

Information sharing, insurance decisions and conflict in the  
household

*Amendment to Pre-Analysis Plan*

Registry number: AEARCTR-0013841

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## **Author amendment**

The project now includes (prespecified) analyses from the project registered under the name *The Impact of Information about Consumer Value and Contract Performance on Uptake and Welfare of Insurance* (AEA Registry: AEARCTR-0013843). The author team now reflects all principal investigators listed on either of the submitted pre-analysis plans (adding Lotte van der Haar, Nathan Jensen, Kelvin Mashisia Shikuku, and Hyuk Harry Son).

## **Additional analyses**

### **Heterogeneity by pre-study product exposure**

After submitting earlier versions of the pre-analysis plans, we have gained access to anonymized administrative data that includes all insurance policies sold since the start of the programme in 2022 across our research areas. This data provides information on which communities had sales of the financial product before conducting our study, a proxy of prior exposure to the product. Approximately half of our study communities were exposed before 2024, while the other half were not.

Pre-study community-level exposure to the product likely matters for how information about product attributes, consumer value and customer care is received and how beliefs and subsequently behaviour are affected. Exploratory analyses using this newly available data suggest that treatment effects of the prespecified interventions in AEARCTR-0013841 and AEARCTR-0013843 (informational videos and gender targeting) on insurance take-up are driven by the communities that had pre-study exposure to the financial product. Before conducting additional analyses using these data, we document our intention to use pre-study product exposure as an additional heterogeneity variable in our previously pre-specified heterogeneity specification for all our primary and secondary outcomes. The heterogeneity variable will be a dummy that is equal to one if any sales are observed in the community before 2024 based on the administrative sales data, and zero otherwise.