

2. **Special Requirements**: A supplementary agreement must be signed with the counterparty for cash deposits or account balances, which explicitly excludes any lien, right of retention, right of set-off, or similar rights on the part of the debtor.

3. **Evaluation**: Investments in this category are valued at no more than their nominal value, taking into account security and income. For money market debt register claims recognized at no more than market value, if they are not listed on a stock exchange, a standard market valuation method must be applied.

These rules ensure that the investments in cash deposits are secure, meet regulatory requirements, and are capable of being liquidated or valued accurately and expediently as needed.



Based on the content extracted from the FINMA Circular 2016/5 document, here are the evaluations for the answers provided concerning the rules for investment in cash deposits:

Answer 1 Evaluation

- Relevance:** This answer provides a general overview of cash deposits as an investment option but does not specifically address the regulatory framework outlined in the FINMA circular.
- Accuracy:** The answer provides general information about cash deposits, such as security, liquidity, and stable returns. However, it lacks specific regulatory details relevant to the insurance sector and the specific guidelines from the FINMA document.
- Completeness:** The response covers various aspects of cash deposits but misses specific regulations and requirements that are critical for insurers under FINMA regulations.



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