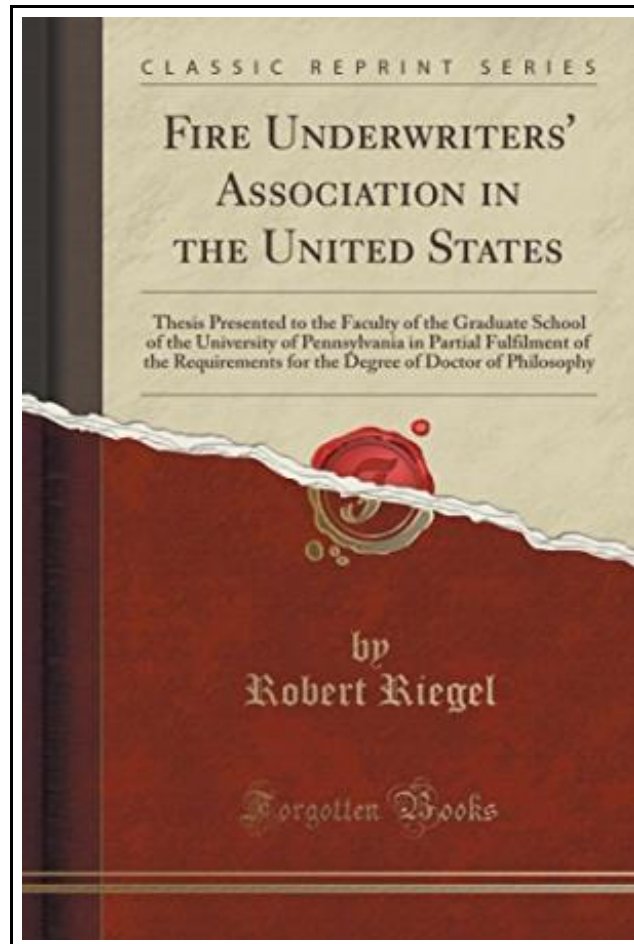


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Forgotten Books, United States, 2015. Paperback. Book Condition: New. 229 x 152 mm. Language: English . Brand New Book ***** Print on Demand *****.Excerpt from **Fire Underwriters Association in the United States: Thesis Presented to the Faculty of the Graduate School of the University of Pennsylvania in Partial Fulfilment of the Requirements for the Degree of Doctor of Philosophy** Under such statutes it was to the insured s advantage to have his building I destroyed and he made a profit thereby. Anti-compact laws came into existence, forbidding combinations in the fixing or maintaining of rates. By the passage of such laws States refused to permit combination, which was eliminating the discrimination in rates which had resulted from competition. Rate criticism has lately assumed a new phase, however, induced by the character of the means used to obtain rates, namely, underwriters associations. No longer do we have all the companies, influenced by competition, reducing their rates to the lowest point consistent with their loss statistics, or even lower, or arriving by separate processes at the final rates which they grant on properties. They instead co-operate to centralize the control of rates - place the power with associations in which they, among others, are represented; and to the new methods the critics find new objections. It begins to appear as if rates might be placed at any point the companies choose and thereby become exorbitant. Competition eliminated, what check on confiscation exists? Were the rates, promulgated by the associations with the help of local schedules, optional, there would be no room for adverse criticism, but they are of little value if not enforceable. The money spent in obtaining a rating on a building would be wasted, if through competition a company were forced to discard the rate for a lower one. The...



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