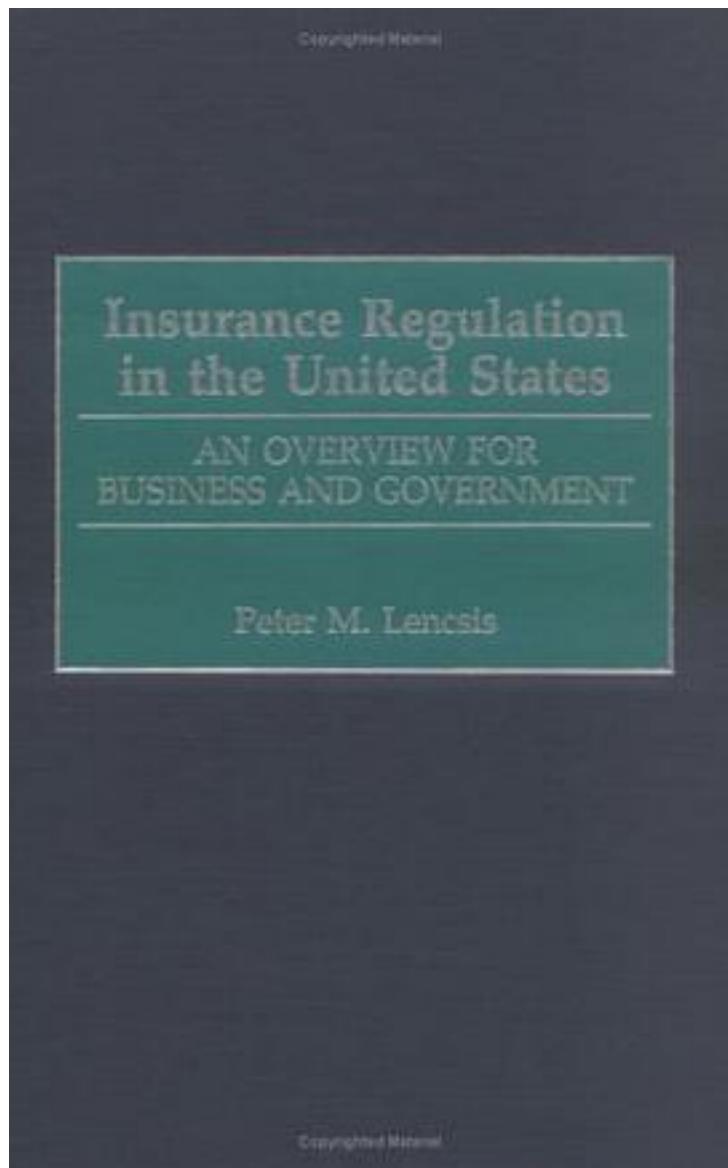


Insurance Regulation in the United States



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Insurance attorney Peter Lencsis provides a unique, objective description of the insurance regulatory system as it exists today in the United States. Concise but comprehensive, it provides an easily grasped, immediately useful explanation of how the regulatory system works. Because of the federal McCarran-Ferguson Act, most insurance regulation is left to the individual states, and is thus non-uniform. But there is still a common pattern to state regulation, explains Lencsis, due in large part to the activities of the National Association of Insurance Commissioners and its own uniform standards. Lencsis covers the formation and licensing of insurance companies and the regulation of their underwriting and investment activities, as well as the insurance insolvency laws and guaranty funds, assigned risk plans, reinsurance, holding companies, and the regulation of agents and brokers. An important resource for insurance industry professionals, and others in regulatory agencies of the public sector.

作者介绍:

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