

Corporate Responsibility

As a listed company, Sampo plc has the responsibility of acting in the best interests of its shareholders, in compliance with legislation and in accordance with sound business practices. Sampo Group's companies follow the common values of ethicality, loyalty, transparency and enterprise in their business operations and contacts with all stakeholders. Insurance is a business where responsibility and trust are inherent in daily customer contacts.

If P&C endeavors to take its social responsibility beyond its business operations. Its principal objective is to constantly act in a manner that satisfies or exceeds the ethical, legal and commercial requirements placed upon the business. One example of this is the environment.

All of If P&C's activities are governed by a strict

environmental policy. The essence of this policy is that If P&C will always endeavor to find the most environmentally viable solution for If P&C, its clients, suppliers and partners. Further details on If P&C's environmental activities can be read from The If Environmental Report 2012 published in March 2013 available at www.sampo.com/materials/annual-reports/2012.

Mandatum Life's corporate responsibility is based on the cornerstones of its operations: increasing and securing the financial welfare of its customers and the company's business success. In 2013, Mandatum Life paid out a total of approximately EUR 320 million in pensions to 61,000 pensioners, as well as other indemnities totaling EUR 415 million to 38,000 insured.