

Regulatory Sandboxes

The Pathway to Dynamic Regulatory Reform









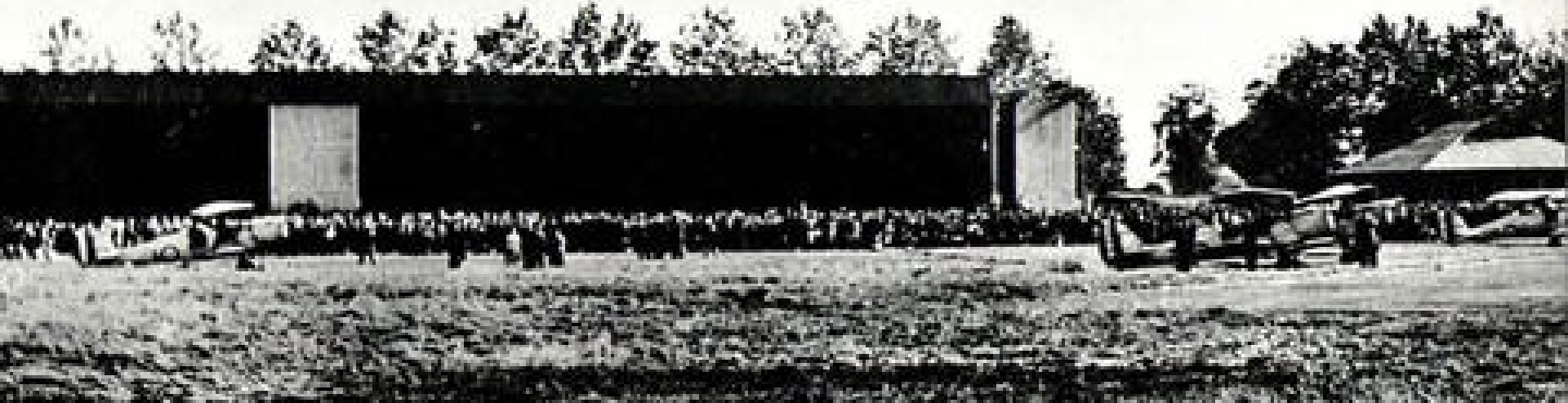
Craig Breedlove

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What is a regulatory sandbox?

Regulatory sandboxes enable innovators – big and small, old and new – to work with regulators and legislators in trialing new products, services, and business models while regulations inapplicable to their idea are temporarily waived.

Alex Carter and Otmo

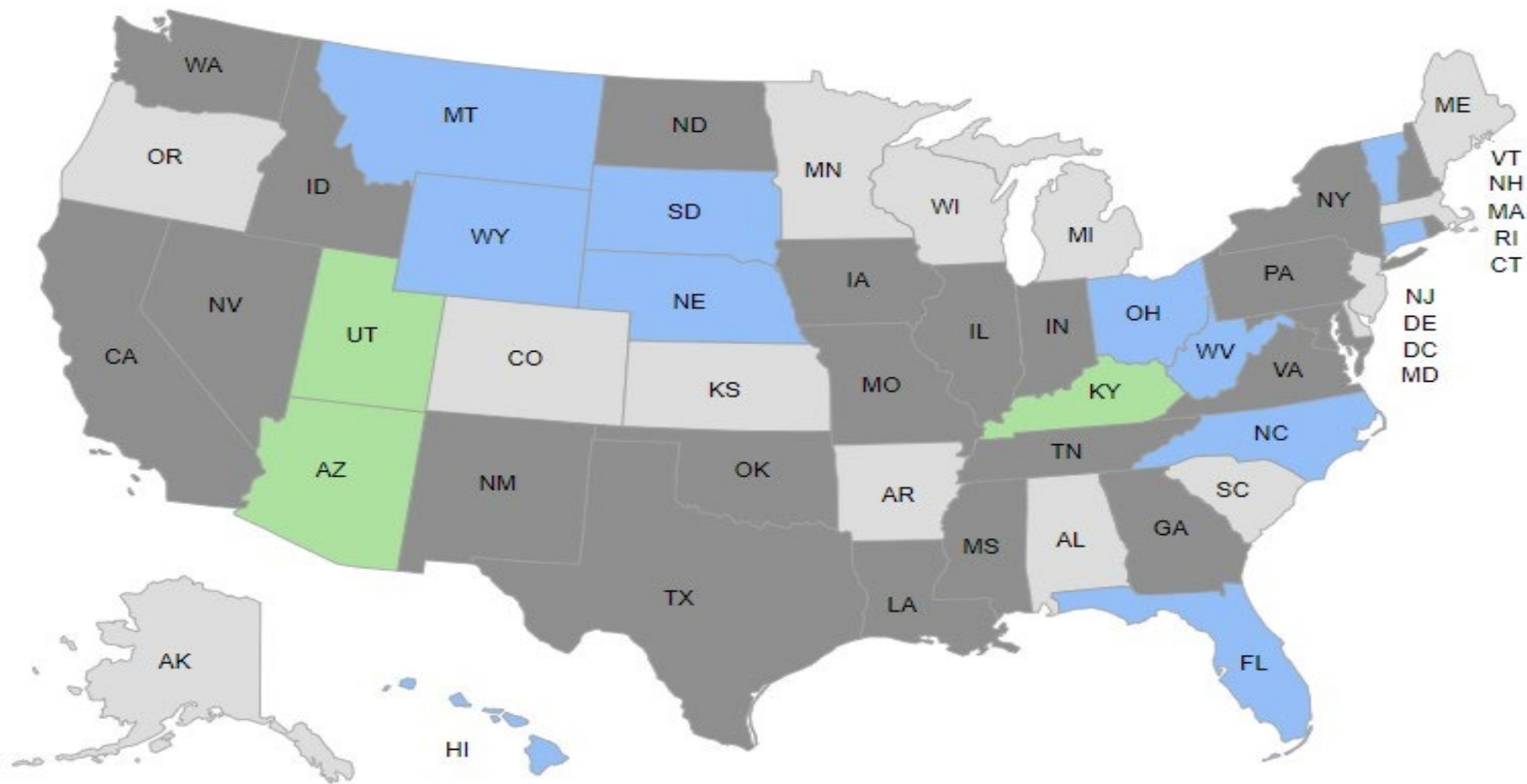
“The insurance department looked into us and found out that we weren't complying with the regulations to be a warranty company and that's where all the trouble started.”



Two Paths Forward

- Industry-Targeted Sandbox: Highlights a particular industry to allow for the temporary waiver of rules and regulation.
- All-Inclusive Sandbox: Allows for any industry to take advantage and apply for the temporary waiver of rules and regulations.

Legend: No sandbox Introduced Industry-specific All-inclusive



Challenges

- Consumer Protection
- Liability
- Government Discrimination

Questions?

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