

Answer 2:

The protocol for the inclusion of new types of investments, as per the FINMA Circular 2016/5, involves a few essential steps to ensure that these investments comply with regulatory standards and align with the risk and investment strategy of the insurance company. Here are the key procedures:

**Compliance with Investment Guidelines:** Any new type of investment must adhere to the existing investment guidelines which are defined by the insurance company under the oversight of FINMA. These guidelines specify the types of permitted investments, the risk profiles, and the strategic alignment of asset categories.

**Approval Process:** For certain new types of investments, especially those that might not clearly fall under existing categories, an explicit approval from FINMA might be required. This process would involve demonstrating that the new investment type meets all regulatory requirements for security, liquidity, and profitability.

**Risk Assessment and Management:** New investments must be thoroughly assessed for their risk implications. This includes understanding the market, credit, liquidity, and operational risks associated with the investment. The insurance company must have the appropriate risk management processes in place to handle the specific risks associated with the new investment type.

**Expertise and Resources:** The insurance company must ensure that it has the necessary expertise and resources to manage the new investment type. This includes having knowledgeable staff and the right technological and operational infrastructure to support the

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