

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.



Based on the information extracted from the FINMA Circular 2016/5, here are the evaluations for the answers provided about how claims of non-life insurers against reinsurers should be handled:

### Answer 1 Evaluation

- Relevance:** This answer generally discusses claims against reinsurers but does not align with the specific details found in the FINMA Circular.
- Accuracy:** The answer mentions legal recourse and contract terms, which are generally applicable but not specific to the guidelines provided by FINMA, which focus on crediting and limits based on credit ratings.
- Completeness:** Lacks detail on crediting rules, credit rating impacts, and limits for various ratings, which are crucial according to the FINMA Circular.
- Clarity:** The answer is clear and well-explained but does not align closely with the specific regulatory framework provided by FINMA.

**Score: 3/10** - While generally addressing the topic of claims against reinsurers, this answer fails to capture the specific crediting practices and regulatory requirements outlined in the FINMA Circular.

### Answer 2 Evaluation



- Relevance:** Directly addresses how claims should be managed under the guidelines set by



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