

OPTIONAL FEDERAL
CHARTERING AND
REGULATION OF
INSURANCE
COMPANIES



Edited by
Peter J. Wallison

Optional Federal Chartering And Regulation Of Insurance Companies Aei Studies On Financial Market Deregulation

Michael Rectenwald, Lisa Carl



Optional Federal Chartering And Regulation Of Insurance Companies Aei Studies On Financial Market Deregulation:

Optional Federal Chartering and Regulation of Insurance Companies Peter J. Wallison, 2000 In response to heightened competition the larger insurance companies and various insurance industry groups have become interested in the concept of federal chartering and regulation *The Future of Insurance Regulation in the United States* Martin F. Grace, Robert W. Klein, 2009-12-01 A Brookings Institution Press and Georgia State University publication Important changes have buffeted the insurance industry over the past decade The 1999 repeal of key provisions of the Glass Steagall Act unleashed a wave of conglomeration in financial services as bank holding companies acquired insurance and securities businesses and to a much lesser degree insurance companies acquired securities firms and banks Rivalry within the sector has intensified insurance companies have developed products that compete directly with the offerings of banks and securities firms and vice versa In addition the industry has become increasingly global Against this backdrop pressure has been building for fundamental changes to the structure of insurance regulation in the United States Despite several court challenges over the years insurance continues to be regulated by the states Many insurance companies view state regulation as an increasing drag on their efficiency and competitiveness and support a federal regulatory system However powerful stakeholders including state officials state and regional insurance companies and many insurance agents oppose federal regulation As a result proposals to establish an optional federal charter OFC for insurance companies and agents remain mired in fierce debate The Future of Insurance Regulation in the United States gathers some of the country's leading experts on financial regulation to assess the case for an enhanced federal role in the insurance sector They pay particular attention to the merits of an OFC and how it might be designed They also consider the principles that should guide insurance regulatory policies regardless of the institutional framework and examine the implications of financial convergence and the internationalization of insurance markets for an optimal regulatory structure The debate over insurance regulation has only grown in complexity and intensity since the financial crisis began in the fall of 2008 This book will both inform and help to shape those critical discussions Contributors John A Cooke International Financial Services London Robert Detlefsen National Association of Mutual Insurance Companies Martin F Grace Georgia State University Robert W Klein Georgia State University Robert E Litan Ewing Marion Kauffman Foundation and Brookings Institution Phil O Connor PROactive Strategies Hal S Scott Harvard Law School Harold D Skipper Georgia State University Peter J Wallison American Enterprise Institute

The Advantage of Competitive Federalism for Securities Regulation Roberta Romano, 2002 In this analysis of securities regulation the author demonstrates that the current approach toward U S regulation exclusive jurisdiction of the Securities and Exchange Commission is misguided and should be revamped by implementing a regime of competitive federalism Under such a system firms would select their regulator from among the states the SEC or other nations The author asserts that

competitive federalism harnesses the high powered incentives of markets to the regulatory state to produce regulatory arrangements most compatible with investors preferences The author contends that the empirical evidence does not indicate that the SEC is effective in achieving its stated objectives The commission s expansions of disclosure requirements over the years have not significantly enhanced investors wealth In addition she asserts evidence from institutional equity and debt markets and cross country listing practices demonstrates that firms voluntarily disclose substantial information beyond mandatory requirements to provide the information investors demand The author concludes that under competitive federalism the aspects of the SEC s regime that are valuable to investors will be retained those that are not will be discarded and the resulting securities regime will better meet investors needs than the present one The State of the Insurance Industry United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,2010

Government-sponsored Enterprises Thomas H. Stanton,2002 This book traces the origins of GSEs contrasts investor owned and cooperative GSEs and examines such issues as activities and the quality of oversight Academic Writing, Real World Topics Michael Rectenwald,Lisa Carl,2015-05-28 Academic Writing Real World Topics fills a void in the writing across the curriculum textbook market It draws together articles and essays of actual academic prose as opposed to journalism it arranges material topically as opposed to by discipline or academic division and it approaches topics from multiple disciplinary and critical perspectives With extensive introductions rhetorical instruction and suggested additional resources accompanying each chapter Academic Writing Real World Topics introduces students to the kinds of research and writing that they will be expected to undertake throughout their college careers and beyond Readings are drawn from various disciplines across the major divisions of the university and focus on issues of real import to students today including such topics as living in a digital culture learning from games learning in a digital age living in a global culture our post human future surviving economic crisis and assessing armed global conflict The book provides students with an introduction to the diversity complexity and connectedness of writing in higher education today Part I a short Guide to Academic Writing teaches rhetorical strategies and approaches to academic writing within and across the major divisions of the academy For each writing strategy or essay element treated in the Guide the authors provide examples from the reader or from one of many resources included in each chapter s Suggested Additional Resources Part II Real World Topics also refers extensively to the Guide Thus the Guide shows student writers how to employ scholarly writing practices as demonstrated by the readings while the readings invite students to engage with scholarly content **The Next Money Crash—And a Reconstruction Blueprint** Uli Kortsch,2020-12-28 This book lays out an action plan with some room for improvisation Will we have the courage to act Kicking the proverbial can down the road feels easy in the moment but can lead to devastating consequences The point of a system redesign is to acknowledge we have a broken monetary system that has drifted far away from serving We the People There is a growing recognition even within the Federal Reserve that something is wrong The

needed actions described here on money and banking can restore a better balance for all With knowledge there is true power

Insurance regulation and competition for the 21st century United States. Congress. House. Committee on Financial Services. Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises,2002 **Privatizing Fannie Mae, Freddie Mac, and the Federal Home Loan Banks** Peter J. Wallison,Thomas H. Stanton,Bert Ely,2004 This book argues that privatization of the government sponsored enterprises is the only viable way to protect the taxpayers and the economy **American Book Publishing Record** R.R. Bowker Company,1978

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