1



Answer 1 is very detailed and structured, providing a progressive scale of penalties based on the severity of non-compliance with tied asset regulations. However, despite its detailed nature and logical structure, the document does not specifically mention such detailed penalties or percentages related to the shortfall of tied assets, nor does it discuss the exact financial repercussions in such a structured way. Therefore, while Answer 1 is well-constructed and coherent, it is not directly supported by the provided document in terms of specific details about penalties. Score: 3/10—the answer is well-structured but lacks direct support from the document, implying a degree of accuracy but missing concrete backing.

Answer 2 focuses on general regulatory sanctions, corrective measures, and increased supervision without specifying particular percentages or detailed penalties. This answer aligns better with the general tone and content of the regulatory guidelines that emphasize the insurer's obligation to maintain compliance and the regulatory authority's oversight and corrective actions without detailing specific fines or sanctions. Score: 7/10—this answer does not provide the exact specifics of penalties but captures the general regulatory approach and potential consequences of non-compliance found in the document, including oversight and potential corrective actions.

Neither answer perfectly matches the detailed regulations or lack of specific penalties as outlined in the document, but Answer 2 more accurately reflects the regulatory and supervisory nature of FINMA's guidelines without asserting specific unmentioned penalties.







