region</b>	40.2	8.6	11.8	7.1	3.3	3.3	2.7	2.4	13.0	2.4	3.1	26.8	1.6	13.9	2.8	2.8	2.4	5.6	21.9	2.1	16.9	20.0	5.4	11.4	3.0	3.0	2.5	4.4	18.6	2.2
Daman & Diu	10.0	5.0	0.0	5.0	5.0	5.0	0.0	10.0	5.0	0.0	6.7	23.3	0.0	16.7	6.7	6.7	0.0	6.5	12.9	3.2	0.0	11.8	3.9	17.6	0.0	0.0	3.9	3.9	19.6	2.0
Goa	0.0	5.0	10.0	30.0	0.0	0.0	10.0	0.0	30.0	0.0	0.0	16.1	0.0	9.7	0.0	0.0	0.0	6.5	12.9	3.2	0.0	11.8	3.9	17.6	0.0	0.0	3.9	3.9	19.6	2.0
Gujarat	42.3	10.9	8.8	5.1	3.6	3.6	1.5	3.6	13.9	4.4	1.9	30.5	0.0	11.7	1.4	1.4	0.5	5.2	29.6	2.8	17.7	22.9	3.4	9.1	2.3	2.3	0.9	4.6	23.4	3.4
Maharashtra	47.2	7.5	16.1	6.2	3.1	3.1	3.1	0.6	11.2	1.2	4.0	25.6	3.0	15.6	3.7	3.7	4.3	6.0	18.3	1.7	19.0	19.3	7.6	12.3	3.5	3.5	3.9	4.1	15.8	1.5
<b>Southern Region</b>	18.2	7.1	15.9	11.7	1.5	1.5	4.6	3.4	26.4	2.9	1.6	18.7	2.8	17.1	1.0	1.0	4.0	4.0	31.5	3.4	7.9	14.4	7.7	15.1	1.2	1.2	4.3	4.8	29.6	3.2
Andhra Pradesh	35.8	3.0	9.0	16.4	1.5	1.5	9.0	0.0	22.4	0.0	4.4	12.2	0.0	37.8	1.1	1.1	1.1	3.3	31.1	1.1	17.8	8.3	3.8	28.7	1.3	1.3	4.5	1.9	27.4	0.6
Karnataka	30.2	10.1	16.3	7.8	1.6	1.6	6.2	1.6	20.9	1.6	1.9	21.6	6.8	8.6	2.5	2.5	9.3	6.2	29.6	4.9	14.4	16.5	11.0	8.2	2.1	2.1	7.9	4.1	25.8	3.4
Kerala	6.3	3.8	5.1	6.3	2.5	2.5	1.3	8.9	48.1	10.1	0.8	10.1	1.7	11.8	0.8	0.8	4.2	14.3	45.4	5.9	3.0	7.6	3.0	9.6	1.5	1.5	3.0	12.1	46.5	7.6
Puducherry	10.0	10.0	10.0	30.0	0.0	0.0	0.0	15.0	25.0	0.0	3.3	20.0	10.0	23.3	0.0	0.0	0.0	6.7	20.0	0.0	6.0	16.0	10.0	26.0	0.0	0.0	10.0	10.0	22.0	0.0
Tamil Nadu	5.0	7.1	27.7	11.3	1.4	1.4	3.5	2.8	23.4	2.8	0.7	14.5	2.2	17.1	0.7	0.7	1.5	3.7	30.9	3.3	2.2	12.0	11.0	15.1	1.0	1.0	2.2	3.4	28.3	3.2
Telangana	24.4	9.8	9.8	19.5	0.0	0.0	4.9	0.0	19.5	0.0	1.7	37.2	0.0	16.5	0.0	0.0	5.8	2.5	24.8	1.7	7.4	30.2	2.5	17.3	0.0	0.0	5.6	1.9	23.5	1.2

Table A3.9c: Distribution of insured and uninsured households by respondent's occupation (%)

State/UT	Rural										Urban										All									
	Self-employed (Agriculture)	Self-employed (Non Agriculture)	Agriculture Labour	Casual Labour	Salaries (Private)	Salaries (Govt.)	Student	Retired Person	Housewife	Others	Self-employed (Agriculture)	Self-employed (Non Agriculture)	Agriculture Labour	Casual Labour	Salaries (Private)	Salaries (Govt.)	Student	Retired Person	Housewife	Others	Self-employed (Agriculture)	Self-employed (Non Agriculture)	Agriculture Labour	Casual Labour	Salaries (Private)	Salaries (Govt.)	Student	Retired Person	Housewife	Others
<b>All India</b>	27.5	16.1	7.0	8.0	7.5	5.8	4.1	3.1	16.4	4.5	4.1	25.0	1.8	10.7	12.9	7.8	5.1	4.3	21.6	6.6	15.4	20.7	4.3	9.4	10.3	6.9	4.6	3.7	19.1	5.6
<b>Northern Region</b>	26.4	10.1	5.7	8.7	7.4	4.5	7.0	3.5	19.6	6.9	3.5	17.6	1.1	12.4	11.1	6.3	7.1	4.3	25.6	10.9	14.7	14.0	3.3	10.6	9.3	5.4	7.1	3.9	22.7	9.0
Chandigarh	7.0	15.0	1.0	20.0	21.0	3.0	2.0	0.0	26.0	5.0	1.0	5.0	0.0	20.0	27.0	9.0	2.0	2.0	30.0	4.0	4.0	10.0	0.5	20.0	24.0	6.0	2.0	1.0	28.0	4.5
Delhi	1.3	19.4	0.0	1.9	19.4	3.1	5.6	5.6	35.6	8.1	0.2	14.3	0.0	10.0	21.4	4.1	5.2	1.8	35.0	8.0	0.5	15.7	0.0	7.8	20.8	3.8	5.3	2.8	35.2	8.0
Haryana	21.0	12.0	6.2	9.0	5.4	4.6	6.8	4.0	28.2	2.8	3.0	19.0	1.4	12.8	12.0	7.6	7.6	5.2	28.0	3.4	12.0	15.5	3.8	10.9	8.7	6.1	7.2	4.6	28.1	3.1
Himachal Pradesh	19.3	9.7	1.3	5.3	6.0	7.0	3.7	6.7	39.0	2.0	4.0	27.7	0.0	3.3	5.7	5.7	2.3	7.7	41.0	2.7	11.7	18.7	0.7	4.3	5.8	6.3	3.0	7.2	40.0	2.3
Madhya Pradesh	27.3	9.5	7.8	8.5	7.5	3.3	8.8	1.1	18.8	7.4	3.4	10.5	2.3	13.4	11.9	4.0	7.8	2.7	30.7	13.3	15.4	10.0	5.1	11.0	9.7	3.6	8.3	1.9	24.7	10.4
Punjab	21.0	11.0	2.0	8.2	5.2	6.4	8.0	6.4	30.4	1.4	3.6	20.8	1.0	7.6	10.8	6.2	7.4	4.2	35.0	3.4	12.3	15.9	1.5	7.9	8.0	6.3	7.7	5.3	32.7	2.4
Rajasthan	35.9	12.5	4.9	9.9	6.6	5.5	7.6	2.1	10.0	5.0	3.1	29.1	0.3	13.3	11.8	7.6	8.1	4.9	16.6	5.3	19.5	20.8	2.6	11.6	9.2	6.6	7.9	3.5	13.3	5.1
Uttar Pradesh	29.9	7.0	3.9	9.5	7.2	4.3	6.9	3.7	15.8	11.8	3.3	14.0	0.9	15.4	8.1	5.8	8.4	3.9	20.6	19.5	16.6	10.5	2.4	12.5	7.7	5.1	7.7	3.8	18.2	15.6
Uttarakhand	23.0	13.5	19.8	6.5	7.3	4.5	3.5	6.8	12.3	3.0	9.8	26.3	1.8	7.0	9.5	13.5	3.5	9.3	12.8	6.8	16.4	19.9	10.8	6.8	8.4	9.0	3.5	8.0	12.5	4.9
<b>Eastern Region</b>	27.4	25.6	7.4	7.2	5.2	10.1	1.8	3.2	8.7	3.6	6.7	34.8	2.9	8.0	11.4	14.0	3.7	4.0	9.8	4.8	16.8	30.3	5.1	7.6	8.4	12.1	2.7	3.6	9.3	4.2
Arunachal Pradesh	16.8	33.3	5.5	6.8	6.5	27.5	0.5	1.0	1.3	1.0	13.8	21.8	3.0	6.8	11.8	30.0	2.3	2.0	7.8	1.0	15.3	27.5	4.3	6.8	9.1	28.8	1.4	1.5	4.5	1.0
Assam	29.8	35.0	7.0	4.8	3.5	8.8	0.2	4.3	2.5	4.0	14.2	43.5	5.8	4.2	4.2	10.5	0.0	6.8	3.7	7.2	22.0	39.3	6.4	4.5	3.8	9.7	0.1	5.6	3.1	5.6
Bihar	28.7	27.2	9.1	7.0	5.3	7.3	1.7	2.1	8.5	3.1	4.5	47.5	2.7	8.9	8.0	7.7	3.2	2.4	8.1	7.0	16.6	37.4	5.9	8.0	6.7	7.5	2.5	2.3	8.3	5.1
Chhattisgarh	38.3	12.3	10.8	6.0	3.3	9.0	4.3	5.3	7.8	3.3	3.8	24.3	2.0	11.0	9.3	10.5	9.5	5.0	20.8	4.0	21.0	18.3	6.4	8.5	6.3	9.8	6.9	5.1	14.3	3.6
Jharkhand	21.6	33.0	5.8	14.6	8.4	6.8	1.2	1.8	1.2	5.6	3.0	46.0	5.8	9.2	13.8	12.0	1.0	1.0	2.6	5.6	12.3	39.5	5.8	11.9	11.1	9.4	1.1	1.4	1.9	5.6
Meghalaya	19.5	43.5	10.0	5.0	6.5	6.5	0.5	2.0	1.5	5.0	18.5	11.5	14.5	0.5	16.0	24.5	5.0	4.0	3.5	2.0	19.0	27.5	12.3	2.8	11.3	15.5	2.8	3.0	2.5	3.5
Mizoram	69.0	7.5	0.0	2.5	1.0	14.0	0.0	2.0	3.5	0.5	27.0	22.5	0.5	1.5	11.0	31.5	0.0	5.5	0.5	0.0	48.0	15.0	0.3	2.0	6.0	22.8	0.0	3.8	2.0	0.3
Odisha	25.0	16.0	2.5	10.3	4.4	7.1	2.0	6.1	22.5	4.1	1.8	28.3	0.0	16.9	14.0	8.9	0.9	6.0	18.9	4.5	13.4	22.1	1.3	13.6	9.2	8.0	1.4	6.1	20.7	4.3
Sikkim	13.0	23.0	3.0	3.0	10.0	9.0	3.0	0.0	27.0	9.0	1.0	20.0	1.0	3.0	14.0	6.0	4.0	3.0	30.0	18.0	7.0	21.5	2.0	3.0	12.0	7.5	3.5	1.5	28.5	13.5
Tripura	45.0	28.0	3.0	2.0	0.0	12.0	0.0	9.0	0.0	1.0	2.0	57.0	0.0	3.0	7.0	16.0	0.0	12.0	0.0	3.0	23.5	42.5	1.5	2.5	3.5	14.0	0.0	10.5	0.0	2.0
West Bengal	14.5	22.8	18.5	3.3	7.3	12.3	5.0	0.8	12.5	3.3	0.5	30.5	0.2	2.5	19.2	19.7	12.3	2.7	10.0	2.5	6.1	27.4	7.5	2.8	14.4	16.7	9.4	1.9	11.0	2.8
<b>Western Region</b>	36.4	15.2	7.8	4.9	11.2	4.3	1.9	3.1	13.5	1.7	3.7	28.3	0.8	9.7	18.6	4.8	3.1	5.8	22.7	2.6	19.1	22.1	4.1	7.4	15.1	4.6	2.5	4.5	18.3	2.2
Daman & Diu	13.0	23.0	1.0	3.0	45.0	2.0	0.0	3.0	7.0	3.0	20.0	29.0	0.0	7.0	24.0	8.0	0.0	2.0	6.0	4.0	16.5	26.0	0.5	5.0	34.5	5.0	0.0	2.5	6.5	3.5
Goa	11.0	12.0	5.0	12.0	25.0	2.0	4.0	5.0	24.0	0.0	0.0	19.0	0.0	6.0	45.0	4.0	0.0	11.0	11.0	4.0	5.5	15.5	2.5	9.0	35.0	3.0	2.0	8.0	17.5	2.0
Gujarat	35.7	18.9	5.3	4.6	11.1	3.7	1.0	3.7	14.1	1.9	1.0	32.1	0.1	9.3	17.4	2.9	2.7	4.9	27.4	2.1	18.4	25.5	2.7	6.9	14.3	3.3	1.9	4.3	20.8	2.0
Maharashtra	43.1	11.5	11.3	4.5	5.3	5.4	2.8	2.3	12.4	1.6	4.3	26.4	1.5	10.6	16.3	5.9	3.9	6.3	22.2	2.6	21.6	19.8	5.8	7.9	11.4	5.7	3.4	4.5	17.8	2.2
<b>Southern Region</b>	24.2	12.5	8.5	9.8	9.5	1.5	3.2	2.2	26.0	2.5	1.3	21.7	2.1	12.8	15.1	2.4	4.4	3.8	33.3	3.2	11.9	17.5	5.1	11.4	12.5	2.0	3.8	3.0	29.9	2.9
Andhra Pradesh	30.7	14.7	4.3	12.7	11.3	1.3	4.0	0.0	20.3	0.7	2.3	20.3	0.3	19.3	13.3	2.7	5.3	2.3	31.3	2.7	16.5	17.5	2.3	16.0	12.3	2.0	4.7	1.2	25.8	1.7
Karnataka	29.3	12.1	12.9	6.4	7.0	2.6	3.9	1.4	21.7	2.7	1.6	21.4	3.0	8.6	9.9	5.3	5.4	4.0	36.1	4.7	15.4	16.8	7.9	7.5	8.4	3.9	4.6	2.7	28.9	3.7
Kerala	10.8	7.0	4.0	5.8	8.8	1.8	3.3	7.5	45.8	5.5	0.3	10.5	2.8	10.0	9.3	1.3	4.8	10.0	46.5	4.8	5.5	8.8	3.4	7.9	9.0	1.5	4.0	8.8	46.1	5.1
Puducherry	25.0	16.0	5.0	19.0	5.0	1.0	0.0	3.0	26.0	0.0	3.0	20.0	4.0	23.0	17.0	1.0	1.0	3.0	27.0	1.0	14.0	18.0	4.5	21.0	11.0	1.0	0.5	3.0	26.5	0.5
Tamil Nadu	23.4	14.0	10.3	11.9	11.1	0.9	2.0	1.0	23.9	1.6	1.0	22.6	2.4	12.8	21.6	0.9	2.1	2.4	31.8	2.4	10.8	18.8	5.9	12.4	17.0	0.9	2.1	1.8	28.3	2.1
Telangana	26.0	15.0	4.5	13.0	14.0	0.5	5.5	1.0	17.5	3.0	1.5	32.8	0.0	15.3	16.5	2.3	7.5	1.3	21.5	1.5	9.7	26.8	1.5	14.5	15.7	1.7	6.8	1.2	20.2	2.0

Table A3.10a: Distribution of insured households by major sources of news/information(%)

State/UT	Rural										Urban										All																			
	Radio	Television	Newspaper	Magazine	Internet	local people	Relatives/Friends	Panchayat	Fair Price Shops	Posters /Banners /Hoardings	Rural knowledge Hub	Others	None	Radio	Television	Newspaper	Magazine	Internet	local people	Relatives/Friends	Panchayat	Fair Price Shops	Posters /Banners /Hoardings	Rural knowledge Hub	Others	None														
All India	11.3	79.2	39.9	3.0	4.1	50.2	30.2	13.0	0.5	6.6	2.5	1.2	2.0	10.9	88.5	52.4	4.6	7.3	42.7	28.6	1.5	0.6	9.4	0.8	0.9	0.9	11.1	83.7	46.1	3.8	5.6	46.5	29.4	7.4	0.6	8.0	1.7	1.1	1.4	
Northern Region	10.4	76.4	41.1	3.0	3.6	48.9	15.7	18.4	0.3	3.1	2.3	0.7	2.8	8.9	89.8	54.7	5.2	6.0	42.8	16.8	0.8	0.3	4.3	0.2	0.5	1.4	9.7	82.8	47.6	4.0	4.7	46.0	16.3	10.0	0.3	3.7	1.3	0.6	2.1	
Chandigarh	5.0	95.0	7.5	0.0	0.0	75.0	27.5	0.0	0.0	0.0	0.0	0.0	0.0	7.0	93.0	4.2	0.0	0.0	73.2	39.4	0.0	0.0	0.0	1.4	1.4	0.0	6.0	94.0	6.0	0.0	0.0	74.2	33.1	0.0	0.0	0.0	0.0	0.7	0.7	0.0
Delhi	16.4	78.4	24.1	3.4	4.3	66.4	66.4	0.0	1.7	2.6	0.9	0.0	0.0	16.8	78.0	21.0	3.1	2.7	70.4	55.0	0.0	1.7	2.1	1.4	1.4	0.0	16.7	78.1	21.9	3.2	3.2	69.3	58.2	0.0	1.7	2.2	1.2	1.0	0.0	
Haryana	13.0	97.0	51.6	1.5	8.2	56.6	5.7	3.7	0.0	2.5	0.5	0.5	1.0	10.0	98.9	67.5	2.6	13.4	40.2	5.4	0.3	0.0	6.6	0.0	0.0	0.0	11.6	97.9	59.0	2.0	10.6	48.9	5.6	2.1	0.0	4.4	0.3	0.3	0.5	
Himachal Pradesh	2.9	80.9	44.4	0.8	3.7	55.2	22.0	24.1	0.0	0.0	0.4	0.0	1.2	2.8	98.1	76.3	0.5	7.6	37.0	3.8	0.9	0.0	0.0	0.0	1.4	0.0	2.9	88.9	59.3	0.7	5.5	46.7	13.5	13.3	0.0	0.0	0.2	0.7	0.7	
Madhya Pradesh	19.0	78.3	26.3	2.0	1.9	40.3	16.9	34.4	0.3	6.4	2.8	0.0	6.5	18.5	91.8	44.9	4.7	4.6	35.7	25.2	0.5	0.2	8.6	0.0	0.0	0.0	2.8	18.8	84.6	35.0	3.3	3.1	38.2	20.8	18.6	0.3	7.5	1.5	0.0	4.8
Punjab	21.9	94.5	46.9	7.0	4.2	31.5	15.4	9.9	0.0	11.2	0.3	0.3	0.3	6.0	96.9	60.1	10.3	6.6	32.8	16.0	1.7	0.6	5.7	0.0	0.0	0.0	14.3	95.6	53.2	8.6	5.3	32.1	15.6	6.0	0.3	8.6	0.1	0.1	0.1	
Rajasthan	5.8	69.3	33.6	10.7	6.2	56.9	15.3	34.3	1.2	0.3	0.5	2.0	2.0	5.0	93.4	57.8	19.7	4.8	31.4	23.0	2.3	0.4	2.3	0.0	0.5	1.1	5.4	80.5	44.9	14.9	5.6	45.0	18.8	19.4	0.8	1.3	0.3	1.3	1.6	
Uttar Pradesh	5.4	63.1	47.4	0.5	1.9	49.5	8.0	7.4	0.2	0.9	4.7	1.0	3.1	4.4	82.2	56.3	0.9	4.2	45.5	4.7	0.2	0.2	3.1	0.2	0.8	2.1	4.9	72.0	51.6	0.7	3.0	47.6	6.5	4.1	0.2	1.9	2.6	0.9	2.6	
Uttarakhand	4.6	88.9	64.4	0.9	5.0	49.5	34.7	22.3	0.0	2.5	0.9	0.0	0.0	7.7	95.6	80.3	1.1	14.2	59.5	13.5	1.8	0.0	2.9	0.0	0.4	0.7	6.0	92.0	71.7	1.0	9.2	54.1	25.0	12.9	0.0	2.7	0.5	0.2	0.3	
Eastern Region	18.2	76.6	40.7	3.0	5.5	53.4	32.1	13.5	0.8	9.2	3.9	1.6	2.7	17.5	83.7	50.6	4.9	10.1	46.9	30.1	3.1	1.4	13.3	2.2	1.0	1.1	17.8	80.1	45.5	3.9	7.7	50.2	31.2	8.3	1.1	11.2	3.1	1.3	1.9	
Arunachal Pradesh	14.0	91.5	41.9	8.5	14.0	48.8	19.7	12.1	1.4	8.8	1.4	1.1	2.2	4.1	90.9	41.3	1.6	8.2	50.8	52.1	2.8	0.6	0.9	4.7	1.9	0.6	9.4	91.2	41.6	5.3	11.3	49.7	34.8	7.8	1.0	5.1	2.9	1.5	1.5	
Assam	17.2	82.6	47.3	2.9	13.0	29.0	22.3	9.4	1.3	2.9	1.0	3.1	9.5	14.1	92.5	52.9	3.7	14.3	34.9	21.8	8.3	3.3	4.6	5.8	2.7	2.9	15.7	87.4	50.0	3.3	13.6	31.8	22.1	8.8	2.3	3.7	3.3	2.9	6.4	
Bihar	23.0	66.7	33.5	2.3	3.6	58.7	27.4	9.9	0.0	16.0	1.9	0.0	3.0	25.9	74.8	37.2	5.6	4.0	57.7	26.6	2.9	0.3	23.3	1.0	0.0	1.0	24.3	70.5	35.3	3.8	3.8	58.2	27.0	6.6	0.1	19.4	1.5	0.0	2.1	
Chhattisgarh	1.6	90.0	29.6	4.0	1.9	66.7	19.9	40.8	2.8	1.9	0.6	0.0	0.3	1.1	93.8	63.4	4.7	8.0	49.3	12.0	0.4	6.9	1.8	0.0	0.4	0.0	1.3	91.8	45.2	4.4	4.7	58.6	16.2	22.1	4.7	1.8	0.3	0.2	0.2	
Jharkhand	29.9	68.9	49.5	2.0	5.5	36.3	35.8	7.5	0.0	25.6	0.5	0.0	2.5	23.9	82.3	70.9	4.8	8.3	18.8	15.1	5.4	0.0	38.7	0.0	0.3	2.3	27.1	75.2	59.5	3.3	6.8	28.2	26.2	6.5	0.0	31.7	0.3	0.1	2.4	
Meghalaya	18.9	86.8	49.1	1.9	9.4	39.6	26.4	22.6	1.9	5.7	0.0	0.0	0.0	8.3	86.1	34.7	11.1	23.6	19.4	9.7	4.2	2.8	4.2	4.2	1.4	4.2	12.8	86.4	40.8	7.2	17.6	28.0	16.8	12.0	2.4	4.8	2.4	0.8	2.4	
Mizoram	23.8	100.0	71.4	0.0	14.3	28.6	61.9	0.0	0.0	0.0	0.0	0.0	0.0	4.2	91.5	69.0	0.0	8.5	66.2	59.2	1.4	0.0	0.0	0.0	0.0	0.0	8.7	93.5	69.6	0.0	9.8	57.6	59.8	1.1	0.0	0.0	0.0	0.0	0.0	
Odisha	2.3	83.4	41.1	2.5	0.6	65.5	47.8	14.2	0.9	2.7	5.6	5.6	0.0	2.7	89.6	48.0	3.2	3.6	61.3	45.4	1.6	0.0	7.5	0.0	2.3	0.0	2.5	86.3	44.3	2.8	2.0	63.5	46.7	8.3	0.5	4.9	3.0	4.1	0.0	
Sikkim	41.3	38.8	22.5	2.5	0.0	78.8	50.0	10.0	0.0	12.5	1.3	0.0	1.3	37.1	44.3	31.4	1.4	4.3	70.0	58.6	0.0	0.0	5.7	0.0	0.0	4.3	39.3	41.3	26.7	2.0	2.0	74.7	54.0	5.3	0.0	9.3	0.7	0.0	2.7	
Tripura	2.5	100.0	98.7	0.0	0.0	0.0	0.0	1.3	0.0	0.0	0.0	0.0	0.0	52.1	78.1	80.8	5.5	21.9	6.8	1.4	4.1	11.0	2.7	28.8	0.0	0.4	39.8	68.0	44.4	6.6	15.7	60.8	40.9	4.6	0.0	12.4	0.3	0.0	0.5	
West Bengal	49.2	53.0	30.3	0.8	2.3	85.6	57.2	12.5	0.0	4.5	0.4	0.0	0.8	34.7	76.2	52.2	9.8	23.2	47.2	31.9	0.2	0.0	16.7	0.2	0.0	0.4	39.8	68.0	44.4	6.6	15.7	60.8	40.9	4.6	0.0	12.4	0.3	0.0	0.5	
Western Region	4.9	85.9	43.4	4.4	5.5	49.0	54.4	5.1	0.3	17.8	1.1	2.9	0.0	7.2	90.2	61.6	5.7	10.0	32.2	40.5	0.5	0.2	25.7	0.4	2.9	0.2	6.0	88.0	52.4	5.0	7.7	40.7	47.6	2.8	0.3	21.7	0.7	2.9	0.1	
Daman & Diu	11.3	73.8	37.5	7.5	10.0	28.8	52.5	0.0	0.0	28.8	0.0	20.0	0.0	7.1	71.4	42.9	7.1	12.9	32.9	50.0	1.4	0.0	22.9	0.0	20.0	0.0	9.3	72.7	40.0	7.3	11.3	30.7	51.3	0.7	0.0	26.0	0.0	20.0	0.0	
Goa	7.5	98.8	47.5	27.5	15.0	46.3	43.8	0.0	1.3	8.8	0.0	0.0	0.0	15.9	97.1	63.8	15.9	15.9	49.3	34.8	0.0	0.0	2.9	0.0	0.0	0.0	11.4	98.0	55.0	22.1	15.4	47.7	39.6	0.0	0.7	6.0	0.0	0.0		
Gujarat	3.7	89.7	44.6	2.5	5.9	63.8	49.4	5.5	0.4	12.6	2.3	0.0	0.0	4.9	91.6	61.6	5.7	11.5	37.8	34.5	0.8	0.6	29.0	0.6	0.0	0.0	4.3	90.6	52.5	4.0	8.5	51.7	42.5	3.3	0.5	20.2	1.5	0.0	0.0	
Maharashtra	4.9	82.5	42.6	2.8	3.4	38.8	60.4	6.1	0.2	22.2	0.3	3.6	0.0	7.9	90.4	63.2	4.4	8.2	26.5	44.3	0.1	0.0	26.0	0.3	3.4	0.3	6.4	86.6	53.4	3.7	5.9	32.4	52.0	3.0	0.1	24.2	0.3	3.5	0.1	
Southern Region	5.5	85.8	33.2	2.3	1.5	48.3	43.8	5.0	0.5	2.5	1.3	0.4	0.0	6.0	92.8	44.9	2.2	3.4	42.3	42.5	1.0	0.0	2.4	0.1	0.4	0.0	5.7	89.4	39.2	2.3	2.5	45.2	43.2	3.0	0.3	2.4	0.7	0.4	0.0	
Andhra Pradesh	9.4	95.3	31.3	1.7	0.0	51.5	33.5	3.9	0.0	0.0	0.0	0.0	0.0	5.7	94.8	42.4	1.0	4.3	55.7	24.8	1.0	0.0	0.0	0.0	0.0	0.0	7.7	95.0	36.6	1.4	2.0	53.5	29.3	2.5	0.0	0.0	0.0	0.0		
Karnataka	4.9	74.3	21.7	1.8	1.6	65.3	58.5	7.9	1.4	0.5	1.4	0.2	0.0	4.6	90.9	38.1	0.6	2.6	55.2	58.6	0.6	0.2	0.6	0.0	0.2	0.0	4.8	82.3	29.7	1.2	2.1	60.4	58.5	4.3	0.8	0.5	0.7	0.2	0.0	
Kerala	0.6	85.7	33.0	4.7	3.1	46.7	41.1	0.9	0.0	12.5	5.0	0.3	0.0	0.0	90.4																									

Table A3.10b: Distribution of uninsured households by major sources of news/information (%)

State/UT	Rural												Urban												All														
	Radio	Television	Newspaper	Magazine	Internet	local people	Relatives/Friends	Panchayat	Fair Price Shops	Posters/Banners/Hoardings	Rural knowledge Hub	Others	None	Radio	Television	Newspaper	Magazine	Internet	local people	Relatives/Friends	Panchayat	Fair Price Shops	Posters/Banners/Hoardings	Rural knowledge Hub	Others	None													
All India	14.3	68.7	28.9	2.5	1.8	57.0	36.1	15.6	0.5	7.0	2.9	0.8	2.1	11.4	83.0	44.6	3.8	5.0	47.1	30.4	1.5	0.8	9.0	1.1	0.8	1.2	12.6	77.2	38.3	3.3	3.7	51.1	32.7	7.2	0.7	8.2	1.8	0.8	1.5
Northern Region	11.8	66.4	30.0	2.7	2.0	52.8	20.3	19.3	0.7	4.0	3.0	0.6	3.9	10.8	83.3	44.8	4.3	4.2	47.5	17.7	0.9	0.5	4.5	0.2	0.6	2.1	11.2	76.7	39.0	3.7	3.3	49.6	18.7	8.0	0.6	4.3	1.3	0.6	2.8
Chandigarh	10.0	95.0	0.0	0.0	0.0	80.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	6.9	89.7	0.0	0.0	62.1	41.4	0.0	0.0	0.0	3.4	0.0	0.0	0.0	8.2	91.8	0.0	0.0	0.0	69.4	34.7	0.0	0.0	0.0	2.0	0.0	0.0
Delhi	13.6	75.0	20.5	9.1	4.5	68.2	34.5	0.0	4.5	0.0	9.1	0.0	0.0	22.8	65.8	20.1	0.7	2.7	69.1	53.0	1.3	3.4	0.7	0.0	1.3	0.0	20.7	67.9	20.2	2.6	3.1	68.9	53.4	1.0	3.6	0.5	2.1	1.0	0.0
Haryana	18.2	90.9	41.4	3.0	2.0	62.6	6.1	9.1	0.0	2.0	1.0	0.0	0.0	10.7	97.3	47.7	1.3	13.4	55.7	5.4	0.0	0.0	4.7	0.0	0.0	0.0	13.7	94.8	45.2	2.0	8.9	58.5	5.6	3.6	0.0	3.6	0.0	0.4	0.0
Himachal Pradesh	3.4	74.6	25.4	0.0	1.7	64.4	35.6	22.0	0.0	0.0	0.0	0.0	0.0	2.2	96.6	70.8	0.0	2.2	40.4	1.1	0.0	0.0	0.0	0.0	1.1	0.0	2.7	87.8	52.7	0.0	2.0	50.0	14.9	8.8	0.0	0.0	0.0	0.7	0.0
Madhya Pradesh	21.0	67.0	13.3	1.7	0.9	40.3	23.6	34.8	0.4	10.7	3.9	0.0	12.0	19.7	83.4	39.0	2.8	1.4	39.0	28.7	1.1	0.0	11.5	0.0	0.3	4.8	20.2	76.9	28.9	2.4	1.2	39.6	26.7	14.4	0.2	11.2	1.5	0.2	7.6
Punjab	25.0	88.8	36.2	3.4	5.2	35.3	24.1	12.1	0.9	12.1	0.0	0.0	0.9	3.4	96.0	43.6	10.7	4.7	40.9	12.1	1.3	1.3	5.4	0.0	0.0	0.0	12.8	92.8	40.4	7.5	4.9	38.5	17.4	6.0	1.1	8.3	0.0	0.0	0.4
Rajasthan	6.3	57.0	28.5	8.9	3.8	65.8	19.0	40.5	1.3	1.3	0.6	1.3	1.3	10.7	91.4	50.6	19.3	5.3	33.7	18.1	1.2	0.8	2.5	0.4	0.4	2.5	9.0	77.8	41.9	15.2	4.7	46.4	18.5	16.7	1.0	2.0	0.5	0.7	2.0
Uttar Pradesh	4.7	48.9	35.4	0.6	0.3	53.3	9.1	7.5	0.6	0.8	5.5	1.1	3.6	6.4	71.6	44.1	0.4	2.2	51.1	7.0	0.5	0.0	3.1	0.2	1.1	2.7	5.7	62.6	40.6	0.4	1.4	52.0	7.8	3.3	0.2	2.2	2.3	1.1	3.1
Uttarakhand	6.5	81.8	50.6	0.0	3.9	50.6	45.5	22.1	0.0	1.3	1.3	0.0	1.3	6.3	96.0	71.4	0.8	11.1	56.3	18.3	1.6	0.0	2.4	0.0	0.0	0.0	6.4	90.6	63.5	0.5	8.4	54.2	28.6	9.4	0.0	2.0	0.5	0.0	0.5
Eastern Region	22.9	62.1	24.5	2.6	2.1	64.6	43.6	18.5	0.6	9.0	4.2	0.6	1.7	16.5	77.1	44.1	2.9	7.9	54.1	34.2	3.1	1.6	13.7	2.9	0.9	1.0	19.3	70.4	35.4	2.8	5.3	58.8	38.4	9.9	1.2	11.6	3.5	0.8	1.3
Arunachal Pradesh	14.3	80.0	25.7	0.0	2.9	65.7	34.3	8.6	0.0	5.7	2.9	0.0	2.9	3.6	80.7	43.4	0.0	14.5	36.1	45.8	0.0	0.0	1.2	6.0	1.2	4.8	6.8	80.5	38.1	0.0	11.0	44.9	42.4	2.5	0.0	2.5	5.1	0.8	4.2
Assam	21.1	88.2	39.5	5.3	3.9	34.2	36.8	9.2	0.0	5.3	3.9	0.0	5.3	10.2	93.2	60.2	0.0	13.6	29.7	24.6	9.3	0.8	4.2	11.9	0.0	0.0	14.4	91.2	52.1	2.1	9.8	31.4	29.4	9.3	0.5	4.6	8.8	0.0	2.1
Bihar	25.0	57.4	22.5	1.5	4.4	67.6	31.4	7.8	0.0	18.1	2.9	0.0	2.0	24.6	68.4	31.9	5.3	2.3	61.5	28.2	4.3	0.0	25.6	3.3	0.0	0.7	24.8	64.0	28.1	3.8	3.2	64.0	29.5	5.7	0.0	22.6	3.2	0.0	1.2
Chhattisgarh	2.5	67.1	21.5	0.0	0.0	69.6	20.3	64.6	1.3	3.8	2.5	0.0	2.5	1.6	86.3	44.4	0.8	4.8	72.6	16.1	0.0	8.9	1.6	0.0	0.0	0.0	2.0	78.8	35.5	0.5	3.0	71.4	17.7	25.1	5.9	2.5	1.0	0.0	1.0
Jharkhand	29.6	71.4	50.0	1.0	4.1	30.6	31.6	11.2	0.0	23.5	0.0	0.0	4.1	21.5	79.2	72.5	3.4	10.1	20.8	18.8	2.7	0.0	41.6	0.7	0.0	2.7	24.7	76.1	63.6	2.4	7.7	24.7	23.9	6.1	0.0	34.4	0.4	0.0	3.2
Meghalaya	15.0	67.3	10.2	11.6	4.8	40.8	13.6	15.0	3.4	6.8	0.0	0.7	2.7	9.4	81.3	25.8	9.4	17.2	41.4	10.2	1.6	5.5	15.6	0.8	1.6	2.3	12.4	73.8	17.5	10.5	10.5	41.1	12.0	8.7	4.4	10.9	0.4	1.1	2.5
Mizoram	44.1	70.9	16.8	0.6	0.0	76.0	70.9	17.9	0.0	0.0	0.0	0.0	0.0	9.3	93.0	62.0	0.8	7.8	63.6	58.1	3.9	0.0	0.0	0.0	0.0	0.0	29.5	80.2	35.7	0.6	3.2	70.8	65.6	12.0	0.0	0.0	0.0	0.0	0.0
Odisha	0.6	68.1	25.6	1.3	0.0	80.6	51.9	18.1	0.0	5.6	8.8	3.1	0.0	3.8	74.6	30.4	0.8	0.8	78.8	57.1	3.3	0.0	4.2	0.4	4.2	0.0	2.5	72.0	28.5	1.0	0.5	79.5	55.0	9.3	0.0	4.8	3.8	3.8	0.0
Sikkim	40.0	35.0	20.0	0.0	0.0	90.0	55.0	0.0	0.0	15.0	5.0	0.0	0.0	43.3	43.3	36.7	3.3	0.0	66.7	53.3	0.0	0.0	10.0	3.3	0.0	3.3	42.0	40.0	30.0	2.0	0.0	76.0	54.0	0.0	0.0	12.0	4.0	0.0	2.0
Tripura	0.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	63.0	74.1	66.7	0.0	25.9	3.7	0.0	7.4	14.8	0.0	33.3	0.0	0.0	35.4	85.4	81.3	0.0	14.6	2.1	0.0	4.2	8.3	0.0	62.5	0.0	0.0
West Bengal	38.2	14.0	15.4	1.5	0.0	96.3	82.4	31.6	0.7	9.6	0.7	0.7	0.7	43.8	61.2	48.8	3.3	14.9	57.0	45.5	0.0	0.0	14.9	0.0	0.0	0.0	40.9	36.2	31.1	2.3	7.0	77.8	65.0	16.7	0.4	12.1	0.4	0.4	0.4
Western Region	7.4	76.9	37.0	2.4	2.1	58.0	57.1	6.5	0.0	17.8	1.2	2.1	0.0	8.0	85.0	51.1	6.1	4.9	43.0	48.9	0.2	0.3	21.6	0.5	1.6	0.2	7.8	82.0	45.9	4.7	3.8	48.5	51.9	2.5	0.2	20.2	0.8	1.8	0.1
Daman & Diu	15.0	70.0	40.0	5.0	5.0	35.0	45.0	0.0	0.0	15.0	0.0	25.0	0.0	23.3	63.3	23.3	10.0	13.3	36.7	43.3	0.0	0.0	20.0	0.0	16.7	0.0	20.0	66.0	30.0	8.0	10.0	36.0	44.0	0.0	0.0	18.0	0.0	20.0	0.0
Goa	40.0	90.0	50.0	15.0	5.0	50.0	35.0	5.0	0.0	5.0	0.0	0.0	0.0	3.2	93.5	54.8	29.0	0.0	67.7	48.4	0.0	0.0	3.2	0.0	0.0	0.0	17.6	92.2	52.9	23.5	2.0	60.8	43.1	2.0	0.0	3.9	0.0	0.0	
Gujarat	4.4	83.9	46.0	0.7	2.2	70.1	46.7	7.3	0.0	13.1	2.9	0.0	0.0	4.2	85.9	51.6	5.2	6.6	48.4	45.1	0.0	0.9	20.7	0.5	0.0	0.0	4.3	85.1	49.4	3.4	4.9	56.9	45.7	2.9	0.6	17.7	1.4	0.0	0.0
Maharashtra	5.0	70.2	27.3	1.9	1.2	51.6	70.2	6.8	0.0	23.6	0.0	1.2	0.0	9.6	85.7	53.2	4.0	3.3	37.2	52.2	0.3	0.0	24.3	0.7	1.3	0.3	8.0	80.3	44.2	3.2	2.6	42.2	58.4	2.6	0.0	24.0	0.4	1.3	0.2
Southern Region	4.4	84.7	31.0	1.7	0.4	48.4	41.5	5.9	0.4	1.9	0.8	0.6	0.0	5.9	91.7	40.5	2.7	1.8	36.0	39.2	1.3	0.4	1.5	0.1	0.8	0.3	5.4	89.0	36.9	2.3	1.3	40.7	40.1	3.0	0.4	1.7	0.4	0.7	0.2
Andhra Pradesh	6.0	88.1	40.3	1.5	0.0	49.3	28.4	6.0	0.0	0.0	0.0	0.0	0.0	2.2	97.8	41.1	2.2	4.4	51.1	12.2	0.0	1.1	0.0	0.0	0.0	0.0	3.8	93.6	40.8	1.9	2.5	50.3	19.1	2.5	0.6	0.0	0.0	0.0	
Karnataka	3.9	72.9	17.1	0.8	0.8	72.9	56.6	6.2	0.8	0.0	0.8	1.6	0.0	8.6	85.2	27.8	2.5	1.2	57.4	55.6	1.2	0.6	0.0	0.0	0.6	0.0	6.5	79.7	23.0	1.7	1.0	64.3	56.0	3.4	0.7	0.0	0.3	1.0	0.0
Kerala	0.0	88.6	34.2	1.3	1.3	45.6	49.4	2.5	0.0	11.4	3.8	0.0	0.0	0.8	92.4	39.5	2.5</																						

Table A3.10c: Distribution of insured and uninsured households by major sources of news/information (%)

State/UT	Rural												Urban												All															
	Radio	Television	Newspaper	Magazine	Internet	Local people	Relatives/Friends	Panchayat	Fair Price Shops	Posters/Banners/Hoardings	Rural knowledge Hub	Others	None	Radio	Television	Newspaper	Magazine	Internet	Local people	Relatives/Friends	Panchayat	Fair Price Shops	Posters/Banners/Hoardings	Rural knowledge Hub	Others	None														
All India	12.0	76.9	37.5	2.9	3.6	51.7	31.4	13.6	0.5	6.7	2.6	1.1	2.0	11.0	86.8	50.1	4.4	6.6	44.0	29.1	1.5	0.7	9.3	0.9	0.9	1.0	11.5	82.1	44.1	3.7	5.1	47.7	30.2	7.3	0.6	8.0	1.7	1.0	1.5	
Northern Region	10.7	74.4	38.9	2.9	3.3	49.7	16.6	18.5	0.4	3.3	2.4	0.6	3.0	9.5	87.8	51.7	4.9	5.4	44.2	17.1	0.8	0.4	4.4	0.2	0.5	1.6	10.1	81.3	45.4	3.9	4.4	46.9	16.9	9.5	0.4	3.8	1.3	0.6	2.3	
Chandigarh	6.0	95.0	6.0	0.0	0.0	76.0	27.0	0.0	0.0	0.0	0.0	0.0	0.0	7.0	92.0	3.0	0.0	0.0	70.0	40.0	0.0	0.0	0.0	0.0	1.0	0.0	6.5	93.5	4.5	0.0	0.0	73.0	33.5	0.0	0.0	0.0	1.0	0.5	0.0	
Delhi	15.6	77.5	23.1	5.0	4.4	66.9	63.1	0.0	2.5	1.9	3.1	0.0	0.0	18.9	73.9	20.7	2.3	2.7	70.0	54.3	0.5	2.3	1.6	0.9	1.4	0.0	18.0	74.8	21.3	3.0	3.2	69.2	56.7	0.3	2.3	1.7	1.5	1.0	0.0	
Haryana	14.0	95.8	49.6	1.8	7.0	57.8	5.8	4.8	0.0	2.4	0.4	0.6	0.8	10.2	98.4	61.6	2.2	13.4	44.8	5.4	0.2	0.0	6.0	0.0	0.0	0.0	12.1	97.1	55.6	2.0	10.2	51.3	5.6	2.5	0.0	4.2	0.2	0.3	0.4	
Himachal Pradesh	3.0	79.7	40.7	0.7	3.3	57.0	24.7	23.7	0.0	0.0	0.3	0.0	1.0	2.7	97.7	74.7	0.3	6.0	38.0	3.0	0.7	0.0	0.0	0.0	1.3	0.0	2.8	88.7	57.7	0.5	4.7	47.5	13.8	12.2	0.0	0.0	0.2	0.7	0.5	
Madhya Pradesh	19.4	76.1	23.8	1.9	1.7	40.3	18.2	34.5	0.3	7.3	3.0	0.0	7.6	18.8	89.3	43.2	4.2	3.7	36.7	26.3	0.7	0.2	9.5	0.0	0.1	3.4	19.1	82.7	33.5	3.0	2.7	38.5	22.2	17.6	0.3	8.4	1.5	0.0	5.5	
Punjab	22.6	93.2	44.4	6.2	4.4	32.4	17.4	10.4	0.2	11.4	0.2	0.2	0.4	5.2	96.6	55.2	10.4	6.0	35.2	14.8	1.6	0.8	5.6	0.0	0.0	0.0	13.9	94.9	49.8	8.3	5.2	33.8	16.1	6.0	0.5	8.5	0.1	0.1	0.2	
Rajasthan	5.9	66.9	32.6	10.4	5.8	58.6	16.0	35.5	1.3	0.5	0.5	1.9	1.9	6.8	92.8	55.6	19.6	5.0	32.1	21.5	2.0	0.5	2.4	0.1	0.5	1.5	6.3	79.8	44.1	15.0	5.4	45.4	18.8	18.8	0.9	1.4	0.3	1.2	1.7	
Uttar Pradesh	5.2	60.2	45.0	0.5	1.6	50.3	8.2	7.4	0.3	0.9	4.8	1.0	3.2	5.0	79.0	52.6	0.7	3.6	47.2	5.4	0.3	0.1	3.1	0.2	0.9	2.3	5.1	69.6	48.8	0.6	2.6	48.7	6.8	3.9	0.2	2.0	2.5	0.9	2.8	
Uttarakhand	5.0	87.5	61.8	0.8	4.8	49.8	36.8	22.3	0.0	2.3	1.0	0.0	0.3	7.3	95.8	77.5	1.0	13.3	58.5	15.0	1.8	0.0	2.8	0.0	0.3	0.5	6.1	91.6	69.6	0.9	9.0	54.1	25.9	12.0	0.0	2.5	0.5	0.1	0.4	
Eastern Region	19.3	73.0	36.7	2.9	4.6	56.1	35.0	14.7	0.7	9.1	4.0	1.3	2.5	17.2	81.7	48.7	4.3	9.4	49.0	31.3	3.1	1.5	13.4	2.4	1.0	1.1	18.2	77.5	42.8	3.6	7.1	52.5	33.1	8.8	1.1	11.3	3.2	1.2	1.8	
Arunachal Pradesh	14.0	90.5	40.5	7.8	13.0	50.3	21.0	11.8	1.3	8.5	1.5	1.0	2.3	4.0	88.8	41.8	1.3	9.5	47.8	50.8	2.3	0.5	1.0	5.0	1.8	1.5	9.0	89.6	41.1	4.5	11.3	49.0	35.9	7.0	0.9	4.8	3.3	1.4	1.9	
Assam	17.7	83.3	46.3	3.2	11.8	29.7	24.2	9.3	1.2	3.2	1.3	2.7	9.0	13.3	92.7	54.3	3.0	14.2	33.8	22.3	8.5	2.8	4.5	7.0	2.2	2.3	15.5	88.0	50.3	3.1	13.0	31.8	23.3	8.9	2.0	3.8	4.2	2.4	5.7	
Bihar	23.4	64.8	31.3	2.1	3.8	60.5	28.2	9.5	0.0	16.4	2.1	0.0	2.8	25.5	72.9	35.6	5.5	3.5	58.8	27.1	3.3	0.2	24.0	1.7	0.0	0.9	24.5	68.9	33.5	3.8	3.7	59.7	27.7	6.4	0.1	20.2	1.9	0.0	1.9	
Chhattisgarh	1.8	85.5	28.0	3.3	1.5	67.3	20.0	45.5	2.5	2.3	1.0	0.0	0.8	1.3	91.5	57.5	3.5	7.0	56.5	13.3	0.3	7.5	1.8	0.0	0.3	0.0	1.5	88.5	42.8	3.4	4.3	61.9	16.6	22.9	5.0	2.0	0.5	0.1	0.4	
Jharkhand	29.8	69.4	49.6	1.8	5.2	35.2	35.0	8.2	0.0	25.2	0.4	0.0	2.8	23.2	81.4	71.4	4.4	8.8	19.4	16.2	4.6	0.0	39.6	0.2	0.2	2.4	26.5	75.4	60.5	3.1	7.0	27.3	25.6	6.4	0.0	32.4	0.3	0.1	2.6	
Meghalaya	16.0	72.5	20.5	9.0	6.0	40.5	17.0	17.0	3.0	6.5	0.0	0.5	2.0	9.0	83.0	29.0	10.0	19.5	33.5	10.0	2.5	4.5	11.5	2.0	1.5	3.0	12.5	77.8	24.8	9.5	12.8	37.0	13.5	9.8	3.8	9.0	1.0	1.0	2.5	
Mizoram	42.0	74.0	22.5	0.5	1.5	71.0	70.0	16.0	0.0	0.0	0.0	0.0	0.0	7.5	92.5	64.5	0.5	8.0	64.5	58.5	3.0	0.0	0.0	6.5	0.1	2.9	0.0	2.5	82.8	40.4	2.4	1.6	67.5	48.8	8.6	0.4	4.9	3.2	4.0	0.0
Odisha	2.0	80.4	38.0	2.3	0.5	68.5	48.6	15.0	0.8	3.3	6.3	5.1	0.0	3.0	85.1	42.8	2.5	2.8	66.5	48.9	2.1	0.0	0.0	7.0	1.0	0.0	4.0	40.0	41.0	27.5	2.0	1.5	75.0	54.0	4.0	0.0	10.0	1.5	0.0	2.5
Sikkim	41.0	38.0	22.0	2.0	0.0	81.0	51.0	8.0	0.0	13.0	2.0	0.0	1.0	39.0	44.0	33.0	2.0	3.0	69.0	57.0	0.0	0.0	7.0	1.0	0.0	4.0	40.0	41.0	27.5	2.0	1.5	75.0	54.0	4.0	0.0	10.0	1.5	0.0	2.5	
Tripura	2.0	100.0	99.0	0.0	0.0	0.0	0.0	1.0	0.0	0.0	94.0	0.0	0.0	55.0	77.0	77.0	4.0	23.0	6.0	1.0	5.0	12.0	2.0	30.0	0.0	0.0	28.5	88.5	88.0	2.0	11.5	3.0	0.5	3.0	6.0	1.0	62.0	0.0	0.0	
West Bengal	45.5	39.8	25.3	1.0	1.5	89.3	65.8	19.0	0.3	6.3	0.5	0.3	0.8	36.5	73.2	51.5	8.5	21.5	49.2	34.7	0.2	0.0	16.3	0.2	0.0	0.3	40.1	59.8	41.0	5.5	13.5	65.2	47.1	7.7	0.1	12.3	0.3	0.1	0.5	
Western Region	5.4	84.1	42.1	4.0	4.8	50.8	54.9	5.4	0.2	17.8	1.1	2.7	0.0	7.4	88.6	58.4	5.8	8.5	35.4	43.1	0.4	0.3	24.5	0.4	2.5	0.2	6.5	86.5	50.7	4.9	6.8	42.7	48.7	2.8	0.3	21.3	0.8	2.6	0.1	
Daman & Diu	12.0	73.0	38.0	7.0	9.0	30.0	51.0	0.0	0.0	26.0	0.0	21.0	0.0	12.0	69.0	37.0	8.0	13.0	34.0	48.0	1.0	0.0	22.0	0.0	19.0	0.0	12.0	71.0	37.5	7.5	11.0	32.0	49.5	0.5	0.0	24.0	0.0	20.0	0.0	
Goa	14.0	97.0	48.0	25.0	13.0	47.0	42.0	1.0	1.0	8.0	0.0	0.0	0.0	12.0	96.0	61.0	20.0	11.0	55.0	39.0	0.0	0.0	3.0	0.0	0.0	0.0	13.0	96.5	54.5	22.5	12.0	51.0	40.5	0.5	0.5	5.5	0.0	0.0	0.0	
Gujarat	3.9	88.6	44.9	2.1	5.1	65.0	48.9	5.9	0.3	12.7	2.4	0.0	0.0	4.7	89.9	58.6	5.6	10.0	41.0	37.7	0.6	0.7	26.4	0.6	0.0	0.0	4.3	89.2	51.7	3.9	7.6	53.0	43.3	3.2	0.5	19.6	1.5	0.0	0.0	
Maharashtra	4.9	80.0	39.5	2.6	3.0	41.4	62.4	6.3	0.1	22.5	0.3	3.1	0.0	8.4	89.0	60.2	4.3	6.7	29.7	46.7	0.2	0.0	25.5	0.4	2.8	0.3	6.8	85.0	51.0	3.6	5.1	34.9	53.7	2.9	0.1	24.2	0.3	2.9	0.2	
Southern Region	5.3	85.6	32.8	2.2	1.3	48.3	43.4	5.2	0.5	2.4	1.2	0.5	0.0	6.0	92.5	43.7	2.3	2.9	40.5	41.6	1.1	0.1	2.1	0.1	0.5	0.1	5.6	89.3	38.7	2.3	2.2	44.1	42.4	3.0	0.3	2.3	0.6	0.5	0.0	
Andhra Pradesh	8.7	93.7	33.3	1.7	0.0	51.0	32.3	4.3	0.0	0.0	0.0	0.0	0.0	4.0	95.0	61.0	1.0	1.0	41.0	37.7	0.6	0.7	26.4	0.6	0.0	0.0	4.3	89.2	51.7	3.9	7.6	53.0	43.3	3.2	0.5	19.6	1.5	0.0	0.0	
Karnataka	4.7	74.0	20.9	1.6	1.4	66.7	58.1	7.6	1.3	0.4	1.3	0.4	0.0	5.6	89.6	35.7	1.0	2.3	55.7	57.9	0.7	0.3	0.4	0.0	0.3	0.0	5.1	81.8	28.3	1.3	1.9	61.2	58.0	4.1	0.8	0.4	0.6	0.4	0.0	
Kerala	0.5	86.3	33.3	4.0	2.8	46.5	42.8	1.3	0.0	12.3	4.8	0.3	0.0</																											

Table A3.11a: Distribution of insured households by major sources of information on insurance (%)

State/UT	Rural					Urban					All							
	News Paper	Television	Radio	Publicity By Insurer	Rural camp	Others	News Paper	Television	Radio	Publicity By Insurer	Rural camp	Others	News Paper	Television	Radio	Publicity By Insurer	Rural camp	Others
<b>All India</b>	35.2	67.3	12.4	41.1	15.6	9.5	48.0	74.5	11.7	40.9	3.7	8.7	41.5	70.8	12.1	41.0	9.8	9.1
<b>Northern Region</b>	35.9	63.8	10.8	42.4	18.9	8.6	49.7	75.6	8.4	39.7	2.9	9.7	42.5	69.5	9.7	41.1	11.3	9.2
Chandigarh	1.3	80.0	3.8	2.5	2.5	18.8	2.8	84.5	2.8	2.8	1.4	11.3	2.0	82.1	3.3	2.6	2.0	15.2
Delhi	14.7	68.1	11.2	37.9	0.9	45.7	16.5	55.7	17.2	34.7	0.7	50.9	16.0	59.2	15.5	35.6	0.7	49.4
Haryana	58.9	96.5	12.2	40.4	11.0	0.7	71.2	98.3	11.4	48.1	2.0	1.1	64.6	97.3	11.8	44.0	6.8	0.9
Himachal Pradesh	34.9	58.9	4.6	45.6	5.8	21.2	71.1	80.1	3.8	22.3	0.5	27.5	51.8	68.8	4.2	34.7	3.3	24.1
Madhya Pradesh	24.8	74.4	21.3	43.5	41.2	7.8	46.8	85.1	17.5	52.6	1.4	6.8	35.1	79.3	19.5	47.8	22.6	7.3
Punjab	51.0	91.4	27.3	36.5	9.1	1.8	62.1	94.0	7.4	35.3	2.3	1.4	56.3	92.7	17.8	35.9	5.9	1.6
Rajasthan	31.2	53.7	7.2	55.6	14.6	5.3	67.7	85.6	7.7	28.2	1.8	5.4	48.1	68.6	7.4	42.9	8.7	5.3
Uttar Pradesh	35.8	47.4	2.5	43.0	16.8	4.0	40.3	59.6	1.5	39.6	6.3	4.0	37.9	53.1	2.0	41.4	11.9	4.0
Uttarakhand	49.5	49.8	8.7	28.5	11.5	31.3	52.9	62.4	6.6	47.4	1.5	17.9	51.1	55.6	7.7	37.2	6.9	25.1
<b>Eastern Region</b>	37.1	67.9	21.3	37.0	22.3	8.1	49.4	73.1	21.0	42.4	7.9	5.9	43.2	70.5	21.1	39.7	15.2	7.0
Arunachal Pradesh	58.4	85.8	14.2	50.4	21.1	5.8	55.5	90.9	6.3	56.5	15.8	2.2	57.0	88.1	10.6	53.2	18.6	4.1
Assam	52.3	76.0	18.1	44.3	11.8	12.4	60.8	82.2	20.7	42.5	15.6	9.8	56.4	78.9	19.4	43.4	13.6	11.1
Bihar	22.5	50.0	32.0	20.0	16.8	14.7	30.5	52.6	37.5	19.3	12.6	13.4	26.2	51.2	34.6	19.7	14.8	14.1
Chhattisgarh	23.1	72.6	1.9	53.9	49.8	2.2	56.9	90.9	1.4	64.5	1.1	2.9	38.7	81.1	1.7	58.8	27.3	2.5
Jharkhand	59.5	67.7	31.1	24.4	13.2	9.2	70.1	76.1	23.1	20.8	9.7	7.1	64.4	71.6	27.4	22.7	11.6	8.2
Meghalaya	52.8	83.0	13.2	52.8	32.1	7.5	65.3	77.8	4.2	22.2	6.9	8.3	60.0	80.0	8.0	35.2	17.6	8.0
Mizoram	90.5	100.0	28.6	0.0	0.0	0.0	85.9	100.0	12.7	60.6	0.0	0.0	87.0	100.0	16.3	46.7	0.0	0.0
Odisha	24.7	78.8	1.1	29.8	16.1	4.4	31.3	87.0	0.9	34.1	0.2	2.0	27.8	82.6	1.0	31.8	8.7	3.3
Sikkim	17.5	28.8	72.5	13.8	26.3	3.8	21.4	40.0	75.7	12.9	0.0	4.3	19.3	34.0	74.0	13.3	14.0	4.0
Tripura	98.7	100.0	25.3	2.5	68.4	0.0	97.3	100.0	72.6	11.0	11.0	1.4	98.0	100.0	48.0	6.6	40.8	0.7
West Bengal	14.4	46.2	47.0	89.0	41.7	1.5	52.4	49.7	28.0	88.9	1.5	0.2	38.9	48.5	34.7	89.0	15.7	0.7
<b>Western Region</b>	39.1	71.7	6.5	43.5	4.1	29.6	56.4	74.4	8.6	41.0	0.5	24.7	47.6	73.1	7.5	42.2	2.3	27.2
Daman & Diu	52.5	68.8	2.5	35.0	1.3	33.8	57.1	64.3	7.1	22.9	0.0	44.3	54.7	66.7	4.7	29.3	0.7	38.7
Goa	60.0	93.8	35.0	68.8	5.0	0.0	66.7	97.1	18.8	76.8	0.0	0.0	63.1	95.3	27.5	72.5	2.7	0.0
Gujarat	42.3	81.0	2.7	54.2	4.8	28.8	52.8	80.7	3.9	50.5	0.8	23.2	47.1	80.9	3.2	52.5	3.0	26.2
Maharashtra	31.9	61.2	6.7	31.9	3.8	33.5	57.8	68.8	11.0	32.6	0.3	26.2	45.4	65.2	9.0	32.3	1.9	29.7
<b>Southern Region</b>	27.6	71.3	4.2	43.8	3.7	0.2	36.4	74.5	4.5	40.9	0.5	0.7	32.1	72.9	4.3	42.3	2.1	0.4
Andhra Pradesh	39.1	90.6	8.2	33.9	0.4	0.0	45.7	87.6	3.3	42.9	0.5	0.0	42.2	89.2	5.9	38.1	0.5	0.0
Karnataka	12.8	40.3	2.1	77.9	4.9	0.0	19.3	44.8	2.4	81.8	0.4	0.0	16.0	42.5	2.3	79.8	2.7	0.0
Kerala	29.9	81.0	0.9	30.8	2.5	0.0	34.9	81.9	1.1	22.1	0.4	0.4	32.2	81.4	1.0	26.7	1.5	0.2
Puducherry	40.0	95.0	21.3	3.8	0.0	0.0	40.0	91.4	24.3	5.7	1.4	1.4	40.0	93.3	22.7	4.7	0.7	0.7
Tamil Nadu	30.4	81.2	4.1	30.4	5.5	0.5	37.9	83.2	7.0	22.8	0.8	1.9	34.4	82.3	5.6	26.4	3.0	1.3
Telangana	43.4	88.7	3.8	28.9	1.9	0.0	59.9	90.3	2.2	29.0	0.0	0.0	53.9	89.7	2.7	29.0	0.7	0.0

Table A3.11b: Distribution of uninsured households by major sources of information on insurance (%)

State/UT	Rural						Urban						All					
	News Paper	Television	Radio	Publicity By Insurer	Rural camp	Others	News Paper	Television	Radio	Publicity By Insurer	Rural camp	Others	News Paper	Television	Radio	Publicity By Insurer	Rural camp	Others
<b>All India</b>	30.3	60.2	15.1	35.1	19.0	10.6	43.6	71.8	12.0	35.4	4.0	9.1	38.3	67.1	13.3	35.3	10.1	9.7
<b>Northern Region</b>	29.9	56.0	10.9	39.1	21.1	12.6	40.1	71.4	9.6	36.8	4.3	10.7	36.1	65.4	10.1	37.7	10.8	11.5
Chandigarh	0.0	95.0	5.0	5.0	0.0	0.0	0.0	93.1	0.0	0.0	6.9	6.9	0.0	93.9	2.0	2.0	4.1	4.1
Delhi	9.1	50.0	9.1	25.0	0.0	65.9	14.8	56.4	18.1	34.2	0.0	38.9	13.5	54.9	16.1	32.1	0.0	45.1
Haryana	44.4	90.9	19.2	39.4	24.2	1.0	53.0	97.3	13.4	52.3	5.4	0.0	49.6	94.8	15.7	47.2	12.9	0.4
Himachal Pradesh	27.1	55.9	5.1	33.9	6.8	28.8	66.3	82.0	1.1	18.0	0.0	32.6	50.7	71.6	2.7	24.3	2.7	31.1
Madhya Pradesh	21.0	65.7	19.3	47.2	38.2	7.3	44.1	78.4	19.4	50.0	2.0	5.3	35.0	73.3	19.4	48.9	16.3	6.1
Punjab	39.7	87.1	30.2	42.2	13.8	6.9	36.9	89.9	10.7	27.5	2.0	6.7	38.1	88.7	19.2	34.0	7.2	6.8
Rajasthan	31.6	46.8	5.7	44.9	19.6	10.1	47.7	86.0	9.1	21.8	2.9	7.8	41.4	70.6	7.7	30.9	9.5	8.7
Uttar Pradesh	29.6	35.6	1.4	39.2	19.3	8.3	32.1	52.0	2.4	39.2	9.0	5.9	31.1	45.5	2.0	39.2	13.1	6.8
Uttarakhand	42.9	42.9	7.8	18.2	15.6	37.7	57.9	59.5	6.3	34.9	2.4	22.2	52.2	53.2	6.9	28.6	7.4	28.1
<b>Eastern Region</b>	30.6	57.7	26.3	29.0	27.4	7.6	46.9	68.8	20.1	36.3	6.8	7.0	39.7	63.9	22.9	33.1	15.9	7.3
Arunachal Pradesh	31.4	85.7	14.3	40.0	20.0	2.9	44.6	79.5	6.0	45.8	13.3	10.8	40.7	81.4	8.5	44.1	15.3	8.5
Assam	43.4	80.3	26.3	46.1	22.4	6.6	57.6	77.1	24.6	32.2	13.6	10.2	52.1	78.4	25.3	37.6	17.0	8.8
Bihar	11.8	41.7	31.9	16.2	19.6	15.2	26.9	49.8	31.2	16.9	11.0	15.0	20.8	46.5	31.5	16.6	14.5	15.0
Chhattisgarh	11.4	50.6	0.0	44.3	82.3	2.5	41.9	84.7	1.6	56.5	2.4	1.6	30.0	71.4	1.0	51.7	33.5	2.0
Jharkhand	56.1	62.2	27.6	26.5	15.3	14.3	65.8	73.8	23.5	17.4	11.4	6.7	61.9	69.2	25.1	21.1	13.0	9.7
Meghalaya	70.1	70.7	15.0	7.5	17.7	6.8	71.1	83.6	13.3	23.4	5.5	3.9	70.5	76.7	14.2	14.9	12.0	5.5
Mizoram	27.9	77.7	50.8	8.4	0.0	8.9	85.3	93.8	11.6	65.1	0.0	0.0	51.9	84.4	34.4	32.1	0.0	5.2
Odisha	14.4	70.0	0.6	28.8	20.6	4.4	16.7	72.5	3.8	32.1	0.4	7.1	15.8	71.5	2.5	30.8	8.5	6.0
Sikkim	20.0	15.0	85.0	15.0	35.0	0.0	23.3	30.0	83.3	10.0	3.3	3.3	22.0	24.0	84.0	12.0	16.0	2.0
Tripura	100.0	100.0	14.3	0.0	85.7	0.0	96.3	92.6	66.7	18.5	18.5	0.0	97.9	95.8	43.8	10.4	47.9	0.0
West Bengal	14.7	8.1	39.0	86.0	65.4	1.5	57.9	32.2	35.5	86.0	3.3	0.0	35.0	19.5	37.4	86.0	36.2	0.8
<b>Western Region</b>	35.2	66.6	8.3	35.8	4.7	28.1	54.3	74.1	10.8	35.3	0.7	19.8	47.2	71.3	9.9	35.5	2.2	22.9
Daman & Diu	45.0	85.0	15.0	35.0	0.0	25.0	66.7	63.3	13.3	33.3	0.0	16.7	58.0	72.0	14.0	34.0	0.0	20.0
Goa	60.0	85.0	40.0	60.0	15.0	0.0	51.6	100.0	29.0	71.0	0.0	0.0	54.9	94.1	33.3	66.7	5.9	0.0
Gujarat	43.1	76.6	5.8	41.6	3.6	29.2	54.5	76.1	4.7	41.3	0.9	20.2	50.0	76.3	5.1	41.4	2.0	23.7
Maharashtra	24.2	53.4	5.6	28.0	5.0	31.1	53.2	71.1	13.0	27.6	0.7	21.9	43.1	64.9	10.4	27.7	2.2	25.1
<b>Southern Region</b>	27.5	71.7	3.4	39.8	3.8	0.6	37.9	76.5	3.7	31.0	0.8	1.4	34.0	74.7	3.5	34.3	1.9	1.1
Andhra Pradesh	40.3	88.1	3.0	37.3	0.0	0.0	45.6	85.6	2.2	31.1	1.1	0.0	43.3	86.6	2.5	33.8	0.6	0.0
Karnataka	7.0	40.3	1.6	71.3	6.2	0.0	24.7	48.8	4.9	72.2	1.9	1.2	16.8	45.0	3.4	71.8	3.8	0.7
Kerala	35.4	78.5	1.3	26.6	1.3	1.3	32.8	88.2	0.0	21.8	0.8	0.0	33.8	84.3	0.5	23.7	1.0	0.5
Puducherry	35.0	95.0	25.0	0.0	0.0	5.0	36.7	73.3	13.3	6.7	0.0	13.3	36.0	82.0	18.0	4.0	0.0	10.0
Tamil Nadu	27.7	81.6	3.5	26.2	6.4	0.7	33.8	83.6	4.1	15.6	0.0	1.5	31.7	82.9	3.9	19.3	2.2	1.2
Telangana	51.2	85.4	2.4	36.6	0.0	0.0	64.5	80.2	3.3	24.8	0.8	0.8	61.1	81.5	3.1	27.8	0.6	0.6

Table A3.11c: Distribution of insured and uninsured households by major sources of information on insurance (%)

State/UT	Rural						Urban						All					
	News Paper	Television	Radio	Publicity By Insurer	Rural camp	Others	News Paper	Television	Radio	Publicity By Insurer	Rural camp	Others	News Paper	Television	Radio	Publicity By Insurer	Rural camp	Others
<b>All India</b>	34.2	65.7	13.0	39.8	16.4	9.8	46.7	73.7	11.8	39.3	3.8	8.8	40.7	69.9	12.4	39.5	9.9	9.3
<b>Northern Region</b>	34.7	62.2	10.8	41.7	19.3	9.4	46.8	74.3	8.8	38.8	3.4	10.0	40.9	68.4	9.8	40.2	11.1	9.7
Chandigarh	1.0	83.0	4.0	3.0	2.0	15.0	2.0	87.0	2.0	2.0	3.0	10.0	1.5	85.0	3.0	2.5	2.5	12.5
Delhi	13.1	63.1	10.6	34.4	0.6	51.3	15.9	55.9	17.5	34.5	0.5	46.8	15.2	57.8	15.7	34.5	0.5	48.0
Haryana	56.0	95.4	13.6	40.2	13.6	0.8	65.8	98.0	12.0	49.4	3.0	0.8	60.9	96.7	12.8	44.8	8.3	0.8
Himachal Pradesh	33.3	58.3	4.7	43.3	6.0	22.7	69.7	80.7	3.0	21.0	0.3	29.0	51.5	69.5	3.8	32.2	3.2	25.8
Madhya Pradesh	24.1	72.7	20.9	44.3	40.6	7.7	46.0	83.1	18.1	51.8	1.6	6.3	35.0	77.9	19.5	48.0	21.1	7.0
Punjab	48.4	90.4	28.0	37.8	10.2	3.0	54.6	92.8	8.4	33.0	2.2	3.0	51.5	91.6	18.2	35.4	6.2	3.0
Rajasthan	31.3	52.4	6.9	53.5	15.6	6.3	61.6	85.8	8.1	26.3	2.1	6.1	46.4	69.1	7.5	39.9	8.9	6.2
Uttar Pradesh	34.6	45.0	2.3	42.2	17.3	4.8	37.8	57.3	1.8	39.4	7.1	4.6	36.2	51.2	2.0	40.8	12.2	4.7
Uttarakhand	48.3	48.5	8.5	26.5	12.3	32.5	54.5	61.5	6.5	43.5	1.8	19.3	51.4	55.0	7.5	35.0	7.0	25.9
<b>Eastern Region</b>	35.5	65.4	22.5	35.1	23.6	8.0	48.7	71.8	20.7	40.6	7.5	6.2	42.2	68.7	21.6	37.9	15.4	7.1
Arunachal Pradesh	56.0	85.8	14.3	49.5	21.0	5.5	53.3	88.5	6.3	54.3	15.3	4.0	54.6	87.1	10.3	51.9	18.1	4.8
Assam	51.2	76.5	19.2	44.5	13.2	11.7	60.2	81.2	21.5	40.5	15.2	9.8	55.7	78.8	20.3	42.5	14.2	10.8
Bihar	20.3	48.3	32.0	19.2	17.4	14.8	29.4	51.8	35.6	18.6	12.1	13.9	24.9	50.1	33.8	18.9	14.8	14.4
Chhattisgarh	20.8	68.3	1.5	52.0	56.3	2.3	52.3	89.0	1.5	62.0	1.5	2.5	36.5	78.6	1.5	57.0	28.9	2.4
Jharkhand	58.8	66.6	30.4	24.8	13.6	10.2	68.8	75.4	23.2	19.8	10.2	7.0	63.8	71.0	26.8	22.3	11.9	8.6
Meghalaya	65.5	74.0	14.5	19.5	21.5	7.0	69.0	81.5	10.0	23.0	6.0	5.5	67.3	77.8	12.3	21.3	13.8	6.3
Mizoram	34.5	80.0	48.5	7.5	0.0	8.0	85.5	96.0	12.0	63.5	0.0	0.0	60.0	88.0	30.3	35.5	0.0	4.0
Odisha	22.6	77.0	1.0	29.6	17.0	4.4	26.9	82.6	1.8	33.5	0.3	3.5	24.8	79.8	1.4	31.6	8.6	3.9
Sikkim	18.0	26.0	75.0	14.0	28.0	3.0	22.0	37.0	78.0	12.0	1.0	4.0	20.0	31.5	76.5	13.0	14.5	3.5
Tripura	99.0	100.0	23.0	2.0	72.0	0.0	97.0	98.0	71.0	13.0	13.0	1.0	98.0	99.0	47.0	7.5	42.5	0.5
West Bengal	14.5	33.3	44.3	88.0	49.8	1.5	53.5	46.2	29.5	88.3	1.8	0.2	37.9	41.0	35.4	88.2	21.0	0.7
<b>Western Region</b>	38.3	70.7	6.8	41.9	4.2	29.3	55.7	74.3	9.3	39.3	0.5	23.2	47.5	72.6	8.1	40.5	2.3	26.1
Daman & Diu	51.0	72.0	5.0	35.0	1.0	32.0	60.0	64.0	9.0	26.0	0.0	36.0	55.5	68.0	7.0	30.5	0.5	34.0
Goa	60.0	92.0	36.0	67.0	7.0	0.0	62.0	98.0	22.0	75.0	0.0	0.0	61.0	95.0	29.0	71.0	3.5	0.0
Gujarat	42.4	80.1	3.3	51.7	4.6	28.9	53.3	79.3	4.1	47.7	0.9	22.3	47.9	79.7	3.7	49.7	2.7	25.6
Maharashtra	30.4	59.6	6.5	31.1	4.0	33.0	56.4	69.5	11.6	31.1	0.4	24.9	44.8	65.1	9.3	31.1	2.0	28.5
<b>Southern Region</b>	27.6	71.4	4.0	43.0	3.7	0.3	36.9	75.0	4.3	38.1	0.6	0.9	32.6	73.4	4.1	40.3	2.0	0.6
Andhra Pradesh	39.3	90.0	7.0	34.7	0.3	0.0	45.7	87.0	3.0	39.3	0.7	0.0	42.5	88.5	5.0	37.0	0.5	0.0
Karnataka	11.7	40.3	2.0	76.7	5.1	0.0	20.6	45.7	3.0	79.6	0.7	0.3	16.1	43.0	2.5	78.1	2.9	0.1
Kerala	31.0	80.5	1.0	30.0	2.3	0.3	34.3	83.8	0.8	22.0	0.5	0.3	32.6	82.1	0.9	26.0	1.4	0.3
Puducherry	39.0	95.0	22.0	3.0	0.0	1.0	39.0	86.0	21.0	6.0	1.0	5.0	39.0	90.5	21.5	4.5	0.5	3.0
Tamil Nadu	29.9	81.3	4.0	29.6	5.7	0.6	36.7	83.3	6.1	20.7	0.6	1.8	33.7	82.4	5.2	24.6	2.8	1.3
Telangana	45.0	88.0	3.5	30.5	1.5	0.0	61.3	87.3	2.5	27.8	0.3	0.3	55.8	87.5	2.8	28.7	0.7	0.2

Table A4.1a: Distribution of households by perception about insurance for 2015 (Rural) (%)

State/UT	2015																	
	Insured							Uninsured										
	Compensate Loss of Life	Compensate for loss from accident or disability	Provide for health care	Compensate for crop loss due to floods/drought, etc.	Insurance for house/cattle/tractor/pump set/etc.	Compensate damage to assets from certain events	Rebuild the asset lost due to certain events	Any Others	Can't say	Compensate Loss of Life	Compensate for loss from accident or disability	Provide for health care	Compensate for crop loss due to floods/drought, etc.	Insurance for house/cattle/tractor/pump set/etc.	Compensate damage to assets from certain events	Rebuild the asset lost due to certain events	Any Others	Can't say
All India	74.1	67.1	26.0	10.9	5.5	14.1	5.4	5.0	6.4	65.0	55.6	25.8	9.9	4.6	11.8	5.2	5.4	12.4
Northern Region	73.4	70.2	16.6	7.4	5.4	13.4	7.1	7.0	5.9	64.5	61.1	13.7	5.3	4.2	9.9	6.3	8.8	13.9
Chandigarh	57.4	23.4	10.6	0.0	2.1	0.0	0.0	0.0	38.3	61.1	33.3	5.6	0.0	0.0	0.0	0.0	0.0	33.3
Delhi	94.9	50.5	24.2	1.0	0.0	10.1	0.0	0.0	0.0	93.8	46.9	31.3	0.0	0.0	3.1	0.0	3.1	0.0
Haryana	95.1	82.6	18.7	5.6	7.4	19.5	1.5	7.2	2.8	90.7	71.1	16.5	5.2	5.2	24.7	1.0	4.1	9.3
Himachal Pradesh	76.4	60.9	6.9	0.9	0.0	6.0	0.0	6.0	0.9	71.2	47.5	3.4	5.1	1.7	3.4	0.0	5.1	1.7
Madhya Pradesh	63.2	59.4	15.8	19.3	13.3	30.5	13.3	5.8	8.1	47.6	55.4	13.9	10.8	7.4	22.1	13.0	6.5	22.9
Punjab	90.3	83.6	25.9	1.3	6.5	4.6	3.2	22.9	2.7	81.6	71.1	18.4	4.4	6.1	2.6	3.5	32.5	7.0
Rajasthan	83.3	68.1	24.1	4.3	8.1	8.6	2.5	12.9	5.6	65.5	55.2	13.8	2.6	8.6	3.4	0.9	18.1	19.0
Uttar Pradesh	64.3	75.5	13.3	4.5	0.8	4.5	10.4	3.9	5.1	59.1	65.6	12.2	3.6	1.2	3.6	9.2	4.2	9.5
Uttarakhand	76.9	70.9	15.4	5.7	1.3	19.4	1.0	1.0	11.4	62.5	62.5	11.1	5.6	1.4	12.5	1.4	0.0	26.4
Eastern Region	73.2	64.2	32.3	15.2	4.1	14.7	3.9	1.5	12.0	62.9	49.3	35.1	13.6	4.6	14.7	5.7	2.4	14.1
Arunachal Pradesh	71.3	60.2	53.7	20.4	14.8	13.0	2.8	1.9	10.2	76.9	61.5	34.6	30.8	11.5	7.7	0.0	0.0	11.5
Assam	78.8	68.3	47.1	25.5	9.6	9.1	1.0	13.9	5.3	71.4	63.3	42.9	12.2	8.2	16.3	10.2	12.2	10.2
Bihar	56.2	53.1	11.8	15.9	2.0	19.3	4.2	0.0	24.6	49.5	46.4	10.3	14.9	1.0	18.6	3.6	0.0	29.9
Chhattisgarh	67.0	68.6	54.0	21.6	1.3	3.5	8.6	0.0	4.4	46.2	70.5	62.8	19.2	1.3	3.8	2.6	0.0	3.8
Jharkhand	69.1	43.0	15.1	12.3	3.3	25.3	3.1	1.8	19.4	63.2	30.5	17.9	6.3	3.2	21.1	0.0	2.1	30.5
Meghalaya	76.9	0.0	46.2	23.1	30.8	0.0	7.7	7.7	0.0	42.4	27.1	30.6	26.4	13.9	16.0	11.8	10.4	4.9
Mizoram	95.2	38.1	85.7	0.0	4.8	0.0	4.8	0.0	4.8	66.9	34.3	55.6	6.2	0.6	7.9	7.3	0.6	15.7
Odisha	95.6	87.7	52.4	6.5	2.9	0.8	0.0	0.0	1.0	90.8	79.1	49.7	5.2	0.7	3.3	0.0	0.0	2.0
Sikkim	73.7	73.7	21.1	15.8	0.0	32.9	0.0	0.0	6.6	90.0	55.0	20.0	25.0	0.0	40.0	0.0	0.0	0.0
Tripura	91.5	78.9	8.5	14.1	8.5	81.7	14.1	0.0	0.0	90.0	80.0	25.0	10.0	0.0	70.0	20.0	0.0	0.0
West Bengal	71.4	68.6	5.7	54.3	31.4	17.1	40.0	0.0	2.9	62.5	62.5	0.0	20.8	41.7	45.8	33.3	0.0	8.3
Western Region	68.8	63.7	19.7	15.5	6.4	30.7	8.6	8.9	3.5	57.4	55.0	19.2	15.6	6.3	23.4	6.6	8.1	12.9
Daman & Diu	73.8	66.3	28.8	13.8	12.5	12.5	23.8	5.0	0.0	75.0	50.0	30.0	20.0	20.0	20.0	10.0	0.0	0.0
Goa	96.1	74.0	42.9	26.0	22.1	13.0	5.2	0.0	1.3	95.0	85.0	55.0	10.0	25.0	5.0	5.0	0.0	0.0
Gujarat	76.3	63.2	25.0	10.6	4.4	30.2	11.1	7.5	2.6	68.7	64.2	23.1	11.2	3.0	28.4	7.5	4.5	10.4
Maharashtra	58.1	62.6	11.2	18.8	5.4	35.6	4.8	11.8	5.0	40.9	44.0	10.1	19.5	5.0	22.0	4.4	11.9	18.2
Southern Region	81.7	66.6	44.8	9.3	7.3	1.2	0.6	2.3	1.2	77.1	56.5	40.0	8.3	4.4	1.4	0.2	1.4	4.4
Andhra Pradesh	81.0	61.9	39.6	12.7	0.6	0.0	0.3	0.0	0.3	81.5	57.6	39.1	14.1	0.0	0.0	0.0	0.0	3.3
Karnataka	90.4	71.9	38.2	8.7	12.6	2.2	0.2	0.0	2.8	88.8	62.4	30.4	5.6	8.0	2.4	0.0	0.0	5.6
Kerala	45.6	53.9	60.1	9.3	4.7	0.5	0.5	0.0	0.0	42.6	50.8	59.0	6.6	3.3	0.0	0.0	0.0	3.3
Puducherry	92.5	63.8	13.8	1.3	13.8	1.3	3.8	0.0	0.0	85.0	10.0	5.0	10.0	15.0	0.0	5.0	0.0	15.0
Tamil Nadu	85.3	69.5	53.7	9.0	6.5	1.3	0.8	7.0	0.8	77.6	59.7	46.3	7.5	3.0	2.2	0.0	4.5	3.0

Table A4.1b: Distribution of households by differences in perception about insurance: Changes in 2015 over 2010 (Rural) (%)

State/UT	Insured					Uninsured				
	Compensate Loss of Life	Compensate losses from certain events	Rebuild the asset lost due to certain events	Any Others	Can't say	Compensate Loss of Life	Compensate losses from certain events	Rebuild the asset lost due to certain events	Any Others	Can't say
All India	22.4	-29.4	-15.4	-0.2	4.3	26.7	-17.6	-7.7	1.6	-7.3
Northern Region	10.0	-29.6	-12.5	5.5	3.5	21.4	-21.3	-4.2	7.8	-5.9
Chandigarh	41.1	-22.5	-17.5	-1.3	35.8	41.1	0.0	-5.0	-5.0	8.3
Delhi	27.7	-7.9	-2.3	-0.8	-7.0	53.2	-15.7	0.0	3.1	-34.4
Haryana	53.2	-25.1	-21.4	2.5	1.3	63.4	-16.7	-15.2	4.1	-4.8
Himachal Pradesh	24.3	-34.3	-15.5	-4.1	-7.1	12.9	-11.6	-6.7	1.8	-15.0
Madhya Pradesh	-29.1	-4.0	-10.8	5.8	7.9	2.6	-6.2	-5.8	6.5	12.9
Punjab	31.7	-36.5	-27.3	18.5	1.9	29.0	-37.1	-8.6	27.3	4.4
Rajasthan	42.2	-8.4	-8.1	12.4	-0.8	34.9	-9.1	-1.6	17.5	-31.0
Uttar Pradesh	4.9	-58.6	-8.0	3.8	3.4	13.8	-37.5	0.3	3.6	-11.2
Uttarakhand	-13.4	-28.1	-22.4	0.7	10.8	8.7	-20.0	-6.1	0.0	13.9
Eastern Region	19.8	-25.4	-10.7	-12.9	8.7	26.5	-9.8	-4.2	-5.9	-7.4
Arunachal Pradesh	-5.8	-27.4	-18.1	-9.1	9.5	29.7	-13.6	-9.3	-4.6	-2.4
Assam	35.0	-29.7	-21.0	3.3	-2.8	46.1	-7.7	-2.8	7.4	-4.2
Bihar	6.4	-28.3	-11.9	-3.6	18.5	17.2	-1.8	-1.9	-1.5	-3.4
Chhattisgarh	-22.7	-54.6	-3.0	-0.6	2.5	-12.6	-12.5	0.1	-1.3	-27.5
Jharkhand	37.2	-18.3	-0.9	-2.7	17.9	47.0	7.0	-6.1	0.1	-6.9
Meghalaya	40.1	-42.1	-13.4	-8.1	0.0	30.8	-6.7	-4.8	6.0	-36.5
Mizoram	63.4	-59.1	-27.0	0.0	4.8	27.7	-37.7	-14.9	0.6	3.0
Odisha	65.3	-45.8	-21.9	-0.6	0.1	52.7	-35.5	-6.3	0.0	-1.1
Sikkim	-20.1	32.9	0.0	-100.0	6.6	0.0	40.0	0.0	-100.0	0.0
Tripura	6.5	64.2	9.1	-46.3	-8.8	15.0	55.0	15.0	-60.0	-20.0
West Bengal	-4.5	15.2	39.7	-75.3	2.9	-16.3	42.0	33.3	-57.5	8.3
Western Region	28.9	-18.1	-26.0	8.6	2.6	13.4	-12.6	-12.0	7.5	2.9
Daman & Diu	50.0	-53.8	-2.6	5.0	0.0	45.0	-35.0	5.0	10.0	0.0
Goa	-0.2	-19.5	-9.8	-1.3	1.3	5.0	-20.0	-5.0	0.0	-5.0
Gujarat	34.7	-16.8	-28.7	7.5	1.9	17.3	-4.5	-12.5	4.5	-0.3
Maharashtra	24.7	-14.6	-28.7	11.3	3.8	7.6	-15.7	-14.5	10.6	6.9
Southern Region	52.7	-45.7	-24.4	1.2	0.9	49.4	-31.7	-22.3	0.1	-17.3
Andhra Pradesh	76.5	-20.9	-44.7	-1.0	0.3	63.9	-21.6	-42.2	0.0	-9.4
Karnataka	35.5	-53.4	-19.6	-1.1	2.4	34.1	-35.0	-17.3	-3.6	-0.2
Kerala	20.1	-41.2	-17.9	-0.6	-0.9	26.1	-35.4	-19.0	0.0	-32.1
Puducherry	71.2	-30.1	-43.8	-10.0	-1.3	85.0	-35.0	-25.0	-5.0	-25.0
Tamil Nadu	61.9	-60.5	-15.8	6.6	0.8	59.0	-33.5	-14.3	4.5	-30.6

Table A4.2a: Distribution of households by perception about insurance for 2015 (Urban) (%)

State/UT	2015																	
	Insured							Uninsured										
	Compensate Loss of Life	Compensate for loss from accident or disability	Provide for health care	Compensate for crop loss due to floods/drought, etc.	Insurance for house/cattle/tractor/pump set/etc.	Compensate damage to assets from certain events	Rebuild the asset lost due to certain events	Any Other	Can't say	Compensate Loss of Life	Compensate for loss from accident or disability	Provide for health care	Compensate for crop loss due to floods/drought, etc.	Insurance for house/cattle/tractor/pump set/etc.	Compensate damage to assets from certain events	Rebuild the asset lost due to certain events	Any Other	Can't say
All India	75.8	69.4	29.0	7.4	5.8	17.0	7.2	4.2	5.0	70.2	62.5	24.4	7.5	5.0	15.0	6.3	4.0	9.4
Northern Region	76.4	70.8	20.3	5.4	5.7	14.2	8.7	5.5	3.2	71.0	61.5	15.4	5.6	5.5	12.4	7.5	5.9	8.2
Chandigarh	64.3	25.0	8.9	0.0	0.0	1.8	0.0	0.0	35.7	70.8	37.5	8.3	0.0	0.0	0.0	0.0	0.0	29.2
Delhi	95.5	38.0	23.1	0.0	0.4	16.5	1.2	1.7	0.0	93.1	27.5	16.8	0.0	0.0	9.2	0.0	1.5	0.8
Haryana	98.6	83.0	29.7	1.2	6.3	25.1	0.6	10.4	0.3	94.0	74.5	30.9	2.0	6.0	22.8	0.0	8.7	4.0
Himachal Pradesh	59.5	57.1	15.6	0.0	0.0	12.2	0.0	20.5	0.5	59.8	56.3	17.2	0.0	0.0	12.6	0.0	13.8	0.0
Madhya Pradesh	59.2	65.4	15.3	15.1	17.0	36.0	12.9	2.5	6.0	50.6	52.0	13.4	14.0	16.3	34.3	9.1	2.9	15.4
Punjab	91.6	90.4	31.5	2.1	4.5	3.0	1.5	7.5	1.2	87.2	85.2	20.1	3.4	3.4	1.3	0.0	13.4	2.7
Rajasthan	93.7	83.2	36.1	4.1	2.6	6.1	7.7	5.5	1.6	86.7	74.3	21.2	7.5	3.5	4.4	7.5	9.7	5.3
Uttar Pradesh	67.4	72.0	11.9	2.5	0.3	3.2	15.7	5.1	2.6	61.9	62.6	8.2	2.1	0.2	3.0	15.6	4.6	8.0
Uttarakhand	88.4	68.1	21.1	11.2	12.7	14.3	0.0	0.8	4.4	76.8	60.7	15.2	11.6	15.2	10.7	0.0	0.9	16.1
Eastern Region	75.0	67.8	33.7	8.6	6.1	20.4	5.9	1.4	10.8	69.8	63.8	31.2	9.3	5.2	17.9	6.8	1.3	13.8
Arunachal Pradesh	75.2	54.8	42.5	21.1	15.3	28.2	3.7	1.4	9.2	77.9	59.7	51.9	18.2	3.9	11.7	2.6	1.3	13.0
Assam	67.8	59.4	39.4	13.9	16.7	25.0	2.8	6.1	12.2	72.2	60.8	43.0	24.1	16.5	13.9	2.5	2.5	11.4
Bihar	59.1	57.4	10.5	7.0	1.5	21.5	8.8	0.9	22.8	52.7	46.6	11.6	5.1	3.1	20.5	5.5	0.3	28.4
Chhattisgarh	71.6	82.5	62.7	5.6	0.7	1.9	5.6	0.0	3.7	56.8	69.5	65.3	0.8	3.4	5.1	5.1	0.0	6.8
Jharkhand	77.6	57.6	19.4	4.1	4.1	42.1	3.8	2.6	12.1	81.5	58.2	13.7	2.7	2.7	43.8	1.4	2.1	10.3
Meghalaya	43.5	37.7	31.9	20.3	5.8	23.2	5.8	5.8	24.6	36.0	36.8	23.2	26.4	8.8	16.8	11.2	6.4	25.6
Mizoram	98.6	97.1	54.3	5.7	2.9	17.1	18.6	0.0	0.0	96.0	93.7	52.4	6.3	1.6	17.5	22.2	0.0	0.8
Odisha	94.2	89.6	49.4	4.7	2.6	1.1	0.0	0.5	1.8	83.7	83.3	34.3	5.9	3.3	0.0	0.0	0.4	7.5
Sikkim	78.8	89.4	24.2	4.5	3.0	16.7	0.0	0.0	6.1	83.3	80.0	26.7	3.3	0.0	16.7	6.7	0.0	3.3
Tripura	98.5	61.8	26.5	19.1	19.1	47.1	19.1	1.5	1.5	92.6	63.0	25.9	25.9	11.1	59.3	3.7	3.7	3.7
West Bengal	77.8	55.6	37.4	6.1	28.3	47.5	26.3	0.0	4.0	78.9	66.7	24.6	12.3	21.1	36.8	29.8	0.0	7.0
Western Region	69.2	64.4	26.6	10.3	6.1	35.6	13.0	7.6	3.9	65.5	62.7	19.9	7.5	3.4	33.2	8.2	5.0	9.6
Daman & Diu	68.1	52.2	46.4	20.3	24.6	17.4	20.3	5.8	0.0	80.0	66.7	30.0	10.0	13.3	13.3	10.0	6.7	0.0
Goa	100.0	82.4	45.6	8.8	19.1	11.8	11.8	0.0	0.0	100.0	89.7	17.2	10.3	10.3	34.5	10.3	0.0	0.0
Gujarat	71.7	65.3	25.2	9.7	3.6	39.5	11.8	8.0	2.3	62.6	57.8	19.4	9.7	3.4	31.1	8.7	2.9	14.1
Maharashtra	64.5	63.3	23.6	9.9	4.6	37.0	13.1	8.3	5.8	62.8	63.1	19.5	5.4	1.7	36.6	7.4	6.7	8.4
Southern Region	81.2	73.3	46.3	8.4	5.0	1.7	0.6	2.6	0.3	72.9	62.3	38.7	8.9	4.3	0.8	0.3	3.2	3.4
Andhra Pradesh	82.1	72.5	38.4	15.7	0.4	0.9	0.0	0.0	0.4	77.0	72.6	29.2	18.6	0.0	0.0	0.0	0.0	2.7
Karnataka	90.7	83.9	41.5	6.1	8.3	4.4	0.7	0.0	0.2	87.6	77.1	32.7	9.2	11.1	2.0	0.7	0.0	0.7
Kerala	35.2	40.3	53.5	18.9	10.7	0.0	0.0	0.0	0.6	38.1	38.1	52.6	14.4	5.2	0.0	1.0	0.0	3.1
Puducherry	89.2	76.9	9.2	0.0	4.6	3.1	0.0	0.0	1.5	80.0	46.7	13.3	3.3	10.0	3.3	0.0	0.0	10.0
Tamil Nadu	85.8	74.9	54.9	5.3	2.9	0.5	0.9	6.5	0.2	74.5	59.8	44.0	3.1	1.2	0.4	0.0	8.1	4.6

Table A4.2b: Distribution of households by differences in perception about insurance: Changes in 2015 over 2010 (Urban) [%]

State/UT	Insured						Uninsured					
	Compensate Loss of Life	Compensate losses from certain events	Rebuild the asset lost due to certain events	Any Other	Can't say	Compensate Loss of Life	Compensate losses from certain events	Rebuild the asset lost due to certain events	Any Other	Can't say		
<b>All India</b>	24.9	-31.1	-13.1	-4.3	3.2	28.1	-18.4	-8.3	-2.8	-6.6		
<b>Northern Region</b>	12.8	-35.9	-10.3	3.9	1.3	19.8	-20.3	-6.1	5.2	-6.8		
Chandigarh	18.6	-32.5	-8.6	-1.4	34.3	24.2	-26.7	-6.7	-3.3	12.5		
Delhi	40.3	-14.6	-15.3	-0.9	-3.6	53.0	-5.2	-16.7	0.8	-31.1		
Haryana	68.3	-25.5	-18.6	4.9	-2.0	64.6	-13.9	-18.7	8.1	-11.3		
Himachal Pradesh	12.4	-35.9	-26.2	6.7	-6.7	6.4	-19.6	-11.1	10.5	-24.4		
Madhya Pradesh	-26.6	-16.1	-13.1	2.3	5.9	-4.3	6.2	-8.7	2.9	6.2		
Punjab	33.6	-43.9	-30.2	6.4	-1.7	34.6	-37.3	-32.0	12.1	-4.0		
Rajasthan	42.1	-9.6	1.6	4.8	-1.4	38.8	-3.9	5.4	8.9	-22.6		
Uttar Pradesh	4.3	-65.7	-0.9	4.9	1.2	6.4	-45.9	5.7	4.0	-3.5		
Uttarakhand	-8.7	-44.1	-18.6	0.4	4.4	12.3	-20.7	-11.6	0.9	10.3		
<b>Eastern Region</b>	25.8	-19.6	-8.0	-22.4	7.9	30.3	-11.5	-2.8	-17.4	-3.5		
Arunachal Pradesh	15.4	-26.7	-11.0	-6.0	8.5	21.6	-27.4	-20.4	-10.2	9.5		
Assam	21.6	-16.3	-10.3	-4.8	8.8	24.8	-24.2	-7.1	-8.8	2.3		
Bihar	34.6	-9.3	-1.6	-31.4	13.7	29.6	2.4	0.8	-19.8	-7.8		
Chhattisgarh	-11.9	-55.3	-7.3	-0.7	2.7	-8.2	-19.9	-0.7	-0.8	-21.6		
Jharkhand	34.5	-12.2	-12.2	-0.8	8.3	56.2	21.8	-3.3	-0.6	-33.7		
Meghalaya	7.9	-41.2	-6.5	-12.0	24.6	30.5	-17.1	-1.4	0.1	1.2		
Mizoram	50.6	-33.5	-37.6	0.0	0.0	76.3	-39.2	-17.1	0.0	-0.8		
Odisha	61.0	-51.4	-25.4	0.4	1.5	48.7	-46.7	-7.9	0.0	4.2		
Sikkim	-12.6	16.7	0.0	-100.0	6.1	40.0	16.7	6.7	-93.3	3.3		
Tripura	24.2	1.3	12.0	-32.8	0.0	19.3	15.9	3.7	-36.3	-9.6		
West Bengal	-3.4	45.3	26.0	-89.1	4.0	-3.8	36.3	29.8	-82.8	7.0		
<b>Western Region</b>	30.8	-18.8	-26.7	7.2	3.5	24.4	-7.8	-17.4	4.8	3.6		
Daman & Diu	39.5	-36.9	-8.3	5.8	0.0	30.0	-13.3	-6.7	6.7	0.0		
Goa	7.1	-1.1	-6.8	-2.9	0.0	20.0	21.2	-9.7	0.0	-3.3		
Gujarat	32.9	-12.5	-30.0	7.4	1.3	19.3	-13.2	-17.0	2.4	9.3		
Maharashtra	30.8	-23.2	-28.2	8.3	5.8	27.9	-6.3	-19.5	6.7	0.7		
<b>Southern Region</b>	46.2	-51.3	-20.6	-0.2	-0.4	45.4	-37.1	-18.4	1.6	-19.0		
Andhra Pradesh	59.9	-31.3	-34.2	-2.0	-1.4	57.4	-16.3	-22.5	-1.4	-29.4		
Karnataka	23.0	-48.1	-12.2	-8.4	-0.3	34.4	-49.1	-11.6	-3.7	-2.0		
Kerala	30.9	-55.7	-22.9	-0.4	0.6	33.1	-44.2	-24.8	-0.8	-25.2		
Puducherry	79.2	-44.1	-41.4	-4.3	1.5	80.0	-50.0	-26.7	0.0	-16.7		
Tamil Nadu	51.1	-68.7	-13.9	6.5	-0.1	46.0	-40.4	-16.3	7.4	-20.9		

Table A4.3a: Distribution of households by perception about insurance for 2015 (Rural + Urban) (%)

State/UT	2015																	
	Insured							Uninsured										
	Compensate Loss of Life	Compensate for loss from accident or disability	Provide for health care	Compensate for crop loss due to floods/drought, etc.	Insurance for house/cattle/tractor/pump set/etc.	assets from certain events	Any Other	Can't say	Compensate Loss of Life	Compensate for loss from accident or disability	Provide for health care	Compensate for crop loss due to floods/drought, etc.	Insurance for house/cattle/tractor/pump set/etc.	assets from certain events	Rebuild the asset lost due to certain events	Any Other	Can't say	
<b>All India</b>	74.9	68.2	27.5	9.2	5.6	15.5	6.3	4.6	5.7	68.1	59.7	24.9	8.4	4.8	13.8	5.9	4.5	10.6
<b>Northern Region</b>	74.9	70.5	18.4	6.4	5.6	13.8	7.9	6.3	4.6	68.5	61.4	14.7	5.5	5.0	11.4	7.0	7.0	10.4
Chandigarh	61.2	24.3	9.7	0.0	1.0	1.0	0.0	0.0	36.9	66.7	35.7	7.1	0.0	0.0	0.0	0.0	0.0	31.0
Delhi	95.3	41.6	23.5	0.3	0.3	14.7	0.9	1.2	0.0	93.3	31.3	19.6	0.0	0.0	8.0	0.0	1.8	0.6
Haryana	96.7	82.8	23.9	3.5	6.9	22.1	1.1	8.7	1.6	92.7	73.2	25.2	3.3	5.7	23.6	0.4	6.9	6.1
Himachal Pradesh	68.5	59.1	11.0	0.5	0.0	8.9	0.0	12.8	0.7	64.4	52.7	11.6	2.1	0.7	8.9	0.0	10.3	0.7
Madhya Pradesh	61.3	62.2	15.5	17.3	15.0	33.1	13.1	4.2	7.1	49.4	53.4	13.6	12.7	12.7	29.4	10.7	4.3	18.4
Punjab	90.9	86.8	28.6	1.7	5.5	3.8	2.4	15.6	2.0	84.8	79.1	19.4	3.8	4.6	1.9	1.5	21.7	4.6
Rajasthan	89.1	76.5	30.7	4.2	5.1	7.2	5.4	8.8	3.4	79.5	67.8	18.7	5.8	5.3	4.1	5.3	12.6	9.9
Uttar Pradesh	65.8	73.8	12.7	3.5	0.6	3.9	12.9	4.5	4.0	60.8	63.8	9.7	2.7	0.6	3.2	13.1	4.4	8.6
Uttarakhand	82.2	69.6	18.0	8.2	6.5	17.1	0.5	0.9	8.2	71.2	61.4	13.6	9.2	9.8	11.4	0.5	0.5	20.1
<b>Eastern Region</b>	74.1	66.0	33.0	11.8	5.1	17.6	4.9	1.5	11.4	66.8	57.6	32.9	11.1	5.0	16.5	6.4	1.8	13.9
Arunachal Pradesh	74.1	56.2	45.5	20.9	15.2	24.1	3.5	1.5	9.5	77.7	60.2	47.6	21.4	5.8	10.7	1.9	1.0	12.6
Assam	73.7	64.2	43.6	20.1	12.9	16.5	1.8	10.3	8.5	71.9	61.7	43.0	19.5	13.3	14.8	5.5	6.3	10.9
Bihar	57.6	55.1	11.2	11.7	1.7	20.3	6.3	0.4	23.8	51.4	46.5	11.1	9.1	2.3	19.8	4.7	0.2	29.0
Chhattisgarh	69.1	75.0	58.0	14.2	1.0	2.7	7.2	0.0	4.1	52.6	69.9	64.3	8.2	2.6	4.6	4.1	0.0	5.6
Jharkhand	73.1	49.8	17.1	8.5	3.7	33.1	3.4	2.2	16.0	74.3	47.3	15.4	4.1	2.9	34.9	0.8	2.1	18.3
Meghalaya	48.8	31.7	34.1	20.7	9.8	19.5	6.1	6.1	20.7	39.4	31.6	27.1	26.4	11.5	16.4	11.5	8.6	14.5
Mizoram	97.8	83.5	61.5	4.4	3.3	13.2	15.4	0.0	1.1	78.9	58.9	54.3	6.3	1.0	11.8	13.5	0.3	9.5
Odisha	94.9	88.6	50.9	5.7	2.8	0.9	0.0	0.3	1.4	86.5	81.6	40.3	5.6	2.3	1.3	0.0	0.3	5.4
Sikkim	76.1	81.0	22.5	10.6	1.4	25.4	0.0	0.0	6.3	86.0	70.0	24.0	12.0	0.0	26.0	4.0	0.0	2.0
Tripura	95.0	70.5	17.3	16.5	13.7	64.7	16.5	0.7	0.7	91.5	70.2	25.5	19.1	6.4	63.8	10.6	2.1	2.1
West Bengal	76.1	59.0	29.1	18.7	29.1	39.6	29.9	0.0	3.7	74.1	65.4	17.3	14.8	27.2	39.5	30.9	0.0	7.4
<b>Western Region</b>	69.0	64.1	23.1	13.0	6.2	33.1	10.7	8.3	3.7	62.5	59.8	19.6	10.5	4.5	29.6	7.6	6.1	10.8
Daman & Diu	71.1	59.7	36.9	16.8	18.1	14.8	22.1	5.4	0.0	78.0	60.0	30.0	14.0	16.0	16.0	14.0	8.0	0.0
Goa	97.9	77.9	44.1	17.9	20.7	12.4	8.3	0.0	0.7	98.0	87.8	32.7	10.2	16.3	22.4	8.2	0.0	0.0
Gujarat	74.2	64.2	25.0	10.2	4.0	34.5	11.4	7.7	2.4	65.0	60.3	20.9	10.3	3.2	30.0	8.2	3.5	12.6
Maharashtra	61.4	63.0	17.6	14.2	5.0	36.3	9.1	10.0	5.4	55.1	56.5	16.2	10.3	2.8	31.5	6.3	8.5	11.8
<b>Southern Region</b>	81.5	69.8	45.5	8.9	6.2	1.5	0.6	2.4	0.8	74.5	60.0	39.2	8.7	4.3	1.0	0.3	2.5	3.8
Andhra Pradesh	81.4	66.3	39.1	13.9	0.5	0.4	0.2	0.0	0.4	79.0	65.9	33.7	16.6	0.0	0.0	0.0	0.0	2.9
Karnataka	90.5	77.2	39.7	7.5	10.7	3.2	0.4	0.0	1.6	88.1	70.5	31.7	7.6	9.7	2.2	0.4	0.0	2.9
Kerala	40.9	47.7	57.1	13.6	7.4	0.3	0.3	0.0	0.3	39.9	43.0	55.1	11.4	4.4	0.0	0.6	0.0	3.2
Puducherry	91.0	69.7	11.7	0.7	9.7	2.1	2.1	0.0	0.7	82.0	32.0	10.0	6.0	12.0	2.0	2.0	0.0	12.0
Tamil Nadu	85.6	72.3	54.3	7.0	4.6	0.9	0.8	6.8	0.5	75.6	59.8	44.8	4.6	1.8	1.0	0.0	6.9	4.1

Table A4.3b: Distribution of households by differences in perception about insurance: Changes in 2015 over 2010 (Rural + Urban) (%)

State/UT	Insured						Uninsured					
	Compensate Loss of Life	Compensate losses from certain events	Rebuild the asset lost due to certain events	Any Other	Can't say	Compensate Loss of Life	Compensate losses from certain events	Rebuild the asset lost due to certain events	Any Other	Can't say		
<b>All India</b>	23.6	-30.2	-14.3	-2.2	3.7	27.6	-18.0	-8.0	-1.1	-6.9		
<b>Northern Region</b>	11.4	-32.6	-11.4	4.7	2.5	20.5	-20.7	-5.4	6.2	-6.5		
Chandigarh	31.2	-27.0	-13.3	-1.3	34.9	30.7	-16.0	-6.0	-4.0	11.0		
Delhi	36.6	-12.6	-11.5	-0.9	-4.6	53.1	-7.2	-13.4	1.2	-31.7		
Haryana	60.2	-25.3	-20.1	3.6	-0.3	64.2	-15.0	-17.3	6.5	-8.8		
Himachal Pradesh	18.7	-35.1	-20.5	1.0	-6.9	9.1	-16.4	-9.3	7.0	-20.6		
Madhya Pradesh	-28.0	-9.6	-11.9	4.1	6.9	-1.5	1.2	-7.5	4.3	8.9		
Punjab	32.6	-40.1	-28.7	12.7	0.2	32.2	-37.2	-21.8	18.7	-0.3		
Rajasthan	43.1	-9.2	-3.1	8.2	-1.4	38.5	-5.9	3.0	11.8	-26.9		
Uttar Pradesh	4.6	-61.9	-4.6	4.3	2.4	9.4	-42.6	3.6	3.8	-6.6		
Uttarakhand	-11.3	-35.5	-20.7	0.6	7.9	11.0	-20.4	-9.5	0.5	11.6		
<b>Eastern Region</b>	22.7	-22.4	-9.3	-17.5	8.3	28.7	-10.7	-3.3	-12.3	-5.3		
Arunachal Pradesh	6.0	-23.8	-14.2	-7.6	8.8	26.4	-18.5	-13.5	-6.7	3.4		
Assam	28.8	-23.5	-15.9	-0.4	2.6	34.2	-17.1	-5.6	-2.2	-0.5		
Bihar	19.6	-19.4	-7.2	-16.7	16.3	24.5	0.8	-0.3	-12.4	-6.1		
Chhattisgarh	-17.7	-55.0	-5.0	-0.7	2.6	-9.9	-16.9	-0.4	-1.0	-23.9		
Jharkhand	35.9	-15.5	-6.2	-1.8	13.5	52.6	16.0	-4.4	-0.3	-23.1		
Meghalaya	12.9	-40.3	-8.0	-11.3	20.7	30.3	-10.9	-3.4	3.4	-19.9		
Mizoram	53.6	-39.4	-35.1	0.0	1.1	48.4	-38.7	-16.3	0.3	1.8		
Odisha	63.2	-48.4	-23.5	-0.1	0.7	50.2	-42.2	-7.3	0.0	2.1		
Sikkim	-16.6	25.4	0.0	-100.0	6.3	24.0	26.0	4.0	-96.0	2.0		
Tripura	15.0	34.0	10.5	-40.0	-4.6	17.5	31.8	8.6	-45.9	-13.9		
West Bengal	-2.8	37.6	29.6	-83.1	3.7	-7.4	38.0	30.9	-75.0	7.4		
<b>Western Region</b>	29.9	-18.5	-26.4	8.0	3.1	20.3	-9.5	-15.4	5.8	3.3		
Daman & Diu	45.1	-45.9	-5.2	5.4	0.0	36.0	-22.0	-2.0	8.0	0.0		
Goa	3.2	-10.9	-8.4	-2.0	0.7	14.0	4.4	-7.8	0.0	-4.0		
Gujarat	33.9	-14.8	-29.4	7.4	1.5	18.4	-9.7	-15.2	3.2	5.5		
Maharashtra	27.9	-19.1	-28.5	9.8	4.8	20.8	-9.6	-17.8	8.1	2.9		
<b>Southern Region</b>	49.5	-48.5	-22.5	0.4	0.3	47.0	-35.1	-19.8	1.0	-18.3		
Andhra Pradesh	67.1	-26.7	-38.8	-1.6	-0.6	60.0	-18.0	-28.9	-1.0	-22.8		
Karnataka	29.5	-50.9	-16.1	-4.6	1.1	34.3	-43.1	-14.0	-3.7	-1.1		
Kerala	25.3	-48.0	-20.2	-0.5	-0.2	30.4	-40.7	-22.5	-0.5	-28.0		
Puducherry	75.0	-36.6	-42.6	-7.3	0.0	82.0	-44.0	-26.0	-2.0	-20.0		
Tamil Nadu	56.2	-64.8	-14.8	6.6	0.3	50.5	-38.0	-15.6	6.4	-24.2		

Table A4.4: Distribution of households by awareness about life insurance (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	82.5	87.5	85.0	64.1	73.2	69.5	78.5	83.2	81.0
Northern Region	77.2	83.6	80.2	54.1	61.8	58.8	72.5	77.0	74.8
Chandigarh	66.3	66.2	66.2	65.0	72.4	69.4	66.0	68.0	67.0
Delhi	87.9	88.0	88.0	86.4	81.2	82.4	87.5	85.7	86.2
Haryana	90.8	92.6	91.6	62.6	59.7	60.9	85.2	82.8	84.0
Himachal Pradesh	98.8	98.1	98.5	96.6	98.9	98.0	98.3	98.3	98.3
Madhya Pradesh	66.3	70.5	68.2	14.2	15.4	14.9	56.2	54.2	55.2
Punjab	77.6	88.3	82.7	42.2	51.7	47.5	69.4	77.4	73.4
Rajasthan	63.2	73.6	68.1	43.7	58.0	52.4	59.4	68.9	64.1
Uttar Pradesh	85.9	91.8	88.6	79.3	87.2	84.0	84.6	90.4	87.5
Uttarakhand	64.4	77.4	70.4	31.2	53.2	44.8	58.0	69.8	63.9
Eastern Region	76.2	82.9	79.5	57.7	73.9	66.7	71.6	80.2	76.0
Arunachal Pradesh	77.8	84.5	80.9	82.9	90.4	88.1	78.3	85.8	82.0
Assam	74.2	77.2	75.6	68.4	81.4	76.3	73.5	78.0	75.8
Bihar	60.6	66.8	63.5	45.1	55.5	51.3	57.4	63.4	60.4
Chhattisgarh	76.9	85.5	80.9	60.8	71.0	67.0	73.8	81.0	77.4
Jharkhand	64.7	73.2	68.7	62.2	73.2	68.8	64.2	73.2	68.7
Meghalaya	81.1	83.3	82.4	37.4	48.4	42.5	49.0	61.0	55.0
Mizoram	71.4	93.0	88.0	31.8	89.9	56.2	36.0	91.0	63.5
Odisha	91.6	95.5	93.4	84.4	85.8	85.3	90.1	92.6	91.4
Sikkim	86.3	92.9	89.3	75.0	86.7	82.0	84.0	91.0	87.5
Tripura	79.7	91.8	85.5	47.6	92.6	72.9	73.0	92.0	82.5
West Bengal	99.2	97.3	98.0	83.1	83.5	83.3	93.8	94.5	94.2
Western Region	95.2	96.2	95.7	82.2	86.4	84.9	92.6	93.2	92.9
Daman & Diu	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Goa	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Gujarat	92.9	94.7	93.7	79.6	79.3	79.4	90.3	90.0	90.1
Maharashtra	96.1	96.4	96.3	80.1	88.7	85.7	92.9	94.1	93.6
Southern Region	97.8	98.0	97.9	91.4	88.6	89.7	96.5	95.4	95.9
Andhra Pradesh	98.7	99.0	98.9	88.1	93.3	91.1	96.3	97.3	96.8
Karnataka	98.9	99.3	99.1	93.8	88.3	90.7	98.0	96.7	97.4
Kerala	100.0	100.0	100.0	88.6	93.3	91.4	97.8	98.0	97.9
Puducherry	96.3	91.4	94.0	85.0	76.7	80.0	94.0	87.0	90.5
Tamil Nadu	94.8	96.5	95.7	90.8	86.6	88.0	94.0	93.6	93.8
Telangana	99.4	97.8	98.4	100.0	88.4	91.4	99.5	95.0	96.5

Table A4.5: Distribution of households by awareness about two-wheeler insurance (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
<b>All India</b>	77.2	83.4	80.2	60.4	73.1	68.1	73.6	80.3	77.1
<b>Northern Region</b>	82.3	87.1	84.6	67.5	77.4	73.5	79.3	84.2	81.8
Chandigarh	58.8	53.5	56.3	50.0	58.6	55.1	57.0	55.0	56.0
Delhi	86.2	80.8	82.3	72.7	77.2	76.2	82.5	79.5	80.3
Haryana	98.3	98.9	98.5	93.9	94.6	94.4	97.4	97.6	97.5
Himachal Pradesh	98.3	100.0	99.1	94.9	100.0	98.0	97.7	100.0	98.8
Madhya Pradesh	67.9	67.1	67.5	26.2	37.9	33.3	59.8	58.4	59.1
Punjab	95.3	98.0	96.6	87.1	92.6	90.2	93.4	96.4	94.9
Rajasthan	77.1	95.9	85.8	62.7	90.9	79.8	74.3	94.4	84.3
Uttar Pradesh	92.4	94.2	93.2	85.9	89.2	87.9	91.1	92.7	91.9
Uttarakhand	47.7	75.2	60.3	32.5	61.9	50.7	44.8	71.0	57.9
<b>Eastern Region</b>	63.6	71.9	67.7	48.7	63.9	57.2	59.9	69.6	64.9
Arunachal Pradesh	43.8	58.4	50.6	48.6	57.8	55.1	44.3	58.3	51.3
Assam	47.7	53.1	50.3	43.4	63.6	55.7	47.2	55.2	51.2
Bihar	52.1	56.7	54.2	38.7	47.2	43.8	49.4	53.8	51.6
Chhattisgarh	97.8	98.9	98.3	88.6	95.2	92.6	96.0	97.8	96.9
Jharkhand	49.8	63.0	55.9	42.9	61.7	54.3	48.4	62.6	55.5
Meghalaya	45.3	47.2	46.4	19.0	34.4	26.2	26.0	39.0	32.5
Mizoram	76.2	67.6	69.6	33.5	61.2	45.1	38.0	63.5	50.8
Odisha	79.5	87.9	83.4	61.9	75.4	70.0	76.0	84.1	80.1
Sikkim	57.5	67.1	62.0	60.0	53.3	56.0	58.0	63.0	60.5
Tripura	89.9	84.9	87.5	81.0	74.1	77.1	88.0	82.0	85.0
West Bengal	94.7	97.7	96.6	77.2	92.6	84.4	88.8	96.7	93.5
<b>Western Region</b>	80.6	91.3	85.9	63.3	81.6	74.8	77.2	88.4	83.1
Daman & Diu	97.5	90.0	94.0	70.0	73.3	72.0	92.0	85.0	88.5
Goa	96.3	97.1	96.6	85.0	93.5	90.2	94.0	96.0	95.0
Gujarat	83.8	89.5	86.5	64.2	76.5	71.7	80.0	85.6	82.8
Maharashtra	73.7	92.1	83.3	59.0	84.7	75.8	70.8	89.9	81.4
<b>Southern Region</b>	87.5	90.1	88.8	71.0	73.8	73.0	84.4	85.5	85.0
Andhra Pradesh	88.0	90.5	89.2	76.1	82.2	79.6	85.3	88.0	86.7
Karnataka	84.6	92.0	88.2	77.5	81.5	79.7	83.3	89.6	86.4
Kerala	81.0	81.1	81.1	59.5	63.0	61.6	76.8	75.8	76.3
Puducherry	97.5	91.4	94.7	20.0	50.0	38.0	82.0	79.0	80.5
Tamil Nadu	91.6	88.4	89.9	72.3	63.9	66.8	87.7	81.1	84.0
Telangana	91.2	98.6	95.9	92.7	95.9	95.1	91.5	97.8	95.7

Table A4.6: Distribution of households by awareness about four-wheeler insurance (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
<b>All India</b>	64.0	71.6	67.7	49.6	62.8	57.5	60.9	69.0	65.1
<b>Northern Region</b>	69.4	75.3	72.2	58.9	69.0	65.0	67.2	73.4	70.4
Chandigarh	47.5	52.1	49.7	45.0	58.6	53.1	47.0	54.0	50.5
Delhi	79.3	76.6	77.4	65.9	73.2	71.5	75.6	75.5	75.5
Haryana	98.0	98.0	98.0	90.9	91.9	91.5	96.6	96.2	96.4
Himachal Pradesh	96.3	99.5	97.8	91.5	98.9	95.9	95.3	99.3	97.3
Madhya Pradesh	38.5	36.0	37.3	18.0	27.0	23.4	34.5	33.3	33.9
Punjab	84.1	90.3	87.1	77.6	79.9	78.9	82.6	87.2	84.9
Rajasthan	63.7	88.9	75.4	44.3	82.3	67.3	59.9	86.9	73.4
Uttar Pradesh	83.1	86.0	84.4	77.9	80.0	79.2	82.1	84.2	83.1
Uttarakhand	40.6	58.0	48.6	28.6	50.0	41.9	38.3	55.5	46.9
<b>Eastern Region</b>	52.1	60.6	56.3	36.7	53.0	45.8	48.3	58.4	53.4
Arunachal Pradesh	42.5	43.8	43.1	31.4	50.6	44.9	41.5	45.3	43.4
Assam	29.2	33.2	31.1	30.3	39.8	36.1	29.3	34.5	31.9
Bihar	36.4	38.6	37.5	27.0	30.9	29.3	34.5	36.3	35.4
Chhattisgarh	94.4	97.5	95.8	82.3	91.9	88.2	92.0	95.8	93.9
Jharkhand	29.1	48.7	38.2	26.5	46.3	38.5	28.6	48.0	38.3
Meghalaya	28.3	43.1	36.8	13.6	28.1	20.4	17.5	33.5	25.5
Mizoram	71.4	66.2	67.4	27.4	55.0	39.0	32.0	59.0	45.5
Odisha	73.4	83.9	78.3	57.5	70.0	65.0	70.3	79.8	75.0
Sikkim	55.0	61.4	58.0	60.0	46.7	52.0	56.0	57.0	56.5
Tripura	84.8	56.2	71.1	71.4	37.0	52.1	82.0	51.0	66.5
West Bengal	82.6	94.2	90.0	41.2	86.0	62.3	68.5	92.5	82.9
<b>Western Region</b>	67.4	86.2	76.7	50.6	73.4	65.0	64.1	82.3	73.7
Daman & Diu	91.3	87.1	89.3	65.0	66.7	66.0	86.0	81.0	83.5
Goa	86.3	89.9	87.9	80.0	80.6	80.4	85.0	87.0	86.0
Gujarat	66.1	85.6	75.1	48.9	69.5	61.4	62.7	80.7	71.7
Maharashtra	63.2	86.1	75.2	46.6	76.1	65.8	59.9	83.1	72.8
<b>Southern Region</b>	70.7	72.8	71.8	57.2	58.7	58.1	68.0	68.8	68.5
Andhra Pradesh	74.7	83.3	78.8	62.7	73.3	68.8	72.0	80.3	76.2
Karnataka	78.8	88.3	83.4	71.3	79.6	75.9	77.4	86.3	81.9
Kerala	78.2	77.6	77.9	55.7	61.3	59.1	73.8	72.8	73.3
Puducherry	36.3	35.7	36.0	5.0	33.3	22.0	30.0	35.0	32.5
Tamil Nadu	58.1	49.9	53.8	44.0	30.9	35.4	55.3	44.2	49.1
Telangana	82.4	91.4	88.1	78.0	85.1	83.3	81.5	89.5	86.8

Table A4.7: Distribution of households by awareness about health insurance (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
<b>All India</b>	<b>68.0</b>	<b>72.2</b>	<b>70.1</b>	<b>54.8</b>	<b>62.6</b>	<b>59.4</b>	<b>65.1</b>	<b>69.4</b>	<b>67.3</b>
<b>Northern Region</b>	<b>60.4</b>	<b>65.1</b>	<b>62.7</b>	<b>44.9</b>	<b>52.3</b>	<b>49.4</b>	<b>57.3</b>	<b>61.2</b>	<b>59.3</b>
Chandigarh	21.3	9.9	15.9	25.0	3.4	12.2	22.0	8.0	15.0
Delhi	71.6	67.7	68.8	59.1	57.0	57.5	68.1	64.1	65.2
Haryana	65.6	71.2	68.2	50.5	57.7	54.8	62.6	67.2	64.9
Himachal Pradesh	95.0	97.2	96.0	81.4	95.5	89.9	92.3	96.7	94.5
Madhya Pradesh	29.2	34.6	31.7	6.0	12.6	10.0	24.7	28.1	26.4
Punjab	46.4	53.0	49.5	37.1	36.2	36.6	44.2	48.0	46.1
Rajasthan	48.4	64.6	56.0	30.4	43.6	38.4	44.9	58.3	51.6
Uttar Pradesh	80.1	82.1	81.0	65.5	76.2	71.9	77.2	80.3	78.7
Uttarakhand	80.2	77.0	78.7	68.8	65.1	66.5	78.0	73.3	75.6
<b>Eastern Region</b>	<b>62.1</b>	<b>64.0</b>	<b>63.0</b>	<b>53.5</b>	<b>59.0</b>	<b>56.6</b>	<b>60.0</b>	<b>62.5</b>	<b>61.3</b>
Arunachal Pradesh	86.0	91.8	88.7	80.0	95.2	90.7	85.5	92.5	89.0
Assam	61.3	58.1	59.7	65.8	72.9	70.1	61.8	61.0	61.4
Bihar	29.1	29.2	29.2	20.1	20.3	20.2	27.3	26.5	26.9
Chhattisgarh	100.0	98.6	99.3	100.0	99.2	99.5	100.0	98.8	99.4
Jharkhand	37.8	32.2	35.2	38.8	34.9	36.4	38.0	33.0	35.5
Meghalaya	79.2	58.3	67.2	42.9	27.3	35.6	52.5	38.5	45.5
Mizoram	100.0	91.5	93.5	75.4	81.4	77.9	78.0	85.0	81.5
Odisha	93.9	88.2	91.3	92.5	83.3	87.0	93.6	86.8	90.2
Sikkim	55.0	64.3	59.3	50.0	66.7	60.0	54.0	65.0	59.5
Tripura	91.1	94.5	92.8	81.0	92.6	87.5	89.0	94.0	91.5
West Bengal	30.3	69.3	55.5	6.6	57.9	30.7	22.3	67.0	49.1
<b>Western Region</b>	<b>74.6</b>	<b>82.8</b>	<b>78.6</b>	<b>53.6</b>	<b>71.5</b>	<b>64.8</b>	<b>70.4</b>	<b>79.4</b>	<b>75.1</b>
Daman & Diu	95.0	90.0	92.7	60.0	56.7	58.0	88.0	80.0	84.0
Goa	92.5	91.3	91.9	85.0	83.9	84.3	91.0	89.0	90.0
Gujarat	82.6	87.1	84.7	59.9	78.9	71.4	78.1	84.6	81.4
Maharashtra	62.8	78.3	70.9	43.5	66.4	58.4	58.9	74.7	67.7
<b>Southern Region</b>	<b>92.3</b>	<b>94.4</b>	<b>93.3</b>	<b>83.0</b>	<b>86.3</b>	<b>85.1</b>	<b>90.4</b>	<b>92.1</b>	<b>91.3</b>
Andhra Pradesh	95.3	97.6	96.4	91.0	88.9	89.8	94.3	95.0	94.7
Karnataka	91.8	95.2	93.4	83.7	89.5	86.9	90.3	93.9	92.1
Kerala	99.1	98.9	99.0	96.2	91.6	93.4	98.5	96.8	97.6
Puducherry	41.3	58.6	49.3	5.0	40.0	26.0	34.0	53.0	43.5
Tamil Nadu	92.8	92.7	92.8	78.7	80.3	79.8	90.0	89.0	89.4
Telangana	99.4	98.6	98.9	95.1	100.0	98.8	98.5	99.0	98.8

Table A4.8: Distribution of households by awareness about home insurance (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	32.3	39.7	35.9	20.5	29.4	25.8	29.7	36.6	33.3
Northern Region	32.1	40.0	35.9	24.1	29.7	27.6	30.5	36.9	33.8
Chandigarh	6.3	4.2	5.3	0.0	3.4	2.0	5.0	4.0	4.5
Delhi	35.3	33.0	33.7	34.1	24.2	26.4	35.0	30.0	31.3
Haryana	37.9	51.6	44.3	22.2	32.2	28.2	34.8	45.8	40.3
Himachal Pradesh	88.8	94.8	91.6	78.0	92.1	86.5	86.7	94.0	90.3
Madhya Pradesh	9.7	11.4	10.5	6.4	7.0	6.8	9.1	10.1	9.6
Punjab	16.9	25.1	20.8	17.2	10.1	13.2	17.0	20.6	18.8
Rajasthan	27.4	37.5	32.1	17.1	24.3	21.4	25.4	33.5	29.4
Uttar Pradesh	47.5	59.6	53.2	36.2	46.3	42.3	45.2	55.6	50.4
Uttarakhand	14.2	21.5	17.6	7.8	21.4	16.3	13.0	21.5	17.3
Eastern Region	30.7	36.0	33.3	16.0	27.6	22.5	27.1	33.5	30.4
Arunachal Pradesh	51.0	25.9	39.3	40.0	27.7	31.4	50.0	26.3	38.1
Assam	16.8	23.2	19.9	19.7	23.7	22.2	17.2	23.3	20.3
Bihar	7.3	10.6	8.8	4.4	9.0	7.1	6.7	10.1	8.4
Chhattisgarh	82.6	83.3	82.9	60.8	74.2	69.0	78.3	80.5	79.4
Jharkhand	7.0	5.7	6.4	2.0	4.7	3.6	6.0	5.4	5.7
Meghalaya	7.5	23.6	16.8	6.1	15.6	10.5	6.5	18.5	12.5
Mizoram	14.3	19.7	18.5	2.2	25.6	12.0	3.5	23.5	13.5
Odisha	41.9	44.8	43.3	22.5	30.8	27.5	38.0	40.6	39.3
Sikkim	3.8	11.4	7.3	0.0	13.3	8.0	3.0	12.0	7.5
Tripura	44.3	28.8	36.8	38.1	22.2	29.2	43.0	27.0	35.0
West Bengal	56.4	86.4	75.8	29.4	71.1	49.0	47.3	83.3	68.9
Western Region	40.5	55.5	47.9	25.4	41.0	35.3	37.5	51.1	44.7
Daman & Diu	62.5	58.6	60.7	40.0	26.7	32.0	58.0	49.0	53.5
Goa	75.0	71.0	73.2	65.0	51.6	56.9	73.0	65.0	69.0
Gujarat	38.2	53.6	45.3	25.5	43.2	36.3	35.7	50.4	43.1
Maharashtra	35.5	54.9	45.7	18.6	39.9	32.5	32.1	50.4	42.3
Southern Region	29.7	34.8	32.3	18.7	23.8	21.8	27.5	31.7	29.8
Andhra Pradesh	41.2	48.6	44.7	26.9	33.3	30.6	38.0	44.0	41.0
Karnataka	36.3	53.5	44.6	24.8	45.7	36.4	34.1	51.7	42.9
Kerala	14.6	13.5	14.1	11.4	12.6	12.1	14.0	13.3	13.6
Puducherry	2.5	5.7	4.0	0.0	6.7	4.0	2.0	6.0	4.0
Tamil Nadu	25.2	16.5	20.6	12.1	7.8	9.3	22.6	13.9	17.7
Telangana	49.1	58.4	55.0	31.7	38.0	36.4	45.5	52.3	50.0

Table A4.9: Distribution of households by awareness about crop insurance (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
<b>All India</b>	41.0	34.2	37.7	29.9	26.0	27.6	38.6	31.8	35.1
<b>Northern Region</b>	36.1	37.0	36.5	27.7	27.3	27.5	34.4	34.1	34.2
Chandigarh	5.0	2.8	4.0	0.0	0.0	0.0	4.0	2.0	3.0
Delhi	29.3	22.7	24.6	22.7	14.8	16.6	27.5	20.0	22.0
Haryana	37.4	48.7	42.7	24.2	30.9	28.2	34.8	43.4	39.1
Himachal Pradesh	86.3	91.9	88.9	83.1	83.1	83.1	85.7	89.3	87.5
Madhya Pradesh	24.5	10.9	18.2	14.6	7.0	10.0	22.6	9.8	16.2
Punjab	20.1	21.7	20.8	22.4	10.1	15.5	20.6	18.2	19.4
Rajasthan	34.4	39.1	36.6	25.9	24.7	25.2	32.8	34.8	33.8
Uttar Pradesh	47.0	55.0	50.7	36.7	43.2	40.6	44.9	51.4	48.2
Uttarakhand	15.2	17.2	16.1	9.1	18.3	14.8	14.0	17.5	15.8
<b>Eastern Region</b>	36.4	23.7	30.1	25.7	19.9	22.5	33.8	22.6	28.1
Arunachal Pradesh	12.9	15.8	14.2	11.4	19.3	16.9	12.8	16.5	14.6
Assam	9.4	6.4	8.0	6.6	11.0	9.3	9.0	7.3	8.2
Bihar	32.0	8.9	21.2	27.9	10.0	17.2	31.2	9.2	20.2
Chhattisgarh	94.4	83.0	89.1	92.4	76.6	82.8	94.0	81.0	87.5
Jharkhand	19.7	10.0	15.1	14.3	10.7	12.1	18.6	10.2	14.4
Meghalaya	3.8	15.3	10.4	5.4	7.8	6.5	5.0	10.5	7.8
Mizoram	9.5	2.8	4.3	0.0	2.3	1.0	1.0	2.5	1.8
Odisha	52.5	45.7	49.3	35.0	27.5	30.5	49.0	40.3	44.6
Sikkim	27.5	5.7	17.3	15.0	0.0	6.0	25.0	4.0	14.5
Tripura	5.1	5.5	5.3	9.5	11.1	10.4	6.0	7.0	6.5
West Bengal	72.7	27.8	43.7	55.1	29.8	43.2	66.8	28.2	43.6
<b>Western Region</b>	62.6	48.5	55.7	44.1	33.9	37.7	58.9	44.1	51.1
Daman & Diu	66.3	58.6	62.7	45.0	13.3	26.0	62.0	45.0	53.5
Goa	67.5	40.6	55.0	55.0	29.0	39.2	65.0	37.0	51.0
Gujarat	47.2	43.1	45.3	28.5	33.8	31.7	43.6	40.3	41.9
Maharashtra	75.1	52.1	63.1	55.9	36.5	43.3	71.3	47.4	58.0
<b>Southern Region</b>	45.8	37.2	41.4	35.2	28.7	31.2	43.7	34.8	38.9
Andhra Pradesh	65.7	55.7	60.9	55.2	52.2	53.5	63.3	54.7	59.0
Karnataka	63.9	58.7	61.4	52.7	51.9	52.2	61.9	57.1	59.5
Kerala	39.9	24.2	32.6	36.7	18.5	25.8	39.3	22.5	30.9
Puducherry	10.0	2.9	6.7	0.0	0.0	0.0	8.0	2.0	5.0
Tamil Nadu	20.4	10.9	15.4	7.8	5.6	6.3	17.9	9.3	13.1
Telangana	70.4	62.7	65.5	56.1	48.8	50.6	67.5	58.5	61.5

Table A4.10: Distribution of households by awareness about cattle/livestock insurance (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
<b>All India</b>	31.1	30.6	30.9	21.4	21.8	21.7	29.0	28.0	28.5
<b>Northern Region</b>	32.3	35.7	33.9	25.4	26.0	25.8	30.9	32.8	31.9
Chandigarh	3.8	2.8	3.3	0.0	0.0	0.0	3.0	2.0	2.5
Delhi	26.7	21.3	22.9	20.5	13.4	15.0	25.0	18.6	20.3
Haryana	45.1	50.7	47.7	30.3	32.2	31.5	42.2	45.2	43.7
Himachal Pradesh	76.3	89.6	82.5	74.6	79.8	77.7	76.0	86.7	81.3
Madhya Pradesh	8.3	3.8	6.2	2.6	1.7	2.0	7.2	3.2	5.2
Punjab	28.9	28.5	28.7	26.7	16.8	21.1	28.4	25.0	26.7
Rajasthan	36.6	40.4	38.4	25.3	25.5	25.4	34.4	35.9	35.1
Uttar Pradesh	44.4	53.3	48.6	36.5	40.8	39.1	42.8	49.6	46.2
Uttarakhand	6.5	16.4	11.1	6.5	18.3	13.8	6.5	17.0	11.8
<b>Eastern Region</b>	25.0	20.0	22.5	14.1	14.4	14.3	22.4	18.3	20.3
Arunachal Pradesh	24.7	12.9	19.2	2.9	15.7	11.9	22.8	13.5	18.1
Assam	4.0	6.8	5.4	1.3	5.1	3.6	3.7	6.5	5.1
Bihar	5.7	3.6	4.7	2.0	2.0	2.0	4.9	3.1	4.0
Chhattisgarh	77.6	69.9	74.0	59.5	67.7	64.5	74.0	69.3	71.6
Jharkhand	4.0	2.6	3.3	2.0	2.0	2.0	3.6	2.4	3.0
Meghalaya	1.9	12.5	8.0	2.0	4.7	3.3	2.0	7.5	4.8
Mizoram	0.0	1.4	1.1	0.0	0.8	0.3	0.0	1.0	0.5
Odisha	48.1	48.4	48.3	33.1	29.6	31.0	45.1	42.8	43.9
Sikkim	3.8	0.0	2.0	5.0	0.0	2.0	4.0	0.0	2.0
Tripura	6.3	11.0	8.6	4.8	11.1	8.3	6.0	11.0	8.5
West Bengal	56.8	20.7	33.5	36.8	13.2	25.7	50.0	19.2	31.5
<b>Western Region</b>	44.0	42.4	43.2	29.3	27.8	28.4	41.1	38.0	39.4
Daman & Diu	47.5	54.3	50.7	40.0	13.3	24.0	46.0	42.0	44.0
Goa	55.0	33.3	45.0	55.0	29.0	39.2	55.0	32.0	43.5
Gujarat	39.4	40.7	40.0	21.2	30.0	26.6	35.9	37.4	36.6
Maharashtra	46.2	43.3	44.7	31.7	27.6	29.0	43.3	38.6	40.7
<b>Southern Region</b>	30.3	30.2	30.3	23.5	21.4	22.2	29.0	27.7	28.3
Andhra Pradesh	32.6	36.7	34.5	32.8	25.6	28.7	32.7	33.3	33.0
Karnataka	47.8	53.0	50.3	41.9	48.8	45.7	46.7	52.0	49.4
Kerala	24.0	27.0	25.4	25.3	16.0	19.7	24.3	23.8	24.0
Puducherry	3.8	0.0	2.0	0.0	0.0	0.0	3.0	0.0	1.5
Tamil Nadu	18.8	10.5	14.4	5.7	5.2	5.4	16.1	8.9	12.1
Telangana	30.8	36.9	34.7	19.5	28.1	25.9	28.5	34.3	32.3

Table A4.11: Distribution of households by awareness about term insurance policies (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	53.5	55.4	54.5	43.7	45.7	45.0	51.8	52.9	52.4
Northern Region	40.1	41.0	40.5	31.2	29.6	30.2	38.8	38.2	38.5
Chandigarh	41.5	19.1	31.0	38.5	28.6	32.4	40.9	22.1	31.3
Delhi	44.1	43.8	43.9	23.7	36.4	33.3	38.6	41.4	40.6
Haryana	54.4	56.9	55.6	56.5	49.4	52.3	54.7	55.3	55.0
Himachal Pradesh	47.9	49.3	48.5	28.1	44.3	37.9	44.1	47.8	45.9
Madhya Pradesh	30.3	35.1	32.6	21.2	40.0	33.0	29.8	35.5	32.6
Punjab	42.3	58.4	50.5	53.1	40.3	45.2	43.8	54.8	49.6
Rajasthan	72.7	70.5	71.6	59.4	45.4	50.0	70.7	64.1	67.2
Uttar Pradesh	31.3	28.8	30.1	18.1	17.0	17.4	28.8	25.3	27.0
Uttarakhand	19.7	9.9	14.8	25.0	7.5	12.1	20.3	9.3	14.3
Eastern Region	57.4	58.9	58.2	48.4	53.5	51.6	55.6	57.4	56.6
Arunachal Pradesh	82.0	53.7	68.3	72.4	69.3	70.2	81.2	57.1	68.6
Assam	81.5	72.0	76.9	67.3	67.7	67.6	79.8	71.2	75.4
Bihar	49.0	62.3	55.5	43.5	55.1	51.0	48.1	60.4	54.6
Chhattisgarh	36.0	39.0	37.5	18.8	13.6	15.4	33.2	32.1	32.6
Jharkhand	33.1	35.4	34.2	41.0	31.2	34.7	34.6	34.2	34.4
Meghalaya	86.0	40.0	59.2	52.7	46.8	49.6	67.3	43.4	54.1
Mizoram	93.3	95.5	95.1	73.7	94.8	87.9	77.8	95.1	90.2
Odisha	56.1	64.7	60.2	37.0	49.0	44.3	52.6	60.3	56.5
Sikkim	49.3	38.5	44.0	46.7	30.8	36.6	48.8	36.3	42.3
Tripura	11.1	14.9	13.1	10.0	4.0	5.7	11.0	12.0	11.5
West Bengal	64.1	70.6	68.3	56.6	68.3	62.1	61.9	70.2	66.9
Western Region	70.9	72.4	71.7	52.2	55.5	54.3	67.6	67.7	67.7
Daman & Diu	72.5	77.1	74.7	65.0	56.7	60.0	71.0	71.0	71.0
Goa	86.3	92.8	89.3	65.0	87.1	78.4	82.0	91.0	86.5
Gujarat	68.8	70.9	69.8	44.0	51.5	48.6	64.6	65.7	65.1
Maharashtra	70.5	70.9	70.7	55.0	54.3	54.5	67.8	66.2	66.9
Southern Region	61.3	65.1	63.2	49.3	52.8	51.5	59.0	61.8	60.5
Andhra Pradesh	81.7	94.7	87.9	66.1	82.1	75.5	78.5	91.1	84.9
Karnataka	73.8	76.6	75.2	69.4	73.4	71.6	73.0	75.9	74.5
Kerala	32.1	24.6	28.6	27.1	23.4	24.9	31.2	24.2	27.7
Puducherry	39.0	53.1	45.4	11.8	26.1	20.0	34.0	46.0	39.8
Tamil Nadu	50.0	50.7	50.4	30.5	30.0	30.2	46.2	45.0	45.5
Telangana	94.9	96.3	95.8	78.0	87.9	85.1	91.5	93.9	93.1

Table A4.12: Distribution of households by awareness about endowment policies (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	36.0	39.3	37.7	26.2	29.5	28.5	34.3	36.8	35.6
Northern Region	16.5	21.4	19.0	11.6	15.0	13.8	15.8	19.9	17.9
Chandigarh	5.7	2.1	4.0	0.0	0.0	0.0	4.5	1.5	3.0
Delhi	56.9	58.6	58.1	52.6	43.0	45.3	55.7	53.6	54.2
Haryana	0.8	3.7	2.2	0.0	3.4	2.0	0.7	3.6	2.1
Himachal Pradesh	14.3	25.1	19.3	1.8	13.6	9.0	11.9	21.7	16.8
Madhya Pradesh	18.9	20.8	19.8	12.1	23.6	19.3	18.5	21.1	19.8
Punjab	10.4	12.3	11.3	8.2	11.7	10.3	10.1	12.1	11.2
Rajasthan	16.7	23.4	20.1	5.8	7.1	6.7	15.2	19.2	17.3
Uttar Pradesh	18.2	18.0	18.1	12.5	10.3	11.1	17.1	15.7	16.4
Uttarakhand	20.7	34.4	27.6	16.7	32.8	28.6	20.3	34.1	27.8
<b>Eastern Region</b>	<b>47.3</b>	<b>46.0</b>	<b>46.6</b>	<b>31.3</b>	<b>35.8</b>	<b>34.1</b>	<b>44.1</b>	<b>43.2</b>	<b>43.6</b>
Arunachal Pradesh	64.8	36.6	51.1	37.9	41.3	40.4	62.3	37.6	49.4
Assam	76.6	57.0	67.0	61.5	44.8	50.7	74.8	54.5	64.4
Bihar	28.0	40.9	34.4	19.6	25.1	23.2	26.7	36.8	32.0
Chhattisgarh	19.4	18.2	18.8	4.2	6.8	5.9	16.9	15.1	16.0
Jharkhand	23.1	22.6	22.8	24.6	18.3	20.6	23.4	21.3	22.3
Meghalaya	86.0	11.7	42.7	47.3	27.4	36.8	64.3	19.7	39.5
Mizoram	53.3	50.0	50.6	33.3	46.6	42.2	37.5	47.8	44.9
Odisha	71.3	74.8	73.0	51.9	51.9	51.9	67.7	68.4	68.1
Sikkim	14.5	21.5	17.9	13.3	15.4	14.6	14.3	19.8	17.1
Tripura	3.2	16.4	10.0	10.0	4.0	5.7	4.1	13.0	9.1
West Bengal	29.4	53.2	44.6	11.5	57.4	33.2	24.0	54.0	42.0
<b>Western Region</b>	<b>54.7</b>	<b>65.5</b>	<b>60.0</b>	<b>39.2</b>	<b>48.5</b>	<b>46.6</b>	<b>51.9</b>	<b>61.3</b>	<b>56.9</b>
Daman & Diu	98.8	98.6	98.7	85.0	56.7	90.0	96.0	97.0	96.5
Goa	70.0	81.2	75.2	60.0	74.2	68.6	68.0	79.0	73.5
Gujarat	45.1	53.6	49.1	28.4	39.6	35.3	42.2	49.8	46.0
Maharashtra	55.0	68.5	62.1	38.0	50.2	46.2	52.1	63.3	58.4
<b>Southern Region</b>	<b>43.6</b>	<b>44.5</b>	<b>44.1</b>	<b>31.2</b>	<b>30.1</b>	<b>30.5</b>	<b>41.3</b>	<b>40.7</b>	<b>41.0</b>
Andhra Pradesh	70.0	82.7	76.0	49.2	60.7	55.9	65.7	76.4	71.1
Karnataka	59.1	60.1	59.6	45.5	36.4	40.5	56.7	55.1	55.9
Kerala	36.4	29.9	33.4	31.4	29.7	30.4	35.5	29.8	32.7
Puducherry	1.3	4.7	2.8	0.0	4.3	2.5	1.1	4.6	2.8
Tamil Nadu	18.9	15.9	17.3	6.3	6.0	6.1	16.4	13.2	14.6
Telangana	67.7	72.9	71.0	53.7	56.1	55.4	64.8	68.2	67.0

Table A4.13: Distribution of households by awareness about ULIP policies (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
<b>All India</b>	21.1	23.9	22.5	12.7	15.3	14.1	19.6	21.6	20.6
<b>Northern Region</b>	10.8	14.0	12.4	6.8	7.3	7.1	10.2	12.4	11.4
Chandigarh	5.7	2.1	4.0	0.0	0.0	0.0	4.5	1.5	3.0
Delhi	17.6	15.6	16.2	10.5	9.9	10.1	15.7	13.8	14.3
Haryana	5.5	9.5	7.4	4.8	6.7	6.0	5.4	8.9	7.1
Himachal Pradesh	14.3	8.2	11.5	1.8	3.4	2.8	11.9	6.8	9.3
Madhya Pradesh	9.7	18.5	13.9	12.1	29.1	22.7	9.8	19.4	14.5
Punjab	5.7	10.6	8.2	6.1	2.6	4.0	5.8	9.0	7.5
Rajasthan	22.2	28.5	25.4	8.7	12.8	11.4	20.2	24.5	22.5
Uttar Pradesh	9.1	9.7	9.4	6.6	3.6	4.7	8.7	7.9	8.3
Uttarakhand	13.0	15.1	14.0	12.5	13.4	13.2	12.9	14.7	13.9
<b>Eastern Region</b>	33.2	36.2	34.7	20.1	24.0	22.5	30.6	32.8	31.8
Arunachal Pradesh	57.7	29.9	44.2	44.8	36.0	38.5	56.5	31.2	43.3
Assam	68.4	56.5	62.5	51.9	41.7	45.3	66.4	53.4	59.7
Bihar	25.3	37.3	31.2	14.1	25.1	21.2	23.5	34.1	29.1
Chhattisgarh	12.6	15.3	13.9	4.2	5.7	5.1	11.2	12.7	12.0
Jharkhand	26.5	24.9	25.7	34.4	24.8	28.2	28.0	24.9	26.3
Meghalaya	83.7	8.3	39.8	32.7	21.0	26.5	55.1	14.8	32.7
Mizoram	33.3	34.8	34.6	17.5	31.9	27.2	20.8	33.0	29.5
Odisha	15.5	23.9	19.5	8.9	9.2	9.1	14.3	19.8	17.1
Sikkim	29.0	38.5	33.6	20.0	19.2	19.5	27.4	33.0	30.3
Tripura	3.2	14.9	9.2	10.0	4.0	5.7	4.1	12.0	8.5
West Bengal	34.4	59.9	50.7	12.4	40.6	25.7	27.7	56.4	45.0
<b>Western Region</b>	35.7	36.4	36.1	16.2	26.0	21.0	32.3	32.9	32.6
Daman & Diu	45.0	41.4	43.3	10.0	56.7	16.0	38.0	35.0	36.5
Goa	66.3	81.2	73.2	40.0	77.4	62.7	61.0	80.0	70.5
Gujarat	35.6	27.8	31.9	19.3	18.9	19.1	32.8	25.4	29.1
Maharashtra	30.6	37.2	34.1	10.9	21.0	17.7	27.2	32.6	30.2
<b>Southern Region</b>	12.8	15.5	14.2	7.6	7.6	7.6	11.8	13.4	12.7
Andhra Pradesh	17.4	30.3	23.5	16.9	17.9	17.5	17.3	26.7	22.0
Karnataka	17.7	25.8	21.7	9.9	14.0	12.1	16.3	23.3	19.8
Kerala	7.8	3.9	6.0	2.9	1.8	2.2	6.9	3.3	5.1
Puducherry	1.3	3.1	2.1	0.0	4.3	2.5	1.1	3.4	2.2
Tamil Nadu	6.2	4.3	5.2	2.3	1.7	1.9	5.5	3.6	4.4
Telangana	26.6	24.2	25.1	14.6	10.3	11.5	24.1	20.3	21.6

Table A4.14: Distribution of households by awareness about retirement benefit policies (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	37.2	41.9	39.6	29.3	32.8	31.5	35.8	39.6	37.8
Northern Region	22.9	26.2	24.6	16.6	18.9	18.1	22.0	24.4	23.3
Chandigarh	24.5	21.3	23.0	7.7	28.6	20.6	21.2	23.5	22.4
Delhi	36.3	34.8	35.2	23.7	25.6	25.2	32.9	31.8	32.1
Haryana	22.5	26.2	24.2	19.4	20.2	19.9	22.1	24.9	23.5
Himachal Pradesh	40.3	72.9	55.5	38.6	59.1	51.0	40.0	68.8	54.4
Madhya Pradesh	14.8	19.3	17.0	9.1	14.5	12.5	14.5	18.9	16.7
Punjab	9.1	13.9	11.5	6.1	2.6	4.0	8.6	11.6	10.2
Rajasthan	35.7	40.7	38.2	33.3	27.7	29.5	35.4	37.4	36.5
Uttar Pradesh	20.7	20.2	20.5	7.7	10.5	9.4	18.3	17.4	17.8
Uttarakhand	29.3	13.7	21.4	41.7	11.9	19.8	30.6	13.3	21.1
Eastern Region	55.4	56.5	56.0	46.0	45.7	45.8	53.5	53.6	53.5
Arunachal Pradesh	64.8	58.2	61.6	55.2	57.3	56.7	63.9	58.0	60.8
Assam	75.8	68.5	72.3	63.5	52.1	56.1	74.4	65.2	69.6
Bihar	69.9	69.8	69.9	73.9	69.5	71.0	70.6	69.7	70.1
Chhattisgarh	23.1	18.6	20.9	10.4	10.2	10.3	21.0	16.4	18.6
Jharkhand	47.7	53.7	50.7	55.7	54.1	54.7	49.2	53.8	51.7
Meghalaya	74.4	20.0	42.7	49.1	33.9	41.0	60.2	27.0	41.8
Mizoram	60.0	54.5	55.6	33.3	43.1	39.9	38.9	47.3	44.9
Odisha	17.1	25.8	21.2	10.4	10.7	10.6	15.8	21.6	18.7
Sikkim	84.1	92.3	88.1	80.0	88.5	85.4	83.3	91.2	87.4
Tripura	90.5	79.1	84.6	90.0	80.0	82.9	90.4	79.3	84.2
West Bengal	92.4	85.4	87.9	61.9	75.2	68.2	83.2	83.6	83.4
Western Region	40.7	55.6	48.1	24.1	42.7	36.1	37.8	52.0	45.3
Daman & Diu	83.8	81.4	82.7	45.0	56.7	54.0	76.0	75.0	75.5
Goa	42.5	49.3	45.6	15.0	35.5	27.5	37.0	45.0	41.0
Gujarat	35.8	52.1	43.4	24.8	39.1	33.5	33.9	48.6	41.2
Maharashtra	39.1	55.9	47.9	21.7	44.2	36.9	36.1	52.6	45.3
Southern Region	35.7	39.9	37.9	25.5	29.0	27.6	33.8	37.0	35.5
Andhra Pradesh	18.7	26.0	22.1	5.1	17.9	12.6	15.9	23.6	19.8
Karnataka	28.0	46.6	37.0	25.6	33.6	29.9	27.6	43.9	35.7
Kerala	83.5	87.2	85.2	77.1	80.2	79.0	82.4	85.2	83.8
Puducherry	7.8	15.6	11.3	0.0	0.0	0.0	6.4	11.5	8.8
Tamil Nadu	28.5	25.5	26.9	10.9	14.2	13.0	25.1	22.3	23.5
Telangana	29.1	26.7	27.6	22.0	16.8	18.2	27.6	23.9	25.2

Table A4.15: Distribution of households by awareness about riders for policies (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	14.1	16.1	15.1	9.6	8.8	8.9	13.3	14.1	13.7
Northern Region	8.1	9.2	8.7	5.5	4.6	4.9	7.7	8.1	7.9
Chandigarh	3.8	2.1	3.0	0.0	0.0	0.0	3.0	1.5	2.2
Delhi	4.9	7.4	6.7	5.3	4.1	4.4	5.0	6.4	6.0
Haryana	2.2	1.8	2.0	3.2	1.1	2.0	2.3	1.7	2.0
Himachal Pradesh	4.2	4.3	4.3	0.0	2.3	1.4	3.4	3.7	3.6
Madhya Pradesh	6.1	7.7	6.9	3.0	3.6	3.4	5.9	7.4	6.6
Punjab	7.0	5.5	6.3	6.1	2.6	4.0	6.9	4.9	5.9
Rajasthan	16.3	17.8	17.0	5.8	6.4	6.2	14.7	14.9	14.8
Uttar Pradesh	10.2	12.9	11.5	7.7	6.3	6.8	9.7	11.0	10.4
Uttarakhand	5.3	1.9	3.6	4.2	1.5	2.2	5.2	1.8	3.3
<b>Eastern Region</b>	<b>24.8</b>	<b>26.1</b>	<b>25.5</b>	<b>16.2</b>	<b>14.0</b>	<b>14.8</b>	<b>23.1</b>	<b>22.8</b>	<b>23.0</b>
Arunachal Pradesh	54.2	32.5	43.7	37.9	36.0	36.5	52.7	33.2	42.5
Assam	64.5	53.5	59.1	46.2	41.7	43.2	62.4	51.1	56.5
Bihar	7.3	11.1	9.2	4.3	5.4	5.0	6.8	9.6	8.3
Chhattisgarh	18.2	14.8	16.6	6.3	4.5	5.1	16.3	12.0	14.1
Jharkhand	7.3	4.7	6.0	9.8	6.4	7.6	7.8	5.2	6.4
Meghalaya	60.5	5.0	28.2	25.5	19.4	22.2	40.8	12.3	25.0
Mizoram	0.0	1.5	1.2	1.8	4.3	3.5	1.4	3.3	2.8
Odisha	10.8	17.9	14.2	7.4	4.9	5.9	10.1	14.3	12.2
Sikkim	5.8	3.1	4.5	0.0	0.0	0.0	4.8	2.2	3.4
Tripura	6.3	16.4	11.5	20.0	4.0	8.6	8.2	13.0	10.9
West Bengal	26.3	53.4	43.7	29.2	34.7	31.8	27.2	50.1	41.0
<b>Western Region</b>	<b>18.6</b>	<b>25.4</b>	<b>21.9</b>	<b>12.6</b>	<b>14.7</b>	<b>12.4</b>	<b>17.5</b>	<b>21.7</b>	<b>19.7</b>
Daman & Diu	42.5	54.3	48.0	40.0	56.7	26.0	42.0	43.0	42.5
Goa	40.0	27.5	34.2	30.0	22.6	25.5	38.0	26.0	32.0
Gujarat	16.3	22.1	19.0	10.1	12.4	11.5	15.2	19.5	17.4
Maharashtra	14.7	24.3	19.7	7.8	10.5	9.6	13.5	20.4	17.3
<b>Southern Region</b>	<b>6.9</b>	<b>8.0</b>	<b>7.5</b>	<b>3.7</b>	<b>3.6</b>	<b>3.6</b>	<b>6.3</b>	<b>6.8</b>	<b>6.6</b>
Andhra Pradesh	8.3	15.4	11.6	5.1	7.1	6.3	7.6	13.0	10.3
Karnataka	7.4	10.5	8.9	4.1	7.0	5.7	6.9	9.7	8.3
Kerala	1.9	1.4	1.7	1.4	1.8	1.7	1.8	1.5	1.7
Puducherry	3.9	4.7	4.3	0.0	0.0	0.0	3.2	3.4	3.3
Tamil Nadu	4.7	1.1	2.8	2.3	0.0	0.8	4.3	0.8	2.3
Telangana	22.2	20.1	20.9	9.8	6.5	7.4	19.6	16.3	17.4

Table A4.16: Distribution of households by perception about benefits of life insurance: Changes in 2015 over 2010 (Rural + Urban) (%)

State/UT	2015																													
	Insured										Uninsured										Difference in percentage									
	Best safeguard against Risk	Accident Protection	Saving for future	Daughter's marriage	Children's education	Purpose of house	Tax benefits	Retirement needs	Others	Best safeguard against Risk	Accident Protection	Saving for future	Daughter's marriage	Children's education	Purpose of house	Tax benefits	Retirement needs	Others	Best safeguard against Risk	Saving for future	Daughter's marriage	Children's education	Tax benefits	Others	Best safeguard against Risk	Saving for future	Daughter's marriage	Children's education	Tax benefits	Others
All India	52.6	61.0	69.0	8.5	15.6	1.9	3.8	8.2	43.3	49.3	57.6	5.9	10.1	2.1	2.3	3.7	19.4	9.2	20.0	-10.8	-3.0	-8.1	7.3	4.0	17.5	-9.9	-0.9	-3.0	15.7	
Northern Region	45.5	61.9	73.2	9.1	14.8	1.6	3.9	1.7	8.8	34.2	46.5	58.2	5.1	8.2	0.7	2.7	1.3	24.6	1.4	23.9	-5.0	2.6	-6.1	8.3	-10.1	20.1	-5.2	1.4	-3.4	22.7
Chandigarh	3.9	15.5	51.5	8.7	24.3	0.0	2.9	0.0	37.9	0.0	11.9	52.4	4.8	33.3	2.4	14.3	2.4	33.3	-23.9	-0.6	-0.3	7.6	-6.8	35.8	-57.1	31.0	-9.5	19.0	14.3	11.9
Delhi	76.8	50.1	46.6	5.0	13.5	0.0	0.9	10.0	0.9	79.1	48.5	38.0	4.9	10.4	0.6	1.2	6.7	0.6	28.4	1.0	-24.4	-11.0	-5.5	0.9	37.9	9.5	-17.3	-16.6	-5.1	-8.9
Haryana	66.9	68.5	90.1	5.3	13.3	0.8	7.9	2.4	1.9	62.2	65.0	91.5	3.7	11.0	1.2	4.5	1.6	5.3	39.2	18.9	-34.7	-9.2	4.2	1.1	17.6	25.4	-26.1	3.8	0.3	4.7
Himachal Pradesh	56.6	59.4	66.2	2.5	14.2	0.0	0.5	0.0	0.5	48.6	48.6	74.0	2.1	12.3	0.0	0.7	0.7	0.7	-19.7	0.3	1.1	8.8	-7.8	-1.7	-22.3	40.1	-5.7	7.7	-7.0	-7.0
Madhya Pradesh	39.0	56.1	61.6	11.7	26.6	4.1	1.6	2.0	18.7	13.9	22.4	23.6	2.4	4.3	0.0	0.2	1.4	64.9	-5.6	15.2	5.5	19.3	-9.5	18.7	-26.7	-2.9	0.2	1.5	-4.8	64.9
Punjab	56.5	77.3	77.7	5.8	22.3	3.1	5.0	0.4	3.1	49.4	68.1	66.2	1.1	19.4	2.7	1.9	0.0	14.1	13.6	31.2	-18.7	-10.2	-23.8	1.1	-1.8	24.8	-17.1	-8.7	-24.8	9.2
Rajasthan	68.7	75.1	72.3	11.6	9.3	1.2	7.0	0.6	7.2	52.3	62.0	55.3	7.3	6.7	0.6	7.6	1.2	17.8	23.9	46.9	2.9	0.3	5.4	6.7	-9.7	22.0	2.2	3.9	6.5	15.6
Uttar Pradesh	23.2	58.9	81.9	11.4	8.7	0.4	3.4	1.2	5.3	16.0	46.8	73.4	7.8	5.1	0.6	2.1	0.2	14.1	-17.5	35.3	-0.9	0.8	-7.3	5.2	-19.1	38.5	-0.5	1.8	-1.8	13.5
Uttarakhand	68.5	62.2	68.7	3.6	6.2	1.1	6.7	2.2	18.7	47.8	41.3	52.2	7.6	7.1	1.1	3.3	2.7	38.0	32.2	7.8	-1.4	1.3	2.7	18.4	26.8	7.3	6.2	7.1	3.3	38.0
Eastern Region	56.5	59.6	62.4	7.3	14.1	1.9	4.2	7.6	13.7	51.8	48.0	53.5	6.4	9.8	3.7	2.5	7.6	21.6	4.9	21.7	-7.1	-3.0	-7.2	11.6	12.2	21.9	-0.9	-0.4	-2.4	15.8
Arunachal Pradesh	61.9	69.9	50.7	5.5	30.8	3.5	4.0	30.1	6.0	74.8	72.8	48.5	4.9	15.5	1.9	1.0	21.4	6.8	-2.9	3.8	3.4	28.6	-6.4	1.8	41.8	24.6	4.9	12.5	-2.0	-65.0
Assam	69.8	63.9	58.2	11.6	14.4	5.7	8.8	6.2	13.4	75.8	75.0	64.1	10.2	10.9	6.3	4.7	13.3	6.3	26.6	28.6	-3.9	1.1	-21.6	9.4	69.5	54.4	5.0	8.7	-4.4	2.8
Bihar	45.4	44.4	65.1	6.7	5.9	0.8	4.2	4.3	26.2	36.4	36.8	55.1	7.0	5.3	1.4	2.9	4.3	33.7	-2.2	28.8	-15.2	-13.4	-1.8	23.7	-7.4	23.2	-9.0	-6.6	-2.9	28.9
Chhattisgarh	26.4	42.7	72.7	13.0	26.4	1.4	7.2	3.6	7.4	16.3	37.8	59.7	13.8	21.9	1.0	1.0	4.6	14.3	-35.2	22.9	4.5	14.3	-16.6	6.9	-23.7	21.9	8.2	18.6	-12.3	12.1
Jharkhand	42.1	49.8	50.5	8.1	14.4	2.5	4.5	6.3	17.4	40.7	49.4	53.5	7.5	10.4	2.5	2.1	7.1	19.1	-9.6	26.9	-13.7	-15.2	-1.8	17.1	-13.6	42.2	-7.7	-7.3	-9.3	11.5
Meghalaya	46.3	43.9	56.1	15.9	7.3	0.0	1.2	4.9	14.6	29.7	26.4	36.8	9.3	4.1	3.0	0.7	1.1	47.2	0.8	26.1	9.2	-52.7	-4.3	10.2	-20.8	13.3	9.3	-38.1	-0.5	29.2
Mizoram	94.5	16.5	81.3	0.0	33.0	14.3	0.0	20.9	4.4	79.3	18.8	51.3	1.6	16.4	14.8	0.0	16.8	19.4	91.2	13.9	-6.5	31.9	-7.6	4.4	79.3	16.2	0.9	13.3	-16.4	19.4
Odisha	85.3	83.0	64.4	4.1	8.6	0.1	0.9	0.7	6.7	74.0	72.7	51.3	2.8	4.8	0.0	0.3	1.0	13.3	60.8	10.1	-6.0	-11.4	-4.8	6.1	54.1	-1.8	-1.7	-4.1	-0.3	12.4
Sikkim	35.9	78.9	82.4	11.3	9.2	0.7	3.5	2.8	5.6	42.0	82.0	84.0	10.0	6.0	0.0	2.0	2.0	2.0	-58.1	22.4	-4.7	2.5	-6.5	5.6	-51.8	27.8	1.7	6.0	-0.1	-0.1
Tripura	64.7	86.3	63.3	7.9	50.4	6.5	1.4	18.0	0.7	72.3	83.0	63.8	10.6	40.4	12.8	0.0	10.6	0.0	7.4	60.6	1.2	33.0	-1.9	-21.3	5.0	61.7	4.1	36.1	0.0	-23.9
West Bengal	74.6	94.8	52.2	0.7	2.2	3.0	15.7	50.7	0.7	51.9	82.7	67.9	0.0	0.0	2.5	32.1	29.6	4.9	-14.8	8.0	-16.1	-11.1	3.1	0.6	-35.3	37.8	-14.1	-4.0	30.9	4.5
Western Region	62.3	57.4	78.3	8.2	21.9	3.4	5.8	5.6	2.5	48.8	52.6	68.1	5.8	14.0	3.6	3.0	3.9	14.2	12.8	27.9	-5.4	-0.5	-4.9	2.4	4.8	26.7	-1.7	2.7	-4.2	13.3
Daman & Diu	68.5	38.3	62.4	12.8	23.5	2.7	17.4	24.8	0.0	70.0	46.0	58.0	12.0	8.0	0.0	12.0	12.0	0.0	45.6	-11.4	2.0	-11.4	6.0	0.0	41.9	-1.4	5.8	-4.5	-38.0	0.0
Goa	90.3	87.6	82.8	4.1	12.4	1.4	13.8	1.4	0.0	83.7	85.7	91.8	8.2	8.2	0.0	8.2	2.0	0.0	14.5	39.1	-1.9	-5.7	12.5	0.0	26.2	51.4	8.2	3.9	8.2	0.0
Gujarat	64.8	57.3	86.0	3.9	21.0	3.7	3.4	3.3	1.8	50.9	52.9	69.7	1.5	13.8	3.5	2.1	1.5	18.5	10.0	37.1	-9.0	3.2	-3.1	1.7	-1.7	32.9	-5.9	3.6	-0.8	17.5
Maharashtra	56.4	56.3	73.6	11.6	23.4	3.5	5.4	5.7	3.7	41.1	49.5	65.4	8.1	15.3	4.4	2.2	5.0	14.0	11.1	23.9	-3.9	-1.6	-9.4	3.5	4.9	21.8	-0.8	2.3	-5.8	13.1
Southern Region	56.5	63.8	61.3	9.2	14.9	1.2	1.0	1.3	2.1	44.4	56.5	56.1	6.8	12.5	0.8	0.5	1.8	5.8	29.0	-3.0	-34.3	-18.5	-17.2	1.6	14.1	-5.0	-40.1	-8.1	-3.4	4.0
Andhra Pradesh	42.3	65.2	72.9	18.6	5.9	1.1	0.0	0.2	0.2	35.6	67.8	70.2	17.6	4.4	1.0	0.0	0.5	0.0	-16.2	37.9	-8.5	-18.3	-61.8	-0.8	-28.9	19.5	7.4	-1.6	-9.6	-6.0
Karnataka	78.8	69.2	61.7	7.8	13.1	0.2	2.4	1.4	0.4	71.6	69.4	52.2	7.9	7.2	0.4	1.8	2.2	2.2	48.3	-21.9	-33.6	-28.9	-0.5	-0.2	32.1	-19.3	-30.6	-17.3	-1.5	-0.2
Kerala	14.8	32.4	42.3	4.5	37.2	2.6	0.0	2.3	0.0	8.9	33.5	42.4	5.7	37.3	1.3	0.0	3.2	0.6	0.9	-11.3	-42.0	9.7	-9.5	-0.3	-10.7	-15.7	-46.8	11.1	-2.8	0.1
Puducherry	75.9	60.0	33.1	9.7	8.3	0.7	0.7	4.8	4.8	58.0	44.0	14.0	2.0	6.0	0.0	2.0	18.0	62.9	-26.8	-16.9	-46.1	-39.5	4.8	25.5	-13.5	-55.5	-1.5	-2.5	15.5	
Tamil Nadu	55.9	69.1	64.9	6.9	14.8	1.7	0.8	1.0	4.7	42.2	52.4	62.3	1.5	11.5	1.0	0.0	1.8	12.0	45.4	-10.1	-51.0	-18.1	-0.3	4.5	28.7	-2.9	-64.3	-12.7	-2.3	12.0

Table A4.17a: Distribution of households by factors influencing decision to take insurance (%)

State/UT	2015																										
	Rural									Urban									All								
	Voluntary	Advice of friends/relatives/neighbours	Advice of agent	Through employer	Advertisements	Requirement of the financier	Other sources	Don't know	Voluntary	Advice of friends/relatives/neighbours	Advice of agent	Through employer	Advertisements	Requirement of the financier	Other sources	Don't know	Voluntary	Advice of friends/relatives/neighbours	Advice of agent	Through employer	Advertisements	Requirement of the financier	Other sources	Don't know			
<b>All India</b>	31.3	27.0	47.4	1.4	8.1	1.5	2.1	18.9	35.0	29.2	51.0	2.2	10.5	1.7	1.4	17.8	33.1	28.1	49.2	1.8	9.3	1.6	1.5	18.4			
<b>Northern Region</b>	32.6	20.6	46.6	1.3	7.4	1.0	2.4	14.6	35.5	25.0	52.4	1.9	7.2	1.0	2.1	13.5	34.0	22.8	49.5	1.6	7.3	1.0	2.0	14.0			
Chandigarh	4.3	2.1	19.1	0.0	0.0	0.0	44.7	29.8	5.4	3.6	16.1	0.0	1.8	1.8	33.9	37.5	4.9	2.9	17.5	0.0	1.0	1.0	38.8	34.0			
Delhi	28.3	18.2	37.4	1.0	0.0	0.0	3.0	33.3	31.8	13.2	43.0	0.4	7.4	0.0	6.6	30.2	30.8	14.7	41.3	0.6	5.3	0.0	5.6	31.1			
Haryana	56.2	23.8	66.4	2.6	5.4	2.3	2.1	17.7	67.7	25.6	71.8	6.6	3.5	1.4	0.6	11.2	61.6	24.7	68.9	4.5	4.5	1.9	1.4	14.7			
Himachal Pradesh	36.5	9.0	53.2	3.9	0.4	0.0	0.9	16.3	5.9	3.9	81.5	0.5	0.5	0.0	0.0	13.7	22.1	6.6	66.4	2.3	0.5	0.0	0.5	15.1			
Madhya Pradesh	27.6	28.2	50.0	0.4	22.0	2.3	0.3	7.7	25.2	32.3	49.6	1.2	21.4	2.2	0.4	8.9	26.5	30.1	49.8	0.8	21.7	2.3	0.3	8.3			
Punjab	44.7	28.0	47.7	1.6	4.6	0.0	2.2	11.9	52.0	40.8	59.8	3.9	8.1	1.2	0.3	6.6	48.2	34.1	53.4	2.7	6.3	0.6	1.3	9.4			
Rajasthan	31.9	19.5	41.8	3.5	3.3	0.8	1.0	7.1	44.8	34.9	50.5	3.9	3.9	0.8	1.2	10.8	39.1	28.0	46.6	3.7	3.6	0.8	1.1	9.1			
Uttar Pradesh	28.5	16.8	43.2	0.6	2.7	0.4	1.2	20.1	33.5	19.5	46.7	0.7	2.1	0.3	1.6	15.9	30.9	18.1	44.9	0.6	2.4	0.4	1.4	18.1			
Uttarakhand	24.7	15.1	32.8	0.7	5.0	1.0	11.0	9.7	27.9	19.9	49.8	0.8	3.2	0.8	6.4	12.7	26.2	17.3	40.5	0.7	4.2	0.9	4.7	11.1			
<b>Eastern Region</b>	30.2	24.5	36.5	1.6	8.6	1.5	3.2	21.9	36.8	27.8	41.4	3.2	14.3	2.7	1.3	19.5	33.6	26.2	39.0	2.4	11.5	2.1	1.7	20.7			
Arunachal Pradesh	15.7	30.6	28.7	9.3	13.0	5.6	1.9	29.6	43.2	22.4	45.2	4.8	27.2	7.1	1.7	16.0	35.8	24.6	40.8	6.0	23.4	6.7	1.7	19.7			
Assam	30.8	20.2	35.6	6.7	5.8	1.4	8.7	30.8	36.7	30.6	42.2	7.8	22.2	3.9	5.6	16.1	33.5	25.0	38.7	7.2	13.4	2.6	7.2	24.0			
Bihar	26.1	22.7	21.4	0.0	2.4	0.4	2.8	24.2	32.2	27.2	23.1	1.2	4.0	0.7	0.3	20.9	29.0	24.8	22.2	0.6	3.1	0.6	1.0	22.6			
Chhattisgarh	44.1	13.3	41.3	1.3	9.8	0.0	5.1	17.1	56.3	4.1	45.9	1.9	14.6	0.4	4.9	19.0	49.7	9.1	43.4	1.5	12.0	0.2	5.0	18.0			
Jharkhand	28.9	12.8	14.1	1.0	7.2	1.8	4.9	29.4	27.9	12.4	21.5	1.2	8.8	0.6	0.3	38.8	28.5	12.6	17.5	1.1	7.9	1.2	0.1	33.8			
Meghalaya	0.0	30.8	23.1	0.0	15.4	0.0	15.4	15.4	10.1	30.4	39.1	1.4	21.7	1.4	1.4	23.2	8.5	30.5	36.6	1.2	20.7	1.2	1.2	22.0			
Mizoram	52.4	47.6	14.3	0.0	19.0	0.0	0.0	14.3	88.6	74.3	17.1	28.6	30.0	0.0	0.0	4.3	80.2	68.1	16.5	22.0	27.5	0.0	0.0	6.6			
Odisha	27.0	33.7	68.1	0.3	14.2	0.3	0.8	13.1	33.7	33.7	73.2	0.9	17.5	1.3	0.7	10.0	30.2	33.7	70.5	0.6	15.8	0.8	0.8	11.6			
Sikkim	14.5	43.4	34.2	0.0	5.3	1.3	0.0	36.8	7.6	57.6	30.3	1.5	1.5	0.0	0.0	34.8	11.3	50.0	32.4	0.7	3.5	0.7	0.0	35.9			
Tripura	69.0	25.4	45.1	2.8	33.8	18.3	0.0	5.6	57.4	44.1	58.8	2.9	38.2	20.6	0.0	16.2	63.3	34.5	51.8	2.9	36.0	19.4	0.0	10.8			
West Bengal	57.1	82.9	57.1	17.1	0.0	11.4	0.0	14.3	32.3	62.6	47.5	12.1	8.1	14.1	0.0	15.2	38.8	67.9	50.0	13.4	6.0	13.4	0.0	14.9			
<b>Western Region</b>	49.4	49.6	74.2	1.3	15.3	4.6	1.4	3.6	54.3	48.1	71.7	1.9	19.8	3.3	0.9	3.2	51.8	48.9	72.9	1.6	17.5	3.9	1.1	3.4			
Daman & Diu	55.0	46.3	61.3	1.3	26.3	0.0	0.0	0.0	62.3	43.5	63.8	1.4	20.3	0.0	1.4	0.0	58.4	45.0	62.4	1.3	23.5	0.0	0.7	0.0			
Goa	41.6	67.5	63.6	5.2	49.4	35.1	0.0	3.9	75.0	72.1	80.9	4.4	39.7	20.6	0.0	0.0	57.2	69.7	71.7	4.8	44.8	28.3	0.0	2.1			
Gujarat	48.1	55.4	74.3	1.1	10.0	5.1	0.4	3.1	38.7	53.3	74.6	1.3	13.1	2.3	0.0	3.2	43.7	54.4	74.5	1.2	11.4	3.8	0.2	3.1			
Maharashtra	50.8	42.8	77.0	1.0	14.4	1.0	2.6	4.5	62.4	42.6	69.5	2.1	22.4	2.5	1.6	3.8	56.8	42.7	73.1	1.5	18.6	1.8	2.1	4.1			
<b>Southern Region</b>	15.1	28.8	45.0	1.2	3.1	0.4	0.2	37.6	13.4	26.2	46.6	1.2	3.9	0.3	0.0	39.6	14.3	27.6	45.8	1.2	3.5	0.3	0.1	38.5			
Andhra Pradesh	38.1	45.6	39.9	2.7	3.0	0.6	0.3	21.5	42.8	42.4	49.8	1.7	3.5	0.0	0.0	20.5	40.0	44.3	43.9	2.3	3.2	0.4	0.2	21.1			
Karnataka	12.4	26.2	65.2	0.8	2.2	0.6	0.2	25.0	14.6	26.3	72.9	2.0	5.6	0.7	0.0	17.3	13.4	26.3	68.6	1.3	3.7	0.7	0.1	21.6			
Kerala	4.7	15.0	41.5	0.0	0.0	0.0	0.0	53.4	2.5	17.6	44.7	1.3	0.0	0.6	0.0	50.9	3.7	16.2	42.9	0.6	0.0	0.3	0.0	52.3			
Puducherry	7.5	36.3	32.5	0.0	2.5	0.0	0.0	38.8	7.7	33.8	29.2	0.0	1.5	0.0	0.0	41.5	7.6	35.2	31.0	0.0	2.1	0.0	0.0	40.0			
Tamil Nadu	8.2	24.8	32.0	1.1	5.1	0.2	0.4	53.9	4.6	21.2	29.4	0.5	4.3	0.0	0.0	59.5	6.3	22.9	30.6	0.8	4.7	0.1	0.2	56.8			

Table A4.17b: Distribution of households by differences on factors influencing decision to take insurance: Changes in 2015 over 2010 (%)

State/UT	Rural						Urban						All											
	Voluntary	Advice of friends/relatives/neighbours	Advice of agent	Through employer	Advertisements	Requirement of the financier	Other sources	Don't know	Voluntary	Advice of friends/relatives/neighbours	Advice of agent	Through employer	Advertisements	Requirement of the financier	Other sources	Don't know	Voluntary	Advice of friends/relatives/neighbours	Advice of agent	Through employer	Advertisements	Requirement of the financier	Other sources	Don't know
All India	-10.8	-14.2	-28.8	-4.9	-3.4	-1.1	0.9	18.2	-12.2	-11.3	-22.0	-4.2	-5.3	-2.0	0.1	17.4	-11.5	-12.8	-25.5	-4.6	-4.3	-1.5	0.2	17.8
Northern Region	-12.7	-9.5	-27.7	-2.3	0.9	-1.9	1.5	14.1	-22.1	-9.2	-23.9	-1.5	-5.0	-3.9	1.4	13.1	-14.3	-10.1	-25.8	-1.9	-1.8	-2.8	1.3	13.6
Chandigarh	-45.7	74.1	-27.1	0.0	-6.3	0.0	44.7	29.8	-43.2	-65.0	-48.2	-4.3	-9.6	1.8	33.9	37.5	-44.5	-69.8	-37.2	-2.0	-7.7	1.0	38.8	34.0
Delhi	-53.7	4.1	12.4	0.2	-8.6	-0.8	3.0	30.2	-50.7	-17.3	-7.0	0.1	0.6	-1.0	5.0	28.5	-51.5	-11.0	-1.3	0.1	-2.1	-0.9	4.4	29.0
Haryana	-21.9	-12.1	-8.9	-2.2	0.4	-10.4	1.3	17.2	-8.8	-13.2	2.9	2.9	-1.1	-12.6	0.3	11.2	-15.8	-12.6	-3.4	0.2	-0.3	-11.4	0.8	14.4
Himachal Pradesh	-23.6	-12.8	-20.7	-5.0	-12.2	0.0	-3.3	14.2	-65.6	-14.7	9.1	-9.0	-18.6	0.0	0.0	13.7	-43.3	-13.7	-6.8	-6.9	-15.2	0.0	-1.8	13.9
Madhya Pradesh	4.6	-2.2	-39.8	-4.6	18.2	0.1	-1.0	7.3	-16.4	2.8	-33.2	-1.7	10.1	-0.3	-0.1	8.5	-5.2	0.1	-36.7	-3.2	14.4	-0.1	-0.6	7.9
Punjab	-10.5	-29.8	-24.2	-15.6	-28.5	-6.0	0.6	11.6	2.0	-19.7	-18.2	-14.4	-36.2	-7.4	-2.6	6.3	-4.6	-25.0	-21.4	-15.0	-32.2	-6.7	-0.9	9.1
Rajasthan	-15.0	-16.8	-14.0	3.2	0.2	0.8	0.2	6.5	-8.6	-5.7	-5.0	3.5	0.3	-0.8	0.9	10.0	-10.8	-10.2	-9.0	3.4	0.3	0.0	0.5	8.5
Uttar Pradesh	-15.5	-8.1	-35.1	0.5	-0.6	-2.1	1.1	20.0	-16.6	-3.6	-29.4	0.3	-8.0	-4.2	1.6	15.7	-16.0	-6.0	-32.4	0.4	-4.1	-3.1	1.3	18.0
Uttarakhand	-10.6	15.1	-42.5	-1.8	4.4	0.1	10.4	9.7	-12.3	0.2	-15.1	-1.0	3.2	-7.1	4.9	12.7	26.2	-4.4	-29.9	-1.4	4.2	-3.3	4.7	11.1
Eastern Region	-11.7	-9.1	-40.1	-1.2	-7.6	-0.2	1.7	20.8	-9.3	-3.0	-34.5	-0.2	-5.1	0.4	-0.2	19.0	-10.4	-6.1	-37.3	-0.7	-6.3	0.1	0.1	19.9
Arunachal Pradesh	-8.6	-25.6	-56.2	7.5	-11.4	4.9	-3.6	28.9	25.6	-31.2	-42.3	3.2	-11.1	3.6	-0.9	15.0	15.0	-30.3	45.5	4.3	-8.2	4.6	-2.2	18.8
Assam	-8.2	9.6	-30.1	4.8	-10.3	-3.2	7.1	25.5	-17.4	12.9	-29.8	3.4	-1.0	2.7	0.2	14.7	-12.7	11.1	-30.0	4.1	-6.1	-0.4	3.9	20.5
Bihar	-29.4	-9.6	-59.1	-1.4	-2.5	-0.6	1.8	23.7	-14.1	14.3	-49.5	0.6	1.7	0.6	0.2	20.6	-22.2	1.6	-54.6	-0.4	-0.5	0.0	0.4	22.2
Chhattisgarh	10.7	-18.2	-56.9	-0.3	2.3	-1.6	1.9	16.5	10.3	-23.4	-45.9	-2.4	4.9	-1.8	0.9	18.7	10.4	-20.6	-51.8	-1.3	3.5	-1.7	1.5	17.5
Jharkhand	-16.7	-9.2	-48.5	-4.2	6.4	0.8	4.6	29.4	-24.6	-16.5	-58.0	-0.8	6.3	0.6	-0.3	38.3	-20.4	-12.6	-52.9	-2.6	6.3	0.7	-0.3	33.5
Meghalaya	-10.5	-0.8	-34.8	-26.3	10.1	-5.3	15.4	15.4	-41.9	-44.9	-25.2	-15.0	-13.9	0.1	-1.3	23.2	-34.9	-35.8	-26.5	-17.3	-8.6	-1.0	-1.0	22.0
Mizoram	29.7	47.6	-76.6	-27.3	-12.8	-22.7	0.0	14.3	65.3	-5.2	-66.4	3.9	30.0	-61.6	0.0	4.3	57.1	7.1	-68.8	-3.3	20.1	-52.6	0.0	6.6
Odisha	2.3	-23.3	-4.4	-3.3	-37.2	-0.6	0.5	12.9	10.7	-19.9	-4.3	-3.5	-44.8	1.3	0.0	9.8	6.3	-21.7	-4.3	-3.4	-40.7	0.3	0.3	11.5
Sikkim	-56.8	39.7	-27.0	-2.5	5.3	1.3	0.0	36.8	-79.6	46.1	-22.6	1.5	1.5	0.0	0.0	33.4	-67.4	42.7	-24.9	-0.6	3.5	0.7	0.0	35.2
Tripura	24.0	-3.4	-42.4	-5.9	27.6	12.1	-10.0	-0.6	-18.4	27.0	-24.0	-14.2	38.2	10.6	-4.3	13.3	4.0	11.2	-33.5	-9.8	32.6	11.4	-7.3	6.1
West Bengal	-3.8	52.2	-23.2	16.2	-0.9	11.4	0.0	14.3	-43.4	42.9	-17.3	11.9	7.6	14.1	0.0	15.2	-30.5	43.5	-21.5	12.9	5.3	13.4	0.0	14.9
Western Region	3.7	-8.7	0.0	-1.7	-4.2	0.1	-0.6	3.5	6.2	-7.5	2.7	-1.0	-6.2	-0.9	0.3	3.2	4.9	-8.1	1.3	-1.4	-5.2	-0.4	-0.2	3.4
Daman & Diu	8.8	-21.3	6.3	-2.5	-2.5	0.0	0.0	0.0	19.5	-20.8	6.6	-1.4	-5.4	0.0	1.4	0.0	13.7	-21.0	6.4	-2.0	-3.8	0.0	0.7	0.0
Goa	27.8	-2.5	-16.4	2.7	36.9	33.8	0.0	3.9	70.7	-9.4	36.6	3.0	-20.3	13.4	-4.3	0.0	47.9	-5.7	8.4	2.8	10.2	24.3	-2.0	2.1
Gujarat	1.5	3.2	6.3	-2.5	-10.2	-1.1	-2.8	2.9	-14.0	10.8	11.6	-0.6	-10.4	-4.0	-0.4	3.2	-5.7	6.8	8.8	-1.6	-10.3	-2.5	-1.7	3.0
Maharashtra	2.0	-18.3	-4.3	-1.5	-4.3	-2.9	1.2	4.5	12.5	-18.7	-7.2	-1.7	-1.9	-0.2	1.2	3.8	7.4	-18.6	-5.8	-1.6	-3.1	-1.5	1.2	4.1
Southern Region	-17.6	-36.8	-36.7	-19.8	-6.1	-2.0	-0.6	36.7	-21.3	-38.5	-28.3	-19.5	-6.8	-3.6	-2.5	39.1	-19.4	-37.6	-32.5	-19.6	-6.5	-2.8	-1.6	37.9
Andhra Pradesh	37.3	-36.5	-52.6	-28.7	1.0	-1.4	0.3	21.2	33.0	-26.9	-29.4	-13.3	-16.5	-2.2	-3.3	20.5	35.2	-32.1	-42.6	-21.8	-6.8	-1.8	-1.3	20.9
Karnataka	-29.7	-36.4	-7.2	-14.0	-6.6	-2.3	-1.2	22.7	-29.3	-32.4	-3.6	-11.5	0.5	-3.0	-4.5	15.4	-29.6	-34.5	-5.7	-12.9	-3.3	-2.6	-2.8	19.4
Kerala	-32.4	-42.0	-43.0	-18.7	-22.1	-3.7	-1.3	53.1	-30.0	-46.0	-35.0	-30.2	-13.6	-7.2	-0.4	50.9	-31.1	-44.1	-39.1	-24.5	-17.8	-5.5	-0.8	52.1
Puducherry	-16.3	-21.3	-55.0	-26.3	-15.0	0.0	-1.3	38.8	-55.2	-11.9	-42.2	-14.3	-9.9	-1.4	0.0	41.5	-35.2	-16.6	-48.6	-20.4	-12.5	-0.7	-0.6	40.0
Tamil Nadu	-36.4	-38.3	-49.3	-19.0	-0.9	-1.6	-0.3	53.7	-39.8	-47.4	-39.0	-26.2	-2.6	-3.7	-1.4	59.3	-38.2	-43.3	-43.4	-23.0	-1.8	-2.7	-0.9	56.7

Table A4.18a: Distribution of insured households by preferences to purchase an insurance policy (%)

State/UT	Rural						Urban						All								
	Licensed insurance agents	Licensed brokers	Common service centres (CSCs)	Licensed web aggregators	Direct from Insurance companies	Don't know	Others	Licensed agents	Licensed brokers	Common service centres (CSCs)	Licensed web aggregators	Direct from Insurance companies	Don't know	Others	Licensed agents	Licensed brokers	Common service centres (CSCs)	Licensed web aggregators	Direct from Insurance companies	Don't know	Others
<b>All India</b>	71.1	15.6	5.1	2.3	18.4	21.4	2.0	75.0	18.1	5.8	2.6	22.5	17.9	1.3	73.0	16.9	5.4	2.4	20.4	19.7	1.7
<b>Northern Region</b>	72.0	8.6	2.4	0.6	27.4	21.6	3.3	77.9	10.9	4.0	0.5	31.8	16.1	2.0	74.8	9.7	3.2	0.6	29.5	19.0	2.7
Chandigarh	42.5	0.0	1.3	0.0	0.0	53.8	2.5	35.2	1.4	2.8	0.0	2.8	52.1	8.5	39.1	0.7	2.0	0.0	1.3	53.0	5.3
Delhi	84.5	6.9	0.0	0.0	39.7	2.6	0.0	88.7	6.2	1.0	0.0	38.5	1.4	1.4	87.5	6.4	0.7	0.0	38.8	1.7	1.0
Haryana	86.5	16.2	0.5	0.0	67.1	12.5	0.2	89.7	16.2	2.3	0.3	68.7	7.7	1.4	88.0	16.2	1.3	0.1	67.8	10.2	0.8
Himachal Pradesh	94.2	2.9	1.2	0.0	6.2	2.1	0.4	96.2	0.5	0.9	0.0	1.4	0.5	3.3	95.1	1.8	1.1	0.0	4.0	1.3	1.8
Madhya Pradesh	52.0	12.5	3.9	1.3	29.7	44.3	0.2	59.4	17.3	6.0	2.3	27.5	36.6	0.2	55.4	14.7	4.9	1.8	28.7	40.7	0.2
Punjab	84.1	16.7	1.6	0.5	55.2	11.7	1.3	90.3	21.7	2.6	0.9	61.3	6.6	0.9	87.1	19.0	2.0	0.7	58.1	9.3	1.1
Rajasthan	79.8	12.3	1.9	0.8	33.0	14.6	2.8	85.5	25.1	4.1	0.0	53.9	6.6	0.4	82.4	18.3	2.9	0.4	42.7	10.9	1.7
Uttar Pradesh	77.5	1.3	0.4	0.6	11.2	13.1	5.7	82.5	1.0	1.0	0.0	11.4	10.1	3.8	79.8	1.2	0.7	0.3	11.3	11.7	4.8
Uttarakhand	45.2	9.6	13.0	0.3	18.0	42.1	12.1	52.9	2.6	21.9	0.0	31.8	40.9	3.3	48.7	6.4	17.1	0.2	24.3	41.5	8.0
<b>Eastern Region</b>	65.4	22.1	8.8	4.3	16.2	25.6	1.9	70.8	24.8	7.6	6.0	21.2	21.4	1.5	68.0	23.4	8.2	5.2	18.6	23.5	1.7
Arunachal Pradesh	59.7	24.1	27.1	7.1	23.3	34.5	3.3	59.6	23.3	7.6	8.8	36.0	31.9	0.6	59.7	23.8	18.0	7.9	29.2	33.3	2.1
Assam	52.5	19.3	19.8	11.8	9.4	40.5	8.4	59.5	24.5	19.5	14.5	22.4	29.7	6.8	55.9	21.8	19.7	13.1	15.6	35.3	7.7
Bihar	67.7	23.9	0.6	0.0	9.8	30.2	0.3	74.5	28.5	0.7	1.7	13.3	21.6	0.1	70.9	26.0	0.7	0.8	11.4	26.2	0.2
Chhattisgarh	42.1	1.6	19.3	0.0	51.7	15.9	0.0	45.7	2.5	24.3	0.0	35.1	21.4	0.4	43.7	2.0	21.6	0.0	44.1	18.4	0.2
Jharkhand	60.7	13.4	2.5	3.0	23.4	28.6	0.0	51.0	20.8	2.3	2.3	18.8	42.7	1.1	56.2	16.9	2.4	2.7	21.2	35.2	0.5
Meghalaya	41.5	28.3	3.8	24.5	1.9	41.5	7.5	76.4	2.8	4.2	4.2	1.4	22.2	0.0	61.6	13.6	4.0	12.8	1.6	30.4	3.2
Mizoram	38.1	0.0	0.0	0.0	57.1	38.1	0.0	93.0	16.9	26.8	0.0	93.0	4.2	0.0	80.4	13.0	20.7	0.0	84.8	12.0	0.0
Odisha	83.4	1.6	3.0	0.3	5.9	14.5	0.8	88.9	1.8	1.8	0.0	5.4	8.9	2.1	86.0	1.7	2.4	0.2	5.7	11.9	1.4
Sikkim	78.8	56.3	0.0	0.0	5.0	20.0	0.0	92.9	74.3	2.9	0.0	24.3	7.1	0.0	85.3	64.7	1.3	0.0	14.0	14.0	0.0
Tripura	45.6	74.7	8.9	43.0	45.6	16.5	0.0	87.7	71.2	12.3	45.2	69.9	4.1	0.0	65.8	73.0	10.5	44.1	57.2	10.5	0.0
West Bengal	92.0	81.4	1.5	1.5	3.8	4.9	0.0	82.0	53.7	4.6	11.3	18.4	11.7	0.0	85.6	63.5	3.5	7.8	13.2	9.3	0.0
<b>Western Region</b>	88.1	23.3	10.6	4.3	13.7	4.6	0.3	90.4	26.6	13.6	3.6	23.0	3.2	0.2	89.2	24.9	12.1	3.9	18.3	3.9	0.3
Daman & Diu	81.3	18.8	0.0	0.0	0.0	0.0	0.0	81.4	18.6	1.4	0.0	0.0	0.0	0.0	81.3	18.7	0.7	0.0	0.0	0.0	0.0
Goa	65.0	62.5	33.8	27.5	50.0	2.5	0.0	72.5	69.6	15.9	29.0	43.5	0.0	0.0	68.5	65.8	25.5	28.2	47.0	1.3	0.0
Gujarat	89.5	28.1	13.7	5.0	16.3	4.6	0.4	91.8	20.3	16.6	3.5	22.8	1.8	0.4	90.6	24.5	15.0	4.3	19.3	3.3	0.4
Maharashtra	90.6	14.9	6.4	1.3	8.6	5.5	0.3	92.1	27.5	12.4	1.6	23.5	4.7	0.1	91.4	21.4	9.6	1.4	16.4	5.1	0.2
<b>Southern Region</b>	67.4	15.2	0.8	1.1	4.1	24.7	0.2	66.0	16.3	1.1	0.3	5.1	25.5	0.2	66.7	15.7	1.0	0.7	4.6	25.1	0.2
Andhra Pradesh	65.2	43.3	1.3	2.1	3.0	14.6	0.0	63.3	51.4	3.8	0.5	5.2	8.6	0.0	64.3	47.2	2.5	1.4	4.1	11.7	0.0
Karnataka	86.0	9.6	0.5	0.9	2.3	8.1	0.4	86.4	9.3	0.7	0.0	5.4	8.6	0.0	86.2	9.5	0.6	0.5	3.8	8.3	0.2
Kerala	68.5	6.2	0.6	1.2	9.3	22.1	0.0	69.4	4.3	0.0	1.4	11.0	26.3	0.4	68.9	5.3	0.3	1.3	10.1	24.1	0.2
Puducherry	57.5	5.0	1.3	3.8	1.3	41.3	0.0	55.7	2.9	0.0	0.0	2.9	42.9	0.0	56.7	4.0	0.7	2.0	2.0	42.0	0.0
Tamil Nadu	46.3	6.8	0.7	0.4	4.5	50.4	0.4	44.7	5.2	0.2	0.2	4.3	51.3	0.5	45.5	6.0	0.4	0.3	4.4	50.9	0.4
Telangana	81.1	46.5	1.9	1.9	1.9	5.7	0.0	76.0	43.7	3.2	0.0	1.1	7.2	0.0	77.9	44.7	2.7	0.7	1.4	6.6	0.0

Table A4.18b: Distribution of uninsured households by preferences to purchase an insurance policy (%)

State/UT	Rural						Urban						All								
	Licensed agents	Licensed brokers	Common service centres (CSCs)	Licensed web aggregators	Direct from insurance companies	Don't know	Others	Licensed agents	Licensed brokers	Common service centres (CSCs)	Licensed web aggregators	Direct from insurance companies	Don't know	Others	Licensed agents	Licensed brokers	Common service centres (CSCs)	Licensed web aggregators	Direct from insurance companies	Don't know	Others
<b>All India</b>	47.8	12.0	3.5	1.1	12.9	43.3	2.5	57.2	13.6	4.8	1.2	18.0	34.7	2.0	53.4	13.0	4.2	1.1	15.9	38.2	2.2
<b>Northern Region</b>	51.0	5.7	1.3	0.3	18.1	40.5	5.1	59.9	6.2	2.2	0.1	21.7	32.7	3.5	56.4	6.0	1.8	0.2	20.3	35.7	4.1
Chandigarh	30.0	0.0	0.0	0.0	5.0	70.0	0.0	48.3	0.0	0.0	0.0	0.0	48.3	3.4	40.8	0.0	0.0	0.0	2.0	57.1	2.0
Delhi	79.5	13.6	0.0	0.0	25.0	6.8	4.5	86.6	14.1	1.3	0.0	33.6	2.0	0.7	85.0	14.0	1.0	0.0	31.6	3.1	1.6
Haryana	69.7	14.1	0.0	0.0	46.5	27.3	2.0	72.5	13.4	0.0	0.0	44.3	22.8	2.0	71.4	13.7	0.0	0.0	45.2	24.6	2.0
Himachal Pradesh	79.7	0.0	0.0	0.0	0.0	20.3	1.7	92.1	0.0	0.0	0.0	2.2	5.6	3.4	87.2	0.0	0.0	0.0	1.4	11.5	2.7
Madhya Pradesh	12.0	2.6	0.4	0.4	6.0	86.7	0.0	16.6	1.4	1.7	0.0	3.9	81.7	0.0	14.8	1.9	1.2	0.2	4.8	83.7	0.0
Punjab	62.9	11.2	0.0	0.9	41.4	28.4	6.0	71.8	16.1	0.0	0.0	41.6	26.8	1.3	67.9	14.0	0.0	0.4	41.5	27.5	3.4
Rajasthan	56.3	10.8	2.5	0.6	31.6	29.7	1.9	73.3	14.0	4.9	0.4	48.1	14.0	5.3	66.6	12.7	4.0	0.5	41.6	20.2	4.0
Uttar Pradesh	60.2	0.6	0.0	0.3	8.6	26.0	10.5	68.7	1.1	0.2	0.2	11.5	19.2	7.3	65.3	0.9	0.1	0.2	10.4	21.9	8.6
Uttarakhand	40.3	11.7	13.0	0.0	13.0	53.2	7.8	37.3	3.2	15.1	0.0	19.0	58.7	1.6	38.4	6.4	14.3	0.0	16.7	56.7	3.9
<b>Eastern Region</b>	44.0	14.4	5.6	1.6	12.8	45.9	1.5	59.2	17.6	8.6	2.3	20.8	33.0	1.6	52.4	16.2	7.3	2.0	17.3	38.7	1.5
Arunachal Pradesh	34.3	11.4	2.9	0.0	17.1	57.1	2.9	62.7	13.3	3.6	6.0	22.9	32.5	0.0	54.2	12.7	3.4	4.2	21.2	39.8	0.8
Assam	36.8	11.8	7.9	10.5	7.9	59.2	9.2	45.8	12.7	16.1	5.9	22.9	50.0	4.2	42.3	12.4	12.9	7.7	17.0	53.6	6.2
Bihar	58.8	21.6	0.0	0.5	6.4	39.7	0.0	71.1	28.9	0.7	0.0	8.3	27.2	0.0	66.1	25.9	0.4	0.2	7.5	32.3	0.0
Chhattisgarh	13.9	0.0	32.9	0.0	38.0	25.3	0.0	25.0	1.6	20.2	0.0	36.3	31.5	0.0	20.7	1.0	25.1	0.0	36.9	29.1	0.0
Jharkhand	56.1	16.3	4.1	1.0	22.4	28.6	0.0	50.3	23.5	2.0	1.3	18.1	42.3	2.0	52.6	20.6	2.8	1.2	19.8	36.8	1.2
Meghalaya	30.6	3.4	2.0	0.7	0.7	66.0	1.4	36.7	1.6	1.6	0.8	0.0	62.5	0.0	33.5	2.5	1.8	0.7	0.4	64.4	0.7
Mizoram	23.5	2.8	2.8	0.6	28.5	65.4	0.6	86.8	5.4	47.3	0.0	87.6	8.5	0.0	50.0	3.9	21.4	0.3	53.2	41.6	0.3
Odisha	66.3	0.6	3.1	0.0	4.4	28.1	1.3	63.3	2.5	0.4	0.0	2.5	29.2	5.4	64.5	1.8	1.5	0.0	3.3	28.8	3.8
Sikkim	80.0	55.0	0.0	0.0	5.0	20.0	0.0	86.7	70.0	0.0	0.0	23.3	13.3	0.0	84.0	64.0	0.0	0.0	16.0	16.0	0.0
Tripura	33.3	42.9	9.5	19.0	38.1	42.9	0.0	92.6	59.3	14.8	33.3	77.8	3.7	0.0	66.7	52.1	12.5	27.1	60.4	20.8	0.0
West Bengal	48.5	45.6	9.6	2.2	2.2	47.1	2.9	57.9	43.8	3.3	8.3	9.9	34.7	1.7	52.9	44.7	6.6	5.1	5.8	41.2	2.3
<b>Western Region</b>	64.5	18.6	7.7	2.7	9.5	28.1	0.6	72.5	20.7	8.7	3.1	16.5	19.1	0.5	69.6	19.9	8.3	3.0	13.9	22.5	0.5
Daman & Diu	55.0	40.0	0.0	0.0	0.0	5.0	0.0	70.0	33.3	0.0	0.0	3.3	0.0	0.0	64.0	36.0	0.0	0.0	2.0	2.0	0.0
Goa	60.0	40.0	40.0	30.0	40.0	10.0	0.0	67.7	67.7	19.4	25.8	12.9	9.7	0.0	64.7	56.9	27.5	27.5	23.5	9.8	0.0
Gujarat	70.1	23.4	7.3	2.2	15.3	25.5	0.7	67.6	13.6	12.7	4.7	22.1	22.1	0.9	68.6	17.4	10.6	3.7	19.4	23.4	0.9
Maharashtra	61.5	9.3	5.0	0.0	1.9	35.4	0.6	76.7	19.6	5.6	0.0	14.3	19.9	0.3	71.4	16.0	5.4	0.0	10.0	25.3	0.4
<b>Southern Region</b>	37.1	17.0	0.6	0.2	2.7	54.5	0.0	36.5	18.5	1.0	0.0	5.2	53.9	0.0	36.8	17.9	0.9	0.1	4.3	54.1	0.0
Andhra Pradesh	47.8	46.3	0.0	0.0	3.0	31.3	0.0	53.3	54.4	6.7	0.0	6.7	22.2	0.0	51.0	51.0	3.8	0.0	5.1	26.1	0.0
Karnataka	46.5	11.6	0.8	0.0	1.6	48.8	0.0	47.5	14.8	0.0	0.0	2.5	45.1	0.0	47.1	13.4	0.3	0.0	2.1	46.7	0.0
Kerala	41.8	16.5	0.0	1.3	11.4	43.0	0.0	40.3	9.2	0.8	0.0	24.4	47.9	0.0	40.9	12.1	0.5	0.5	19.2	46.0	0.0
Puducherry	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	3.3	0.0	0.0	3.3	96.7	0.0	0.0	2.0	0.0	0.0	2.0	98.0	0.0
Tamil Nadu	17.7	0.7	0.0	0.0	0.0	82.3	0.0	20.1	2.2	0.0	0.0	0.0	79.2	0.0	19.3	1.7	0.0	0.0	0.0	80.2	0.0
Telangana	65.9	51.2	4.9	0.0	0.0	14.6	0.0	51.2	45.5	0.8	0.0	0.8	28.1	0.0	54.9	46.9	1.9	0.0	0.6	24.7	0.0

Table A4.18c: Distribution of insured and uninsured households by preferences to purchase an insurance policy (%)

State/UT	Rural						Urban						All								
	Licensed agents	Licensed brokers	Common service centres (CSCs)	Licensed Web aggregators	Direct from Insurance companies	Don't know	Others	Licensed agents	Licensed brokers	Common service centres (CSCs)	Licensed Web aggregators	Direct from Insurance companies	Don't know	Others	Licensed agents	Licensed brokers	Common service centres (CSCs)	Licensed Web aggregators	Direct from Insurance companies	Don't know	Others
All India	66.1	14.9	4.8	2.0	17.2	26.1	2.1	69.7	16.8	5.5	2.2	21.2	22.9	1.5	68.0	15.9	5.1	2.1	19.2	24.4	1.8
Northern Region	67.7	8.0	2.2	0.6	25.5	25.4	3.6	72.4	9.5	3.5	0.4	28.7	21.1	2.5	70.1	8.8	2.8	0.5	27.2	23.2	3.1
Chandigarh	40.0	0.0	1.0	0.0	1.0	57.0	2.0	39.0	1.0	2.0	0.0	2.0	51.0	7.0	39.5	0.5	1.5	0.0	1.5	54.0	4.5
Delhi	83.1	8.8	0.0	0.0	35.6	3.8	1.3	88.0	8.9	1.1	0.0	36.8	1.6	1.1	86.7	8.8	0.8	0.0	36.5	2.2	1.2
Haryana	83.2	15.8	0.4	0.0	63.0	15.4	0.6	84.6	15.4	1.6	0.2	61.4	12.2	1.6	83.9	15.6	1.0	0.1	62.2	13.8	1.1
Himachal Pradesh	91.3	2.3	1.0	0.0	5.0	5.7	0.7	95.0	0.3	0.7	0.0	1.7	2.0	3.3	93.2	1.3	0.8	0.0	3.3	3.8	2.0
Madhya Pradesh	44.3	10.6	3.3	1.2	25.1	52.5	0.2	46.7	12.6	4.8	1.6	20.5	50.0	0.2	45.5	11.6	4.0	1.4	22.8	51.3	0.2
Punjab	79.2	15.4	1.2	0.6	52.0	15.6	2.4	84.8	20.0	1.8	0.6	55.4	12.6	1.0	82.0	17.7	1.5	0.6	53.7	14.1	1.7
Rajasthan	75.1	12.0	2.0	0.8	32.8	17.6	2.6	81.8	21.8	4.4	0.1	52.1	8.9	1.9	78.4	16.9	3.2	0.4	42.4	13.3	2.3
Uttar Pradesh	74.0	1.2	0.3	0.5	10.7	15.7	6.7	78.3	1.1	0.7	0.1	11.4	12.9	4.9	76.2	1.1	0.5	0.3	11.1	14.3	5.8
Uttarakhand	44.3	10.0	13.0	0.3	17.0	44.3	11.3	48.0	2.8	19.8	0.0	27.8	46.5	2.8	46.1	6.4	16.4	0.1	22.4	45.4	7.0
Eastern Region	60.1	20.2	8.0	3.7	15.3	30.6	1.8	67.4	22.7	7.9	4.9	21.1	24.8	1.6	63.8	21.4	8.0	4.3	18.3	27.6	1.7
Arunachal Pradesh	57.5	23.0	25.0	6.5	22.8	36.5	3.3	60.3	21.3	6.8	8.3	33.3	32.0	0.5	58.9	22.1	15.9	7.4	28.0	34.3	1.9
Assam	50.5	18.3	18.3	11.7	9.2	42.8	8.5	56.8	22.2	18.8	12.8	22.5	33.7	6.3	53.7	20.3	18.6	12.3	15.8	38.3	7.4
Bihar	65.9	23.4	0.5	0.1	9.1	32.1	0.2	73.5	28.6	0.7	1.2	11.8	23.3	0.1	69.7	26.0	0.6	0.7	10.5	27.7	0.2
Chhattisgarh	36.5	1.3	22.0	0.0	49.0	17.8	0.0	39.3	2.3	23.0	0.0	35.5	24.5	0.3	37.9	1.8	22.5	0.0	42.3	21.1	0.1
Jharkhand	59.8	14.0	2.8	2.6	23.2	28.6	0.0	50.8	21.6	2.2	2.0	18.6	42.6	1.4	55.3	17.8	2.5	2.3	20.9	35.6	0.7
Meghalaya	33.5	10.0	2.5	7.0	1.0	59.5	3.0	51.0	2.0	2.5	2.0	0.5	48.0	0.0	42.3	6.0	2.5	4.5	0.8	53.8	1.5
Mizoram	25.0	2.5	2.5	0.5	31.5	62.5	0.5	89.0	9.5	40.0	0.0	89.5	7.0	0.0	57.0	6.0	21.3	0.3	60.5	34.8	0.3
Odisha	80.0	1.4	3.0	0.3	5.6	17.3	0.9	81.3	2.0	1.4	0.0	4.5	15.0	3.1	80.6	1.7	2.2	0.1	5.1	16.1	2.0
Sikkim	79.0	56.0	0.0	0.0	5.0	20.0	0.0	91.0	73.0	2.0	0.0	24.0	9.0	0.0	85.0	64.5	1.0	0.0	14.5	14.5	0.0
Tripura	43.0	68.0	9.0	38.0	44.0	22.0	0.0	89.0	68.0	13.0	42.0	72.0	4.0	0.0	66.0	68.0	11.0	40.0	58.0	13.0	0.0
West Bengal	77.3	69.3	4.3	1.8	3.3	19.3	1.0	77.2	51.7	4.3	10.7	16.7	16.3	0.3	77.2	58.7	4.3	7.1	11.3	17.5	0.6
Western Region	83.4	22.4	10.1	3.9	12.9	9.3	0.4	85.0	24.8	12.1	3.5	21.1	8.0	0.3	84.3	23.7	11.1	3.7	17.2	8.6	0.3
Daman & Diu	76.0	23.0	0.0	0.0	0.0	1.0	0.0	78.0	23.0	1.0	0.0	1.0	0.0	0.0	77.0	23.0	0.5	0.0	0.5	0.5	0.0
Goa	64.0	58.0	35.0	28.0	48.0	4.0	0.0	71.0	69.0	17.0	28.0	34.0	3.0	0.0	67.5	63.5	26.0	28.0	41.0	3.5	0.0
Gujarat	85.7	27.1	12.4	4.4	16.1	8.7	0.4	84.4	18.3	15.4	3.9	22.6	8.0	0.6	85.1	22.7	13.9	4.1	19.4	8.4	0.5
Maharashtra	84.8	13.8	6.1	1.0	7.3	11.5	0.4	87.5	25.1	10.4	1.1	20.7	9.3	0.2	86.3	20.1	8.5	1.1	14.7	10.3	0.3
Southern Region	61.4	15.5	0.8	1.0	3.8	30.6	0.2	57.7	16.9	1.1	0.2	5.1	33.5	0.1	59.4	16.3	0.9	0.6	4.5	32.2	0.2
Andhra Pradesh	61.3	44.0	1.0	1.7	3.0	18.3	0.0	60.3	52.3	4.7	0.3	5.7	12.7	0.0	60.8	48.2	2.8	1.0	4.3	15.5	0.0
Karnataka	78.7	10.0	0.6	0.7	2.1	15.6	0.3	77.4	10.6	0.6	0.0	4.7	17.0	0.0	78.1	10.3	0.6	0.4	3.4	16.3	0.1
Kerala	63.3	8.3	0.5	1.3	9.8	26.3	0.0	60.8	5.8	0.3	1.0	15.0	32.8	0.3	62.0	7.0	0.4	1.1	12.4	29.5	0.1
Puducherry	46.0	4.0	1.0	3.0	1.0	53.0	0.0	39.0	3.0	0.0	0.0	3.0	59.0	0.0	42.5	3.5	0.5	1.5	2.0	56.0	0.0
Tamil Nadu	40.6	5.6	0.6	0.3	3.6	56.9	0.3	37.3	4.3	0.1	0.1	3.0	59.7	0.3	38.8	4.9	0.3	0.2	3.3	58.4	0.3
Telangana	78.0	47.5	2.5	1.5	1.5	7.5	0.0	68.5	44.3	2.5	0.0	1.0	13.5	0.0	71.7	45.3	2.5	0.5	1.2	11.5	0.0

Table A4.19: Distribution of insured households on the basis of agency filling insurance proposal while purchasing policies (%)

State/UT	Rural					Urban					All				
	Filled By Self	Agent filled in my Presence	Agent filled in my Absence	Filled by friends/Relatives	Others	Filled By Self	Agent filled in my Presence	Agent filled in my Absence	Filled by friends/Relatives	Others	Filled By Self	Agent filled in my Presence	Agent filled in my Absence	Filled by friends/Relatives	Others
All India	5.5	56.8	11.5	1.8	24.3	7.6	58.1	10.5	1.9	22.0	6.6	57.4	11.0	1.8	23.1
Northern Region	6.4	59.3	10.0	2.3	22.0	6.2	63.2	8.6	2.6	19.5	6.3	61.2	9.3	2.4	20.7
Chandigarh	0.0	52.8	1.9	0.0	45.3	0.0	42.6	0.0	0.0	57.4	0.0	48.0	1.0	0.0	51.0
Delhi	7.8	28.4	16.7	2.0	45.1	9.8	35.2	12.9	0.8	41.4	9.2	33.2	14.0	1.1	42.5
Haryana	0.5	74.2	3.3	0.3	21.7	2.8	75.1	7.4	0.6	14.2	1.6	74.6	5.2	0.4	18.1
Himachal Pradesh	7.1	68.9	8.0	0.8	15.1	1.0	82.6	1.0	1.0	14.5	4.3	75.3	4.7	0.9	14.8
Madhya Pradesh	6.1	61.2	9.8	9.8	13.1	6.9	63.2	7.6	11.4	10.9	6.5	62.1	8.7	10.6	12.1
Punjab	3.4	62.1	15.4	1.3	17.8	6.8	71.3	11.6	1.3	9.0	5.1	66.8	13.5	1.3	13.3
Rajasthan	7.9	60.3	14.5	0.2	17.0	10.0	64.1	8.3	1.2	16.3	8.9	62.3	11.4	0.7	16.7
Uttar Pradesh	6.6	58.1	7.3	0.3	27.8	5.9	65.8	5.0	0.4	22.8	6.2	61.8	6.2	0.4	25.4
Uttarakhand	18.3	34.6	23.6	1.9	21.6	5.7	36.3	32.5	0.9	24.5	11.9	35.5	28.1	1.4	23.1
Eastern Region	7.5	51.1	12.8	1.9	26.7	13.2	50.1	12.3	1.8	22.6	10.4	50.6	12.5	1.8	24.6
Arunachal Pradesh	19.8	49.8	0.0	2.1	28.3	32.5	45.5	1.5	1.1	19.4	26.0	47.7	0.7	1.6	24.0
Assam	11.1	56.8	2.1	1.0	29.0	18.0	56.7	0.0	0.5	24.7	14.5	56.8	1.1	0.8	26.9
Bihar	2.7	45.6	11.2	0.6	39.8	5.4	52.2	9.6	1.3	31.5	4.0	48.9	10.4	0.9	35.7
Chhattisgarh	7.3	59.5	0.8	1.2	31.2	13.6	54.2	0.8	0.4	30.9	10.4	56.9	0.8	0.8	31.1
Jharkhand	2.7	33.8	18.1	1.9	43.5	3.1	41.6	3.5	0.8	51.0	2.9	37.7	10.8	1.4	47.2
Meghalaya	0.0	39.5	11.6	0.0	48.8	8.3	55.0	16.7	1.7	18.3	4.9	48.5	14.6	1.0	31.1
Mizoram	20.0	60.0	0.0	0.0	20.0	4.5	90.9	0.0	0.0	4.5	7.4	85.2	0.0	0.0	7.4
Odisha	2.0	63.3	20.0	0.7	14.0	2.2	61.1	25.8	0.0	10.8	2.1	62.3	22.7	0.4	12.5
Sikkim	4.3	53.6	1.4	0.0	40.6	3.1	61.5	1.5	0.0	33.8	3.7	57.5	1.5	0.0	37.3
Tripura	61.9	28.6	1.6	1.6	6.3	52.2	28.4	3.0	0.0	16.4	56.9	28.5	2.3	0.8	11.5
West Bengal	3.4	42.4	42.0	9.2	3.1	21.7	30.3	30.3	7.7	10.1	15.1	34.6	34.5	8.2	7.6
Western Region	2.3	81.3	10.7	1.0	4.6	4.6	81.1	10.4	0.4	3.6	3.4	81.2	10.5	0.7	4.1
Daman & Diu	0.0	100.0	0.0	0.0	0.0	8.6	90.0	0.0	0.0	1.4	4.0	95.3	0.0	0.0	0.7
Goa	3.8	90.0	2.5	0.0	3.8	4.3	95.7	0.0	0.0	0.0	4.0	92.6	1.3	0.0	2.0
Gujarat	2.5	88.1	4.0	2.1	3.3	3.7	85.7	6.5	0.9	3.3	3.0	87.0	5.2	1.5	3.3
Maharashtra	2.3	72.0	18.9	0.3	6.5	4.7	75.5	15.1	0.1	4.5	3.6	73.8	16.9	0.2	5.4
Southern Region	3.3	43.3	13.0	1.4	39.0	3.8	45.7	11.4	1.7	37.4	3.6	44.5	12.2	1.6	38.2
Andhra Pradesh	3.9	63.9	5.2	1.7	25.2	2.9	68.3	1.9	2.9	24.0	3.4	66.0	3.7	2.3	24.7
Karnataka	3.0	35.6	35.6	2.3	23.5	4.5	39.1	34.1	3.6	18.7	3.7	37.3	34.8	2.9	21.2
Kerala	5.6	42.1	0.3	0.3	51.7	4.6	44.1	0.0	0.0	51.2	5.1	43.0	0.2	0.2	51.5
Puducherry	1.3	37.7	19.5	0.0	41.6	3.1	37.5	12.5	0.0	46.9	2.1	37.6	16.3	0.0	44.0
Tamil Nadu	1.9	38.1	1.9	0.6	57.5	2.1	35.0	2.6	1.1	59.1	2.0	36.4	2.3	0.9	58.4
Telangana	4.4	63.3	3.8	3.2	25.3	6.2	68.5	5.5	0.7	19.0	5.6	66.6	4.9	1.6	21.3

Table A4.20: Distribution of households on the basis of awareness about nomination facility (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	62.1	64.7	63.4	37.7	45.1	42.1	56.8	58.9	57.9
Northern Region	52.0	54.5	53.2	28.6	35.5	32.8	47.3	48.8	48.0
Chandigarh	26.3	23.9	25.2	5.0	27.6	18.4	22.0	25.0	23.5
Delhi	89.7	86.6	87.5	88.6	80.5	82.4	89.4	84.5	85.8
Haryana	85.8	90.3	87.9	78.8	79.2	79.0	84.4	87.0	85.7
Himachal Pradesh	92.9	98.6	95.6	59.3	94.4	80.4	86.3	97.3	91.8
Madhya Pradesh	47.6	35.7	42.0	5.2	4.5	4.8	39.3	26.4	32.9
Punjab	75.5	81.2	78.2	50.0	49.7	49.8	69.6	71.8	70.7
Rajasthan	57.3	76.5	66.2	32.9	52.3	44.6	52.5	69.1	60.8
Uttar Pradesh	34.9	36.4	35.6	14.1	17.8	16.3	30.7	30.7	30.7
Uttarakhand	23.8	11.3	18.1	10.4	6.3	7.9	21.3	9.8	15.5
<b>Eastern Region</b>	<b>58.4</b>	<b>62.6</b>	<b>60.5</b>	<b>37.6</b>	<b>47.0</b>	<b>42.8</b>	<b>53.3</b>	<b>58.0</b>	<b>55.7</b>
Arunachal Pradesh	78.4	55.5	67.7	57.1	47.0	50.0	76.5	53.8	65.1
Assam	72.3	73.7	73.0	72.4	72.0	72.2	72.3	73.3	72.8
Bihar	35.1	44.6	39.5	22.1	31.6	27.7	32.4	40.7	36.6
Chhattisgarh	50.2	58.7	54.1	29.1	33.1	31.5	46.0	50.8	48.4
Jharkhand	35.3	36.2	35.7	33.7	29.5	31.2	35.0	34.2	34.6
Meghalaya	69.8	11.1	36.0	17.7	18.8	18.2	31.5	16.0	23.8
Mizoram	61.9	91.5	84.8	28.5	88.4	53.6	32.0	89.5	60.8
Odisha	74.5	82.5	78.3	53.8	57.5	56.0	70.4	75.0	72.7
Sikkim	37.5	28.6	33.3	40.0	20.0	28.0	38.0	26.0	32.0
Tripura	15.2	30.1	22.4	28.6	22.2	25.0	18.0	28.0	23.0
West Bengal	96.2	93.9	94.8	59.6	73.6	66.1	83.8	89.8	87.4
<b>Western Region</b>	<b>83.0</b>	<b>81.6</b>	<b>82.3</b>	<b>41.1</b>	<b>51.3</b>	<b>47.5</b>	<b>74.7</b>	<b>72.4</b>	<b>73.5</b>
Daman & Diu	98.8	95.7	97.3	70.0	73.3	72.0	93.0	89.0	91.0
Goa	95.0	100.0	97.3	60.0	77.4	70.6	88.0	93.0	90.5
Gujarat	81.3	79.5	80.5	36.5	48.4	43.7	72.6	70.0	71.3
Maharashtra	81.1	79.8	80.4	39.1	48.5	45.2	72.6	70.4	71.4
<b>Southern Region</b>	<b>78.2</b>	<b>78.5</b>	<b>78.4</b>	<b>57.7</b>	<b>59.5</b>	<b>58.8</b>	<b>74.1</b>	<b>73.2</b>	<b>73.6</b>
Andhra Pradesh	91.4	96.2	93.7	67.2	90.0	80.3	86.0	94.3	90.2
Karnataka	94.2	95.2	94.7	69.0	77.2	73.5	89.6	91.0	90.3
Kerala	94.4	92.2	93.4	89.9	84.0	86.4	93.5	89.8	91.6
Puducherry	37.5	31.4	34.7	0.0	10.0	6.0	30.0	25.0	27.5
Tamil Nadu	47.6	48.7	48.2	21.3	16.4	18.0	42.3	39.0	40.4
Telangana	96.9	98.9	98.2	97.6	97.5	97.5	97.0	98.5	98.0

Table A4.21: Distribution of households on basis of awareness about assignment facility (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	25.1	29.3	27.2	13.4	16.9	15.5	22.6	25.7	24.2
Northern Region	12.4	15.2	13.7	3.3	5.1	4.4	10.6	12.1	11.4
Chandigarh	6.3	2.8	4.6	0.0	0.0	0.0	5.0	2.0	3.5
Delhi	13.8	14.8	14.5	9.1	10.1	9.8	12.5	13.2	13.0
Haryana	9.2	16.2	12.5	6.1	9.4	8.1	8.6	14.2	11.4
Himachal Pradesh	13.7	2.4	8.4	3.4	3.4	3.4	11.7	2.7	7.2
Madhya Pradesh	17.7	17.3	17.5	0.4	0.3	0.3	14.3	12.3	13.3
Punjab	13.5	16.8	15.1	4.3	8.1	6.4	11.4	14.2	12.8
Rajasthan	15.0	25.3	19.8	4.4	6.6	5.7	12.9	19.6	16.3
Uttar Pradesh	9.2	14.0	11.4	3.0	5.5	4.5	7.9	11.4	9.7
Uttarakhand	8.7	2.9	6.0	3.9	2.4	3.0	7.8	2.8	5.3
Eastern Region	35.2	40.4	37.8	19.2	23.7	21.7	31.3	35.4	33.4
Arunachal Pradesh	54.0	44.8	49.7	34.3	31.3	32.2	52.3	42.0	47.1
Assam	60.5	48.1	54.6	61.8	48.3	53.6	60.7	48.2	54.4
Bihar	21.2	30.8	25.7	9.8	18.3	14.9	18.9	27.0	23.0
Chhattisgarh	27.4	39.1	32.8	10.1	15.3	13.3	24.0	31.8	27.9
Jharkhand	11.7	12.5	12.1	15.3	12.8	13.8	12.4	12.6	12.5
Meghalaya	69.8	15.3	38.4	16.3	21.9	18.9	30.5	19.5	25.0
Mizoram	19.0	8.5	10.9	3.9	12.4	7.5	5.5	11.0	8.3
Odisha	45.2	55.0	49.8	32.5	28.8	30.3	42.6	47.1	44.9
Sikkim	8.8	10.0	9.3	5.0	10.0	8.0	8.0	10.0	9.0
Tripura	10.1	16.4	13.2	19.0	7.4	12.5	12.0	14.0	13.0
West Bengal	32.6	64.3	53.0	23.5	40.5	31.5	29.5	59.5	47.5
Western Region	41.2	45.5	43.3	19.8	24.3	22.7	36.9	39.1	38.1
Daman & Diu	90.0	77.1	84.0	40.0	56.7	50.0	80.0	71.0	75.5
Goa	81.3	84.1	82.6	55.0	77.4	68.6	76.0	82.0	79.0
Gujarat	37.1	38.0	37.5	16.1	19.2	18.0	33.0	32.3	32.6
Maharashtra	33.6	43.8	38.9	16.1	19.3	18.2	30.1	36.4	33.6
Southern Region	25.2	29.4	27.4	19.7	26.7	24.1	24.1	28.6	26.6
Andhra Pradesh	58.8	76.2	67.0	43.3	62.2	54.1	55.3	72.0	63.7
Karnataka	21.4	19.7	20.6	20.2	24.7	22.7	21.1	20.9	21.0
Kerala	10.9	10.3	10.6	6.3	8.4	7.6	10.0	9.8	9.9
Puducherry	2.5	1.4	2.0	0.0	0.0	0.0	2.0	1.0	1.5
Tamil Nadu	8.1	5.4	6.6	0.0	0.7	0.5	6.4	4.0	5.1
Telangana	90.6	93.5	92.5	82.9	85.1	84.6	89.0	91.0	90.3

Table A4.22: Distribution of households on the basis of awareness about change of address facility (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
<b>All India</b>	35.8	43.5	39.6	19.6	26.2	23.5	32.3	38.4	35.4
<b>Northern Region</b>	25.7	32.8	29.1	11.5	17.4	15.1	22.8	28.1	25.5
Chandigarh	13.8	7.0	10.6	0.0	6.9	4.1	11.0	7.0	9.0
Delhi	62.1	62.9	62.7	56.8	45.6	48.2	60.6	57.0	58.0
Haryana	21.4	35.3	27.9	10.1	16.1	13.7	19.2	29.6	24.4
Himachal Pradesh	65.6	82.9	73.7	35.6	75.3	59.5	59.7	80.7	70.2
Madhya Pradesh	17.2	16.0	16.6	2.6	1.4	1.9	14.3	11.7	13.0
Punjab	20.1	25.1	22.4	10.3	6.0	7.9	17.8	19.4	18.6
Rajasthan	33.6	51.5	42.0	14.6	25.5	21.2	29.9	43.6	36.8
Uttar Pradesh	22.9	26.8	24.7	8.0	11.0	9.8	19.9	22.0	21.0
Uttarakhand	19.5	16.8	18.3	10.4	17.5	14.8	17.8	17.0	17.4
<b>Eastern Region</b>	39.1	47.8	43.4	21.3	32.0	27.3	34.7	43.1	39.0
Arunachal Pradesh	55.9	49.8	53.1	40.0	38.6	39.0	54.5	47.5	51.0
Assam	63.0	64.7	63.8	53.9	55.1	54.6	61.8	62.8	62.3
Bihar	33.2	41.1	36.9	18.6	29.9	25.3	30.2	37.7	34.0
Chhattisgarh	23.4	38.0	30.2	3.8	13.7	9.9	19.5	30.5	25.0
Jharkhand	23.4	29.9	26.4	22.4	29.5	26.7	23.2	29.8	26.5
Meghalaya	67.9	30.6	46.4	22.4	19.5	21.1	34.5	23.5	29.0
Mizoram	52.4	67.6	64.1	16.8	53.5	32.1	20.5	58.5	39.5
Odisha	33.8	46.1	39.5	21.3	24.6	23.3	31.3	39.6	35.4
Sikkim	36.3	32.9	34.7	25.0	33.3	30.0	34.0	33.0	33.5
Tripura	11.4	31.5	21.1	19.0	11.1	14.6	13.0	26.0	19.5
West Bengal	44.7	64.3	57.3	16.2	41.3	28.0	35.0	59.7	49.8
<b>Western Region</b>	52.5	63.1	57.7	25.4	33.4	30.4	47.1	54.1	50.8
Daman & Diu	91.3	82.9	87.3	70.0	63.3	66.0	87.0	77.0	82.0
Goa	67.5	82.6	74.5	45.0	67.7	58.8	63.0	78.0	70.5
Gujarat	44.2	45.6	44.9	20.4	22.1	21.4	39.6	38.4	39.0
Maharashtra	53.1	71.4	62.6	21.7	34.9	30.3	46.8	60.4	54.3
<b>Southern Region</b>	41.9	45.6	43.8	31.0	30.7	30.8	39.7	41.4	40.6
Andhra Pradesh	35.2	48.6	41.5	16.4	24.4	21.0	31.0	41.3	36.2
Karnataka	38.9	48.7	43.6	27.1	33.3	30.6	36.7	45.1	40.9
Kerala	82.6	77.2	80.1	78.5	70.6	73.7	81.8	75.3	78.5
Puducherry	20.0	12.9	16.7	0.0	3.3	2.0	16.0	10.0	13.0
Tamil Nadu	21.5	23.1	22.4	9.9	5.9	7.3	19.1	18.0	18.5
Telangana	62.9	64.9	64.2	63.4	54.5	56.8	63.0	61.8	62.2

Table A4.23: Distribution of households on the basis of awareness about change of premium payment mode facility (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	29.0	36.2	32.5	15.3	21.0	18.7	26.1	31.7	29.0
Northern Region	17.9	24.8	21.2	9.1	13.8	12.0	16.1	21.4	18.8
Chandigarh	10.0	4.2	7.3	5.0	6.9	6.1	9.0	5.0	7.0
Delhi	45.7	48.5	47.7	43.2	32.2	34.7	45.0	43.0	43.5
Haryana	18.0	29.3	23.3	10.1	14.8	12.9	16.4	25.0	20.7
Himachal Pradesh	42.7	70.1	55.5	28.8	64.0	50.0	40.0	68.3	54.2
Madhya Pradesh	7.9	10.4	9.1	1.3	1.1	1.2	6.6	7.7	7.1
Punjab	16.4	20.8	18.5	9.5	7.4	8.3	14.8	16.8	15.8
Rejasthan	29.4	41.7	35.1	12.0	19.8	16.7	26.0	35.0	30.5
Uttar Pradesh	15.4	17.1	16.2	5.0	7.5	6.5	13.3	14.2	13.7
Uttarakhand	10.8	14.2	12.4	10.4	15.9	13.8	10.8	14.8	12.8
Eastern Region	32.5	40.3	36.4	15.2	22.6	19.3	28.3	35.1	31.7
Arunachal Pradesh	40.3	43.2	41.6	20.0	27.7	25.4	38.5	40.0	39.3
Assam	54.2	45.9	50.2	48.7	33.1	39.2	53.5	43.3	48.4
Bihar	29.5	36.2	32.6	14.7	22.9	19.6	26.5	32.2	29.4
Chhattisgarh	21.5	31.5	26.1	2.5	13.7	9.4	17.8	26.0	21.9
Jharkhand	22.4	23.1	22.7	21.4	20.8	21.1	22.2	22.4	22.3
Meghalaya	50.9	29.2	38.4	18.4	11.7	15.3	27.0	18.0	22.5
Mizoram	9.5	12.7	12.0	0.0	12.4	5.2	1.0	12.5	6.8
Odisha	26.9	40.7	33.3	18.8	24.6	22.3	25.3	35.9	30.6
Sikkim	33.8	30.0	32.0	30.0	33.3	32.0	33.0	31.0	32.0
Tripura	26.6	38.4	32.2	28.6	18.5	22.9	27.0	33.0	30.0
West Bengal	29.5	63.7	51.5	7.4	35.5	20.6	22.0	58.0	43.6
Western Region	54.9	67.6	61.2	27.2	39.0	34.6	49.4	58.9	54.4
Daman & Diu	93.8	91.4	92.7	75.0	63.3	68.0	90.0	83.0	86.5
Goa	65.0	68.1	66.4	40.0	41.9	41.2	60.0	60.0	60.0
Gujarat	44.4	54.0	48.9	19.0	32.9	27.4	39.4	47.6	43.5
Maharashtra	58.1	74.7	66.7	26.7	40.5	35.7	51.8	64.4	58.8
Southern Region	31.0	32.4	31.7	22.0	21.6	21.8	29.2	29.3	29.3
Andhra Pradesh	20.2	21.0	20.5	10.4	15.6	13.4	18.0	19.3	18.7
Karnataka	31.5	40.9	36.1	20.2	22.2	21.3	29.4	36.6	33.0
Kerala	70.7	70.1	70.4	70.9	65.5	67.7	70.8	68.8	69.8
Puducherry	6.3	2.9	4.7	0.0	0.0	0.0	5.0	2.0	3.5
Tamil Nadu	14.8	15.8	15.4	2.1	3.3	2.9	12.3	12.1	12.2
Telangana	34.0	31.2	32.2	31.7	28.1	29.0	33.5	30.3	31.3

Table A4.24: Distribution of households on the basis of awareness about surrender facility (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
<b>All India</b>	33.3	39.3	36.2	18.3	24.2	21.8	18.3	24.2	21.8
<b>Northern Region</b>	28.4	31.8	30.0	13.2	15.5	14.6	13.2	15.5	14.6
Chandigarh	5.0	1.4	3.3	0.0	0.0	0.0	0.0	0.0	0.0
Delhi	25.9	29.2	28.3	25.0	16.1	18.1	25.0	16.1	18.1
Haryana	61.3	67.2	64.1	41.4	47.7	45.2	41.4	47.7	45.2
Himachal Pradesh	28.6	40.8	34.3	10.2	31.5	23.0	10.2	31.5	23.0
Madhya Pradesh	24.5	20.3	22.5	3.0	0.8	1.7	3.0	0.8	1.7
Punjab	45.3	52.7	48.8	30.2	28.2	29.1	30.2	28.2	29.1
Rajasthan	33.0	46.5	39.3	16.5	22.6	20.2	16.5	22.6	20.2
Uttar Pradesh	20.5	20.4	20.5	7.5	7.9	7.7	7.5	7.9	7.7
Uttarakhand	12.1	20.8	16.1	1.3	15.1	9.9	1.3	15.1	9.9
<b>Eastern Region</b>	40.5	50.8	45.6	24.7	35.9	30.9	24.7	35.9	30.9
Arunachal Pradesh	44.1	45.7	44.9	34.3	32.5	33.1	34.3	32.5	33.1
Assam	56.3	57.1	56.7	42.1	51.7	47.9	42.1	51.7	47.9
Bihar	27.4	34.5	30.7	15.7	30.9	24.8	15.7	30.9	24.8
Chhattisgarh	28.3	35.5	31.7	7.6	16.1	12.8	7.6	16.1	12.8
Jharkhand	25.6	30.2	27.8	28.6	26.2	27.1	28.6	26.2	27.1
Meghalaya	41.5	44.4	43.2	20.4	23.4	21.8	20.4	23.4	21.8
Mizoram	38.1	70.4	63.0	12.3	62.0	33.1	12.3	62.0	33.1
Odisha	44.8	62.3	53.0	28.1	35.0	32.3	28.1	35.0	32.3
Sikkim	35.0	31.4	33.3	30.0	20.0	24.0	30.0	20.0	24.0
Tripura	17.7	37.0	27.0	23.8	14.8	18.8	23.8	14.8	18.8
West Bengal	78.8	85.4	83.0	49.3	62.8	55.6	49.3	62.8	55.6
<b>Western Region</b>	51.7	60.4	56.0	25.7	40.0	34.7	25.7	40.0	34.7
Daman & Diu	80.0	67.1	74.0	35.0	50.0	44.0	35.0	50.0	44.0
Goa	61.3	59.4	60.4	45.0	38.7	41.2	45.0	38.7	41.2
Gujarat	41.2	51.7	46.1	23.4	37.6	32.0	23.4	37.6	32.0
Maharashtra	56.2	65.8	61.2	24.2	40.9	35.1	24.2	40.9	35.1
<b>Southern Region</b>	18.7	21.3	20.0	9.9	11.4	10.8	9.9	11.4	10.8
Andhra Pradesh	22.7	26.7	24.6	10.4	14.4	12.7	10.4	14.4	12.7
Karnataka	13.3	18.6	15.9	7.8	15.4	12.0	7.8	15.4	12.0
Kerala	5.0	5.7	5.3	5.1	5.0	5.1	5.1	5.0	5.1
Puducherry	15.0	20.0	17.3	0.0	0.0	0.0	0.0	0.0	0.0
Tamil Nadu	23.8	20.3	21.9	6.4	3.0	4.1	6.4	3.0	4.1
Telangana	44.0	40.5	41.8	41.5	31.4	34.0	41.5	31.4	34.0

Table A4.25: Distribution of households by awareness about Pradhan Mantri Jeevan Jyoti Bima Yojana (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
<b>All India</b>	72.1	70.7	72.4	58.4	64.9	62.3	71.3	71.7	69.8
<b>Northern Region</b>	79.7	74.2	81.0	71.1	76.1	74.2	78.0	80.5	79.3
Chandigarh	33.8	43.7	38.4	15.0	41.4	30.6	30.0	43.0	36.5
Delhi	66.4	70.8	69.5	61.4	64.4	63.7	65.0	68.6	67.7
Haryana	95.0	94.0	94.5	88.9	89.9	89.5	93.8	92.8	93.3
Himachal Pradesh	96.7	97.6	97.1	100.0	98.9	99.3	97.3	98.0	97.7
Madhya Pradesh	78.3	79.0	78.6	67.8	69.9	69.1	76.3	76.3	76.3
Punjab	85.4	87.7	86.5	75.0	75.8	75.5	83.0	84.2	83.6
Rajasthan	63.9	86.9	74.6	52.5	79.4	68.8	61.6	84.6	73.1
Uttar Pradesh	84.8	87.2	85.9	77.1	83.5	80.9	83.3	86.1	84.7
Uttarakhand	70.6	50.7	61.5	59.7	45.2	50.7	68.5	49.0	58.8
<b>Eastern Region</b>	67.8	65.0	66.4	52.3	59.6	56.4	64.0	67.0	63.7
Arunachal Pradesh	76.7	65.3	71.4	74.3	84.3	81.4	76.5	69.3	72.9
Assam	68.9	71.2	70.0	75.0	75.4	75.3	69.7	72.0	70.8
Bihar	52.6	56.7	54.5	45.1	51.8	49.1	51.1	55.2	53.2
Chhattisgarh	96.3	93.5	95.0	94.9	87.9	90.6	96.0	91.8	93.9
Jharkhand	56.5	58.7	57.5	54.1	55.7	55.1	56.0	57.8	56.9
Meghalaya	69.8	65.3	67.2	45.6	31.3	38.9	52.0	43.5	47.8
Mizoram	76.2	74.6	75.0	35.2	75.2	51.9	39.5	75.0	57.3
Odisha	72.3	75.0	73.6	52.5	57.9	55.8	68.4	69.9	69.1
Sikkim	66.3	75.7	70.7	40.0	73.3	60.0	61.0	75.0	68.0
Tripura	91.1	94.5	92.8	85.7	96.3	91.7	90.0	95.0	92.5
West Bengal	63.6	39.9	48.3	44.9	27.3	36.6	57.3	74.5	45.3
<b>Western Region</b>	75.0	80.9	77.9	60.4	68.2	65.3	70.5	37.3	74.7
Daman & Diu	90.0	84.3	87.3	85.0	80.0	82.0	89.0	83.0	86.0
Goa	78.8	92.8	85.2	70.0	87.1	80.4	77.0	91.0	84.0
Gujarat	83.3	88.3	85.6	69.3	72.8	71.4	80.6	83.6	82.1
Maharashtra	65.3	74.2	70.0	48.4	61.8	57.1	61.9	70.5	66.7
<b>Southern Region</b>	59.5	60.1	59.8	40.9	46.0	44.1	61.7	58.3	56.0
Andhra Pradesh	67.8	67.6	67.7	40.3	36.7	38.2	55.0	55.9	60.0
Karnataka	65.8	66.2	66.0	51.2	56.2	54.0	63.1	63.9	63.5
Kerala	62.9	61.6	62.3	50.6	52.1	51.5	60.5	58.8	59.6
Puducherry	26.3	17.1	22.0	0.0	10.0	6.0	21.0	15.0	18.0
Tamil Nadu	49.7	51.0	50.4	27.7	41.3	36.6	45.3	48.1	46.9
Telangana	69.2	72.8	71.5	56.1	52.9	53.7	66.5	66.8	66.7

Table A4.26: Distribution of households on the basis of membership of Pradhan Mantri Jeevan Jyoti Bima Yojana (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
<b>All India</b>	2.1	21.6	21.4	14.0	15.4	14.9	19.9	19.9	19.9
<b>Northern Region</b>	3.0	26.3	28.2	16.7	14.2	15.2	27.5	22.8	25.1
Chandigarh	1.9	29.0	24.1	0.0	16.7	13.3	16.7	25.6	21.9
Delhi	1.0	16.5	14.8	7.4	8.3	8.1	9.6	13.9	12.8
Haryana	2.0	19.1	19.7	18.2	15.7	16.7	19.8	18.1	19.0
Himachal Pradesh	1.8	4.9	11.6	5.1	5.7	5.4	15.1	5.1	10.1
Madhya Pradesh	6.8	68.8	68.3	21.5	23.7	22.9	59.9	56.6	58.2
Punjab	1.5	13.0	14.0	9.2	10.6	10.0	13.7	12.4	13.0
Rajasthan	2.0	18.6	19.2	15.7	15.5	15.6	19.3	17.7	18.4
Uttar Pradesh	1.3	12.5	12.8	9.7	8.3	8.8	12.3	11.3	11.8
Uttarakhand	7.2	48.9	63.2	78.3	42.1	58.3	73.0	46.9	62.1
<b>Eastern Region</b>	1.3	17.3	14.9	13.4	22.2	18.6	12.8	18.7	15.8
Arunachal Pradesh	0.6	24.6	14.0	3.8	37.1	28.1	5.9	27.8	16.3
Assam	1.4	14.0	14.2	12.3	10.1	11.0	14.1	13.2	13.6
Bihar	1.3	18.7	16.0	10.9	19.2	16.1	12.9	18.8	16.0
Chhattisgarh	1.8	21.7	19.6	12.0	9.2	10.3	16.7	18.0	17.3
Jharkhand	2.2	20.9	21.2	28.3	20.5	23.5	22.9	20.8	21.8
Meghalaya	0.3	0.0	1.2	1.5	0.0	0.9	1.9	0.0	1.0
Mizoram	6.3	86.8	81.2	50.8	84.5	71.3	53.2	85.3	74.2
Odisha	1.3	13.6	13.1	6.0	9.4	8.1	11.7	12.5	12.1
Sikkim	0.4	0.0	1.9	0.0	9.1	6.7	3.3	2.7	2.9
Tripura	0.3	8.7	5.7	5.6	7.7	6.8	3.3	8.4	5.9
West Bengal	0.0	3.7	1.9	0.0	3.0	1.1	0.0	3.6	1.8
<b>Western Region</b>	1.5	15.7	15.6	15.7	15.3	15.4	15.5	15.6	15.5
Daman & Diu	1.1	18.6	14.5	29.4	16.7	22.0	14.6	18.1	16.3
Goa	0.8	10.9	9.4	14.3	14.8	14.6	9.1	12.1	10.7
Gujarat	1.7	21.2	19.1	13.7	18.1	16.4	16.7	20.3	18.5
Maharashtra	1.5	11.4	13.1	15.4	12.9	13.6	15.4	11.8	13.3
<b>Southern Region</b>	1.6	21.3	18.8	2.6	3.6	3.2	14.2	17.2	15.8
Andhra Pradesh	4.2	43.0	42.3	0.0	0.0	0.0	35.7	34.9	35.3
Karnataka	2.0	25.0	22.4	7.6	8.8	8.3	18.1	21.7	19.9
Kerala	0.3	11.0	6.7	0.0	0.0	0.0	2.5	8.1	5.2
Puducherry	0.5	0.0	3.0	-	0.0	0.0	4.8	0.0	2.8
Tamil Nadu	1.1	14.9	13.0	0.0	4.5	3.3	9.5	12.2	11.1
Telangana	0.6	19.7	15.0	0.0	0.0	0.0	5.3	15.0	11.8

Table A4.27a: Distribution of uninsured households by reasons for no household member insured: Changes in 2015 over 2010 (Rural) (%)

State/UT	2015										Difference in percentages									
	Not so important	Too expensive	Limited range of products	Products are complex	Accessibility problem	Difficult procedures	No confidence and trust on insurance	Inadequate value on maturity	Poor after sale services	Other reasons	Not so important	Too expensive	Limited range of products	Products are complex	Accessibility problem	Difficult procedures	No confidence and trust on insurance	Inadequate value on maturity	Poor after sale services	Other reasons
<b>All India</b>	21.0	38.1	5.7	5.2	13.7	8.5	13.1	5.4	1.9	29.3	-3.1	-16.7	-24.9	-5.3	-3.2	-2.1	4.2	2.0	-8.8	20.6
<b>Northern Region</b>	22.8	39.0	7.1	2.6	12.9	7.9	21.4	8.1	2.6	27.0	2.1	-22.4	-29.6	-11.5	-15.6	-0.3	16.2	4.0	-4.0	21.0
Chandigarh	27.8	33.3	0.0	16.7	5.6	5.6	11.1	0.0	5.6	27.8	7.8	8.3	-35.0	6.7	-24.4	-19.4	6.1	0.0	-4.4	22.8
Delhi	25.0	28.1	3.1	6.3	3.1	9.4	0.0	0.0	3.1	18.8	15.6	-40.6	-50.0	-12.5	-15.6	0.0	-6.3	-6.3	-6.3	9.4
Haryana	54.6	38.1	2.1	0.0	4.1	1.0	40.2	3.1	0.0	13.4	22.3	-31.6	-60.6	-6.1	-2.9	-5.0	35.2	1.1	-3.0	10.4
Himachal Pradesh	10.2	27.1	0.0	0.0	8.5	3.4	23.7	0.0	0.0	22.0	-16.5	-47.9	-6.7	-16.7	-26.5	1.7	20.4	0.0	-3.3	2.0
Madhya Pradesh	34.2	48.5	6.1	6.5	29.9	27.3	39.0	21.2	8.7	4.8	22.1	-21.1	-26.4	-15.2	-4.3	15.2	32.7	15.8	0.3	-2.7
Punjab	45.6	52.6	11.4	0.0	3.5	1.8	19.3	11.4	0.9	40.4	-19.0	11.3	-22.2	-12.9	-19.8	-6.0	5.5	9.7	-16.4	32.6
Rajasthan	12.1	51.7	2.6	4.3	15.5	3.4	12.1	5.2	0.9	37.1	-5.4	14.8	-70.5	2.4	11.1	2.8	8.9	4.5	0.9	34.6
Uttar Pradesh	5.0	25.8	8.6	0.6	3.6	1.2	13.9	2.7	0.9	37.1	-5.0	-42.9	-13.7	-14.2	-32.7	-8.6	10.9	-5.1	-5.0	33.5
Uttarakhand	15.3	45.8	19.4	1.4	34.7	6.9	2.8	9.7	1.4	38.9	-7.2	-22.9	-9.3	-19.9	-22.8	-0.6	-1.0	9.7	-6.1	31.4
<b>Eastern Region</b>	11.1	27.2	3.4	7.1	11.5	11.7	9.7	1.4	1.2	39.2	-12.6	-24.8	-18.8	-0.7	2.6	-3.0	-4.0	0.0	-6.4	27.1
Arunachal Pradesh	3.8	15.4	3.8	7.7	3.8	11.5	0.0	0.0	0.0	38.5	-40.6	-36.5	-9.1	-9.0	-16.5	-6.1	-30.6	-0.9	-8.3	30.1
Assam	18.4	34.7	28.6	14.3	10.2	26.5	2.0	0.0	0.0	22.4	-13.1	-33.8	9.4	6.1	5.4	11.5	-4.8	-1.4	-3.4	10.8
Bihar	6.2	56.2	2.6	11.3	30.4	12.9	13.9	2.6	0.0	22.7	-6.8	-11.0	-45.7	5.4	16.5	1.9	1.5	-1.9	-11.0	18.7
Chhattisgarh	2.6	3.8	0.0	0.0	3.8	2.6	2.6	1.3	0.0	78.2	-38.7	-57.4	-35.0	-1.3	1.3	-21.2	-9.9	1.3	-5.0	63.2
Jharkhand	29.5	51.6	1.1	6.3	7.4	13.7	16.8	2.1	0.0	6.3	17.4	12.2	-29.2	5.3	1.3	4.6	3.7	1.1	-28.3	-8.8
Meghalaya	8.3	29.2	4.9	11.8	16.0	18.8	16.0	0.0	2.1	20.1	-43.6	-0.1	3.8	-5.3	6.0	-27.7	-21.0	0.0	-1.8	-4.7
Mizoram	12.4	3.9	0.0	0.0	0.6	11.2	0.0	0.0	0.0	61.8	3.5	-8.1	-3.2	-1.9	-2.0	10.6	-7.0	-0.6	-7.6	61.2
Odisha	2.0	7.8	0.7	2.6	4.6	2.0	1.3	0.0	0.7	71.9	-3.7	-62.2	-45.6	-9.9	-9.2	-3.0	-0.6	-1.3	-3.1	57.5
Sikkim	5.0	40.0	0.0	15.0	20.0	20.0	25.0	5.0	0.0	10.0	-40.0	-15.0	0.0	15.0	15.0	20.0	25.0	5.0	0.0	5.0
Tripura	55.0	15.0	10.0	10.0	5.0	25.0	35.0	25.0	0.0	5.0	55.0	-35.0	10.0	10.0	0.0	20.0	35.0	25.0	0.0	-65.0
West Bengal	33.3	54.2	8.3	29.2	8.3	0.0	50.0	0.0	33.3	4.2	25.8	-30.8	8.3	29.2	7.1	0.0	50.0	-2.5	30.8	-4.6
<b>Western Region</b>	27.9	42.6	6.3	1.8	8.1	4.2	9.9	13.8	3.0	24.3	-8.1	-8.1	-31.2	-8.2	2.5	-2.9	2.2	4.7	-2.0	11.1
Daman & Diu	10.0	35.0	15.0	5.0	25.0	10.0	15.0	10.0	0.0	15.0	-20.0	-25.0	-30.0	-5.0	10.0	-5.0	0.0	-15.0	-5.0	15.0
Goa	30.0	40.0	20.0	0.0	0.0	0.0	0.0	20.0	5.0	0.0	-35.0	-40.0	20.0	-5.0	-5.0	-10.0	0.0	10.0	0.0	-30.0
Gujarat	32.1	48.5	4.5	0.7	7.5	3.0	11.9	15.7	0.7	24.6	1.4	-7.2	-29.8	-12.8	3.9	-2.0	9.1	10.7	-2.8	10.3
Maharashtra	26.4	39.0	5.0	2.5	7.5	5.0	8.8	11.9	5.0	28.3	-11.3	-2.5	-39.0	-5.0	1.3	-2.5	-3.1	1.3	-1.3	16.4
<b>Southern Region</b>	34.0	57.2	6.9	9.7	25.2	5.8	3.0	1.4	0.7	16.4	9.2	8.0	-25.6	1.0	7.3	-1.9	-3.7	-1.3	-32.0	13.3
Andhra Pradesh	45.7	66.3	16.3	9.8	41.3	6.5	2.2	1.1	1.1	0.0	23.1	38.9	-27.8	-19.6	21.7	-7.2	-1.7	-8.7	-50.9	-2.0
Karnataka	14.4	40.0	7.2	2.4	24.0	2.4	1.6	2.4	1.6	23.2	-23.0	-26.9	-25.2	0.2	6.7	-2.6	0.9	1.0	-29.3	13.9
Kerala	13.1	45.9	6.6	11.5	36.1	3.3	1.6	0.0	0.0	4.9	-3.3	-9.8	-34.0	3.9	9.5	-5.6	-14.8	-1.3	-24.1	4.9
Puducherry	35.0	55.0	5.0	5.0	15.0	15.0	0.0	0.0	0.0	45.0	-20.0	15.0	-5.0	0.0	-10.0	5.0	0.0	0.0	-20.0	45.0
Tamil Nadu	53.7	72.4	0.7	16.4	11.9	8.2	6.0	1.5	0.0	22.4	39.4	27.4	-22.1	15.0	0.5	3.2	-4.0	1.5	-27.1	22.4

Table A4.27b: Distribution of uninsured households by reasons for no household member insured: Changes in 2015 over 2010 (Urban) (%)

State/UT	2015													Difference in percentages												
	Not so important	Too expensive	Limited range of products	Products are complex	Accessibility problem	Difficult procedures	No confidence and trust on insurance	Inadequate value on maturity	Poor after sale services	Other reasons	Not so important	Too expensive	Limited range of products	Products are complex	Accessibility problem	Difficult procedures	No confidence and trust on insurance	Inadequate value on maturity	Poor after sale services	Other reasons						
All India	24.3	37.3	5.5	4.9	12.1	7.8	13.2	7.2	1.4	26.3	-1.4	-19.8	-22.5	-7.2	-0.5	-4.8	6.1	1.6	-7.9	18.1						
Northern Region	27.1	37.7	5.8	2.6	9.6	7.2	21.4	10.3	1.1	27.0	5.5	-25.7	-28.3	-15.8	-5.1	-7.0	14.6	4.0	-6.4	21.3						
Chandigarh	50.0	25.0	0.0	8.3	4.2	4.2	25.0	0.0	0.0	12.5	-13.3	-11.7	-13.3	1.7	-5.8	-12.5	21.7	-6.7	-23.3	9.2						
Delhi	34.4	48.1	1.5	5.3	0.0	4.6	10.7	1.5	0.8	34.4	13.9	-10.2	-47.0	-9.8	-23.5	-3.0	8.4	1.5	-8.3	21.5						
Haryana	61.1	38.9	3.4	2.0	4.7	4.7	30.9	2.7	0.0	23.5	24.4	-25.7	-57.3	-14.0	-2.6	-8.0	24.2	-0.6	-4.7	18.8						
Himachal Pradesh	6.9	21.8	1.1	0.0	4.6	0.0	4.6	1.1	0.0	41.4	-40.9	-49.3	-4.4	-15.6	-8.7	-6.7	-1.0	1.1	-8.9	26.9						
Madhya Pradesh	38.3	52.9	3.7	3.7	36.0	25.7	31.1	18.9	2.9	3.1	24.4	-27.1	-16.9	-15.5	22.6	4.3	26.4	8.3	-3.8	-2.1						
Punjab	51.7	53.0	10.1	1.3	1.3	1.3	28.9	19.5	1.3	25.5	-3.0	6.4	-31.3	-16.7	-40.0	-9.3	-8.5	19.5	-18.0	22.2						
Rajasthan	18.1	46.9	12.4	3.5	0.4	4.4	36.3	20.8	0.9	31.9	-0.2	2.3	-46.8	-1.0	-4.6	1.1	33.0	20.0	0.5	26.9						
Uttar Pradesh	6.5	16.5	4.6	0.4	1.9	1.5	9.3	4.9	0.4	37.8	-3.7	-49.4	-20.5	-23.7	-10.0	-15.6	5.8	-6.8	-5.6	33.5						
Uttarakhand	32.1	51.8	12.5	7.1	15.2	2.7	19.6	5.4	2.7	31.3	18.9	-13.5	-21.4	-21.8	-3.0	-17.2	16.3	1.2	-10.5	26.3						
Eastern Region	13.0	28.2	4.0	6.6	14.4	11.2	9.0	1.7	1.3	29.1	-11.6	-25.8	-16.5	-1.4	3.8	-2.8	0.3	0.2	-4.4	18.2						
Arunachal Pradesh	9.1	3.9	2.6	5.2	5.2	11.7	6.5	2.6	1.3	40.3	-0.1	-30.6	-2.0	0.6	-8.6	-4.4	-41.8	1.4	1.3	38.0						
Assam	12.7	30.4	11.4	19.0	8.9	22.8	7.6	2.5	7.6	2.5	-25.5	-43.3	5.5	13.1	4.0	13.6	2.8	2.0	4.9	-16.8						
Bihar	5.1	49.7	1.0	11.6	25.7	7.9	16.1	4.1	0.3	15.8	-3.3	-11.1	-35.6	5.9	13.3	0.2	12.1	2.8	-6.0	7.7						
Chhattisgarh	4.2	8.5	0.0	0.0	6.8	3.4	3.4	0.0	0.0	66.1	-28.3	-37.4	-35.8	-5.8	4.3	-32.4	-10.8	-5.0	-6.7	60.3						
Jharkhand	38.4	38.4	0.7	6.8	11.6	8.9	8.2	2.1	0.7	10.3	14.4	-11.6	-18.6	-2.5	2.3	-5.1	2.2	-0.6	-19.3	4.3						
Meghalaya	15.2	28.8	7.2	5.6	28.8	35.2	4.0	0.0	0.8	16.8	-42.3	-1.1	5.6	-27.5	19.4	-26.2	-28.3	0.0	-0.8	-10.0						
Mizoram	4.0	1.6	0.0	0.0	3.2	3.2	0.0	0.0	0.0	86.5	-53.5	-2.4	-9.5	-2.4	-28.3	2.4	0.0	0.0	-8.7	86.5						
Odisha	7.5	22.6	3.3	2.1	13.0	9.6	4.6	0.4	0.4	25.9	-1.2	-47.0	-43.3	-7.5	-2.9	3.4	2.9	-1.7	-3.8	17.6						
Sikkim	46.7	56.7	0.0	3.3	10.0	0.0	10.0	0.0	0.0	13.3	36.7	-26.7	0.0	3.3	10.0	0.0	10.0	-6.7	0.0	13.3						
Tripura	18.5	0.0	11.1	0.0	0.0	18.5	14.8	0.0	3.7	33.3	5.2	0.0	11.1	-10.0	0.0	-4.8	8.1	-3.3	-3.0	-50.0						
West Bengal	29.8	42.1	29.8	19.3	7.0	7.0	38.6	3.5	8.8	10.5	10.4	-34.6	29.8	18.2	6.5	6.5	38.0	3.5	7.1	2.2						
Western Region	28.6	35.0	3.4	4.6	3.0	4.8	9.8	16.5	3.2	22.4	-14.1	-14.0	-27.4	-6.8	-3.1	-6.1	3.5	1.3	-2.9	11.2						
Daman & Diu	13.3	33.3	0.0	0.0	6.7	13.3	6.7	6.7	0.0	10.0	-33.3	-30.0	-36.7	-13.3	-10.0	13.3	-3.3	-20.0	-20.0	3.3						
Goa	20.7	6.9	0.0	3.4	0.0	0.0	6.9	17.2	0.0	34.5	-46.0	-66.4	-10.0	0.1	0.0	0.0	6.9	0.6	-6.7	27.8						
Gujarat	29.1	31.1	2.4	1.9	2.9	2.9	11.2	17.5	1.9	25.7	-13.7	-24.6	-29.0	-9.0	-0.4	-3.3	6.9	3.2	0.0	10.5						
Maharashtra	30.5	40.6	4.7	7.0	3.0	5.7	9.4	16.8	4.7	20.1	-9.3	0.1	-27.2	-5.2	-4.6	-10.6	1.4	2.2	-2.9	10.8						
Southern Region	35.6	56.4	9.5	8.1	22.1	4.9	2.8	1.7	0.5	22.4	11.0	1.6	-17.7	1.4	5.4	-2.3	-2.7	-3.2	-21.7	15.9						
Andhra Pradesh	41.6	69.9	32.7	9.7	34.5	6.2	0.0	0.0	0.0	0.0	1.4	29.7	17.0	-8.0	21.6	-9.1	-11.5	-15.3	-23.4	-13.9						
Karnataka	22.9	34.0	7.8	4.6	33.3	0.0	4.6	2.6	1.3	20.3	-10.1	-41.0	-23.0	3.5	21.6	-10.1	4.0	0.0	-21.0	7.5						
Kerala	17.5	48.5	5.2	6.2	24.7	2.1	0.0	1.0	1.0	10.3	-5.8	1.0	-44.8	0.4	0.6	-2.1	-5.8	0.2	-16.5	10.3						
Puducherry	36.7	66.7	0.0	3.3	16.7	10.0	6.7	0.0	0.0	46.7	36.7	-6.7	-23.3	3.3	-70.0	6.7	3.3	0.0	-20.0	46.7						
Tamil Nadu	47.1	65.6	3.1	10.8	9.7	7.7	3.5	2.3	0.0	35.1	37.1	12.3	-20.6	7.5	-2.2	7.0	-1.0	1.6	-23.3	35.1						

Table A4.27c: Distribution of uninsured households by reasons for no household member insured: Changes in 2015 over 2010 (Rural+Urban) (%)

State/UT	2015											Difference in percentages										
	Not so important	Too expensive	Limited range of products	Products are complex	Accessibility problem	Difficult procedures	No confidence and trust on insurance	Inadequate value on maturity	Poor after sale services	Other reasons	Not so important	Too expensive	Limited range of products	Products are complex	Accessibility problem	Difficult procedures	No confidence and trust on insurance	Inadequate value on maturity	Poor after sale services	Other reasons		
All India	23.0	37.6	5.6	5.0	12.7	8.0	13.2	6.5	1.6	26.6	-2.0	-18.6	-23.5	-6.4	-1.6	-3.7	5.3	1.8	-8.3	18.2		
Northern Region	25.5	38.2	6.3	2.6	10.8	7.5	21.4	9.5	1.7	26.5	4.2	-24.4	-28.8	-14.1	-9.2	-4.3	15.2	4.0	-5.5	20.7		
Chandigarh	40.5	28.6	0.0	11.9	4.8	4.8	19.0	0.0	2.4	19.0	-5.5	-3.4	-22.0	3.9	-13.2	-15.2	15.0	-4.0	-15.6	15.0		
Delhi	32.5	44.2	1.8	5.5	0.6	5.5	8.6	1.2	1.2	31.3	14.2	-16.2	-47.5	-10.3	-21.9	-2.4	5.5	0.0	-7.9	19.1		
Haryana	58.5	38.6	2.8	1.2	4.5	3.3	34.6	2.8	0.0	19.5	23.6	-28.1	-58.6	-10.8	-2.8	-6.8	28.5	0.0	-4.0	15.5		
Himachal Pradesh	8.2	24.0	0.7	0.0	6.2	1.4	12.3	0.7	0.0	23.3	-31.1	-48.7	-5.3	-16.0	-15.8	-3.3	7.7	0.7	-6.7	6.6		
Madhya Pradesh	36.7	51.1	4.6	4.8	33.6	26.3	34.3	19.8	5.2	3.8	23.5	-24.7	-20.7	-15.4	11.9	8.6	28.9	11.3	-2.2	-2.4		
Punjab	49.0	52.9	10.6	0.8	2.3	1.5	24.7	16.0	1.1	31.9	-10.0	8.5	-27.3	-15.0	-31.2	-7.9	-2.4	15.2	-17.3	26.7		
Rajasthan	16.1	48.5	9.1	3.8	5.6	4.1	28.1	15.5	0.9	33.6	-1.9	7.0	-55.7	0.3	0.8	1.8	24.8	14.7	0.6	29.6		
Uttar Pradesh	5.9	20.1	6.1	0.5	2.5	1.4	11.1	4.1	0.6	37.5	-4.2	-46.9	-17.8	-19.9	-19.1	-12.8	7.8	-6.1	-5.3	33.5		
Uttarakhand	25.5	49.5	15.2	4.9	22.8	4.3	13.0	7.1	2.2	34.2	8.6	-17.2	-16.6	-21.0	-11.0	-10.6	9.6	4.6	-8.8	28.3		
Eastern Region	12.2	27.8	3.7	6.8	13.1	11.4	9.3	1.6	1.3	31.5	-12.0	-25.4	-17.5	-1.1	3.3	-2.9	-1.6	0.1	-5.3	20.1		
Arunachal Pradesh	7.8	6.8	2.9	5.8	4.9	11.7	4.9	1.9	1.0	39.8	-21.0	-37.3	-6.3	-5.5	-12.6	-5.3	-33.6	0.9	-3.6	34.2		
Assam	14.8	32.0	18.0	17.2	9.4	24.2	5.5	1.6	4.7	10.2	-20.4	-39.4	6.2	10.3	4.6	12.5	-0.3	0.7	1.7	-5.8		
Bihar	5.6	52.3	1.6	11.5	27.6	9.9	15.2	3.5	0.2	18.5	-4.7	-11.1	-39.6	5.7	14.5	0.9	7.8	0.9	-8.0	12.1		
Chhattisgarh	3.6	6.6	0.0	0.0	5.6	3.1	3.1	0.5	0.0	70.9	-32.4	-45.4	-35.5	-4.0	3.1	-27.9	-10.4	-2.5	-6.0	61.4		
Jharkhand	34.9	43.6	0.8	6.6	10.0	10.8	11.6	2.1	0.4	8.7	15.6	-2.2	-22.9	0.6	1.9	-1.3	2.8	0.1	-22.9	-0.9		
Meghalaya	11.5	29.0	5.9	8.9	21.9	26.4	10.4	0.0	1.5	18.6	-42.7	-0.6	4.6	-14.8	12.2	-26.2	-24.7	0.0	-1.4	-7.1		
Mizoram	8.9	3.0	0.0	0.0	1.6	7.9	0.0	0.0	0.0	64.8	-21.6	-5.5	-6.0	-2.1	-13.8	7.2	-3.9	-0.4	-8.1	64.5		
Odisha	5.4	16.8	2.3	2.3	9.7	6.6	3.3	0.3	0.5	40.6	-2.1	-52.9	-44.2	-8.5	-5.3	0.9	1.6	-1.5	-3.5	29.8		
Sikkim	30.0	50.0	0.0	8.0	14.0	8.0	16.0	2.0	0.0	12.0	6.0	-22.0	0.0	8.0	12.0	8.0	16.0	-2.0	0.0	10.0		
Tripura	34.0	6.4	10.6	4.3	2.1	21.3	23.4	10.6	2.1	2.1	26.0	-13.6	10.6	-1.7	0.1	5.3	19.4	8.6	-1.9	-75.9		
West Bengal	30.9	45.7	23.5	22.2	7.4	4.9	42.0	2.5	16.0	8.6	15.1	-33.6	23.5	21.5	6.6	4.6	41.6	1.7	14.1	0.2		
Western Region	28.3	37.8	4.5	3.6	4.9	4.6	9.8	15.5	3.1	22.8	-11.9	-11.8	-28.8	-7.3	-1.0	-4.9	3.0	2.5	-2.6	10.8		
Daman & Diu	12.0	34.0	6.0	2.0	14.0	12.0	10.0	8.0	0.0	12.0	-28.0	-28.0	-34.0	-10.0	-2.0	6.0	-2.0	-18.0	-14.0	8.0		
Goa	24.5	20.4	8.2	2.0	0.0	0.0	4.1	18.4	2.0	14.3	-41.5	-55.6	2.2	-2.0	-2.0	-4.0	4.1	4.4	-4.0	-1.7		
Gujarat	30.3	37.9	3.2	1.5	4.7	2.9	11.5	16.8	1.5	25.3	-7.7	-17.8	-29.3	-10.5	1.3	-2.8	7.8	6.2	-1.1	10.4		
Maharashtra	29.1	40.0	4.8	5.5	4.6	5.5	9.2	15.1	4.8	23.0	-10.0	-0.8	-31.3	-5.2	-2.6	-7.8	-0.2	1.8	-2.4	12.8		
Southern Region	35.0	56.7	8.5	8.8	23.3	5.3	2.9	1.6	0.6	20.0	10.3	4.0	-20.7	1.3	6.2	-2.1	-3.1	-2.5	-25.5	14.8		
Andhra Pradesh	43.4	68.3	25.4	9.8	37.6	6.3	1.0	0.5	0.5	0.0	9.0	32.3	0.3	-11.8	22.5	-8.4	-8.0	-13.0	-32.3	-10.0		
Karnataka	19.1	36.7	7.6	3.6	29.1	1.1	3.2	2.5	1.4	21.6	-15.8	-34.9	-23.9	2.1	15.1	-6.9	2.6	0.4	-24.6	10.3		
Kerala	15.8	47.5	5.7	8.2	29.1	2.5	0.6	0.6	0.6	8.2	-4.8	-3.3	-40.5	1.7	4.0	-3.5	-9.4	-0.4	-19.5	8.2		
Puducherry	36.0	62.0	2.0	4.0	16.0	12.0	4.0	0.0	0.0	46.0	14.0	2.0	-16.0	2.0	-46.0	6.0	2.0	0.0	-20.0	46.0		
Tamil Nadu	49.4	67.9	2.3	12.7	10.4	7.9	4.3	2.0	0.0	30.8	37.9	17.4	-21.1	10.0	-1.3	5.7	-2.0	1.5	-24.6	30.8		

Table A4.28a: Distribution of uninsured households on insurance relevance by class: Changes in 2015 over 2010 (Rural) (%)

State/UT	2015								Difference in percentages				
	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	67.7	5.4	0.6	22.3	0.0	4.0	55.0	2.5	-1.7	-36.1	-0.4	-19.3	
Northern Region	59.1	3.2	0.0	33.3	0.0	4.3	53.0	1.5	-1.6	-38.1	-0.4	-14.4	
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	
Delhi	66.7	0.0	0.0	33.3	0.0	0.0	60.4	-6.3	-3.1	-29.2	0.0	-21.9	
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	
Himachal Pradesh	20.0	0.0	0.0	80.0	0.0	0.0	-2.0	0.0	0.0	7.1	-1.7	-3.4	
Madhya Pradesh	70.2	4.3	0.0	21.3	0.0	4.3	68.5	3.8	-1.3	-48.9	0.0	-22.2	
Punjab	60.0	0.0	0.0	0.0	0.0	40.0	52.2	-12.2	-0.9	-60.0	-0.9	21.7	
Rajasthan	100.0	0.0	0.0	0.0	0.0	0.0	94.4	0.0	-4.4	-41.3	0.0	-48.8	
Uttar Pradesh	9.1	9.1	0.0	81.8	0.0	0.0	3.5	8.3	-1.7	-3.6	-0.3	-6.2	
Uttarakhand	63.2	0.0	0.0	36.8	0.0	0.0	59.4	0.0	0.0	-40.7	0.0	-18.8	
Eastern Region	60.4	5.4	0.9	27.9	0.0	5.4	39.7	3.9	-0.6	-19.2	-0.2	-23.5	
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	
Assam	0.0	37.5	12.5	50.0	0.0	0.0	-22.0	34.3	10.1	11.0	0.0	-33.3	
Bihar	15.8	5.3	0.0	73.7	0.0	5.3	-0.6	3.7	-3.1	16.2	-0.5	-15.8	
Chhattisgarh	50.0	0.0	0.0	50.0	0.0	0.0	26.3	0.0	-1.3	23.8	0.0	-48.8	
Jharkhand	16.7	0.0	0.0	33.3	0.0	50.0	-4.8	-2.2	-2.2	-24.7	-1.1	35.0	
Meghalaya	89.1	0.0	0.0	8.7	0.0	2.2	72.5	-0.6	-0.6	-1.3	0.0	-70.0	
Mizoram	83.3	16.7	0.0	0.0	0.0	0.0	68.0	16.7	-0.6	-67.5	0.0	-16.6	
Odisha	66.7	33.3	0.0	0.0	0.0	0.0	21.3	31.4	-1.3	-46.1	0.0	-5.3	
Sikkim	0.0	0.0	0.0	100.0	0.0	0.0	-25.0	0.0	0.0	25.0	0.0	0.0	
Tripura	0.0	0.0	0.0	75.0	0.0	25.0	0.0	-5.0	0.0	-15.0	0.0	20.0	
West Bengal	100.0	0.0	0.0	0.0	0.0	0.0	97.5	0.0	-1.3	-96.2	0.0	0.0	
Western Region	66.7	0.0	2.8	27.8	0.0	2.8	48.6	-4.2	-3.8	-24.7	-0.3	-15.6	
Daman & Diu	100.0	0.0	0.0	0.0	0.0	0.0	65.0	-10.0	0.0	-45.0	0.0	-10.0	
Goa	100.0	0.0	0.0	0.0	0.0	0.0	90.0	-5.0	0.0	-65.0	0.0	-20.0	
Gujarat	50.0	0.0	0.0	37.5	0.0	12.5	29.3	-3.6	-6.4	-13.9	-0.7	-4.6	
Maharashtra	68.0	0.0	4.0	28.0	0.0	0.0	53.4	-3.8	-4.3	-24.9	0.0	-20.4	
Southern Region	82.7	9.1	0.0	5.5	0.0	2.7	77.7	0.7	-2.9	-53.2	-1.0	-21.3	
Andhra Pradesh	65.5	10.3	0.0	13.8	0.0	10.3	51.8	-19.1	0.0	-37.2	0.0	4.5	
Karnataka	81.3	18.8	0.0	0.0	0.0	0.0	79.1	18.0	-5.8	-56.8	-2.2	-32.4	
Kerala	100.0	0.0	0.0	0.0	0.0	0.0	100.0	-2.6	-1.3	-79.5	-1.3	-15.4	
Puducherry	100.0	0.0	0.0	0.0	0.0	0.0	95.0	-5.0	0.0	-40.0	0.0	-50.0	
Tamil Nadu	89.7	6.9	0.0	3.4	0.0	0.0	85.4	2.6	-3.6	-53.7	-0.7	-30.0	

Note: '-' implies information not applicable.

Table A4.28b: Distribution of uninsured households on insurance relevance by class: Changes in 2015 over 2010 (Urban) (%)

State/UT	2015								Difference in percentages					
	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	72.6	4.4	1.7	17.1	0.2	4.0	60.0	2.5	-0.1	-46.0	-0.4	-16.0		
Northern Region	67.6	3.6	2.9	23.0	0.0	2.9	58.2	1.7	1.7	-50.0	-0.4	-11.2		
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-		
Delhi	46.7	6.7	0.0	46.7	0.0	0.0	21.7	5.1	-4.6	-4.9	-0.8	-16.7		
Haryana	75.0	0.0	0.0	0.0	0.0	25.0	73.7	0.0	0.0	-88.0	0.0	14.3		
Himachal Pradesh	0.0	0.0	0.0	100.0	0.0	0.0	-21.6	0.0	0.0	35.2	-1.1	-12.5		
Madhya Pradesh	75.8	6.5	6.5	11.3	0.0	0.0	68.5	3.9	5.1	-59.8	0.0	-17.7		
Punjab	91.7	0.0	0.0	8.3	0.0	0.0	67.7	-10.7	-1.3	-52.3	-0.7	-2.7		
Rajasthan	100.0	0.0	0.0	0.0	0.0	0.0	93.7	-1.3	-2.5	-55.7	0.0	-34.2		
Uttar Pradesh	25.0	0.0	0.0	58.3	0.0	16.7	18.9	-0.4	-0.4	-26.8	-0.6	9.2		
Uttarakhand	66.7	0.0	0.0	26.7	0.0	6.7	65.0	-1.7	-0.8	-59.3	-0.8	-2.4		
<b>Eastern Region</b>	<b>66.7</b>	<b>3.9</b>	<b>0.0</b>	<b>20.6</b>	<b>0.0</b>	<b>8.8</b>	<b>48.7</b>	<b>3.1</b>	<b>-1.3</b>	<b>-33.1</b>	<b>-0.3</b>	<b>-17.1</b>		
Arunachal Pradesh	0.0	0.0	0.0	100.0	0.0	0.0	-4.0	0.0	0.0	88.2	0.0	-84.2		
Assam	40.0	10.0	0.0	50.0	0.0	0.0	23.5	7.7	-0.6	7.1	-0.6	-37.1		
Bihar	0.0	0.0	0.0	100.0	0.0	0.0	-14.0	0.0	-3.9	29.0	0.0	-11.2		
Chhattisgarh	0.0	0.0	0.0	50.0	0.0	50.0	-12.6	0.0	0.0	5.5	-0.8	8.0		
Jharkhand	50.0	0.0	0.0	50.0	0.0	0.0	27.3	-0.7	-2.1	-6.7	-0.7	-17.0		
Meghalaya	92.1	0.0	0.0	0.0	0.0	7.9	87.4	0.0	-0.8	-5.5	-0.8	-80.3		
Mizoram	100.0	0.0	0.0	0.0	0.0	0.0	63.8	0.0	0.0	-37.0	0.0	-26.8		
Odisha	91.7	8.3	0.0	0.0	0.0	0.0	48.4	6.0	-0.9	-49.8	0.0	-3.7		
Sikkim	0.0	0.0	0.0	28.6	0.0	71.4	0.0	0.0	0.0	-71.4	0.0	71.4		
Tripura	-	-	-	-	-	-	-	-	-	-	-	-		
West Bengal	88.2	11.8	0.0	0.0	0.0	0.0	84.9	10.6	0.0	-94.9	0.0	-0.6		
<b>Western Region</b>	<b>70.7</b>	<b>2.4</b>	<b>2.4</b>	<b>24.4</b>	<b>0.0</b>	<b>0.0</b>	<b>53.0</b>	<b>0.5</b>	<b>-1.1</b>	<b>-39.7</b>	<b>-0.4</b>	<b>-12.4</b>		
Daman & Diu	100.0	0.0	0.0	0.0	0.0	0.0	65.5	-6.9	-6.9	-48.3	0.0	-3.5		
Goa	0.0	100.0	0.0	0.0	0.0	0.0	-16.7	100.0	0.0	-83.3	0.0	0.0		
Gujarat	65.4	0.0	3.8	30.8	0.0	0.0	49.0	-1.4	1.0	-36.5	-0.5	-11.5		
Maharashtra	73.1	1.9	1.9	23.1	0.0	0.0	56.0	-0.1	-2.1	-38.3	-0.3	-15.1		
<b>Southern Region</b>	<b>82.1</b>	<b>6.6</b>	<b>1.3</b>	<b>5.3</b>	<b>0.7</b>	<b>4.0</b>	<b>76.1</b>	<b>2.8</b>	<b>-1.5</b>	<b>-52.5</b>	<b>-1.4</b>	<b>-23.4</b>		
Andhra Pradesh	73.8	9.5	0.0	7.1	2.4	7.1	54.9	2.1	-1.0	-36.6	-1.6	-17.7		
Karnataka	76.9	7.7	15.4	0.0	0.0	0.0	73.7	7.2	11.6	-59.4	-2.7	-30.5		
Kerala	-	-	-	-	-	-	-	-	-	-	-	-		
Puducherry	100.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	-70.0	0.0	-30.0		
Tamil Nadu	85.9	5.4	0.0	5.4	0.0	3.3	84.0	2.8	-3.7	-56.4	-1.5	-25.3		

Note: '-' implies information not applicable.

Table A4.28c: Distribution of uninsured households on insurance relevance by class: Changes in 2015 over 2010 (Rural+Urban) (%)

State/UT	2015								Difference in percentages					
	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		
<b>All India</b>	70.5	4.9	1.2	19.3	0.1	4.0	57.9	2.5	-0.8	-41.9	-0.4	-17.3		
<b>Northern Region</b>	64.2	3.4	1.7	27.2	0.0	3.4	56.1	1.6	0.4	-45.3	-0.4	-12.4		
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-		
Delhi	50.0	5.6	0.0	44.4	0.0	0.0	28.7	3.1	-4.3	-9.2	-0.6	-17.7		
Haryana	75.0	0.0	0.0	0.0	0.0	25.0	72.2	0.0	0.0	-87.6	0.0	15.4		
Himachal Pradesh	9.1	0.0	0.0	90.9	0.0	0.0	-12.7	0.0	0.0	22.9	-1.4	-8.8		
Madhya Pradesh	73.4	5.5	3.7	15.6	0.0	1.8	68.3	3.8	2.3	-55.1	0.0	-19.4		
Punjab	82.4	0.0	0.0	5.9	0.0	11.8	65.4	-11.3	-1.1	-54.5	-0.8	2.3		
Rajasthan	100.0	0.0	0.0	0.0	0.0	0.0	94.0	-0.8	-3.3	-49.9	0.0	-40.1		
Uttar Pradesh	17.4	4.3	0.0	69.6	0.0	8.7	11.5	3.8	-0.9	-15.7	-0.5	1.8		
Uttarakhand	64.7	0.0	0.0	32.4	0.0	2.9	62.2	-1.0	-0.5	-50.2	-0.5	-10.0		
<b>Eastern Region</b>	63.4	4.7	0.5	24.4	0.0	7.0	44.2	3.5	-1.0	-26.4	-0.2	-20.2		
Arunachal Pradesh	0.0	0.0	0.0	100.0	0.0	0.0	-12.3	-2.6	-0.7	83.2	0.0	-67.7		
Assam	22.2	22.2	5.6	50.0	0.0	0.0	3.5	19.5	4.2	8.7	-0.3	-35.5		
Bihar	10.7	3.6	0.0	82.1	0.0	3.6	-4.3	3.0	-3.5	16.7	-0.2	-11.6		
Chhattisgarh	25.0	0.0	0.0	50.0	0.0	25.0	7.9	0.0	-0.5	12.8	-0.5	-19.7		
Jharkhand	30.0	0.0	0.0	40.0	0.0	30.0	7.8	-1.3	-2.1	-17.3	-0.9	13.8		
Meghalaya	90.5	0.0	0.0	4.8	0.0	4.8	78.7	-0.3	-0.7	-3.4	-0.3	-74.1		
Mizoram	85.7	14.3	0.0	0.0	0.0	0.0	61.1	14.3	-0.4	-53.9	0.0	-21.1		
Odisha	86.7	13.3	0.0	0.0	0.0	0.0	42.5	11.2	-1.1	-48.2	0.0	-4.4		
Sikkim	0.0	0.0	0.0	50.0	0.0	50.0	-10.0	0.0	0.0	-40.0	0.0	50.0		
Tripura	0.0	0.0	0.0	75.0	0.0	25.0	0.0	-4.0	-4.0	-13.0	0.0	21.0		
West Bengal	93.5	6.5	0.0	0.0	0.0	0.0	90.4	5.7	-0.4	-95.3	0.0	-0.4		
<b>Western Region</b>	69.5	1.7	2.5	25.4	0.0	0.8	51.6	-1.1	-2.1	-34.3	-0.3	-13.8		
Daman & Diu	100.0	0.0	0.0	0.0	0.0	0.0	65.3	-8.2	-4.1	-46.9	0.0	-6.1		
Goa	66.7	33.3	0.0	0.0	0.0	0.0	52.7	31.3	0.0	-76.0	0.0	-8.0		
Gujarat	61.8	0.0	2.9	32.4	0.0	2.9	43.7	-2.3	-1.4	-28.6	-0.6	-10.8		
Maharashtra	71.4	1.3	2.6	24.7	0.0	0.0	55.2	-1.3	-2.9	-33.8	-0.2	-16.9		
<b>Southern Region</b>	82.4	7.7	0.8	5.4	0.4	3.4	76.7	2.1	-2.1	-52.8	-1.3	-22.7		
Andhra Pradesh	70.4	9.9	0.0	9.9	1.4	8.5	53.3	-5.0	-0.7	-36.3	-1.2	-10.0		
Karnataka	79.3	13.8	6.9	0.0	0.0	0.0	76.6	13.2	2.3	-58.3	-2.5	-31.3		
Kerala	100.0	0.0	0.0	0.0	0.0	0.0	100.0	-5.1	-2.5	-71.7	-0.5	-20.2		
Puducherry	100.0	0.0	0.0	0.0	0.0	0.0	98.0	-2.0	0.0	-58.0	0.0	-38.0		
Tamil Nadu	87.3	6.0	0.0	4.7	0.0	2.0	84.7	2.8	-3.7	-55.6	-1.2	-27.0		

Note: '-' implies information not applicable.

Table A4.29: Distribution of uninsured households by views on linking insurance with credit: Changes in 2015 over 2010 (%)

State/UT	2015									Difference in percentages								
	Rural			Urban			All			Rural			Urban			All		
	Yes	No	Can't say	Yes	No	Can't say	Yes	No	Can't say	Yes	No	Can't say	Yes	No	Can't say	Yes	No	Can't say
All India	18.5	13.6	67.8	16.8	16.0	67.2	17.5	15.0	67.5	-13.7	-12.5	26.2	-16.8	-13.2	30.0	-15.6	-12.9	28.5
Northern Region	21.3	15.0	63.8	18.1	15.6	66.3	19.3	15.4	65.3	-7.4	-17.6	25.0	-9.0	-19.3	28.2	-8.4	-18.6	27.0
Chandigarh	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	100.0	-5.0	-10.0	15.0	-26.7	-36.7	63.3	-18.0	-26.0	44.0
Delhi	6.3	12.5	81.3	18.3	19.1	62.6	16.0	17.8	66.3	-34.4	-21.9	56.3	-8.2	-16.5	24.7	-13.3	-17.6	30.9
Haryana	4.1	26.8	69.1	0.7	27.5	71.8	2.0	27.2	70.7	-34.3	12.7	21.6	-27.3	2.2	25.1	-30.1	6.4	23.7
Himachal Pradesh	11.9	32.2	55.9	0.0	25.3	74.7	4.8	28.1	67.1	-21.5	12.2	9.3	-34.4	16.4	18.0	-29.2	14.8	14.5
Madhya Pradesh	46.8	17.7	35.5	45.7	15.4	38.9	46.1	16.4	37.5	17.6	-21.4	3.8	10.4	-17.1	6.6	13.3	-18.8	5.5
Punjab	13.2	12.3	74.6	8.7	16.8	74.5	10.6	14.8	74.5	-7.5	-4.1	11.6	-4.6	-24.6	29.2	-5.9	-15.6	21.5
Rajasthan	34.5	7.8	57.8	26.5	10.6	62.8	29.2	9.6	61.1	-7.4	-24.7	32.1	-16.6	-14.9	31.5	-13.4	-18.7	32.0
Uttar Pradesh	14.2	13.9	71.8	10.2	15.7	74.0	11.8	15.0	73.1	-9.6	-25.8	35.4	-9.5	-30.4	39.8	-9.5	-28.5	38.1
Uttarakhand	6.9	1.4	91.7	4.5	0.0	95.5	5.4	0.5	94.0	-13.1	-39.9	52.9	-9.7	-33.3	43.0	-11.1	-36.0	47.0
Eastern Region	4.9	4.4	90.7	5.1	7.1	87.8	5.0	5.9	89.1	-26.0	-10.4	36.4	-31.3	-10.6	41.9	-29.0	-10.5	39.5
Arunachal Pradesh	3.8	0.0	96.2	1.3	15.6	83.1	1.9	11.7	86.4	-15.6	-22.2	37.8	-13.6	13.3	0.4	-15.5	-1.7	17.2
Assam	8.2	26.5	65.3	5.1	20.3	74.7	6.3	22.7	71.1	-11.7	14.9	-3.2	-31.0	3.3	27.7	-22.6	8.1	14.6
Bihar	2.1	4.6	93.3	1.7	6.8	91.4	1.9	6.0	92.2	-40.2	-25.2	65.4	-46.6	-20.9	67.4	-44.0	-22.6	66.6
Chhattisgarh	2.6	1.3	96.2	3.4	0.0	96.6	3.1	0.5	96.4	-28.7	-11.2	39.9	-24.9	-13.3	38.3	-26.4	-12.5	38.9
Jharkhand	0.0	3.2	96.8	0.0	4.1	95.9	0.0	3.7	96.3	-42.9	-16.2	59.1	-36.7	-19.2	55.9	-39.1	-18.0	57.2
Meghalaya	17.4	0.7	81.9	3.2	1.6	95.2	10.8	1.1	88.1	12.9	-5.4	-7.5	0.1	-3.1	3.1	6.9	-4.4	-2.4
Mizoram	0.6	0.6	98.9	0.0	1.6	98.4	0.3	1.0	98.7	-1.3	0.6	0.8	0.0	1.6	-1.6	-0.7	1.0	-0.3
Odisha	5.2	3.3	91.5	17.2	7.5	75.3	12.5	5.9	81.6	-71.4	0.1	71.3	-50.2	-0.8	51.0	-58.5	-0.4	59.0
Sikkim	15.0	0.0	85.0	16.7	0.0	83.3	16.0	0.0	84.0	-5.0	-50.0	55.0	10.0	-20.0	10.0	4.0	-32.0	28.0
Tripura	0.0	40.0	60.0	3.7	11.1	85.2	2.1	23.4	74.5	-55.0	5.0	50.0	-43.0	-22.2	65.2	-47.9	-10.6	58.5
West Bengal	0.0	8.3	91.7	3.5	24.6	71.9	2.5	19.8	77.8	-46.3	-19.2	65.4	-37.8	-15.7	53.5	-40.4	-16.5	56.9
Western Region	27.0	15.3	57.7	21.8	18.3	59.9	23.8	17.2	59.0	-21.6	-5.6	27.3	-29.6	-3.6	33.2	-26.7	-4.4	31.0
Daman & Diu	0.0	5.0	95.0	6.7	20.0	73.3	4.0	14.0	82.0	-10.0	-35.0	45.0	0.0	-20.0	20.0	-4.0	-26.0	30.0
Goa	40.0	0.0	60.0	20.7	0.0	79.3	28.6	0.0	71.4	-20.0	-20.0	40.0	-59.3	-10.0	69.3	-43.4	-14.0	57.4
Gujarat	30.6	20.1	49.3	18.0	26.2	55.8	22.9	23.8	53.2	-24.4	-6.3	30.7	-42.0	1.5	40.6	-35.1	-1.6	36.7
Maharashtra	25.8	14.5	59.7	26.2	14.4	59.4	26.0	14.4	59.5	-20.8	0.6	20.1	-21.0	-4.8	25.8	-20.9	-2.9	23.9
Southern Region	36.1	30.1	33.8	32.7	32.8	34.5	34.0	31.7	34.2	3.3	-13.4	10.2	1.7	-10.4	8.6	2.4	-11.6	9.2
Andhra Pradesh	42.4	45.7	12.0	35.4	60.2	4.4	38.5	53.7	7.8	38.5	-31.8	-6.7	15.1	19.6	-34.7	23.6	0.9	-24.6
Karnataka	15.2	28.0	56.8	23.5	30.7	45.8	19.8	29.5	50.7	-27.9	17.1	10.8	-8.9	1.5	7.5	-17.1	8.0	9.2
Kerala	93.4	4.9	1.6	78.4	7.2	14.4	84.2	6.3	9.5	44.1	-40.7	-3.4	31.7	-42.8	11.1	36.4	-41.9	5.5
Puducherry	0.0	25.0	75.0	6.7	33.3	60.0	4.0	30.0	66.0	-60.0	-15.0	75.0	-46.7	-13.3	60.0	-52.0	-14.0	66.0
Tamil Nadu	30.6	33.6	35.8	22.8	31.7	45.6	25.4	32.3	42.2	-0.1	-16.4	16.5	-5.7	-19.8	25.6	-3.8	-18.7	22.5

Table A5.1: Distribution of insured households by awareness on health insurance: Changes in 2015 over 2010 (%)

State/UT	2015			Difference in percentages		
	Rural HHs aware of health insurance- %	Urban HHs aware of health insurance- %	All HHs aware of health insurance- %	Rural HHs aware of health insurance- %	Urban HHs aware of health insurance- %	All HHs aware of health insurance- %
<b>All India</b>	<b>68.5</b>	<b>71.9</b>	<b>70.2</b>	<b>17.4</b>	<b>15.8</b>	<b>16.4</b>
<b>Northern Region</b>	<b>60.8</b>	<b>65.2</b>	<b>63.0</b>	<b>7.1</b>	<b>10.7</b>	<b>8.8</b>
Chandigarh	19.1	7.1	12.6	-50.9	-58.9	-55.4
Delhi	71.7	67.4	68.6	21.7	7.6	11.5
Haryana	66.2	71.2	68.5	33.5	36.4	34.8
Himachal Pradesh	95.3	97.1	96.1	64.5	48.9	56.7
Madhya Pradesh	29.3	34.4	31.7	-31.2	-21.4	-26.4
Punjab	46.1	53.2	49.4	-18.3	-11.8	-15.2
Rajasthan	48.1	66.5	58.3	21.3	33.8	28.6
Uttar Pradesh	79.1	81.7	80.3	17.6	20.0	18.7
Uttarakhand	78.9	76.1	77.6	1.8	6.2	4.1
<b>Eastern Region</b>	<b>63.5</b>	<b>64.8</b>	<b>64.2</b>	<b>16.3</b>	<b>6.6</b>	<b>11.3</b>
Arunachal Pradesh	84.3	94.6	91.8	24.6	29.5	29.3
Assam	76.4	72.8	74.7	10.4	3.6	7.2
Bihar	29.8	28.6	29.3	-0.1	-14.2	-7.2
Chhattisgarh	100.0	98.5	99.3	51.8	41.0	46.4
Jharkhand	37.6	32.1	35.0	2.7	-9.6	-3.2
Meghalaya	53.8	59.4	58.5	14.2	-10.8	3.5
Mizoram	100.0	91.4	93.4	16.3	8.9	10.3
Odisha	94.1	88.2	91.3	42.8	23.1	33.1
Sikkim	55.3	62.1	58.5	25.3	17.2	21.1
Tripura	91.5	94.1	92.8	31.9	27.1	29.5
West Bengal	25.7	66.7	56.0	-27.0	1.7	-4.1
<b>Western Region</b>	<b>74.3</b>	<b>82.6</b>	<b>78.4</b>	<b>17.5</b>	<b>13.6</b>	<b>15.2</b>
Daman & Diu	95.0	89.9	92.6	38.0	46.9	42.6
Goa	92.2	91.2	91.7	39.2	33.2	36.2
Gujarat	82.1	86.9	84.3	28.1	19.8	23.8
Maharashtra	62.6	78.0	70.6	2.9	4.0	3.0
<b>Southern Region</b>	<b>91.2</b>	<b>93.4</b>	<b>92.3</b>	<b>42.6</b>	<b>46.4</b>	<b>44.5</b>
Andhra Pradesh	96.7	97.8	97.1	13.5	34.8	25.7
Karnataka	91.1	95.4	93.0	61.5	72.8	66.9
Kerala	99.5	98.7	99.1	56.6	50.2	53.5
Puducherry	41.3	61.5	50.3	-15.8	18.5	0.3
Tamil Nadu	92.4	92.5	92.4	47.5	39.1	42.7

Table A5.2a: Distribution of insured households by perception on health insurance policy benefits (%)

State/UT	2015																										
	Rural									Urban									All								
	Protection against all illness	Reimbursement against all illness	Only OPD	Only hospitalisation	Cashless claim facility	Others	No benefits	Protection against all illness	Reimbursement against all illness	Only OPD	Only hospitalisation	Cashless claim facility	Others	No benefits	Protection against all illness	Reimbursement against all illness	Only OPD	Only hospitalisation	Cashless claim facility	Others	No benefits						
All India	46.9	46.3	9.5	50.0	26.4	2.7	3.1	48.9	46.4	10.1	49.5	29.0	2.6	3.3	47.9	46.4	9.8	49.7	27.7	2.7	3.2	3.2					
Northern Region	51.3	52.7	7.9	29.3	18.8	4.5	4.5	49.7	52.6	7.5	32.1	22.5	4.7	5.0	50.5	52.7	7.7	30.7	20.7	4.6	4.8	4.8					
Chandigarh	55.6	55.6	0.0	0.0	33.3	0.0	11.1	75.0	75.0	0.0	0.0	0.0	0.0	0.0	61.5	61.5	0.0	0.0	23.1	0.0	7.7	7.7					
Delhi	59.2	26.8	0.0	77.5	39.4	0.0	0.0	36.8	38.7	1.2	65.0	41.1	1.8	0.0	43.6	35.0	0.9	68.8	40.6	1.3	0.0	0.0					
Haryana	45.0	73.3	20.2	57.8	48.1	0.4	0.4	42.9	69.6	22.7	55.9	50.6	0.8	0.4	44.0	71.5	21.4	56.8	49.3	0.6	0.4	0.4					
Himachal Pradesh	64.4	40.1	2.3	3.6	15.8	0.0	0.0	55.8	46.7	0.0	0.5	33.2	0.0	0.0	60.3	43.2	1.2	2.1	24.0	0.0	0.0	0.0					
Madhya Pradesh	43.1	52.8	11.2	47.6	49.1	3.3	5.2	55.2	49.1	20.1	55.9	40.9	3.2	4.3	49.3	50.9	15.7	51.8	44.9	3.3	4.7	4.7					
Punjab	68.4	73.1	1.8	19.9	17.5	4.1	2.3	58.8	75.7	1.7	19.8	26.0	2.8	5.1	63.5	74.4	1.7	19.8	21.8	3.4	3.7	3.7					
Rajasthan	57.9	54.7	2.1	21.6	27.9	8.4	4.7	59.8	63.1	2.7	23.8	24.1	8.2	6.4	59.1	60.0	2.5	23.0	25.5	8.3	5.8	5.8					
Uttar Pradesh	49.6	53.3	6.7	16.2	0.9	6.8	7.4	49.5	46.7	5.3	17.5	1.4	7.1	8.6	49.6	50.1	6.0	16.8	1.2	6.9	8.0	8.0					
Uttarakhand	42.4	30.9	13.1	60.2	22.5	2.5	1.7	29.3	45.0	8.4	72.8	36.1	2.6	1.0	36.5	37.2	11.0	65.8	28.6	2.6	1.4	1.4					
Eastern Region	44.1	49.6	7.3	69.2	31.1	2.6	0.6	48.7	53.1	10.2	65.9	35.0	2.0	0.5	46.4	51.4	8.8	67.5	33.1	2.3	0.6	0.6					
Arunachal Pradesh	68.1	73.6	16.5	47.3	20.9	8.8	2.2	78.4	68.0	14.0	55.8	41.0	2.2	0.4	75.9	69.4	14.6	53.7	36.0	3.8	0.8	0.8					
Assam	77.4	73.6	31.4	42.1	17.6	11.3	0.0	77.1	66.4	29.0	51.1	37.4	3.8	0.0	77.2	70.3	30.3	46.2	26.6	7.9	0.0	0.0					
Bihar	27.3	62.6	1.8	45.8	56.4	0.9	0.0	47.7	49.7	4.7	30.1	32.6	0.5	0.5	36.7	56.7	3.1	38.6	45.5	0.7	0.2	0.2					
Chhattisgarh	18.7	12.1	1.0	96.8	28.9	1.9	0.0	12.9	12.1	4.5	94.7	17.4	1.1	0.0	16.1	12.1	2.6	95.9	23.7	1.6	0.0	0.0					
Jharkhand	63.3	45.6	7.5	32.7	34.7	3.4	4.8	47.7	58.7	5.5	37.6	71.6	2.8	4.6	56.6	51.2	6.6	34.8	50.4	3.1	4.7	4.7					
Meghalaya	85.7	28.6	14.3	0.0	0.0	0.0	0.0	58.5	53.7	7.3	17.1	19.5	9.8	2.4	62.5	50.0	8.3	14.6	16.7	8.3	2.1	2.1					
Mizoram	0.0	100.0	0.0	0.0	28.6	0.0	0.0	20.3	98.4	1.6	85.9	71.9	1.6	0.0	15.3	98.8	1.2	64.7	61.2	1.2	0.0	0.0					
Odisha	45.6	52.0	4.3	89.0	20.2	0.3	0.2	44.4	54.8	4.5	84.5	19.4	1.0	0.0	45.0	53.3	4.4	87.0	19.8	0.7	0.1	0.1					
Sikkim	45.2	52.4	0.0	19.0	81.0	2.4	0.0	75.6	78.0	9.8	14.6	65.9	0.0	0.0	60.2	65.1	4.8	16.9	73.5	1.2	0.0	0.0					
Tripura	64.6	67.7	12.3	81.5	53.8	1.5	0.0	73.4	67.2	17.2	70.3	51.6	7.8	0.0	69.0	67.4	14.7	76.0	52.7	4.7	0.0	0.0					
West Bengal	33.3	44.4	44.4	88.9	77.8	0.0	0.0	27.3	42.4	48.5	75.8	74.2	1.5	1.5	28.0	42.7	48.0	77.3	74.7	1.3	1.3	1.3					
Western Region	44.2	51.5	17.3	56.9	32.4	1.8	3.4	48.8	47.9	19.5	57.0	32.4	1.5	3.9	46.6	49.7	18.4	56.9	32.4	1.7	3.7	3.7					
Daman & Diu	38.2	57.9	2.6	47.4	26.3	0.0	0.0	51.6	51.6	1.6	48.4	17.7	0.0	0.0	44.2	55.1	2.2	47.8	22.5	0.0	0.0	0.0					
Goa	69.0	45.1	14.1	62.0	76.1	0.0	1.4	77.4	61.3	16.1	41.9	69.4	0.0	1.6	72.9	52.6	15.0	52.6	72.9	0.0	1.5	1.5					
Gujarat	48.1	59.9	26.4	59.6	29.7	0.7	4.7	40.6	47.7	21.7	65.0	30.7	1.2	7.5	44.5	54.1	24.1	62.2	30.2	0.9	6.0	6.0					
Maharashtra	36.5	41.8	10.2	54.6	28.8	3.8	3.1	51.4	46.1	20.2	53.5	31.2	2.1	1.9	45.1	44.3	16.0	54.0	30.2	2.8	2.4	2.4					
Southern Region	44.3	28.6	9.6	58.5	29.9	0.5	3.2	48.0	24.9	7.4	55.7	30.9	0.5	3.3	46.1	26.8	8.6	57.2	30.4	0.5	3.2	3.2					
Andhra Pradesh	40.3	32.2	17.2	66.6	6.9	0.3	7.2	42.4	33.5	21.0	59.4	3.1	0.0	8.9	41.2	32.7	18.8	63.6	5.3	0.2	7.9	7.9					
Karnataka	58.5	15.6	5.6	55.9	41.0	0.9	5.0	67.8	12.8	4.1	61.6	41.7	1.0	5.1	62.8	14.3	4.9	58.5	41.3	0.9	5.0	5.0					
Kerala	14.6	10.4	19.8	51.6	20.3	0.0	0.5	15.9	12.7	17.2	50.3	21.0	0.0	0.6	15.2	11.5	18.6	51.0	20.6	0.0	0.6	0.6					
Puducherry	36.4	51.5	0.0	15.2	39.4	3.0	0.0	60.0	50.0	0.0	20.0	35.0	2.5	0.0	49.3	50.7	0.0	17.8	37.0	2.7	0.0	0.0					
Tamil Nadu	45.8	44.3	5.2	61.2	37.7	0.2	0.2	44.4	31.8	1.8	54.2	37.2	0.4	0.6	45.0	37.7	3.4	57.5	37.4	0.3	0.4	0.4					

Table A5.2b: Distribution of insured households by differences in perception on health insurance policy benefits: Changes in 2015 over 2010 (%)

State/UT	Difference in percentages																				
	Rural							Urban							All						
	Protection against all illness	Only OPD	Only hospitalisation	Cashless claim facility	Others	No benefits	Protection against all illness	Only OPD	Only hospitalisation	Cashless claim facility	Others	No benefits	Protection against all illness	Only OPD	Only hospitalisation	Cashless claim facility	Others	No benefits			
All India	8.7	1.1	17.9	9.2	-3.5	-0.7	11.0	0.8	15.9	10.8	-3.5	0.9	9.9	0.9	16.8	10.0	-3.5	0.1			
Northern Region	17.4	3.2	1.9	-3.3	-1.9	-1.4	10.4	1.8	2.4	-5.2	1.1	1.4	13.9	2.5	2.2	-4.2	-0.4	0.0			
Chandigarh	21.3	-4.3	-28.6	29.0	-14.3	11.1	50.8	-12.1	-31.8	-22.7	-7.6	-4.6	32.1	-8.1	-30.2	9.8	-11.0	5.5			
Delhi	-10.8	-2.5	55.0	35.7	-2.5	-1.3	-12.2	-3.7	45.3	3.8	0.3	-1.5	-10.3	-3.5	48.4	11.2	-0.5	-1.5			
Haryana	-35.8	17.1	29.0	45.0	-2.1	0.4	-37.5	22.1	29.4	41.4	-0.9	-3.6	-36.7	19.6	29.3	43.1	-1.5	-1.7			
Himachal Pradesh	38.2	-2.1	-24.8	12.5	-17.5	-12.0	37.8	-2.1	-18.9	7.6	-4.9	-2.8	39.1	-1.8	-20.7	7.0	-9.8	-6.4			
Madhya Pradesh	34.0	10.6	18.5	16.4	-12.2	-7.9	31.4	17.5	26.6	9.5	-4.9	-3.6	33.1	14.2	22.6	12.8	-8.7	-5.9			
Punjab	12.5	-34.6	-26.7	-21.0	-1.5	1.7	12.6	-35.3	-22.1	5.3	-0.9	4.8	12.5	-34.9	-24.4	-7.7	-1.2	3.3			
Rajasthan	0.0	2.1	11.8	21.4	5.2	-4.1	-0.6	0.8	5.5	8.8	5.2	4.9	-0.2	1.5	8.5	14.1	5.2	1.0			
Uttar Pradesh	13.3	6.0	-6.8	-14.3	6.4	4.5	16.5	4.5	-9.5	-20.2	6.6	6.5	14.9	5.2	-8.2	-17.3	6.5	5.5			
Uttarakhand	30.7	13.1	28.7	-17.7	-5.2	-5.8	6.4	8.4	42.4	-10.7	-1.7	-3.2	19.5	11.0	34.9	-14.8	-3.5	-4.5			
Eastern Region	13.5	-1.1	35.3	16.8	-8.2	-2.7	23.3	4.0	26.4	23.2	-12.4	-1.9	18.8	1.6	30.5	20.2	-10.5	-2.2			
Arunachal Pradesh	29.2	1.0	27.6	-9.7	-23.5	2.2	71.5	13.3	38.5	28.7	-44.0	0.0	53.7	6.8	35.2	15.0	-35.6	0.6			
Assam	54.6	17.3	20.2	2.0	6.8	-9.1	56.8	21.5	36.4	25.8	-15.5	-2.9	55.8	19.6	27.9	13.0	-4.2	-5.9			
Bihar	5.3	-5.6	18.8	40.0	-3.1	-4.3	20.1	0.0	-3.1	29.4	-5.8	-8.1	11.4	-2.7	8.0	36.8	-4.6	-6.6			
Chhattisgarh	-16.0	-7.3	46.6	13.9	1.4	-3.6	-28.4	-11.1	44.7	5.7	-0.6	-3.9	-22.2	-9.7	45.7	10.4	0.4	-3.8			
Jharkhand	43.8	-8.6	4.0	29.5	-6.9	1.9	30.4	-3.6	-0.8	60.5	-0.1	1.7	38.3	-5.6	0.8	42.0	-3.1	1.8			
Meghalaya	17.7	14.3	-8.8	-11.3	-66.8	0.0	-16.2	7.3	7.8	-0.4	-73.5	2.4	-9.8	8.3	5.5	-0.2	-68.9	2.1			
Mizoram	-33.8	-2.7	-61.7	23.9	-5.3	0.0	-11.8	-22.7	-8.0	53.7	1.0	0.0	-17.7	-12.8	-13.9	49.5	-1.7	0.0			
Odisha	9.5	2.4	49.8	9.2	-0.9	-0.1	17.1	1.1	38.2	8.7	0.7	-0.2	13.9	1.6	43.8	9.0	-0.1	-0.1			
Sikkim	41.9	0.0	-47.6	74.3	-0.9	0.0	73.4	9.8	-78.9	43.6	0.0	0.0	57.6	4.8	-66.1	57.4	-0.1	0.0			
Tripura	27.7	-12.9	63.1	50.5	-55.5	-13.4	52.5	0.8	46.4	50.1	-48.9	-1.5	40.6	-5.8	54.6	50.3	-52.2	-7.1			
West Bengal	10.1	44.4	43.4	64.0	-5.2	-1.0	12.1	48.5	20.4	56.8	-2.3	1.0	10.0	48.0	25.4	58.5	-3.0	0.7			
Western Region	3.5	9.7	26.9	22.5	1.3	1.5	1.4	9.4	27.9	19.1	1.0	2.2	2.0	9.4	27.5	20.5	1.1	1.9			
Daman & Diu	-39.0	-4.4	33.3	26.3	0.0	0.0	-18.2	-10.0	27.5	17.7	0.0	0.0	-29.8	-6.8	30.8	22.5	0.0	0.0			
Goa	40.7	12.2	52.5	68.5	0.0	1.4	53.3	9.2	38.5	60.7	0.0	1.6	46.8	10.5	46.3	64.8	0.0	1.5			
Gujarat	11.6	19.8	27.1	20.7	0.7	1.2	-2.8	14.8	36.4	18.3	1.0	4.6	4.2	17.4	31.9	19.3	0.8	2.8			
Maharashtra	-4.7	1.2	22.6	16.7	2.8	1.8	1.1	7.9	21.6	16.1	1.3	0.7	-1.7	5.0	22.0	16.2	1.9	1.2			
Southern Region	8.0	-1.5	33.3	21.3	-0.7	3.0	12.4	-7.4	32.2	20.7	0.0	2.9	-14.3	-13.8	15.6	13.6	-1.0	2.3			
Andhra Pradesh	-5.9	15.4	-0.5	5.9	-0.2	7.2	18.8	16.7	22.5	-6.4	-1.2	8.3	5.0	15.5	8.1	-1.4	-1.1	6.7			
Karnataka	45.0	-3.7	44.5	22.1	-0.6	4.3	60.4	-2.4	48.7	25.7	0.0	4.9	28.8	-19.7	19.2	-17.5	-2.9	3.1			
Kerala	-27.8	9.2	31.3	16.9	-3.4	0.2	-31.6	-9.2	39.6	14.6	0.0	-0.1	-68.5	-16.7	20.6	11.3	-3.3	-0.8			
Puducherry	-17.4	-32.5	1.4	38.1	3.0	0.0	8.6	-25.7	7.1	35.0	2.5	0.0	-32.7	-47.0	-2.2	36.0	2.7	0.0			
Tamil Nadu	-0.3	-11.8	47.5	29.9	0.0	0.2	-16.3	-21.5	25.4	28.3	0.4	0.4	-40.1	-29.5	22.2	23.6	0.2	0.1			

Table A5.3: Distribution of households having health insurance for household member (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	21.3	20.3	20.8	14.4	11.1	12.5	19.80	17.6	18.7
Northern Region	10.2	8.1	9.2	6.6	4.5	5.3	9.50	7.0	8.2
Chandigarh	1.3	0.0	0.7	0.0	0.0	0.0	1.00	0.0	0.5
Delhi	24.1	13.7	16.7	20.5	8.7	11.4	23.13	12.0	15.0
Haryana	4.7	6.3	5.5	3.0	2.0	2.4	4.40	5.0	4.7
Himachal Pradesh	20.3	11.4	16.2	5.1	7.9	6.8	17.33	10.3	13.8
Madhya Pradesh	2.3	3.2	2.7	0.0	0.6	0.3	1.83	2.4	2.1
Punjab	4.9	5.7	5.3	2.6	1.3	1.9	4.40	4.4	4.4
Rajasthan	5.8	7.7	6.7	3.2	3.3	3.2	5.25	6.4	5.8
Uttar Pradesh	10.5	9.3	10.0	7.7	5.7	6.5	9.94	8.2	9.1
Uttarakhand	44.6	17.5	32.2	33.8	13.5	21.2	42.50	16.3	29.4
Eastern Region	26.9	25.9	26.4	28.7	26.4	27.4	27.32	26.0	26.7
Arunachal Pradesh	29.6	63.7	45.5	34.3	65.1	55.9	30.00	64.0	47.0
Assam	5.3	8.3	6.8	1.3	7.6	5.2	4.83	8.2	6.5
Bihar	0.8	2.0	1.3	0.0	3.0	1.8	0.60	2.3	1.5
Chhattisgarh	87.2	78.3	83.1	91.1	83.1	86.2	88.00	79.8	83.9
Jharkhand	4.0	2.0	3.1	2.0	2.7	2.4	3.60	2.2	2.9
Meghalaya	7.5	22.2	16.0	6.1	10.2	8.0	6.50	14.5	10.5
Mizoram	38.1	52.1	48.9	57.5	60.5	58.8	55.50	57.5	56.5
Odisha	71.6	38.9	56.3	78.1	43.3	57.3	72.88	40.3	56.6
Sikkim	6.3	14.3	10.0	5.0	10.0	8.0	6.00	13.0	9.5
Tripura	36.7	28.8	32.9	28.6	11.1	18.8	35.00	24.0	29.5
West Bengal	4.2	23.4	16.6	0.0	2.5	1.2	2.75	19.2	12.6
Western Region	10.2	17.8	14.0	3.6	5.0	4.5	8.88	13.9	11.6
Daman & Diu	3.8	1.4	2.7	0.0	0.0	0.0	3.00	1.0	2.0
Goa	13.8	15.9	14.8	0.0	6.5	3.9	11.00	13.0	12.0
Gujarat	10.7	18.1	14.1	5.8	8.0	7.1	9.71	15.0	12.4
Maharashtra	10.2	19.5	15.0	2.5	3.3	3.0	8.63	14.6	11.9
Southern Region	45.2	38.0	41.5	6.7	2.9	4.3	37.54	28.1	32.4
Andhra Pradesh	20.2	15.7	18.1	0.0	0.0	0.0	15.67	11.0	13.3
Karnataka	39.6	29.7	34.8	22.5	11.1	16.2	36.43	25.4	30.9
Kerala	56.1	54.8	55.5	0.0	0.0	0.0	45.00	38.5	41.8
Puducherry	5.0	11.4	8.0	0.0	0.0	0.0	4.00	8.0	6.0
Tamil Nadu	71.6	60.1	65.5	2.1	1.9	2.0	57.57	42.7	49.2
Telangana	7.5	10.4	9.4	0.0	0.0	0.0	6.00	7.3	6.8

Table A5.4a: Distribution of insured households by health insurance coverage under government scheme or insurers scheme (%)

State/UT	Rural			Urban			All		
	Government Scheme	Insurance Scheme	Don't Know	Government Scheme	Insurance Scheme	Don't Know	Government Scheme	Insurance Scheme	Don't Know
<b>All India</b>	<b>86.7</b>	<b>10.1</b>	<b>3.2</b>	<b>80.5</b>	<b>15.7</b>	<b>3.8</b>	<b>83.7</b>	<b>12.8</b>	<b>3.5</b>
<b>Northern Region</b>	<b>78.3</b>	<b>15.7</b>	<b>6.0</b>	<b>72.1</b>	<b>20.2</b>	<b>7.6</b>	<b>75.7</b>	<b>17.6</b>	<b>6.7</b>
Chandigarh	100.0	0.0	0.0	-	-	-	100.0	0.0	0.0
Delhi	67.9	25.0	7.1	70.0	25.0	5.0	69.1	25.0	5.9
Haryana	84.2	10.5	5.3	59.1	31.8	9.1	70.7	22.0	7.3
Himachal Pradesh	75.5	22.4	2.0	79.2	8.3	12.5	76.7	17.8	5.5
Madhya Pradesh	68.2	13.6	18.2	25.9	48.1	25.9	44.9	32.7	22.4
Punjab	78.9	15.8	5.3	65.0	35.0	0.0	71.8	25.6	2.6
Rajasthan	78.4	10.8	10.8	60.5	30.2	9.3	68.8	21.3	10.0
Uttar Pradesh	82.1	9.3	8.6	82.9	12.8	4.3	82.5	10.8	6.7
Uttarakhand	77.8	20.8	1.4	89.6	4.2	6.3	80.7	16.7	2.6
<b>Eastern Region</b>	<b>85.6</b>	<b>10.1</b>	<b>4.3</b>	<b>79.5</b>	<b>15.1</b>	<b>5.4</b>	<b>82.7</b>	<b>12.5</b>	<b>4.8</b>
Arunachal Pradesh	46.3	42.6	11.1	81.2	7.4	11.4	69.0	19.7	11.3
Assam	17.9	35.7	46.4	32.5	57.5	10.0	26.5	48.5	25.0
Bihar	33.3	66.7	0.0	21.4	71.4	7.1	25.0	70.0	5.0
Chhattisgarh	98.6	0.4	1.1	97.2	0.9	1.9	98.0	0.6	1.4
Jharkhand	18.8	62.5	18.8	28.6	42.9	28.6	21.7	56.5	21.7
Meghalaya	25.0	0.0	75.0	12.5	31.3	56.3	15.0	25.0	60.0
Mizoram	100.0	0.0	0.0	97.3	0.0	2.7	97.8	0.0	2.2
Odisha	98.7	1.3	0.0	91.3	7.8	0.9	96.3	3.4	0.3
Sikkim	60.0	20.0	20.0	80.0	20.0	0.0	73.3	20.0	6.7
Tripura	34.5	44.8	20.7	61.9	38.1	0.0	46.0	42.0	12.0
West Bengal	54.5	45.5	0.0	53.6	44.6	1.8	53.7	44.7	1.6
<b>Western Region</b>	<b>75.5</b>	<b>22.3</b>	<b>2.2</b>	<b>66.1</b>	<b>32.2</b>	<b>1.7</b>	<b>69.6</b>	<b>28.5</b>	<b>1.9</b>
Daman & Diu	0.0	100.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0
Goa	45.5	45.5	9.1	72.7	18.2	9.1	59.1	31.8	9.1
Gujarat	73.3	26.7	0.0	65.9	31.8	2.3	68.9	29.7	1.4
Maharashtra	86.2	10.8	3.1	66.2	33.1	0.7	72.6	25.9	1.5
<b>Southern Region</b>	<b>94.1</b>	<b>5.2</b>	<b>0.7</b>	<b>89.9</b>	<b>9.3</b>	<b>0.8</b>	<b>92.2</b>	<b>7.1</b>	<b>0.7</b>
Andhra Pradesh	97.9	0.0	2.1	97.0	0.0	3.0	97.5	0.0	2.5
Karnataka	89.4	9.7	0.9	73.1	25.6	1.3	82.6	16.3	1.0
Kerala	92.2	7.2	0.6	88.3	11.7	0.0	90.4	9.3	0.3
Puducherry	75.0	25.0	0.0	87.5	12.5	0.0	83.3	16.7	0.0
Tamil Nadu	97.3	2.3	0.5	96.3	2.9	0.8	96.8	2.6	0.6
Telangana	100.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0

Note: '-' implies information not applicable.

Table A5.4b: Distribution of uninsured households by health insurance coverage under government scheme or insurers scheme (%)

State/UT	Rural			Urban			All		
	Government Scheme	Insurance Scheme	Don't Know	Government Scheme	Insurance Scheme	Don't Know	Government Scheme	Insurance Scheme	Don't Know
All India	90.7	4.9	4.4	86.1	8.5	5.4	88.2	6.8	4.9
Northern Region	81.8	15.6	2.6	84.3	8.4	7.2	83.1	11.9	5.0
Chandigarh	-	-	-	-	-	-	-	-	-
Delhi	100.0	0.0	0.0	76.9	15.4	7.7	86.4	9.1	4.5
Haryana	100.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0
Himachal Pradesh	66.7	33.3	0.0	100.0	0.0	0.0	90.0	10.0	0.0
Madhya Pradesh	-	-	-	0.0	0.0	100.0	0.0	0.0	100.0
Punjab	0.0	100.0	0.0	50.0	0.0	50.0	20.0	60.0	20.0
Rajasthan	80.0	20.0	0.0	100.0	0.0	0.0	92.3	7.7	0.0
Uttar Pradesh	89.3	3.6	7.1	90.3	3.2	6.5	89.8	3.4	6.8
Uttarakhand	76.9	23.1	0.0	76.5	23.5	0.0	76.7	23.3	0.0
<b>Eastern Region</b>	<b>92.4</b>	<b>2.7</b>	<b>4.8</b>	<b>88.8</b>	<b>6.0</b>	<b>5.2</b>	<b>90.5</b>	<b>4.5</b>	<b>5.0</b>
Arunachal Pradesh	91.7	0.0	8.3	88.9	1.9	9.3	89.4	1.5	9.1
Assam	0.0	0.0	100.0	33.3	66.7	0.0	30.0	60.0	10.0
Bihar	-	-	-	33.3	55.6	11.1	33.3	55.6	11.1
Chhattisgarh	97.2	0.0	2.8	98.1	1.0	1.0	97.7	0.6	1.7
Jharkhand	0.0	50.0	50.0	50.0	25.0	25.0	33.3	33.3	33.3
Meghalaya	0.0	22.2	77.8	7.7	23.1	69.2	4.5	22.7	72.7
Mizoram	97.1	1.0	1.9	97.4	0.0	2.6	97.2	0.6	2.2
Odisha	98.4	0.8	0.8	95.2	3.8	1.0	96.9	2.2	0.9
Sikkim	100.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0
Tripura	16.7	66.7	16.7	100.0	0.0	0.0	44.4	44.4	11.1
West Bengal	-	-	-	33.3	66.7	0.0	33.3	66.7	0.0
<b>Western Region</b>	<b>83.3</b>	<b>8.3</b>	<b>8.3</b>	<b>65.5</b>	<b>31.0</b>	<b>3.4</b>	<b>70.7</b>	<b>24.4</b>	<b>4.9</b>
Daman & Diu	-	-	-	-	-	-	-	-	-
Goa	-	-	-	50.0	50.0	0.0	50.0	50.0	0.0
Gujarat	75.0	12.5	12.5	76.5	23.5	0.0	76.0	20.0	4.0
Maharashtra	100.0	0.0	0.0	50.0	40.0	10.0	64.3	28.6	7.1
<b>Southern Region</b>	<b>96.9</b>	<b>0.0</b>	<b>3.1</b>	<b>73.9</b>	<b>21.7</b>	<b>4.3</b>	<b>87.3</b>	<b>9.1</b>	<b>3.6</b>
Andhra Pradesh	-	-	-	-	-	-	89.4	10.6	0.0
Karnataka	100.0	0.0	0.0	72.2	27.8	0.0	-	-	-
Kerala	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	75.0	0.0	25.0
Tamil Nadu	66.7	0.0	33.3	80.0	0.0	20.0	-	-	-
Telangana	-	-	-	-	-	-	-	-	-

Note: '-' implies information not applicable.

Table A5.4c: Distribution of insured and uninsured households by health insurance coverage under government scheme or insurers scheme (%)

State/UT	Rural			Urban			All		
	Government Scheme	Insurance Scheme	Don't Know	Government Scheme	Insurance Scheme	Don't Know	Government Scheme	Insurance Scheme	Don't Know
All India	87.3	9.3	3.4	81.6	14.4	4.1	84.5	11.8	3.7
Northern Region	78.8	15.7	5.5	74.5	17.9	7.5	76.9	16.7	6.4
Chandigarh	100.0	0.0	0.0	-	-	-	100.0	0.0	0.0
Delhi	75.7	18.9	5.4	71.7	22.6	5.7	73.3	21.1	5.6
Haryana	86.4	9.1	4.5	64.0	28.0	8.0	74.5	19.1	6.4
Himachal Pradesh	75.0	23.1	1.9	83.9	6.5	9.7	78.3	16.9	4.8
Madhya Pradesh	68.2	13.6	18.2	24.1	44.8	31.0	43.1	31.4	25.5
Punjab	68.2	27.3	4.5	63.6	31.8	4.5	65.9	29.5	4.5
Rajasthan	78.6	11.9	9.5	66.7	25.5	7.8	72.0	19.4	8.6
Uttar Pradesh	83.2	8.4	8.4	84.5	10.8	4.7	83.8	9.5	6.7
Uttarakhand	77.6	21.2	1.2	86.2	9.2	4.6	80.0	17.9	2.1
Eastern Region	87.4	8.2	4.4	82.3	12.4	5.3	84.8	10.3	4.9
Arunachal Pradesh	50.8	38.3	10.8	82.8	6.3	10.9	72.6	16.5	10.9
Assam	17.2	34.5	48.3	32.7	59.2	8.2	26.9	50.0	23.1
Bihar	33.3	66.7	0.0	26.1	65.2	8.7	27.6	65.5	6.9
Chhattisgarh	98.3	0.3	1.4	97.5	0.9	1.6	97.9	0.6	1.5
Jharkhand	16.7	61.1	22.2	36.4	36.4	27.3	24.1	51.7	24.1
Meghalaya	7.7	15.4	76.9	10.3	27.6	62.1	9.5	23.8	66.7
Mizoram	97.3	0.9	1.8	97.4	0.0	2.6	97.3	0.4	2.2
Odisha	98.6	1.2	0.2	92.5	6.5	0.9	96.5	3.1	0.4
Sikkim	66.7	16.7	16.7	84.6	15.4	0.0	78.9	15.8	5.3
Tripura	31.4	48.6	20.0	66.7	33.3	0.0	45.8	42.4	11.9
West Bengal	54.5	45.5	0.0	53.0	45.2	1.7	53.2	45.2	1.6
Western Region	76.2	21.2	2.6	66.0	32.1	1.9	69.7	28.1	2.2
Daman & Diu	0.0	100.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0
Goa	45.5	45.5	9.1	69.2	23.1	7.7	58.3	33.3	8.3
Gujarat	73.5	25.0	1.5	67.6	30.5	1.9	69.9	28.3	1.7
Maharashtra	87.0	10.1	2.9	65.1	33.6	1.4	72.1	26.0	1.9
Southern Region	94.2	5.0	0.8	89.4	9.7	0.9	92.0	7.2	0.8
Andhra Pradesh	97.9	0.0	2.1	97.0	0.0	3.0	97.5	0.0	2.5
Karnataka	90.6	8.6	0.8	73.0	25.8	1.1	83.4	15.7	0.9
Kerala	92.2	7.2	0.6	88.3	11.7	0.0	90.4	9.3	0.3
Puducherry	75.0	25.0	0.0	87.5	12.5	0.0	83.3	16.7	0.0
Tamil Nadu	97.0	2.2	0.7	96.1	2.9	1.0	96.6	2.5	0.9
Telangana	100.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0

Note: '-' implies information not applicable.

Table A5.5: Distribution of households by awareness about pre-existing illness clause in health insurance policy (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	15.5	18.4	16.9	9.8	11.5	10.8	14.3	16.4	15.3
Northern Region	4.3	4.9	4.6	2.3	2.5	2.4	3.9	4.2	4.0
Chandigarh	1.3	0.0	0.7	0.0	0.0	0.0	1.0	0.0	0.5
Delhi	15.5	11.7	12.8	13.6	8.7	9.8	15.0	10.7	11.8
Haryana	1.0	0.3	0.7	0.0	2.0	1.2	0.8	0.8	0.8
Himachal Pradesh	10.0	4.3	7.3	1.7	3.4	2.7	8.3	4.0	6.2
Madhya Pradesh	5.4	10.9	8.0	3.0	3.9	3.6	4.9	8.8	6.9
Punjab	0.8	1.7	1.2	0.9	0.7	0.8	0.8	1.4	1.1
Rajasthan	4.2	2.0	3.2	2.5	0.8	1.5	3.9	1.6	2.8
Uttar Pradesh	3.0	3.4	3.2	1.4	1.3	1.3	2.7	2.8	2.7
Uttarakhand	7.4	3.3	5.5	3.9	2.4	3.0	6.8	3.0	4.9
Eastern Region	21.6	27.1	24.3	15.3	20.9	18.4	20.1	25.2	22.7
Arunachal Pradesh	51.2	56.2	53.5	22.9	55.4	45.8	48.8	56.0	52.4
Assam	35.5	42.3	38.8	34.2	44.1	40.2	35.3	42.7	39.0
Bihar	3.1	5.7	4.3	1.0	3.3	2.4	2.7	5.0	3.9
Chhattisgarh	18.1	11.6	15.1	11.4	8.9	9.9	16.8	10.8	13.8
Jharkhand	6.0	6.6	6.2	8.2	8.7	8.5	6.4	7.2	6.8
Meghalaya	71.7	9.7	36.0	9.5	10.9	10.2	26.0	10.5	18.3
Mizoram	28.6	54.9	48.9	36.3	58.1	45.5	35.5	57.0	46.3
Odisha	22.7	21.1	21.9	19.4	11.3	14.5	22.0	18.1	20.1
Sikkim	5.0	5.7	5.3	10.0	3.3	6.0	6.0	5.0	5.5
Tripura	19.0	11.0	15.1	19.0	7.4	12.5	19.0	10.0	14.5
West Bengal	29.9	58.7	48.5	5.9	43.0	23.3	21.8	55.5	42.0
Western Region	19.9	25.6	22.7	8.9	10.6	10.0	17.7	21.1	19.5
Daman & Diu	63.8	61.4	62.7	35.0	16.7	24.0	58.0	48.0	53.0
Goa	30.0	53.6	40.9	5.0	32.3	21.6	25.0	47.0	36.0
Gujarat	19.2	21.8	20.4	8.8	9.4	9.1	17.1	18.0	17.6
Maharashtra	13.8	21.9	18.0	6.2	8.6	7.8	12.3	17.9	15.4
Southern Region	27.8	27.0	27.4	15.3	16.1	15.8	25.3	23.9	24.6
Andhra Pradesh	55.8	70.5	62.8	31.3	38.9	35.7	50.3	61.0	55.7
Karnataka	18.6	11.0	14.9	11.6	12.3	12.0	17.3	11.3	14.3
Kerala	31.2	32.4	31.7	16.5	17.6	17.2	28.3	28.0	28.1
Puducherry	0.0	5.7	2.7	0.0	0.0	0.0	0.0	4.0	2.0
Tamil Nadu	20.2	13.9	16.9	5.7	4.5	4.9	17.3	11.1	13.8
Telangana	53.5	54.8	54.3	39.0	32.2	34.0	50.5	48.0	48.8

Table A5.6: Distribution of households by awareness about exclusion clauses in health insurance policy (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	10.2	13.0	11.6	7.1	8.1	7.7	9.6	11.6	10.6
Northern Region	2.1	2.4	2.2	1.1	1.1	1.1	1.9	2.0	1.9
Chandigarh	1.3	0.0	0.7	0.0	0.0	0.0	1.0	0.0	0.5
Delhi	7.8	2.7	4.2	2.3	2.7	2.6	6.3	2.7	3.7
Haryana	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Himachal Pradesh	3.3	1.4	2.4	0.0	2.2	1.4	2.7	1.7	2.2
Madhya Pradesh	1.4	4.3	2.8	0.9	1.1	1.0	1.3	3.3	2.3
Punjab	0.5	1.1	0.8	0.9	1.3	1.1	0.6	1.2	0.9
Rajasthan	3.0	1.4	2.3	2.5	0.4	1.2	2.9	1.1	2.0
Uttar Pradesh	1.7	3.1	2.3	0.8	0.9	0.9	1.5	2.4	2.0
Uttarakhand	5.9	0.7	3.5	2.6	2.4	2.5	5.3	1.3	3.3
Eastern Region	15.6	22.5	19.0	12.9	16.3	14.8	14.9	20.7	17.9
Arunachal Pradesh	28.2	45.4	36.2	17.1	32.5	28.0	27.3	42.8	35.0
Assam	26.1	30.7	28.3	30.3	36.4	34.0	26.7	31.8	29.3
Bihar	2.0	5.0	3.4	0.5	2.7	1.8	1.7	4.3	3.0
Chhattisgarh	14.6	10.1	12.6	11.4	4.8	7.4	14.0	8.5	11.3
Jharkhand	9.0	6.3	7.7	4.1	8.7	6.9	8.0	7.0	7.5
Meghalaya	67.9	5.6	32.0	9.5	8.6	9.1	25.0	7.5	16.3
Mizoram	28.6	52.1	46.7	34.6	55.0	43.2	34.0	54.0	44.0
Odisha	13.0	14.5	13.7	10.6	5.4	7.5	12.5	11.8	12.1
Sikkim	5.0	2.9	4.0	0.0	0.0	0.0	4.0	2.0	3.0
Tripura	10.1	8.2	9.2	19.0	7.4	12.5	12.0	8.0	10.0
West Bengal	28.8	56.4	46.6	6.6	34.7	19.8	21.3	52.0	39.7
Western Region	14.9	18.3	16.6	7.7	8.0	7.9	13.5	15.2	14.4
Daman & Diu	48.8	47.1	48.0	25.0	6.7	14.0	44.0	35.0	39.5
Goa	30.0	29.0	29.5	20.0	22.6	21.6	28.0	27.0	27.5
Gujarat	11.9	16.2	13.9	5.1	5.6	5.4	10.6	13.0	11.8
Maharashtra	11.4	15.7	13.7	6.2	8.3	7.6	10.4	13.5	12.1
Southern Region	16.5	15.6	16.0	7.5	9.2	8.6	14.7	13.8	14.2
Andhra Pradesh	30.0	47.6	38.4	16.4	31.1	24.8	27.0	42.7	34.8
Karnataka	13.0	7.6	10.4	8.5	6.2	7.2	12.1	7.3	9.7
Kerala	19.0	13.9	16.6	7.6	8.4	8.1	16.8	12.3	14.5
Puducherry	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Tamil Nadu	11.1	5.7	8.2	2.8	2.6	2.7	9.4	4.8	6.8
Telangana	31.4	34.8	33.6	9.8	14.9	13.6	27.0	28.8	28.2

Table A5.7: Distribution of households by awareness about waiting period for claim under first health insurance policy (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	12.1	14.5	13.2	6.2	7.6	7.0	10.8	12.4	11.6
Northern Region	2.7	3.1	2.9	1.0	1.1	1.1	2.3	2.5	2.4
Chandigarh	1.3	0.0	0.7	0.0	0.0	0.0	1.0	0.0	0.5
Delhi	6.0	4.1	4.7	2.3	2.0	2.1	5.0	3.4	3.8
Haryana	4.0	4.8	4.4	1.0	1.3	1.2	3.4	3.8	3.6
Himachal Pradesh	8.3	6.6	7.5	1.7	4.5	3.4	7.0	6.0	6.5
Madhya Pradesh	1.3	1.5	1.4	0.9	0.8	0.8	1.3	1.3	1.3
Punjab	2.1	2.8	2.4	0.9	0.0	0.4	1.8	2.0	1.9
Rajasthan	3.9	3.8	3.8	1.3	0.4	0.7	3.4	2.8	3.1
Uttar Pradesh	1.8	3.3	2.5	0.8	0.9	0.9	1.6	2.6	2.1
Uttarakhand	1.9	0.7	1.3	1.3	1.6	1.5	1.8	1.0	1.4
<b>Eastern Region</b>	<b>20.2</b>	<b>23.4</b>	<b>21.8</b>	<b>9.1</b>	<b>13.6</b>	<b>11.6</b>	<b>17.5</b>	<b>20.5</b>	<b>19.0</b>
Arunachal Pradesh	39.5	59.6	48.8	17.1	36.1	30.5	37.5	54.8	46.1
Assam	33.2	36.9	35.0	28.9	33.1	31.4	32.7	36.2	34.4
Bihar	1.8	4.0	2.8	1.0	3.3	2.4	1.6	3.8	2.7
Chhattisgarh	32.7	17.0	25.5	27.8	19.4	22.7	31.8	17.8	24.8
Jharkhand	7.0	4.0	5.6	4.1	5.4	4.9	6.4	4.4	5.4
Meghalaya	60.4	2.8	27.2	10.2	4.7	7.6	23.5	4.0	13.8
Mizoram	0.0	19.7	15.2	1.1	13.2	6.2	1.0	15.5	8.3
Odisha	21.7	14.5	18.3	15.6	9.6	12.0	20.5	13.0	16.8
Sikkim	3.8	1.4	2.7	0.0	0.0	0.0	3.0	1.0	2.0
Tripura	10.1	9.6	9.9	4.8	7.4	6.3	9.0	9.0	9.0
West Bengal	26.1	51.8	42.7	4.4	31.4	17.1	18.8	47.7	36.1
<b>Western Region</b>	<b>15.1</b>	<b>21.8</b>	<b>18.4</b>	<b>8.0</b>	<b>9.4</b>	<b>8.9</b>	<b>13.7</b>	<b>18.1</b>	<b>16.0</b>
Daman & Diu	42.5	38.6	40.7	20.0	6.7	12.0	38.0	29.0	33.5
Goa	32.5	36.2	34.2	25.0	16.1	19.6	31.0	30.0	30.5
Gujarat	10.8	20.7	15.4	6.6	10.8	9.1	10.0	17.7	13.9
Maharashtra	13.3	19.5	16.5	5.6	8.0	7.1	11.8	16.0	14.1
<b>Southern Region</b>	<b>17.5</b>	<b>18.0</b>	<b>17.7</b>	<b>10.3</b>	<b>10.6</b>	<b>10.5</b>	<b>16.0</b>	<b>15.9</b>	<b>16.0</b>
Andhra Pradesh	14.6	24.3	19.2	11.9	12.2	12.1	14.0	20.7	17.3
Karnataka	12.8	18.4	15.5	5.4	11.7	8.9	11.4	16.9	14.1
Kerala	46.7	46.6	46.7	38.0	35.3	36.4	45.0	43.3	44.1
Puducherry	0.0	5.7	2.7	0.0	0.0	0.0	0.0	4.0	2.0
Tamil Nadu	10.0	5.7	7.7	0.7	1.5	1.2	8.1	4.4	6.1
Telangana	14.5	14.3	14.4	7.3	6.6	6.8	13.0	12.0	12.3

Table A5.8 Distribution of households by awareness about portability in health insurance policy (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	8.2	12.2	10.2	5.6	8.0	7.0	7.6	11.0	9.4
Northern Region	2.2	3.6	2.9	0.8	1.7	1.3	1.9	3.0	2.5
Chandigarh	1.3	0.0	0.7	0.0	0.0	0.0	1.0	0.0	0.5
Delhi	4.3	5.2	4.9	2.3	2.0	2.1	3.8	4.1	4.0
Haryana	0.0	0.3	0.1	0.0	0.0	0.0	0.0	0.2	0.1
Himachal Pradesh	11.6	26.1	18.4	3.4	19.1	12.8	10.0	24.0	17.0
Madhya Pradesh	1.2	2.0	1.6	0.0	0.3	0.2	1.0	1.5	1.3
Punjab	0.8	2.3	1.5	0.9	0.7	0.8	0.8	1.8	1.3
Rajasthan	3.1	2.0	2.6	1.3	0.8	1.0	2.8	1.6	2.2
Uttar Pradesh	1.7	3.5	2.5	0.8	1.1	1.0	1.5	2.8	2.1
Uttarakhand	2.8	0.0	1.5	0.0	0.8	0.5	2.3	0.3	1.3
Eastern Region	11.9	20.6	16.2	10.2	14.8	12.7	11.5	18.8	15.2
Arunachal Pradesh	20.3	61.2	39.3	22.9	59.0	48.3	20.5	60.8	40.6
Assam	21.2	23.0	22.1	23.7	20.3	21.6	21.5	22.5	22.0
Bihar	1.8	3.4	2.5	0.5	2.0	1.4	1.5	3.0	2.3
Chhattisgarh	15.3	19.2	17.1	10.1	8.1	8.9	14.3	15.8	15.0
Jharkhand	5.7	4.0	4.9	10.2	2.7	5.7	6.6	3.6	5.1
Meghalaya	43.4	15.3	27.2	11.6	7.0	9.5	20.0	10.0	15.0
Mizoram	0.0	49.3	38.0	19.6	53.5	33.8	17.5	52.0	34.8
Odisha	13.6	13.4	13.5	8.8	5.8	7.0	12.6	11.1	11.9
Sikkim	6.3	4.3	5.3	5.0	3.3	4.0	6.0	4.0	5.0
Tripura	15.2	6.8	11.2	9.5	11.1	10.4	14.0	8.0	11.0
West Bengal	9.1	38.4	28.0	2.9	20.7	11.3	7.0	34.8	23.7
Western Region	17.8	24.1	20.9	9.5	13.9	12.3	16.2	21.0	18.7
Daman & Diu	27.5	21.4	24.7	15.0	3.3	8.0	25.0	16.0	20.5
Goa	23.8	34.8	28.9	15.0	16.1	15.7	22.0	29.0	25.5
Gujarat	18.1	23.0	20.4	11.7	16.4	14.6	16.9	21.0	18.9
Maharashtra	15.6	24.0	20.0	6.2	13.0	10.6	13.8	20.7	17.6
Southern Region	8.7	8.2	8.4	3.8	5.9	5.1	7.7	7.6	7.6
Andhra Pradesh	15.5	13.3	14.4	13.4	14.4	14.0	15.0	13.7	14.3
Karnataka	6.5	9.7	8.0	3.9	4.3	4.1	6.0	8.4	7.2
Kerala	1.9	3.9	2.8	0.0	5.9	3.5	1.5	4.5	3.0
Puducherry	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Tamil Nadu	10.2	4.3	7.1	0.7	1.5	1.2	8.3	3.4	5.6
Telangana	19.5	16.8	17.8	7.3	13.2	11.7	17.0	15.8	16.2

Table A5.9: Distribution of households by awareness about cashless facility in health insurance policy (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	32.1	38.0	35.0	24.7	27.6	26.4	30.5	34.9	32.8
Northern Region	14.2	19.4	16.7	9.6	12.5	11.4	13.3	17.3	15.3
Chandigarh	5.0	0.0	2.6	0.0	0.0	0.0	4.0	0.0	2.0
Delhi	45.7	41.2	42.5	47.7	37.6	39.9	46.3	40.0	41.7
Haryana	37.2	41.3	39.1	30.3	30.2	30.2	35.8	38.0	36.9
Himachal Pradesh	25.3	44.5	34.3	8.5	31.5	22.3	22.0	40.7	31.3
Madhya Pradesh	15.2	17.1	16.1	4.7	7.3	6.3	13.2	14.2	13.7
Punjab	12.0	17.7	14.7	13.8	12.1	12.8	12.4	16.0	14.2
Rajasthan	12.8	18.7	15.5	5.7	7.8	7.0	11.4	15.4	13.4
Uttar Pradesh	2.5	4.9	3.6	1.9	1.6	1.8	2.4	3.9	3.1
Uttarakhand	23.2	31.8	27.1	16.9	22.2	20.2	22.0	28.8	25.4
<b>Eastern Region</b>	<b>32.3</b>	<b>40.4</b>	<b>36.3</b>	<b>28.0</b>	<b>32.6</b>	<b>30.6</b>	<b>31.2</b>	<b>38.1</b>	<b>34.7</b>
Arunachal Pradesh	43.0	75.7	58.2	20.0	59.0	47.5	41.0	72.3	56.6
Assam	30.0	39.6	34.6	27.6	46.6	39.2	29.7	41.0	35.3
Bihar	19.1	14.4	16.9	14.7	10.6	12.3	18.2	13.3	15.8
Chhattisgarh	44.5	36.6	40.9	38.0	27.4	31.5	43.3	33.8	38.5
Jharkhand	17.4	25.9	21.4	14.3	22.8	19.4	16.8	25.0	20.9
Meghalaya	24.5	15.3	19.2	7.5	7.0	7.3	12.0	10.0	11.0
Mizoram	42.9	78.9	70.7	53.1	75.2	62.3	52.0	76.5	64.3
Odisha	43.0	38.6	40.9	45.6	31.3	37.0	43.5	36.4	39.9
Sikkim	50.0	51.4	50.7	45.0	46.7	46.0	49.0	50.0	49.5
Tripura	53.2	50.7	52.0	52.4	29.6	39.6	53.0	45.0	49.0
West Bengal	33.0	65.3	53.8	16.2	54.5	34.2	27.3	63.2	48.8
<b>Western Region</b>	<b>49.0</b>	<b>54.3</b>	<b>51.7</b>	<b>34.0</b>	<b>40.2</b>	<b>37.9</b>	<b>46.1</b>	<b>50.1</b>	<b>48.2</b>
Daman & Diu	60.0	67.1	63.3	25.0	26.7	26.0	53.0	55.0	54.0
Goa	76.3	71.0	73.8	60.0	58.1	58.8	73.0	67.0	70.0
Gujarat	62.2	59.3	60.9	50.4	52.6	51.7	59.9	57.3	58.6
Maharashtra	32.7	47.9	40.7	18.0	30.9	26.4	29.8	42.8	37.0
<b>Southern Region</b>	<b>62.4</b>	<b>61.8</b>	<b>62.1</b>	<b>47.0</b>	<b>44.4</b>	<b>45.3</b>	<b>59.3</b>	<b>56.9</b>	<b>58.0</b>
Andhra Pradesh	46.8	42.9	44.9	32.8	36.7	35.0	43.7	41.0	42.3
Karnataka	56.4	58.9	57.6	47.3	41.4	44.0	54.7	54.9	54.8
Kerala	83.5	81.1	82.4	82.3	75.6	78.3	83.3	79.5	81.4
Puducherry	25.0	44.3	34.0	5.0	20.0	14.0	21.0	37.0	29.0
Tamil Nadu	69.6	68.1	68.8	40.4	37.5	38.5	63.7	59.0	61.1
Telangana	57.9	52.3	54.3	43.9	44.6	44.4	55.0	50.0	51.7

Table A5.10: Distribution of insured and uninsured households by perception on benefits of general insurance (%)

State/UT	Rural									Urban									All								
	Insurance of car	Insurance of two wheeler	Insurance of house	Insurance of cattle	Insurance of pump set	Insurance of tractor	Others	No benefits	Insurance of car	Insurance of two wheeler	Insurance of house	Insurance of cattle	Insurance of pump set	Insurance of tractor	Others	No benefits	Insurance of car	Insurance of two wheeler	Insurance of house	Insurance of cattle	Insurance of pump set	Insurance of tractor	Others	No benefits			
All India	48.9	68.8	16.3	9.4	2.5	12.4	25.7	4.7	56.5	74.0	22.6	5.7	1.5	7.9	20.0	4.4	52.8	71.5	19.5	7.5	2.0	10.1	22.8	4.5			
Northern Region	48.1	70.0	14.6	7.4	0.8	13.2	22.9	5.9	53.3	73.9	20.4	5.1	0.2	6.9	19.2	5.1	50.8	72.0	17.6	6.2	0.5	10.0	21.0	5.5			
Chandigarh	54.0	57.0	8.0	0.0	0.0	0.0	4.3	0.0	54.0	56.0	22.0	0.0	0.0	1.0	4.3	1.0	54.0	56.5	15.0	0.0	0.0	0.5	4.3	0.5			
Delhi	56.9	78.8	17.5	1.9	0.0	1.3	22.5	0.0	57.7	77.3	18.4	3.0	0.2	2.7	22.0	1.6	57.5	77.7	18.2	2.7	0.2	2.3	22.2	1.2			
Haryana	93.2	97.4	23.2	10.6	0.8	13.8	4.8	0.0	95.4	97.4	31.8	7.8	0.4	2.8	3.8	0.0	94.3	97.4	27.5	9.2	0.6	8.3	4.3	0.0			
Himachal Pradesh	47.0	84.7	18.0	10.3	0.3	2.7	5.3	9.7	42.3	95.7	14.0	12.0	0.3	3.3	0.7	0.3	44.7	90.2	16.0	11.2	0.3	3.0	3.0	5.0			
Madhya Pradesh	44.6	58.2	8.8	6.8	1.9	23.8	41.8	4.9	45.2	54.2	12.5	2.0	0.1	9.8	42.4	5.7	44.9	56.2	10.6	4.4	1.0	16.8	42.1	5.3			
Punjab	77.4	92.0	19.4	8.2	0.8	14.0	7.8	1.2	83.0	93.8	26.8	4.2	0.4	4.0	4.2	0.6	80.2	92.9	23.1	6.2	0.6	9.0	6.0	0.9			
Rajasthan	53.4	70.3	19.5	14.9	1.1	17.1	25.3	2.1	87.5	93.8	31.8	10.4	0.0	16.3	7.0	1.0	70.4	82.0	25.6	12.6	0.6	16.7	16.1	1.6			
Uttar Pradesh	25.7	65.7	12.1	4.1	0.2	7.9	14.9	12.7	26.4	67.6	18.1	3.3	0.0	2.8	13.1	12.1	26.1	66.6	15.1	3.7	0.1	5.4	14.0	12.4			
Uttarakhand	52.3	51.8	14.8	6.5	0.5	11.8	47.8	0.0	44.0	52.5	15.8	8.3	1.0	15.3	45.0	0.5	48.1	52.1	15.3	7.4	0.8	13.5	46.4	0.3			
Eastern Region	49.0	59.5	22.3	8.7	4.5	12.2	36.1	3.2	57.9	67.5	30.5	4.5	2.6	7.9	28.0	2.7	53.5	63.6	26.5	6.6	3.5	10.0	32.0	3.0			
Arunachal Pradesh	73.8	56.5	44.0	21.0	1.5	12.8	33.5	3.3	54.3	60.3	32.3	7.3	5.0	2.5	29.0	3.5	64.0	58.4	38.1	14.1	3.3	7.6	31.3	3.4			
Assam	54.0	59.0	33.5	12.3	4.3	6.8	33.8	2.5	59.7	63.2	45.2	8.7	6.0	10.8	32.5	0.7	56.8	61.1	39.3	10.5	5.2	8.8	33.2	1.6			
Bihar	40.8	50.2	3.6	3.8	0.4	12.4	45.7	4.1	42.6	56.7	6.8	4.5	0.3	9.2	36.9	5.9	41.7	53.5	5.2	4.2	0.4	10.8	41.3	5.0			
Chhattisgarh	34.5	70.8	27.3	5.0	4.3	9.8	32.3	3.5	45.5	72.5	17.0	0.8	0.0	7.0	24.5	2.5	40.0	71.6	22.1	2.9	2.1	8.4	28.4	3.0			
Jharkhand	28.8	43.2	10.4	4.4	0.6	9.4	43.2	9.4	43.6	53.4	8.8	4.8	1.8	7.2	40.2	3.2	36.2	48.3	9.6	4.6	1.2	8.3	41.7	6.3			
Meghalaya	35.5	38.5	16.0	4.0	6.0	2.5	63.5	1.0	40.0	44.0	9.0	2.5	0.0	0.0	53.5	0.5	37.8	41.3	12.5	3.3	3.0	1.3	58.5	0.8			
Mizoram	33.5	39.0	6.0	0.5	0.5	3.5	58.0	2.0	62.5	64.5	29.0	0.0	0.5	11.0	33.5	0.5	48.0	51.8	17.5	0.3	0.5	7.3	45.8	1.3			
Odisha	64.3	74.1	18.4	12.1	5.0	15.5	25.3	0.1	73.5	82.9	29.8	4.5	4.5	12.5	17.1	0.1	68.9	78.5	24.1	8.3	4.8	14.0	21.2	0.1			
Sikkim	55.0	58.0	3.0	1.0	0.0	6.0	40.0	1.0	60.0	64.0	10.0	1.0	0.0	0.0	36.0	0.0	57.5	61.0	6.5	1.0	0.0	3.0	38.0	0.5			
Tripura	90.0	96.0	75.0	8.0	7.0	8.0	1.0	1.0	98.0	88.0	75.0	13.0	11.0	4.0	0.0	0.0	94.0	92.0	75.0	10.5	9.0	6.0	0.5	0.5			
West Bengal	49.3	78.8	51.8	14.5	23.8	30.0	18.3	3.3	80.5	88.7	86.2	2.0	2.2	5.3	7.8	4.7	68.0	84.7	72.4	7.0	10.8	15.2	12.0	4.1			
Western Region	48.1	74.8	20.7	13.4	2.2	12.9	23.9	2.5	65.7	85.1	32.4	7.9	2.8	12.7	13.3	1.0	57.4	80.3	26.9	10.5	2.5	12.8	18.3	1.7			
Daman & Diu	77.0	88.0	13.0	14.0	2.0	7.0	21.0	3.0	72.0	80.0	24.0	13.0	0.0	8.0	23.0	0.0	74.5	84.0	18.5	13.5	1.0	7.5	22.0	1.5			
Goa	83.0	91.0	60.0	6.0	0.0	4.0	3.0	4.0	85.0	94.0	60.0	2.0	0.0	0.0	4.0	2.0	84.0	92.5	60.0	4.0	0.0	2.0	3.5	3.0			
Gujarat	41.1	76.6	25.9	8.0	4.7	9.7	19.3	3.6	58.1	82.7	32.7	7.1	2.7	10.7	14.1	1.9	49.6	79.6	29.3	7.6	3.7	10.2	16.7	2.7			
Maharashtra	46.3	69.6	12.3	19.0	0.3	17.6	30.9	1.3	68.4	86.4	30.2	8.6	3.5	15.9	12.6	0.4	58.6	78.9	22.2	13.2	2.1	16.7	20.7	0.8			
Southern Region	51.0	79.9	5.2	12.5	2.9	10.5	13.3	6.2	54.7	78.2	6.9	7.6	1.5	6.7	12.4	8.1	53.0	79.0	6.1	9.8	2.2	8.4	12.8	7.2			
Andhra Pradesh	51.3	77.3	2.7	6.0	0.7	15.3	14.0	8.0	46.3	72.7	6.0	2.7	0.0	6.0	11.3	16.0	48.8	75.0	4.3	4.3	0.3	10.7	12.7	12.0			
Karnataka	62.9	82.4	5.9	25.7	3.0	14.1	13.1	4.7	80.0	85.1	10.0	18.4	0.9	10.7	7.3	6.3	71.4	83.8	7.9	22.1	1.9	12.4	10.2	5.5			
Kerala	59.8	70.8	1.3	8.3	7.5	16.8	12.8	11.0	68.3	72.8	1.8	6.8	7.0	14.0	13.8	10.3	64.0	71.8	1.5	7.5	7.3	15.4	13.3	10.6			
Puducherry	32.0	79.0	4.0	2.0	0.0	3.0	19.0	0.0	32.0	67.0	12.0	0.0	0.0	0.0	30.0	0.0	32.0	73.0	8.0	1.0	0.0	1.5	24.5	0.0			
Tamil Nadu	37.0	86.6	8.3	8.6	2.0	1.7	13.9	0.4	34.3	81.0	7.7	4.7	0.4	0.6	18.3	0.4	35.5	83.4	7.9	6.4	1.1	1.1	16.4	0.4			
Telangana	50.5	70.5	4.0	3.0	1.0	12.0	9.5	22.0	54.8	72.3	4.0	1.5	1.3	8.5	3.3	22.8	53.3	71.7	4.0	2.0	1.2	9.7	5.3	22.5			

Table A5.11a: Distribution of insured households in insured assets/durables/goods (%)

State/UT	2015																																
	Rural										Urban																						
	House	Crop	Shop	Tractor	Four Wheeler	Two Wheeler	Livestock	Other Household item	Pump Set	Others	None	House	Crop	Shop	Tractor	Four Wheeler	Two Wheeler	Livestock	Other Household item	Pump set	Others	None	House	Crop	Shop	Tractor	Four Wheeler	Two Wheeler	Livestock	Other Household item	Pump set	Others	None
All India	2.0	4.6	0.6	2.5	7.4	38.8	0.7	0.4	0.1	4.1	51.9	2.7	1.1	1.0	0.5	9.3	43.6	0.4	0.6	0.1	3.6	48.8	2.4	2.9	0.8	1.5	8.3	41.2	0.6	0.5	0.1	3.9	50.4
Northern region	1.9	2.7	0.3	4.4	9.1	48.0	0.7	0.4	0.0	2.3	45.4	1.4	0.9	0.8	0.7	10.0	51.8	0.0	0.3	0.0	1.6	43.7	1.7	1.8	0.5	2.6	9.6	49.9	0.4	0.3	0.0	2.0	44.6
Chandigarh	0.0	0.0	0.0	0.0	14.9	40.4	0.0	0.0	0.0	0.0	59.6	0.0	0.0	0.0	0.0	8.9	41.1	0.0	0.0	0.0	0.0	57.1	0.0	0.0	0.0	0.0	11.7	40.8	0.0	0.0	0.0	0.0	58.3
Delhi	0.0	0.0	0.0	2.0	14.1	44.4	0.0	0.0	0.0	13.1	40.4	0.0	0.0	0.0	0.0	10.3	39.3	0.0	0.0	0.0	14.9	45.5	0.0	0.0	0.0	0.6	11.4	40.8	0.0	0.0	0.0	14.4	44.0
Haryana	0.0	5.9	1.3	9.0	12.6	74.9	2.6	0.0	0.0	0.5	23.6	0.0	1.2	2.0	1.7	18.7	75.8	0.0	0.0	0.0	0.6	23.3	0.0	3.7	1.6	5.6	15.5	75.3	1.4	0.0	0.0	0.5	23.5
Himachal Pradesh	3.0	4.7	0.0	1.3	12.9	45.1	4.7	0.4	0.0	1.3	45.1	2.9	0.5	0.5	0.0	25.4	53.2	0.0	0.0	0.0	1.0	40.0	3.0	2.7	0.2	0.7	18.7	48.9	2.5	0.2	0.0	1.1	42.7
Madhya Pradesh	4.9	3.8	0.2	4.5	4.1	49.5	0.1	0.0	0.1	0.1	42.2	4.7	1.7	1.8	0.4	4.7	42.2	0.0	0.1	0.0	0.1	49.0	4.8	2.8	1.0	2.5	4.4	46.1	0.1	0.1	0.1	0.1	45.4
Punjab	0.0	1.1	0.5	5.9	19.7	75.5	0.0	0.0	0.0	0.3	24.5	0.3	0.0	0.3	0.3	18.0	82.6	0.0	0.6	0.0	0.3	16.2	0.1	0.6	0.4	3.3	18.9	78.8	0.0	0.3	0.0	0.3	20.6
Rajasthan	0.8	3.0	0.5	3.3	9.6	36.5	1.0	0.5	0.3	0.3	57.5	0.0	2.8	0.2	0.6	9.5	70.6	0.0	0.0	0.0	0.2	28.0	0.3	2.9	0.3	1.8	9.6	55.4	0.5	0.2	0.1	0.2	41.1
Uttar Pradesh	0.2	1.1	0.1	2.4	6.7	41.5	0.1	0.1	0.0	5.6	50.6	0.4	0.1	0.1	0.4	6.4	42.5	0.0	0.2	0.0	1.7	54.5	0.3	0.6	0.1	1.4	6.6	42.0	0.0	0.1	0.0	3.8	52.5
Uttarakhand	6.7	4.0	0.7	10.7	11.4	23.4	0.7	4.0	0.0	0.0	70.6	2.8	0.8	1.6	4.0	10.4	29.9	0.4	2.0	0.0	0.0	67.3	4.9	2.5	1.1	7.6	10.9	26.4	0.5	3.1	0.0	0.0	69.1
Eastern Region	3.9	4.6	1.3	1.2	5.5	20.5	0.7	0.5	0.0	2.5	71.4	6.2	1.2	1.7	0.4	8.7	26.4	1.3	1.8	0.3	1.7	64.8	5.1	2.8	1.5	0.8	7.1	23.5	1.0	1.1	0.2	2.1	68.1
Arunachal Pradesh	9.3	4.6	4.6	6.5	15.7	3.7	3.7	0.9	0.0	0.0	71.3	10.2	1.0	1.7	0.0	18.7	21.4	3.4	0.7	1.0	0.0	66.0	10.0	2.0	2.5	1.7	17.9	16.7	3.5	0.7	0.0	67.4	
Assam	18.3	9.6	3.8	1.0	10.1	29.3	1.0	1.4	0.0	0.0	63.5	26.7	5.0	6.1	3.3	21.1	26.7	5.0	7.2	0.0	1.7	52.2	22.2	7.5	4.9	2.1	15.2	28.1	2.8	4.1	0.0	0.8	58.2
Bihar	2.5	0.7	0.3	0.5	1.4	7.4	0.0	0.5	0.1	0.7	89.1	6.8	0.3	0.7	0.1	1.6	15.7	0.3	1.8	0.1	0.0	78.0	4.5	0.5	0.5	0.3	1.5	11.3	0.1	1.1	0.1	0.3	83.9
Chhattisgarh	0.3	16.5	0.3	2.5	3.8	27.9	0.6	0.0	0.0	4.1	53.0	0.4	1.5	0.0	0.7	5.2	34.7	0.0	0.0	0.4	7.5	56.0	0.3	9.6	0.2	1.7	4.5	31.0	0.3	0.0	0.2	5.7	54.4
Jharkhand	1.5	2.0	1.3	0.3	1.5	9.2	0.5	0.5	0.0	9.7	78.0	0.6	0.9	0.6	0.0	1.2	9.1	0.0	0.9	0.0	1.2	87.4	1.1	1.5	1.0	0.1	1.4	9.2	0.3	0.7	0.0	5.7	82.4
Meghalaya	0.0	15.4	0.0	0.0	7.7	23.1	7.7	0.0	0.0	7.7	69.2	10.1	7.2	5.8	0.0	23.2	20.3	7.2	2.9	0.0	10.1	42.0	8.5	8.5	4.9	0.0	20.7	20.7	7.3	2.4	0.0	9.8	46.3
Mizoram	0.0	0.0	0.0	0.0	19.0	61.9	0.0	0.0	0.0	0.0	28.6	0.0	0.0	0.0	0.0	28.6	51.4	0.0	0.0	0.0	0.0	41.4	0.0	0.0	0.0	0.0	26.4	53.8	0.0	0.0	0.0	38.5	
Odisha	0.0	3.6	0.0	1.0	2.5	32.1	0.5	0.0	0.0	0.2	65.5	0.5	0.5	0.4	0.2	6.6	45.5	0.5	0.0	0.0	0.5	53.0	0.3	2.2	0.2	0.6	4.4	38.4	0.5	0.0	0.0	0.3	59.6
Sikkim	0.0	0.0	0.0	0.0	2.6	7.9	0.0	0.0	0.0	9.2	80.3	0.0	0.0	0.0	0.0	0.0	6.1	0.0	0.0	0.0	12.1	81.8	0.0	0.0	0.0	0.0	1.4	7.0	0.0	0.0	10.6	81.0	
Tripura	40.8	2.8	14.1	2.8	71.8	81.7	2.8	1.4	0.0	0.0	15.5	17.6	2.9	14.7	1.5	35.3	54.4	7.4	16.2	4.4	0.0	29.4	29.5	2.9	14.4	2.2	54.0	68.3	5.0	8.6	2.2	0.0	22.3
West Bengal	0.0	8.6	11.4	5.7	11.4	37.1	2.9	5.7	0.0	2.9	51.4	16.2	0.0	7.1	0.0	15.2	24.2	0.0	4.0	1.0	0.0	50.5	11.9	2.2	8.2	1.5	14.2	27.6	0.7	4.5	0.7	0.7	50.7
Western Region	0.3	13.3	0.6	1.1	7.0	38.7	0.6	0.7	0.1	16.7	33.6	1.9	2.1	1.1	0.2	10.2	47.1	0.0	0.2	0.0	17.2	32.9	1.1	7.8	0.8	0.6	8.6	42.9	0.3	0.4	0.0	16.9	33.2
Daman & Diu	0.0	10.0	1.3	0.0	20.0	38.8	0.0	0.0	0.0	0.0	42.5	11.3	0.0	2.9	0.0	10.1	31.9	0.0	0.0	0.0	52.2	13.0	0.0	6.7	0.7	0.0	15.4	35.6	0.0	0.0	0.0	47.0	12.1
Goa	1.3	2.6	1.3	0.0	23.4	74.0	1.3	0.0	0.0	9.1	5.2	0.0	0.0	0.0	0.0	20.6	83.8	0.0	0.0	0.0	2.9	4.4	0.7	1.4	0.7	0.0	22.1	78.6	0.7	0.0	0.0	6.2	4.8
Gujarat	0.0	1.8	0.0	1.1	4.4	45.0	0.9	0.0	0.2	13.8	39.9	0.6	0.0	1.5	0.4	7.0	43.3	0.0	0.0	0.0	17.8	38.1	0.3	1.0	0.7	0.8	5.6	44.2	0.5	0.0	0.1	15.7	39.0
Maharashtra	0.5	25.1	1.0	1.3	5.6	28.9	0.3	1.4	0.0	16.8	34.3	3.1	3.7	1.0	0.1	11.5	47.6	0.0	0.3	0.0	14.7	34.2	1.8	14.0	1.0	0.7	8.7	38.7	0.2	0.8	0.0	15.7	34.3
Southern Region	0.4	2.3	0.0	1.1	6.5	45.2	0.7	0.1	0.1	0.7	51.9	0.8	0.3	0.0	0.2	7.6	49.9	0.3	0.0	0.1	0.6	47.6	0.6	1.4	0.0	0.7	7.0	47.4	0.5	0.0	0.1	0.7	49.9
Andhra Pradesh	0.0	0.9	0.0	0.9	0.9	28.1	0.3	0.3	0.0	0.3	70.4	0.0	0.0	0.0	0.0	3.5	36.7	0.0	0.0	0.4	0.0	62.0	0.0	0.5	0.0	0.5	2.0	31.6	0.2	0.2	0.2	0.2	67.0
Karnataka	0.4	4.1	0.0	1.8	9.6	40.7	1.2	0.0	0.2	0.2	56.5	1.0	0.2	0.0	0.7	14.4	48.0	0.5	0.0	0.0	1.0	48.8	0.7	2.4	0.0	1.3	11.8	44.0	0.9	0.0	0.1	0.5	53.1
Kerala	0.0	0.0	0.0	0.0	22.8	38.3	0.0	0.0	0.0	0.0	55.4	0.0	0.0	0.0	0.0	17.0	48.4	0.0	0.0	0.0	0.0	46.5	0.0	0.0	0.0	0.0	20.2	42.9	0.0	0.0	0.0	0.0	51.4
Puducherry	0.0	2.5	0.0	2.5	2.5	82.5	0.0	0.0	0.0	2.5	12.5	0.0	1.5	0.0	0.0	1.5	81.5	0.0	0.0	0.0	0.0	15.4	0.0	2.1	0.0	1.4	2.1	82.1	0.0	0.0	1.4	13.8	
Tamil Nadu	0.8	2.3	0.0	0.8	1.5	57.1	1.0	0.0	0.0	1.5	40.4	1.2	0.5	0.0	0.0	2.6	53.3	0.3	0.0	0.0	0.9	45.0	1.0	1.4	0.0	0.4	2.1	55.1	0.6	0.0	1.2	42.8	

Table A5.11b. Distribution of insured households by differences in insured assets/durables/goods: Changes in 2015 over 2010 (%)

State/UT	Difference in percentages																	
	Rural						Urban						All					
	Crop	Tractor	Livestock	Pump set	Crop	Tractor	Livestock	Pump set	Crop	Tractor	Livestock	Pump set	Crop	Tractor	Livestock	Pump set		
All India	2.1	0.0	0.4	0.0	0.8	-0.4	0.1	0.1	1.1	-0.4	0.2	0.1	1.1	-0.4	0.2	0.0		
Northern Region	1.0	1.5	0.6	0.0	0.8	-0.2	0.0	0.0	0.7	0.3	0.2	0.0	0.7	0.3	0.2	0.0		
Chandigarh	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
Delhi	0.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0		
Haryana	2.9	1.7	2.1	0.0	0.6	0.9	0.0	0.0	1.0	0.1	0.8	0.0	1.0	0.1	0.8	0.0		
Himachal Pradesh	3.9	0.9	4.7	0.0	0.5	-0.5	0.0	0.0	1.8	0.1	2.1	0.0	1.8	0.1	2.1	0.0		
Madhya Pradesh	0.5	2.8	0.1	0.1	1.7	-0.1	0.0	0.0	0.9	1.3	0.1	0.0	0.9	1.3	0.1	0.1		
Punjab	0.3	1.5	0.0	0.0	0.0	-3.4	-0.9	0.0	0.1	-1.4	-0.4	0.0	0.1	-1.4	-0.4	0.0		
Rajasthan	2.6	1.7	0.5	0.3	2.8	0.4	0.0	0.0	2.4	0.7	0.2	0.0	2.4	0.7	0.2	0.1		
Uttar Pradesh	1.0	-1.4	0.1	0.0	0.0	-0.5	0.0	0.0	0.5	-1.1	0.0	0.0	0.5	-1.1	0.0	0.0		
Uttarakhand	-3.8	9.1	0.4	0.0	0.4	2.9	0.4	0.0	-2.3	4.7	0.3	0.0	-2.3	4.7	0.3	0.0		
Eastern Region	3.4	-0.6	0.0	0.0	1.0	-0.1	0.5	0.3	1.9	-0.4	0.2	0.1	1.9	-0.4	0.2	0.1		
Arunachal Pradesh	4.6	5.8	3.4	0.0	0.7	-0.3	3.4	1.0	1.4	0.9	2.7	1.0	1.4	0.9	2.7	0.6		
Assam	9.4	-1.5	-1.2	-0.4	4.8	1.2	4.3	-0.2	4.9	-0.9	0.4	-0.2	4.9	-0.9	0.4	-0.4		
Bihar	0.3	-1.4	0.0	0.1	0.3	-0.1	0.3	0.1	0.3	-0.8	0.1	0.1	0.3	-0.8	0.1	0.1		
Chhattisgarh	14.9	-3.1	0.0	0.0	1.1	0.4	-1.1	0.4	7.9	-1.6	-0.5	0.4	7.9	-1.6	-0.5	0.2		
Jharkhand	2.0	-0.7	0.5	0.0	0.9	0.0	-0.3	0.0	1.5	-0.4	0.1	0.0	1.5	-0.4	0.1	0.0		
Meghalaya	15.4	0.0	7.7	0.0	7.2	0.0	5.9	0.0	6.6	0.0	4.6	0.0	6.6	0.0	4.6	0.0		
Mizoram	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
Odisha	-0.8	-0.7	-0.8	0.0	0.5	-0.4	-2.5	0.0	-0.3	-0.6	-1.6	0.0	-0.3	-0.6	-1.6	0.0		
Sikkim	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
Tripura	1.6	2.8	1.6	0.0	1.5	1.5	7.4	4.4	0.0	1.0	1.7	4.4	0.0	1.0	1.7	1.0		
West Bengal	8.6	5.4	2.9	0.0	0.0	0.0	0.0	1.0	1.8	1.1	0.6	1.0	1.8	1.1	0.6	0.6		
Western Region	10.4	-0.4	0.2	0.1	1.8	0.2	-0.1	0.0	5.3	-0.2	0.0	0.0	5.3	-0.2	0.0	0.0		
Daman & Diu	10.0	-1.3	0.0	0.0	2.9	0.0	0.0	0.0	5.7	-0.7	0.0	0.0	5.7	-0.7	0.0	0.0		
Goa	2.6	-1.3	1.3	0.0	0.0	0.0	0.0	0.0	1.2	-0.7	0.6	0.0	1.2	-0.7	0.6	0.0		
Gujarat	-0.9	-0.3	0.2	0.2	0.0	0.4	-0.2	0.0	-0.5	0.0	0.0	0.0	-0.5	0.0	0.0	0.1		
Maharashtra	21.3	-0.3	0.0	0.0	3.1	0.1	0.0	0.0	10.0	-0.2	0.0	0.0	10.0	-0.2	0.0	0.0		
Southern Region	-4.2	-2.6	0.6	-0.2	-0.7	-1.9	0.0	0.1	-2.5	-2.2	0.2	0.1	-2.5	-2.2	0.2	-0.1		
Andhra Pradesh	-22.5	-1.6	0.1	-1.3	-1.0	-0.8	0.0	0.4	-10.5	-1.0	0.1	0.4	-10.5	-1.0	0.1	-0.4		
Karnataka	1.6	-7.5	0.8	0.2	-1.5	-5.3	-0.7	0.0	-0.1	-6.6	0.0	0.0	-0.1	-6.6	0.0	0.1		
Kerala	-1.9	-0.6	0.0	0.0	-1.1	-0.7	0.0	0.0	-1.5	-0.7	0.0	0.0	-1.5	-0.7	0.0	0.0		
Puducherry	2.5	-1.3	0.0	0.0	1.5	0.0	0.0	0.0	2.0	-0.7	0.0	0.0	2.0	-0.7	0.0	0.0		
Tamil Nadu	0.0	0.2	1.0	0.0	0.0	-0.6	0.3	0.0	0.0	-0.2	0.6	0.0	0.0	-0.2	0.6	0.0		

Table A5.12a: Distribution of uninsured households by insured assets/durables/goods (%)

State/UT	2015																																		
	Rural							Urban							All																				
	House	Crop	Shop	Tractor	Four Wheeler	Two Wheeler	Livestock	Other Household Item	Pump set	Others	None	House	Crop	Shop	Tractor	Four Wheeler	Two Wheeler	Livestock	Other Household Item	Pump set	Others	None													
All India	1.8	2.5	0.6	1.4	2.8	14.1	0.2	0.2	0.0	4.6	77.8	1.9	0.7	0.7	0.3	4.0	18.8	0.2	0.3	0.0	3.9	74.4	1.8	1.4	0.6	0.8	3.6	16.9	0.2	0.3	0.0	4.2	75.7		
Northern Region	1.4	1.3	0.1	2.7	3.5	20.4	0.2	0.1	0.0	2.6	74.6	1.1	0.2	0.5	0.6	3.3	23.4	0.1	0.0	0.0	1.7	72.9	1.2	0.6	0.3	1.4	3.4	22.3	0.1	0.0	0.0	2.0	73.6		
Chandigarh	0.0	0.0	0.0	0.0	11.1	27.8	0.0	0.0	0.0	0.0	72.2	0.0	0.0	0.0	0.0	0.0	41.7	0.0	0.0	0.0	0.0	58.3	0.0	0.0	0.0	0.0	0.0	4.8	35.7	0.0	0.0	0.0	0.0	64.3	
Delhi	0.0	0.0	0.0	0.0	9.4	31.3	0.0	0.0	0.0	12.5	50.0	0.0	0.0	0.0	0.0	6.1	20.6	0.0	0.0	0.0	16.0	61.8	0.0	0.0	0.0	0.0	0.0	6.7	22.7	0.0	0.0	0.0	15.3	59.5	
Haryana	0.0	3.1	1.0	6.2	4.1	50.5	0.0	0.0	0.0	49.5	0.0	1.3	2.7	3.4	4.0	44.3	1.3	0.0	0.0	0.0	0.0	54.4	0.0	2.0	2.0	4.5	4.1	46.7	0.8	0.0	0.0	0.0	0.0	52.4	
Himachal Pradesh	0.0	5.1	0.0	0.0	3.4	18.6	3.4	0.0	0.0	76.3	0.0	0.0	1.1	0.0	12.6	39.1	0.0	0.0	0.0	0.0	0.0	56.3	0.0	2.1	0.7	0.0	8.9	30.8	1.4	0.0	0.0	0.0	0.0	64.4	
Madhya Pradesh	4.3	0.0	0.0	0.4	0.4	3.9	0.0	0.0	0.0	91.3	4.6	0.3	0.3	0.0	0.3	7.7	0.0	0.0	0.0	0.0	0.0	87.4	4.5	0.2	0.2	0.2	0.3	6.2	0.0	0.0	0.0	0.0	0.0	89.0	
Punjab	0.0	0.0	0.0	3.5	6.1	43.0	0.0	0.0	0.0	55.3	0.0	0.0	0.0	0.0	0.0	3.4	34.2	0.0	0.0	0.0	0.0	65.1	0.0	0.0	0.0	1.5	4.6	38.0	0.0	0.0	0.0	0.0	0.0	60.8	
Rajasthan	0.0	3.4	0.0	4.3	3.4	30.2	0.0	0.0	0.0	69.8	0.0	0.0	0.4	0.4	1.8	31.9	0.0	0.0	0.0	0.0	0.0	68.1	0.0	1.2	0.3	1.8	2.3	31.3	0.0	0.0	0.0	0.0	0.0	68.7	
Uttar Pradesh	0.6	0.9	0.0	0.9	1.8	12.2	0.0	0.0	0.0	71.9	0.2	0.2	0.2	0.2	2.5	18.0	0.0	0.0	0.0	0.0	1.3	79.1	0.3	0.5	0.1	0.5	2.2	15.7	0.0	0.0	0.0	0.0	0.0	3.6	79.3
Uttarakhand	4.2	1.4	0.0	13.9	12.5	15.3	0.0	1.4	0.0	80.6	2.7	0.0	0.0	0.0	2.7	8.9	25.9	0.0	0.0	0.0	0.9	72.3	3.3	0.5	0.0	7.1	10.3	21.7	0.0	0.5	0.0	0.5	0.5	75.5	
Eastern Region	3.5	3.0	1.5	0.8	3.5	10.5	0.2	0.5	0.1	2.4	82.1	4.4	1.2	1.4	0.4	6.8	16.9	0.5	0.9	0.2	1.1	75.8	4.0	2.0	1.4	0.6	5.4	14.2	0.3	0.7	0.1	1.7	78.5		
Arunachal Pradesh	19.2	7.7	19.2	15.4	0.0	3.8	0.0	0.0	0.0	73.1	9.1	2.6	1.3	1.3	32.5	19.5	2.6	2.6	0.0	0.0	0.0	53.2	11.7	3.9	5.8	4.9	24.3	15.5	1.9	1.9	0.0	0.0	0.0	58.3	
Assam	20.4	6.1	6.1	0.0	8.2	22.4	0.0	2.0	0.0	69.4	17.7	7.6	5.1	2.5	12.7	26.6	0.0	0.0	0.0	0.0	1.3	63.3	18.8	7.0	5.5	1.6	10.9	25.0	0.0	0.8	0.0	0.8	0.8	65.6	
Bihar	2.6	0.5	0.0	0.5	0.0	3.6	0.0	1.0	0.0	0.5	92.8	6.2	0.3	0.3	0.0	0.7	5.8	0.0	1.4	0.0	0.3	87.0	4.7	0.4	0.2	0.2	0.4	4.9	0.0	1.2	0.0	0.4	0.4	89.3	
Chhattisgarh	0.0	14.1	0.0	1.3	0.0	6.4	0.0	0.0	0.0	10.3	69.2	0.0	0.0	0.0	0.8	5.1	22.9	0.0	0.0	0.0	5.9	70.3	0.0	5.6	0.0	1.0	3.1	16.3	0.0	0.0	0.0	0.0	0.0	7.7	69.9
Jharkhand	2.1	3.2	1.1	1.1	2.1	4.2	0.0	0.0	0.0	10.5	82.1	1.4	0.7	1.4	0.0	0.0	8.9	0.0	1.4	0.0	0.7	89.0	1.7	1.7	1.2	0.4	0.8	7.1	0.0	0.8	0.0	4.6	86.3		
Meghalaya	2.8	2.1	3.5	0.0	2.1	4.9	0.0	0.0	0.0	2.1	87.5	7.2	3.2	3.2	0.0	11.2	15.2	1.6	0.0	0.0	0.8	68.8	4.8	2.6	3.3	0.0	6.3	9.7	0.7	0.0	0.0	1.5	78.8		
Mizoram	0.0	0.0	0.0	0.0	5.6	15.2	0.0	0.0	0.6	0.0	81.5	2.4	0.0	0.8	0.8	17.5	37.3	0.0	0.0	0.0	0.0	59.5	1.0	0.0	0.3	0.3	10.5	24.3	0.0	0.0	0.3	0.0	0.3	0.0	72.4
Odisha	0.0	2.6	0.0	0.0	0.0	15.7	0.7	0.7	0.7	0.0	81.7	0.4	0.0	0.0	0.0	0.8	18.0	0.4	0.0	0.0	0.0	81.6	0.3	1.0	0.0	0.0	0.5	17.1	0.5	0.3	0.0	0.0	0.0	81.6	
Sikkim	0.0	0.0	0.0	0.0	5.0	0.0	0.0	0.0	0.0	10.0	85.0	0.0	0.0	0.0	0.0	0.0	3.3	0.0	0.0	0.0	10.0	86.7	0.0	0.0	0.0	0.0	2.0	2.0	0.0	0.0	0.0	10.0	86.0		
Tripura	40.0	10.0	5.0	5.0	70.0	85.0	5.0	5.0	0.0	0.0	15.0	7.4	11.1	0.0	22.2	51.9	3.7	11.1	7.4	0.0	40.7	21.3	8.5	8.5	2.1	42.6	66.0	4.3	8.5	4.3	0.0	29.8			
West Bengal	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	3.5	0.0	3.5	0.0	3.5	10.5	0.0	1.8	0.0	0.0	82.5	2.5	0.0	2.5	0.0	2.5	7.4	0.0	1.2	0.0	0.0	0.0	87.7		
Western Region	0.0	7.5	0.0	0.3	1.8	15.9	0.0	0.3	0.0	22.2	55.0	0.2	1.4	0.5	0.0	3.9	26.8	0.0	0.0	0.0	22.0	49.6	0.1	3.7	0.3	0.1	3.1	22.8	0.0	0.1	0.0	22.1	51.6		
Daman & Diu	0.0	0.0	0.0	0.0	0.0	10.0	0.0	0.0	0.0	60.0	30.0	0.0	0.0	3.3	0.0	13.3	20.0	0.0	0.0	0.0	66.7	13.3	0.0	0.0	2.0	0.0	8.0	16.0	0.0	0.0	0.0	64.0	20.0		
Goa	0.0	0.0	0.0	0.0	10.0	55.0	0.0	0.0	0.0	10.0	35.0	0.0	0.0	3.4	0.0	13.8	82.8	0.0	0.0	0.0	0.0	17.2	0.0	0.0	2.0	0.0	12.2	71.4	0.0	0.0	0.0	4.1	24.5		
Gujarat	0.0	0.7	0.0	0.0	3.0	19.4	0.0	0.0	0.0	16.4	63.4	0.0	0.0	0.0	0.0	1.9	22.3	0.0	0.0	0.0	17.5	59.2	0.0	0.3	0.0	0.0	2.4	21.2	0.0	0.0	0.0	17.1	60.9		
Maharashtra	0.0	15.1	0.0	0.6	0.0	8.8	0.0	0.6	0.0	23.9	53.5	0.3	2.7	0.3	0.0	3.4	25.2	0.0	0.0	0.0	22.8	49.7	0.2	7.0	0.2	0.2	2.2	19.5	0.0	0.2	0.0	23.2	51.0		
Southern Region	0.2	0.5	0.0	0.5	0.5	5.1	0.5	0.0	0.0	0.7	93.5	0.2	0.0	0.0	0.0	0.6	3.2	0.0	0.0	0.0	0.2	96.6	0.2	0.2	0.0	0.2	0.6	4.0	0.2	0.0	0.4	95.4			
Andhra Pradesh	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0		
Karnataka	0.8	0.8	0.0	1.6	1.6	16.0	1.6	0.0	0.0	0.0	82.4	0.7	0.0	0.0	0.0	2.0	13.1	0.0	0.0	0.0	0.0	86.9	0.7	0.4	0.0	0.7	1.8	14.4	0.7	0.0	0.0	0.0	84.9		
Kerala	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0		
Puducherry	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.0	90.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.0	96.0		
Tamil Nadu	0.0	0.7	0.0	0.0	0.0	1.5	0.0	0.0	0.0	0.7	97.0	0.0	0.0	0.0	0.0	0.4	0.4	0.0	0.0	0.0	0.4	99.2	0.0	0.3	0.0	0.0	0.3	0.8	0.0	0.0	0.5	98.5			

Table A5.12b: Distribution of uninsured households by differences in insured assets/durables/goods: Changes in 2015 over 2010 (%)

State/UT	Difference in percentages																	
	Rural						Urban						All					
	Crop	Tractor	Livestock	Pump set	Crop	Tractor	Livestock	Pump set	Crop	Tractor	Livestock	Pump set	Crop	Tractor	Livestock	Pump set		
All India	1.9	1.0	0.0	-0.4	0.6	0.2	0.1	-0.2	1.1	0.5	0.1	-0.2	1.1	0.5	0.1	-0.3		
Northern Region	1.0	1.8	-0.1	0.0	0.2	0.5	-0.1	-0.1	0.5	1.0	-0.1	-0.1	0.5	1.0	-0.1	0.0		
Chandigarh	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
Delhi	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
Haryana	3.1	6.2	0.0	0.0	1.3	3.4	1.3	0.0	2.0	4.5	0.8	0.0	2.0	4.5	0.8	0.0		
Himachal Pradesh	5.1	0.0	3.4	0.0	0.0	0.0	0.0	0.0	2.1	0.0	1.4	0.0	2.1	0.0	1.4	0.0		
Madhya Pradesh	-0.8	0.0	-0.4	0.0	0.3	0.0	-0.3	0.0	-0.2	0.0	-0.3	0.0	-0.2	0.0	-0.3	0.0		
Punjab	-0.9	1.8	-0.9	0.0	0.0	0.0	0.0	-0.7	-0.4	0.8	-0.4	-0.7	-0.4	0.8	-0.4	-0.4		
Rajasthan	3.4	4.3	-0.6	0.0	0.0	0.0	0.0	0.0	1.2	1.5	-0.3	0.0	1.2	1.5	-0.3	0.0		
Uttar Pradesh	0.9	-1.1	0.0	0.0	0.2	0.2	0.0	0.0	0.5	-0.3	0.0	0.0	0.5	-0.3	0.0	0.0		
Uttarakhand	0.1	13.9	0.0	0.0	-0.8	2.7	-1.7	0.0	-0.5	7.1	-1.0	0.0	-0.5	7.1	-1.0	0.0		
Eastern Region	2.8	0.7	0.2	0.0	1.2	0.3	0.4	0.0	1.8	0.5	0.3	0.0	1.8	0.5	0.3	0.0		
Arunachal Pradesh	7.7	15.4	0.0	0.0	2.6	1.3	2.6	0.0	3.9	4.9	1.9	0.0	3.9	4.9	1.9	0.0		
Assam	6.1	-0.7	0.0	-0.7	7.6	2.5	0.0	0.0	7.0	1.3	0.0	0.0	7.0	1.3	0.0	-0.3		
Bihar	0.5	0.0	0.0	0.0	0.3	-0.3	0.0	0.0	0.4	-0.2	0.0	0.0	0.4	-0.2	0.0	0.0		
Chhattisgarh	14.1	1.3	0.0	0.0	0.0	0.8	0.0	-0.8	5.6	1.0	0.0	-0.8	5.6	1.0	0.0	-0.5		
Jharkhand	3.2	1.1	0.0	0.0	0.0	0.0	0.0	0.0	1.3	0.4	0.0	0.0	1.3	0.4	0.0	0.0		
Meghalaya	2.1	0.0	0.0	0.0	3.2	0.0	1.6	-0.8	2.6	0.0	0.7	-0.8	2.6	0.0	0.7	-0.3		
Mizoram	-0.6	0.0	0.0	0.6	0.0	0.8	0.0	0.0	-0.4	0.3	0.0	0.0	-0.4	0.3	0.0	0.3		
Odisha	2.0	0.0	0.7	0.0	0.0	0.0	0.0	0.0	0.8	0.0	0.3	0.0	0.8	0.0	0.3	0.0		
Sikkim	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
Tripura	10.0	5.0	5.0	0.0	7.4	0.0	3.7	7.4	8.5	2.1	4.3	7.4	8.5	2.1	4.3	4.3		
West Bengal	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
Western Region	5.1	0.3	-0.9	0.0	1.4	0.0	0.0	-0.2	2.8	0.1	-0.3	-0.2	2.8	0.1	-0.3	-0.1		
Daman & Diu	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
Goa	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
Gujarat	-2.8	0.0	-2.1	0.0	0.0	0.0	0.0	0.0	-1.1	0.0	-0.9	0.0	-1.1	0.0	-0.9	0.0		
Maharashtra	13.2	0.6	0.0	0.0	2.7	0.0	0.0	-0.3	6.4	0.2	0.0	-0.3	6.4	0.2	0.0	-0.2		
Southern Region	-0.8	-0.2	0.5	-2.9	-0.4	-0.7	0.0	-1.1	-0.5	-0.5	0.2	-1.1	-0.5	-0.5	0.2	-1.8		
Andhra Pradesh	-1.0	0.0	0.0	0.0	-0.5	-0.5	0.0	0.0	-0.6	-0.3	0.0	0.0	-0.6	-0.3	0.0	0.0		
Karnataka	-1.4	0.2	1.6	-8.6	0.0	-2.7	0.0	-4.8	-0.6	-1.4	0.7	-4.8	-0.6	-1.4	0.7	-6.4		
Kerala	0.0	0.0	0.0	0.0	-0.8	0.0	0.0	0.0	-0.5	0.0	0.0	0.0	-0.5	0.0	0.0	0.0		
Puducherry	-5.0	-5.0	0.0	-10.0	-3.3	0.0	0.0	0.0	-4.0	-2.0	0.0	0.0	-4.0	-2.0	0.0	-4.0		
Tamil Nadu	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		

Table A5.13: Distribution of insured and uninsured households by satisfaction with services of general insurance policy (%)

State/UT	Insured + Uninsured			All
	Rural	Urban	All	
<b>All India</b>	<b>31.4</b>	<b>32.9</b>	<b>32.2</b>	<b>32.2</b>
<b>Northern Region</b>	<b>38.6</b>	<b>38.9</b>	<b>38.7</b>	<b>38.7</b>
Chandigarh	39.0	41.0	40.0	40.0
Delhi	46.9	34.5	37.8	37.8
Haryana	64.0	54.4	59.2	59.2
Himachal Pradesh	41.3	55.3	48.3	48.3
Madhya Pradesh	32.9	25.8	29.4	29.4
Punjab	51.0	53.0	52.0	52.0
Rajasthan	34.1	51.9	43.0	43.0
Uttar Pradesh	36.0	36.4	36.2	36.2
Uttarakhand	23.5	18.3	20.9	20.9
<b>Eastern Region</b>	<b>17.9</b>	<b>22.6</b>	<b>20.3</b>	<b>20.3</b>
Arunachal Pradesh	19.0	31.3	25.1	25.1
Assam	18.0	24.7	21.3	21.3
Bihar	8.2	12.0	10.1	10.1
Chhattisgarh	38.5	36.5	37.5	37.5
Jharkhand	10.2	10.4	10.3	10.3
Meghalaya	5.0	14.0	9.5	9.5
Mizoram	0.5	8.5	4.5	4.5
Odisha	37.5	40.9	39.2	39.2
Sikkim	6.0	4.0	5.0	5.0
Tripura	31.0	33.0	32.0	32.0
West Bengal	5.8	18.2	13.2	13.2
<b>Western Region</b>	<b>35.9</b>	<b>37.0</b>	<b>36.5</b>	<b>36.5</b>
Daman & Diu	48.0	32.0	40.0	40.0
Goa	38.0	70.0	54.0	54.0
Gujarat	33.1	28.3	30.7	30.7
Maharashtra	36.6	40.3	38.7	38.7
<b>Southern Region</b>	<b>37.1</b>	<b>35.3</b>	<b>36.1</b>	<b>36.1</b>
Andhra Pradesh	19.0	22.0	20.5	20.5
Karnataka	34.9	40.1	37.5	37.5
Kerala	41.0	34.5	37.8	37.8
Puducherry	56.0	38.0	47.0	47.0
Tamil Nadu	44.4	38.1	40.9	40.9
Telangana	29.5	30.5	30.2	30.2

Table A5.14: Distribution of insured and uninsured households by reasons for dissatisfaction with general insurance policies (%)

State/UT	Rural					Urban					All				
	No publicity	Non availability of product in the vicinity	High premium	Cumbersome procedures	Others	No publicity	Non availability of product in the vicinity	High premium	Cumbersome procedures	Others	No publicity	Non availability of product in the vicinity	High premium	Cumbersome procedures	Others
All India	35.0	45.4	50.9	52.9	17.7	32.0	34.4	51.4	54.3	14.1	33.6	40.5	51.1	53.5	16.1
Northern Region	17.7	23.9	15.9	51.8	27.9	19.0	22.0	22.6	50.6	18.5	18.3	23.1	18.8	51.3	23.9
Chandigarh	-	-	-	-	-	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0
Delhi	75.0	0.0	50.0	50.0	0.0	57.1	28.6	35.7	50.0	7.1	61.1	22.2	38.9	50.0	5.6
Haryana	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	33.3	0.0	66.7
Himachal Pradesh	0.0	16.7	0.0	0.0	83.3	-	-	-	-	-	0.0	16.7	0.0	0.0	83.3
Madhya Pradesh	20.0	29.2	16.9	68.5	6.2	13.7	26.3	21.1	55.8	11.6	17.3	28.0	18.7	63.1	8.4
Punjab	0.0	0.0	23.1	46.2	61.5	37.5	0.0	25.0	25.0	37.5	14.3	0.0	23.8	38.1	52.4
Rajasthan	0.0	50.0	30.0	60.0	30.0	14.3	0.0	28.6	57.1	42.9	5.9	29.4	29.4	58.8	35.3
Uttar Pradesh	6.3	2.1	6.3	14.6	72.9	9.4	18.8	9.4	40.6	25.0	7.5	8.8	7.5	25.0	53.8
Uttarakhand	57.1	64.3	14.3	50.0	28.6	44.4	22.2	66.7	66.7	22.2	52.2	47.8	34.8	56.5	26.1
Eastern Region	51.2	65.1	59.6	56.2	18.0	50.2	48.3	49.8	58.7	16.5	50.8	58.3	55.6	57.3	17.4
Arunachal Pradesh	80.2	81.3	79.1	26.4	11.0	74.1	24.1	51.9	66.7	16.7	77.9	60.0	69.0	41.4	13.1
Assam	78.5	81.7	47.3	44.1	20.4	73.8	70.0	61.3	46.3	18.8	76.3	76.3	53.8	45.1	19.7
Bihar	0.0	0.0	9.1	0.0	90.9	0.0	21.1	21.1	26.3	68.4	0.0	13.3	16.7	16.7	76.7
Chhattisgarh	50.0	0.0	50.0	0.0	50.0	0.0	0.0	66.7	33.3	33.3	20.0	0.0	60.0	20.0	40.0
Jharkhand	0.0	23.1	53.8	61.5	15.4	15.4	7.7	46.2	38.5	46.2	7.7	15.4	50.0	50.0	30.8
Meghalaya	81.8	93.9	27.3	66.7	12.1	100.0	0.0	100.0	100.0	0.0	82.4	91.2	29.4	67.6	11.8
Mizoram	0.0	0.0	0.0	0.0	100.0	50.0	50.0	0.0	50.0	0.0	14.3	14.3	0.0	14.3	71.4
Odisha	43.8	59.4	9.4	68.8	14.1	37.9	62.1	10.3	58.6	8.6	41.0	60.7	9.8	63.9	11.5
Sikkim	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	50.0	50.0
Tripura	67.9	50.0	71.4	89.3	5.4	78.9	63.2	55.3	94.7	2.6	72.3	55.3	64.9	91.5	4.3
West Bengal	1.9	55.8	98.1	73.1	21.2	15.5	39.7	79.3	62.1	5.2	6.8	50.0	91.4	69.1	15.4
Western Region	16.2	23.2	74.6	52.4	1.6	16.1	22.0	83.9	57.6	2.4	16.2	22.6	79.5	55.1	2.1
Daman & Diu	15.4	38.5	84.6	53.8	0.0	0.0	20.0	90.0	80.0	0.0	8.7	30.4	87.0	65.2	0.0
Goa	18.2	31.8	86.4	43.2	0.0	18.2	40.9	81.8	27.3	0.0	18.2	34.8	84.8	37.9	0.0
Gujarat	5.4	14.3	76.8	58.9	1.8	4.9	16.0	81.5	65.4	3.7	5.1	15.3	79.6	62.8	2.9
Maharashtra	23.6	22.2	63.9	52.8	2.8	27.2	22.8	85.9	55.4	2.2	25.6	22.6	76.2	54.3	2.4
Southern Region	25.0	32.1	28.6	7.1	35.7	13.8	37.9	6.9	3.4	44.8	19.3	35.1	17.5	5.3	40.4
Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Karnataka	50.0	33.3	16.7	0.0	16.7	0.0	0.0	0.0	0.0	100.0	42.9	28.6	14.3	0.0	28.6
Kerala	-	-	-	-	-	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0
Puducherry	14.3	71.4	28.6	0.0	28.6	11.1	100.0	0.0	11.1	0.0	12.5	87.5	12.5	6.3	12.5
Tamil Nadu	27.3	18.2	18.2	18.2	54.5	15.4	7.7	7.7	0.0	69.2	20.8	12.5	12.5	8.3	62.5
Telangana	0.0	0.0	75.0	0.0	25.0	20.0	20.0	20.0	0.0	40.0	11.1	11.1	44.4	0.0	33.3

Note: '-' implies information not applicable.

Table A5.15: Distribution of households by awareness about Pradhan Mantri Suraksha Bima Yojana (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
<b>All India</b>	<b>65.8</b>	<b>67.3</b>	<b>66.5</b>	<b>51.8</b>	<b>59.1</b>	<b>56.2</b>	<b>62.8</b>	<b>64.9</b>	<b>63.9</b>
<b>Northern Region</b>	<b>77.3</b>	<b>81.6</b>	<b>79.3</b>	<b>67.7</b>	<b>74.6</b>	<b>71.9</b>	<b>75.3</b>	<b>79.4</b>	<b>77.4</b>
Chandigarh	10.0	7.0	8.6	15.0	3.4	8.2	11.0	6.0	8.5
Delhi	45.7	50.5	49.1	45.5	39.6	40.9	45.6	46.8	46.5
Haryana	90.8	93.7	92.2	88.9	83.2	85.5	90.4	90.6	90.5
Himachal Pradesh	93.4	98.6	95.8	84.7	100.0	93.9	91.7	99.0	95.3
Madhya Pradesh	70.1	72.2	71.1	55.4	65.2	61.3	67.3	70.1	68.7
Punjab	86.2	88.6	87.3	75.0	79.9	77.7	83.6	86.0	84.8
Rajasthan	67.0	87.6	76.6	57.0	80.7	71.3	65.0	85.5	75.3
Uttar Pradesh	87.8	91.5	89.5	78.7	86.6	83.5	86.0	90.0	88.0
Uttarakhand	60.7	67.5	63.8	50.6	60.3	56.7	58.8	65.3	62.0
<b>Eastern Region</b>	<b>59.6</b>	<b>58.1</b>	<b>58.9</b>	<b>43.5</b>	<b>55.2</b>	<b>50.0</b>	<b>55.7</b>	<b>57.2</b>	<b>56.5</b>
Arunachal Pradesh	73.7	60.9	67.7	71.4	80.7	78.0	73.5	65.0	69.3
Assam	56.1	58.1	57.1	65.8	66.9	66.5	57.3	59.8	58.6
Bihar	41.1	46.9	43.8	34.3	41.2	38.4	39.7	45.2	42.5
Chhattisgarh	98.4	97.8	98.2	96.2	93.5	94.6	98.0	96.5	97.3
Jharkhand	47.5	48.1	47.8	44.9	49.0	47.4	47.0	48.4	47.7
Meghalaya	69.8	66.7	68.0	44.9	27.3	36.7	51.5	41.5	46.5
Mizoram	76.2	90.1	87.0	21.8	75.2	44.2	27.5	80.5	54.0
Odisha	68.8	75.4	71.8	49.4	61.3	56.5	64.9	71.1	68.0
Sikkim	52.5	70.0	60.7	35.0	63.3	52.0	49.0	68.0	58.5
Tripura	89.9	90.4	90.1	90.5	92.6	91.7	90.0	91.0	90.5
West Bengal	42.0	24.0	30.4	19.9	14.9	17.5	34.5	22.2	27.1
<b>Western Region</b>	<b>66.7</b>	<b>72.1</b>	<b>69.3</b>	<b>49.4</b>	<b>58.1</b>	<b>54.9</b>	<b>63.2</b>	<b>67.8</b>	<b>65.7</b>
Daman & Diu	87.5	82.9	85.3	80.0	73.3	76.0	86.0	80.0	83.0
Goa	70.0	84.1	76.5	60.0	67.7	64.7	68.0	79.0	73.5
Gujarat	70.9	79.3	74.8	55.5	65.3	61.4	67.9	75.0	71.4
Maharashtra	59.9	64.8	62.5	39.1	50.5	46.5	55.8	60.5	58.4
<b>Southern Region</b>	<b>48.9</b>	<b>50.3</b>	<b>49.6</b>	<b>35.0</b>	<b>31.2</b>	<b>32.6</b>	<b>46.1</b>	<b>44.9</b>	<b>45.5</b>
Andhra Pradesh	57.5	58.6	58.0	40.3	36.7	38.2	53.7	52.0	52.8
Karnataka	60.2	62.8	61.5	48.1	46.3	47.1	58.0	59.0	58.5
Kerala	55.1	60.9	57.8	45.6	47.9	47.0	53.3	57.0	55.1
Puducherry	11.3	7.1	9.3	0.0	3.3	2.0	9.0	6.0	7.5
Tamil Nadu	36.0	34.1	35.0	18.4	17.8	18.0	32.4	29.2	30.6
Telangana	47.2	57.0	53.4	39.0	27.3	30.2	45.5	48.0	47.2

Table A5.16: Distribution of households insured under Pradhan Mantri Suraksha Bima Yojana (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
<b>All India</b>	20.6	22.1	21.3	14.4	17.1	16.1	19.5	20.7	20.1
<b>Northern Region</b>	25.0	24.2	24.6	13.0	14.5	14.0	22.8	21.5	22.1
Chandigarh	0.0	20.0	7.7	0.0	100.0	25.0	0.0	33.3	11.8
Delhi	1.9	2.7	2.5	0.0	0.0	0.0	1.4	1.9	1.8
Haryana	13.5	12.5	13.0	11.4	9.7	10.4	13.1	11.7	12.4
Himachal Pradesh	2.7	1.4	2.1	0.0	1.1	0.7	2.2	1.3	1.7
Madhya Pradesh	58.8	61.7	60.2	10.1	19.8	16.3	51.1	50.2	50.6
Punjab	11.8	15.8	13.7	6.9	14.3	11.2	10.8	15.3	13.1
Rajasthan	15.1	18.9	17.1	21.1	16.3	17.8	16.2	18.1	17.3
Uttar Pradesh	15.6	15.2	15.4	10.2	13.5	12.3	14.6	14.7	14.6
Uttarakhand	67.3	49.2	58.5	66.7	34.2	45.2	67.2	44.8	55.4
<b>Eastern Region</b>	16.3	19.0	17.6	20.1	24.0	22.5	17.0	20.4	18.8
Arunachal Pradesh	2.2	9.8	5.4	4.0	13.4	10.9	2.4	10.8	6.3
Assam	10.9	11.8	11.3	10.0	11.4	10.9	10.8	11.7	11.2
Bihar	11.3	13.7	12.5	11.4	12.9	12.4	11.3	13.5	12.5
Chhattisgarh	46.5	38.9	43.0	40.8	27.6	32.8	45.4	35.5	40.5
Jharkhand	24.1	27.8	25.8	31.8	16.4	22.2	25.5	24.4	24.9
Meghalaya	2.7	0.0	1.2	1.5	0.0	1.0	1.9	0.0	1.1
Mizoram	93.8	98.4	97.5	79.5	95.9	91.2	83.6	96.9	93.5
Odisha	12.7	14.9	13.8	11.4	12.2	11.9	12.5	14.2	13.4
Sikkim	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Tripura	5.6	6.1	5.8	5.3	12.0	9.1	5.6	7.7	6.6
West Bengal	0.9	0.9	0.9	0.0	0.0	0.0	0.7	0.8	0.7
<b>Western Region</b>	20.4	26.3	23.4	14.4	21.6	19.2	19.4	25.1	22.5
Daman & Diu	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Goa	3.6	15.5	9.6	8.3	0.0	3.0	4.4	11.4	8.2
Gujarat	22.6	26.9	24.7	14.5	20.9	18.6	21.3	25.3	23.4
Maharashtra	24.3	30.5	27.6	19.0	28.3	25.6	23.5	29.9	27.2
<b>Southern Region</b>	14.0	16.9	15.5	3.6	2.4	2.9	12.5	14.1	13.3
Andhra Pradesh	17.2	14.6	16.0	0.0	0.0	0.0	14.3	11.5	12.9
Karnataka	19.5	24.9	22.1	9.7	8.0	8.8	18.0	21.8	19.9
Kerala	7.3	12.3	9.8	0.0	0.0	0.0	6.1	9.2	7.7
Puducherry	0.0	0.0	0.0	-	0.0	0.0	0.0	0.0	0.0
Tamil Nadu	10.0	9.8	9.9	0.0	0.0	0.0	8.8	8.0	8.4
Telangana	12.0	17.0	15.4	0.0	0.0	0.0	9.9	14.1	12.7

Table A6.1: Distribution of insured households reporting ever having seen IRDAI's advertisement (%)

State/UT	Rural						Urban						All												
	Print Media	TV advertisements	Radio Jingles	Comic strips	Website	Metro rail	Others	No	Print Media	TV advertisements	Radio Jingles	Comic strips	Website	Metro rail	Others	No	Print Media	TV advertisements	Radio Jingles	Comic strips	Website	Metro rail	Others	No	
All India	6.4	15.2	1.9	0.2	2.6	1.1	1.2	82.5	8.9	19.1	2.2	0.4	3.1	1.3	0.9	78.1	7.7	17.1	2.0	0.3	2.8	1.2	1.0	1.0	80.3
Northern Region	2.9	11.1	1.8	0.1	0.7	0.4	1.1	85.9	3.8	16.5	1.8	0.2	1.6	0.7	0.9	79.9	3.3	13.7	1.8	0.2	1.1	0.5	1.0	1.0	83.1
Chandigarh	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	1.4	1.4	0.0	0.0	0.0	0.0	0.0	98.6	0.7	0.7	0.0	0.0	0.0	0.0	0.0	0.0	99.3
Delhi	2.6	11.2	15.5	0.9	0.0	0.0	1.7	75.0	1.0	11.7	15.1	0.7	1.7	0.0	1.0	74.2	1.5	11.5	15.2	0.7	1.2	0.0	1.2	1.2	74.4
Haryana	0.5	0.5	0.0	0.0	0.0	0.0	0.0	99.3	0.6	2.8	0.0	0.0	0.0	0.6	1.4	95.2	0.5	1.6	0.0	0.0	0.0	0.3	0.7	0.7	97.3
Himachal Pradesh	9.1	25.7	0.4	0.4	1.7	0.0	1.2	70.5	6.6	31.3	0.0	0.0	0.5	0.5	0.0	66.8	8.0	28.3	0.2	0.2	1.1	0.2	0.7	0.7	68.8
Madhya Pradesh	2.9	12.4	5.3	0.0	0.7	0.1	1.1	84.2	9.0	23.6	2.7	0.2	3.7	0.1	0.8	73.0	5.7	17.6	4.1	0.1	2.1	0.1	1.0	1.0	79.0
Punjab	0.8	2.9	0.0	0.0	0.0	0.5	0.5	96.1	1.1	4.0	0.3	0.0	0.0	0.0	0.0	96.0	1.0	3.4	0.1	0.0	0.0	0.3	0.3	0.3	96.1
Rajasthan	0.8	6.4	0.2	0.0	1.2	1.4	2.0	89.9	1.4	13.6	0.0	0.2	1.3	2.9	0.9	82.2	1.1	9.8	0.1	0.1	1.3	2.1	1.5	1.5	86.3
Uttar Pradesh	4.0	16.6	0.5	0.2	0.6	0.1	1.1	80.5	3.6	22.2	0.3	0.4	1.8	0.3	1.4	74.2	3.8	19.2	0.4	0.3	1.2	0.2	1.3	1.3	77.6
Uttarakhand	3.1	6.8	1.5	0.3	1.5	1.5	1.5	90.7	2.9	5.1	1.1	0.0	0.4	2.2	0.0	94.2	3.0	6.0	1.3	0.2	1.0	1.8	0.8	0.8	92.3
Eastern Region	11.6	21.7	2.7	0.5	5.8	2.9	2.1	75.3	12.2	21.8	3.0	0.4	5.2	2.4	1.6	74.3	11.9	21.7	2.8	0.4	5.5	2.6	1.8	1.8	74.8
Arunachal Pradesh	34.2	44.9	4.1	1.9	28.2	11.0	4.7	50.7	7.6	11.0	0.6	0.0	3.2	0.0	0.6	82.6	21.8	29.2	2.5	1.0	16.6	5.9	2.8	2.8	65.5
Assam	19.7	34.0	7.6	1.0	13.4	8.0	7.8	57.6	18.0	35.3	5.2	1.2	14.1	7.1	5.0	60.0	18.9	34.6	6.5	1.1	13.7	7.6	6.5	6.5	58.7
Bihar	2.9	11.7	1.3	0.0	0.8	0.3	0.1	86.3	7.3	23.6	2.4	0.7	1.7	1.0	0.7	73.8	4.9	17.3	1.8	0.3	1.2	0.6	0.4	0.4	80.5
Chhattisgarh	3.1	17.4	0.0	0.0	0.0	0.0	0.0	82.2	7.2	14.1	0.4	0.0	0.7	0.0	0.7	84.4	5.0	15.9	0.2	0.0	0.3	0.0	0.3	0.3	83.2
Jharkhand	2.5	13.4	5.7	0.5	2.0	1.0	0.0	84.3	2.0	13.7	2.0	0.3	2.8	1.7	0.0	85.2	2.3	13.5	4.0	0.4	2.4	1.3	0.0	0.0	84.7
Meghalaya	22.6	28.3	1.9	0.0	11.3	22.6	3.8	67.9	4.2	6.9	1.4	0.0	2.8	1.4	0.0	90.3	12.0	16.0	1.6	0.0	6.4	10.4	1.6	1.6	80.8
Mizoram	19.0	9.5	0.0	0.0	0.0	0.0	0.0	81.0	8.5	8.5	0.0	0.0	7.0	0.0	0.0	91.5	10.9	8.7	0.0	0.0	5.4	0.0	0.0	0.0	89.1
Odisha	11.1	18.8	0.2	0.0	0.3	0.0	1.1	80.8	14.5	20.5	0.2	0.0	1.3	0.0	1.8	78.0	12.7	19.6	0.2	0.0	0.8	0.0	1.4	1.4	79.5
Sikkim	11.3	20.0	2.5	0.0	1.3	0.0	0.0	77.5	8.6	31.4	2.9	0.0	2.9	1.4	0.0	67.1	10.0	25.3	2.7	0.0	2.0	0.7	0.0	0.0	72.7
Tripura	1.3	25.3	3.8	2.5	5.1	0.0	0.0	74.7	5.5	20.5	5.5	1.4	15.1	0.0	1.4	79.5	3.3	23.0	4.6	2.0	9.9	0.0	0.7	0.7	77.0
West Bengal	16.7	18.9	0.4	0.0	2.3	0.8	1.9	76.1	27.3	27.6	9.0	0.4	10.9	6.9	2.1	61.4	23.6	24.5	5.9	0.3	7.8	4.7	2.0	2.0	66.6
Western Region	12.7	28.2	2.6	0.0	3.8	0.2	0.5	70.9	27.4	42.6	4.2	0.9	6.6	2.4	0.3	56.4	19.9	35.3	3.4	0.4	5.2	1.3	0.4	0.4	63.7
Daman & Diu	7.5	15.0	0.0	0.0	6.3	0.0	0.0	83.8	10.0	21.4	0.0	0.0	2.9	1.4	0.0	77.1	8.7	18.0	0.0	0.0	4.7	0.7	0.0	0.0	80.7
Goa	36.3	58.8	3.8	0.0	21.3	0.0	0.0	40.0	34.8	59.4	1.4	2.9	17.4	0.0	0.0	39.1	35.6	59.1	2.7	1.3	19.5	0.0	0.0	0.0	39.6
Gujarat	9.6	24.2	0.4	0.0	3.4	0.0	0.5	75.3	19.3	34.9	0.6	1.2	4.9	0.2	0.2	63.9	14.1	29.1	0.5	0.6	4.1	0.1	0.4	0.4	70.0
Maharashtra	13.1	29.6	4.7	0.0	1.7	0.5	0.6	69.2	34.0	48.5	7.4	0.6	7.0	4.3	0.4	50.8	24.1	39.5	6.1	0.3	4.5	2.5	0.5	0.5	59.6
Southern Region	1.0	3.6	0.0	0.0	0.1	0.1	0.4	95.7	1.7	4.4	0.1	0.1	0.3	0.0	0.0	94.8	1.4	4.0	0.1	0.1	0.2	0.0	0.2	0.2	95.3
Andhra Pradesh	4.7	18.0	0.0	0.0	0.0	0.4	0.0	81.5	3.8	20.0	0.0	0.0	0.5	0.0	0.0	79.5	4.3	19.0	0.0	0.0	0.2	0.2	0.0	0.0	80.6
Karnataka	1.1	1.1	0.0	0.0	0.0	0.0	0.5	98.2	1.1	1.7	0.2	0.0	0.6	0.0	0.0	97.4	1.1	1.4	0.1	0.0	0.3	0.0	0.3	0.3	97.8
Kerala	0.0	1.2	0.0	0.0	0.3	0.0	0.0	98.4	0.0	1.1	0.0	0.0	0.0	0.0	0.0	98.9	0.0	1.2	0.0	0.0	0.2	0.0	0.0	0.0	98.7
Puducherry	1.3	2.5	0.0	0.0	0.0	0.0	0.0	96.3	4.3	4.3	1.4	0.0	0.0	0.0	0.0	94.3	2.7	3.3	0.7	0.0	0.0	0.0	0.0	0.0	95.3
Tamil Nadu	0.0	2.3	0.0	0.0	0.0	0.0	0.7	97.0	0.3	1.1	0.2	0.5	0.2	0.0	0.0	98.4	0.2	1.7	0.1	0.3	0.1	0.0	0.3	0.3	97.7
Telangana	1.3	1.9	0.0	0.0	0.0	0.0	0.0	97.5	5.7	9.0	0.0	0.0	0.4	0.0	0.0	89.2	4.1	6.4	0.0	0.0	0.2	0.0	0.0	0.0	92.2

Table A6.2: Distribution of uninsured households reporting ever having seen IRDAI's advertisement (%)

State/UT	Rural							Urban							All										
	Print Media	TV advertisements	Radio Jingles	Comic strips	Website	Metro rail	Others	No	Print Media	TV advertisements	Radio Jingles	Comic strips	Website	Metro rail	Others	No	Print Media	TV advertisements	Radio Jingles	Comic strips	Website	Metro rail	Others	No	
All India	2.6	6.2	1.1	0.1	0.4	0.3	0.8	92.4	4.6	11.3	1.3	0.1	1.5	0.7	0.3	87.1	3.8	9.3	1.2	0.1	1.1	0.5	0.5	0.5	89.3
Northern Region	1.2	4.5	0.7	0.0	0.2	0.0	0.7	94.2	1.4	9.3	1.0	0.1	0.6	0.3	0.4	89.3	1.3	7.4	0.9	0.1	0.4	0.2	0.5	0.5	91.2
Chandigarh	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0
Delhi	2.3	4.5	13.6	0.0	0.0	0.0	0.0	84.1	0.0	11.4	8.7	0.0	2.0	0.0	0.0	82.6	0.5	9.8	9.8	0.0	1.6	0.0	0.0	0.0	82.9
Haryana	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	3.4	0.0	0.0	0.7	1.3	0.0	96.0	0.0	2.0	0.0	0.0	0.4	0.8	0.0	0.0	97.6
Himachal Pradesh	3.4	8.5	0.0	0.0	0.0	0.0	1.7	89.8	3.4	23.6	0.0	0.0	0.0	0.0	0.0	76.4	3.4	17.6	0.0	0.0	0.0	0.0	0.0	0.7	81.8
Madhya Pradesh	0.0	1.3	0.4	0.0	0.0	0.0	0.0	98.7	2.5	7.9	0.6	0.0	0.6	0.3	0.3	91.6	1.5	5.3	0.5	0.0	0.3	0.2	0.2	0.2	94.4
Punjab	0.0	5.2	0.0	0.0	0.0	0.0	0.0	94.8	0.7	2.0	0.0	0.0	0.7	0.0	0.0	97.3	0.4	3.4	0.0	0.0	0.4	0.0	0.0	0.0	96.2
Rajasthan	0.6	3.8	0.6	0.0	0.0	0.0	2.5	94.3	0.0	4.5	0.0	0.0	0.0	0.0	0.8	95.1	0.2	4.2	0.2	0.0	0.0	0.0	1.5	94.8	
Uttar Pradesh	2.8	8.3	0.0	0.0	0.6	0.0	0.6	90.1	2.0	15.0	0.4	0.4	0.7	0.2	0.7	83.3	2.3	12.3	0.2	0.2	0.7	0.1	0.7	0.7	86.0
Uttarakhand	0.0	0.0	0.0	0.0	0.0	0.0	1.3	98.7	0.8	3.2	0.8	0.0	0.0	1.6	0.0	95.2	0.5	2.0	0.5	0.0	0.0	1.0	0.5	0.5	96.6
Eastern Region	4.1	8.1	1.8	0.3	0.6	0.7	1.3	90.0	6.0	11.1	1.7	0.2	2.4	1.7	0.5	85.9	5.1	9.8	1.7	0.2	1.6	1.2	0.8	0.8	87.7
Arunachal Pradesh	17.1	17.1	2.9	0.0	0.0	0.0	5.7	77.1	3.6	8.4	0.0	1.2	2.4	1.2	1.2	85.5	7.6	11.0	0.8	0.8	1.7	0.8	2.5	2.5	83.1
Assam	14.5	31.6	11.8	2.6	3.9	2.6	11.8	65.8	16.1	23.7	1.7	0.8	10.2	3.4	1.7	72.9	15.5	26.8	5.7	1.5	7.7	3.1	5.7	7.1	70.1
Bihar	2.9	4.9	1.5	0.0	0.0	1.5	0.5	93.1	3.0	13.6	3.0	0.0	0.0	0.0	0.3	83.4	3.0	10.1	2.4	0.0	0.0	0.6	0.4	0.4	87.3
Chhattisgarh	1.3	3.8	0.0	0.0	0.0	0.0	0.0	96.2	3.2	5.6	0.0	0.0	0.8	0.0	0.8	91.1	2.5	4.9	0.0	0.0	0.5	0.0	0.5	0.5	93.1
Jharkhand	2.0	19.4	5.1	0.0	1.0	0.0	0.0	79.6	2.7	14.8	1.3	0.7	2.0	1.3	0.0	82.6	2.4	16.6	2.8	0.4	1.6	0.8	0.0	0.0	81.4
Meghalaya	2.0	3.4	1.4	0.7	0.0	1.4	0.0	95.2	0.8	3.1	1.6	0.0	0.0	0.0	0.0	96.9	1.5	3.3	1.5	0.4	0.0	0.7	0.0	0.0	96.0
Mizoram	0.0	1.1	0.0	0.0	0.0	0.0	0.0	98.9	3.9	3.9	0.0	0.0	3.9	0.0	0.0	96.1	1.6	2.3	0.0	0.0	1.6	0.0	0.0	0.0	97.7
Odisha	4.4	6.9	0.0	0.0	0.0	0.0	0.0	93.1	3.8	6.3	0.0	0.0	0.8	0.0	0.8	93.3	4.0	6.5	0.0	0.0	0.5	0.0	0.5	0.5	93.3
Sikkim	10.0	40.0	5.0	0.0	0.0	0.0	0.0	60.0	13.3	26.7	0.0	0.0	0.0	0.0	0.0	66.7	12.0	32.0	2.0	0.0	0.0	0.0	0.0	0.0	64.0
Tripura	0.0	14.3	0.0	0.0	0.0	0.0	0.0	85.7	0.0	3.7	3.7	0.0	3.7	0.0	0.0	96.3	0.0	8.3	2.1	0.0	2.1	0.0	0.0	0.0	91.7
West Bengal	6.6	1.5	0.0	0.0	2.2	0.7	2.2	90.4	24.0	19.0	6.6	0.0	7.4	14.0	0.0	68.6	14.8	9.7	3.1	0.0	4.7	7.0	1.2	1.2	80.2
Western Region	6.2	12.7	1.2	0.0	1.5	0.3	0.6	86.1	16.7	27.5	2.6	0.0	4.2	0.5	0.2	71.8	12.8	22.0	2.1	0.0	3.2	0.4	0.3	0.3	77.1
Daman & Diu	0.0	5.0	0.0	0.0	0.0	0.0	0.0	95.0	6.7	13.3	0.0	0.0	0.0	0.0	0.0	86.7	4.0	10.0	0.0	0.0	0.0	0.0	0.0	0.0	90.0
Goa	30.0	30.0	5.0	0.0	20.0	0.0	0.0	65.0	16.1	35.5	3.2	0.0	19.4	0.0	0.0	61.3	21.6	33.3	3.9	0.0	19.6	0.0	0.0	0.0	62.7
Gujarat	2.9	10.9	0.0	0.0	0.0	0.0	1.5	88.3	11.3	20.7	0.5	0.0	2.8	0.0	0.0	77.9	8.0	16.9	0.3	0.0	1.7	0.0	0.6	0.6	82.0
Maharashtra	6.8	13.0	1.9	0.0	0.6	0.6	0.0	85.7	21.6	32.9	4.3	0.0	4.0	1.0	0.3	67.1	16.5	26.0	3.5	0.0	2.8	0.9	0.2	0.2	73.6
Southern Region	0.0	1.7	0.0	0.0	0.0	0.0	0.0	98.3	1.0	4.6	0.3	0.0	0.1	0.0	0.1	95.4	0.6	3.5	0.2	0.0	0.1	0.0	0.1	0.1	96.5
Andhra Pradesh	0.0	6.0	0.0	0.0	0.0	0.0	0.0	94.0	1.1	14.4	1.1	0.0	0.0	0.0	1.1	85.6	0.6	10.8	0.6	0.0	0.0	0.0	0.6	0.6	89.2
Karnataka	0.0	0.8	0.0	0.0	0.0	0.0	0.0	99.2	0.0	1.2	0.0	0.0	0.6	0.0	0.0	98.8	0.0	1.0	0.0	0.0	0.3	0.0	0.0	0.0	99.0
Kerala	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0
Puducherry	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	3.3	6.7	3.3	0.0	0.0	0.0	0.0	93.3	2.0	4.0	2.0	0.0	0.0	0.0	0.0	0.0	96.0
Tamil Nadu	0.0	1.4	0.0	0.0	0.0	0.0	0.0	98.6	0.4	0.7	0.0	0.0	0.0	0.0	0.0	99.3	0.2	1.0	0.0	0.0	0.0	0.0	0.0	0.0	99.0
Telangana	0.0	2.4	0.0	0.0	0.0	0.0	0.0	97.6	4.1	14.0	0.0	0.0	0.0	0.0	0.0	86.0	3.1	11.1	0.0	0.0	0.0	0.0	0.0	0.0	88.9

Table A6.3: Distribution of insured and uninsured households reporting ever having seen IRDAI's advertisement (%)

State/UT	Rural								Urban								All							
	Print Media	TV advertisements	Radio Jingles	Comic strips	Website	Metro rail	Others	No	Print Media	TV advertisements	Radio Jingles	Comic strips	Website	Metro rail	Others	No	Print Media	TV advertisements	Radio Jingles	Comic strips	Website	Metro rail	Others	No
All India	5.6	13.2	1.7	0.2	2.1	0.9	1.1	84.6	7.6	16.8	1.9	0.3	2.6	1.1	0.7	80.8	6.7	15.1	1.8	0.2	2.4	1.0	0.9	82.6
Northern Region	2.5	9.8	1.6	0.1	0.6	0.3	1.0	87.6	3.1	14.3	1.5	0.2	1.3	0.6	0.7	82.8	2.8	12.1	1.6	0.2	1.0	0.5	0.9	85.1
Chandigarh	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	1.0	1.0	0.0	0.0	0.0	0.0	0.0	99.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0	99.5
Delhi	2.5	9.4	15.0	0.6	0.0	0.0	1.3	77.5	0.7	11.6	13.0	0.5	1.8	0.0	0.7	77.0	1.2	11.0	13.5	0.5	1.3	0.0	0.8	77.2
Haryana	0.4	0.4	0.0	0.0	0.0	0.0	0.0	99.4	0.4	3.0	0.0	0.0	0.2	0.8	1.0	95.4	0.4	1.7	0.0	0.0	0.1	0.4	0.5	97.4
Himachal Pradesh	8.0	22.3	0.3	0.3	1.3	0.0	1.3	74.3	5.7	29.0	0.0	0.0	0.3	0.3	0.0	69.7	6.8	25.7	0.2	0.2	0.8	0.2	0.7	72.0
Madhya Pradesh	2.3	10.3	4.3	0.0	0.6	0.1	0.9	87.0	7.1	18.9	2.1	0.2	2.8	0.2	0.7	78.5	4.7	14.6	3.2	0.1	1.7	0.1	0.8	82.8
Punjab	0.6	3.4	0.0	0.0	0.0	0.4	0.4	95.8	1.0	3.4	0.2	0.0	0.2	0.0	0.0	96.4	0.8	3.4	0.1	0.0	0.1	0.2	0.2	96.1
Rajasthan	0.8	5.9	0.3	0.0	1.0	1.1	2.1	90.8	1.0	10.9	0.0	0.1	0.9	2.0	0.9	86.1	0.9	8.4	0.1	0.1	0.9	1.6	1.5	88.4
Uttar Pradesh	3.8	14.9	0.4	0.2	0.6	0.1	1.0	82.4	3.1	20.1	0.3	0.4	1.4	0.3	1.2	77.0	3.4	17.5	0.4	0.3	1.0	0.2	1.1	79.7
Uttarakhand	2.5	5.5	1.3	0.3	1.3	1.3	1.5	92.3	2.3	4.5	1.0	0.0	0.3	2.0	0.0	94.5	2.4	5.0	1.1	0.1	0.8	1.6	0.8	93.4
Eastern Region	9.8	18.3	2.5	0.4	4.5	2.3	1.9	78.9	10.3	18.6	2.6	0.4	4.4	2.2	1.2	77.8	10.1	18.5	2.5	0.4	4.5	2.3	1.6	78.3
Arunachal Pradesh	32.8	42.5	4.0	1.8	25.8	10.0	4.8	53.0	6.8	10.5	0.5	0.3	3.0	0.3	0.8	83.3	19.8	26.5	2.3	1.0	14.4	5.1	2.8	68.1
Assam	19.0	33.7	8.2	1.2	12.2	7.3	8.3	58.7	17.7	33.0	4.5	1.2	13.3	6.3	4.3	62.5	18.3	33.3	6.3	1.2	12.8	6.8	6.3	60.6
Bihar	2.9	10.3	1.3	0.0	0.6	0.5	0.2	87.7	6.0	20.6	2.6	0.5	1.2	0.7	0.6	76.7	4.5	15.5	2.0	0.3	0.9	0.6	0.4	82.2
Chhattisgarh	2.8	14.8	0.0	0.0	0.0	0.0	0.0	85.0	6.0	11.5	0.3	0.0	0.8	0.0	0.8	86.5	4.4	13.1	0.1	0.0	0.4	0.0	0.4	85.8
Jharkhand	2.4	14.6	5.6	0.4	1.8	0.8	0.0	83.4	2.2	14.0	1.8	0.4	2.6	1.6	0.0	84.4	2.3	14.3	3.7	0.4	2.2	1.2	0.0	83.9
Meghalaya	7.5	10.0	1.5	0.5	3.0	7.0	1.0	88.0	2.0	4.5	1.5	0.0	1.0	0.5	0.0	94.5	4.8	7.3	1.5	0.3	2.0	3.8	0.5	91.3
Mizoram	2.0	2.0	0.0	0.0	0.0	0.0	0.0	97.0	5.5	5.5	0.0	0.0	5.0	0.0	0.0	94.5	3.8	3.8	0.0	0.0	2.5	0.0	0.0	95.8
Odisha	9.8	16.4	0.1	0.0	0.3	0.0	0.9	83.3	11.3	16.3	0.1	0.0	1.1	0.0	1.5	82.6	10.5	16.3	0.1	0.0	0.7	0.0	1.2	82.9
Sikkim	11.0	24.0	3.0	0.0	1.0	0.0	0.0	74.0	10.0	30.0	2.0	0.0	2.0	1.0	0.0	67.0	10.5	27.0	2.5	0.0	1.5	0.5	0.0	70.5
Tripura	1.0	23.0	3.0	2.0	4.0	0.0	0.0	77.0	4.0	16.0	5.0	1.0	12.0	0.0	1.0	84.0	2.5	19.5	4.0	1.5	8.0	0.0	0.5	80.5
West Bengal	13.3	13.0	0.3	0.0	2.3	0.8	2.0	81.0	26.7	25.8	8.5	0.3	10.2	8.3	1.7	62.8	21.3	20.7	5.2	0.2	7.0	5.3	1.8	70.1
Western Region	11.4	25.1	2.3	0.0	3.4	0.2	0.5	73.9	24.2	38.1	3.7	0.6	5.8	1.8	0.3	61.1	18.1	31.9	3.1	0.3	4.7	1.1	0.4	67.1
Daman & Diu	6.0	13.0	0.0	0.0	5.0	0.0	0.0	86.0	9.0	19.0	0.0	0.0	2.0	1.0	0.0	80.0	7.5	16.0	0.0	0.0	3.5	0.5	0.0	83.0
Goa	35.0	53.0	4.0	0.0	21.0	0.0	0.0	45.0	29.0	52.0	2.0	2.0	18.0	0.0	0.0	46.0	32.0	52.5	3.0	1.0	19.5	0.0	0.0	45.5
Gujarat	8.3	21.6	0.3	0.0	2.7	0.0	0.7	77.9	16.9	30.6	0.6	0.9	4.3	0.1	0.1	68.1	12.6	26.1	0.4	0.4	3.5	0.1	0.4	73.0
Maharashtra	11.9	26.3	4.1	0.0	1.5	0.5	0.5	72.5	30.3	43.8	6.5	0.4	6.1	3.3	0.4	55.7	22.1	36.0	5.4	0.2	4.1	2.1	0.4	63.2
Southern Region	0.8	3.3	0.0	0.0	0.0	0.0	0.3	96.3	1.5	4.5	0.2	0.1	0.3	0.0	0.0	95.0	1.2	3.9	0.1	0.1	0.2	0.0	0.2	95.6
Andhra Pradesh	3.7	15.3	0.0	0.0	0.0	0.3	0.0	84.3	3.0	18.3	0.3	0.0	0.3	0.0	0.3	81.3	3.3	16.8	0.2	0.0	0.2	0.2	0.2	82.8
Karnataka	0.9	1.0	0.0	0.0	0.0	0.0	0.4	98.4	0.9	1.6	0.1	0.0	0.6	0.0	0.0	97.7	0.9	1.3	0.1	0.0	0.3	0.0	0.2	98.1
Kerala	0.0	1.0	0.0	0.0	0.3	0.0	0.0	98.8	0.0	0.8	0.0	0.0	0.0	0.0	0.0	99.3	0.0	0.9	0.0	0.0	0.1	0.0	0.0	99.0
Puducherry	1.0	2.0	0.0	0.0	0.0	0.0	0.0	97.0	4.0	5.0	2.0	0.0	0.0	0.0	0.0	94.0	2.5	3.5	1.0	0.0	0.0	0.0	0.0	95.5
Tamil Nadu	0.0	2.1	0.0	0.0	0.0	0.0	0.6	97.3	0.3	1.0	0.1	0.3	0.1	0.0	0.0	98.7	0.2	1.5	0.1	0.2	0.1	0.0	0.3	98.1
Telangana	1.0	2.0	0.0	0.0	0.0	0.0	0.0	97.5	5.3	10.5	0.0	0.0	0.3	0.0	0.0	88.3	3.8	7.7	0.0	0.0	0.2	0.0	0.0	91.3

Table A6.4: Distribution of households reporting ever having seen or read any publication or handbook launched by IRDAI (%)

State/UT	Insured			Uninsured			Insured+Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	6.1	7.6	6.9	2.8	3.2	3.1	5.4	6.3	5.9
Northern Region	3.4	4.7	4.0	0.8	1.9	1.4	2.8	3.8	3.4
Chandigarh	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Delhi	4.3	3.4	3.7	0.0	1.3	1.0	3.1	2.7	2.8
Haryana	0.0	0.6	0.3	0.0	2.0	1.2	0.0	1.0	0.5
Himachal Pradesh	13.3	0.0	7.1	0.0	2.2	1.4	10.7	0.7	5.7
Madhya Pradesh	4.6	10.7	7.4	0.9	5.6	3.7	3.8	9.2	6.5
Punjab	1.0	1.7	1.4	0.0	1.3	0.8	0.8	1.6	1.2
Rajasthan	2.5	7.0	4.6	0.6	0.0	0.2	2.1	4.9	3.5
Uttar Pradesh	3.8	4.1	3.9	1.7	0.9	1.2	3.3	3.1	3.2
Uttarakhand	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Eastern Region	12.5	11.6	12.1	5.5	4.8	5.1	10.8	9.6	10.2
Arunachal Pradesh	41.9	9.1	26.7	14.3	6.0	8.5	39.5	8.5	24.0
Assam	22.9	21.4	22.2	17.1	12.7	14.4	22.2	19.7	20.9
Bihar	5.7	9.4	7.4	2.5	4.0	3.4	5.0	7.8	6.4
Chhattisgarh	1.9	3.6	2.7	1.3	0.8	1.0	1.8	2.8	2.3
Jharkhand	3.7	6.3	4.9	11.2	6.7	8.5	5.2	6.4	5.8
Meghalaya	32.1	2.8	15.2	2.7	0.0	1.5	10.5	1.0	5.8
Mizoram	14.3	8.5	9.8	0.0	4.7	1.9	1.5	6.0	3.8
Odisha	6.7	10.7	8.6	3.8	3.3	3.5	6.1	8.5	7.3
Sikkim	12.5	20.0	16.0	35.0	20.0	26.0	17.0	20.0	18.5
Tripura	22.8	16.4	19.7	9.5	11.1	10.4	20.0	15.0	17.5
West Bengal	5.3	16.1	12.2	6.6	2.5	4.7	5.8	13.3	10.3
Western Region	6.8	15.5	11.1	4.1	6.3	5.5	6.2	12.7	9.6
Daman & Diu	6.3	5.7	6.0	0.0	3.3	2.0	5.0	5.0	5.0
Goa	23.8	39.1	30.9	30.0	25.8	27.5	25.0	35.0	30.0
Gujarat	6.6	15.6	10.8	4.4	5.6	5.1	6.1	12.6	9.4
Maharashtra	4.9	14.0	9.6	1.2	5.0	3.7	4.1	11.3	8.1
Southern Region	0.5	1.6	1.1	0.4	1.5	1.1	0.5	1.6	1.1
Andhra Pradesh	1.7	7.1	4.3	0.0	2.2	1.3	1.3	5.7	3.5
Karnataka	0.5	0.0	0.3	0.8	0.0	0.3	0.6	0.0	0.3
Kerala	0.6	0.0	0.3	0.0	1.7	1.0	0.5	0.5	0.5
Puducherry	0.0	0.0	0.0	0.0	3.3	2.0	0.0	1.0	0.5
Tamil Nadu	0.2	0.5	0.3	0.0	0.4	0.2	0.1	0.4	0.3
Telangana	0.0	5.4	3.4	2.4	5.0	4.3	0.5	5.3	3.7

Table A6.5: Distribution of households by awareness about IRDAI's Grievance Call Centre No. 155255 (%)

State/UT	Insured			Uninsured			Insured+Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	3.4	4.2	3.1	1.4	1.6	1.5	3.0	3.5	3.2
Northern Region	2.0	3.4	2.7	0.2	0.7	0.5	1.6	2.6	2.1
Chandigarh	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Delhi	0.0	1.4	1.0	0.0	0.0	0.0	0.0	0.9	0.7
Haryana	0.0	0.6	0.3	0.0	0.7	0.4	0.0	0.6	0.3
Himachal Pradesh	4.1	1.9	3.1	0.0	2.2	1.4	3.3	2.0	2.7
Madhya Pradesh	5.0	11.5	8.0	0.0	1.1	0.7	4.0	8.4	6.2
Punjab	0.8	0.9	0.8	0.0	0.0	0.0	0.6	0.6	0.6
Rajasthan	1.7	1.8	1.8	0.6	0.0	0.2	1.5	1.3	1.4
Uttar Pradesh	1.0	1.7	1.3	0.3	0.7	0.6	0.9	1.4	1.1
Uttarakhand	1.2	1.1	1.2	0.0	0.8	0.5	1.0	1.0	1.0
Eastern Region	6.7	6.2	12.9	2.6	2.6	2.6	5.7	5.1	5.4
Arunachal Pradesh	21.6	2.8	5.8	11.4	2.4	5.1	20.8	2.8	11.8
Assam	13.7	15.6	14.6	6.6	9.3	8.2	12.8	14.3	13.6
Bihar	3.1	5.6	4.3	1.0	2.7	2.0	2.7	4.7	3.7
Chhattisgarh	1.6	1.8	1.7	1.3	0.8	1.0	1.5	1.5	1.5
Jharkhand	1.5	2.0	1.7	2.0	2.7	2.4	1.6	2.2	1.9
Meghalaya	32.1	1.4	14.4	2.0	0.0	1.1	10.0	0.5	5.3
Mizoram	0.0	1.4	1.1	0.0	0.0	0.0	0.0	0.5	0.3
Odisha	1.9	3.2	2.5	1.9	0.8	1.3	1.9	2.5	2.2
Sikkim	8.8	5.7	7.3	10.0	6.7	8.0	9.0	6.0	7.5
Tripura	0.0	2.7	1.3	0.0	0.0	0.0	0.0	2.0	1.0
West Bengal	4.9	10.9	8.7	5.9	5.8	5.8	5.3	9.8	8.0
Western Region	4.1	7.9	6.0	3.3	4.2	3.8	3.9	6.8	5.4
Daman & Diu	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Goa	22.5	21.7	22.1	35.0	16.1	23.5	25.0	20.0	22.5
Gujarat	2.8	8.2	5.3	0.7	4.7	3.1	2.4	7.1	4.8
Maharashtra	3.4	7.2	5.4	1.9	3.0	2.6	3.1	5.9	4.7
Southern Region	0.2	0.2	0.2	0.0	0.1	0.1	0.2	0.2	0.2
Andhra Pradesh	0.0	0.5	0.2	0.0	0.0	0.0	0.0	0.3	0.2
Karnataka	0.5	0.0	0.3	0.0	0.0	0.0	0.4	0.0	0.2
Kerala	0.3	0.0	0.2	0.0	0.0	0.0	0.3	0.0	0.1
Puducherry	0.0	0.0	0.0	0.0	3.3	2.0	0.0	1.0	0.5
Tamil Nadu	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Telangana	0.0	1.1	0.7	0.0	0.0	0.0	0.0	0.8	0.5

Table A6.6: Distribution of households by awareness about IRDAI's Grievance Centre (GMS) (%)

State/UT	Insured			Uninsured			Insured+Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	3.3	3.0	3.2	1.1	1.1	1.1	2.8	2.5	2.6
Northern Region	1.0	1.5	1.2	0.2	0.2	0.2	0.8	1.1	1.0
Chandigarh	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Delhi	0.9	1.4	1.2	0.0	0.0	0.0	0.6	0.9	0.8
Haryana	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Himachal Pradesh	1.7	0.0	0.9	0.0	0.0	0.0	1.3	0.0	0.7
Madhya Pradesh	1.6	4.0	2.7	0.0	0.3	0.2	1.3	2.9	2.1
Punjab	0.3	0.3	0.3	0.0	0.0	0.0	0.2	0.2	0.2
Rajasthan	0.8	1.1	0.9	0.6	0.0	0.2	0.8	0.8	0.8
Uttar Pradesh	1.3	1.5	1.4	0.3	0.4	0.3	1.1	1.2	1.1
Uttarakhand	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Eastern Region	7.6	4.9	6.3	1.9	1.9	1.9	6.2	4.0	5.1
Arunachal Pradesh	32.9	5.0	19.9	5.7	13.3	11.0	30.5	6.8	18.6
Assam	18.5	14.9	16.8	11.8	6.8	8.8	17.7	13.3	15.5
Bihar	1.6	2.7	2.1	1.0	1.0	1.0	1.5	2.2	1.9
Chhattisgarh	0.6	0.4	0.5	1.3	0.0	0.5	0.8	0.3	0.5
Jharkhand	1.5	1.1	1.3	1.0	0.7	0.8	1.4	1.0	1.2
Meghalaya	30.2	1.4	13.6	2.7	0.0	1.5	10.0	0.5	5.3
Mizoram	0.0	1.4	1.1	0.0	0.0	0.0	0.0	0.5	0.3
Odisha	1.1	2.9	1.9	0.0	0.4	0.3	0.9	2.1	1.5
Sikkim	1.3	0.0	0.7	0.0	0.0	0.0	1.0	0.0	0.5
Tripura	1.3	5.5	3.3	0.0	0.0	0.0	1.0	4.0	2.5
West Bengal	2.7	7.5	5.8	2.2	3.3	2.7	2.5	6.7	5.0
Western Region	4.6	7.5	6.1	2.7	3.5	3.2	4.2	6.3	5.3
Daman & Diu	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Goa	16.3	10.1	13.4	30.0	19.4	23.5	19.0	13.0	16.0
Gujarat	2.3	7.2	4.6	0.7	2.8	2.0	2.0	5.9	3.9
Maharashtra	5.8	8.3	7.1	1.2	2.7	2.2	4.9	6.6	5.8
Southern Region	0.2	0.0	0.1	0.0	0.0	0.0	0.1	0.0	0.1
Andhra Pradesh	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Karnataka	0.5	0.0	0.3	0.0	0.0	0.0	0.4	0.0	0.2
Kerala	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Puducherry	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Tamil Nadu	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Telangana	0.0	0.4	0.2	0.0	0.0	0.0	0.0	0.3	0.2

Table A6.7: Distribution of households by awareness about insurance ombudsman (%)

State/UT	Insured			Uninsured			Insured+Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	6.3	7.3	6.8	2.4	3.6	3.1	5.5	6.2	5.8
Northern Region	3.2	5.7	4.4	1.5	2.6	2.2	2.8	4.7	3.8
Chandigarh	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Delhi	7.8	10.3	9.6	4.5	5.4	5.2	6.9	8.6	8.2
Haryana	0.0	0.6	0.3	0.0	2.0	1.2	0.0	1.0	0.5
Himachal Pradesh	6.2	14.7	10.2	1.7	14.6	9.5	5.3	14.7	10.0
Madhya Pradesh	3.5	9.2	6.2	0.4	2.2	1.5	2.9	7.2	5.0
Punjab	0.8	2.0	1.4	0.0	2.0	1.1	0.6	2.0	1.3
Rajasthan	4.0	3.2	3.7	1.9	0.8	1.2	3.6	2.5	3.1
Uttar Pradesh	3.7	5.3	4.5	2.8	1.5	2.0	3.5	4.2	3.8
Uttarakhand	2.2	1.8	2.0	0.0	2.4	1.5	1.8	2.0	1.9
<b>Eastern Region</b>	<b>11.0</b>	<b>8.2</b>	<b>9.6</b>	<b>3.0</b>	<b>3.7</b>	<b>3.4</b>	<b>9.0</b>	<b>6.9</b>	<b>7.9</b>
Arunachal Pradesh	30.1	14.8	23.0	8.6	9.6	9.3	28.3	13.8	21.0
Assam	20.4	18.5	19.5	18.4	13.6	15.5	20.2	17.5	18.8
Bihar	2.4	5.9	4.0	1.0	2.0	1.6	2.1	4.7	3.4
Chhattisgarh	5.9	8.0	6.9	1.3	3.2	2.5	5.0	6.5	5.8
Jharkhand	10.4	4.6	7.7	6.1	4.7	5.3	9.6	4.6	7.1
Meghalaya	26.4	2.8	12.8	2.0	0.8	1.5	8.5	1.5	5.0
Mizoram	0.0	4.2	3.3	0.0	0.8	0.3	0.0	2.0	1.0
Odisha	1.9	3.0	2.4	1.3	1.3	1.3	1.8	2.5	2.1
Sikkim	5.0	2.9	4.0	5.0	3.3	4.0	5.0	3.0	4.0
Tripura	30.4	6.8	19.1	4.8	3.7	4.2	25.0	6.0	15.5
West Bengal	14.4	8.1	10.4	1.5	5.0	3.1	10.0	7.5	8.5
<b>Western Region</b>	<b>11.9</b>	<b>18.7</b>	<b>15.3</b>	<b>6.5</b>	<b>10.4</b>	<b>9.0</b>	<b>10.8</b>	<b>16.2</b>	<b>13.7</b>
Daman & Diu	6.3	8.6	7.3	0.0	3.3	2.0	5.0	7.0	6.0
Goa	28.8	37.7	32.9	30.0	16.1	21.6	29.0	31.0	30.0
Gujarat	14.4	20.1	17.0	8.8	14.6	12.3	13.3	18.4	15.9
Maharashtra	8.3	16.9	12.8	2.5	7.6	5.8	7.1	14.1	11.0
<b>Southern Region</b>	<b>1.2</b>	<b>1.6</b>	<b>1.4</b>	<b>0.2</b>	<b>0.5</b>	<b>0.4</b>	<b>1.0</b>	<b>1.3</b>	<b>1.2</b>
Andhra Pradesh	1.3	2.4	1.8	0.0	1.1	0.6	1.0	2.0	1.5
Karnataka	2.6	3.3	3.0	0.8	1.2	1.0	2.3	2.9	2.6
Kerala	0.9	0.7	0.8	0.0	0.0	0.0	0.8	0.5	0.6
Puducherry	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Tamil Nadu	0.2	0.8	0.5	0.0	0.4	0.2	0.1	0.7	0.4
Telangana	0.6	1.1	0.9	0.0	0.0	0.0	0.5	0.8	0.7

Table A6.8: Distribution of households reporting registration of a grievance in the IRDAI's grievance system (%)

State/UT	Insured			Uninsured			Insured+Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	1.1	1.0	1.0	0.3	0.4	0.3	0.9	0.8	0.8
Northern Region	0.2	0.6	0.4	0.0	0.1	0.0	0.2	0.4	0.3
Chandigarh	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Delhi	0.0	0.7	0.5	0.0	0.0	0.0	0.0	0.5	0.3
Haryana	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Himachal Pradesh	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Madhya Pradesh	0.6	2.1	1.3	0.0	0.0	0.0	0.5	1.5	1.0
Punjab	0.3	0.3	0.3	0.0	0.0	0.0	0.2	0.2	0.2
Rajasthan	0.2	0.2	0.2	0.0	0.0	0.0	0.1	0.1	0.1
Uttar Pradesh	0.2	0.2	0.2	0.0	0.2	0.1	0.2	0.2	0.2
Uttarakhand	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Eastern Region</b>	<b>3.0</b>	<b>2.1</b>	<b>2.6</b>	<b>0.9</b>	<b>0.8</b>	<b>0.8</b>	<b>2.5</b>	<b>1.7</b>	<b>2.1</b>
Arunachal Pradesh	12.6	2.2	7.8	0.0	2.4	1.7	11.5	2.3	6.9
Assam	8.2	8.9	8.5	3.9	5.9	5.2	7.7	8.3	8.0
Bihar	0.1	1.1	0.6	0.0	0.0	0.0	0.1	0.8	0.5
Chhattisgarh	0.3	0.4	0.3	1.3	0.0	0.5	0.5	0.3	0.4
Jharkhand	0.0	0.6	0.3	1.0	0.0	0.4	0.2	0.4	0.3
Meghalaya	22.6	1.4	10.4	1.4	0.0	0.7	7.0	0.5	3.8
Mizoram	0.0	1.4	1.1	0.0	0.0	0.0	0.0	0.5	0.3
Odisha	0.3	0.7	0.5	0.0	0.4	0.3	0.3	0.6	0.4
Sikkim	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Tripura	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
West Bengal	0.4	1.3	0.9	2.2	1.7	1.9	1.0	1.3	1.2
<b>Western Region</b>	<b>0.2</b>	<b>0.6</b>	<b>0.4</b>	<b>0.0</b>	<b>0.2</b>	<b>0.1</b>	<b>0.2</b>	<b>0.5</b>	<b>0.3</b>
Daman & Diu	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Goa	0.0	1.4	0.7	0.0	0.0	0.0	0.0	1.0	0.5
Gujarat	0.2	1.0	0.6	0.0	0.5	0.3	0.1	0.9	0.5
Maharashtra	0.3	0.3	0.3	0.0	0.0	0.0	0.3	0.2	0.2
<b>Southern Region</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>						
Andhra Pradesh	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Karnataka	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kerala	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Puducherry	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Tamil Nadu	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Telangana	0.0	0.4	0.2	0.0	0.0	0.0	0.0	0.3	0.2

Table A6.9a: Distribution of insured households by their feedback on registered grievance (%)

State/UT	Rural					Urban					All											
	Not resolved at all	Within a week	Within a fortnight	Within a month	More than one month	Don't remember exactly	Any other reasons	Not resolved at all	Within a week	Within a fortnight	Within a month	More than one month	Don't remember exactly	Any other reasons	Not resolved at all	Within a week	Within a fortnight	Within a month	More than one month	Don't remember exactly	Any other reasons	
All India	9.2	12.5	4.2	0.8	5.0	64.2	4.2	0.0	15.0	15.0	2.8	3.7	45.8	3.7	11.5	13.7	9.3	1.8	4.4	55.5	4.0	
North Region	0.0	9.1	27.3	0.0	9.1	45.5	9.1	0.0	28.0	44.0	0.0	0.0	12.0	8.0	5.6	22.2	38.9	0.0	2.8	22.2	8.3	
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-	50.0	0.0	0.0	0.0	50.0	0.0	0.0	50.0	0.0	0.0	0.0	50.0	0.0	
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Madhya Pradesh	0.0	16.7	33.3	0.0	0.0	50.0	0.0	-	27.8	61.1	0.0	0.0	5.6	5.6	0.0	25.0	54.2	0.0	0.0	16.7	4.2	
Punjab	0.0	0.0	0.0	0.0	0.0	100.0	0.0	-	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	50.0	50.0	
Rajasthan	0.0	0.0	0.0	0.0	0.0	0.0	100.0	-	0.0	0.0	0.0	0.0	0.0	0.0	50.0	0.0	0.0	0.0	0.0	0.0	50.0	
Uttar Pradesh	0.0	0.0	33.3	0.0	33.3	33.3	0.0	-	33.3	0.0	0.0	0.0	33.3	0.0	16.7	16.7	16.7	0.0	16.7	33.3	0.0	
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Eastern Region	10.4	12.3	1.9	0.9	4.7	66.0	3.8	0.0	12.3	5.5	4.1	2.7	58.9	2.7	11.7	12.3	3.4	2.2	3.9	63.1	3.4	
Arunachal Pradesh	8.7	23.9	4.3	0.0	6.5	54.3	2.2	0.0	28.6	0.0	0.0	0.0	42.9	14.3	9.4	24.5	3.8	0.0	5.7	52.8	3.8	
Assam	14.0	4.7	0.0	0.0	0.0	74.4	7.0	0.0	11.6	0.0	0.0	0.0	72.1	0.0	15.1	8.1	0.0	0.0	0.0	73.3	3.5	
Bihar	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	12.5	25.0	12.5	0.0	50.0	0.0	0.0	11.1	22.2	11.1	0.0	55.6	0.0	
Chhattisgarh	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	
Jharkhand	-	-	-	-	-	-	-	0.0	0.0	0.0	50.0	50.0	0.0	0.0	0.0	0.0	0.0	50.0	50.0	0.0	0.0	
Meghalaya	8.3	0.0	0.0	0.0	8.3	83.3	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	7.7	0.0	0.0	0.0	7.7	84.6	0.0	
Mizoram	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	
Odisha	0.0	0.0	0.0	50.0	0.0	50.0	0.0	0.0	25.0	25.0	25.0	25.0	0.0	0.0	0.0	16.7	16.7	33.3	16.7	16.7	0.0	
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
West Bengal	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	16.7	0.0	0.0	33.3	16.7	28.6	0.0	14.3	0.0	14.3	28.6	14.3	
Western Region	0.0	33.3	0.0	0.0	0.0	66.7	0.0	0.0	0.0	12.5	0.0	25.0	25.0	0.0	27.3	9.1	9.1	0.0	18.2	36.4	0.0	
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Goa	-	-	-	-	-	-	-	-	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	
Gujarat	0.0	0.0	0.0	0.0	0.0	100.0	0.0	-	0.0	0.0	0.0	40.0	40.0	0.0	16.7	0.0	0.0	0.0	33.3	50.0	0.0	
Maharashtra	0.0	50.0	0.0	0.0	0.0	50.0	0.0	-	0.0	0.0	0.0	0.0	0.0	0.0	50.0	25.0	0.0	0.0	0.0	25.0	0.0	
Southern Region	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	
Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Karnataka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Kerala	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Telangana	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	

Note: '-' implies information not applicable.

Table A6.9b: Distribution of uninsured households by their feedback on registered grievance (%)

State/UT	Rural						Urban						All								
	Not resolved at all	Within a week	Within a fortnight	Within a month	More than one month	Don't remember exactly	Reasons Any other	Not resolved at all	Within a week	Within a fortnight	Within a month	More than one month	Don't remember exactly	Reasons Any other	Not resolved at all	Within a week	Within a fortnight	Within a month	More than one month	Don't remember exactly	Reasons Any other
All India	20.0	0.0	0.0	0.0	0.0	70.0	10.0	0	21.4	0	0	0	7.1	42.9	14.3	16.7	0.0	0.0	4.2	54.2	12.5
North Region	-	-	-	-	-	-	-	0	0	0	0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	-	-	-	-	-	-	-	0	0	-	-	0.0	0.0	0.0	0.0	-	-	-	-	-	-
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0	0.0	0.0	0.0	0.0	0.0	0.0
Eastern Region	20.0	0.0	0.0	0.0	0.0	70.0	10.0	0	25	0	0	8.3	41.7	16.7	13.6	0.0	0.0	4.5	54.5	13.6	
Arunachal Pradesh	-	-	-	-	-	-	-	-	50	0	0	0.0	50.0	0.0	-	-	-	-	-	-	-
Assam	66.7	0.0	0.0	0.0	0.0	33.3	0.0	-	28.6	0	0	14.3	57.1	0.0	0.0	50.0	0.0	0.0	0.0	50.0	
Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20.0	20.0	0.0	10.0	50.0	0.0	
Chhattisgarh	0.0	-	-	-	-	100.0	0.0	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0	100.0	0.0	
Jharkhand	0.0	-	-	-	-	100.0	0.0	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0	100.0	0.0	
Meghalaya	0.0	-	-	-	-	100.0	0.0	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0	100.0	0.0	
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0	100.0	0.0	
Odisha	-	-	-	-	-	-	-	0	0	0	0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
West Bengal	0.0	-	-	-	-	66.7	33.3	0	0	0	0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	40.0	60.0	
Western Region	-	-	-	-	-	-	-	0	0	0	0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gujarat	-	-	-	-	-	-	-	0	0	0	0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	
Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Southern Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Karnataka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Kerala	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Note: '-' implies information not applicable.

Table A6.9c: Distribution of insured and uninsured households by their feedback on registered grievance (%)

State/UT	Rural						Urban						All								
	Not resolved at all	Within a week	Within a fortnight	Within a month	More than one month	Don't remember exactly	Any other reasons	Not resolved at all	Within a week	Within a fortnight	Within a month	More than one month	Don't remember exactly	Any other reasons	Not resolved at all	Within a week	Within a fortnight	Within a month	More than one month	Don't remember exactly	Any other reasons
All India	20.0	0.0	0.0	0.0	0.0	70.0	10.0	0.0	15.7	13.2	2.5	4.1	45.5	5.0	12.0	13.5	8.4	1.6	4.4	55.4	4.8
North Region	-	-	-	-	-	-	-	0.0	26.9	42.3	0.0	0.0	11.5	7.7	8.1	21.6	37.8	0.0	2.7	21.6	8.1
Chandigarh	-	-	-	-	-	-	-	-	50.0	0.0	0.0	0.0	50.0	0.0	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	0.0	-	-	-	-	-	0.0	0.0	50.0	0.0	0.0	0.0	50.0	0.0
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Madhya Pradesh	-	-	-	-	-	-	-	27.8	61.1	0.0	0.0	0.0	5.6	5.6	0.0	25.0	54.2	0.0	0.0	16.7	4.2
Punjab	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	50.0	50.0
Rajasthan	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0	0.0	0.0	50.0	0.0	0.0	0.0	0.0	0.0	50.0
Uttar Pradesh	-	-	-	-	-	-	-	25.0	0.0	0.0	0.0	0.0	25.0	0.0	28.6	14.3	14.3	0.0	14.3	28.6	0.0
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Eastern Region	20.0	0.0	0.0	0.0	0.0	70.0	10.0	0.0	14.1	4.7	3.5	3.5	56.5	4.7	11.9	12.4	3.0	2.0	4.0	62.2	4.5
Arunachal Pradesh	-	-	-	-	-	-	-	-	33.3	0.0	0.0	0.0	44.4	11.1	9.1	25.5	3.6	0.0	5.5	52.7	3.6
Assam	66.7	0.0	0.0	0.0	0.0	33.3	0.0	-	14.0	0.0	0.0	2.0	70.0	0.0	15.6	9.4	0.0	0.0	1.0	70.8	3.1
Bihar	-	-	-	-	-	-	-	-	12.5	25.0	12.5	0.0	50.0	0.0	0.0	11.1	22.2	11.1	0.0	55.6	0.0
Chhattisgarh	0.0	-	-	-	-	100.0	0.0	-	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0
Jharkhand	0.0	-	-	-	-	100.0	0.0	-	0.0	0.0	50.0	50.0	0.0	0.0	0.0	0.0	0.0	33.3	33.3	33.3	0.0
Meghalaya	0.0	-	-	-	-	100.0	0.0	-	0.0	0.0	0.0	0.0	100.0	0.0	6.7	0.0	0.0	0.0	6.7	86.7	0.0
Mizoram	-	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0
Odisha	-	-	-	-	-	-	-	-	20.0	20.0	20.0	20.0	0.0	0.0	14.3	14.3	14.3	28.6	14.3	14.3	0.0
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
West Bengal	0.0	-	-	-	-	66.7	33.3	-	0.0	12.5	0.0	0.0	25.0	37.5	16.7	0.0	8.3	0.0	8.3	33.3	33.3
Western Region	-	-	-	-	-	-	-	0.0	0.0	11.1	0.0	22.2	33.3	0.0	25.0	8.3	8.3	0.0	16.7	41.7	0.0
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goa	-	-	-	-	-	-	-	-	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0
Gujarat	-	-	-	-	-	-	-	-	0.0	0.0	0.0	33.3	50.0	0.0	14.3	0.0	0.0	0.0	28.6	57.1	0.0
Maharashtra	-	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0	0.0	50.0	25.0	0.0	0.0	0.0	25.0	0.0
Southern Region	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0
Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Karnataka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kerala	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Telangana	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0

Note: '-' implies information not applicable.

Table A6.10: Distribution of households by awareness about IRDAI selling insurance policies (%)

State/UT	Insured			Uninsured			Insured+Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
<b>All India</b>	7.5	8.5	8.0	4.0	5.3	4.8	6.7	7.5	7.1
<b>Northern Region</b>	4.2	6.5	5.3	1.3	1.4	1.4	3.6	4.9	4.3
Chandigarh	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Delhi	6.9	2.4	3.7	2.3	2.7	2.6	5.6	2.5	3.3
Haryana	0.0	0.3	0.1	0.0	1.3	0.8	0.0	0.6	0.3
Himachal Pradesh	2.1	0.9	1.5	0.0	0.0	0.0	1.7	0.7	1.2
Madhya Pradesh	14.1	24.2	18.8	3.0	3.4	3.2	11.9	18.0	15.0
Punjab	1.0	0.6	0.8	0.0	0.7	0.4	0.8	0.6	0.7
Rajasthan	1.1	1.3	1.2	0.6	0.4	0.5	1.0	1.0	1.0
Uttar Pradesh	1.9	3.8	2.8	1.7	1.1	1.3	1.9	3.0	2.4
Uttarakhand	0.9	0.4	0.7	0.0	0.0	0.0	0.8	0.3	0.5
<b>Eastern Region</b>	15.2	13.0	14.1	8.1	11.7	10.1	13.4	12.6	13.0
Arunachal Pradesh	50.4	36.6	44.0	40.0	34.9	36.4	49.5	36.3	42.9
Assam	33.2	30.7	32.0	30.3	33.9	32.5	32.8	31.3	32.1
Bihar	2.9	6.0	4.3	2.9	4.7	4.0	2.9	5.6	4.3
Chhattisgarh	0.0	2.2	1.0	0.0	0.8	0.5	0.0	1.8	0.9
Jharkhand	5.0	5.7	5.3	2.0	5.4	4.0	4.4	5.6	5.0
Meghalaya	41.5	26.4	32.8	8.8	27.3	17.5	17.5	27.0	22.3
Mizoram	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Odisha	1.3	1.3	1.3	1.3	0.0	0.5	1.3	0.9	1.1
Sikkim	3.8	7.1	5.3	5.0	3.3	4.0	4.0	6.0	5.0
Tripura	19.0	67.1	42.1	14.3	74.1	47.9	18.0	69.0	43.5
West Bengal	33.7	7.5	16.8	22.1	17.4	19.8	29.8	9.5	17.6
<b>Western Region</b>	7.7	11.4	9.5	4.1	5.9	5.3	7.0	9.7	8.4
Daman & Diu	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Goa	5.0	7.2	6.0	5.0	3.2	3.9	5.0	6.0	5.5
Gujarat	11.4	13.3	12.3	7.3	6.6	6.9	10.6	11.3	10.9
Maharashtra	5.8	11.6	8.8	1.9	6.3	4.8	5.0	10.0	7.8
<b>Southern Region</b>	1.0	2.9	2.0	0.8	2.3	1.7	1.0	2.8	1.9
Andhra Pradesh	6.9	11.4	9.0	4.5	4.4	4.5	6.3	9.3	7.8
Karnataka	0.2	1.7	0.9	0.0	1.2	0.7	0.1	1.6	0.9
Kerala	0.6	0.7	0.7	0.0	0.0	0.0	0.5	0.5	0.5
Puducherry	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Tamil Nadu	0.2	0.0	0.1	0.0	0.0	0.0	0.1	0.0	0.1
Telangana	0.0	8.6	5.5	2.4	9.9	8.0	0.5	9.0	6.2

Table A6.11: Distribution of households by awareness about IRDAI settling claim of insurance policies (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	10.4	11.8	11.1	6.0	7.8	7.1	9.5	10.6	10.1
Northern Region	7.1	9.4	8.2	2.8	4.7	4.0	6.3	8.0	7.1
Chandigarh	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Delhi	29.3	36.1	34.2	18.2	34.2	30.6	26.3	35.5	33.0
Haryana	0.0	1.4	0.7	1.0	2.7	2.0	0.2	1.8	1.0
Himachal Pradesh	10.4	1.4	6.2	5.1	1.1	2.7	9.3	1.3	5.3
Madhya Pradesh	16.3	23.8	19.8	3.4	5.3	4.6	13.8	18.3	16.1
Punjab	2.1	3.1	2.6	0.9	2.0	1.5	1.8	2.8	2.3
Rajasthan	4.7	2.0	3.4	2.5	0.4	1.2	4.3	1.5	2.9
Uttar Pradesh	4.9	4.6	4.8	2.2	1.5	1.8	4.3	3.7	4.0
Uttarakhand	0.9	0.4	0.7	0.0	0.0	0.0	0.8	0.3	0.5
Eastern Region	16.0	15.2	15.6	10.5	13.4	12.1	14.7	14.6	14.6
Arunachal Pradesh	34.2	38.2	36.1	22.9	37.3	33.1	33.3	38.0	35.6
Assam	26.1	23.4	24.9	30.3	26.3	27.8	26.7	24.0	25.3
Bihar	10.6	15.6	12.9	6.9	12.6	10.3	9.8	14.7	12.3
Chhattisgarh	3.7	4.7	4.2	0.0	1.6	1.0	3.0	3.8	3.4
Jharkhand	11.9	11.7	11.8	19.4	12.8	15.4	13.4	12.0	12.7
Meghalaya	41.5	25.0	32.0	8.2	22.7	14.9	17.0	23.5	20.3
Mizoram	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Odisha	2.0	1.4	1.8	1.9	0.8	1.3	2.0	1.3	1.6
Sikkim	18.8	17.1	18.0	5.0	6.7	6.0	16.0	14.0	15.0
Tripura	20.3	65.8	42.1	14.3	74.1	47.9	19.0	68.0	43.5
West Bengal	36.4	8.4	18.3	27.9	16.5	22.6	33.5	10.0	19.4
Western Region	20.9	26.5	23.6	9.5	13.2	11.8	18.6	22.5	20.6
Daman & Diu	18.8	18.6	18.7	5.0	10.0	8.0	16.0	16.0	16.0
Goa	48.8	52.2	50.3	35.0	32.3	33.3	46.0	46.0	46.0
Gujarat	22.7	29.2	25.7	10.2	17.4	14.6	20.3	25.6	22.9
Maharashtra	16.0	22.9	19.6	6.2	8.6	7.8	14.0	18.6	16.6
Southern Region	0.6	1.2	0.9	0.2	0.8	0.6	0.5	1.1	0.8
Andhra Pradesh	3.4	3.3	3.4	1.5	2.2	1.9	3.0	3.0	3.0
Karnataka	0.2	1.1	0.6	0.0	0.0	0.0	0.1	0.9	0.5
Kerala	0.6	0.7	0.7	0.0	0.0	0.0	0.5	0.5	0.5
Puducherry	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Tamil Nadu	0.2	0.0	0.1	0.0	0.4	0.2	0.1	0.1	0.1
Telangana	0.0	3.6	2.3	0.0	2.5	1.9	0.0	3.3	2.2

Table A6.12: Distribution of households by awareness about IRDAI deciding bonus for insurance policies (%)

State/UT	Insured			Uninsured			Insured+Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	9.2	9.7	9.5	5.4	6.8	6.3	8.4	8.9	8.6
Northern Region	5.6	6.6	6.1	2.8	3.9	3.5	5.0	5.8	5.4
Chandigarh	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Delhi	25.0	22.3	23.1	18.2	20.8	20.2	23.1	21.8	22.2
Haryana	0.0	0.3	0.1	0.0	2.7	1.6	0.0	1.0	0.5
Himachal Pradesh	3.7	0.5	2.2	0.0	0.0	0.0	3.0	0.3	1.7
Madhya Pradesh	14.2	16.6	15.3	5.2	6.2	5.8	12.4	13.5	13.0
Punjab	1.3	0.9	1.1	0.0	0.7	0.4	1.0	0.8	0.9
Rajasthan	3.6	1.6	2.7	2.5	0.4	1.2	3.4	1.3	2.3
Uttar Pradesh	3.3	3.7	3.5	2.5	1.6	2.0	3.1	3.1	3.1
Uttarakhand	1.9	4.0	2.8	0.0	2.4	1.5	1.5	3.5	2.5
Eastern Region	17.0	15.2	16.1	9.7	11.8	10.9	15.2	14.2	14.7
Arunachal Pradesh	34.2	28.4	31.5	31.4	20.5	23.7	34.0	26.8	30.4
Assam	30.3	27.8	29.1	30.3	28.8	29.4	30.3	28.0	29.2
Bihar	10.1	15.2	12.4	5.4	9.6	7.9	9.1	13.5	11.3
Chhattisgarh	11.8	8.7	10.4	2.5	4.0	3.4	10.0	7.3	8.6
Jharkhand	12.4	13.7	13.0	15.3	11.4	13.0	13.0	13.0	13.0
Meghalaya	30.2	22.2	25.6	8.8	20.3	14.2	14.5	21.0	17.8
Mizoram	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Odisha	1.1	2.3	1.7	1.9	1.3	1.5	1.3	2.0	1.6
Sikkim	23.8	14.3	19.3	10.0	13.3	12.0	21.0	14.0	17.5
Tripura	24.1	65.8	44.1	14.3	70.4	45.8	22.0	67.0	44.5
West Bengal	33.3	7.3	16.6	21.3	14.0	17.9	29.3	8.7	16.9
Western Region	13.5	18.8	16.1	6.8	12.2	10.2	12.2	16.8	14.6
Daman & Diu	18.8	18.6	18.7	5.0	10.0	8.0	16.0	16.0	16.0
Goa	45.0	29.0	37.6	25.0	29.0	27.5	41.0	29.0	35.0
Gujarat	13.3	18.5	15.7	9.5	15.0	12.9	12.6	17.4	15.0
Maharashtra	9.1	18.0	13.8	2.5	8.6	6.5	7.8	15.2	11.9
Southern Region	0.3	1.0	0.7	0.2	0.8	0.6	0.3	1.0	0.7
Andhra Pradesh	0.9	1.9	1.4	0.0	2.2	1.3	0.7	2.0	1.3
Karnataka	0.2	1.5	0.8	0.8	0.0	0.3	0.3	1.1	0.7
Kerala	0.6	0.7	0.7	0.0	0.0	0.0	0.5	0.5	0.5
Puducherry	0.0	0.0	0.0	0.0	3.3	2.0	0.0	1.0	0.5
Tamil Nadu	0.2	0.3	0.3	0.0	0.0	0.0	0.1	0.2	0.2
Telangana	0.0	1.8	1.1	0.0	2.5	1.9	0.0	2.0	1.3

Table A6.13: Distribution of households by awareness about IRDAI appointing insurance advisors (%)

State/UT	Insured			Uninsured			Insured+Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
<b>All India</b>	11.1	14.0	12.5	6.4	8.2	7.4	10.1	12.3	11.2
<b>Northern Region</b>	8.9	12.8	10.8	4.5	6.0	5.4	8.0	10.7	9.4
Chandigarh	1.3	0.0	0.7	0.0	0.0	0.0	1.0	0.0	0.5
Delhi	37.9	38.8	38.6	31.8	30.2	30.6	36.3	35.9	36.0
Haryana	0.2	2.0	1.1	0.0	3.4	2.0	0.2	2.4	1.3
Himachal Pradesh	20.3	0.9	11.3	10.2	1.1	4.7	18.3	1.0	9.7
Madhya Pradesh	19.1	31.8	25.0	4.7	9.6	7.6	16.3	25.2	20.8
Punjab	4.4	4.8	4.6	2.6	2.7	2.6	4.0	4.2	4.1
Rajasthan	5.9	7.9	6.8	2.5	1.6	2.0	5.3	6.0	5.6
Uttar Pradesh	4.2	5.3	4.7	3.6	2.2	2.8	4.1	4.3	4.2
Uttarakhand	4.0	7.7	5.7	1.3	4.8	3.4	3.5	6.8	5.1
<b>Eastern Region</b>	16.0	18.0	17.0	10.1	12.3	11.3	14.6	16.3	15.4
Arunachal Pradesh	32.3	31.9	32.1	20.0	28.9	26.3	31.3	31.3	31.3
Assam	26.1	20.1	23.3	31.6	17.8	23.2	26.8	19.7	23.3
Bihar	7.3	14.3	10.6	3.4	7.6	5.9	6.5	12.3	9.4
Chhattisgarh	14.6	10.5	12.7	2.5	4.8	3.9	12.3	8.8	10.5
Jharkhand	6.2	6.6	6.4	11.2	4.7	7.3	7.2	6.0	6.6
Meghalaya	28.3	22.2	24.8	9.5	21.9	15.3	14.5	22.0	18.3
Mizoram	0.0	7.0	5.4	0.0	4.7	1.9	0.0	5.5	2.8
Odisha	5.9	10.4	8.0	3.1	3.8	3.5	5.4	8.4	6.9
Sikkim	10.0	7.1	8.7	10.0	10.0	10.0	10.0	8.0	9.0
Tripura	19.0	67.1	42.1	9.5	74.1	45.8	17.0	69.0	43.0
West Bengal	40.5	28.6	32.8	31.6	25.6	28.8	37.5	28.0	31.8
<b>Western Region</b>	19.6	26.6	23.1	8.6	15.1	12.7	17.4	23.2	20.4
Daman & Diu	18.8	18.6	18.7	5.0	10.0	8.0	16.0	16.0	16.0
Goa	32.5	26.1	29.5	25.0	25.8	25.5	31.0	26.0	28.5
Gujarat	25.8	31.6	28.5	10.9	20.2	16.6	22.9	28.1	25.5
Maharashtra	12.7	24.0	18.6	5.0	11.0	8.9	11.1	20.1	16.1
<b>Southern Region</b>	1.1	1.4	1.3	0.4	0.5	0.5	1.0	1.2	1.1
Andhra Pradesh	0.0	0.0	0.0	0.0	1.1	0.6	0.0	0.3	0.2
Karnataka	2.5	4.1	3.2	1.6	1.2	1.4	2.3	3.4	2.9
Kerala	1.2	0.7	1.0	0.0	0.0	0.0	1.0	0.5	0.8
Puducherry	2.5	1.4	2.0	0.0	3.3	2.0	2.0	2.0	2.0
Tamil Nadu	0.2	0.3	0.3	0.0	0.0	0.0	0.1	0.2	0.2
Telangana	0.0	0.7	0.5	0.0	0.0	0.0	0.0	0.5	0.3

Table A6.14: Distribution of households by awareness about IRDAI being the regulator of insurance sector (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	17.6	22.3	19.9	8.2	12.8	10.9	15.5	19.5	17.6
Northern Region	17.1	21.5	19.2	8.8	13.0	11.4	15.4	18.9	17.2
Chandigarh	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Delhi	31.0	30.2	30.5	15.9	26.2	23.8	26.9	28.9	28.3
Haryana	0.2	4.0	2.0	1.0	2.7	2.0	0.4	3.6	2.0
Himachal Pradesh	26.1	28.9	27.4	10.2	21.3	16.9	23.0	26.7	24.8
Madhya Pradesh	26.7	35.0	30.5	3.4	9.3	7.0	22.2	27.3	24.8
Punjab	5.2	9.7	7.3	6.0	4.0	4.9	5.4	8.0	6.7
Rajasthan	7.6	13.6	10.4	3.8	5.8	5.0	6.9	11.3	9.1
Uttar Pradesh	22.3	23.2	22.7	17.4	18.9	18.3	21.3	21.9	21.6
Uttarakhand	11.5	16.4	13.7	6.5	16.7	12.8	10.5	16.5	13.5
<b>Eastern Region</b>	<b>21.6</b>	<b>25.0</b>	<b>23.2</b>	<b>9.3</b>	<b>13.0</b>	<b>11.4</b>	<b>18.5</b>	<b>21.4</b>	<b>20.0</b>
Arunachal Pradesh	27.1	34.7	30.6	11.4	21.7	18.6	25.8	32.0	28.9
Assam	30.0	29.5	29.7	30.3	30.5	30.4	30.0	29.7	29.8
Bihar	13.9	22.9	18.1	6.9	13.6	10.9	12.5	20.1	16.3
Chhattisgarh	18.1	12.0	15.2	2.5	7.3	5.4	15.0	10.5	12.8
Jharkhand	17.4	13.1	15.4	19.4	8.7	13.0	17.8	11.8	14.8
Meghalaya	30.2	2.8	14.4	1.4	0.0	0.7	9.0	1.0	5.0
Mizoram	0.0	5.6	4.3	0.6	7.8	3.6	0.5	7.0	3.8
Odisha	21.4	24.8	23.0	10.6	10.4	10.5	19.3	20.5	19.9
Sikkim	27.5	30.0	28.7	35.0	20.0	26.0	29.0	27.0	28.0
Tripura	39.2	31.5	35.5	33.3	51.9	43.8	38.0	37.0	37.5
West Bengal	23.9	37.8	32.8	8.1	14.0	10.9	18.5	33.0	27.2
<b>Western Region</b>	<b>31.0</b>	<b>43.9</b>	<b>37.4</b>	<b>13.3</b>	<b>25.4</b>	<b>20.9</b>	<b>27.5</b>	<b>38.3</b>	<b>33.2</b>
Daman & Diu	17.5	18.6	18.0	5.0	10.0	8.0	15.0	16.0	15.5
Goa	53.8	53.6	53.7	35.0	35.5	35.3	50.0	48.0	49.0
Gujarat	37.7	48.3	42.6	19.7	32.9	27.7	34.1	43.6	38.9
Maharashtra	23.9	42.5	33.6	6.2	20.6	15.6	20.4	35.9	29.0
<b>Southern Region</b>	<b>1.9</b>	<b>5.0</b>	<b>3.5</b>	<b>0.6</b>	<b>2.5</b>	<b>1.8</b>	<b>1.6</b>	<b>4.3</b>	<b>3.1</b>
Andhra Pradesh	3.0	3.3	3.2	1.5	1.1	1.3	2.7	2.7	2.7
Karnataka	3.9	12.1	7.8	0.8	4.9	3.1	3.3	10.4	6.9
Kerala	0.3	1.1	0.7	0.0	0.0	0.0	0.3	0.8	0.5
Puducherry	1.3	1.4	1.3	0.0	0.0	0.0	1.0	1.0	1.0
Tamil Nadu	0.9	0.6	0.8	0.0	0.0	0.0	0.7	0.4	0.6
Telangana	0.0	7.5	4.8	2.4	9.1	7.4	0.5	8.0	5.5

Table A7.1: Distribution of insured households by action to be taken if not satisfied with the services of insurance company (%)

State/UT	Rural						Urban						All								
	Stop payment Of premium	Consult agent	Approach insurance company	Approach insurance ombudsman	Approach consumer court	Others	Don't know	Stop payment Of premium	Consult agent	Approach insurance company	Approach insurance ombudsman	Approach consumer court	Others	Don't know	Stop payment Of premium	Consult agent	Approach insurance company	Approach insurance ombudsman	Approach consumer court	Others	Don't know
<b>ALL India</b>	23.0	50.3	38.1	4.3	7.8	0.9	32.4	23.9	50.9	43.4	4.4	11.6	0.5	28.6	23.4	50.6	40.7	4.4	9.7	0.7	30.5
<b>Northern Region</b>	18.5	47.4	40.8	2.7	8.9	0.4	33.2	16.6	50.7	43.6	2.2	11.8	0.3	29.2	17.6	49.0	42.1	2.4	10.3	0.4	31.3
Chandigarh	3.8	16.3	33.8	1.3	0.0	0.0	63.8	2.8	9.9	22.5	0.0	0.0	1.4	76.1	3.3	13.2	28.5	0.7	0.0	0.7	69.5
Delhi	15.5	69.8	69.8	10.3	21.6	0.9	0.0	16.8	69.4	68.0	7.6	18.2	0.0	2.1	16.5	69.5	68.6	8.4	19.2	0.2	1.5
Haryana	69.3	61.8	55.4	1.7	9.7	0.0	16.2	72.9	64.7	66.1	1.7	18.5	0.3	8.0	71.0	63.2	60.4	1.7	13.8	0.1	12.4
Himachal Pradesh	20.3	41.1	52.7	0.4	14.1	0.4	14.9	2.8	19.9	56.9	0.0	2.4	0.0	35.5	12.2	31.2	54.6	0.2	8.6	0.2	24.6
Madhya Pradesh	20.4	51.4	47.3	1.7	15.8	0.2	36.9	14.2	46.1	31.3	1.1	11.4	0.0	43.0	17.5	48.9	39.8	1.4	13.7	0.1	39.8
Punjab	27.9	61.7	50.3	9.4	18.8	0.0	17.4	24.2	68.7	59.0	4.8	21.9	0.3	14.5	26.1	65.0	54.4	7.2	20.3	0.1	16.1
Rajasthan	12.1	47.7	41.0	3.7	5.3	1.1	35.2	13.6	61.9	53.1	3.4	21.2	0.5	22.3	12.8	54.3	46.6	3.6	12.7	0.8	29.2
Uttar Pradesh	8.2	46.0	29.2	1.3	2.4	0.6	35.3	6.9	48.0	29.3	1.2	2.0	0.4	31.7	7.6	47.0	29.3	1.3	2.2	0.5	33.7
Uttarakhand	0.9	10.5	25.4	1.9	5.0	0.3	66.6	5.8	28.1	47.4	1.1	21.5	0.0	46.7	3.2	18.6	35.5	1.5	12.6	0.2	57.5
<b>Eastern Region</b>	30.2	45.1	33.1	7.7	10.2	1.9	39.1	35.2	45.5	41.5	7.0	15.4	1.3	33.2	32.7	45.3	37.3	7.4	12.8	1.6	36.2
Arunachal Pradesh	55.3	64.7	33.7	23.6	5.2	3.0	30.1	31.5	65.9	52.4	9.8	16.1	1.3	25.2	44.3	65.2	42.4	17.2	10.3	2.2	27.9
Assam	29.6	59.2	24.4	9.9	3.1	7.4	34.7	43.2	55.2	35.9	7.7	6.2	5.6	34.2	36.1	57.3	29.9	8.8	4.6	6.6	34.5
Bihar	11.1	10.2	11.8	9.3	11.9	0.0	66.1	15.5	12.7	20.6	14.0	16.3	0.3	56.9	13.1	11.4	15.9	11.5	14.0	0.1	61.8
Chhattisgarh	20.9	37.1	38.9	4.0	5.9	0.0	34.6	10.1	37.0	38.0	2.2	6.9	0.4	39.9	15.9	37.0	38.5	3.2	6.4	0.2	37.0
Jharkhand	3.5	14.2	20.4	7.2	13.7	0.5	70.6	5.1	12.8	14.2	4.6	12.0	0.3	71.5	4.2	13.5	17.5	6.0	12.9	0.4	71.0
Meghalaya	41.5	67.9	58.5	3.8	11.3	7.5	28.3	54.2	48.6	34.7	1.4	18.1	0.0	18.1	48.8	56.8	44.8	2.4	15.2	3.2	22.4
Mizoram	42.9	33.3	33.3	0.0	33.3	0.0	23.8	91.5	26.8	74.6	1.4	67.6	0.0	4.2	80.4	28.3	65.2	1.1	59.8	0.0	8.7
Odisha	47.0	68.3	50.9	0.9	2.0	1.7	13.1	48.0	70.0	57.0	2.3	2.3	1.4	8.4	47.5	69.1	53.8	1.6	2.2	1.6	10.9
Sikkim	6.3	7.5	25.0	0.0	15.0	0.0	67.5	7.1	7.1	32.9	1.4	22.9	0.0	62.9	6.7	7.3	28.7	0.7	18.7	0.0	65.3
Tripura	69.6	78.5	86.1	8.9	7.6	0.0	12.7	95.9	91.8	69.9	26.0	13.7	1.4	0.0	82.2	84.9	78.3	17.1	10.5	0.7	6.6
West Bengal	58.3	94.3	64.0	1.9	42.4	0.4	2.3	63.5	71.0	67.6	3.8	36.7	0.0	7.5	61.6	79.3	66.4	3.1	38.8	0.1	5.7
<b>Western Region</b>	31.9	75.6	51.7	5.0	4.1	1.0	8.8	33.1	73.7	59.8	9.2	4.9	0.1	6.6	32.5	74.6	55.7	7.1	4.5	0.5	7.7
Daman & Diu	18.8	70.0	41.3	0.0	0.0	0.0	0.0	25.7	58.6	50.0	0.0	0.0	0.0	0.0	22.0	64.7	45.3	0.0	0.0	0.0	0.0
Goa	65.0	53.8	53.8	27.5	21.3	0.0	5.0	84.1	66.7	53.6	21.7	15.9	0.0	2.9	73.8	59.7	53.7	24.8	18.8	0.0	4.0
Gujarat	36.6	78.9	54.5	4.6	3.2	0.7	11.2	26.9	78.2	59.3	7.6	2.5	0.0	8.2	32.1	78.6	56.8	6.0	2.9	0.4	9.8
Maharashtra	25.2	76.1	50.2	3.1	3.3	1.4	8.3	33.0	72.7	61.8	10.0	6.0	0.1	6.6	29.3	74.3	56.3	6.7	4.7	0.7	7.4
<b>Southern Region</b>	13.9	49.0	31.1	1.6	3.3	0.1	34.6	13.6	45.4	35.2	1.3	9.2	0.1	33.8	13.8	47.2	33.2	1.5	6.3	0.1	34.2
Andhra Pradesh	25.8	51.1	22.7	0.4	0.0	0.0	27.5	31.0	48.6	34.3	1.0	1.0	0.0	14.8	28.2	49.9	28.2	0.7	0.5	0.0	21.4
Karnataka	18.0	68.3	57.8	2.6	10.3	0.2	14.5	11.0	58.7	73.4	2.8	31.4	0.0	11.5	14.6	63.7	65.4	2.7	20.6	0.1	13.1
Kerala	5.3	56.7	19.6	1.2	0.0	0.0	19.3	5.7	66.5	12.8	0.4	0.7	0.0	17.1	5.5	61.3	16.4	0.8	0.3	0.0	18.3
Puducherry	11.3	17.5	20.0	3.8	2.5	0.0	70.0	8.6	10.0	17.1	1.4	4.3	0.0	72.9	10.0	14.0	18.7	2.7	3.3	0.0	71.3
Tamil Nadu	7.3	25.2	11.8	1.3	0.4	0.2	66.5	4.3	17.4	13.5	0.8	0.6	0.5	71.8	5.7	21.1	12.7	1.0	0.5	0.3	69.3
Telangana	23.9	61.0	44.7	0.6	0.0	0.0	18.2	35.8	68.5	38.7	1.1	1.4	0.0	12.2	31.5	65.8	40.9	0.9	0.9	0.0	14.4

Table A7.2a: Distribution of insured households by perception if premiums under a policy are discontinued (%)

State/UT	Rural					Urban					All							
	Risk cover will cease	Policy will Lapse	All premiums paid	All premiums paid	Don't know	Risk cover will cease	Policy will Lapse	All premiums paid	All premiums paid	Don't know	Risk cover will cease	Policy will Lapse	All premiums paid	All premiums paid	Policy will Lapse	All premiums paid	All premiums paid	Don't know
<b>All India</b>	15.3	25.4	5.1	3.0	51.1	18.5	26.9	5.6	4.4	44.6	16.9	26.1	5.4	3.7	47.9	47.9	47.9	47.9
<b>Northern Region</b>	19.2	15.9	5.9	1.7	57.2	24.7	17.0	5.8	3.6	48.9	21.8	16.5	5.9	2.6	53.2	53.2	53.2	53.2
Chandigarh	3.8	5.0	0.0	1.3	90.0	2.8	1.4	0.0	0.0	95.8	3.3	3.3	0.0	0.7	92.7	92.7	92.7	92.7
Delhi	25.0	49.1	0.0	11.2	14.7	19.9	49.1	0.0	10.7	20.3	21.4	49.1	0.0	10.8	18.7	18.7	18.7	18.7
Haryana	48.4	6.7	5.7	5.7	33.4	41.6	13.1	5.4	12.8	27.1	45.2	9.7	5.6	9.0	30.5	30.5	30.5	30.5
Himachal Pradesh	23.7	53.5	1.2	2.5	19.1	41.2	50.2	0.0	5.2	3.3	31.9	52.0	0.7	3.8	11.7	11.7	11.7	11.7
Madhya Pradesh	18.8	13.8	3.6	0.7	63.1	18.2	13.6	3.0	1.8	63.4	18.6	13.7	3.3	1.2	63.2	63.2	63.2	63.2
Punjab	22.7	31.3	8.6	0.8	36.7	29.1	27.4	13.7	1.4	28.5	25.7	29.4	11.0	1.1	32.8	32.8	32.8	32.8
Rajasthan	22.3	22.6	1.6	0.6	53.0	43.3	17.6	2.9	3.9	32.3	32.0	20.3	2.2	2.2	43.4	43.4	43.4	43.4
Uttar Pradesh	10.2	7.2	11.8	1.5	69.3	12.1	7.3	10.8	1.8	68.1	11.1	7.2	11.3	1.6	68.8	68.8	68.8	68.8
Uttarakhand	12.4	4.0	0.0	0.0	83.6	35.4	6.9	0.0	0.4	57.3	22.9	5.4	0.0	0.2	71.5	71.5	71.5	71.5
<b>Eastern Region</b>	14.9	24.8	5.4	2.1	52.9	18.2	28.9	7.1	2.2	43.6	16.5	26.8	6.2	2.1	48.3	48.3	48.3	48.3
Arunachal Pradesh	10.7	32.1	6.3	4.9	46.0	4.7	34.4	7.6	3.5	49.8	7.9	33.1	6.9	4.3	47.8	47.8	47.8	47.8
Assam	8.2	23.1	11.3	3.8	53.6	7.9	33.8	13.7	3.3	41.3	8.1	28.2	12.4	3.6	47.7	47.7	47.7	47.7
Bihar	18.6	6.8	3.0	1.1	70.5	25.6	8.4	4.7	3.1	58.1	21.9	7.6	3.8	2.1	64.7	64.7	64.7	64.7
Chhattisgarh	9.0	18.1	19.0	0.9	53.0	7.2	8.7	31.2	0.4	52.5	8.2	13.7	24.6	0.7	52.8	52.8	52.8	52.8
Jharkhand	14.2	9.7	1.5	1.0	73.6	15.7	6.3	4.8	0.0	73.2	14.9	8.1	3.1	0.5	73.4	73.4	73.4	73.4
Meghalaya	1.9	5.7	5.7	7.5	79.2	0.0	2.8	1.4	0.0	95.8	0.8	4.0	3.2	3.2	88.8	88.8	88.8	88.8
Mizoram	33.3	28.6	0.0	4.8	33.3	39.4	31.0	0.0	0.0	29.6	38.0	30.4	0.0	1.1	30.4	30.4	30.4	30.4
Odisha	27.2	29.4	2.0	2.3	39.1	34.3	31.1	2.1	3.2	29.3	30.5	30.2	2.1	2.8	34.5	34.5	34.5	34.5
Sikkim	25.0	8.8	2.5	0.0	63.8	31.4	7.1	2.9	0.0	58.6	28.0	8.0	2.7	0.0	61.3	61.3	61.3	61.3
Tripura	8.9	39.2	0.0	0.0	51.9	38.4	43.8	1.4	1.4	15.1	23.0	41.4	0.7	0.7	34.2	34.2	34.2	34.2
West Bengal	0.8	96.6	0.0	0.0	2.7	10.9	80.2	0.8	1.5	6.7	7.3	86.0	0.5	0.9	5.2	5.2	5.2	5.2
<b>Western Region</b>	16.8	58.9	6.5	5.0	12.8	20.3	57.2	6.9	3.4	12.2	18.5	58.1	6.7	4.2	12.5	12.5	12.5	12.5
Daman & Diu	28.8	62.5	5.0	3.8	0.0	24.3	57.1	5.7	11.4	1.4	26.7	60.0	5.3	7.3	0.7	0.7	0.7	0.7
Goa	16.3	45.0	13.8	8.8	16.3	27.5	29.0	30.4	11.6	1.4	21.5	37.6	21.5	10.1	9.4	9.4	9.4	9.4
Gujarat	19.4	51.0	8.7	6.0	14.9	27.3	54.2	5.5	3.1	9.9	23.0	52.5	7.2	4.7	12.6	12.6	12.6	12.6
Maharashtra	13.1	67.1	3.9	3.8	12.1	14.3	62.1	5.7	2.0	15.9	13.8	64.5	4.9	2.8	14.1	14.1	14.1	14.1
<b>Southern Region</b>	5.8	25.4	1.7	6.5	60.6	4.6	24.4	1.8	10.3	58.9	5.2	24.9	1.8	8.4	59.7	59.7	59.7	59.7
Andhra Pradesh	9.9	30.0	1.7	1.7	56.7	6.2	25.7	4.8	1.4	61.9	8.1	28.0	3.2	1.6	59.1	59.1	59.1	59.1
Karnataka	7.0	33.6	3.5	19.3	36.6	3.3	34.4	1.7	32.3	28.3	5.2	34.0	2.6	25.6	32.6	32.6	32.6	32.6
Kerala	1.2	25.9	0.0	0.6	72.3	1.8	29.9	1.8	1.4	65.1	1.5	27.7	0.8	1.0	68.9	68.9	68.9	68.9
Puducherry	6.3	11.3	1.3	0.0	81.3	2.9	8.6	0.0	0.0	88.6	4.7	10.0	0.7	0.0	84.7	84.7	84.7	84.7
Tamil Nadu	6.4	12.9	0.9	0.4	79.4	4.1	8.2	1.1	1.7	84.8	5.2	10.4	1.0	1.1	82.3	82.3	82.3	82.3
Telangana	2.5	39.0	1.9	4.4	52.2	10.4	39.1	2.2	5.0	43.4	7.5	39.0	2.1	4.8	46.6	46.6	46.6	46.6

Table A7.2b: Distribution of uninsured households by perception if premiums under a policy are discontinued (%)

State/UT	Rural				Urban				All						
	Risk cover will cease	Policy will lapse	All premiums paid will be refunded	All premiums paid will be lost	Don't know	Risk cover will cease	Policy will lapse	All premiums paid will be refunded	All premiums paid will be lost	Don't know	Risk cover will cease	Policy will lapse	All premiums paid will be refunded	All premiums paid will be lost	Don't know
<b>All India</b>	8.6	14.3	2.1	1.8	73.3	10.7	18.0	2.5	2.5	66.4	9.8	16.5	2.4	2.2	69.1
<b>Northern Region</b>	8.2	9.8	2.2	1.2	78.6	11.7	12.0	2.3	1.9	72.2	10.3	11.2	2.3	1.6	74.7
Chandigarh	10.0	5.0	0.0	0.0	85.0	0.0	3.4	0.0	0.0	96.6	4.1	4.1	0.0	0.0	91.8
Delhi	13.6	61.4	0.0	4.5	20.5	17.4	42.3	0.7	6.7	32.9	16.6	46.6	0.5	6.2	30.1
Haryana	33.3	6.1	2.0	3.0	55.6	28.9	8.1	1.3	6.7	55.0	30.6	7.3	1.6	5.2	55.2
Himachal Pradesh	11.9	32.2	0.0	5.1	50.8	33.7	49.4	0.0	7.9	9.0	25.0	42.6	0.0	6.8	25.7
Madhya Pradesh	0.4	2.6	2.1	0.0	94.8	0.8	3.1	0.0	0.3	95.8	0.7	2.9	0.8	0.2	95.4
Punjab	9.5	22.4	4.3	0.9	62.9	10.1	19.5	4.0	0.7	65.8	9.8	20.8	4.2	0.8	64.5
Rajasthan	9.5	15.8	2.5	0.6	71.5	16.0	14.0	2.5	0.4	67.1	13.5	14.7	2.5	0.5	68.8
Uttar Pradesh	5.2	1.1	2.8	1.1	89.8	5.9	4.4	4.9	0.7	84.1	5.6	3.1	4.1	0.9	86.3
Uttarakhand	2.6	0.0	0.0	0.0	97.4	20.6	2.4	0.0	0.0	77.0	13.8	1.5	0.0	0.0	84.7
<b>Eastern Region</b>	11.4	14.5	2.2	1.1	70.7	13.5	19.5	3.4	1.4	62.1	12.6	17.3	2.9	1.3	65.9
Arunachal Pradesh	5.7	17.1	2.9	0.0	74.3	6.0	24.1	2.4	1.2	66.3	5.9	22.0	2.5	0.8	68.6
Assam	5.3	19.7	7.9	3.9	63.2	5.9	32.2	5.9	0.8	55.1	5.7	27.3	6.7	2.1	58.2
Bihar	9.3	5.4	2.0	1.0	82.4	15.6	7.3	4.7	2.0	70.4	13.1	6.5	3.6	1.6	75.2
Chhattisgarh	6.3	13.9	6.3	1.3	72.2	6.5	12.9	9.7	0.0	71.0	6.4	13.3	8.4	0.5	71.4
Jharkhand	18.4	8.2	5.1	1.0	67.3	15.4	5.4	3.4	1.3	74.5	16.6	6.5	4.0	1.2	71.7
Meghalaya	0.7	0.7	0.0	1.4	97.3	0.0	2.3	0.8	0.0	96.9	0.4	1.5	0.4	0.7	97.1
Mizoram	29.1	6.7	0.0	1.1	63.1	38.8	23.3	0.0	0.0	38.0	33.1	13.6	0.0	0.6	52.6
Odisha	15.6	17.5	0.6	1.3	65.0	15.0	20.0	2.9	2.9	59.2	15.3	19.0	2.0	2.3	61.5
Sikkim	20.0	5.0	0.0	0.0	75.0	10.0	13.3	0.0	3.3	73.3	14.0	10.0	0.0	2.0	74.0
Tripura	9.5	14.3	0.0	0.0	76.2	48.1	25.9	3.7	0.0	22.2	31.3	20.8	2.1	0.0	45.8
West Bengal	0.0	52.9	2.2	0.0	44.9	3.3	71.9	0.8	2.5	21.5	1.6	61.9	1.6	1.2	33.9
<b>Western Region</b>	8.0	29.0	2.1	2.7	58.3	10.8	35.3	3.7	3.5	46.8	9.7	33.0	3.1	3.2	51.0
Daman & Diu	20.0	35.0	0.0	10.0	35.0	13.3	50.0	6.7	0.0	30.0	16.0	44.0	4.0	4.0	32.0
Goa	5.0	30.0	15.0	5.0	45.0	19.4	22.6	16.1	16.1	25.8	13.7	25.5	15.7	11.8	33.3
Gujarat	8.0	27.7	1.5	1.5	61.3	14.6	32.9	2.8	4.2	45.5	12.0	30.9	2.3	3.1	51.7
Maharashtra	6.8	29.2	1.2	2.5	60.2	7.0	36.9	2.7	2.0	51.5	6.9	34.2	2.2	2.2	54.5
<b>Southern Region</b>	2.9	14.3	1.7	4.2	76.9	3.0	16.4	0.6	4.9	75.0	3.0	15.6	1.0	4.7	75.7
Andhra Pradesh	7.5	22.4	4.5	0.0	65.7	14.4	15.6	1.1	1.1	67.8	11.5	18.5	2.5	0.6	66.9
Karnataka	5.4	16.3	3.1	14.0	61.2	1.2	26.5	0.6	19.8	51.9	3.1	22.0	1.7	17.2	56.0
Kerala	0.0	21.5	0.0	1.3	77.2	0.8	19.3	0.0	0.8	79.0	0.5	20.2	0.0	1.0	78.3
Puducherry	0.0	0.0	0.0	0.0	100.0	0.0	3.3	0.0	0.0	96.7	0.0	2.0	0.0	0.0	98.0
Tamil Nadu	0.7	2.1	0.0	0.0	97.2	0.0	1.1	0.4	0.4	98.1	0.2	1.5	0.2	0.2	97.8
Telangana	2.4	29.3	2.4	2.4	63.4	6.6	38.0	1.7	3.3	50.4	5.6	35.8	1.9	3.1	53.7

Table A7.3: Distribution of households by awareness about reading prospectus and proposal form before signing (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
<b>All India</b>	<b>78.1</b>	<b>79.1</b>	<b>78.6</b>	<b>63.4</b>	<b>68.6</b>	<b>66.5</b>	<b>74.9</b>	<b>76.0</b>	<b>75.5</b>
<b>Northern Region</b>	<b>86.0</b>	<b>88.7</b>	<b>87.3</b>	<b>69.8</b>	<b>75.4</b>	<b>73.2</b>	<b>82.7</b>	<b>84.7</b>	<b>83.7</b>
Chandigarh	96.3	98.6	97.4	90.0	100.0	95.9	95.0	99.0	97.0
Delhi	97.4	99.3	98.8	97.7	100.0	99.5	97.5	99.5	99.0
Haryana	97.3	99.1	98.1	92.9	100.0	97.2	96.4	99.4	97.9
Himachal Pradesh	93.4	100.0	96.5	72.9	100.0	89.2	89.3	100.0	94.7
Madhya Pradesh	81.3	79.5	80.5	33.0	29.8	31.1	71.9	64.8	68.3
Punjab	96.1	94.3	95.2	85.3	86.6	86.0	93.6	92.0	92.8
Rajasthan	81.6	89.4	85.2	69.6	79.8	75.8	79.3	86.5	82.9
Uttar Pradesh	97.4	96.6	97.0	90.3	92.5	91.6	95.9	95.3	95.6
Uttarakhand	20.7	37.2	28.3	7.8	27.0	19.7	18.3	34.0	26.1
<b>Eastern Region</b>	<b>76.4</b>	<b>77.8</b>	<b>77.1</b>	<b>63.9</b>	<b>71.2</b>	<b>67.9</b>	<b>73.4</b>	<b>75.8</b>	<b>74.6</b>
Arunachal Pradesh	68.5	90.5	78.7	48.6	90.4	78.0	66.8	90.5	78.6
Assam	63.7	63.5	63.6	63.2	73.7	69.6	63.7	65.5	64.6
Bihar	78.6	73.0	76.0	69.1	70.8	70.1	76.7	72.3	74.5
Chhattisgarh	96.6	95.7	96.1	93.7	91.1	92.1	96.0	94.3	95.1
Jharkhand	57.7	54.1	56.0	53.1	52.3	52.6	56.8	53.6	55.2
Meghalaya	81.1	87.5	84.8	39.5	60.9	49.5	50.5	70.5	60.5
Mizoram	76.2	78.9	78.3	36.3	74.4	52.3	40.5	76.0	58.3
Odisha	75.0	74.6	74.8	73.1	54.2	61.8	74.6	68.5	71.6
Sikkim	98.8	91.4	95.3	95.0	96.7	96.0	98.0	93.0	95.5
Tripura	98.7	98.6	98.7	100.0	100.0	100.0	99.0	99.0	99.0
West Bengal	99.2	94.6	96.2	92.6	87.6	90.3	97.0	93.2	94.7
<b>Western Region</b>	<b>90.1</b>	<b>90.9</b>	<b>90.5</b>	<b>73.4</b>	<b>81.2</b>	<b>78.3</b>	<b>86.8</b>	<b>88.0</b>	<b>87.4</b>
Daman & Diu	100.0	100.0	100.0	85.0	76.7	80.0	97.0	93.0	95.0
Goa	62.5	56.5	59.7	40.0	45.2	43.1	58.0	53.0	55.5
Gujarat	86.9	89.1	87.9	74.5	84.5	80.6	84.4	87.7	86.1
Maharashtra	95.1	94.7	94.9	75.2	83.1	80.3	91.1	91.2	91.2
<b>Southern Region</b>	<b>53.6</b>	<b>53.4</b>	<b>53.5</b>	<b>39.2</b>	<b>38.8</b>	<b>39.0</b>	<b>50.8</b>	<b>49.3</b>	<b>50.0</b>
Andhra Pradesh	66.1	79.0	72.2	41.8	58.9	51.6	60.7	73.0	66.8
Karnataka	37.0	33.8	35.4	30.2	29.6	29.9	35.7	32.9	34.3
Kerala	94.1	87.9	91.2	93.7	89.1	90.9	94.0	88.3	91.1
Puducherry	17.5	14.3	16.0	0.0	3.3	2.0	14.0	11.0	12.5
Tamil Nadu	38.3	35.5	36.8	18.4	13.4	15.1	34.3	28.9	31.3
Telangana	85.5	87.5	86.8	48.8	52.1	51.2	78.0	76.8	77.2

Table A7.4: Distribution of households by awareness about buying policy only through licensed agent or intermediaries (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
<b>All India</b>	<b>87.0</b>	<b>88.8</b>	<b>87.9</b>	<b>69.2</b>	<b>76.0</b>	<b>73.2</b>	<b>83.2</b>	<b>85.0</b>	<b>84.1</b>
<b>Northern Region</b>	<b>89.5</b>	<b>91.7</b>	<b>90.5</b>	<b>73.4</b>	<b>78.3</b>	<b>76.4</b>	<b>86.2</b>	<b>87.6</b>	<b>86.9</b>
Chandigarh	98.8	98.6	98.7	95.0	100.0	98.0	98.0	99.0	98.5
Delhi	94.0	95.9	95.3	100.0	94.6	95.9	95.6	95.5	95.5
Haryana	93.0	96.3	94.5	83.8	90.6	87.9	91.2	94.6	92.9
Himachal Pradesh	97.1	100.0	98.5	81.4	97.8	91.2	94.0	99.3	96.7
Madhya Pradesh	83.1	83.9	83.5	36.1	39.0	37.9	74.0	70.6	72.3
Punjab	90.6	95.2	92.8	75.0	85.9	81.1	87.0	92.4	89.7
Rajasthan	90.0	95.0	92.3	77.8	85.6	82.5	87.6	92.1	89.9
Uttar Pradesh	98.4	97.7	98.1	92.8	94.7	93.9	97.3	96.8	97.0
Uttarakhand	52.0	58.8	55.1	42.9	42.1	42.4	50.3	53.5	51.9
<b>Eastern Region</b>	<b>82.8</b>	<b>86.1</b>	<b>84.4</b>	<b>65.1</b>	<b>78.5</b>	<b>72.6</b>	<b>78.4</b>	<b>83.8</b>	<b>81.2</b>
Arunachal Pradesh	71.2	92.7	81.2	42.9	89.2	75.4	68.8	92.0	80.4
Assam	64.5	72.0	68.1	55.3	61.9	59.3	63.3	70.0	66.7
Bihar	83.5	84.4	83.9	76.0	84.7	81.2	82.0	84.5	83.3
Chhattisgarh	87.9	87.7	87.8	73.4	76.6	75.4	85.0	84.3	84.6
Jharkhand	77.4	64.4	71.3	71.4	67.8	69.2	76.2	65.4	70.8
Meghalaya	75.5	87.5	82.4	40.8	53.9	46.9	50.0	66.0	58.0
Mizoram	81.0	93.0	90.2	35.2	90.7	58.4	40.0	91.5	65.8
Odisha	95.8	95.4	95.6	86.9	80.0	82.8	94.0	90.8	92.4
Sikkim	86.3	92.9	89.3	80.0	86.7	84.0	85.0	91.0	88.0
Tripura	98.7	100.0	99.3	100.0	100.0	100.0	99.0	100.0	99.5
West Bengal	98.9	98.1	98.4	83.1	90.1	86.4	93.5	96.5	95.3
<b>Western Region</b>	<b>97.5</b>	<b>98.7</b>	<b>98.1</b>	<b>84.3</b>	<b>90.4</b>	<b>88.2</b>	<b>94.9</b>	<b>96.2</b>	<b>95.6</b>
Daman & Diu	100.0	100.0	100.0	85.0	83.3	84.0	97.0	95.0	96.0
Goa	95.0	100.0	97.3	75.0	90.3	84.3	91.0	97.0	94.0
Gujarat	96.4	99.6	97.9	85.4	93.9	90.6	94.3	97.9	96.1
Maharashtra	98.4	97.9	98.1	84.5	88.7	87.2	95.6	95.1	95.3
<b>Southern Region</b>	<b>81.6</b>	<b>81.0</b>	<b>81.3</b>	<b>57.9</b>	<b>55.6</b>	<b>56.5</b>	<b>76.9</b>	<b>73.9</b>	<b>75.3</b>
Andhra Pradesh	86.3	89.5	87.8	68.7	84.4	77.7	82.3	88.0	85.2
Karnataka	93.9	94.6	94.2	63.6	62.3	62.9	88.3	87.1	87.7
Kerala	96.6	96.1	96.3	97.5	92.4	94.4	96.8	95.0	95.9
Puducherry	62.5	57.1	60.0	0.0	3.3	2.0	50.0	41.0	45.5
Tamil Nadu	57.6	56.6	57.1	29.8	24.5	26.3	52.0	47.0	49.2
Telangana	94.3	94.6	94.6	70.7	71.1	71.0	89.5	87.5	88.2

Table A7.5: Distribution of households by awareness about being cautious of spurious callers and verifying the credentials of sellers (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	73.6	75.1	74.3	57.6	63.8	61.3	70.2	71.7	71.0
Northern Region	84.9	87.3	86.1	67.7	73.9	71.5	81.4	83.2	82.3
Chandigarh	96.3	98.6	97.4	90.0	100.0	95.9	95.0	99.0	97.0
Delhi	85.3	84.9	85.0	68.2	78.5	76.2	80.6	82.7	82.2
Haryana	96.3	98.6	97.3	93.9	98.0	96.4	95.8	98.4	97.1
Himachal Pradesh	78.4	99.5	88.3	67.8	100.0	87.2	76.3	99.7	88.0
Madhya Pradesh	83.0	78.1	80.7	32.2	29.2	30.4	73.2	63.6	68.4
Punjab	89.8	86.3	88.2	77.6	81.9	80.0	87.0	85.0	86.0
Rajasthan	82.2	93.2	87.3	73.4	84.8	80.3	80.5	90.6	85.6
Uttar Pradesh	97.1	96.2	96.7	89.2	92.7	91.3	95.5	95.1	95.3
Uttarakhand	23.2	40.5	31.2	7.8	29.4	21.2	20.3	37.0	28.6
Eastern Region	68.7	70.9	69.7	52.6	60.8	57.2	64.7	67.9	66.3
Arunachal Pradesh	61.9	83.0	71.7	48.6	72.3	65.3	60.8	80.8	70.8
Assam	58.6	57.1	57.9	51.3	65.3	59.8	57.7	58.7	58.2
Bihar	58.0	52.6	55.5	52.5	46.5	48.9	56.9	50.8	53.9
Chhattisgarh	97.5	96.4	97.0	91.1	93.5	92.6	96.3	95.5	95.9
Jharkhand	62.4	69.5	65.7	56.1	69.8	64.4	61.2	69.6	65.4
Meghalaya	66.0	72.2	69.6	36.7	50.0	42.9	44.5	58.0	51.3
Mizoram	76.2	47.9	54.3	20.1	51.9	33.4	26.0	50.5	38.3
Odisha	72.7	68.0	70.5	67.5	43.8	53.3	71.6	60.8	66.2
Sikkim	86.3	85.7	86.0	90.0	73.3	80.0	87.0	82.0	84.5
Tripura	98.7	98.6	98.7	100.0	100.0	100.0	99.0	99.0	99.0
West Bengal	80.3	89.8	86.4	58.8	82.6	70.0	73.0	88.3	82.2
Western Region	88.1	91.5	89.8	73.7	82.4	79.2	85.2	88.8	87.1
Daman & Diu	100.0	100.0	100.0	75.0	76.7	76.0	95.0	93.0	94.0
Goa	61.3	53.6	57.7	45.0	45.2	45.1	58.0	51.0	54.5
Gujarat	81.9	88.9	85.1	73.7	85.0	80.6	80.3	87.7	84.0
Maharashtra	95.5	96.3	95.9	77.0	85.0	82.3	91.8	92.9	92.4
Southern Region	45.7	45.8	45.7	33.8	32.4	32.9	43.3	42.0	42.6
Andhra Pradesh	43.3	56.2	49.4	32.8	45.6	40.1	41.0	53.0	47.0
Karnataka	39.9	38.8	39.4	28.7	32.1	30.6	37.9	37.3	37.6
Kerala	90.0	90.4	90.2	87.3	77.3	81.3	89.5	86.5	88.0
Puducherry	7.5	8.6	8.0	0.0	0.0	0.0	6.0	6.0	6.0
Tamil Nadu	28.6	25.4	26.9	13.5	7.4	9.5	25.6	20.0	22.4
Telangana	59.1	62.0	61.0	34.1	42.1	40.1	54.0	56.0	55.3

Table A7.6: Distribution of households by awareness about reading policy documents (%)

State/UT	Insured			Uninsured			Insured + Uninsured		
	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
All India	69.0	71.3	70.1	54.0	59.5	57.3	65.8	67.8	66.8
Northern Region	84.2	86.4	85.2	68.1	72.7	70.9	80.9	82.2	81.6
Chandigarh	96.3	98.6	97.4	95.0	100.0	98.0	96.0	99.0	97.5
Delhi	84.5	86.3	85.7	77.3	77.9	77.7	82.5	83.4	83.2
Haryana	94.5	98.0	96.1	91.9	96.0	94.4	94.0	97.4	95.7
Himachal Pradesh	78.0	99.5	88.1	67.8	100.0	87.2	76.0	99.7	87.8
Madhya Pradesh	81.5	74.5	78.2	32.2	29.2	30.4	71.9	61.1	66.5
Punjab	94.3	95.2	94.7	82.8	87.9	85.7	91.6	93.0	92.3
Rajasthan	80.5	89.6	84.7	71.5	77.4	75.1	78.8	85.9	82.3
Uttar Pradesh	96.5	95.6	96.1	89.2	91.6	90.6	95.1	94.4	94.7
Uttarakhand	21.7	34.7	27.6	5.2	27.8	19.2	18.5	32.5	25.5
Eastern Region	56.3	62.4	59.3	44.2	51.4	48.2	53.3	59.1	56.3
Arunachal Pradesh	26.6	78.9	50.9	22.9	65.1	52.5	26.3	76.0	51.1
Assam	42.4	39.6	41.1	47.4	39.8	42.8	43.0	39.7	41.3
Bihar	58.3	51.8	55.3	44.1	45.2	44.8	55.4	49.8	52.6
Chhattisgarh	80.1	83.3	81.6	62.0	73.4	69.0	76.5	80.3	78.4
Jharkhand	40.8	43.3	42.0	39.8	38.9	39.3	40.6	42.0	41.3
Meghalaya	47.2	76.4	64.0	36.7	53.1	44.4	39.5	61.5	50.5
Mizoram	61.9	31.0	38.0	15.6	37.2	24.7	20.5	35.0	27.8
Odisha	72.2	70.7	71.5	67.5	45.0	54.0	71.3	63.0	67.1
Sikkim	73.8	72.9	73.3	55.0	70.0	64.0	70.0	72.0	71.0
Tripura	98.7	100.0	99.3	100.0	100.0	100.0	99.0	100.0	99.5
West Bengal	59.1	77.2	70.8	48.5	71.9	59.5	55.5	76.2	67.9
Western Region	83.7	87.8	85.7	66.3	77.7	73.5	80.2	84.8	82.6
Daman & Diu	100.0	100.0	100.0	75.0	76.7	76.0	95.0	93.0	94.0
Goa	56.3	46.4	51.7	40.0	35.5	37.3	53.0	43.0	48.0
Gujarat	73.5	81.5	77.2	59.1	76.5	69.7	70.7	80.0	75.4
Maharashtra	94.1	95.1	94.6	74.5	83.1	80.1	90.1	91.5	90.9
Southern Region	45.7	44.2	44.9	34.4	30.5	31.9	43.4	40.3	41.8
Andhra Pradesh	39.5	50.5	44.7	23.9	43.3	35.0	36.0	48.3	42.2
Karnataka	31.3	29.6	30.5	31.0	25.9	28.2	31.3	28.7	30.0
Kerala	91.3	85.8	88.7	87.3	74.8	79.8	90.5	82.5	86.5
Puducherry	11.3	7.1	9.3	0.0	0.0	0.0	9.0	5.0	7.0
Tamil Nadu	39.7	35.2	37.3	18.4	13.0	14.9	35.4	28.6	31.6
Telangana	52.2	55.6	54.3	31.7	29.8	30.2	48.0	47.8	47.8

Table A7.7: Distribution of insured households by satisfaction derived from 'Service of the Insurance Company' (%)

State/UT	Rural				Urban				All			
	Yes	No	Can't say	Not applicable	Yes	No	Can't say	Not applicable	Yes	No	Can't say	Not applicable
All India	67.2	2.7	15.4	14.8	70.2	2.7	15.9	11.2	68.6	2.7	15.6	13.0
Northern Region	67.4	2.8	16.2	13.7	71.2	2.5	14.8	11.5	69.2	2.6	15.5	12.6
Chandigarh	35.0	0.0	1.3	63.8	29.6	0.0	1.4	69.0	32.5	0.0	1.3	66.2
Delhi	61.2	3.4	5.2	30.2	68.4	2.1	6.9	22.7	66.3	2.5	6.4	24.8
Haryana	74.6	0.5	1.5	23.4	83.2	1.4	1.4	14.0	78.6	0.9	1.5	19.0
Himachal Pradesh	82.6	0.8	5.8	10.8	84.8	1.4	7.6	6.2	83.6	1.1	6.6	8.6
Madhya Pradesh	56.7	4.9	36.3	2.2	57.1	5.0	35.1	2.8	56.9	4.9	35.7	2.5
Punjab	77.3	0.5	6.5	15.6	85.5	1.4	6.3	6.8	81.2	1.0	6.4	11.4
Rajasthan	67.6	4.5	6.1	21.8	77.2	1.3	3.4	18.1	72.1	3.0	4.8	20.1
Uttar Pradesh	73.8	2.4	11.3	12.5	78.6	1.3	8.2	11.9	76.0	1.9	9.8	12.2
Uttarakhand	48.3	2.2	43.0	6.5	38.7	7.7	51.1	2.6	43.9	4.7	46.7	4.7
Eastern Region	51.8	2.9	19.9	25.4	54.8	4.0	23.3	17.9	53.3	3.5	21.6	21.7
Arunachal Pradesh	50.7	6.8	13.7	28.8	70.7	17.0	10.1	2.2	60.0	11.6	12.0	16.4
Assam	54.6	2.3	24.2	18.9	61.6	4.4	21.0	13.1	58.0	3.3	22.7	16.1
Bihar	36.2	0.5	11.3	52.0	45.9	0.7	11.6	41.8	40.7	0.6	11.4	47.2
Chhattisgarh	91.3	0.3	5.0	3.4	89.5	0.4	6.2	4.0	90.5	0.3	5.5	3.7
Jharkhand	35.3	4.0	14.2	46.5	31.9	0.3	23.6	44.2	33.7	2.3	18.6	45.4
Meghalaya	41.5	1.9	18.9	37.7	43.1	1.4	52.8	2.8	42.4	1.6	38.4	17.6
Mizoram	33.3	0.0	66.7	0.0	52.1	0.0	47.9	0.0	47.8	0.0	52.2	0.0
Odisha	77.3	2.3	17.5	2.8	80.0	1.4	14.1	4.5	78.6	1.9	15.9	3.6
Sikkim	50.0	0.0	2.5	47.5	55.7	0.0	8.6	35.7	52.7	0.0	5.3	42.0
Tripura	74.7	16.5	8.9	0.0	45.2	24.7	30.1	0.0	60.5	20.4	19.1	0.0
West Bengal	7.6	6.4	83.3	2.7	21.5	6.1	64.7	7.7	16.6	6.2	71.3	5.9
Western Region	88.0	3.5	3.2	5.4	89.9	2.0	3.8	4.3	88.9	2.8	3.5	4.9
Daman & Diu	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0
Goa	93.8	1.3	1.3	3.8	98.6	0.0	0.0	1.4	96.0	0.7	0.7	2.7
Gujarat	88.6	4.4	2.0	5.0	93.0	2.1	2.1	2.9	90.7	3.3	2.0	4.0
Maharashtra	85.1	3.3	4.9	6.7	85.8	2.4	5.7	6.0	85.5	2.8	5.3	6.4
Southern Region	80.3	1.2	13.8	4.6	81.3	1.6	13.4	3.7	80.8	1.4	13.6	4.1
Andhra Pradesh	85.4	1.7	8.2	4.7	94.3	0.0	2.9	2.9	89.6	0.9	5.6	3.8
Karnataka	82.5	0.7	10.5	6.3	85.7	1.5	9.5	3.3	84.0	1.1	10.0	4.9
Kerala	89.1	0.3	9.7	0.9	81.9	0.7	16.7	0.7	85.7	0.5	13.0	0.8
Puducherry	53.8	7.5	37.5	1.3	55.7	8.6	35.7	0.0	54.7	8.0	36.7	0.7
Tamil Nadu	72.1	1.3	21.3	5.4	69.7	2.2	20.9	7.1	70.8	1.8	21.1	6.3
Telangana	89.3	1.3	4.4	5.0	95.0	0.7	3.2	1.1	92.9	0.9	3.7	2.5

Table A7.8: Distribution of insured households by satisfaction derived from 'Service of Agent' (%)

State/UT	Rural				Urban				All			
	Yes	No	Can't say	Not applicable	Yes	No	Can't say	Not applicable	Yes	No	Can't say	Not applicable
All India	58.6	8.7	16.0	16.7	63.5	7.8	15.9	12.8	61.0	8.3	15.9	14.8
Northern Region	61.9	5.7	17.7	14.6	66.2	5.6	16.0	12.2	64.0	5.7	16.9	13.5
Chandigarh	36.3	0.0	0.0	63.8	28.2	1.4	1.4	69.0	32.5	0.7	0.7	66.2
Delhi	56.9	4.3	8.6	30.2	58.8	9.6	6.5	25.1	58.2	8.1	7.1	26.5
Haryana	72.6	1.7	2.2	23.4	80.6	3.1	2.3	14.0	76.3	2.4	2.3	19.0
Himachal Pradesh	80.9	1.2	6.2	11.6	82.5	3.8	7.6	6.2	81.6	2.4	6.9	9.1
Madhya Pradesh	52.5	8.1	36.0	3.4	53.4	8.6	34.5	3.4	53.0	8.3	35.3	3.4
Punjab	70.6	4.4	8.9	16.1	80.3	4.8	7.7	7.1	75.2	4.6	8.3	11.8
Rajasthan	63.7	7.2	5.8	23.4	75.2	3.2	3.1	18.5	69.1	5.3	4.5	21.1
Uttar Pradesh	68.4	6.4	11.9	13.4	74.3	4.2	8.4	13.1	71.1	5.4	10.3	13.2
Uttarakhand	28.2	5.0	58.5	8.4	19.3	9.5	68.6	2.6	24.1	7.0	63.1	5.7
Eastern Region	38.4	12.5	19.5	29.6	46.0	11.3	21.2	21.5	42.2	11.9	20.3	25.6
Arunachal Pradesh	24.4	24.9	21.6	29.0	59.0	26.2	12.6	2.2	40.5	25.5	17.4	16.6
Assam	36.6	18.9	25.2	19.3	43.8	16.6	24.3	15.4	40.1	17.8	24.8	17.4
Bihar	31.2	4.8	11.9	52.1	40.6	4.6	12.9	41.9	35.6	4.7	12.4	47.4
Chhattisgarh	43.0	3.7	5.6	47.7	47.5	3.6	9.8	39.1	45.1	3.7	7.5	43.7
Jharkhand	26.4	12.4	14.2	47.0	31.3	2.8	20.8	45.0	28.7	8.0	17.3	46.1
Meghalaya	15.1	24.5	20.8	39.6	48.6	4.2	43.1	4.2	34.4	12.8	33.6	19.2
Mizoram	42.9	0.0	57.1	0.0	54.9	1.4	43.7	0.0	52.2	1.1	46.7	0.0
Odisha	74.8	4.7	17.5	3.0	76.6	5.5	12.9	5.0	75.7	5.1	15.3	3.9
Sikkim	33.8	16.3	2.5	47.5	41.4	14.3	8.6	35.7	37.3	15.3	5.3	42.0
Tripura	62.0	17.7	20.3	0.0	24.7	21.9	53.4	0.0	44.1	19.7	36.2	0.0
West Bengal	6.4	31.4	59.5	2.7	23.8	23.6	43.0	9.6	17.6	26.4	48.9	7.1
Western Region	86.2	6.7	1.5	5.7	88.2	6.2	1.3	4.4	87.2	6.4	1.4	5.0
Daman & Diu	100.0	0.0	0.0	0.0	97.1	2.9	0.0	0.0	98.7	1.3	0.0	0.0
Goa	71.3	21.3	3.8	3.8	84.1	11.6	1.4	2.9	77.2	16.8	2.7	3.4
Gujarat	88.3	5.2	1.4	5.2	87.5	7.8	1.8	2.9	87.9	6.4	1.6	4.1
Maharashtra	84.5	7.0	1.4	7.0	88.1	4.9	1.0	6.0	86.4	5.9	1.2	6.5
Southern Region	68.2	10.3	15.7	5.8	71.7	7.7	16.0	4.6	70.0	9.0	15.8	5.2
Andhra Pradesh	67.8	19.7	6.9	5.6	65.2	26.2	5.7	2.9	66.6	22.8	6.3	4.3
Karnataka	78.8	3.5	11.2	6.5	83.1	3.0	10.6	3.3	80.9	3.2	10.9	5.0
Kerala	61.4	26.2	11.5	0.9	65.1	13.9	20.6	0.4	63.1	20.4	15.8	0.7
Puducherry	40.0	10.0	48.8	1.3	42.9	8.6	48.6	0.0	41.3	9.3	48.7	0.7
Tamil Nadu	63.5	3.2	24.3	8.9	63.4	3.2	23.1	10.3	63.4	3.2	23.7	9.7
Telangana	74.8	14.5	5.7	5.0	87.1	6.5	5.4	1.1	82.6	9.4	5.5	2.5

Table A7.9: Distribution of insured households by satisfaction derived from 'Benefits of the Policy' (%)

State/UT	Rural				Urban				All			
	Yes	No	Can't say	Not applicable	Yes	No	Can't say	Not applicable	Yes	No	Can't say	Not applicable
All India	52.5	5.2	26.8	15.5	56.5	5.1	26.5	11.9	54.4	5.1	26.7	13.8
Northern Region	47.5	3.4	34.5	14.6	52.0	3.6	32.2	12.2	49.7	3.5	33.4	13.4
Chandigarh	36.3	0.0	0.0	63.8	31.0	0.0	0.0	69.0	33.8	0.0	0.0	66.2
Delhi	58.6	3.4	7.8	30.2	62.5	6.5	10.7	20.3	61.4	5.7	9.8	23.1
Haryana	16.7	1.5	58.4	23.4	26.2	1.1	58.7	14.0	21.1	1.3	58.5	19.0
Himachal Pradesh	79.7	1.2	7.9	11.2	84.8	1.4	7.6	6.2	82.1	1.3	7.7	8.8
Madhya Pradesh	43.6	4.3	49.9	2.1	49.2	4.6	43.4	2.8	46.2	4.5	46.9	2.4
Punjab	31.0	1.6	51.8	15.6	35.6	2.8	53.6	8.0	33.2	2.2	52.7	12.0
Rajasthan	37.9	4.7	32.6	24.9	42.7	4.7	34.1	18.5	40.1	4.7	33.3	21.9
Uttar Pradesh	66.6	4.2	15.1	14.0	71.3	3.3	10.9	14.4	68.8	3.8	13.2	14.2
Uttarakhand	25.7	1.5	65.9	6.8	15.0	3.3	79.6	2.2	20.8	2.3	72.2	4.7
Eastern Region	40.1	7.2	26.5	26.3	43.1	7.5	30.4	19.0	41.5	7.3	28.4	22.7
Arunachal Pradesh	26.8	19.2	24.1	29.9	51.1	24.3	23.3	1.3	38.1	21.6	23.8	16.6
Assam	39.7	12.4	28.2	19.7	41.1	13.9	29.9	15.1	40.4	13.1	29.0	17.5
Bihar	31.9	0.4	14.3	53.4	41.6	0.6	13.6	44.2	36.5	0.5	14.0	49.1
Chhattisgarh	74.8	1.2	20.6	3.4	70.3	0.7	25.0	4.0	72.7	1.0	22.6	3.7
Jharkhand	26.6	5.7	20.6	47.0	20.8	1.1	33.6	44.4	23.9	3.6	26.7	45.8
Meghalaya	5.7	22.6	32.1	39.6	41.7	0.0	54.2	4.2	26.4	9.6	44.8	19.2
Mizoram	38.1	0.0	61.9	0.0	66.2	0.0	33.8	0.0	59.8	0.0	40.2	0.0
Odisha	59.8	7.7	28.6	3.9	58.0	11.4	25.7	4.8	59.0	9.4	27.3	4.3
Sikkim	48.8	0.0	2.5	48.8	55.7	0.0	8.6	35.7	52.0	0.0	5.3	42.7
Tripura	65.8	11.4	20.3	2.5	26.0	20.5	53.4	0.0	46.7	15.8	36.2	1.3
West Bengal	10.6	7.2	79.2	3.0	22.5	5.6	62.0	9.8	18.3	6.2	68.1	7.4
Western Region	75.9	3.8	14.5	5.7	80.5	3.5	11.7	4.2	78.2	3.7	13.1	5.0
Daman & Diu	90.0	0.0	10.0	0.0	81.4	0.0	18.6	0.0	86.0	0.0	14.0	0.0
Goa	75.0	7.5	13.8	3.8	85.5	7.2	5.8	1.4	79.9	7.4	10.1	2.7
Gujarat	76.9	3.7	14.2	5.2	75.4	3.7	18.1	2.9	76.2	3.7	16.0	4.1
Maharashtra	73.4	3.9	15.5	7.2	83.5	3.4	7.2	5.9	78.7	3.7	11.1	6.5
Southern Region	70.7	6.6	17.8	4.9	72.9	5.0	17.7	4.4	71.8	5.7	17.7	4.7
Andhra Pradesh	64.8	20.6	8.6	6.0	73.3	15.7	7.6	3.3	68.8	18.3	8.1	4.7
Karnataka	74.4	3.3	15.9	6.3	81.4	2.2	13.0	3.3	77.8	2.8	14.5	4.9
Kerala	84.4	0.3	14.3	0.9	76.2	0.4	23.1	0.4	80.6	0.3	18.4	0.7
Puducherry	50.0	7.5	41.3	1.3	47.1	8.6	44.3	0.0	48.7	8.0	42.7	0.7
Tamil Nadu	64.0	5.5	24.5	5.9	65.1	2.4	23.1	9.4	64.6	3.9	23.8	7.7
Telangana	72.3	13.2	9.4	5.0	77.1	11.8	9.7	1.4	75.3	12.3	9.6	2.7

Table A7.10: Distribution of insured households by awareness about steps to be taken in case of a disagreement with insurance company (%)

State/UT	Rural						Urban						All					
	Consult agent	Approach insurance company	Approach lokayukta ombudsman/	Approach consumer court	Don't know	Others	Consult agent	Approach insurance company	Approach lokayukta ombudsman/	Approach consumer court	Don't know	Others	Consult agent	Approach insurance company	Approach lokayukta ombudsman/	Approach consumer court	Don't know	Others
All India	33.5	27.1	1.4	6.1	30.6	1.3	31.3	33.1	2.0	7.8	25.1	0.7	32.4	30.0	1.7	6.9	27.9	1.0
Northern Region	36.9	21.4	1.3	5.7	34.1	0.6	36.1	30.9	0.8	6.8	24.7	0.7	36.5	26.0	1.0	6.2	29.6	0.7
Chandigarh	6.3	25.0	0.0	1.3	67.5	0.0	0.0	21.1	1.4	0.0	76.1	1.4	3.3	23.2	0.7	0.7	71.5	0.7
Delhi	24.1	61.2	1.7	12.1	0.9	0.0	25.4	57.7	3.1	12.0	1.7	0.0	25.1	58.7	2.7	12.0	1.5	0.0
Haryana	65.3	12.7	0.2	9.5	11.5	0.7	55.6	19.7	0.0	17.7	6.3	0.9	60.8	16.0	0.1	13.3	9.0	0.8
Himachal Pradesh	25.3	51.9	0.4	13.3	8.3	0.8	8.1	86.3	0.0	1.9	3.3	0.5	17.3	67.9	0.2	8.0	6.0	0.7
Madhya Pradesh	33.3	14.0	0.5	7.3	44.4	0.5	35.3	17.5	0.2	8.5	37.3	1.1	34.2	15.6	0.4	7.9	41.1	0.8
Punjab	43.8	22.1	3.9	9.6	20.1	0.5	51.3	24.5	0.9	9.7	13.4	0.3	47.3	23.3	2.4	9.7	16.9	0.4
Rajasthan	38.6	18.2	2.3	3.1	37.2	0.5	47.4	26.2	1.3	3.6	21.0	0.5	42.7	21.9	1.8	3.3	29.7	0.5
Uttar Pradesh	40.6	22.9	0.9	2.6	32.1	0.8	38.3	31.2	0.8	1.8	27.2	0.8	39.5	26.8	0.9	2.2	29.8	0.8
Uttarakhand	4.6	15.5	1.9	3.4	74.0	0.6	4.0	34.7	0.0	13.1	47.8	0.4	4.4	24.3	1.0	7.9	62.0	0.5
Eastern Region	19.3	28.6	1.3	9.5	38.4	3.0	19.9	30.4	2.8	12.3	33.3	1.2	19.6	29.5	2.0	10.9	35.9	2.1
Arunachal Pradesh	25.5	33.4	2.2	3.0	32.9	3.0	22.4	32.5	6.0	6.0	32.8	0.3	24.0	33.0	4.0	4.4	32.8	1.8
Assam	32.4	24.0	1.1	1.0	35.7	5.7	30.1	28.8	3.7	0.6	33.6	3.1	31.3	26.3	2.4	0.8	34.7	4.5
Bihar	2.9	8.8	1.5	18.7	68.0	0.1	4.4	11.0	2.3	23.5	58.8	0.0	3.6	9.8	1.9	20.9	63.7	0.1
Chhattisgarh	28.0	37.1	0.3	2.5	32.1	0.0	30.8	29.0	1.1	2.9	36.2	0.0	29.3	33.3	0.7	2.7	34.0	0.0
Jharkhand	5.7	13.2	1.2	9.0	70.4	0.5	2.8	14.5	4.6	11.4	64.4	2.3	4.4	13.8	2.8	10.1	67.6	1.3
Meghalaya	22.6	26.4	1.9	1.9	20.8	26.4	43.1	20.8	1.4	12.5	22.2	0.0	34.4	23.2	1.6	8.0	21.6	11.2
Mizoram	14.3	14.3	0.0	33.3	28.6	9.5	2.8	5.6	4.2	77.5	9.9	0.0	5.4	7.6	3.3	67.4	14.1	2.2
Odisha	34.2	49.8	0.9	1.1	6.7	7.2	32.0	52.0	2.1	3.4	7.5	3.0	33.2	50.8	1.5	2.2	7.1	5.3
Sikkim	1.3	16.3	2.5	16.3	63.8	0.0	0.0	7.1	0.0	30.0	62.9	0.0	0.7	12.0	1.3	22.7	63.3	0.0
Tripura	8.9	86.1	0.0	0.0	5.1	0.0	52.1	45.2	1.4	1.4	0.0	0.0	29.6	66.4	0.7	0.7	2.6	0.0
West Bengal	15.9	40.2	2.3	37.5	4.2	0.0	19.8	52.4	1.5	18.2	7.9	0.2	18.4	48.0	1.7	25.0	6.6	0.1
Western Region	51.2	32.9	3.5	4.2	7.7	0.5	42.3	40.8	5.6	4.1	6.6	0.6	46.8	36.8	4.5	4.1	7.2	0.6
Daman & Diu	58.8	41.3	0.0	0.0	0.0	0.0	57.1	41.4	0.0	1.4	0.0	0.0	58.0	41.3	0.0	0.7	0.0	0.0
Goa	38.8	12.5	20.0	22.5	6.3	0.0	59.4	5.8	11.6	18.8	4.3	0.0	48.3	9.4	16.1	20.8	5.4	0.0
Gujarat	48.1	34.3	3.7	5.5	8.0	0.4	37.8	45.8	4.9	4.7	6.6	0.2	43.3	39.6	4.3	5.1	7.3	0.3
Maharashtra	54.5	33.2	1.7	1.3	8.6	0.8	42.3	40.6	6.0	2.4	7.6	1.0	48.1	37.1	4.0	1.9	8.1	0.9
Southern Region	39.3	33.8	0.2	2.2	24.2	0.3	33.4	37.0	1.0	4.3	24.0	0.1	36.3	35.5	0.6	3.3	24.1	0.2
Andhra Pradesh	44.6	38.2	0.0	0.0	17.2	0.0	44.8	45.2	0.5	0.5	9.0	0.0	44.7	41.5	0.2	0.2	13.3	0.0
Karnataka	26.4	53.9	0.2	5.8	13.1	0.5	12.1	62.1	2.6	13.2	10.0	0.0	19.5	57.9	1.4	9.4	11.6	0.3
Kerala	68.8	18.4	0.0	0.0	12.8	0.0	70.5	17.1	0.0	0.0	12.5	0.0	69.6	17.8	0.0	0.0	12.6	0.0
Puducherry	13.8	22.5	2.5	1.3	60.0	0.0	15.7	18.6	0.0	4.3	60.0	1.4	14.7	20.7	1.3	2.7	60.0	0.7
Tamil Nadu	37.0	17.7	0.2	1.4	43.3	0.4	27.3	19.5	0.8	1.9	50.2	0.3	31.8	18.7	0.5	1.7	47.0	0.3
Telangana	39.0	48.4	0.0	0.0	11.9	0.6	47.3	47.0	0.0	0.0	5.7	0.0	44.3	47.5	0.0	0.0	8.0	0.2

Table A9.1: Differences for insured and uninsured households on perception about insurance: Changes in 2015 over 2010 (%)

Indicators	Insured			Uninsured		
	2010	2015	percent change	2010	2015	percent change
<b>Perception about insurance</b>						
<b>Rural :</b>						
a) Compensate Loss of Life	51.7	74.1	22.4	38.3	65.0	26.7
b) Compensate for loss from accident or disability	*	67.1	*	*	55.6	*
c) Provide for health care	*	26.0	*	*	25.8	*
d) Compensate for crop loss due to floods/drought, etc.	*	10.9	*	*	9.9	*
e) Insurance for house/cattle/tractor/pump set/etc.	*	5.5	*	*	4.6	*
f) Compensate damage to assets from certain events	43.5	14.1	-29.4	29.4	11.8	-17.6
g) Rebuild the asset lost due to certain events	20.8	5.4	-15.4	12.9	5.2	-7.7
h) Any other	5.2	5.0	-0.2	3.8	5.4	1.6
i) Can't say	2.1	6.4	4.3	19.7	12.4	-7.3
<b>Urban :</b>						
a) Compensate Loss of Life	50.9	75.8	24.9	42.1	70.2	28.1
b) Compensate for loss from accident or disability	*	69.4	*	*	62.5	*
c) Provide for health care	*	29.0	*	*	24.4	*
d) Compensate for crop loss due to floods/drought, etc.	*	7.4	*	*	7.5	*
e) Insurance for house/cattle/tractor/pump set/etc.	*	5.8	*	*	5.0	*
f) Compensate damage to assets from certain events	48.1	17.0	-31.1	33.5	15.0	-18.4
g) Rebuild the asset lost due to certain events	20.4	7.2	-13.1	14.6	6.3	-8.3
h) Any other	8.5	4.2	-4.3	6.7	4.0	-2.8
i) Can't say	1.8	5.0	3.2	15.9	9.4	-6.6
<b>All :</b>						
a) Compensate Loss of Life	51.3	74.9	23.6	40.5	68.1	27.6
b) Compensate for loss from accident or disability	*	68.2	*	*	59.7	*
c) Provide for health care	*	27.5	*	*	24.9	*
d) Compensate for crop loss due to floods/drought, etc.	*	9.2	*	*	8.4	*
e) Insurance for house/cattle/tractor/pump set/etc.	*	5.6	*	*	4.8	*
f) Compensate damage to assets from certain events	45.7	15.5	-30.2	31.8	13.8	-18.0
g) Rebuild the asset lost due to certain events	20.6	6.3	-14.3	13.9	5.9	-8.0
h) Any other	6.8	4.6	-2.2	5.6	4.5	-1.1
i) Can't say	2.0	5.7	3.7	17.5	10.6	-6.9

\* Indicator was not present in 2010 survey.

Table A9.2: Differences for insured and uninsured households on benefits of life insurance: Changes in 2015 over 2010 (%)

Indicators	Insured			Uninsured		
	2010	2015	percent change	2010	2015	percent change
<b>Benefits of life insurance</b>						
All :						
a) Best safeguard against risk	43.4	52.6	9.2	39.3	43.3	4.0
b) Accident Protection	*	61.0	*	*	49.3	*
c) Saving for future	49.0	69.0	20.0	40.1	57.6	17.5
d) Daughter's marriage	19.3	8.5	-10.8	15.8	5.9	-9.9
e) Children's education	18.6	15.6	-3.0	11.1	10.1	-0.9
f) Purpose of house	*	1.9	*	*	2.1	*
g) Tax benefits	11.9	3.8	-8.1	5.3	2.3	-3.0
h) Retirement needs	*	3.8	*	*	3.7	*
i) Others	0.9	8.2	7.3	3.8	19.4	15.7
<b>Factors influencing decision to take insurance</b>						
Rural:						
a) Voluntary	42.2	31.3	-10.8	N.A.	N.A.	N.A.
b) Advice of friends/relatives/neighbours	41.3	27.0	-14.2	N.A.	N.A.	N.A.
c) Advice of agent	76.3	47.4	-28.8	N.A.	N.A.	N.A.
d) Through employer	6.3	1.4	-4.9	N.A.	N.A.	N.A.
e) Advertisements	11.5	8.1	-3.4	N.A.	N.A.	N.A.
f) Requirement of the financier	2.7	1.5	-1.1	N.A.	N.A.	N.A.
g) Other sources	1.2	2.1	0.9	N.A.	N.A.	N.A.
h) Don't know	0.7	18.9	18.2	N.A.	N.A.	N.A.
Urban :						
a) Voluntary	47.3	35.0	-12.2	N.A.	N.A.	N.A.
b) Advice of friends/relatives/neighbours	40.5	29.2	-11.3	N.A.	N.A.	N.A.
c) Advice of agent	73.1	51.0	-22.0	N.A.	N.A.	N.A.
d) Through employer	6.4	2.2	-4.2	N.A.	N.A.	N.A.
e) Advertisements	15.8	10.5	-5.3	N.A.	N.A.	N.A.
f) Requirement of the financier	3.7	1.7	-2.0	N.A.	N.A.	N.A.
g) Other sources	1.3	1.4	0.1	N.A.	N.A.	N.A.
h) Don't know	0.4	17.8	17.4	N.A.	N.A.	N.A.
Urban :						
a) Voluntary	44.7	33.1	-11.5	N.A.	N.A.	N.A.
b) Advice of friends/relatives/neighbours	40.9	28.1	-12.8	N.A.	N.A.	N.A.
c) Advice of agent	74.7	49.2	-25.5	N.A.	N.A.	N.A.
d) Through employer	6.3	1.8	-4.6	N.A.	N.A.	N.A.
e) Advertisements	13.6	9.3	-4.3	N.A.	N.A.	N.A.
f) Requirement of the financier	3.1	1.6	-1.5	N.A.	N.A.	N.A.
g) Other sources	1.2	1.5	0.2	N.A.	N.A.	N.A.
h) Don't know	0.6	18.4	17.8	N.A.	N.A.	N.A.

\* Indicator was not present in 2010 survey; \*\*N.A.-Not Applicable

Table A9.3: Differences for insured and uninsured households on reasons for no household member insured: Changes in 2015 over 2010 (%)

Indicators	Insured			Uninsured		
	2010	2015	percent change	2010	2015	percent change
<b>Reasons for no household member insured</b>						
<b>Rural :</b>						
a) Not so important	N.A.	N.A.	N.A.	24.1	21.0	-3.1
b) Too expensive	N.A.	N.A.	N.A.	54.9	38.1	-16.7
c) Limited range of products	N.A.	N.A.	N.A.	30.5	5.7	-24.9
d) Products are complex	N.A.	N.A.	N.A.	10.4	5.2	-5.3
e) Accessibility problem	N.A.	N.A.	N.A.	17.0	13.7	-3.2
f) Difficult procedures	N.A.	N.A.	N.A.	10.5	8.5	-2.1
g) No confidence and trust on insurance	N.A.	N.A.	N.A.	9.0	13.1	4.2
h) Inadequate value on maturity	N.A.	N.A.	N.A.	3.4	5.4	2.0
i) Poor after sale services	N.A.	N.A.	N.A.	10.7	1.9	-8.8
j) Other reasons	N.A.	N.A.	N.A.	8.7	29.3	20.6
<b>Urban :</b>						
a) Not so important	N.A.	N.A.	N.A.			-1.4
b) Too expensive	N.A.	N.A.	N.A.	57.1	37.3	-19.8
c) Limited range of products	N.A.	N.A.	N.A.	28.0	5.5	-22.5
d) Products are complex	N.A.	N.A.	N.A.	12.1	4.9	-7.2
e) Accessibility problem	N.A.	N.A.	N.A.	12.6	12.1	-0.5
f) Difficult procedures	N.A.	N.A.	N.A.	12.5	7.8	-4.8
g) No confidence and trust on insurance	N.A.	N.A.	N.A.	7.1	13.2	6.1
h) Inadequate value on maturity	N.A.	N.A.	N.A.	5.6	7.2	1.6
i) Poor after sale services	N.A.	N.A.	N.A.	9.3	1.4	-7.9
j) Other reasons	N.A.	N.A.	N.A.	8.2	26.3	18.1
<b>All :</b>						
a) Not so important	N.A.	N.A.	N.A.	25.0	23.0	-2.0
b) Too expensive	N.A.	N.A.	N.A.	56.2	37.6	-18.6
c) Limited range of products	N.A.	N.A.	N.A.	29.0	5.6	-23.5
d) Products are complex	N.A.	N.A.	N.A.	11.4	5.0	-6.4
e) Accessibility problem	N.A.	N.A.	N.A.	14.4	12.7	-1.6
f) Difficult procedures	N.A.	N.A.	N.A.	11.7	8.0	-3.7
g) No confidence and trust on insurance	N.A.	N.A.	N.A.	7.9	13.2	5.3
h) Inadequate value on maturity	N.A.	N.A.	N.A.	4.7	6.5	1.8
i) Poor after sale services	N.A.	N.A.	N.A.	9.8	1.6	-8.3
j) Other reasons	N.A.	N.A.	N.A.	8.4	26.6	18.2

\*N.A.-Not Applicable

Table A9.4: Differences for insured and uninsured households on insurance relevance by class: Changes in 2015 over 2010 (%)

Indicators	Insured			Uninsured		
	2010	2015	percent change	2010	2015	percent change
<b>Insurance relevance by class</b>						
<b>Rural:</b>						
a) Only for rich	N.A.	N.A.	N.A.	12.7	67.7	55.0
b) Only for middle class	N.A.	N.A.	N.A.	2.9	5.4	2.5
c) Only for poor class	N.A.	N.A.	N.A.	2.3	0.6	-1.7
d) For all classes	N.A.	N.A.	N.A.	58.4	22.3	-36.1
e) None	N.A.	N.A.	N.A.	0.4	0.0	-0.4
f) Can't Say	N.A.	N.A.	N.A.	23.3	4.0	-19.3
<b>Urban:</b>						
a) Only for rich	N.A.	N.A.	N.A.	12.6	72.6	60.0
b) Only for middle class	N.A.	N.A.	N.A.	1.9	4.4	2.5
c) Only for poor class	N.A.	N.A.	N.A.	1.8	1.7	-0.1
d) For all classes	N.A.	N.A.	N.A.	63.1	17.1	-46.0
e) None	N.A.	N.A.	N.A.	0.7	0.2	-0.4
f) Can't Say	N.A.	N.A.	N.A.	20.0	4.0	-16.0
<b>All:</b>						
a) Only for rich	N.A.	N.A.	N.A.	12.6	70.5	57.9
b) Only for middle class	N.A.	N.A.	N.A.	2.3	4.9	2.5
c) Only for poor class	N.A.	N.A.	N.A.	2.0	1.2	-0.8
d) For all classes	N.A.	N.A.	N.A.	61.2	19.3	-41.9
e) None	N.A.	N.A.	N.A.	0.6	0.1	-0.4
f) Can't Say	N.A.	N.A.	N.A.	21.3	4.0	-17.3
<b>linking insurance with credit</b>						
<b>Rural:</b>						
a) Yes	N.A.	N.A.	N.A.	32.3	18.5	-13.7
b) No	N.A.	N.A.	N.A.	26.1	13.6	-12.5
c) Can't say	N.A.	N.A.	N.A.	41.6	67.8	26.2
<b>Urban:</b>						
a) Yes	N.A.	N.A.	N.A.	33.6	16.8	-16.8
b) No	N.A.	N.A.	N.A.	29.2	16.0	-13.2
c) Can't say	N.A.	N.A.	N.A.	37.2	67.2	30.0
<b>All:</b>						
a) Yes	N.A.	N.A.	N.A.	33.1	17.5	-15.6
b) No	N.A.	N.A.	N.A.	27.9	15.0	-12.9
c) Can't say	N.A.	N.A.	N.A.	39.0	67.5	28.5

\*N.A.-Not Applicable

Table A9.5: Differences for insured and uninsured households on health insurance awareness: Changes in 2015 over 2010 (%)

Indicators	Insured			Uninsured		
	2010	2015	percent change	2010	2015	percent change
<b>Insurance relevance by class</b>						
Rural:	51.2	68.5	17.4	N.A.	N.A.	N.A.
Urban:	56.1	71.9	15.8	N.A.	N.A.	N.A.
All:	53.7	70.2	16.4	N.A.	N.A.	N.A.
<b>Health insurance policy benefits</b>						
<b>Rural:</b>						
a) Protection against all illness	38.1	46.9	8.7	N.A.	N.A.	N.A.
b) Reimbursement against all illness	*	46.3	*	N.A.	N.A.	N.A.
c) Only OPD	8.5	9.5	1.1	N.A.	N.A.	N.A.
d) Only hospitalisation	32.1	50.0	17.9	N.A.	N.A.	N.A.
e) Cashless claim facility	17.2	26.4	9.2	N.A.	N.A.	N.A.
f) Others	6.2	2.7	-3.5	N.A.	N.A.	N.A.
g) No benefits	3.8	3.1	-0.7	N.A.	N.A.	N.A.
<b>Urban:</b>						
a) Protection against all illness	38.0	48.9	11.0	N.A.	N.A.	N.A.
b) Reimbursement against all illness	*	46.4	*	N.A.	N.A.	N.A.
c) Only OPD	9.3	10.1	0.8	N.A.	N.A.	N.A.
d) Only hospitalisation	33.6	49.5	15.9	N.A.	N.A.	N.A.
e) Cashless claim facility	18.2	29.0	10.8	N.A.	N.A.	N.A.
f) Others	6.2	2.6	-3.5	N.A.	N.A.	N.A.
g) No benefits	2.5	3.3	0.9	N.A.	N.A.	N.A.
<b>All:</b>						
a) Protection against all illness	38.0	47.9	9.9	N.A.	N.A.	N.A.
b) Reimbursement against all illness	*	46.4	*	N.A.	N.A.	N.A.
c) Only OPD	8.9	9.8	0.9	N.A.	N.A.	N.A.
d) Only hospitalisation	32.9	49.7	16.8	N.A.	N.A.	N.A.
e) Cashless claim facility	17.8	27.7	10.0	N.A.	N.A.	N.A.
f) Others	6.2	2.7	-3.5	N.A.	N.A.	N.A.
g) No benefits	3.1	3.2	0.1	N.A.	N.A.	N.A.

\* Indicator was not present in 2010 survey; \*\*N.A.-Not Applicable

Table A9.6: Differences for insured and uninsured households on insured assets/durables/goods : Changes in 2015 over 2010 (%)

Indicators	Insured			Uninsured		
	2010	2015	percent change	2010	2015	percent change
<b>Perception about insurance</b>						
<b>Rural :</b>						
a) House	*	2.0	*	*	1.8	*
b) Crop	2.5	4.6	2.1	0.6	2.5	1.9
c) Shop	*	0.6	*	*	0.6	*
d) Tractor	2.5	2.5	0.0	0.5	1.4	1.0
e) Four Wheeler	*	7.4	*	*	2.8	*
f) Two Wheeler	*	38.8	*	*	14.1	*
g) Livestock	0.3	0.7	0.4	0.2	0.2	0.0
h) Other Household item	*	0.4	*	*	0.2	*
i) Pump set	0.1	0.1	0.0	0.5	0.0	-0.4
j) others	*	4.1	*	*	4.6	*
k) None	*	51.9	*	*	77.8	*
<b>Urban:</b>						
a) House	*	2.7	*	*	1.9	*
b) Crop	0.3	1.1	0.8	0.1	0.7	0.6
c) Shop	*	1.0	*	*	0.7	*
d) Tractor	0.9	0.5	-0.4	0.2	0.3	0.2
e) Four Wheeler	*	9.3	*	*	4.0	*
f) Two Wheeler	*	43.6	*	*	18.8	*
g) Livestock	0.3	0.4	0.1	0.1	0.2	0.1
h) Other Household item	*	0.6	*	*	0.3	*
i) Pump set	0.0	0.1	0.1	0.3	0.0	-0.2
j) others	*	3.6	*	*	3.9	*
k) None	*	48.8	*	*	74.4	*
<b>All:</b>						
a) House	*	2.4	*	*	1.8	*
b) Crop	1.7	2.9	1.1	0.3	1.4	1.1
c) Shop	*	0.8	*	*	0.6	*
d) Tractor	1.9	1.5	-0.4	0.3	0.8	0.5
e) Four Wheeler	*	8.3	*	*	3.6	*
f) Two Wheeler	*	41.2	*	*	16.9	*
g) Livestock	0.4	0.6	0.2	0.1	0.2	0.1
h) Other Household item	*	0.5	*	*	0.3	*
i) Pump set	0.0	0.1	0.0	0.4	0.0	-0.3
j) others	*	3.9	*	*	4.2	*
k) None	*	50.4	*	*	75.7	*

\* Indicator was not present in 2010 survey.



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