



Regulating Credit Rating Agencies (Elgar Financial Law series)

By Aline Darbellay

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Regulating Credit Rating Agencies (Elgar Financial Law series) By Aline Darbellay

This highly topical book examines how the leading credit rating agencies - Moody's, Standard & Poor's and Fitch - have risen to prominence in the wake of the financial crisis.

It investigates how the Big Three have become ever more profitable even though the quality of their ratings has declined and rating scandals have tarnished their reputation. After a century of being left quasi-unregulated the rating industry is now subject to sweeping reforms. This informative study analyzes the post-crisis overhaul in the United States and the European Union. The focus lies on the interactions between regulatory intervention and competitive incentives among the Big Three. This book highlights the challenges faced by policymakers trying to regulate the rating industry and simultaneously decrease over-reliance on ratings.

Regulating Credit Rating Agencies will appeal to academics in law and economics, practitioners, policymakers, lawmakers and regulators.

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Editorial Review

Review

'Aline Darbellay analyzes the obvious system relevance of credit rating agencies in depth and assesses the possible options for regulatory responses to this systemic issue. Thereby, the book is based on a fruitful comparative legal approach and formulates guidance principles for regulators, particularly addressing alternatives for restoring competition in the credit rating industry.' --Rolf Weber, The University of Zurich, Switzerland

About the Author

Aline Darbellay, University of Zurich, Switzerland and University of San Diego, US

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