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Did Insurers Become Risk-Loving During "Low-for-Long"? The Role of Returns, Ratings, and Regulation Jeroen Brinkhoff, Mr. Juan Sole, 2022-09-30 European life insurance companies are important bond investors and had traditionally played a stabilizing role in financial markets by pursuing buy and hold investment strategies However since the onset of the ultra low interest rates era in 2008 observers noted a decline in the credit quality of insurers bond portfolios The commonly held explanation for this deterioration is that low returns pushed insurers to become more risk taking We argue that other factors such as surging rating downgrades bond revaluations and regulatory changes also played a key role We estimate that rating changes revaluations and search for yield each account for about one third each of the total deterioration in credit quality This result has important policy implications as it reestablishes the view that insurers investment behavior tends to be passive through the cycle rather than risk seeking

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web les 2 7mrd d œuvres vendues dans le monde dont 60 cumulés entre new york et hong kong révèlent un marché plus fort plus diversifié et plus dense que jamais 102 000 œuvres contemporaines ont changé de propriétaires en 12 mois soit 10 fois plus qu il y a 20 ans ce résultat remarquable reflète le dynamisme d un marché de

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web bien que ce pays soit un leader sur le marché international de l art contemporain en concentrant à la fois la principale

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