Effect on WTP

Main determinants
- Degree of risk aversion
- Perceived risk
- Perceived size of the loss
- Income

Variables in the study and their effect on the main determinants
- Age
  - Farmer
  - Higher education
  - Children 0 to 5
  - Elderly
- Poor
  - Rich
- Household members
  - Chronic diseases
  - Past need of health care
- Woman
- Insurance experience