

General Crediting: Generally, the reinsured portions are credited at 100% of the current portion's amount. However, for reinsurers in run-off, the crediting is reduced to 75%.

Limits Based on Credit Rating:

Credit Rating 2 or Better: Up to 20% of the target amount of the tied assets.

Credit Rating Level 3: Up to 10% of the target amount.

Credit Rating Level 4: Up to 5% of the target amount.

Credit Rating Level 5: Reinsured portions cannot be offset against the tied assets.

Group Reductions: If the reinsurer is part of the same insurance group as the insurer, these limits are halved.

Special Provisions

Swiss Natural Hazard Pool: Claims related to this pool can be credited up to 10% of the tied assets' target amount.

Application and Approval Process

Application Form: Insurers must use a prescribed FINMA form for their applications. The form should include the name and office location of the reinsurer.

Approval Process: The approval is assumed unless FINMA raises an objection or requires a review within four weeks.

Adjustment and Notification

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