List of Figures

Figure 1.1	Market, State, and Community Insurance Mechanisms	4
Figure 1.2	Cross-Country Income Elasticity for Life and Non- life Formal Insurance Demand	6
Figure 2.1	Damage Levels by Habagat	37
Figure 2.2	The Distribution of Each Individual Deep Parameters	42
Figure 2.3	The Relationship between Deep Parameters, Age and Education	43
Figure 2.4	The Quantile Regression	44
Figure 2.5	The Relationship between Deep Parameters, Age and Education without Outliers	44
Figure 2.6	The Quantile Regression without Outliers	45
Figure 2.7	The Histogram of the Amount of Donation	47
Figure 3.1	Map of Studied Provinces	63
Figure 4.1	Map of studied villages	89
Figure 4.2	Risk Aversion, Impatience, Altruism and Trust by Household Flood Exposure	103
Figure 4.3	Subjective Expectations by Household Flood Exposure	105
Figure 4.4	Relationship between Preferences and Key Characteristics	107
Figure 5.1	Average Subjective Interest Rates (annualised)	137
Figure 6.A.1	The Histogram of the Damage	187
Figure 6.A.2	The Histogram of the Amount of Donation	187
Figure 6.A.3	The CDF of Presentbias with Respect to Today's Damage	188
Figure 6.A.4	The CDF of Discountfactor with Respect to	188
Figure 6.A.5	Today's Damage The CDF of Curvature with Respect to Today's Damage	189

Figure 6.A.6	The CDF of Presentbias with Respect to half a year ago's Damage	189
Figure 6.A.7	The CDF of Discountfactor with Respect to half a year ago's Damage	190
Figure 6.A.8	The CDF of Culvature with Respect to half a year ago's Damage	190
Figure 6.A.9	The CDF of Presentbias with Respect to Today's Econmic Condition	191
Figure 6.A.10	The CDF of Discountfactor with Respect to Today's Econmic Condition	191
Figure 6.A.11	The CDF of Culvature with Respect to Today's Econmic Condition	192
Figure 7.1	Economic and Human Losses in Major Natural Disasters	202