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To whom it may concern:

I declare that I have no relevant or material financial interests that relate to the research described in
The Socio-Economic Distribution of Choice Quality: Evidence from Health Insurance in the Netherlands

I appreciate your consideration of the paper for publication. Should you have any questions about
this disclosure or the paper please feel free to contact me (handel@berkeley.edu).

Sincerely,

A handwritten signature in black ink, appearing to read "Ben Handel", written in a cursive style.

Benjamin Handel