

ETHICS

WHAT WE INTEND

Fairness

Transparency

Accountability

Privacy

Safety

PRACTICE

WHAT WE BUILD

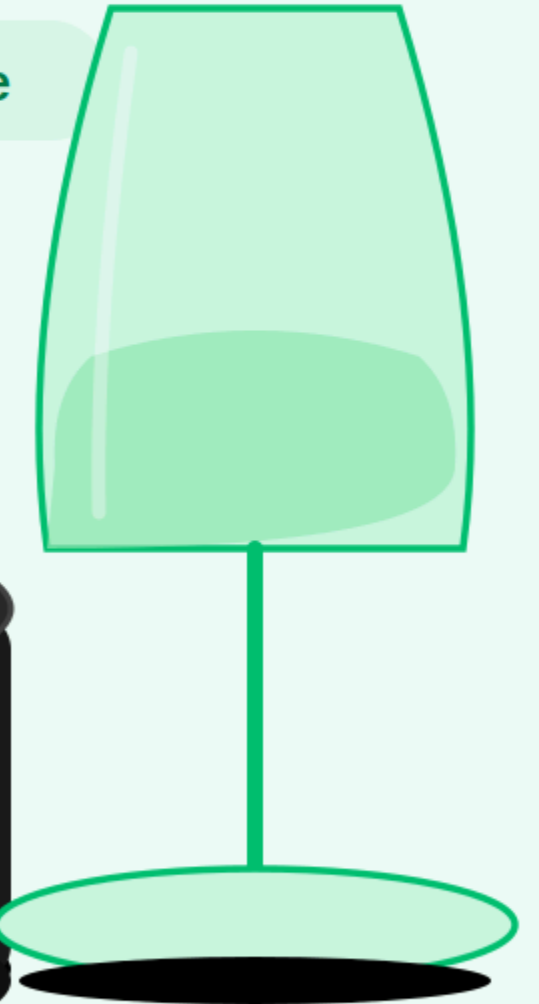
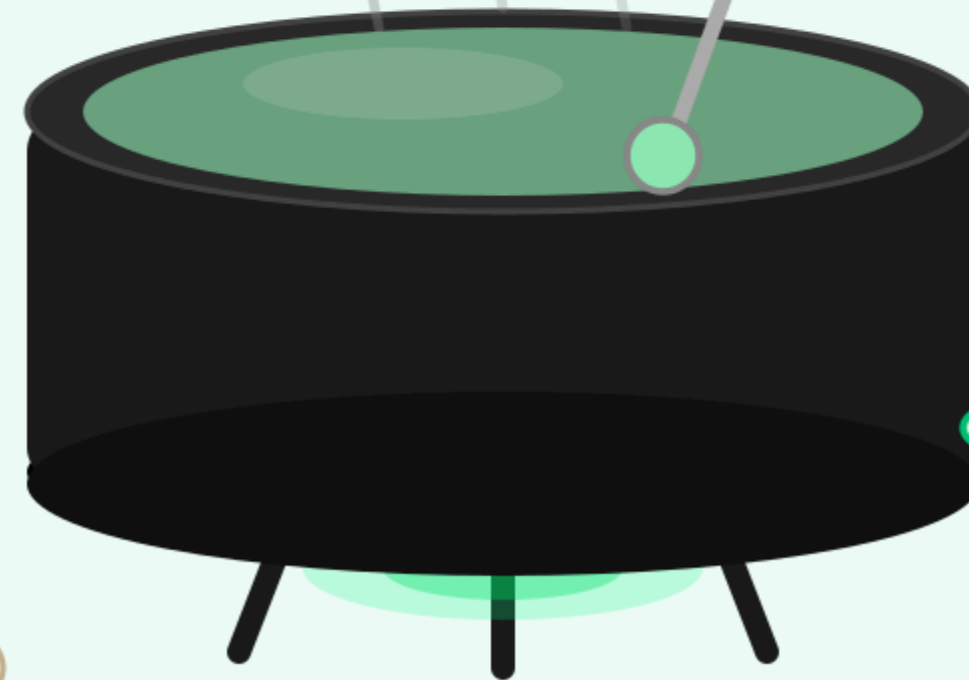
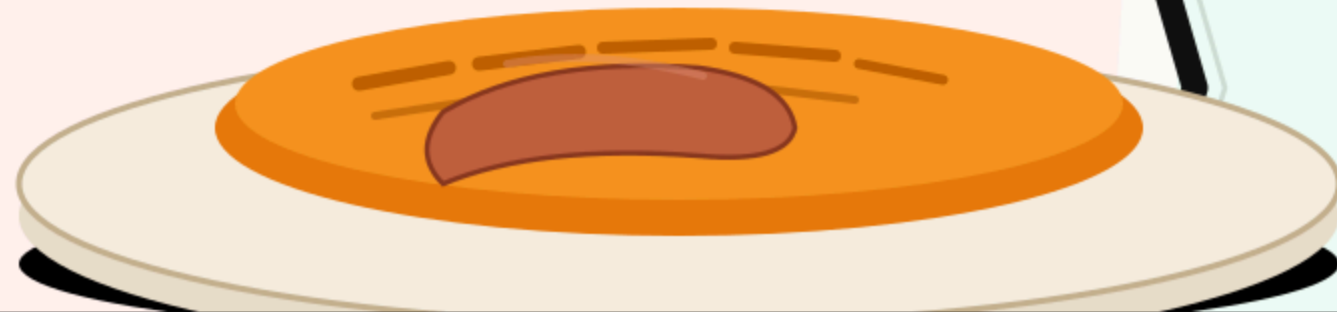
Architecture

Deployment

Optimisation

Governance

OPEN SOURCE
bridges the divide





Who am I? What am I here to do? Who do I serve? Dr. Chantelle Larsen



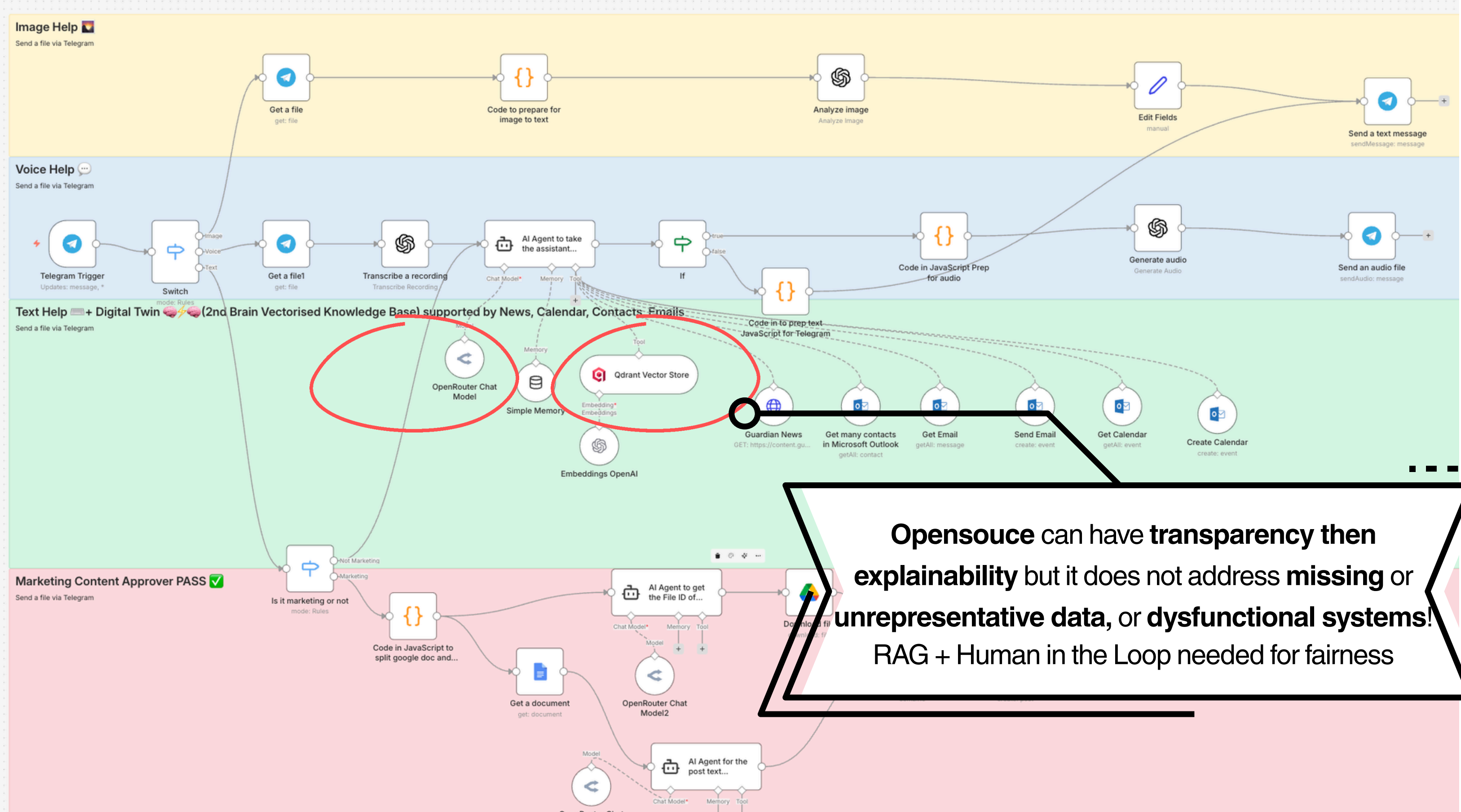
HONESTY

Key Inclusion Mechanisms (BUT):

- **Non-discrimination obligations:** AI systems must avoid biased outcomes on protected traits (e.g., **race**, gender); firms test models for disparate impacts and correct biases, per labor law (Art. 328 CO) and Convention.
- Bias audits and mitigation: **Proactive** identification of **discriminatory effects in data/training**, with requirements for **explainable, auditable AI in high-risk sectors** like finance.
- **Transparency and oversight:** Documentation, **human review** of AI decisions, and monitoring to ensure fairness, enforced by existing bodies like FINMA without new bureaucracies.



OPEN SOURCE + RAG



Opensource can have transparency then explainability but it does not address missing or unrepresentative data, or dysfunctional systems! RAG + Human in the Loop needed for fairness

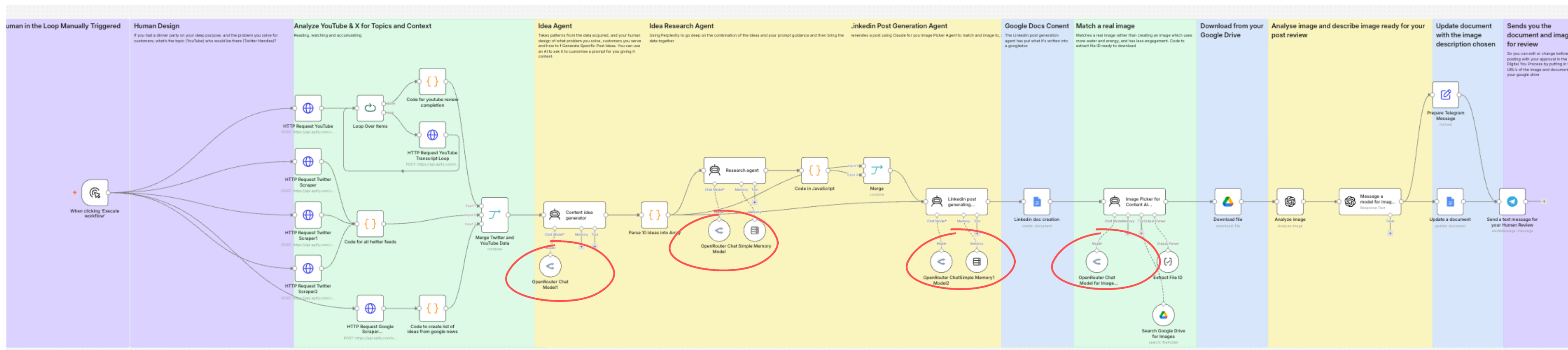
Close the bias gap, human in the loop to fairness



OPEN



HUMAN FIRST DESIGN

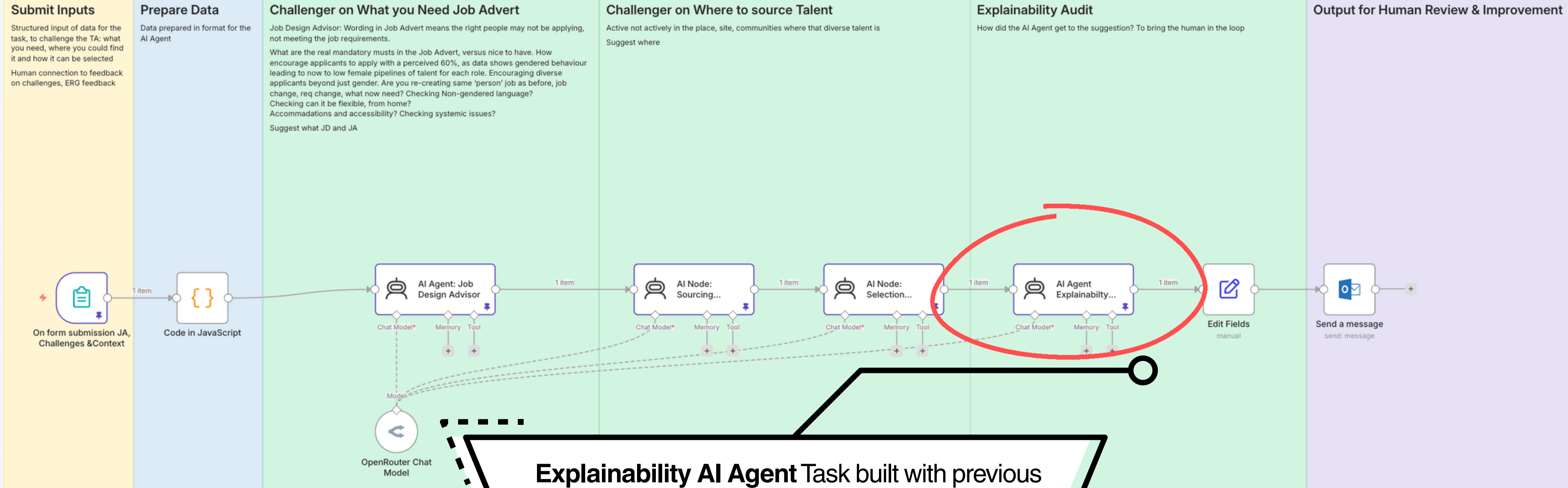




EXPLAIN



EXPLAINABILITY DESIGN + ROLES



Explainability AI Agent Task built with previous agent collaboration. **Task-based on open weights and behaviours.** Audit and documentation that **explains recommendations** for high-risk



FS&I

Health

Consumer

Bias

74% higher premiums

CKD-EPI / Data

50% understanding

Human

16% delayed care / **50%** mortality

74% more injured

AI

40% rejected insurance quotes - Deloitte 2026

Customers

27% non Swiss Nationals

Global Majority

30 Trillion Female Wealth - McKinsey 2020

“BETTER TO BE SLAPPED WITH THE TRUTH THAN BE KISSED WITH PRETENCE.”

— KEVIN ANSBRO , THE FISH THAT CLIMBED A TREE

OPENSOURCE

OPEN THE HUMAN AND AI BLACK BOX FROM A POINT OF ‘TRUTH’ FROM THAT POINT YOU

CAN ACTIVATE CHANGE

— DR. CHANTELE LARSEN