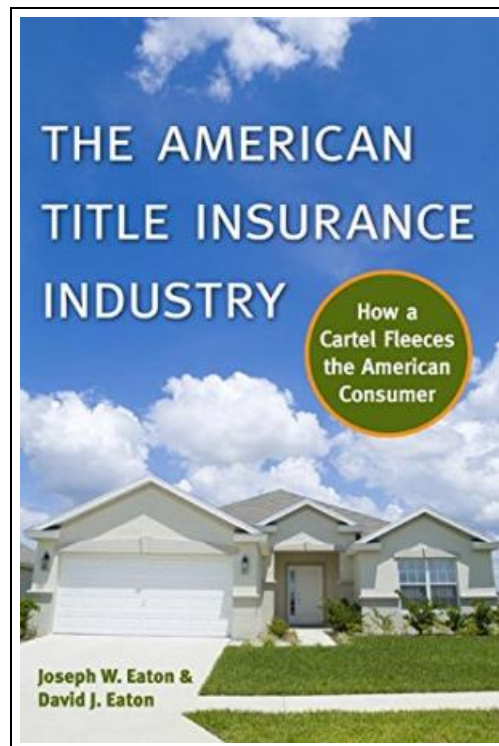


## The American Title Insurance Industry: How a Cartel Fleeces the American Consumer (Hardback)



Filesize: 7.56 MB

### **Reviews**

*It is really an awesome pdf that I actually have actually study. It really is basic but excitement from the 50 % of the publication. I am delighted to inform you that here is the greatest book i have read through within my individual existence and can be he finest publication for actually.*

**(Mrs. Yasmine Crona)**

## THE AMERICAN TITLE INSURANCE INDUSTRY: HOW A CARTEL FLEECES THE AMERICAN CONSUMER (HARDBACK)

[DOWNLOAD](#)

To get **The American Title Insurance Industry: How a Cartel Fleeces the American Consumer (Hardback)** PDF, make sure you access the web link listed below and download the ebook or have accessibility to additional information which are highly relevant to THE AMERICAN TITLE INSURANCE INDUSTRY: HOW A CARTEL FLEECES THE AMERICAN CONSUMER (HARDBACK) book.

New York University Press, United States, 2007. Hardback. Book Condition: New. 229 x 150 mm. Language: English . Brand New Book. After World War II, banks and other mortgage lenders began requiring insurance to protect them against flawed or defective real estate titles. Over the past sixty years, the title insurance industry has grown steadily in size, power, and secrecy: policies are available for both lenders and property owners and many title insurers offer an array of other real estate services, such as escrow and appraisal. Yet details about the industry's operational procedures remain closely guarded from public exposure. In *The American Title Insurance Industry*, Joseph and David Eaton present evidence that improvements in recordkeeping over the last sixty years-particularly the advent of computers-have reduced the likelihood of a defective title going unnoticed in a property transaction. But the industry's flaws run deeper than mere obsolescence: in most states, title insurers are allowed to engage in anticompetitive business practices, including price-fixing. Among the findings in this meticulously researched study are instances of insurers charging premiums well above the amount necessary to compensate them for assuming the risk of defect and identical policies with identical risk that vary in price by hundreds of percentage points for different geographic locations. The authors also examine the widely ignored role that the federal and most state governments play in perpetuating the title insurance industry's unfair practices. Whereas most private industries prefer as little government intervention as possible, title insurers welcome it. Federal statute exempts title insurers from anti-trust liability, opening the door for price-fixing and destroying any semblance of free-market competition or market power for consumers. A landmark study for elected officials, and all those involved in the insurance, real estate, and brokerage industries, *The American Title Insurance Industry* brings to...



[Read The American Title Insurance Industry: How a Cartel Fleeces the American Consumer \(Hardback\) Online](#)



[Download PDF The American Title Insurance Industry: How a Cartel Fleeces the American Consumer \(Hardback\)](#)

## Related Kindle Books

**[PDF] Weebies Family Halloween Night English Language: English Language British Full Colour**

Click the web link beneath to get "Weebies Family Halloween Night English Language: English Language British Full Colour" PDF document.

[Read PDF »](#)

**[PDF] The First Epistle of H. N. a Crying-Voyce of the Holye Spirit of Loue. Translated Out of Base-Almayne Into English. (1574)**

Click the web link beneath to get "The First Epistle of H. N. a Crying-Voyce of the Holye Spirit of Loue. Translated Out of Base-Almayne Into English. (1574)" PDF document.

[Read PDF »](#)

**[PDF] The Picture of Dorian Gray: A Moral Entertainment (New edition)**

Click the web link beneath to get "The Picture of Dorian Gray: A Moral Entertainment (New edition)" PDF document.

[Read PDF »](#)

**[PDF] Games with Books : 28 of the Best Childrens Books and How to Use Them to Help Your Child Learn - From Preschool to Third Grade**

Click the web link beneath to get "Games with Books : 28 of the Best Childrens Books and How to Use Them to Help Your Child Learn - From Preschool to Third Grade" PDF document.

[Read PDF »](#)

**[PDF] Games with Books : Twenty-Eight of the Best Childrens Books and How to Use Them to Help Your Child Learn - from Preschool to Third Grade**

Click the web link beneath to get "Games with Books : Twenty-Eight of the Best Childrens Books and How to Use Them to Help Your Child Learn - from Preschool to Third Grade" PDF document.

[Read PDF »](#)

**[PDF] TJ new concept of the Preschool Quality Education Engineering: new happy learning young children (3-5 years old) daily learning book Intermediate (2)(Chinese Edition)**

Click the web link beneath to get "TJ new concept of the Preschool Quality Education Engineering: new happy learning young children (3-5 years old) daily learning book Intermediate (2)(Chinese Edition)" PDF document.

[Read PDF »](#)