



# Understanding and Managing the Credit Rating Agencies

*Roger P Nye*

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# Understanding and Managing the Credit Rating Agencies

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## **Understanding and Managing the Credit Rating Agencies** Roger P Nye

This brand new book is a unique first-time explanation of the business and inner workings of the credit ratings industry. It's an insider's view on how the rating agencies think and operate. It fills a large gap in the literature on the credit rating agencies.

This brand new book offers insight from a senior practitioner inside the credit rating agency world. It is a unique first-time explanation of the business and inner workings of the credit ratings industry.

The book opens up previously undisclosed areas of information that will make issuers smarter participants in the ratings game. It will help them achieve their "optimal" rating by becoming familiar with the layout of the pitch, by learning how the agencies think and operate, how their business principles guide their processes, and the role of information asymmetry and secrecy. Without understanding the rating agencies' goals, assumptions and processes, an issuer's rating will not be optimal, and cost-effective funding may not be achieved.

The three major international rating agencies, Moody's Investors Service, Standard & Poor's Ratings Services and Fitch Ratings, dominate the credit ratings business around the world. Given their many decades of experience, the agencies believe their set of rating procedures and methodologies are the best way to assess credit risk. They hold a number of beliefs about how companies, banks and governments should operate so that the interests of investors are protected.

What are the key benefits of the book?

Understanding and Managing Credit Rating Agencies:

- Is an insider's view on how the rating agencies think and operate
- Offers clear advice for issuers on how to achieve the best rating possible
- Exposes what cannot be learned in the public domain: business principles, internal procedures and fundamental beliefs of the rating agencies. Given the author's many years in the rating business, the author goes behind and beyond the agencies' public websites
- Gives a thorough briefing for issuers on how to prepare for a meeting with a credit rating agency; what to prepare and provide, what the issuer will be most interested in and base the rating on, what to anticipate
- Provides issuers with strategies and tactics for dealing with the rating agencies
- Contains a detailed checklist of 25 questions issuers should ask in choosing a ratings agency
- Offers an up-to-date account of how U.S. and European regulators have attempted to rein in agency errors and abuses
- Includes ten reasons why sovereigns are upgraded from Standard & Poor's Ratings Services, and another ten from Moody's Investors Service

Who should read this book?

This new book will help all those dealing with the rating agencies to understand better how they think and operate. It will be useful for seasoned bond issuers as well as newcomers to the market. In fact, the book will even be essential for first-time issuers. It is aimed at companies, banks and governments around the world that issue debt securities every year.

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