Seeds of (climate) change: Private adaptation and subsidized insurance in West Bengal

Pre-analysis plan update

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In 2025, we are conducting a second year of the experiment. This PAP update has been uploaded to the AEA registry prior to the completion of any data collection round for this year. We will conduct a year two baseline survey in May / June 2025 in which we repeat the BDM exercise in year one. Farmers are informed that their BDM draw may be different to the previous year. The precise prices for the BDM game will be different, but the assignment to treatment will be broadly similar. We will repeat our main baseline analysis on the effect of insurance on WTP using the year two baseline data, using year one treatment assignment as the treatment variable of interest for our ITTs. We will conduct an endline survey after harvest, which will contain essentially the same set of outcomes to the year one endline. We plan to complete the same set of analyses described in our original plan, again using year one treatment assignment as the relevant treatment variable. A chief purpose of the year two data collection is to test for effects after farmers have experience with the insurance product, which should increase trust in the product. We therefore plan to analyze the year one and year two data separately.