

Sampo Group's **Annual Report 2013**

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Businesses Businesses

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Sampo Group's parent company, Sampo plc, has two fully owned subsidiaries, If P&C Insurance Holding Ltd (publ) and Mandatum Life Insurance Company. The former is the largest Nordic P&C insurer and the latter a leading Finnish life insurer. Both insurers also operate in the Baltics.

In addition, Sampo plc is the biggest shareholder in Nordea Bank AB. Nordea is the largest bank in the Nordic region. At the end of 2013 Sampo plc held 21.2 per cent of shares in the Bank, which is accounted for as an associate in the Group accounts.

Sampo plc

Sampo plc, the parent company, is listed in the Nasdaq OMX Helsinki since January 1988. It has no business activities of its own but administers the subsidiaries and is responsible for certain centralized functions in Sampo Group.

If P&C Insurance is the leading property and casualty insurer in the Nordic region, with operations in Finland, Sweden, Norway, Denmark and the Baltic countries. Danish insurance company Topdanmark, in which If P&C Insurance is the largest owner with more than 25 per cent of the shares, is accounted for as an associated company in the P&C insurance segment.

Nordea, the largest bank in the Nordic region, has around 11 million customers and is one of the largest universal banks in Europe in terms of total market capitalization. The Nordea share is listed in the NASDAQ OMX Nordic Exchanges in Stockholm, Helsinki and Copenhagen. In Sampo Group's reporting Nordea is included in the segment Holding.

Mandatum Life, with operations in Finland and the Baltic countries, is responsible for Sampo Group's life insurance operations and, in addition, offers wealth management services under an insurance wrapper. In Finland, the company has 250,000 private customers and 25,000 corporate customers.

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