

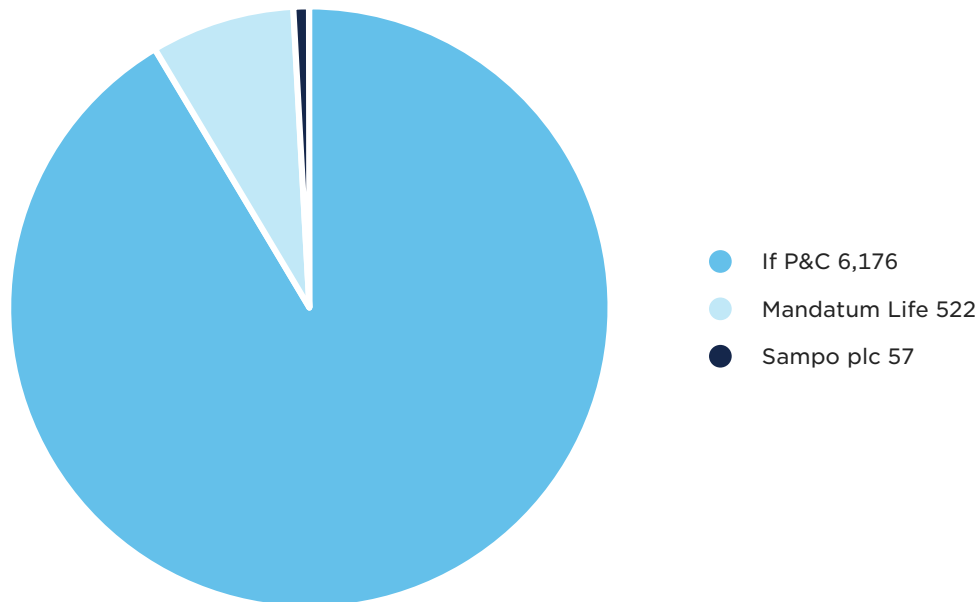
Personnel

Sampo Group operates in an industry, where value creation rests on operational excellence, continuous renewal and highly skilled employees. Through operational excellence, we can build trust and respond to customer expectations.

Our strategy is to recruit and develop the best people in the industry. With competent, creative and engaged staff, we can stay ahead of the competition. Employee satisfaction surveys show that we have succeeded in offering a working environment that inspires and engages employees.

In 2015 Sampo Group employed on average 6,755 people (6,739). P&C Insurance is the Group's largest business area, with If P&C employees comprising 91 per cent of the Group personnel (6,176 employees). 8 per cent of employees worked in life insurance and 1 per cent in the parent company Sampo plc.

Average Personnel by Company
Sampo Group, 2015

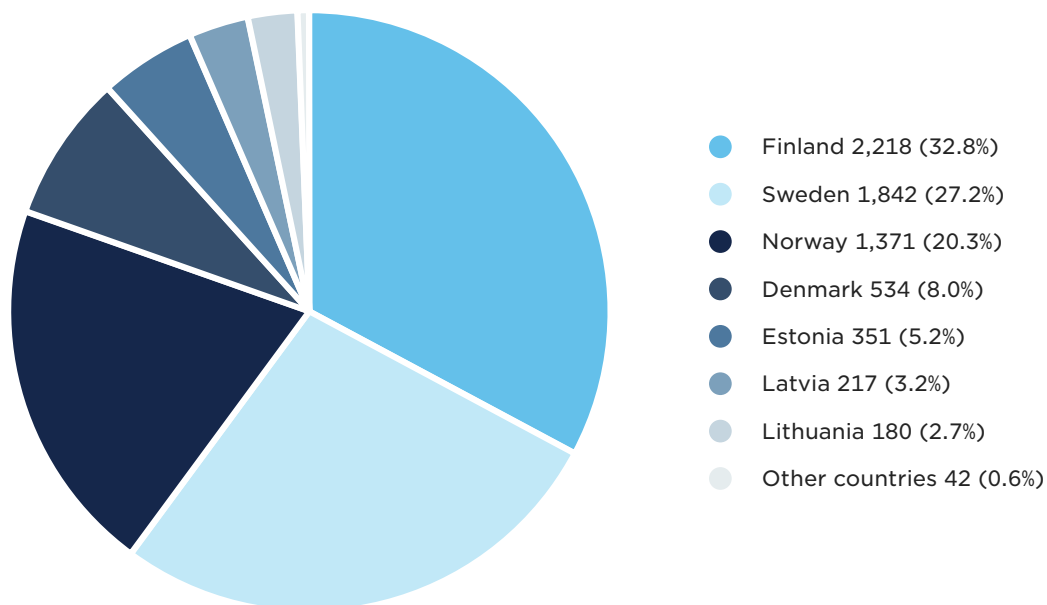


In geographical terms, 33 per cent of the personnel worked in Finland, 27 per cent in Sweden and 20 per

cent in Norway. The Baltic countries, Denmark and other countries employed 20 per cent.

Average Personnel by Country

Sampo Group, 2015



Years of Employment

Sampo Group, 2015

