

Nor does investing over longer horizons reduce risk. Increasing the investment horizon is analogous to investing in more assets. It increases total risk. Analogously, the key to the insurance industry is risk sharing—the spreading of risk across many investors, each of whom takes on only a small exposure to any given source of risk. Risk pooling—the assumption of ever-more sources of risk—may increase rate of return predictability, but not the predictability of total dollar returns.

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diversification
insurance principle
market risk
systematic risk
nondiversifiable risk
unique risk
firm-specific risk

nonsystematic risk
diversifiable risk
minimum-variance portfolio
portfolio opportunity set
Sharpe ratio
optimal risky portfolio
minimum-variance frontier

efficient frontier of risky assets
input list
separation property
risk pooling
risk sharing

KEY TERMS

The expected rate of return on a portfolio: $E(r_p) = w_D E(r_D) + w_E E(r_E)$

The variance of the return on a portfolio: $\sigma_p^2 = (w_D \sigma_D)^2 + (w_E \sigma_E)^2 + 2(w_D \sigma_D)(w_E \sigma_E)\rho_{DE}$

The Sharpe ratio of a portfolio: $S_p = \frac{E(r_p) - r_f}{\sigma_p}$

Sharpe ratio maximizing portfolio weights with two risky assets (D and E) and a risk-free asset:

$$w_D = \frac{[E(r_D) - r_f]\sigma_E^2 - [E(r_E) - r_f]\sigma_D\sigma_E\rho_{DE}}{[E(r_D) - r_f]\sigma_E^2 + [E(r_E) - r_f]\sigma_D^2 - [E(r_D) - r_f + E(r_E) - r_f]\sigma_D\sigma_E\rho_{DE}}$$

$$w_E = 1 - w_D$$

Optimal capital allocation to the risky asset, y : $\frac{E(r_p) - r_f}{A\sigma_p^2}$

KEY EQUATIONS

1. Which of the following factors reflect *pure* market risk for a given corporation?

- Increased short-term interest rates.
- Fire in the corporate warehouse.
- Increased insurance costs.
- Death of the CEO.
- Increased labor costs.

2. When adding real estate to an asset allocation program that currently includes only stocks, bonds, and cash, which of the properties of real estate returns affect portfolio risk? Explain.

- Standard deviation.
- Expected return.
- Correlation with returns of the other asset classes.

3. Which of the following statements about the minimum variance portfolio of all risky securities are valid? (Assume short sales are allowed.) Explain.

- Its variance must be lower than those of all other securities or portfolios.
- Its expected return can be lower than the risk-free rate.
- It may be the optimal risky portfolio.
- It must include all individual securities.

PROBLEM SETS

Basic

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