

	Model 1	Model 2
Constant	0.164*** (0.045)	0.308*** (0.044)
Profit premium	0.020*** (0.002)	0.021*** (0.002)
Var(u_i)	0.380	0.340
Var(v_i)	0.004	0.003
Num.Obs.	3636	3423
R2 Marg.	0.083	0.086
AIC	4754.1	4400.5
BIC	4785.1	4431.2
RMSE	0.47	0.46