



Company Number: 645774

Insurtech Ireland Limited
Abridged Unaudited Financial Statements
for the financial year ended 12 March 2026

Insurtech Ireland Limited
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Insurtech Ireland Limited
DIRECTORS AND OTHER INFORMATION

Directors

Gerard de Vere
Stanislav Nazarenko
Eddy Van Cutsem (Resigned 17 April 2025)

Company Secretary

Stanislav Nazarenko

Company Number

645774

Registered Office and Business Address

Dogpatch Labs
Unit 1, The CHQ Building
Custom House Quay
Dublin 1
Dublin
Republic of Ireland

Accountants

Timothy Kelliher & Company Limited
Chartered Accountant
4 Court Yard House
Lewis Road
Killarney
Kerry
Republic of Ireland

Insurtech Ireland Limited

DIRECTORS' RESPONSIBILITIES STATEMENT

for the financial year ended 12 March 2026

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

Irish company law requires the directors to prepare financial statements for each financial year. Under that law, the directors have elected to prepare the financial statements in accordance with the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" issued by the Financial Reporting Council. 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 assets, liabilities and financial position of the company as at the financial year end date and of the profit or loss of the company for the financial year and otherwise comply with the Companies Act 2014.

In preparing these financial statements, the directors are required to:

- select suitable accounting policies for the company financial statements and then apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with applicable accounting standards, identify those standards, and note the effect and the reasons for any material departure from those standards; 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 ensuring that the company keeps or causes to be kept adequate accounting records which correctly explain and record the transactions of the company, enable at any time the assets, liabilities, financial position and profit or loss of the company to be determined with reasonable accuracy, enable them to ensure that the financial statements and Directors' Report comply with the Companies Act 2014. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the board

Gerard de Vere
Director

Stanislav Nazarenko
Director

27 March 2026

Insurtech Ireland Limited
CHARTERED ACCOUNTANT REPORT
to the Board of Directors on the Compilation of the unaudited Abridged financial
statements of Insurtech Ireland Limited
for the financial year ended 12 March 2026

In accordance with the engagement letter and in order to assist you to fulfil your duties under the Companies Act 2014, I have compiled for your approval the abridged financial statements of the company for the financial year ended 12 March 2026 as set out on pages 6 to 10 which comprise the Balance Sheet, the Reconciliation of Shareholders' Funds and the related notes from the company's accounting records and information and explanations you have given to me.

As a practising member firm of the Institute of Chartered Accountants Ireland, I am subject to its ethical and other professional requirements which are detailed at <https://www.charteredaccountants.ie/Professional-Standards/Home>

This report is made solely to the Board of Directors of Insurtech Ireland Limited, as a body, in accordance with the terms of my engagement. My work has been undertaken so that I might compile the financial statements that I have been engaged to compile, report to the company's Board of Directors that I have done so, and state those matters that I have agreed to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Company and its Board of Directors, as a body, for my work or for this report.

I have carried out this engagement in accordance with guidance issued by Chartered Accountants Ireland and have complied with the relevant ethical guidance laid down by Chartered Accountants Ireland relating to members undertaking the compilation of financial statements.

You have acknowledged on the Balance Sheet for the year ended 12 March 2026 your duty to ensure that Insurtech Ireland Limited has kept adequate accounting records and to prepare statutory financial statements that give a true and fair view of the assets, liabilities, financial position and loss of Insurtech Ireland Limited. You consider that Insurtech Ireland Limited is exempt from the statutory audit requirement for the financial year.

I have not been instructed to carry out an audit or a review of the abridged financial statements of Insurtech Ireland Limited. For this reason, I have not verified the adequacy, accuracy or completeness of the accounting records or information and explanations you have given to me and I do not, therefore, express any opinion on the statutory abridged financial statements.

TIMOTHY KELLIHER & COMPANY LIMITED

Chartered Accountant
4 Court Yard House
Lewis Road
Killarney
Kerry
Republic of Ireland

28 March 2026

Insurtech Ireland Limited
BALANCE SHEET

as at 12 March 2026

	Notes	2026 €	2025 €
Current Assets			
Cash and cash equivalents		1,072	3,664
Creditors: amounts falling due within one year	6	(956)	(691)
Net Current Assets		116	2,973
Total Assets less Current Liabilities		116	2,973
Capital and Reserves			
Called up share capital presented as equity		100	100
Retained earnings		16	2,873
Equity attributable to owners of the company		116	2,973

We as Directors of Insurtech Ireland Limited, state that -

(a) the company is availing itself of the exemption provided for by Chapter 15 of Part 6 of the Companies Act 2014,

(b) the company is availing itself of the exemption on the grounds that the conditions specified in section 358 are satisfied,

(c) the shareholders of the company have not served a notice on the company under section 334(1) in accordance with section 334(2),

(d) we acknowledge the company's obligations under the Companies Act 2014, to keep adequate accounting records and prepare financial statements which give a true and fair view of the assets, liabilities and financial position of the company at the end of its financial year and of its profit or loss for such a financial year and to otherwise comply with the provisions of the Companies Act 2014 relating to financial statements so far as they are applicable to the company,

(e) the company has relied on the specified exemption contained in section 352 Companies Act 2014. The company has done so on the grounds that the company is entitled to the benefit of that exemption as a small company and the abridged financial statements have been properly prepared in accordance with section 353 Companies Act 2014 and the small companies' regime.

Approved by the board on 27 March 2026 and signed on its behalf by:

Gerard de Vere
Director

Stanislav Nazarenko
Director

Insurtech Ireland Limited
RECONCILIATION OF SHAREHOLDERS' FUNDS

as at 12 March 2026

	Called up share capital €	Retained earnings €	Total €
At 13 March 2024	100	4,172	4,272
Loss for the financial year	-	(1,299)	(1,299)
At 12 March 2025	100	2,873	2,973
Loss for the financial year	-	(2,857)	(2,857)
At 12 March 2026	100	16	116

Insurtech Ireland Limited

NOTES TO THE ABRIDGED FINANCIAL STATEMENTS

for the financial year ended 12 March 2026

1. General Information

Insurtech Ireland Limited is a company limited by shares incorporated and registered in Ireland. The registered number of the company is 645774. The registered office of the company is Dogpatch Labs, Unit 1, The CHQ Building, Custom House Quay, Dublin 1, Dublin, Republic of Ireland which is also the principal place of business of the company. The principal activity of the company is PR and communication activities. The financial statements have been presented in Euro (€) which is also the functional currency of the company.

2. Summary of Significant Accounting Policies

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

Statement of compliance

The financial statements of the company for the financial year ended 12 March 2026 have been prepared on the going concern basis and in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (FRS 102).

Basis of preparation

The financial statements have been prepared on the going concern basis and in accordance with the historical cost convention except for certain properties and financial instruments that are measured at revalued amounts or fair values, as explained in the accounting policies below. Historical cost is generally based on the fair value of the consideration given in exchange for assets. The financial reporting framework that has been applied in their preparation is the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" issued by the Financial Reporting Council.

The company qualifies as a small company as defined by section 280A of the Companies Act 2014 in respect of the financial year, and has applied the rules of the 'Small Companies Regime' in accordance with section 280C of the Companies Act 2014.

Cash flow statement

The company has availed of the exemption in FRS 102 from the requirement to prepare a Cash Flow Statement because it is classified as a small company.

Trade and other creditors

Trade and other creditors are initially recognised at fair value and thereafter stated at amortised cost using the effective interest rate method, unless the effect of discounting would be immaterial, in which case they are stated at cost.

Employee benefits

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 company also operates a defined benefit pension scheme for its employees providing benefits based on final pensionable pay. The assets of this scheme are also held separately from those of the company, being invested with pension fund managers.

Taxation and deferred taxation

Current tax represents the amount expected to be paid or recovered in respect of taxable profits for the financial year and is calculated using the tax rates and laws that have been enacted or substantially enacted at the Balance Sheet date.

Deferred tax is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date where transactions or events have occurred at that date that will result in an obligation to pay more tax in the future, or a right to pay less tax in the future. Timing differences are temporary differences between the company's taxable profits and its results as stated in the financial statements.

Deferred tax is measured on an undiscounted basis at the tax rates that are anticipated to apply in the periods in which the timing differences are expected to reverse, based on tax rates and laws that have been enacted or substantively enacted by the Balance Sheet date.

Insurtech Ireland Limited
NOTES TO THE ABRIDGED FINANCIAL STATEMENTS
for the financial year ended 12 March 2026

Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated at the rates of exchange ruling at the Balance Sheet date. Non-monetary items that are measured in terms of historical cost in a foreign currency are translated at the rates of exchange ruling at the date of the transaction. Non-monetary items that are measured at fair value in a foreign currency are translated using the exchange rates at the date when the fair value was determined. The resulting exchange differences are dealt with in the Profit and Loss Account.

Ordinary share capital

The ordinary share capital of the company is presented as equity.

3. Going concern

The directors have a reasonable expectation that the Company has adequate resources to continue trading for the foreseeable future and continue to adopt the going concern basis of accounting in preparing the annual financial statements. The financial statements do not include any adjustments that would be necessary if the company was unable to continue as a going concern.

4. Employees

The average monthly number of employees, including directors, during the financial year was 3, (2025 - 3).

	2026	2025
	Number	Number
Directors	<u>3</u>	<u>3</u>

5. Tax on loss

	2026	2025
	€	€
(a) Analysis of charge in the financial year		
Current tax:		
Corporation tax at 12.50% (2025 - 12.50%) (Note 5 (b))	<u>-</u>	<u>-</u>

(b) Factors affecting tax charge for the financial year

The tax assessed for the financial year differs from the standard rate of corporation tax in the Republic of Ireland 12.50% (2025 - 12.50%). The differences are explained below:

	2026	2025
	€	€
Loss taxable at 12.50%	<u>(2,857)</u>	<u>(1,299)</u>
Loss before tax multiplied by the standard rate of corporation tax in the Republic of Ireland at 12.50% (2025 - 12.50%)	(357)	(162)
Effects of:		
Current year tax adjusted loss carried forward	<u>357</u>	<u>162</u>
Total tax charge for the financial year (Note 5 (a))	<u>-</u>	<u>-</u>

No charge to tax arises due to tax losses incurred.

	2026	2025
	€	€
6. Creditors		
Amounts falling due within one year		
Taxation	1	1
Accruals	<u>955</u>	<u>690</u>
	<u>956</u>	<u>691</u>

Insurtech Ireland Limited
NOTES TO THE ABRIDGED FINANCIAL STATEMENTS
for the financial year ended 12 March 2026

7. Income Statement

	2026	2025
	€	€
At 13 March 2025	2,873	4,172
Loss for the financial year	(2,857)	(1,299)
At 12 March 2026	16	2,873

8. Capital commitments

The company had no material capital commitments at the financial year-ended 12 March 2026.

9. Post-Balance Sheet Events

There have been no significant events affecting the company since the financial year-end.

10. Approval of financial statements

The financial statements were approved and authorised for issue by the board of directors on 27 March 2026.