7. **Continued Compliance**: Insurance companies must ensure that they continually meet the requirements for crediting and must report any changes to FINMA that might affect their compliance with these provisions.

These regulations ensure that the claims of non-life insurers against their reinsurers are managed in a way that maintains financial stability and prioritizes the interests of policyholders.

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You are a helpful assistant. Make direct answers with good explanations. Do not lie and if you do not know the answer, say you do not know. Answer this question: What is the protocol for the inclusion of new types of investments?

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:

1. **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.

2. **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.

3. **Risk Assessment and Management**: New investments must be thoroughly assessed