



# Insurance Regulation Answer Book 2013

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## **Insurance Regulation Answer Book 2013** Sutherland Asbill & Brennan LLP

Insurance in the United States has historically been regulated principally by the individual states, rather than by the federal government. However, there are common underlying concepts, and there is a degree of uniformity among states due to the efforts of the National Association of Insurance Commissioners to create uniform standards throughout the United States. In addition, the recent financial reforms have added more federal requirements to the overall regulatory framework.

The **Insurance Regulation Answer Book** provides a general overview of the significant legal and regulatory guidelines that govern the insurance business in the United States. While it is deliberately high level, providing an introduction to a complex and constantly changing area of the law, it regularly offers readers practical guidance designed to assist them to effectively uncover the legal implications of proposed actions so they can help maximize opportunities, minimize liabilities and reduce compliance costs.

The **Insurance Regulation Answer Book** covers such areas as: the complete definitions of and distinctions between--the different kinds of insurance; the federal regulatory requirements, including recent amendments, on insurance company policies, investments and financial condition; the role of reinsurance in spreading financial risk.

The **Insurance Regulation Answer Book** is completely current, seamlessly integrating coverage of the Patient Protection and Affordable Care Act, Dodd-Frank and other recent legislative developments of critical importance. It also provides the context and analysis to help navigate an increasingly complex international regulatory landscape.

The **Insurance Regulation Answer Book** provides a comprehensive introduction to insurance law for both the attorney new to this area of practice and the business person or student wanting to better understand the complex regulatory infrastructure.

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