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Extended Warranties Pranav Jindal, University of Chicago, 2012 The objective of this paper is to understand what drives consumers to buy extended warranties and pay high premia for them We primarily focus on the role of risk preferences and disentangle and study their relative importance Empirical and behavioral research on insurance is at odds with whether diminishing returns curvature of the utility function or loss aversion and non linear probability weighting lead to the observed consumer behavior This is primarily due to the inability of standard choice data to separate curvature of the utility function loss aversion and non linear probability weights and the need to rely on strong parametric assumptions We design two conjoint studies consistent with simultaneous and sequential decision making with choices over washing machines with and without extended warranty where failure probabilities and repair costs are given to subjects Using stated choice data from the survey consumer preferences degree of curvature loss aversion and probability weights can be non parametrically identified We find that loss aversion is significantly more important than curvature and probability weights in explaining extended warranty choices These findings are robust to different specifications of the utility function and risk preferences Importantly failure to decompose risk averse behavior into that arising from curvature loss aversion and probability weighting leads to lower washer and warranty prices and under predicts the rate of change of warranty prices with varying repair costs We test theory on complementary good pricing and find that estimates from the sequential choice survey rationalize the high premium consumers pay for extended warranties Finally forcing different retailers to sell washers and extended warranties increases decreases the washer warranty price and makes consumers worse off A 5% discount on the washer price makes consumers indifferent to the proposed policy intervention

Embracing the Song of Term: An Emotional Symphony within **Goodreads Choice Price Warranty**

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