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Federalism And Insurance Regulation

State vs. Federal Insurance Regulation and the McCarran-Ferguson Act. In the U.S., the states have been the primary regulators of the insurance industry. However, in the mid-20 th century, the Supreme Court ruled that the insurance industry was subject to federal legislation, including federal antitrust laws. In response, Congress enacted the McCarran-Ferguson Act, which stated that no federal law could supersede state insurance regulations unless that

federal law specifically addressed the ...

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Federal Regulation of Insurance Companies: The ...

Federal grants-in-aid and safety regulations for vaccinations came much later, in 1986 and 1993. ... "Alternative Models of Federalism: Health Insurance Regulations and Patient Protection Laws ...

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Insurance regulatory law - Wikipedia

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In exchange for the deposit insurance provided by the federal government, depository banks are highly regulated and expected to invest excess customer deposits in lower-risk assets. After the Great Depression, it has become a problem for financial companies that they are too big to fail, because there is a close connection between financial institutions involved in financial market transactions.

Too big to fail - Wikipedia

Treasury is seeking comments on certain aspects of the 2019 legislation, including whether any amendments are necessary to the timeframe and process by which Treasury certifies that a covered act ...