



# Insurance Markets: Information Problems and Regulation

*David Lereah*

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## **Insurance Markets: Information Problems and Regulation** David Lereah

Both the insurance consumer and seller often find it extremely difficult to properly assess the type of product sold in the marketplace. In order to shed some light on today's insurance markets and their regulation, David Lereah examines both property-liability (accident) insurance markets and bank (FDIC) markets in the context of information problems, and evaluates the effects of existing regulations on market participants. Lereah's probing study concludes that the government, aside from assuring industry stability, should act as an information center so that the competitive insurance market can be free to effectively allocate the marketing and selling of insurance.

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