



Charta

The purpose Association InsurAngels Suisse is:

1. to promote the establishment, development, financing, and transfer of companies whose activities are directly or indirectly related to technologies or economic sectors that can be strategic, regarding the insurance sector in the broadest sense:
 - Life and property insurance (including health insurance and general liability insurance);
 - bancassurance, brokers, assistance, reinsurance, insurance appraisals;
 - Care networks, telemedicine, platforms (including comparison platforms), marketplaces;
 - Contract/claims management, acquisition, administration, product (design/development, ...), risk management, actuarial, pricing/underwriting, distribution, financial investments, investors, regulation, user experience;
 - Data/big data, artificial intelligence, analytics, IoT, telematics, computer vision, blockchain, connected insurance, infrastructure, backend;
 - Insurance companies, mutual companies, captives;
 - B2B, B2C, P2P;
 - Education, resources, e-reputation.
2. to select and qualify for its members the investment projects of these companies based on criteria such as growth potential and high quality of the technologies presented, sometimes disruptive to the existing.
3. to unite the actions of "business angels" who wish to invest capital in the companies whose activity is described above. The aim of these actions is to enable companies to finance the market launch of their products and services and to provide them with financial resources, advice and support for their development and growth.

This Charta provides guidelines for all IAS Members and Partners and insurance startups wanting to be involved with the Association InsuranceAngel Suisse, the services and activities developed by it, to fulfil the purpose of the Association, and holding up the spirits, the relationship and long-term partnership.

If you notice a violation of this code, a conflict of interest or any legal grey area and can't resolve it with the person in breach, please reach out to [board InsurAngel Suisse](#)



Along our dedication to our purpose, IAS is dedicated with the aim to promote and follow a set of rules with the aim to promote start-up financing that respects these aspects:

- Fair & Honest
- Transparent
- Efficient
- Integrated in partnership and collaboration
- Confident
- Ethical

Fair & Honest

We conduct business in a fair and honest way **in all dealings** and in particular with business seeking entrepreneurs and among Members and Partners. We aim to play an active role in regional and national economic development based on our competence in insurance matters.

Transparent

During due diligence and thereafter, we **communicate transparently** with all interested Members and Partners eligible to the communication. Key points like key terms, timing, concerns, lead investor's name are communicated to all simultaneously and in the same manner. For simplicity and fairness, no individual side deals or subgroup deals at different terms are to be made. Although IAS is composed of members and partners with different statuses, we intend to unify the behavior of all investment actors to give a consistent image of quality and coherence with its objectives.

Efficient

We commit ourselves to use the time, the goodwill and energy of the members and partners and entrepreneurs efficiently. For the credibility and the purpose of IAS members and partners committed to doing all they can to enable investment decisions within a reasonable time limit.

Integrated in partnership and collaboration

We act as partners of the entrepreneurs and co-investors, supporting them to build great businesses. We seek alignment of interest among all parties involved in the investment process, because we only win together. Our behavior serves to **build trust** among investors involved, with the entrepreneurs and with a constant concern not to do anything that might compromise the image of IAS, Business Angels networks or the Private Equity profession as a whole.

The way is long and a rewarding if all people involved remain open to new and different views and **advocate a coaching attitude**. Experienced investors and novice investors



support each other to the extent of their possibilities. All members and partners engaging in due diligence actively support it.

Confident

Members and Partners and their own affiliates or associates must not reveal, without the prior written consent of the parties concerned, any confidential information of which they become aware, either during the preliminary examination of projects, or during the monitoring of investments made, or more generally during their activity.

IAS uses the circulated information **solely for the purpose of raising finance** and not to exploit it in any other way. We will take all reasonable precaution to keep information confidential according to the signed member- or partnership Agreement between IAS and the Members and Partners.

Fee Disclosure & Contract

Members and Partners must disclose all fees charged to the other Members and Partners and entrepreneurs **before any contract** is entered into. This includes registration fees, success fees, and fees for other services provided by members or partners. The contract must specify any payable fees.

Ethics in Finance

Members and Partners and startups will not accept subscribed investment capital from unspecified sources.

IAS; 01.12.2023