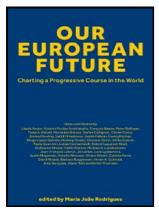
# After the Euro - shaping institutions for governance in the wake of European monetary union

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#### Description: -

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European Union countries -- Economic policy.

Monetary policy -- European Union countries.

Monetary unions -- European Union countries.

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#### Completing Europe's Economic and Monetary Union

Notes that the FSB is now engaging in developing standards in the insurance sector; recognises that the IAIS is playing an important role in global insurance policy, but stresses that involving the European Insurance and Occupational Pensions Authority EIOPA would bring the benefit of strengthening the contribution of European insurance-specific expertise and would ensure that the standards developed at global level do not go against the logic the EU has been the first to develop; 16. In the subprime meltdown, it was not so much regulation as supervision that failed. After a few days of deliberation, the ECB declared with supreme understatement that it takes note of the judgment from Karlsruhe but intends to ignore it since the ECB answers to the European Parliament and the European court, not the German Constitutional Court.

#### How the financial crisis made Europe stronger

When Draghi finally launched the ECB into large-scale bond buying in 2015, of the type that both the Fed and Bank of Japan had embarked on years before, it too immediately triggered a new round of litigation. Financial frictions, for example, were largely absent from mainstream central bank models.

## The Benefits and Challenges of Economic & Monetary Union

That will require government spending but also a reorientation of private credit toward sustainable investments. With inflationary pressures rising, the conflict between the Federal Reserve and the Treasury escalated and ended with the Fed-Treasury Accord of February 1951, which provided to the Federal Reserve the independence to conduct its own interest rate policy.

### **Institutions and bodies**

Another difficulty in monetary unions, highlighted by the examples of the LMU and the SMU, in particular, is that of moral hazard.

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