Ratings

All the ratings for Sampo Group companies remained unchanged in 2013.

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