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The federal government's new role in insurance regulation poses significant challenges and opportunities for the insurance industry.

[How to Destabilize the Financial System](#)

In 2009, in the aftermath of the Global Financial Crisis, 140 American banks failed and hundreds of other banks were classified as "problem institutions" by the FDIC. We should have learned from a previous banking crisis, which occurred during the 1980s.

[Insurers and Actuaries Need to Address Unique Risks Posed by Climate Change](#)

Insurers and actuaries must act now to address the risks posed by climate change liability.

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