Article 45 of the Insurance Supervision Act (ISA)

01 Your intermediary

The firm Mathias Sudres operates as an independent insurance intermediary, specialising in insurance and pension advice. It has established partnerships with the following insurers:

Allianz	Assura	AutoMate
AXA	Bâloise	Assura
Concordia	CSS	Dextra
Orion	Generali	Helsana
Pax	Sanitas	Swica
SwissLife	Sympany	Vaudoise
Retraite Populaire	Zurich	Groupe Mutuel

An untied insurance intermediary is an independent professional in the insurance sector. Unlike an intermediary affiliated with a single company, an untied intermediary works with several insurers, enabling them to offer a varied range of products suited to their clients' needs.

02 Remuneration

In the course of his activities as an insurance intermediary and financial adviser, Mathias Sudres receives commissions paid by the insurance companies or partners with whom he works, in return for the business placed with them. The amount of these commissions varies according to the insurer and the type of product:

- For life insurance, total commissions over the contractual term represent between 3% and 5% of the agreed premium amount.
- For property and casualty insurance (liability, motor own-damage cover, household contents, legal expenses, etc.), commissions range from 4% to 15% of the premium, depending on the nature of the contract.
- For supplementary health insurance, remuneration may be up to 16 times the monthly premium amount.
- For basic insurance, a commission of CHF 70.- per insured person is received.

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03 Commission disclosure

The term of the contract taken out may also influence the amount of commissions received. These commissions have no impact on the cost of the product to the client, as they are deducted directly from the partner’s or insurer’s fees. On written request, the client can obtain precise information about the amount of the commissions.

In return for the services provided by Mathias Sudres, such as comparisons, product information, personalised advice or the preparation of quotations, the client expressly agrees to Mathias Sudres receiving these commissions and waives entitlement to them.

04 Professional competence and liability

Mathias Sudres undertakes to carry out his activities with the required skills and knowledge. The firm may be held liable for errors, negligence or inaccurate information provided in its role as intermediary when insurance contracts are taken out.

Mathias Sudres is liable in the event of fault, negligence or the provision of inaccurate information. He holds professional indemnity insurance with cover of up to CHF 2 million, taken out with Zurich Assurances SA.

05 Data protection

Mathias Sudres only collects your personal data when it is strictly necessary to prepare a quotation. He undertakes to comply with the applicable data protection laws when accessing and processing your data, implementing all appropriate measures. Your information is treated with the utmost confidentiality.

As a general rule, personal data is stored electronically and/or on paper. Information provided by the client is only passed on to third parties with the client’s explicit consent.

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