

2. This protocol is designed to ensure that the inclusion of new types of investments is carefully considered and managed in a way that aligns with the overall strategic goals of the insurance company, while also taking into account the risks and regulatory requirements associated with these investments. It emphasizes the importance of having the necessary expertise and resources to manage these investments effectively and to ensure that the interests of the policyholders are protected.

3. The protocol also highlights the need for regulatory compliance, which is crucial for the insurance company to avoid any legal or financial repercussions that could negatively impact its operations or reputation.

4. Overall, the protocol for the inclusion of new types of investments is a critical component of the risk management and investment strategy of the insurance company, designed to ensure that the company is able to adapt to changing market conditions and investment opportunities while also maintaining the security and stability of its assets and the interests of its policyholders.

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:

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



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