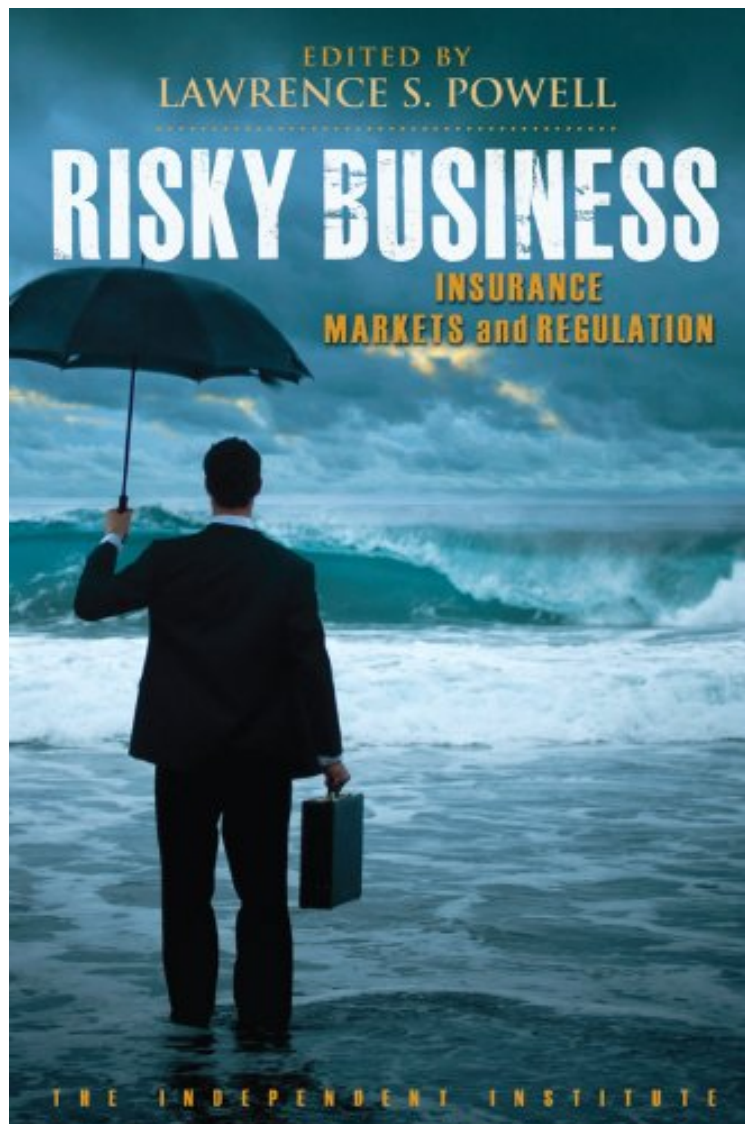


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## **Risky Business: Insurance Markets and Regulation (Independent Studies in Political Economy)**

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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 development of insurance regulation in the United States, it discusses alternative regulatory frameworks used in the United States and in the European Union and, thereby, increases the options that reformers may wish to consider.

“Lawrence Powell has brought together a wonderful group of leading insurance and risk scholars to produce the most insightful book on property and casualty insurance industry in many years. *Risky Business* explains why market-based insurance should be celebrated for its innovation and competitiveness. . . . The book critically examines the continual call for ever-more regulation that harms the public by driving up the cost of insurance and limiting competition and innovation.”  
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