

# Deregulating Property-Liability Insurance

*Restoring Competition and Increasing  
Market Efficiency*

**J. David Cummins**  
Editor

*AEI-Brookings Joint Center for Regulatory Studies*

# Deregulating Property Liability Insurance

**Chao Zhang**



## **Deregulating Property Liability Insurance:**

**Deregulating Property-Liability Insurance** J. David Cummins, 2004-06-23 Over the past two decades the United States has successfully deregulated prices and restrictions on most previously regulated industries including airlines trucking railroads telecommunications and banking Only a few industries remain regulated the largest being the property liability insurance business In light of recent sweeping financial modernization legislation in other sectors of the insurance industry this timely volume examines the basis for continued regulation of rates and forms of the U S property liability insurance market The book focuses on private passenger automobile insurance the most important personal line of property liability coverage with annual premiums of about 120 billion The authors analyze five state case studies California Massachusetts and New Jersey three of the most heavily regulated states as well as Illinois which has been deregulated for about 30 years and South Carolina which began to deregulate in 1997 The study also includes an econometric analysis based on all fifty states over a 25 year period that gauges the impact of regulation on insurance price levels price volatility and the proportion of automobiles insured in residual markets The authors conclude that regulation does not significantly reduce long run prices for consumers and generally limits availability of coverage reduces the quality and variety of services available in the market inhibits productivity growth and increases price volatility Contributors include Dwight Jaffee University of California Berkeley Thomas Russell Santa Clara University Lauren Regan Temple University Sharon Tennyson Cornell University Mary Weiss Temple University John Worrall Rutgers University Stephen D Arcy University of Illinois Urbana Champaign Martin Grace Georgia State University Robert Klein Georgia State University Richard Phillips Georgia State University Georges Dionne University of Montreal and Richard Butler Brigham Young University *Risky Business* Lawrence S.

Powell, 2013-02-01 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 Insurance regulation in the United States is at a crossroads It used to be a given that the insurance industry would resist efforts to move away from state based approaches toward regulation but no more Some now favor a greater role for the federal government while others oppose calls to transition to a federal system In any case might not a competitive and innovative system of free market insurance be preferable to best serve the interests of consumers The current debate over insurance regulation is increasingly a struggle between competing interest groups and opposing ideologies about the proper scope of government a conflict that affects individuals decisions about how much risk to undertake whether those decisions involve driving a motorcycle in dense urban traffic or building a home in a flood fire hurricane or other high risk zone But what types of reforms would best serve the interests of consumers And what lessons can be learned from previous reform

efforts In *Risky Business Insurance Markets and Regulation* edited by Lawrence S Powell leading scholars in risk management address some of the most important questions about the future of insurance regulation and the potential for market based alternatives The book examines not only the impetus behind various reform proposals but also the historical development of insurance regulation in the United States In so doing *Risky Business* examines alternative regulatory and deregulatory frameworks used in the United States and in the European Union and whether such options are beneficial or not

**PPACA's Effects on Maintaining Health Coverage and Jobs** United States. Congress. House. Committee on Energy and Commerce. Subcommittee on Health,2012

**Handbook of the Economics of Risk and Uncertainty** Mark Machina,W. Kip Viscusi,2013-11-14 The need to understand the theories and applications of economic and finance risk has been clear to everyone since the financial crisis and this collection of original essays proffers broad high level explanations of risk and uncertainty The economics of risk and uncertainty is unlike most branches of economics in spanning from the individual decision maker to the market and indeed social decisions and ranging from purely theoretical analysis through individual experimentation empirical analysis and applied and policy decisions It also has close and sometimes conflicting relationships with theoretical and applied statistics and psychology The aim of this volume is to provide an overview of diverse aspects of this field ranging from classical and foundational work through current developments Presents coherent summaries of risk and uncertainty that inform major areas in economics and finance Divides coverage between theoretical empirical and experimental findings Makes the economics of risk and uncertainty accessible to scholars in fields outside economics

*Handbook of Insurance* Georges Dionne,2013-12-02 This new edition of the *Handbook of Insurance* reviews the last forty years of research developments in insurance and its related fields A single reference source for professors researchers graduate students regulators consultants and practitioners the book starts with the history and foundations of risk and insurance theory followed by a review of prevention and precaution asymmetric information risk management insurance pricing new financial innovations reinsurance corporate governance capital allocation securitization systemic risk insurance regulation the industrial organization of insurance markets and other insurance market applications It ends with health insurance longevity risk long term care insurance life insurance financial products and social insurance This second version of the *Handbook* contains 15 new chapters Each of the 37 chapters has been written by leading authorities in risk and insurance research all contributions have been peer reviewed and each chapter can be read independently of the others

*Preventing Regulatory Capture* Daniel Carpenter,David A. Moss,2014 Leading scholars from across the social sciences present empirical evidence that the obstacle of regulatory capture is more surmountable than previously thought

**Handbook of International Insurance** J. David Cummins,Bertrand Venard,2007-12-23 Insurance and financial markets have been radically and deeply changed in the last 20 years Deregulation internationalization of insurance and financial institutions increasing competition electronic commerce bancassurance and the emergence of new risks are among the

challenges faced by insurers and other financial firms These developing trends pose both global and local challenges for financial firms participating in insurance markets The Handbook of International Insurance Between Global Dynamics and Local Contingencies increases understanding of insurance markets by adopting an international comparative approach Leading scholars and practitioners worldwide provide detailed information on market trends regulation taxation and economic developments for thirteen specific countries in Europe the Americas and Asia Each country chapter covers key aspects of insurance life insurance non life insurance and public and private social insurance programs The book also includes comprehensive chapters on reinsurance Lloyd's of London alternative risk transfer South and East Asian insurance markets and European insurance markets Setting the stage is an overview chapter by the editors focusing on overall conclusions on globalization A unique source of information on the evolution of insurance markets worldwide this book provides valuable perspectives for scholars practitioners and policy makers

*The Future of Insurance Regulation in the United States* Martin F. Grace, Robert W. Klein, 2009-05-22 Enhances research and informs the debate on restructuring the framework for U.S. insurance regulation Evaluates proposed legislation to create an Optional Federal Charter for insurance companies and agents Also goes beyond discussion of OFC and lays out the broader context and need for regulatory reform in the insurance industry Provided by publisher

*Insurance Deregulation and the Public Interest* Scott E. Harrington, 2000 This study outlines the compelling case for widespread deregulation of property liability insurance rates and forms

**Public Hearing Before Senate Commerce Committee** New Jersey. Legislature. Senate. Commerce Committee, 2006

**Risking House and Home** John M. Quigley, Larry A. Rosenthal, 2008 Natural disasters are too often viewed as unpredictable and horrendous one off events Edited by John Quigley and Larry Rosenthal this useful collection of essays and research studies takes a systematic look at how private insurers governments and the larger economy respond to floods earthquakes wildfires and terrorist events Chapters by Howard Kunreuther on insurance Alan Berger Carolyn Kousky and Richard Zeckhauser on damage distributions and losses and Adam Rose on resilience are especially welcome for their coverage of the full range of impacts losses and recovery approaches across different disaster types and severities John D Landis University of Pennsylvania

**Strategy & Business**, 2002 *Policy Studies Journal*, 1972 *Minnesota Law Review*, 2016

**Cashing Out Life Insurance** Neeraj Sood, 2003 The first analysis evaluates the impact of existing minimum price regulation in the viatical settlements market These price floors are perhaps the most controversial of the current regulations thus a good candidate for analysis The viatical settlement industry argues that the price floors are set too high and thus make it unprofitable to buy policies at the minimum mandated prices On the other hand insurance regulators argue that price floors are necessary to guarantee a fair rate of return to the sellers in these market who otherwise might fall prey to high pressure marketing tactics of viatical settlement firms The results of this analysis show that price floors bind on HIV patients with greater than 4.5 years of life expectancy Furthermore HIV patients from states with price floors are

significantly less likely to viaticate than similarly healthy HIV patients from other states

**Encyclopedia of Actuarial Science** Jef L. Teugels, Bjørn Sundt, 2004 The Encyclopedia of Actuarial Science presents a timely and comprehensive body of knowledge designed to serve as an essential reference for the actuarial profession and all related business and financial activities as well as researchers and students in actuarial science and related areas Drawing on the experience of leading international editors and authors from industry and academic research the encyclopedia provides an authoritative exposition of both quantitative methods and practical aspects of actuarial science and insurance The cross disciplinary nature of the work is reflected not only in its coverage of key concepts from business economics risk probability theory and statistics but also by the inclusion of supporting topics such as demography genetics operations research and informatics Visit the encyclopedia s website where you can gain access to further resources and freely available sample articles [www.wiley-europe.com/eoas](http://www.wiley-europe.com/eoas) Publisher

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web cell responses to external signaling typical responses of cells to external signals include activation of g proteins production of second messengers activation of protein kinases and the release of calcium ions from membranes calcium ions are considered to be second messengers a cell response to external signals may include apoptosis but



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web analyze the connection between cell signaling pathways and cell growth to answer the following question how does the extracellular matrix control the growth of cells contact of receptors with the extracellular matrix maintains equilibrium of the cell and provides optimal ph for the growth of the cells

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web generalized diagram of receptor ligand binding intracellular signal transduction and cellular response the cellular response stage is boxed

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web section 6 cell biology cell signaling and communication 60 questions this section will focus on cell signaling and communication including how cells receive and respond to signals you ll need to know about cell surface receptors intracellular signaling cascades and signal transduction

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web choose 1 answer paracrine signaling allows neighboring cells to communicate over relatively short distances a paracrine signaling allows neighboring cells to communicate over relatively short distances in endocrine signaling signals are released from a cell and bind to receptors on its own cell membrane b

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web in autocrine signaling a cell signals to itself releasing a ligand that binds to receptors on its own surface or depending on the type of signal to receptors inside of the cell this may seem like an odd thing for a cell to do but autocrine signaling plays an important role in many processes

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web in this unit you ll learn about how cells communicate with one another how cells divide and how problems can arise when these processes go wrong prepare to dive deep into the inner workings of cells

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web instructions the following problems have multiple choice answers correct answers are reinforced with a brief explanation incorrect answers are linked to tutorials to help solve the problem overview receptors signal responses i signal responses ii kinds of signals bacterial cell signaling

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apoptosis 1 which of the following type of cells recognize and kill the abnormal pathogen infected cells

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web biology section ii time 1 hour and 30 minutes 6 questions directions questions 1 and 2 are long free response questions that require about 25 minutes each to answer questions 3 through 6 are short free response questions that require about 10 minutes each to answer read each question carefully and completely

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