

These provisions ensure that the assets backing unit-linked life insurance policies are managed in a way that protects the interests of policyholders, aligning investment risks with policy liabilities and ensuring sufficient liquidity and asset coverage.



For the question about specific provisions when dealing with tied assets in relation to unit-linked life insurance policies, here are the evaluations for each answer based on the content in the provided PDF document:

### Answer 1 Evaluation

**Relevance:** This answer addresses some relevant aspects of managing tied assets in the context of unit-linked life insurance policies but lacks specific references to regulatory details or the specific provisions from FINMA Circular 2016/5.

**Accuracy:** The answer provides general guidelines on investment strategies and management which are not specific enough or directly cited from the FINMA guidelines.

**Completeness:** The answer misses specific regulatory details, such as the need for matching cover or valuation at market value, which are crucial in the context of unit-linked policies.

**Clarity:** The answer is well-written and clear, providing a general overview without technical errors but lacks specificity.

**Score: 5/10** - The answer provides a general approach but lacks direct alignment with the detailed provisions provided by FINMA Circular 2016/5.

### Answer 2 Evaluation



**Relevance:** This answer specifically cites FINMA Circular 2016/5 and addresses detailed provisions



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