

ANNUAL REPORT AND FINANCIAL STATEMENTS

Company registration number: 04258783

AGRIA PET INSURANCE LIMITED

**ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2014**

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COMPANIES HOUSE

AGRIA PET INSURANCE LIMITED

COMPANY INFORMATION

DIRECTORS

S Wheeler
H E Fox (resigned 16 December 2014)
D E Gibbons (resigned 16 December 2014)
O Berg (resigned 24 September 2014)
B L Lovgren (appointed 24 September 2014)
M K Tyler (appointed 24 September 2014)

COMPANY SECRETARY

M K Tyler (appointed 24 September 2014)
Inlaw Secretaries Limited (resigned 24 September 2014)

REGISTERED OFFICE AND BUSINESS ADDRESS

2B Alton House Office Park
Gatehouse Way
Aylesbury
Buckinghamshire
HP19 8XU

Registered in England & Wales
No. 04258783

BANKERS

Barclays Bank Plc
126 Station Road
Edgware
Middlesex
HA8 7RY

AUDITORS

KPMG LLP
15 Canada Square
London
E14 5GL

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Directors' Report

The directors present their directors' report and financial statements for the year ended 31 December 2014.

Principal activities

The principal activity of the company continued to be the provision of insurance sales and claims administration services.

Review of the year

2014 has been a challenging year for the business. We have delivered 20% growth in our policy book – whilst undertaking ground breaking infrastructure changes. This work is a long way from complete – but we now have the resources in place to drive the business forwards and deploy our ultimate competitive advantage to the market place. Although top line revenue has grown at a slower rate – we have also delivered a 20% increase in year on year profitability.

During 2014 the Agria group in Sweden underwent a process of corporate simplification - which saw the company's previous parent company – Agria International – being merged with its parent – Agria Forsakring. This has delivered Agria Pet Insurance into a much larger – and ultimately much more stable parent and underwriter. We are grateful for its continued long term support from our parent and supplier of underwriting resource. This continued support and stability has allowed us to continue to grow. We continue to feel the benefit of being supported by a parent who both shares and understands our area of expertise.

The following directors have held office since 1 January 2014:

S Wheeler
D E Gibbons (resigned 16 December 2014)
M K Tyler (appointed 24 September 2014)
2014)

H E Fox (resigned 16 December 2014)
O Berg (resigned 24 September 2014)
B L Lovgren (appointed 24 September 2014)

Charitable contributions

The company made charitable donations during the year comprising £75,000 (2013: £75,000) to The Kennel Club Charitable Trust. They support long term care for pets and both donations were made to support the charity in this work.

Disclosure of information to auditors

The directors who held office at the date of approval of this directors' report confirm that, so far as they are each aware, there is no relevant audit information of which the company's auditors are unaware; and each director has taken all the steps that he ought to have taken as a director to make himself aware of any relevant audit information and to establish that the company's auditors are aware of that information.

Payment of suppliers

The Company does not follow a specific payment code but has a policy to pay its suppliers in accordance with the specific terms agreed with each supplier. The average number of days' purchases outstanding at 31 December 2014 was 2 days (2013: 12 days), based on the Company's trade creditors at the end of the year.

Employees

The Company seeks to ensure employee commitment to its objectives in a number of ways. Strategic changes are communicated directly to all staff who are encouraged to address queries to the Executive board. There are regular all staff meetings to provide the employees with information about performance. The Company carries out an annual staff satisfaction survey. The Company's recruitment policy is committed to promote equality, judging neither by race, nationality, religion, age, gender nor political opinion and to treat all stakeholders fairly.

Auditors

In accordance with Section 487 of the Companies Act 2006, a resolution for the re-appointment of KPMG LLP as auditors of the company is to be proposed at the forthcoming Annual General Meeting.

By order of the board:-

M TYLER

Director

11 February 2015



Strategic Report

The company has delivered a solid set of results for 2014 – laying the groundwork for the years ahead.

Gross Revenue for the year has increased by 4.1% - driven partly by continued growth in the existing book of business, plus the investment in new business initiatives.

Net assets increased from £6,969,098 in 2013 to £8,811,107 in 2014 as the company continues to generate and retain profits.

The pre-tax profits for 2014 were £2,225,489 representing another increase of 20% from the 2013 levels of £1,861,867.

Key business risks

The main risk facing the company is the potential loss of its main distribution channel - The Kennel Club. However - The Kennel Club contract has a five year cancellation clause – and therefore the risk is considered minimal.

The majority of the company's underwriting capacity is provided by our parent company – Agria Forsakring. A reduction in this capacity would have a significant impact upon the company. However – Agria Forsakring are a part of a larger – well capitalised group and have expressed their continued support to the UK market – therefore this risk is minimal.

Agria Forsakring underwrites all products of Agria Pet Insurance Limited with the exception of Ageas who underwrite certain peripheral policies.

The company does not actively use financial instruments as part of its financial risk management. It is exposed to the usual credit risk and cash flow risk associated with selling on credit and manages this through credit control procedures. Working capital cycles are comfortably covered by the company's bank balances – and healthy levels of liquidity are maintained.

Dividend payment

No interim or final dividends were paid.

Statement of directors' responsibilities in respect of the Strategic Report and the Directors' Report and the Financial Statements

The directors are responsible for preparing the Strategic Report and the Directors' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the directors to prepare financial statements for each financial year. Under that law they have elected to prepare the financial statements in accordance with UK Accounting Standards and applicable law (UK Generally Accepted Accounting Practice).

Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period. In preparing these financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the company and to prevent and detect fraud and other irregularities.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGRIA PET INSURANCE LIMITED

We have audited the financial statements of Agria Pet Insurance Limited for the year ended 31 December 2014 set out on pages 5 to 15. The financial reporting framework that has been applied in their preparation is applicable law and UK Accounting Standards (UK Generally Accepted Accounting Practice).

This report is made solely to the company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members, as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of directors and auditor

As explained more fully in the Directors' Responsibilities Statement set out on page 3, the directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view. Our responsibility is to audit, and express an opinion on, the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

Scope of the audit of the financial statements

A description of the scope of an audit of financial statements is provided on the Financial Reporting Council's website at www.frc.org.uk/auditscopeukprivate

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the company's affairs as at 31 December 2014 and of its profit for the year then ended;
- have been properly prepared in accordance with UK Generally Accepted Accounting Practice;
- and have been prepared in accordance with the requirements of the Companies Act 2006.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion the information given in the Strategic Report and the Directors' Report for the financial year for which the financial statements are prepared is consistent with the financial statements.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.



Timothy Butchart (Senior Statutory Auditor)
for and on behalf of KPMG LLP, Statutory Auditor

15 Canada Square
London
E14 5GL

Dated: 11 February 2015

Profit and Loss Account*For the year ended 31 December 2014*

	Note	2014 £	2013 £
Gross Revenue	2	10,608,011	10,192,335
Cost of Sales		(581,990)	(437,484)
Net Revenue	2	10,026,021	9,754,851
Licence fee		(3,000,000)	(3,000,000)
Gross profit		7,026,021	6,754,851
Administrative expenses		(4,801,171)	(4,884,596)
Operating profit	3	2,224,850	1,870,255
Interest receivable and similar income	7	639	142
Interest payable and similar charges	8	-	(8,530)
Profit on ordinary activities before taxation		2,225,489	1,861,867
Tax on profit on ordinary activities	9	(383,480)	(429,439)
Profit for the financial year		1,842,009	1,432,428

There are no gains and losses other than those recognised in the profit and loss account.

The notes on pages 8 to 15 form part of these financial statements.

Balance Sheet*As at 31 December 2014*

	Note	2014 £	2013 £
Fixed assets			
Tangible assets	10	431,082	203,979
Intangible assets	10	<u>630,814</u>	<u>185,681</u>
		<u>1,061,896</u>	<u>389,660</u>
 Current assets			
Debtors	11	11,487,428	11,838,958
Cash at bank and in hand		<u>7,286,068</u>	<u>4,547,475</u>
		18,773,496	16,386,433
Creditors			
Amounts falling due within one year	12	<u>(10,847,444)</u>	<u>(9,632,624)</u>
		7,926,052	6,753,809
Net current assets		<u>7,926,052</u>	<u>6,753,809</u>
Total assets less current liabilities		8,987,948	7,143,469
Provision for Liabilities and Charges	13	(176,841)	(174,371)
Net Assets		<u>8,811,107</u>	<u>6,969,098</u>
 Capital and reserves			
Called up share capital	14	180,000	180,000
Profit and loss account	15	<u>8,631,107</u>	<u>6,789,098</u>
Shareholders' funds – equity interest	15	<u>8,811,107</u>	<u>6,969,098</u>

These financial statements were approved by the board of directors on 11 February 2015 and were signed on its behalf by:


M TYLER*Director*

Company number 04258783

The notes on pages 8 to 15 form part of these financial statements.

Cash Flow Statement*For the year ended 31 December 2014*

	Note	2014 £	2013 £
Reconciliation of operating profit to net cash flow from operating activities			
Operating profit		2,224,850	1,870,255
Depreciation and amortisation charges		286,433	321,323
(Increase) / Decrease in debtors		345,955	(261,952)
Increase / (Decrease) in creditors		1,444,385	2,087,707
Movement on Provisions			(19,801)
Net cash inflow from operating activities		4,301,623	3,997,532
Cash flow statement			
Net cash flow from operating activities		4,301,623	3,997,532
Returns on investments and servicing of finance		639	142
Taxation		(605,000)	(760,672)
Capital expenditure and financial investment		(958,669)	(161,823)
Cash inflow before financing		2,738,593	3,075,179
Equity dividends paid		-	-
Financing		-	(8,530)
Increase in cash in the period		2,738,593	3,066,649
Reconciliation of net cash flow to movement in net funds			
Increase in cash in the year		2,738,593	3,066,649
Movement in net funds in the period		2,738,593	3,066,649
Net funds at the start of the period		4,547,475	1,480,826
Net funds at the end of the period		7,286,068	4,547,475

The notes on pages 8 to 15 form part of these financial statements

Notes

(forming part of the financial statements)

1 Accounting policies

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the financial statements.

Basis of preparation

The financial statements have been prepared in accordance with UK GAAP and under the historical cost accounting rules.

Going concern

After making enquires, the Directors have a reasonable expectation that the Company has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements.

Fixed assets and depreciation

Depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets by equal instalments over their estimated useful economic lives.

Plant and machinery (computer equipment)	- 20%/33% per annum, straight line method
Fixtures, fittings and office equipment	- 20% per annum, straight line method
Motor Vehicles	- 25% per annum – reducing balance
Leasehold Improvements	- over the remaining period of the lease

Intangible asset

The historical cost of intangible assets is written off on a straight-line basis over the asset's estimated economic life. Development expenditure is capitalised only where there is a clearly defined project, the expenditure is separately identifiable, the outcome of the project can be assessed with reasonable certainty, aggregate costs are expected to exceed related future sales and adequate resources exist to enable the project to be completed.

Computer software additions are written off on a 20% or 33.3% per annum straight line method. Where expenditure is incurred with relation to an on-going project – amortisation will only be charged when the project is commissioned and commences.

Impairment of fixed assets and intangible

An impairment loss is recognised whenever the carrying amount of an asset exceeds its recoverable amount. In such an event, the impairment losses are recognised in the profit and loss account.

Leases

Finance leases

Assets acquired under finance leases are capitalised and the outstanding future lease obligations shown in creditors.

Notes (continued)***Operating leases***

Operating annual rentals are charged to the profit and loss account on a straight line basis over the term of the lease.

Licence fee

The Company has a five year rolling contract with the Kennel Club. This partnership includes entering into collaborative development and co-promotion agreements for the development and commercialisation of our products. The annual charge is recognised in full in the Profit and Loss account.

Foreign Exchange

Non GBP trading with the parent company are translated into GBP at average rates of exchange. Differences resulting from the translation of the opening net assets and the results for the year are recognised in the profit and loss account as a foreign exchange loss or gain.

Pensions

The Company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the Company in an independently administered fund. The pension costs charged in the financial statements represent the contributions payable by the Company during the year.

Provisions

The Company accounts for losses in accordance with FRS 12 and loss provisions are recorded for probable losses at management's best estimate of future claims handling.

Taxation

The charge for taxation is based on the profit for the year and takes into account taxation deferred because of timing differences between the treatment of certain items for taxation and accounting purposes.

Deferred tax is recognised, without discounting, in respect of all timing differences between the treatment of certain items for taxation and accounting purposes which have arisen but not reversed by the balance sheet date, except as otherwise required by FRS 19.

Cash

Cash, for the purpose of the cash flow statement, comprises cash in hand and deposits repayable on demand, less overdrafts payable on demand.

Turnover

Turnover represents commission earned on policies sold or transacted in the period.

Fees for Claims handling and management are recognised during the period in which the work is performed.

Cost of Sales

Cost of Sales represents rebates and other payments made to third parties during the ordinary course of business.

Deferred Income Provision

At any point in time, the company has an ongoing liability to provide Claims Management services relating to business transacted during the current period for policy administration.

The provision is created to defer income to match the expected future costs of handling claims (based upon previous claims experiences and patterns); and an average cost per claim based upon the company's in house claim management team. Any increase / decrease in this provision is shown as a reduction (increase) in turnover.

Notes (continued)***Insurance transactions, client money and insurer money***

The company acts as an agent for the Insurer, administering and managing policies on their behalf. The company collects monies, for the Insurers directly from the policy holder.

The company also manages the administration of the claims process on behalf of the Insurer, paying claims out to the policy holder.

The net of these balances are held in a separate bank account on behalf of the Insurer. These cash balances are shown in the Balance Sheet along with the company's own funds.

2 Turnover

The total turnover of the company for the year has been derived from its principal activity wholly undertaken in the United Kingdom.

Turnover for Policy administration is recognised for the whole policy period in the month of sale. A provision for cancelled policies is in place at the year end.

Net Revenue is divided between Policy Administration and Claim Handling Fees. This agreement is now closed following a period of run-off and no further claims handling fees will be issued.

Analysis of Net Revenue

	2014	2013
	£	£
Policy administration	10,026,021	9,721,172
Claims handling fee	-	33,679
	<u>10,026,021</u>	<u>9,754,851</u>

3 Notes to the profit and loss account

	2014	2013
	£	£
<i>Profit on ordinary activities before taxation is stated after charging:</i>		
Depreciation of Owned Tangible Fixed Assets:	155,330	104,023
Amortisation of Intangible Fixed Assets	131,103	217,300
Rental expense incurred – operating lease	117,635	114,050
Hire of plant and machinery - rentals payable under operating leases	23,571	25,770
Hire of other assets - operating leases	<u>51,394</u>	<u>52,363</u>

Auditors' remuneration:

	2014	2013
	£	£
Audit of these financial statements	28,000	48,000
Amounts receivable by the auditors and their associates in respect of:		
Other services relating to taxation	<u>6,000</u>	<u>12,500</u>

Notes (continued)**4 Remuneration of directors**

	2014 £	2013 £
Directors' emoluments	<u>196,388</u>	<u>183,015</u>

The aggregate of emoluments and amounts receivable under long term incentive schemes of the highest paid director was £145,023 - (2013: £89,719 Pension contributions of £13,140 (2013 - £6,793) were paid for directors of the company.

5 Pension costs

The Company operates a defined contributed scheme for all employees. Pension costs represent contributions paid by the Company during the year – which amounted to £70,298 (2013: £57,601). There were no contributions left outstanding at the year end.

6 Staff numbers and costs

	Number of employees 2014	2013
The average monthly number of employees (including directors) during the year was	<u>85</u>	<u>79</u>

The aggregate payroll costs of these persons were as follows:

	2014 £	2013 £
Wages and salaries	2,257,775	2,326,317
National insurance costs	220,028	190,306
Other pension costs	<u>70,298</u>	<u>57,601</u>
	<u>2,548,101</u>	<u>2,574,224</u>

7 Other interest receivable and similar income

	2014 £	2013 £
Bank Interest	<u>639</u>	<u>142</u>
	<u>639</u>	<u>142</u>

8 Other interest payable and similar charges

	2014 £	2013 £
FX losses	<u>-</u>	<u>8,530</u>
	<u>-</u>	<u>8,530</u>

Notes (continued)**9 Taxation***Analysis of charge in period*

	2014 £	2013 £
<i>UK corporation tax</i>		
Current tax on income for the period	488,274	445,221
Adjustment for prior years	(112,841)	-
Current tax charge	<u>375,433</u>	<u>445,221</u>
<i>Deferred tax</i>		
Origination/reversal of timing differences	(7,616)	(9,000)
Adjustments in respect of prior periods	15,663	(6,782)
Effect of change in tax rate	-	-
Total deferred tax charge / (credit)	<u>8,047</u>	<u>(15,782)</u>
Tax on profit on ordinary activities	<u>383,480</u>	<u>429,439</u>

Factors affecting the tax charge for the current period

	2014 £	2013 £
Profit on ordinary activities before tax	<u>2,225,489</u>	<u>1,861,867</u>
Current tax at 21.50% (2013:23.25 %)	478,480	432,884
<i>Effects of:</i>		
Expenses not deductible for tax purposes	611	248
Depreciation in excess of capital allowances	9,657	10,290
Adjustments to tax charge in respect of previous periods	(112,841)	-
Other adjustments	(474)	1,799
Total current tax charge (see above)	<u>375,433</u>	<u>445,221</u>

A reduction in the UK corporation tax rate from 23% to 21% (effective from 1 April 2014) was substantively enacted on 2 July 2013. This reduced the company's current tax charge accordingly.

On 2 July 2013 a reduction to 20% effective 1 April 2015 was also substantively enacted. The deferred tax liability at 31 December 2014 has been calculated based on the rate of 20% substantively enacted at the balance sheet date.

Notes (continued)**10 Fixed assets**

Tangible Fixed assets	Motor vehicles £	Plant and machinery £	Fixture and Fittings £	Total £
Cost				
At beginning of year	-	1,207,980	495,381	1,703,361
Additions	<u>312,823</u>	<u>50,990</u>	<u>18,620</u>	<u>382,433</u>
At end of year	<u>312,823</u>	<u>1,258,970</u>	<u>514,001</u>	<u>2,085,794</u>
Depreciation				
At beginning of year	-	1,054,707	444,675	1,499,382
Charge for year	<u>40,314</u>	<u>94,411</u>	<u>20,605</u>	<u>155,330</u>
At end of year	<u>40,314</u>	<u>1,149,118</u>	<u>465,280</u>	<u>1,654,712</u>
Net book value				
At 31.12.14	<u>272,509</u>	<u>109,852</u>	<u>48,721</u>	<u>431,082</u>
At 31.12.13	<u>-</u>	<u>153,273</u>	<u>50,706</u>	<u>203,979</u>

Intangible Fixed assets	Computer Software £	Total £
Cost		
At beginning of year	1,089,388	1,089,388
Additions	<u>576,236</u>	<u>576,236</u>
At end of year	<u>1,665,624</u>	<u>1,665,624</u>
Amortisation		
At beginning of year	903,707	903,707
Charge for year	<u>131,103</u>	<u>131,103</u>
At end of year	<u>1,034,810</u>	<u>1,034,810</u>
Net book value		
At 31.12.14	<u>630,814</u>	<u>630,814</u>
At 31.12.13	<u>185,681</u>	<u>185,681</u>

11 Debtors

	2014 £	2013 £
Trade debtors	11,285,987	11,389,269
Amounts owed by group undertakings	-	165,998
Prepayments and accrued income	201,441	278,114
Deferred tax assets	-	5,577
	<u>11,487,428</u>	<u>11,838,958</u>

Notes (continued)**12 Creditors: amounts falling due within one year**

	2014	2013
	£	£
Trade creditors	17,950	159,818
Amounts owed to group undertakings	9,208,243	7,865,331
Corporation tax	217,381	446,948
Income tax and national insurance	69,310	82,374
Other creditors	909,676	616,299
Accruals and deferred income	424,884	461,854
	<u>10,847,444</u>	<u>9,632,624</u>

13 Provisions for Liabilities and Charges

	Deferred Tax	Deferred Income	2014 £ Total
As at 01 January	(5,577)	174,371	168,794
Charge to P&L During Year	8,047	-	8,047
As at 31 December	<u>2,470</u>	<u>174,371</u>	<u>176,841</u>

A provision is made annually to reflect the expected cost of the Company's future obligation to handle claims for third parties.

The deferred tax asset is shown in Note 11 - Debtors in 2013.

14 Called up share capital

	2013	2012
	£	£
<i>Allotted, called up and fully paid</i>		
180,000 Ordinary shares of £1 each	<u>180,000</u>	<u>180,000</u>

Notes (continued)**15 Reconciliation of movements in shareholder's funds**

	Share Capital	Retained Earnings	Total
	£	£	£
Balance at 1 January 2014	180,000	6,789,098	6,969,098
Profit for the financial year	-	1,842,009	1,842,009
Balance at 31 December 2014	180,000	8,631,107	8,811,107

16 Commitments

Annual commitments under non-cancellable operating leases are as follows:

	2014 Land and buildings £	2014 Other £	2013 Land and buildings £	2013 Other £
Operating leases which expire:				
Within one year	-	27,297	97,286	62,453
In the second to fifth years inclusive	98,435	-	-	19,949
	<u>98,435</u>	<u>27,297</u>	<u>97,286</u>	<u>82,402</u>

17 Related party transactions

Included within administrative expenses in the profit and loss is an amount of £9,765 (2013: £16,365) paid to D E Gibbons, who was a Director of the company in 2014.

During the year, the Company paid commission fee of £3,000,000 (2013: £3,000,000) to the Kennel Club. Miss H E Fox was a director of the Company and is also a non-executive officer of the Kennel Club.

The Company has taken advantage of the exemption in FRS 8 *Related Party Disclosures*, that transactions with wholly owned subsidiaries, do not need to be disclosed.

18 Ultimate parent company and parent undertaking of larger group of which the company is a member

The Company is a 100% subsidiary undertaking of Agria Försäkringsaktiebolaget Agria (Publ) which is the immediate parent company incorporated in Sweden. On 3 June 2014 100% of the issued share capital in the company was transferred from the company's parent - Agria International Försäkring AB to that company's parent – Agria Försäkringsaktiebolaget Agria (Publ).

The largest group in which the results of the Company are consolidated is that headed by Länsförsäkringar AB (publ), incorporated in Sweden. The smallest group in which they are consolidated is that headed by Länsförsäkringar AB (publ), incorporated in Sweden. No other group financial statements include the results of the Company. The consolidated financial statements of these groups are not available to the public.