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The new institutional structure is expected to be formalized by 2012 but this will be preceded during 2011 by a functional separation of the FSA into two distinct parts,<sup>3</sup> and the establishment of an interim Financial Policy Committee.<sup>4</sup> Likely transition costs for HM Treasury, the Bank and the supervisory authorities were initially estimated to ...

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institutional structures of regulation were of secondary little importance when compared to other factors such as the scope and comprehensiveness of regulation, the resources devoted to the regulatory agency, the legal powers of the agency, and its relationship to the central bank.

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Congressional Research Service. Summary. The financial regulatory system has been described as fragmented, with multiple overlapping regulators and a dual state-federal regulatory system. The system evolved piecemeal, punctuated by major changes in response to various historical financial crises.

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AND SUPERVISION © OECD 2018 1. Introduction The size and complexity of the insurance market affects the manner in which international standards and recommendations are implemented in each country. Institutional structures are often path dependent, with reliance on existing institutions.

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It includes a number of country studies which provides a narrative of the domestic financial regulatory structure at the beginning of the period, as well the means by which the EU Directives have been introduced into domestic legislation and the impact on the financial structure of the economy.

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