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Market Regulation of Voluntary Add-on Contracts

Christian Michel

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Highlights

- Propose model to analyze consumer protection policies for voluntary add-on contracts.
- Consumers' option to buy multiple products can create an endogenous base price floor.
- Inducing competition for add-on contracts most favorable policy for consumer welfare.
- Free cancellation policy less effective; minimum insurance level can even harm consumers.
- Results explain profitability of add-on insurance and effects of extended warranty regulation.

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