

# **U.S. Extended Warranty Market By Coverage Type (Standard Protection Plan and Accidental Protection Plan), Distribution Channel (Manufacturers, Retailers, and Others), End User (Business and Individuals), Device Type (Automobiles, Consumer Electronics, Home Appliances, Mobile Devices & PCs, and Others) and Service Type (Home Warranty, Auto Warranty, Enterprise Equipment Warranty, and Others): U.S. Opportunity Analysis and Industry Forecast, 2020–2028**

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## **Abstracts**

Extended warranties begin after the expiration of the manufacturer's warranty, and provide repair for failed products, inclusive of parts and labor. Some extended warranties are called Date of Purchase (DOP) contracts that wrap around a manufacturer's warranty, providing services which 'uplift' the manufacturer's warranty. Furthermore, it provides an additional feature such as configuration or food loss protection from the first day of the manufacturer's warranty, or simply extending the parts and labor coverage offered by the manufacturer for additional periods of time, from monthly subscriptions, to annual contracts.

Extended warranties are much like insurance products. They are underwritten, often by the same large insurance companies from whom consumers and businesses purchase life and property insurance. The insurers must 'reserve' funds to pay for forecasted claimable events, such as the failure of an appliance.

It covers the cost of replacement, repair, breaking down of the product, and undertakes other coverages as per terms specified in extended warranty plans. Moreover, extended warranty can be offered by retailers, manufacturers, and other warranty administrators. As it is a prolonged warranty offered to consumers, in addition to standard warranty on new items, extended warranties cost extra based on percentage of the item's retail price.

The U.S. extended warranty market is expected to exhibit robust growth during the forecast period. The key factors impacting the growth of the market include increased awareness for extended warranty, rise in penetration of laptops, smartphones, and tablets. In addition, rise in need for advanced promotional strategies, and growth associated with e-commerce industry drives the growth of the U.S. extended warranty market. Furthermore, decline in sale of PCs is the major restraint that hinder the growth of the market. Moreover, innovative services offered by major extended warranty players, and rise in demand for extended warranty coverage in automobiles are expected to boost the market growth in the future. However, each of these factors is anticipated to have a definite impact on the overall market growth during the forecast period.

The U.S. market is segmented into coverage type, distribution channel, end user, device type, service type and region. On the basis of coverage type, it is classified into standard protection plan, and accidental protection plan. On the basis of distribution channel, the market is categorized into manufacturers, retailers, and others. As per end user, it is segregated into business, and individuals. By device type, the market is bifurcated into automobiles, consumer electronics, home appliances, mobile devices & PCs, and others. On the basis of service type, the market is bifurcated into home warranty, auto warranty, enterprise equipment warranty and others.

The market players operating in the U.S. extended warranty market include ASSURANT INC., American International Group Inc., AmTrust Financial, Asurion. CARCHEX, CarShield LLC, Endurance Warranty Services LLC, Liberty Bell Auto Protect, Protect My Car, and SquareTrade Inc.

## U.S. Extended Warranty Market Key Segments

### By Coverage

#### Standard Protection Plan

## Accidental Protection Plan

### By Distribution Channel

Manufacturers

Retailers

Others

### By End User

Business

Individuals

### By Device Type

Automobiles

Consumer Electronics

Home Appliances

Mobile Devices & PCs

Others

### By Service Type

Home Warranty

Auto Warranty

Enterprise Equipment Warranty

Others

## Key Market Players

ASSURANT INC.

American International Group Inc.

AmTrust Financial

Asurion

CARCHEX

CarShield LLC

Endurance WarrantyServices LLC

Liberty Bell Auto Protect

Protect My Car

SQUARETRADE Inc.

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