



# **From Industrial to Legal Standardization, 1871-1914: Transnational Insurance Law and the Great San Francisco Earthquake (Legal History Library / Studies in the History of Private Law)**

*Tilmann J. Röder*

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At the end of the 19th century, internationalisation and standardisation fundamentally changed business law. More and more industries such as insurance, transport, wholesale and finance used standard contracts and clauses for international transactions. An impressive example of this development was the reaction of the insurance industry to the earthquake and conflagration of San Francisco in 1906. At once, a global discourse on the economic, technical and legal consequences arose; in the meantime, a small group of powerful reinsurance managers developed a strict exclusionary clause intended for worldwide application. Fire insurers in many countries adopted this earthquake clause", while others refused it. Germany, California and Italy - where the earthquake of Messina in 1908 led to a legal turn - are paradigmatic examples of these reactions. Beyond this case study, the author discusses the novel phenomenon of international standard contracts and clauses from a theoretical perspective.

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