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Question: "What are high-risk investments for insurance companies?"

Answers:

Answer 1:

High-risk investments for insurance companies are those that carry a higher level of uncertainty and potential for loss. These investments may only be made as a cautious addition to and appropriate diversification of the total tied assets. The risk capacity of the insurance company must always be taken into account. Investments in securities with a credit rating of 5 are only permitted if there is corresponding technical expertise in the area of credit risks. Additionally, investments must be chosen with the ability to be realized quickly, especially in the event of the insurance company's bankruptcy. The realizability of an investment depends on the term of an investment or the possibility of assigning it on the market or on a stock exchange.

Answer 2:

High-risk investments for insurance companies, as identified in the FINMA Circular 2016/5, typically include those that are susceptible to significant fluctuations in value, are subject to high default risk, or are complex and difficult to value. Here are some specific types of

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