Record Nr. UNINA9910452744903321 Risky business [[electronic resource]]: insurance markets and **Titolo** regulation / / edited by Lawrence S. Powell Pubbl/distr/stampa Oakland, : Independent Institute, 2013 **ISBN** 1-306-01359-3 1-59813-119-2 Descrizione fisica 1 online resource (321 p.) Altri autori (Persone) PowellLawrence S 368.00973 Disciplina Soggetti Insurance - United States Insurance - State supervision - United States Insurance law - United States Electronic books. Lingua di pubblicazione Inglese **Formato** Materiale a stampa Livello bibliografico Monografia Description based upon print version of record. Note generali Nota di bibliografia Includes bibliographical references and index. Nota di contenuto ; Copyright Page Cover : Title Page **Table of Contents** ; 1: Introduction ; 2: The **Economics and Politics of Insurance** : 3: Insurance Markets and Regulation: Case Studies in Failure ; 4: The Effects of Credit-Based Insurance Scoring on Insurance Markets 5: Catastrophes and Performance in Property Insurance Markets: A Comparison of Personal and Commercial Lines 6: "Watery Marauders": How the Federal Government Retarded the Development of Private Flood Insurance ; 7: Alternative Frameworks for Insurance Regulation in the United 8: A Comparison of Insurance Regulation in the United States and the **European Union** 9: Estimating Efficiency Effects of Uniform Regulation in Property and Casualty Insurance ; 10: Performance of Risk Retention Groups: Drawing Inferences from a Prototype of Competitive Federalism : Notes Index About the Contributors : Independent Studies in Political Economy

Sommario/riassunto

<P style=""MARGIN: 0in 0in 0pt"" class=MsoNormal>Today's insurance regulation in the United States is at a crossroads: while some segments of the insurance industry are moving away from a state-based approach toward regulation, others favor a greater role for the federal government-despite the opposition from other stakeholders. Written by leading scholars in risk management, this book addresses some of the most important questions facing the future of state and federal regulation of the insurance industry. Examining not only the impetus behind various reform proposals, but also the historical