I thank the anonymous researchers and Uri, Joe, and Leif for discovering and detailing the evidence that proves that the insurance field data was fabricated.

I want to make clear that I was not involved in conducting the field study, had no interactions with the insurance company, and don't know when, how, or by whom exactly the data was collected and entered. I have no knowledge of who fabricated the data.

I had no inkling that the insurance field data was fabricated until reading the Data Colada post. In our original 2012 paper we made sure to point out the fact that "... our measure of use was somewhat noisy, as the miles driven per car have been accumulated over varying unknown time periods." In the follow-up 2020 paper, coauthored with Ariella Kristal and Ashley Whillans, we reported on a new issue with the insurance field study, a concern about whether "the randomization failed (or may have even failed to occur as instructed)." That concern and the desire to be fully transparent led us to publicly post all data files from the 2012 paper on OSF. The availability of that data made the discovery of the field data fabrication possible.

I recognize now that the severity of the issues discussed in the 2012 and 2020 papers were only the tip of the iceberg. In retrospect, we all should have done a better job of scrutinizing the data before the first submission to PNAS in June 2012. This whole situation has reinforced the importance of having an explicit team contract, that clearly establishes roles, responsibilities, and processes, and of properly sharing and archiving the digital trail of the work done.

I deeply regret that the 2012 paper was published and that others have spent time, effort, and money trying to implement or replicate the reported results. But I am genuinely pleased that the data fabrication has come to light and the scientific record is being corrected.

Sincerely, Nina Mazar, Boston, MA, Aug 16, 2021