

### Answer 2 Evaluation

- **Relevance:** Directly addresses how claims should be managed under the guidelines set by FINMA Circular 2016/5.
- **Accuracy:** Accurately reflects the FINMA guidelines about crediting reinsured portions against tied assets, with detailed crediting limits based on the reinsurers' credit ratings.
- **Completeness:** Covers crediting processes, limits based on credit ratings, and special provisions for group reinsurers, which are all outlined in the document.
- **Clarity:** The answer is detailed, specific, and communicates the regulatory processes clearly.

**Score: 10/10** - Provides a precise and thorough explanation consistent with the FINMA Circular 2016/5's stipulations for handling claims of non-life insurers against reinsurers, including credit limits and the importance of maintaining solvency and liquidity .

### Document Insights

The FINMA Circular 2016/5 provides detailed regulations on how non-life insurers should handle claims against reinsurers, focusing on crediting reinsured portions to tied assets, with specific limits based on the credit ratings of the reinsurers. It also includes provisions for group reinsurers and conditions under which additional credits can be approved by FINMA. This regulatory framework ensures that non-life insurers maintain financial stability and comply with solvency requirements, which is well captured in Answer 2.



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