## Ratings

All the ratings for Sampo Group companies remained unchanged in 2015. In September 2015 Moody's affirmed If P&C's and Sampo plc's ratings and changed the outlook to positive.

Rated Company	Moody's		Standard 8	Standard & Poor's	
	Rating	Outlook	Rating	Outlook	
Sampo plc	Baa2	Positive	Not rated	-	
If P&C Insurance Ltd (Sweden)	A2	Positive	А	Stable	
If P&C Insurance Company Ltd (Finland)	A2	Positive	А	Stable	

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