

**Documentation and Process:** The investment process, including the decision-making criteria and risk assessment for structured products, must be well-documented. This documentation helps in providing clarity during audits and regulatory reviews.

**Valuation and Reporting:** Structured products need to be valued accurately and reported on. The valuation should reflect the fair market value, and any changes in valuation must be reported to FINMA as part of regular disclosures.

**Limitations on Investment:** There may be specific limits on the proportion of structured products within the overall investment portfolio, depending on their risk profile and the insurance company's capacity to absorb potential losses.

**Regular Updates to FINMA:** Insurance companies must regularly update FINMA about their investments in structured products. This includes detailed reports on the valuation methods, risk exposure, and performance of these investments.

**Special Approval for Certain Investments:** If structured products include components that do not fit neatly into established categories, special approval from FINMA might be required. This ensures that all investments are made transparently and within the regulatory framework.

By adhering to these protocols, insurance companies ensure that their investments in structured products are secure, comply with regulatory requirements, and are aligned with the company's risk management strategy and financial objectives.

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