

THE BISHOP COMPANY, LLC

*Making Life Insurance
Understandable™*



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Debt rating downgrade: What it means to insurers

The impact of Standard & Poor's downgrade of U.S. long-term sovereign debt rating has been widely discussed—and broadly felt. I thought you might find enlightening an analysis by ALIRT Insurance Research of how the downgrade may impact U.S. Life and P&C insurers.

The impact from four different angles:

1. Direct impact on U.S. insurers' ratings
2. Impact of potentially higher capital charges
3. Potential impact on interest rates
4. Impact of adverse economic growth/double dip recession

Download the ALIRT report

You can download the report from our website:

thebishopcompanyllc.com/ALIRT_debtdowngrade.pdf

If we can help you with this or other insurance concerns, please give me a call at 978-927-2008.



Best regards,

Thomas W. Bishop, CLU, AEP
President