



Financial Risks and Regulation

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Message from the Guest Editor

The regulation of financial risks is a topic of active debate among academics, industry practitioners, and policymakers. In the aftermath of the 2007–2009 Great Recession, there was a coordinated effort by regulatory bodies around the world to strengthen oversight and regulation of banks, as evidenced by the passage of the Dodd–Frank Act and the ratification of the Basel III accords. However, the current U.S. government is aggressively moving towards relaxing bank oversight and regulation, thereby suggesting that the debate on regulation remains unresolved. The world is also witnessing climatic events of increasing severity stemming from climate change in recent years, and this is leading to large and catastrophic losses of lives and property. Only a portion of these catastrophic losses are insured, but even limited exposure to losses could lead (and has led) insurers to face insolvency. Consequently, the regulation of insurers is also an issue of very high importance, as evidenced by the ratification of the Solvency II regulation for insurers along with the Basel III accords.





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Message from the Editor-in-Chief

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