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(Leonie Collins)

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Rarebooksclub.com, United States, 2012. Paperback. Book Condition: New. 246 x 189 mm. Language: English . Brand New Book ***** Print on Demand *****.This historic book may have numerous typos and missing text. Purchasers can download a free scanned copy of the original book (without typos) from the publisher. Not indexed. Not illustrated. 1920 Excerpt: . and its use for rate making involves a knowledge of the way the business is underwritten and administered, an intimate acquaintance with industrial processes, particularly from the standpoint of accident production, and, above all, an appreciation of the weaknesses inherent in the data themselves. Underwriters usually are responsible for the establishment of pure premiums, but they find it necessary to keep in close touch with actuaries, statisticians, and safety engineers. In fact, the best results are obtained by rate making committees upon which all these professions are represented. It is impossible, in a paper of this length to describe the many interesting questions which present themselves during a rate revision. One must live with the problem to learn its many variations. It will be possible, however, to discuss the selection of pure premiums for several typical classifications and in this way to convey to the reader an idea of the procedure followed in establishing pure premiums under various conditions. 1. The simplest case is where the experience is reasonably uniform by states and regions and represents a sufficient volume for the entire country to produce a true indication for each pure premium element. A classification of this type is 3632--Machine Shops--no foundry, the experience of which is reproduced in exhibit IV. For this classification the national indications were adopted without modification and no exceptions were established. The selected pure premiums thus correspond to the indicated pure premiums, namely: D. P. T. D. All Other...

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