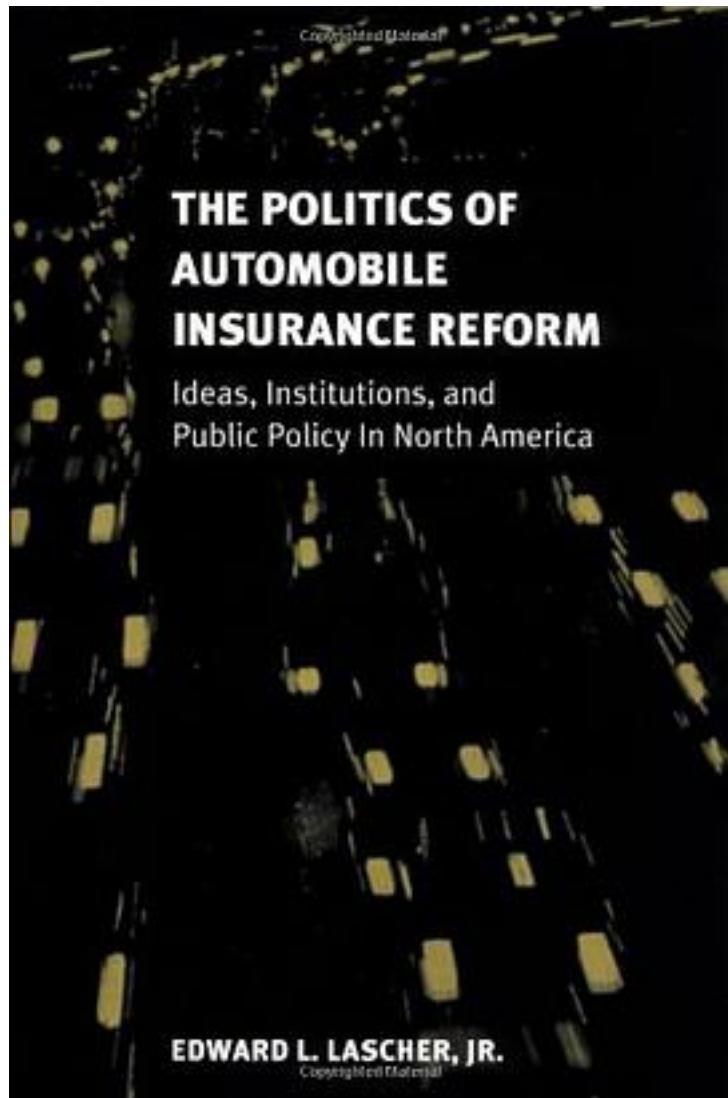


The Politics of Automobile Insurance Reform



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American state and Canadian provincial governments have dealt with rapidly rising auto insurance rates in different ways over the last two decades, a difference many attribute to variances in political pressure exerted by interest groups such as trial attorneys and insurance companies. Edward L. Lascher, Jr., argues that we must consider two additional factors: the importance of politicians' beliefs about the potential success of various solutions and the role of governmental institutions. Using case studies from both sides of the border, Lascher shows how different explanations of the problem and different political structures affect insurance reform. In his conclusion, Lascher moves beyond auto insurance to draw implications for regulation and policymaking in other areas.

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