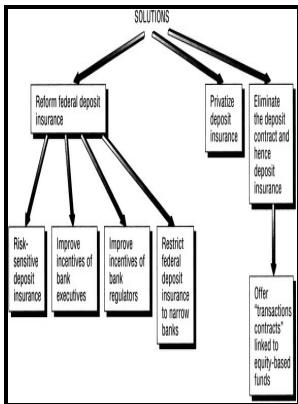


# Reform of federal deposit insurance - disciplining the government and protecting taxpayers

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Notes: Includes index

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**publications**

The Board endorses the FDIC recommendations that would eliminate the statutory restrictions on risk-based pricing and allow a premium to be imposed on every insured depository institution, no matter how well capitalized and well rated it may be or how high the fund's reserves. China's Emerging Financial Markets: Challenges and Opportunities , edited with John A. Put differently, the current rule requires the government to give away its valuable guarantee when fund reserves meet some ceiling level.

## The Changing World of Banking: Setting the Regulatory Agenda

FRB: Testimony, Meyer -- Federal deposit insurance reform-- July 26, 2001 Testimony of Governor Laurence H.

## FDIC Reform: Don't Put Taxpayers Back at Risk

Elmer , Journal of Economics and Finance, 21 2 , 1997. Put another way, deposit insurance misallocates resources by breaking the link between risks and rewards for a select set of market competitors.

## FRB: Testimony, Meyer

Also published as Milken Institute Current Views, March 2012. A private insurer confronted with the possibility, remote as it may be, of losses that could bankrupt the insuring entity would need to set especially high premiums to protect itself, premiums that few, if any, depository institutions would find attractive. The FDIC recommends that surcharges or rebates should be used to bring the fund back to the target reserve ratio gradually.

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