

# Regulating the Business of Insurance in a Federal System

Joseph F. Zimmerman



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### **Regulating the Business of Insurance in a Federal System**

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**Regulating the Business of Insurance in a Federal System** Joseph F. Zimmerman Analysis on a dual insurance regulation system and its effectiveness relevant to the current system of regulation.

In Regulating the Business of Insurance in a Federal System, Joseph F. Zimmerman provides an up-to-date historical description and analysis of the regulation of the business of insurance in the United States. He focuses on the controversial issue of whether Congress should authorize optional federal charters for insurance companies, thereby establishing a dual charter system superficially similar to the dual banking system. Reviewing the evidence between federal and state level regulation of the financial securities industry, Zimmerman finds that federal regulation falls woefully short of its state counterpart. He concludes that the current system, rather than the proposed dual insurance regulatory system, is the most efficient and effective.

Joseph F. Zimmerman is Professor of Political Science at the University at Albany, State University of New York. His many books include Congress: Facilitator of State Action; The Silence of Congress: State Taxation of Interstate Commerce; and The Government and Politics of New York State: Second Edition, all published by SUNY Press.

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