

Personnel

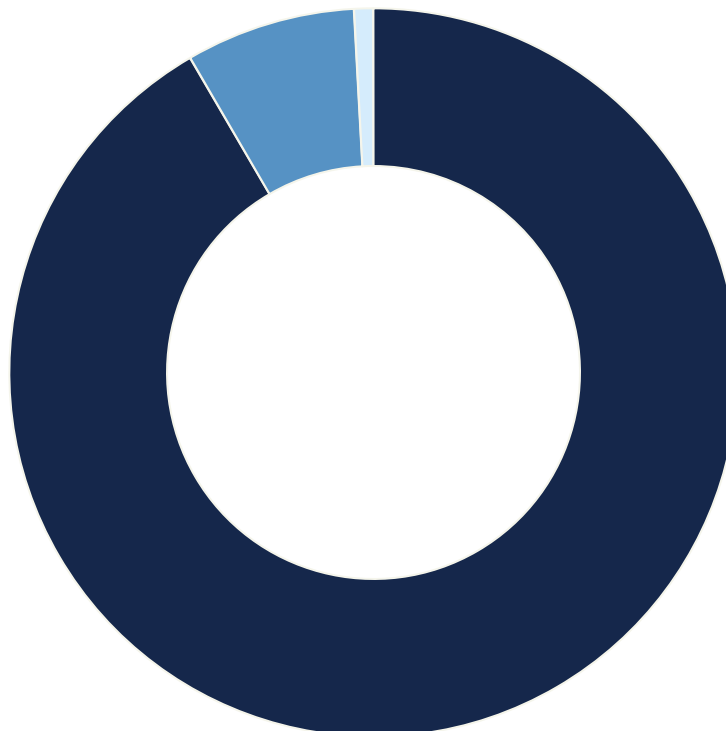
Finance is a fiercely competitive industry and, consequently, value creation rests on operational excellence and on continuous and rapid renewal. This can only be achieved with competent, creative and engaged staff. Sampo Group's ability to succeed and stay ahead of competition is thus heavily dependent on the know-how, commitment and dedication of the employees. Simply put, Sampo's personnel strategy is to recruit and develop the best people in the industry.

P&C insurance is Sampo Group's largest business area employing 91.6 per cent of the personnel in 2014, while life insurance had approximately 7.6 per cent of

the work force and the parent company, Sampo plc, 0.8 per cent.

Average Personnel by Company 2014

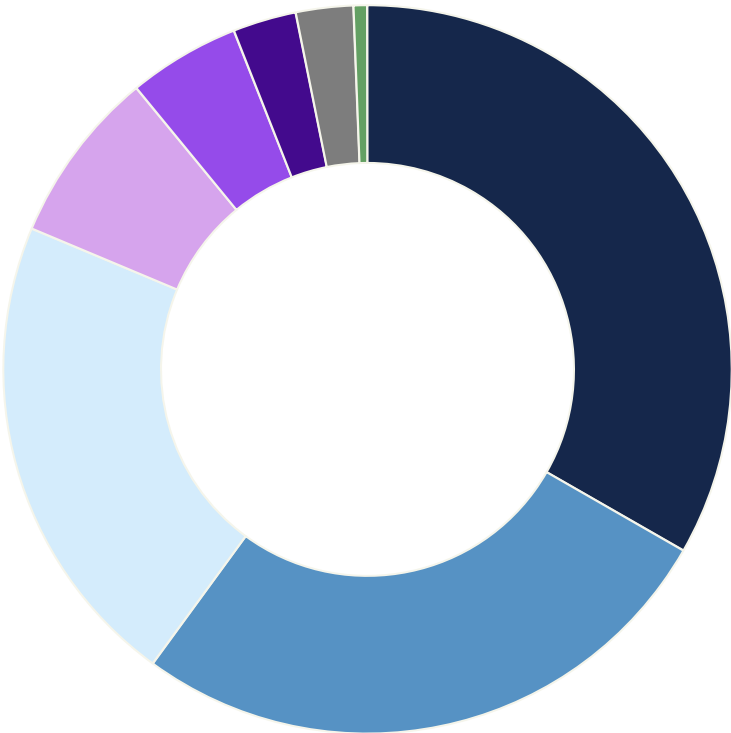
Sampo Group



The average number of Sampo Group's employees (FTE) in 2014 amounted to 6,739 (6,832). In geographical terms Finland had 33 per cent of the

personnel, Sweden 27 per cent and Norway 21 per cent. The share of Baltic countries, Denmark and other countries was 19 per cent.

Average Personnel by Country 2014
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Years of Employment 2014
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