

# Regulating Pensions

Too Many Rules,  
Too Little Competition

David Simpson



# Regulating Pensions Too Many Rules Too Little Competition Hobart Papers

**John Blundell, Colin Robinson**



## **Regulating Pensions Too Many Rules Too Little Competition Hobart Papers:**

*Reforming Britain's Economic and Financial Policy* H. Treasury, 2001-12-02 In recent years the UK's macroeconomic policy framework has undergone a period of radical reform so as to deliver the economic stability necessary to achieve high levels of growth and employment This book provides a comprehensive account of these reforms which constitute a new and innovative approach to policy making Radical changes to the monetary policy framework the fiscal policy framework the regime for public spending and financial regulation are presented Together they represent a coherent strategy to deliver economic stability and benefits to the wider economy As well as providing an unprecedented insight into UK Government economic policy the book takes the reader through the intellectual foundations of policy reform and the translation of these to applied policy making *Reforming Britain's Economic and Financial Policy* contains a foreword by the Chancellor Gordon Brown

*Private Pensions Series Regulating Private Pension Schemes: Trends and Challenges* OECD, 2002-04-19 This conference proceedings analyses the key policy implications arising from the growth of private pensions

*Approaching retirement* Kirk Mann, 2001-11-21 We are all approaching retirement but what should we expect For some it is a happy prospect Others approach retirement knowing they face hardship and social exclusion Amid alarming predictions of a demographic time bomb governments and the private pensions industry urge everyone to plan and save now but admit that there are risks But will the pension funds deliver on their promises Will the rich increasingly retire early but the poor work for longer How reliable are state pension schemes Do the USA Sweden or Australia have a better approach to retirement pensions than the UK *Approaching retirement* tackles these and many other questions from a number of sociological perspectives Using the idea of the social division of welfare as a template different approaches to retirement pensions policy are assessed and their strengths and weaknesses clearly presented This book will be an invaluable resource for social science students at all levels and for those who teach them Economists and pension practitioners will also find food for thought here

**Regulation Without the State** John Blundell, Colin Robinson, 2000 The rising tide of government regulation in most countries is provoking a reconsideration of the extent to which the state should lay down rules for others Self regulation and other forms of voluntary rule setting are being examined as substitutes for regulation by government Readings 52 begins with a paper by John Blundell and Colin Robinson which analyses the forces behind government regulation its shortcomings and the scope for voluntary regulation Seven papers by distinguished commentators on regulation then examine Blundell and Robinson's conclusions

**Regulating Pensions** David Simpson, 1996 Discusses those transactions in personal investment contracts which are regulated by the Personal Investment Authority in Britain

**Regulating Financial Markets** George J. Benston, 1998 Financial services financial firms and financial markets are regulated to a greater extent than most other products and services In this radical book Professor George Benston provides a comprehensive critique of the justifications for financial services regulation and provides an innovative proposal for reform Executive Summary Financial services

financial firms and financial markets are regulated to a greater extent than most other products and services Financial service regulation goes back centuries It provides benefits to governments for example from direct and indirect taxation of banks and to regulated financial institutions which gain where entry is restricted Consumer protection is a common reason given for financial regulation But consumers in financial markets are probably less subject to fraud misrepresentation discrimination and information asymmetry than consumers of other products Concern about negative externalities costs born by others is another argument for regulation However on examination it is clear there are few genuine externalities Regulations on externality grounds is justified only for financial institutions which hold government insured deposits for insurance companies which provide government mandated non contracting third party insurance for instance for cars and for companies which underwrite long term life insurance and annuities Financial regulation incurs costs borne by consumers and taxpayers which probably exceed the benefits they receive There are substantial unintended costs such as reduced diversification of financial institutions and the absence of less costly and more innovative products because of restrictions on entry to financial markets An optimal regulatory system for banks would involve substantial capital requirements periodic reporting of assets liabilities and capital and a structured early intervention system for the authorities For government mandated third party liability insurance life insurance and annuities insurance companies should be subject to capital requirements similar to those for banks If governments wish to protect consumers of financial products the best procedure is to establish an Ombudsman to which consumers who feel they have been mistreated can go The proposed regulatory system would be almost costless to taxpayers the regulated companies and consumers of their products and services Compared with existing regimes it has the great advantage of not restricting entry to financial markets nor the introduction of new products

**Money and the Market** Kevin Dowd, 2013-12-16 Kevin Dowd asserts that state intervention into financial and monetary systems has failed and that we would be better off if financial markets were left to regulate themselves This collection will appeal to students researchers and policy makers in the monetary and financial area Regulating Private Pension Schemes International Network of Pensions Regulators and Supervisors. Conference, Organisation for Economic Co-operation and Development. Private Pensions and Insurance Unit, 2002 The issue of providing appropriate financial security for retirement is of growing importance for both OECD member and non member countries and the approaches adopted to implement the necessary reforms vary depending on each country's economic social and demographic environment Increasingly however reform programmes involve the establishment or extension of private pension arrangements This book contains a selection of papers presented at a meeting in April 2001 of the International Network of Pension Regulators and Supervisors INPRS and the OECD to discuss the key policy implications arising from the growth of private pension schemes Hobart Paper, 2004

**Occasional Paper**, 1963 *British Reports, Translations and Theses* British Library. Lending Division, 1997 Issue for Mar 1981 contains index for Jan Mar 1981 in microfiche form British Reports, Translations and Theses British Library.

Document Supply Centre,1997      **Debating Pensions** Frank Field,2002      *Economic and Political Weekly* ,1997

**Bibliographie der Wirtschaftswissenschaften** ,1997      **Bibliographie der Staats-und  
Wirtschaftswissenschaften** ,1997      Back from the Brink Pedro Schwartz,1997 Europe is on the brink of an  
unprecedented experiment in 1998 a monetary reform on a Continental scale a merging of currencies among sovereign  
states a fusing of the economic policies of diverse central banks The likes of this kind of union has never been witnessed in  
history unless by imposition of a superior nation holding sway over subject societies The reactions of Europeans before this  
huge gamble are predictably mixed This book attempts to reflect on the true reasons and foreseeable consequences of a  
European Monetary Union and on the best course to take for the welfare of Europe      **Whitaker's Books in Print** ,1998  
**Subject Guide to Books in Print** ,1991      *The Civil Service Record* Arthur Hobart,Bancroft C. Davis,William Vail  
Kellen,Robert Parker Clapp,Richard Henry Dana,1884

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