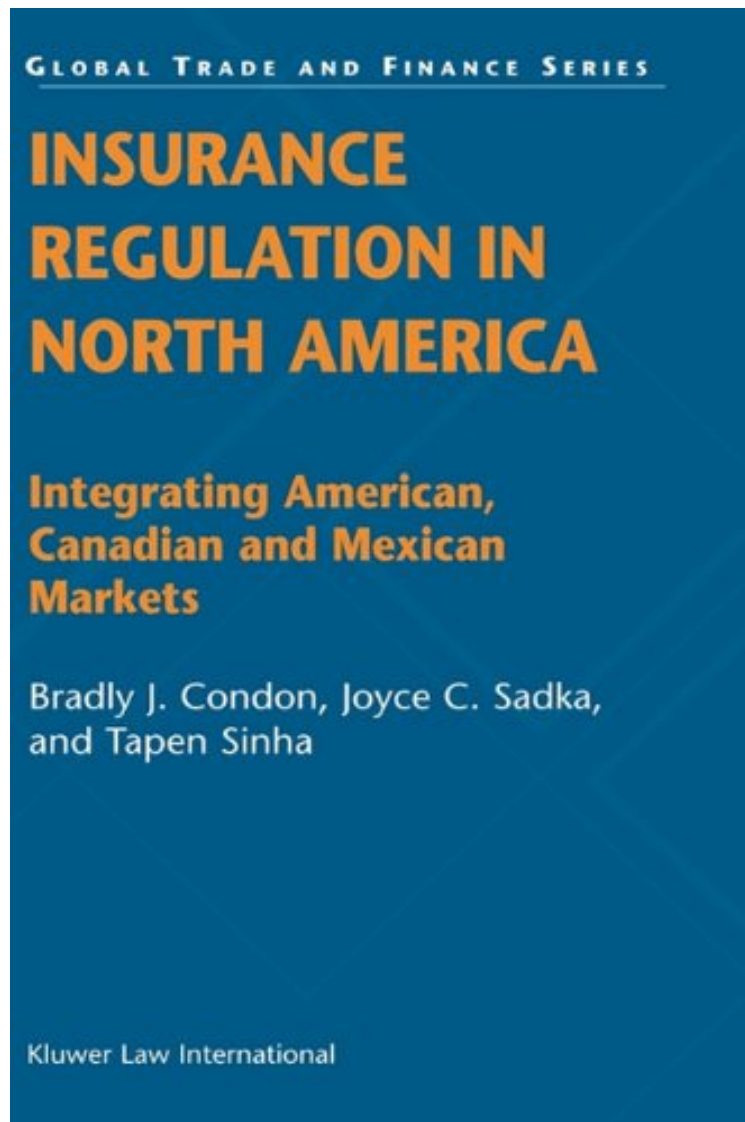


(Mobile pdf) Insurance Regulation in North America: Integrating American, Canadian and Mexican Markets  
(Global Trade Finance Series)

## **Insurance Regulation in North America: Integrating American, Canadian and Mexican Markets (Global Trade Finance Series)**

*Bradly J Condon, Joyce C Sadka, Tapen Sinha*  
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## American, Canadian and Mexican Markets (Global Trade Finance Series):

The intersection of insurance regulation and trade agreements is of obvious significance to international competitiveness and, thereby, to national welfare. Yet until this masterful study the subject has remained virtually unexplored. *Insurance Regulation in North America*, far from merely addressing this important area of theory and practice, superbly balances a world of detailed analysis and commentary with deeply insightful interpretation and debate. The book's focus on insurance regulation in three countries allows the authors to approach the subject in an extraordinary depth that could not be achieved in a more global account. In the course of their treatment the authors offer the reader the following invaluable insights, among many others: analysis of the political dimension of reaching agreements and of implementing them; comparison of the three major trade agreements that apply in the North American insurance market—NAFTA, WTO agreements on financial services, and MEUFTA (the Mexico-European Union Free Trade Agreement)—with emphasis on the relationship between GATS and NAFTA principles; investigation of the clear convergence of regulatory schemes and the probable limits to harmonization; discussion of the arbitrage by which companies get around regulatory restrictions and exploit opportunities created by loopholes; clarification of the crucial issues surrounding the role of customary international law principles in investor protection obligations; discussion of the level of government and which government agencies a company must turn to in order to satisfy legal requirements; analysis of the jurisprudence of the Supreme Court of Mexico regarding legal effects of treaties on domestic law; commentary on the effects of demutualization and of mergers and acquisitions; discussion of the effect of the entrenchment of U.S. State regulations and the federal government's lack of clear power to force State compliance; and description of dispute settlement procedures between governments. Although important issues arising in each of the three countries are all covered, there is an emphasis on the Mexican market in recognition of Mexico's greater future growth potential and of the relative paucity of relevant literature in English. Major case studies that reveal processes of compliance or conflict are analyzed in detail. For insurance professionals—lawyers, business executives, and policymakers—who want to understand what international trade agreements contain, how they work, and how they affect domestic insurance regulation and business strategy in what is rapidly becoming a global market for insurance and other financial services, this book is a gold mine. Scholars and academics in insurance law and international economic law will also find here a fresh new treatise of great significance.