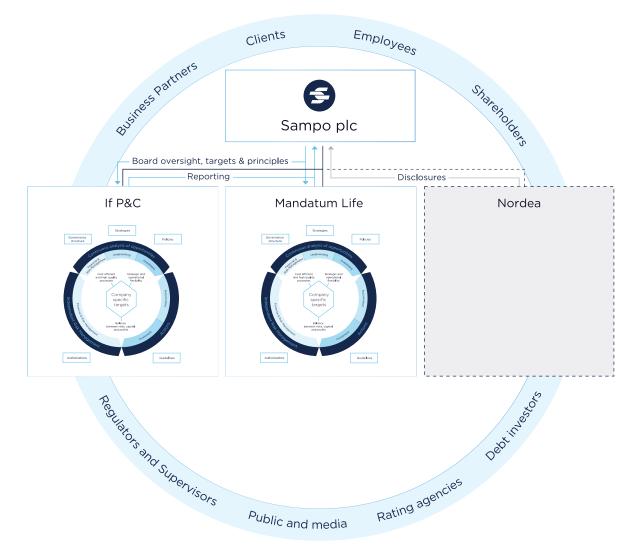
Appendix 1: Sampo Group Steering Framework and Risk Management Process

When Sampo Group is organizing its business and risk management activities, clear responsibilities and simple and flat operational structures are the profound principles. The responsibilities and operational structures, as illustrated in the figure Sampo Group's Steering Framework, are described in the following paragraphs.



Sampo Group's Steering Framework

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