

C00013 / 62

DON'T  
STAPLE**OS AA01**Statement of details of parent law and other  
information for an overseas company

Companies House

☒ **What this form is for**  
You may use this form to  
accompany your accounts  
disclosed under parent law.

☒ **What this form is for**  
You cannot use this form  
for an alteration of management  
with accounting requirements.

FRIDAY



A03

\*AE20P1LS\*

16/05/2025

#129

COMPANIES HOUSE

**Part 1 Corporate company name**Corporate name of  
overseas company ①

UIB Nordic AB

UK establishment  
number

B R 2 1 7 9 6

→ Filling in this form

Please complete in typescript or in  
bold black capitals.All fields are mandatory unless  
specified or indicated by \*① This is the name of the company in  
its home state.**Part 2 Statement of details of parent law and other  
information for an overseas company****A1 Legislation**Please give the legislation under which the accounts have been prepared and  
audited.

Legislation ②

Swedish GAAP for small entities

② This means the relevant rules or  
legislation which regulates the  
preparation of accounts.**A2 Accounting principles**

Accounts

Have the accounts been prepared in accordance with a set of generally accepted  
accounting principles?

Please tick the appropriate box.

☐ No. Go to Section A3.☒ Yes. Please enter the name of the organisation or other  
body which issued those principles below, and then go to Section A3.③ Please insert the name of the  
appropriate accounting organisation  
or body.Name of organisation  
or body ③

Swedish Accounting Standards Board (BFN)

**OS AA01**

Statement of details of parent law and other information for an overseas company

**A3****Audited accounts**

Audited accounts

Have the accounts been audited in accordance with a set of generally accepted auditing standards?

Please tick the appropriate box.

☐ No. Go to Part 3 'Signature'.☒ Yes. Please enter the name of the organisation or other body which issued those standards below, and then go to Part 3 'Signature'.

① Please insert the name of the appropriate accounting organisation or body.

Name of organisation or body ①

Chartered Accountants' Association (FAR)

**Part 3****Signature**

I am signing this form on behalf of the overseas company.

Signature

Signature

X



X

This form may be signed by:  
Director, Secretary, Permanent representative. *Mikael Ardell*  
CEO**UIB Nordic AB**

# OS AA01

Statement of details of parent law and other information for an overseas company



## Presenter information

You do not have to give any contact information, but if you do it will help Companies House if there is a query on the form. The contact information you give will be visible to searchers of the public record.

Contact name

Company name

Address

Post town

County/Region

Postcode

Country

DX

Telephone



## Checklist

We may return forms completed incorrectly or with information missing.

Please make sure you have remembered the following:

- ☐ The company name and, if appropriate, the registered number, match the information held on the public Register.
- ☐ You have completed all sections of the form, if appropriate.
- ☐ You have signed the form.



## Important information

Please note that all this information will appear on the public record.



## Where to send

You may return this form to any Companies House address:

### England and Wales:

The Registrar of Companies, Companies House,  
Crown Way, Cardiff, Wales, CF14 3UZ.  
DX 33050 Cardiff.

### Scotland:

The Registrar of Companies, Companies House,  
Fourth floor, Edinburgh Quay 2,  
139 Fountainbridge, Edinburgh, Scotland, EH3 9FF.  
DX ED235 Edinburgh 1

### Northern Ireland:

The Registrar of Companies, Companies House,  
Second Floor, The Linenhall, 32-38 Linenhall Street,  
Belfast, Northern Ireland, BT2 8BG.  
DX 481 N.R. Belfast 1.



## Further information

For further information, please see the guidance notes on the website at [www.gov.uk/companieshouse](http://www.gov.uk/companieshouse) or email [enquiries@companieshouse.gov.uk](mailto:enquiries@companieshouse.gov.uk)

This form is available in an alternative format. Please visit the forms page on the website at [www.gov.uk/companieshouse](http://www.gov.uk/companieshouse)

# ÅRSREDOVISNING

## ANNUAL REPORT

för for

**UIB NORDIC AB**

Org. nr. 556517-1591

STYRELSEN OCH DEN VERKSTÄLLANDE DIREKTÖREN FAR HÄRMED AVLÄMNA ÅRSREDOVISNING  
FÖR RÄKENSKAPSÅRET 2024-01-01 - 2024-12-31

THE BOARD OF DIRECTORS AND THE MANAGING DIRECTOR'S REPORT  
FOR THE YEAR 2024-01-01 - 2024-12-31

| <b>Årsredovisningens innehåll:</b> | <b>Contents:</b>                  | <b>Sida Page</b> |
|------------------------------------|-----------------------------------|------------------|
| Förvaltningsberättelse             | The Director's report             | 1                |
| Resultaträkning                    | Profit and loss account           | 2                |
| Balansräkning                      | Balance sheet                     | 3                |
| Tilläggsupplysningar               | Notes to the financial statements | 4                |

## FÖRVALTNINGSBERÄTTELSE

## BOARD OF DIRECTORS' REPORT

### Verksamheten

### Business activities

Bolaget bedriver förmedling samt rådgivning inom industriförsäkringar. Verksamheten bedrivs från lokaler i Stockholms innerstad. Styrelsen har sitt säte i Stockholm. Bolaget är ett dotterbolag till UIB International Ltd, med säte i London. Bolaget står, i egenskap av försäkringsförmedlare, under Finansinspektionens tillsyn.

The company is involved with intermediation and consultation in the area of industrial insurance. The business is conducted from premises in the City of Stockholm. The registered office is in Stockholm. The company is a wholly owned subsidiary to UIB International Ltd, with registered office in London. As an insurance broker, the company is under supervision of Finansinspektionen FI.

### Väsentliga händelser under räkenskapsåret Significant events during the account year

Bolaget redovisar en försäljning på 27,4 Mnkr, vilket ligger lite under föregående års försäljning. Kostnaderna uppgår till 37,5 Mnkr, vilket är något mindre än föregående år. Villkorat aktieägartillskott har gjorts med 7.000.000 kronor.

The turnover was 27,4 MSEK, which is slightly below last year's sales. The costs amounts to 37,5 MSEK, which is slightly less than previous year. A conditional shareholder contribution of SEK 7,000,000 has been made.

### Flerårsöversikt

### Summary over the years

|                                   |              | 2024    | 2023   | 2022   | 2021   |
|-----------------------------------|--------------|---------|--------|--------|--------|
| Nettoomsättning                   | Turnover     | 27 360  | 34 328 | 33 835 | 20 339 |
| Resultat efter finansiella poster | EBT          | -10 724 | -5 474 | 6 051  | -3 830 |
| Soliditet                         | Equity ratio | 0,5%    | 2,4%   | 7,3%   | 0,4%   |

Fluktuationerna de senaste åren beror främst på aktiviteterna i vårt filialkontor i London. The fluctuations are mainly due to the activities at our Branch Office in London.

### Förändringar i eget kapital

### Changes in Equity

Bolagets eget kapital har förändrats enligt följande under 2024: The Equity has undergone the following changes during 2024:

|                             |                                   | Share capital | Statutory reserve | Profit brought forward | Loss for the year | Total       |
|-----------------------------|-----------------------------------|---------------|-------------------|------------------------|-------------------|-------------|
|                             |                                   | Aktie-kapital | Reserv-fond       | Balanserat resultat    | Arets resultat    | Summa       |
| Belopp vid årets ingång     | Opening balance                   | 100 000       | 20 000            | 8 957 427              | -5 432 921        | 3 644 506   |
| Resultatdisposition         | Appropriation of loss             |               |                   | -5 432 921             | 5 432 921         | 0           |
| Mottaget aktieägartillskott | Received shareholder contribution |               |                   | 7 000 000              |                   | 7 000 000   |
| Omräkningsdifferens         | Translation difference            |               |                   | 786 187                |                   | 609 656     |
| Årets vinst                 | Net profit                        |               |                   |                        | -10 723 820       | -10 723 820 |
| Belopp vid årets utgång     | Closing balance                   | 100 000       | 20 000            | 11 310 693             | -10 900 351       | 530 342     |

### Förslag till disposition av bolagets resultat Proposed appropriation of profits

|                        |                                               |                |
|------------------------|-----------------------------------------------|----------------|
| Balanserad vinst       | Profit brought forward                        | 11 310 693     |
| Årets vinst            | Net profit for the year                       | -10 900 351    |
|                        |                                               | <b>410 342</b> |
| Styrelsen föreslår att | The board of Directors propose the following: |                |
| I ny räkning överföres | Retained earnings to be carried forward       | <b>410 342</b> |
|                        |                                               | <b>410 342</b> |

Beträffande bolagets resultat och ställning i övrigt hänvisas till efterföljande resultat- och balansräkningar med tillhörande tilläggsupplysningar.

**RESULTATRÄKNING**  
**INCOME STATEMENT**

|                                                  |                              | <b>2024-01-01</b>  | <b>2023-01-01</b>  |
|--------------------------------------------------|------------------------------|--------------------|--------------------|
|                                                  | <b>Not</b>                   | <b>2024-12-31</b>  | <b>2023-12-31</b>  |
|                                                  | <b>Note</b>                  |                    |                    |
| <b>Rörelsens intäkter</b>                        | <b>Operating Income</b>      |                    |                    |
| Nettoomsättning                                  | Net sales                    | 27 225 324         | 34 197 241         |
| Övriga rörelseintäkter                           | Other operating Income       | 135 000            | 131 000            |
|                                                  |                              | <u>27 360 324</u>  | <u>34 328 241</u>  |
| <b>Rörelsens kostnader</b>                       | <b>Operating Expenses</b>    |                    |                    |
| Övriga externa kostnader                         | Other external costs         | -16 933 559        | -18 486 464        |
| Personalkostnader                                | Personnel costs              | 2 -20 577 667      | -21 069 013        |
| Övriga rörelsekostnader                          | Other operating expenses     | 0                  | 0                  |
|                                                  |                              | <u>-37 511 226</u> | <u>-39 555 477</u> |
| <b>Rörelseresultat</b>                           | <b>Operating loss</b>        | -10 150 902        | -5 227 236         |
| <b>Resultat från finansiella investeringar</b>   |                              |                    |                    |
| <b>Results from financial investments</b>        |                              |                    |                    |
| Övriga ränteintäkter och liknande resultatposter |                              | 9 246              | 1 384              |
| Other interest income and similar items          |                              |                    |                    |
| Räntekostnader och liknande resultatposter       | 3                            | -582 164           | -247 657           |
| Interest expense and similar items               |                              | <u>-572 918</u>    | <u>-246 273</u>    |
| <b>Årets resultat</b>                            | <b>Net loss for the year</b> | <b>-10 723 820</b> | <b>-5 473 509</b>  |

| <b>BALANSRÄKNING</b>                         | <b>BALANCE SHEET</b>                 | <b>Not<br/>Note</b> | <b>2024-12-31</b> | <b>2023-12-31</b> |
|----------------------------------------------|--------------------------------------|---------------------|-------------------|-------------------|
| <b>TILLGÅNGAR</b>                            | <b>ASSETS</b>                        |                     |                   |                   |
| <b>Omsättningstillgångar</b>                 | <b>Current assets</b>                |                     |                   |                   |
| <b>Kortfristiga fordringar</b>               | <b>Current receivables</b>           |                     |                   |                   |
| Kundfordringar                               | Accounts receivable - trade          |                     | 98 412 815        | 105 189 580       |
| Övriga fordringar                            | Other receivables                    |                     | -49 429           | -34 372           |
| Förutbetalda kostnader och upplupna intäkter | Prepaid expenses and accrued income  |                     | 966 906           | 865 019           |
|                                              |                                      |                     | 99 330 292        | 106 020 228       |
| Prepaid expenses and accrued income          |                                      |                     |                   |                   |
| <b>Kassa och bank</b>                        | <b>Cash and bank balances</b>        |                     |                   |                   |
| Kassa och bank                               | Cash and bank                        |                     | 5 239 333         | 6 066 279         |
| Redovisningsmedel                            | Fiduciary balances                   |                     | 13 019 559        | 38 483 855        |
|                                              |                                      |                     | 18 258 892        | 44 550 134        |
| <b>Summa omsättningstillgångar</b>           | <b>Total current assets</b>          |                     | 117 589 184       | 150 570 361       |
| <b>SUMMA TILLGÅNGAR</b>                      | <b>TOTAL ASSETS</b>                  |                     | 117 589 184       | 150 570 361       |
| <b>EGET KAPITAL OCH SKULDER</b>              | <b>EQUITY AND LIABILITIES</b>        |                     |                   |                   |
| <b>Eget Kapital</b>                          | <b>Equity</b>                        |                     |                   |                   |
| <b>Bundet eget kapital</b>                   | <b>Restricted equity</b>             |                     |                   |                   |
| Aktiekapital (1 000 aktier)                  | Share capital (1 000 shares)         |                     | 100 000           | 100 000           |
| Reservfond                                   | Statutory reserve                    |                     | 20 000            | 20 000            |
|                                              |                                      |                     | 120 000           | 120 000           |
| <b>Fritt eget kapital</b>                    | <b>Non-restricted equity</b>         |                     |                   |                   |
| Balanserad vinst                             | Profit brought forward               |                     | 11 134 162        | 8 998 015         |
| Årets resultat                               | Loss for the year                    |                     | -10 723 820       | -5 473 509        |
|                                              |                                      |                     | 410 342           | 3 524 506         |
| <b>Summa eget kapital</b>                    | <b>Total capital</b>                 |                     | 530 342           | 3 644 506         |
| <b>Kortfristiga skulder</b>                  | <b>Current liabilities</b>           |                     |                   |                   |
| Förskott från kunder                         | Advanced payments from customers     |                     | 98 546 964        | 130 025 350       |
| Leverantörsskulder                           | Accounts payable - trade             |                     | 0                 | 131 099           |
| Skulder till koncernföretag                  | Liabilities to Group companies       |                     | 14 964 072        | 12 134 669        |
| Skatteskulder                                | Tax liability                        |                     | 0                 | 0                 |
| Övriga kortfristiga skulder                  | Other current liabilities            |                     | 168 135           | 175 219           |
| Upplupna kostnader och förutbetalda intäkter | Accrued expenses and deferred income |                     | 3 379 671         | 4 459 517         |
| <b>Summa kortfristiga skulder</b>            | <b>Total current liabilities</b>     |                     | 117 058 842       | 146 925 855       |
| <b>SUMMA SKULDER OCH EGET KAPITAL</b>        |                                      |                     | 117 589 184       | 150 570 361       |
| <b>TOTAL EQUITY AND LIABILITIES</b>          |                                      |                     |                   |                   |

## TILLÄGGSUPPLYSNINGAR

## SUPPLEMENTARY DISCLOSURES

### NOT 1 Note 1

#### Redovisningsprinciper

#### Accounting principles

Årsredovisningen är upprättad i enlighet med Årsredovisningslagen (1995:1554) samt BFNAR 2016:10, Årsredovisning i mindre företag.

The accounting standards applied are in accordance with the Annual Accounts Act and the Swedish Accounting Standards Board, and BFNAR 2016:10, Annual Reporting for small entities.

#### Redovisningsvaluta

#### Accounting currency

Årsredovisningen är upprättad i svenska kronor och beloppen anges i kronor om inget annat anges.

The annual report is prepared in Swedish currency and unless otherwise stated the amounts are in SEK.

Bolagets filial i London har egen redovisning i brittiska pund. Denna verksamheten har räknats om till balansdagens kurs i balansräkningen och till årets genomsnittskurs i resultaträkningen. Den omräkningsdifferens som därigenom uppstått har förts mot eget kapital.

The Company's branch office in London has its own accounting in Pound Sterling. This business has been recalculated to the closing rate of exchange in the balance sheet and the average exchange rate in the income statement. The translation differences that arises in this case have been included in the equity.

|               |                                                  |             |             |
|---------------|--------------------------------------------------|-------------|-------------|
| <b>Not 2</b>  | <b>Medelantal anställda</b>                      | <b>2024</b> | <b>2023</b> |
| <b>Note 2</b> | <b>Average number of employees</b>               |             |             |
|               | Medelantal anställda    Average number employees | 10          | 10          |
| <b>Not 3</b>  | <b>Räntekostnader</b>                            | <b>2024</b> | <b>2023</b> |
| <b>Note 3</b> | <b>Interest costs</b>                            |             |             |
|               | Räntekostnader som härrör från koncernföretag    |             |             |
|               | Interest costs coming from Group companies       | -582 164    | -247 657    |

### Not 4 Uppgifter om moderbolaget och koncernen    Information about parent company and Group

**Note 4** Bolaget är dotterbolag till UIB International Ltd, registreringsnummer 0250 5995, med adress 69 Mansell Street, E1 8AN London, Storbritannien. Koncernredovisning upprättas av UIB Holdings (UK) Ltd., registreringsnummer 0248 0634.

The company is a subsidiary company to UIB International Ltd, company registration number 0250 5995, with address 69 Mansell Street, London E1 8AN, England. Consolidated accounts are prepared by UIB Holdings (UK) Ltd., company registration number 0248 0634.

Stockholm, April 1th, 2025

Tim Church  
Styrelseordförande  
Chairman of the Board

Keith Gribben  
Styrelseledamot  
Member of the Board of Directors

Mikael Ardell  
Verkställande direktör  
Managing Director  
Member of the Board of Directors

Stephen Palles-Clark  
Member of the Board of Directors

Min revisionsberättelse har lämnats den  
My audit report has been submitted at

Anders Bergman  
Auktoriserad revisor    Certified public accountant

## AUDITOR'S REPORT

To the general meeting of the shareholders of UIB Nordic AB  
Corporate identity number 556517-1591

### Report on the annual accounts

#### Opinions

I have audited the annual accounts of UIB Nordic AB for the year 2024.

In my opinion, the annual accounts have been prepared in accordance with the Annual Accounts Act and present fairly, in all material respects, the financial position of UIB Nordic AB as of 2024-12-31 and its financial performance for the year then ended in accordance with the Annual Accounts Act. The statutory administration report is consistent with the other parts of the annual accounts.

I therefore recommend that the general meeting of shareholders adopts the income statement and balance sheet.

#### Basis for Opinions

I conducted my audit in accordance with International Standards on Auditing (ISA) and generally accepted auditing standards in Sweden. My responsibilities under those standards are further described in the *Auditor's Responsibilities* section. I am independent of UIB Nordic AB in accordance with professional ethics for accountants in Sweden and have otherwise fulfilled my ethical responsibilities in accordance with these requirements.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinions.

#### Responsibilities of the Board of Directors and the Managing Director

The Board of Directors and the Managing Director are responsible for the preparation of the annual accounts and that they give a fair presentation in accordance with the Annual Accounts Act. The Board of Directors and the Managing Director are also responsible for such internal control as they determine is necessary to enable the preparation of annual accounts that are free from material misstatement, whether due to fraud or error.

In preparing the annual accounts, The Board of Directors and the Managing Director are responsible for the assessment of the company's ability to continue as a going concern. They disclose, as applicable, matters related to going concern and using the going concern basis of accounting. The going concern basis of accounting is not applied if decision has been taken to discontinue the operations.

#### Auditor's responsibility

Mine objectives are to obtain reasonable assurance about whether the annual accounts as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinions. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs and generally accepted auditing standards in Sweden will always detect a

material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these annual accounts.

As part of an audit in accordance with ISAs, I exercise professional judgment and maintain professional skepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the annual accounts, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinions. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of the company's internal control relevant to my audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors and the Managing Director.
- Conclude on the appropriateness of the Board of Directors' and the Managing Director's use of the going concern basis of accounting in preparing the annual accounts. I also draw a conclusion, based on the audit evidence obtained, as to whether any material uncertainty exists related to events or conditions that may cast significant doubt on the company's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the annual accounts or, if such disclosures are inadequate, to modify my opinion about the annual accounts. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the annual accounts, including the disclosures, and whether the annual accounts represent the underlying transactions and events in a manner that achieves fair presentation.

I must inform the Board of Directors of, among other matters, the planned scope and timing of the audit. I must also inform of significant audit findings during my audit, including any significant deficiencies in internal control that I identified.

TA

## Report on other legal and regulatory requirements

### Opinions

In addition to my audit of the annual accounts, I have also audited the administration of the Board of Directors and the Managing Director of UIB Nordic AB for the year 2024 and the proposed appropriations of the company's profit or loss.

I recommend to the general meeting of shareholders that the profit be appropriated in accordance with the proposal in the statutory administration report and that the members of the Board of Directors and the Managing Director be discharged from liability for the financial year.

### Basis for Opinions

I conducted the audit in accordance with generally accepted auditing standards in Sweden. My responsibilities under those standards are further described in the *Auditor's Responsibilities* section. I am independent of UIB Nordic AB in accordance with professional ethics for accountants in Sweden and have otherwise fulfilled my ethical responsibilities in accordance with these requirements.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinions.

### Responsibilities of the Board of Directors and the Managing Director

The Board of Directors is responsible for the proposal for appropriations of the company's profit or loss. At the proposal of a dividend, this includes an assessment of whether the dividend is justifiable considering the requirements which the company's type of operations, size and risks place on the size of the company's equity, consolidation requirements, liquidity and position in general.

The Board of Directors is responsible for the company's organization and the administration of the company's affairs. This includes among other things continuous assessment of the company's financial situation and ensuring that the company's organization is designed so that the accounting, management of assets and the company's financial affairs otherwise are controlled in a reassuring manner. The Managing Director shall manage the ongoing administration according to the Board of Directors' guidelines and instructions and among other matters take measures that are necessary to fulfill the company's accounting in accordance with law and handle the management of assets in a reassuring manner.

### Auditor's responsibility

My objective concerning the audit of the administration, and thereby my opinion about discharge from liability, is to obtain audit evidence to assess with a reasonable degree of assurance whether any member of the Board of Directors or the Managing Director in any material respect:

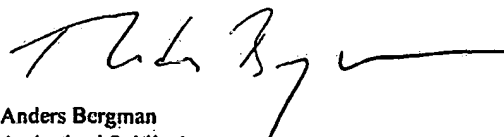
- has undertaken any action or been guilty of any omission which can give rise to liability to the company, or
- in any other way has acted in contravention of the Companies Act, the Annual Accounts Act or the Articles of Association.

My objective concerning the audit of the proposed appropriations of the company's profit or loss, and thereby my opinion about this, is to assess with reasonable degree of assurance whether the proposal is in accordance with the Companies Act.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with generally accepted auditing standards in Sweden will always detect actions or omissions that can give rise to liability to the company, or that the proposed appropriations of the company's profit or loss are not in accordance with the Companies Act.

As part of an audit in accordance with generally accepted auditing standards in Sweden, I exercise professional judgment and maintain professional skepticism throughout the audit. The examination of the administration and the proposed appropriations of the company's profit or loss is based primarily on the audit of the accounts. Additional audit procedures performed are based on my professional judgment with starting point in risk and materiality. This means that I focus the examination on such actions, areas and relationships that are material for the operations and where deviations and violations would have particular importance for the company's situation. I examine and test decisions undertaken, support for decisions, actions taken and other circumstances that are relevant to my opinion concerning discharge from liability. As a basis for my opinion on the Board of Directors' proposed appropriations of the company's profit or loss I examined whether the proposal is in accordance with the Companies Act.

Stockholm in April 9, 2025



Anders Bergman  
Authorized Public Accountant