



Federal Bailout Reignites Debate Over the Need for Federal Regulation of Insurance

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Advocates both for and against federal legislation that would provide insurers with the ability to displace state insurance regulation with federal oversight have pointed to the federal government's \$85 billion bailout of insurance giant AIG as evidence to support their respective positions on the legislation, and are pushing for the enactment of H.R. 5840, the "Insurance Information Act of 2008," as the first step in this process. Introduced earlier this year, H.R. 5840 would create an Office of Insurance Information in the Department of the Treasury, and is widely viewed as the first step toward optional federal chartering of insurers.

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