

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