

Table of Contents

Section 1: Executive Summary.....	1
Section 2: Introduction and Background.....	6
Introduction	6
Background	6
Section 3: History of Deposit Insurance in the U.S.....	15
The History of FDIC Insurance Coverage Limits	15
The Transaction Account Guarantee Program.....	19
Composition of Deposits.....	23
History of Uninsured Depositor Losses.....	25
What’s Different Today?.....	26
Section 4: Objectives and Possible Consequences of Deposit Insurance.....	29
Objectives	29
Possible Consequences.....	34
Section 5: Tools to Support Objectives and Address Possible Consequences.....	40
Bank Regulation and Supervision.....	40
Deposit Insurance Pricing	43
Fund Adequacy.....	48
Section 6: Options for Increased Deposit Insurance Coverage.....	49
Limited Coverage.....	49
Unlimited Coverage.....	53
Targeted Coverage	56
Excess Deposit Insurance Coverage	60
Additional Options.....	62
Section 7: Conclusion	66
References	68