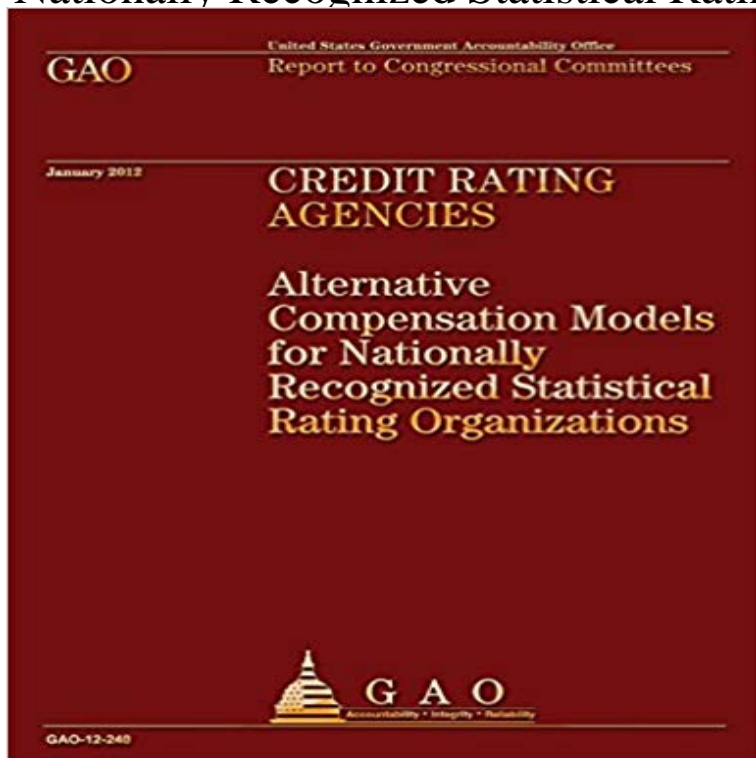


# Credit Rating Agencies: Alternative Comprehensive Models for Nationally Recognized Statistical Rating Organizations



A credit rating is an assessment of the creditworthiness of an obligor as an entity or in relation to specific securities or money market instruments.<sup>9</sup> SEC first used the term Nationally Recognized Statistical Rating Organization in 1975 to describe those rating agencies whose ratings could be relied upon to determine capital charges for different types of debt securities (securities) broker-dealers held.<sup>10</sup> Since then, SEC has used the NRSRO designation in a number of regulations, and the term has been embedded in numerous federal and state laws and regulations, investment guidelines, and private contracts. As will be discussed, SEC has issued a series of proposals regarding the removal of references to credit ratings in its regulations in accordance with the Dodd-Frank Act.

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