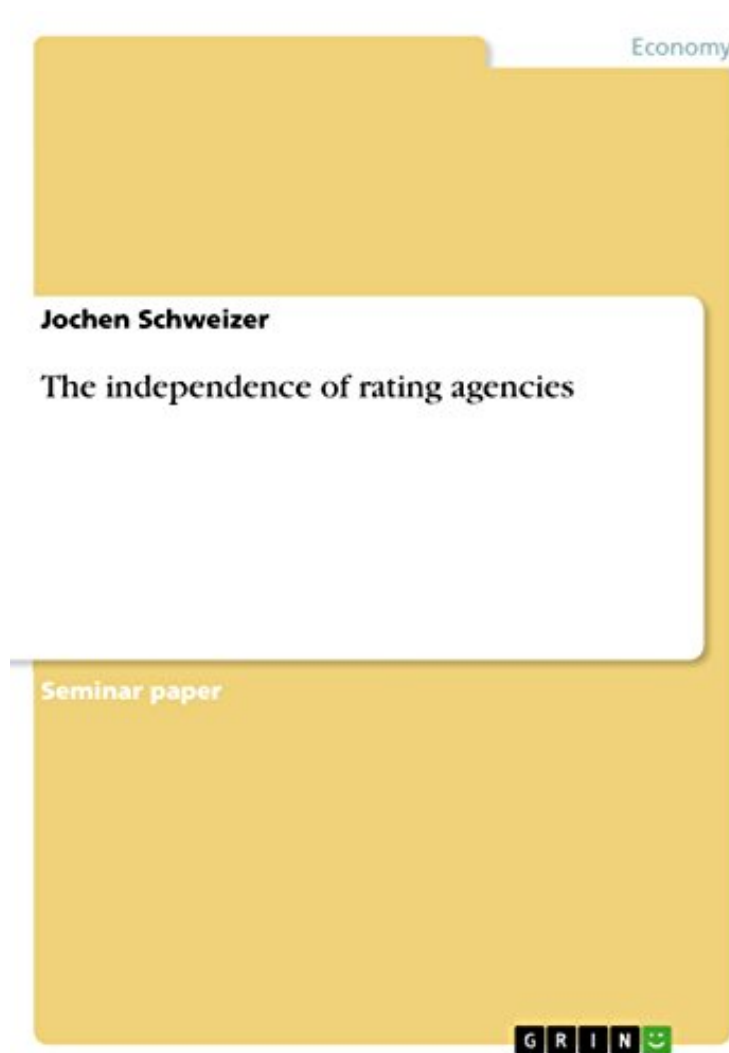


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## The independence of rating agencies

*Jochen Schweizer*

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Seminar paper from the year 2011 in the subject Business economics - Controlling, grade: 2,0, Rhine-Waal University of Applied Sciences, language: English, abstract: Since the financial crisis in 2008, rating agencies are in the spotlight. Often they were blamed by politicians and economists for causing the crisis, because they rated some financial products with an excellent grade, without exactly knowing what was really behind these products. To understand why and how Credit Rating Agencies like Standard Poors, Fitch and Moody's rate, we have to look closer at the CRA and

their rating in order to understand how they work. In this research paper I will take a critical look at these institutions. I will talk about the independence of these global oriented enterprises and I will analyze their impact on the financial market and the politics in order to demonstrate why they are so powerful like quoted above.