

Ratings

All the ratings for Sampo Group companies remained unchanged in 2014.

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