

Option Pricing and Hedging for Discrete Time Regime-Switching Models

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Abstract

We propose optimal mean variance dynamic hedging strategies in discrete time under a multivariate Gaussian regime switching model. The methodology, which also performs pricing, is robust to time varying and clustering risk observed in financial time series. As such, it overcomes the main theoretical drawbacks of the Black Scholes model. To support our approach, we provide goodness of fit tests to validate the model and for choosing the appropriate number of regimes, and we illustrate the methodology using monthly S & P 500 vanilla options prices. Then, we present the associated out of sample hedging results in the context of harvesting the implied versus realized volatility premium. Using the proposed methodology, the Sharpe ratio derived from the strategy doubles over the Black Scholes delta hedging methodology.

Keywords

Option Pricing, Dynamic Hedging, Regime Switching, Goodness of Fit, Hidden Markov Models

1. Introduction

In complete, frictionless capital markets with no transaction costs and where the underlying securities follow geometric Brownian motions, the Black Scholes framework [1] provides an elegant and tractable solution for pricing and hedging derivative securities, typically vanilla calls and puts. Unfortunately, actual financial markets are far more complex and empirical testing of the Black Scholes model has highlighted its many shortcomings. Indeed, it is well documented [2] [3] [4] that the observed properties of financial time series are not consistent with its underlying assumptions. Time varying volatility, the presence

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