

Sustainability factbook

Q3/2024

Sampo Group



Disclaimer

This presentation may contain forward-looking statements that reflect management's current views with respect to certain future events and potential financial performance. Although Sampo believes that the expectations reflected in such forward-looking statements are reasonable, no assurance can be given that such expectations will prove to have been correct. Accordingly, results could differ materially from those set out in the forward-looking statements as a result of various factors.

Important factors that may cause such a difference for Sampo include, but are not limited to: (i) the macroeconomic development, (ii) change in the competitive climate, and (iii) developments in capital markets.

This presentation does not imply that Sampo has undertaken to revise these forward-looking statements, beyond what is required by applicable law or applicable stock exchange regulations if and when circumstances arise that will lead to changes compared to the date when these statements were provided.

Key takeaways from this presentation

This presentation and sustainability in general at Sampo are structured around three themes: climate and environment (E), people and communities (S), and business management and practices (G). Sustainability is an important focus area for Sampo and, therefore, development around the most material themes is constant and a key priority for the Group.

Sampo measures its sustainability performance on a group level using several key performance indicators (KPIs), some of which are highlighted in this presentation. The ambition is to develop the KPIs further, study new possibilities, and improve the sustainability-related disclosure continuously.

The presentation is updated quarterly, however, some data is only updated annually, and therefore year end or full year figures are provided.

Overview

Strategic sustainability focus areas

| Strategic sustainability themes | Objectives | Key targets and metrics |
|---|---|---|
| <p>Climate and environment</p> <p>Including topics such as:</p> <ul style="list-style-type: none"> • Climate change • Biodiversity • Circular economy | <p>Protecting the environment and combatting climate change</p> <p>Sampo integrates environmental and climate considerations into its insurance and investment operations.</p> <p>Sampo cooperates with stakeholders on environmental and climate-related matters.</p> | <p>Science-based climate targets (SBTs) for own operations (Scope 1 and 2) and investments (Scope 3)</p> |
| <p>People and communities</p> <p>Including topics such as:</p> <ul style="list-style-type: none"> • Human rights and labour practices • Diversity, equity, and inclusion • Health, safety, and well-being • Competence development • Customer needs and preferences • Sustainable sales and marketing practices • Stakeholder engagement | <p>Driving positive impact in society</p> <p>Sampo provides health, safety, and well-being in society.</p> <p>Sampo offers the most appropriate insurance solutions for its customers' needs.</p> <p>Sampo is a reliable partner for all stakeholders.</p> | <p>Employee engagement targets (eNPS or similar)</p> <p>Customer satisfaction targets (tNPS)</p> |
| <p>Business management and practices</p> <p>Including topics such as:</p> <ul style="list-style-type: none"> • Anti-corruption and bribery • Anti-money laundering and counter-terrorist financing • Data privacy • Information security and cybersecurity • Political involvement and lobbying • Whistleblowing and grievance procedures • Sustainable insurance operations • Sustainable partnerships and supply chain management • Sustainable investments | <p>Ensuring sustainability in governance and business operations</p> <p>Sampo complies with applicable laws and regulations.</p> <p>Sampo integrates sustainability considerations into its insurance and investment operations.</p> <p>Sampo promotes the sustainability of its supply chain.</p> | <p>Targets related to internal policies and guidelines</p> <p>Supplier Code of Conduct and engagement targets</p> |

Sustainability organisation and reporting structure



Initiatives and commitments



Signatory of:



ESG ratings

Examples of ESG rating agencies

Rating and scale

Rating distribution and/or ranking



Absolute Rating



Industry best is B-.

DECILE RANK

1

TRANSPARENCY

VERY HIGH

STATUS

PRIME

PRIME THRESHOLD

C



13.7 Low Risk



Rating of Sampo plc: 59/100

Industry average: 33/100

Percentile rank of Sampo plc: 86



ESG OVERALL SCORE



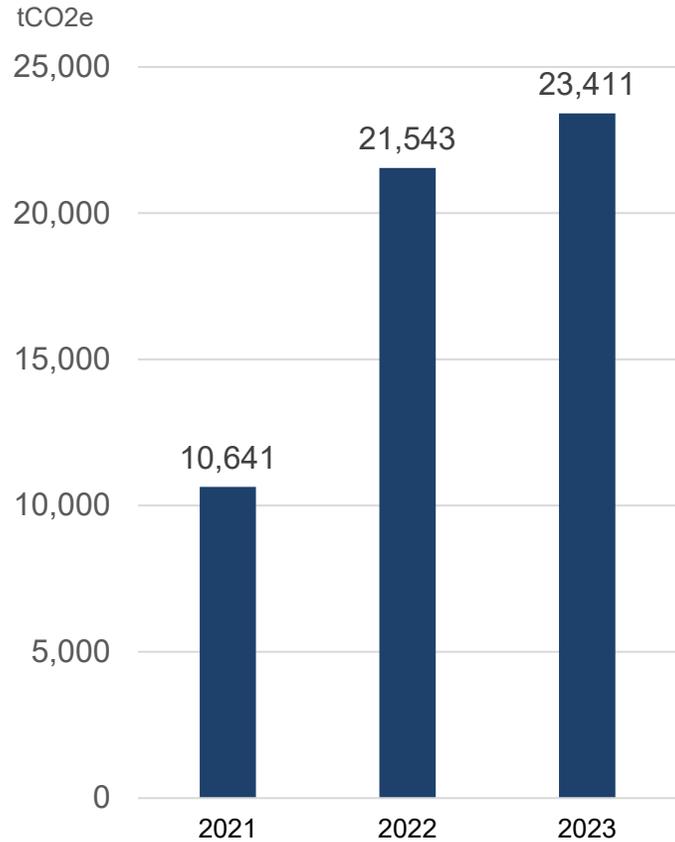
Climate and environment

Climate targets: Own operations

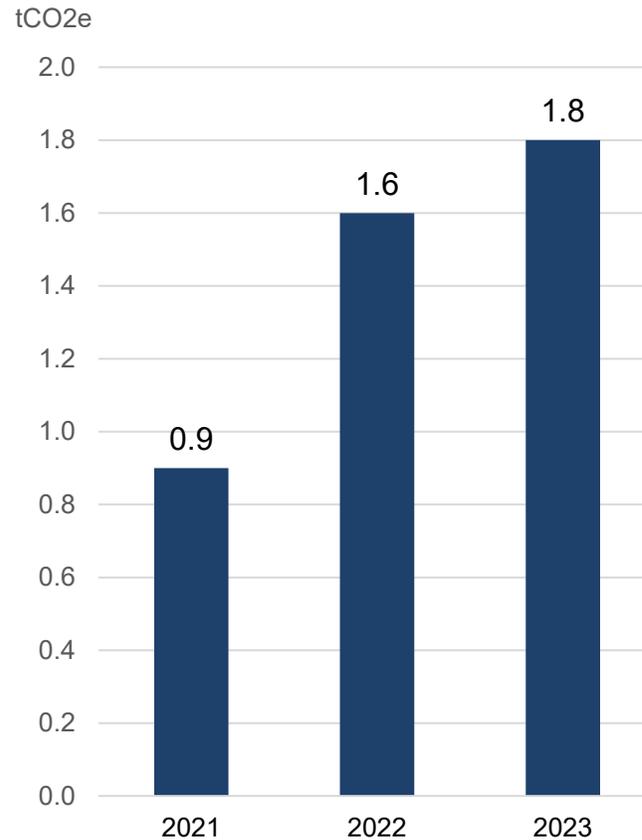
| Company | Commitment to the SBTi | Current status of the SBTs | Existing climate targets |
|--------------------|--|--|---|
| Sampo Group | Science-based targets (SBTs) submitted to the Science Based Targets initiative (SBTi) for validation in July 2024. | Targets submitted for validation in July 2024. | - |
| If | SBTs validated by the SBTi in December 2023. | Validated and published. | SBTs validated by the SBTi: <ul style="list-style-type: none"> Reduce absolute Scope 1 and Scope 2 GHG emissions 42.5 per cent by 2030 from a 2020 base year. |
| Topdanmark | SBTs validated by the SBTi in August 2024. | Validated and published. | SBTs validated by the SBTi: <ul style="list-style-type: none"> Reduce absolute Scope 1 and Scope 2 GHG emissions 45 per cent by 2030 from a 2022 base year. |
| Hastings | SBTs submitted to the SBTi for validation in August 2024. | Targets submitted for validation in August 2024. | Other targets: <ul style="list-style-type: none"> To reduce GHG emissions by 10% year on year from 2022 baseline. To be a net-zero organisation by 2050 at the latest. |

GHG emissions: Own operations

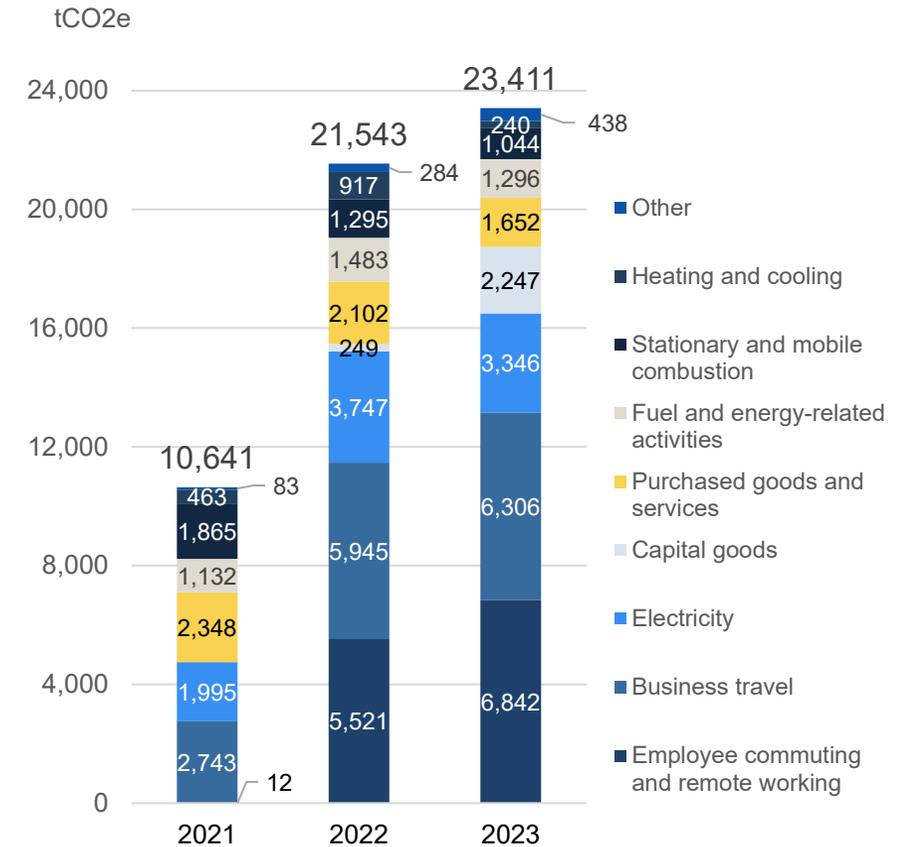
GHG emissions, Sampo Group



GHG emissions per employee, Sampo Group



Source of GHG emissions, Sampo Group



2021 and 2022 data includes Mandatum, which was part of Sampo Group until and including 30 September 2023.

Sampo Group's 2022 results have been updated to amend errors in reporting and recalculate If's GHG emissions to align with SBTi requirements. In total, the changes increased Sampo Group's total emissions by 702.5 tCO2e in 2022.

Emissions were low in 2021 due to COVID-19.

Climate targets: Investments

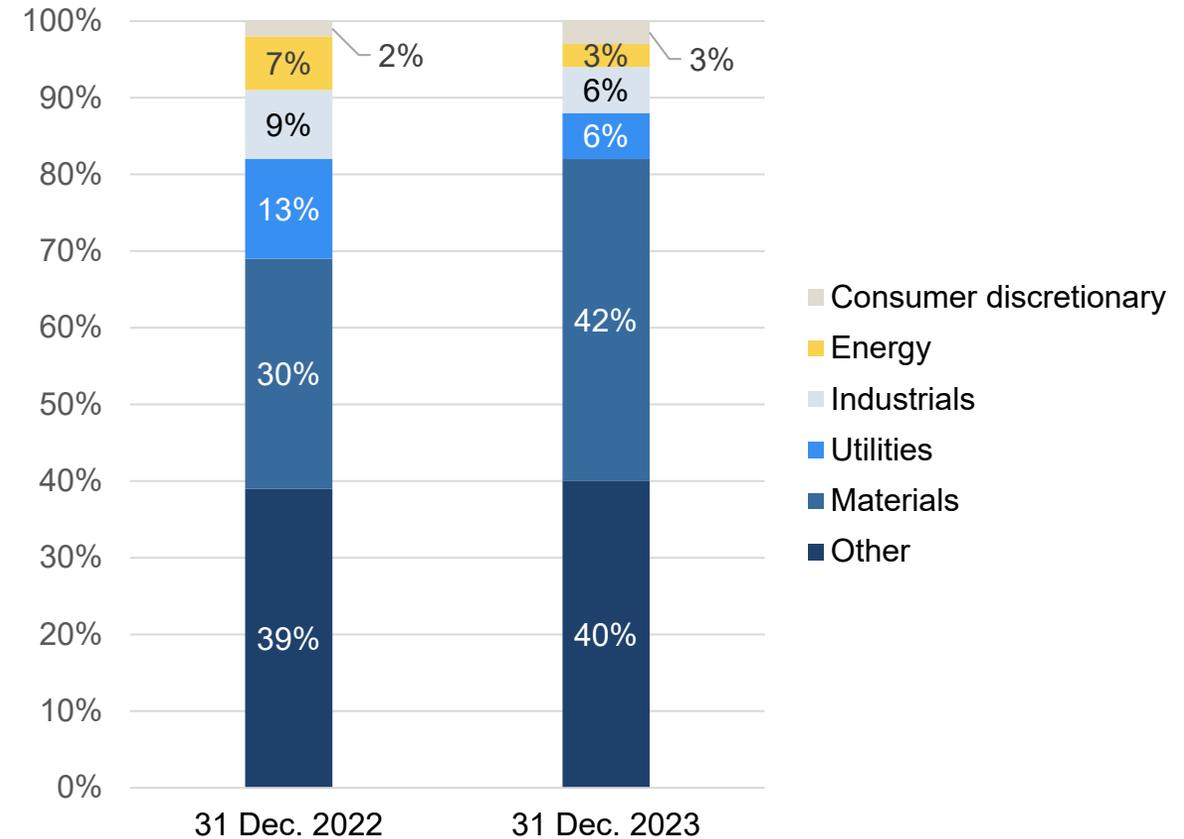
| Company | Commitment to the SBTi | Current status of the SBTs | Existing climate targets |
|--------------------|---|--|--|
| Sampo Group | SBTs submitted to the SBTi for validation in July 2024. | Targets submitted for validation in July 2024. | - |
| If | SBTs validated by the SBTi in December 2023. | Validated and published. | <p>SBTs validated by the SBTi:</p> <ul style="list-style-type: none"> Listed equity, corporate bonds, funds, and ETFs: <ul style="list-style-type: none"> Align its Scope 1 + 2 portfolio temperature score by invested value of its listed equity, corporate bond, fund, and ETFs portfolio from 2.52°C in 2020 to 2.04°C by 2027. Align its Scope 1 + 2 + 3 portfolio temperature score by invested value of its listed equity, corporate bond, fund, and ETFs portfolio from 2.7°C in 2020 to 2.14°C by 2027. Corporate loans: <ul style="list-style-type: none"> Align its Scope 1 + 2 portfolio temperature score by invested value of its corporate loan portfolio from 2.91°C in 2020 to 2.25°C by 2027. Align its Scope 1 + 2 + 3 portfolio temperature score by invested value of its corporate loan portfolio from 2.84°C in 2020 to 2.21°C by 2027. Corporate loans: Commercial real estate: <ul style="list-style-type: none"> Reduce GHG emissions from the commercial real estate sector within its corporate loan portfolio 57.2% per square meter by 2028 from 2020 base year. |
| Topdanmark | SBTs validated by the SBTi in August 2024. | Validated and published. | <p>SBTs validated by the SBTi:</p> <ul style="list-style-type: none"> Listed equity, corporate bonds: <ul style="list-style-type: none"> Align its scope 1 + 2 portfolio temperature score by invested value within its listed equity and corporate bonds portfolio from 2.33°C in 2022 to 1.95°C by 2028. Align its scope 1 + 2 + 3 portfolio temperature score by invested value within its listed equity and corporate bonds portfolio from 2.54°C in 2022 to 2.18°C by 2028. Securitized fixed income: <ul style="list-style-type: none"> Reduce GHG emissions from the residential real estate sector within its securitized fixed income portfolio 53.2 per cent per square meter by 2030 from a 2022 base year. Reduce GHG emissions from the commercial real estate sector within its securitized fixed income portfolio 64.7 per cent per square meter by 2030 from a 2022 base year. |
| Hastings | SBTs submitted to the SBTi for validation in August 2024. | Targets submitted for validation in August 2024. | <p>Other targets:</p> <ul style="list-style-type: none"> To reduce carbon intensity in the core investment portfolio by 50% by 2030 and for it to be net-zero by 2050. |

Carbon footprint: Investments

Carbon footprint of direct equity and fixed income investments, Sampo Group

| | 31 Dec. 2022 | 31 Dec. 2023 |
|---|--------------|--------------|
| Financed Scope 1 and 2 emissions (tCO ₂ e) | 470,899 | 300,199 |
| Financed emissions including Scope 3 (tCO ₂ e) | 7,024,855 | 6,513,044 |
| Relative carbon footprint (tCO ₂ e/invested) | 39 | 28 |
| Carbon intensity (tCO ₂ e/EURm revenue) | 128 | 87 |
| Weighted average carbon intensity (tCO ₂ e/EURm revenue) | 56 | 29 |

Sector contributions to emissions*, Sampo Group



Direct equity and fixed income investments of If, Topdanmark, Hastings, and Sampo plc (Mandatum was part of Sampo Group until and including 30 September 2023). The carbon footprint calculations covered approximately 75% of direct equity and fixed income investments as at December 31, 2023. The equity and fixed income portfolios included in the carbon footprint report had a combined market value of EUR 10,620 million. That means that the carbon footprint analysis covered around 62% of all Sampo Group's investments at the end of 2023.

* Emissions contributions for all other portfolio sectors is less than 1% for each sector.

Climate targets: Suppliers

| Sampo Group* | Existing climate targets |
|--------------|--|
| If | <p>SBT validated by the SBTi in December 2023:</p> <ul style="list-style-type: none"> • 30 per cent of its suppliers by spend covering purchased goods and services for claims operations will have science-based targets by 2028. |
| Topdanmark | <p>SBT validated by the SBTi in August 2024:</p> <ul style="list-style-type: none"> • 20 per cent of its suppliers by spend covering purchased goods and services will have science-based targets by 2028. |

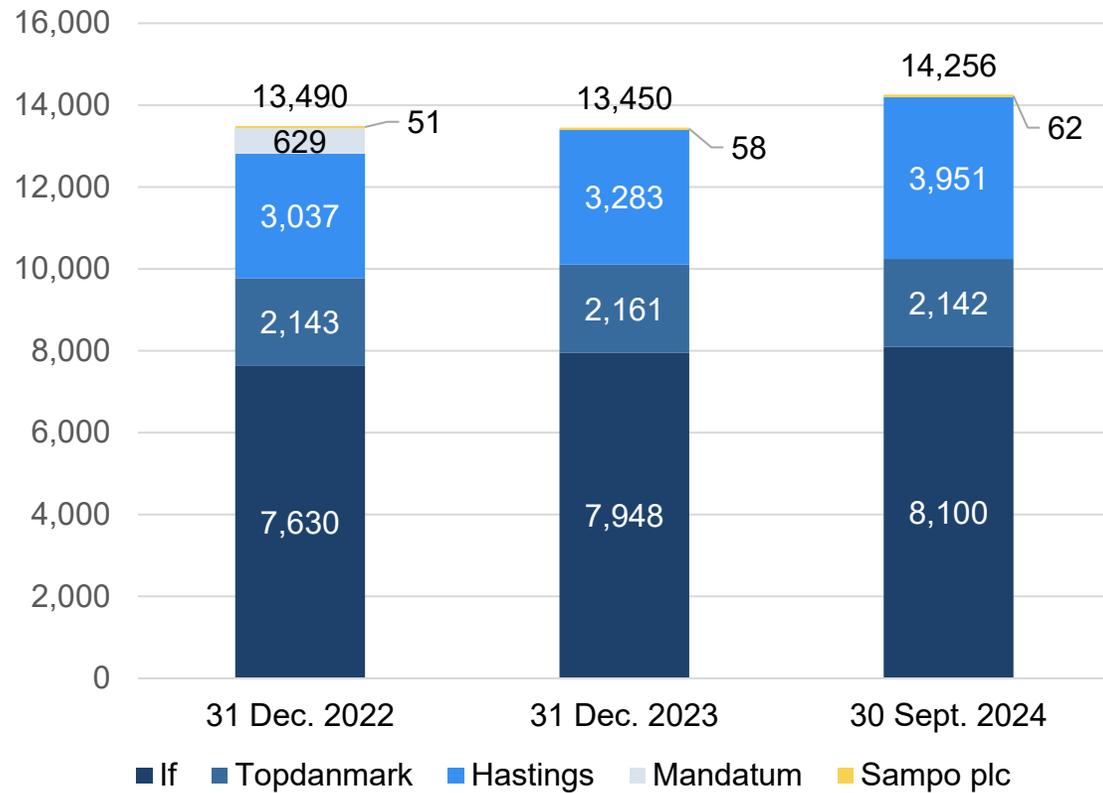
At this stage, Sampo (group-level) and Hastings will not set SBTs for suppliers, as it is not mandatory according to the SBTi.

People and communities

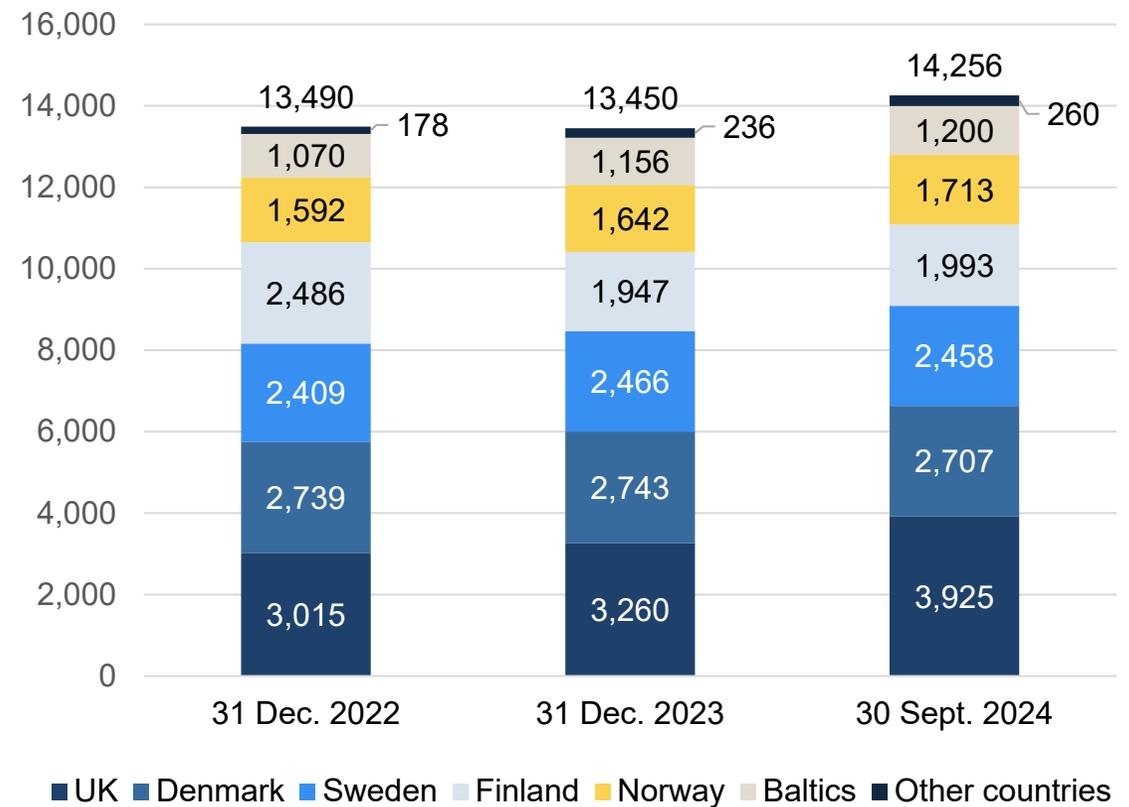
Own workforce

Number of employees (FTE)

By company, Sampo Group



By country, Sampo Group



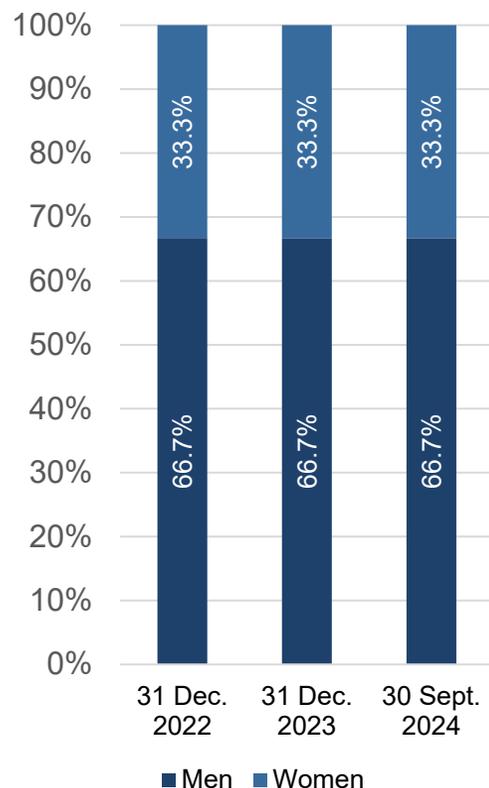
2022 data includes Mandatum, which was part of Sampo Group until and including 30 September 2023.
Topdanmark's 2023 data is excluding Oona Health.

Diversity, equity, and inclusion targets

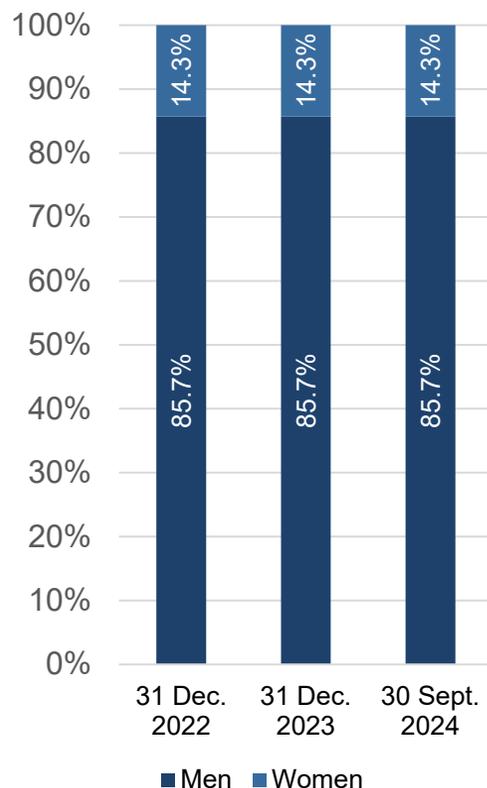
| If | Topdanmark | Hastings | Sampo plc |
|---|--|--|--|
| <ul style="list-style-type: none"> Have at least 85% of employees agreeing or strongly agreeing with the statements related to inclusion in the autumn employee survey. <ul style="list-style-type: none"> Autumn 2023 survey: 87% Have equal binary gender representation, meaning that the ratio of men/women should be 50/50 (+/- 5 percentage points), for both employees and leaders. <ul style="list-style-type: none"> 31 Dec. 2023: All employees – women 53% and men 47% 31 Dec. 2023: All leaders – women 49% and men 51% Increase diversity in management teams by 30% by 2026 (baseline 2022), defined as selected underrepresented groups, including people of colour and non-binary gender. <ul style="list-style-type: none"> 31 Dec. 2023: Share of women 17% | <ul style="list-style-type: none"> Have at least two of each gender among the AGM elected members of the Board of Directors. <ul style="list-style-type: none"> 31 Dec. 2023: 2 women, 4 men Have a maximum of 60% of one gender at all levels of management. <ul style="list-style-type: none"> 31 Dec. 2023: 39% women, 61% men Have a maximum of 60% of one gender at management levels 1 and 2. <ul style="list-style-type: none"> 31 Dec. 2023: 28% women, 72% men Have a maximum of 60% of one gender in the succession planning for levels 1 and 2. <ul style="list-style-type: none"> 31 Dec. 2023: 30% women, 70% men | <ul style="list-style-type: none"> Be recognised in the Inclusive Top 50 UK Employers list. <ul style="list-style-type: none"> 2023/2024 survey: 4th place Participate in the 30% Club and Women in Data, providing external mentoring and network events for women. <ul style="list-style-type: none"> Yes. Maintain the company’s support of the advancement of women in senior roles in the financial services sector by being an ongoing signatory of the Women in Finance Charter. <ul style="list-style-type: none"> Yes. Achieve Disability Confident Accreditation to be able to attract, hire, and retain talent who have either visible or non-visible disabilities. <ul style="list-style-type: none"> 2024 target | <ul style="list-style-type: none"> Have at least 37.5% of both men and women in the Board of Directors. <ul style="list-style-type: none"> 30 Sept. 2024: 33.3% |

Binary gender distribution

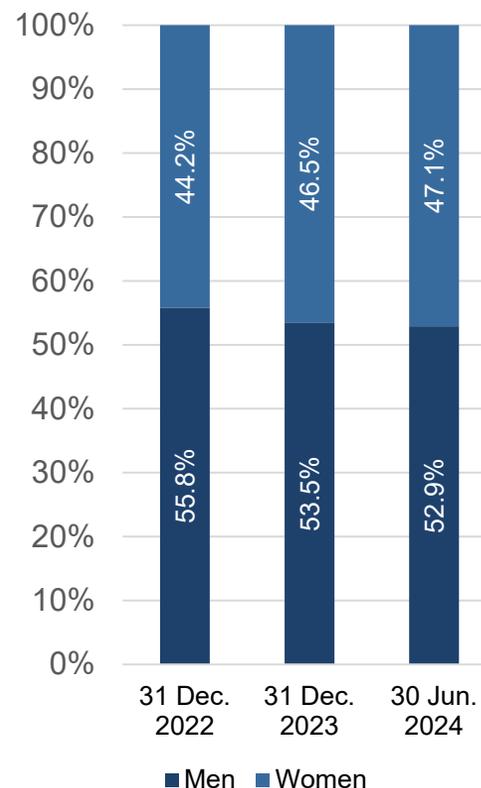
**Board of Directors,
Sampo plc**



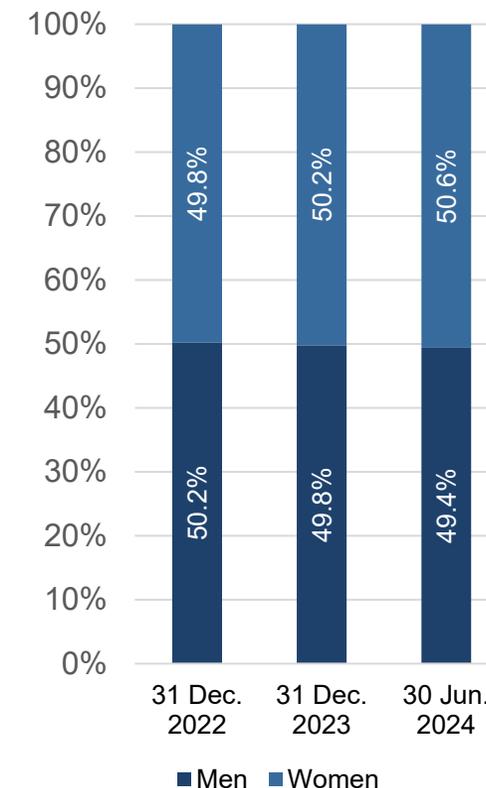
**Group Executive Committee,
Sampo plc**



**Leaders (all levels of management),
Sampo Group***



**All employees,
Sampo Group***



* 2022 data includes Mandatum, which was part of Sampo Group until and including 30 September 2023. Data updated semi-annually. The latest composition of the Board and the Executive Committee can be viewed at www.sampo.com/board and www.sampo.com/management.

Share of women leaders at the highest management levels

31 December 2023

| | Level 1 (Group CEO and President) | Level 2 (CEOs of Sampo plc's subsidiaries) | Level 3 (reporting to any of the CEOs) | Level 4 (reporting to level 3) | Total (top 4 levels) |
|---------------------|---|--|---|-----------------------------------|-------------------------|
| If | - (-) | 0.0% (0.0%) | 25.0% (25.0%) | 47.4% (45.2%) | 44.1% (42.3%) |
| Topdanmark | - (-) | 0.0% (0.0%) | 28.6% (28.6%) | 34.0% (30.7%) | 32.7% (29.8%) |
| Hastings | - (-) | 0.0% (0.0%) | 31.2% (18.9%) | 36.5% (38.8%) | 35.1% (34.5%) |
| Sampo plc | 0.0% (0.0%) | - (-) | 25.0% (25.0%) | 40.0% (33.3%) | 30.0% (27.3%) |
| Sampo Group* | 0.0% (0.0%) | 0.0% (0.0%) | 27.6% (29.1%) | 40.7% (37.7%) | 37.9% (35.5%) |

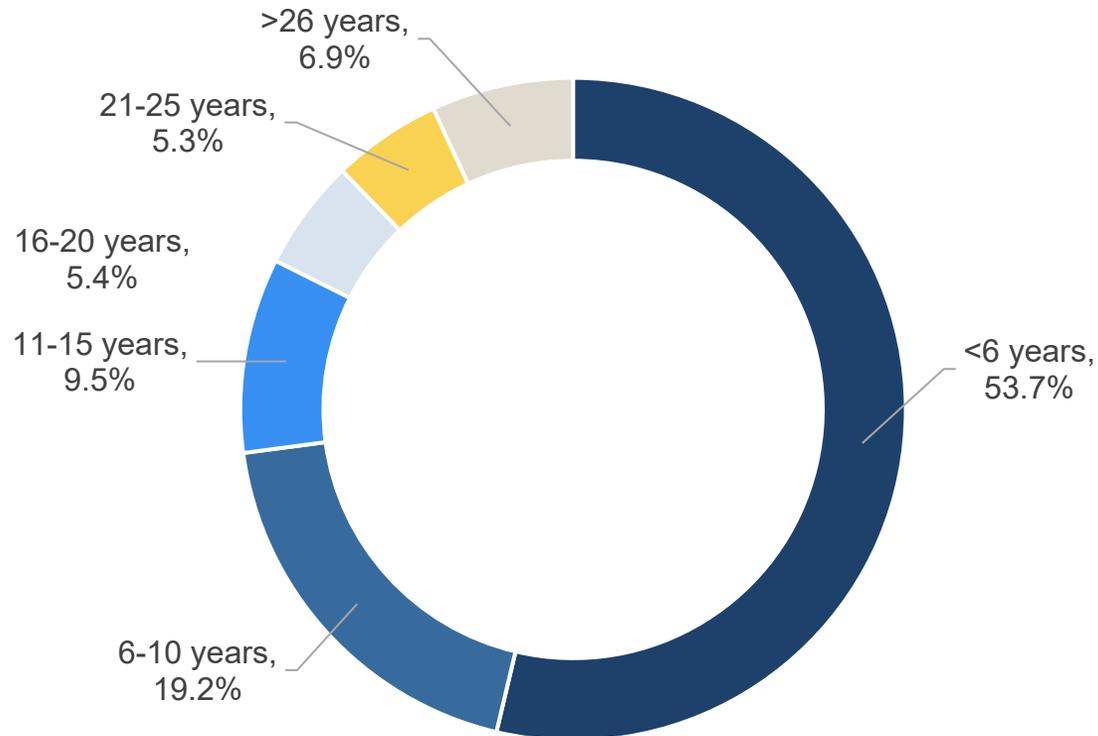
Previous year's figures in brackets.

The number of leaders especially on levels 2 and 3 is small, and therefore a change in only a few positions can result into big changes in percentages.

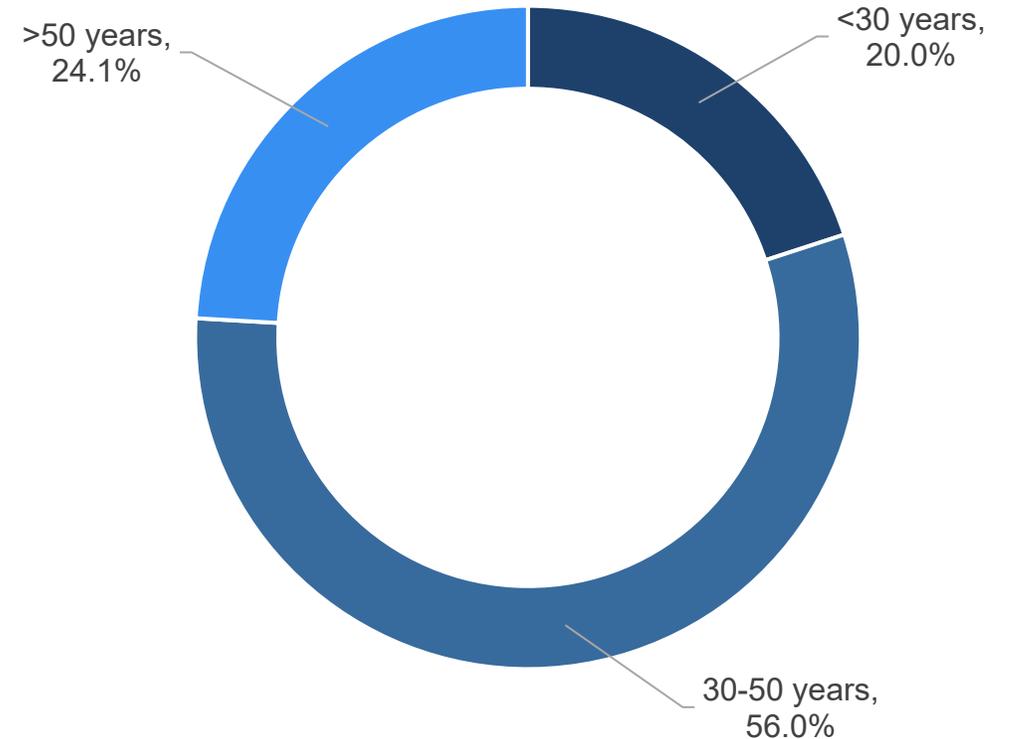
* 2022 data includes Mandatum, which was part of Sampo Group until and including 30 September 2023.

Years of employment and age distribution

Years of employment, Sampo Group, 31 December 2023

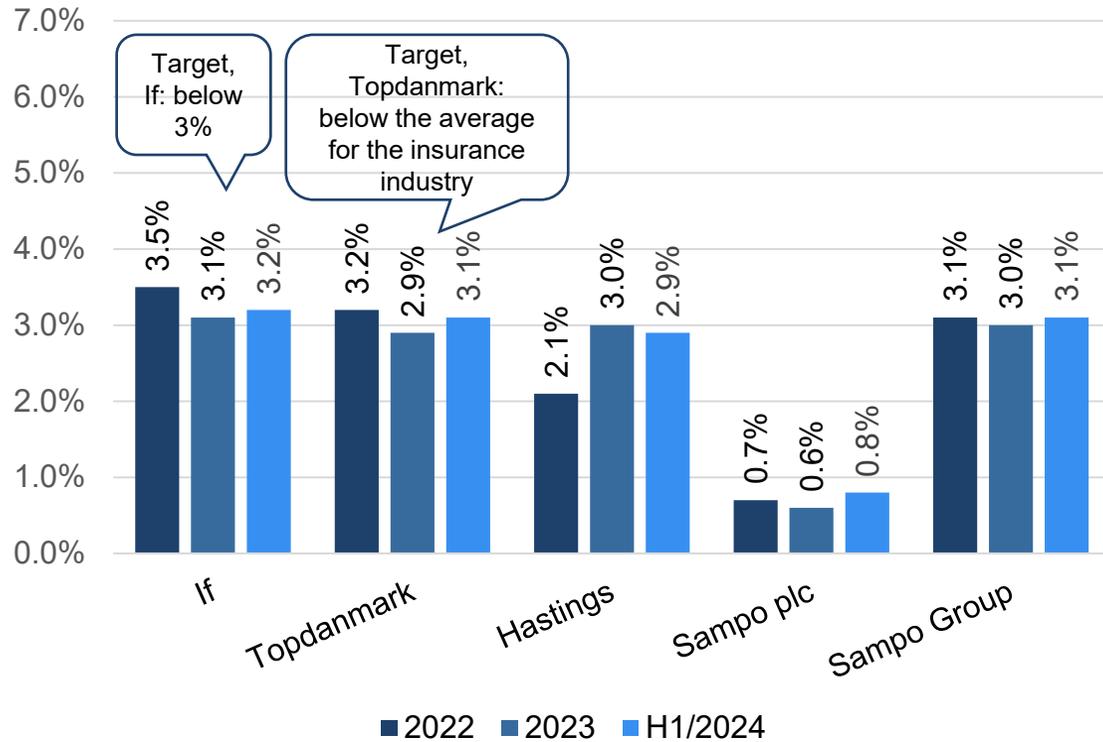


Age distribution of personnel (FTE), Sampo Group, 31 December 2023

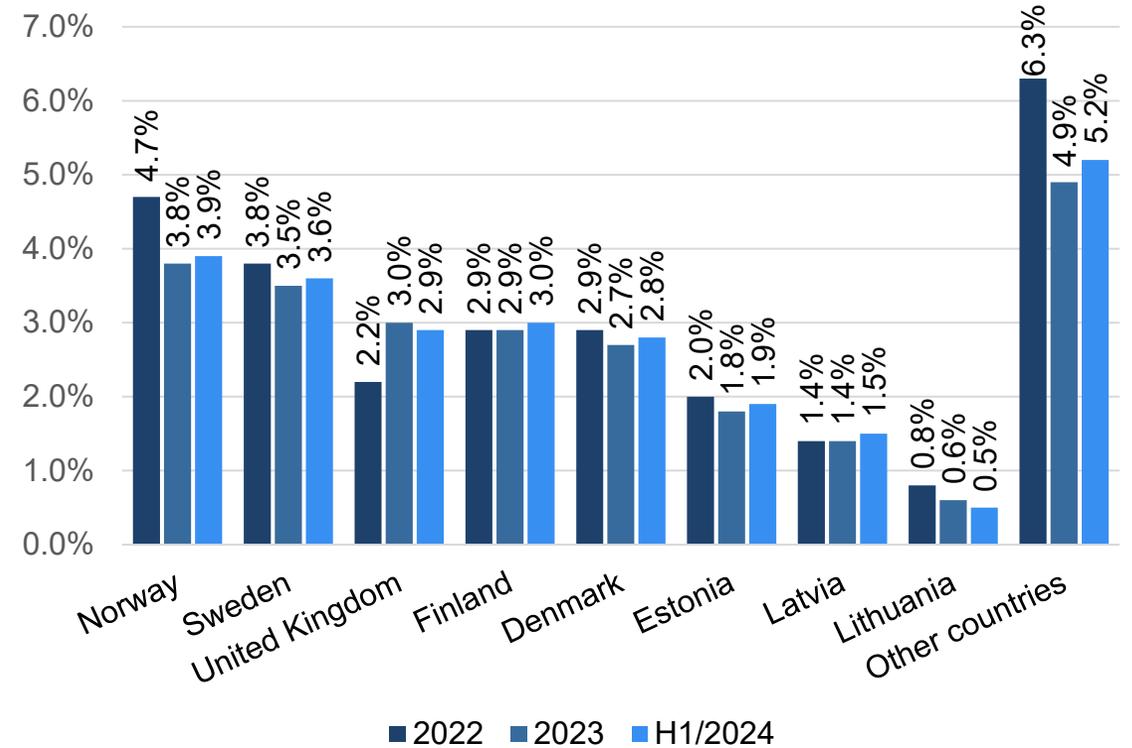


Absence due to illness

By company, Sampo Group



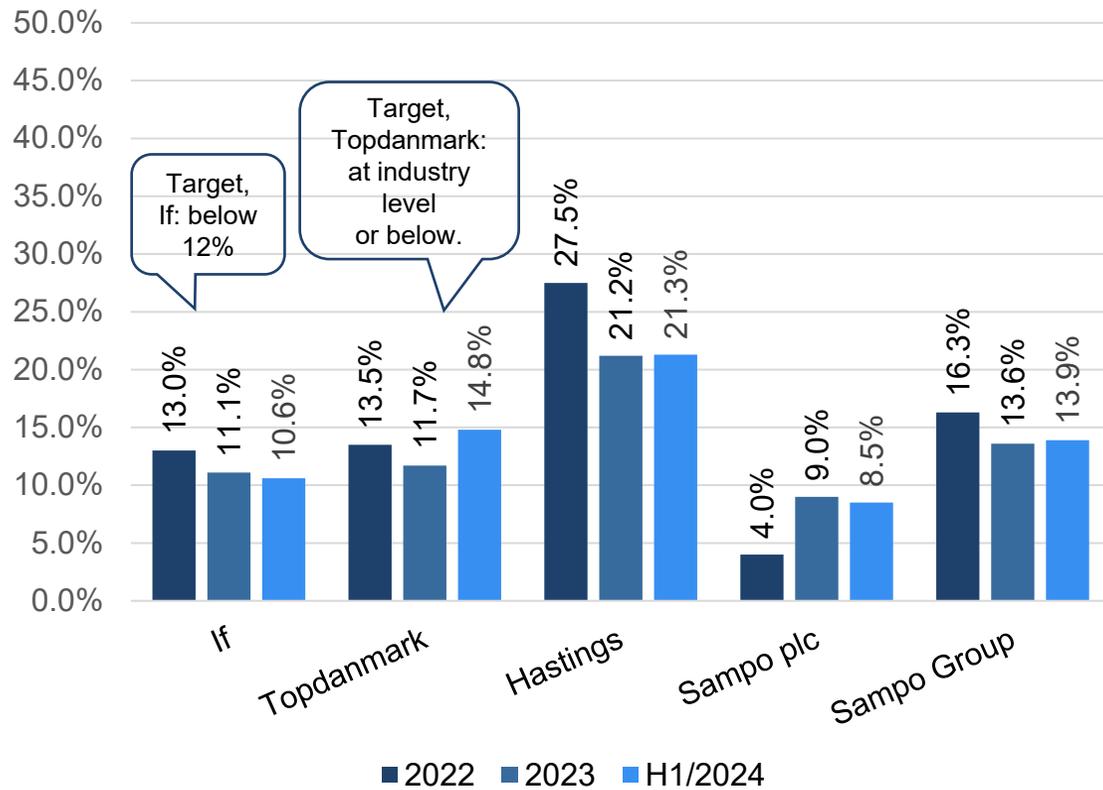
By country, Sampo Group



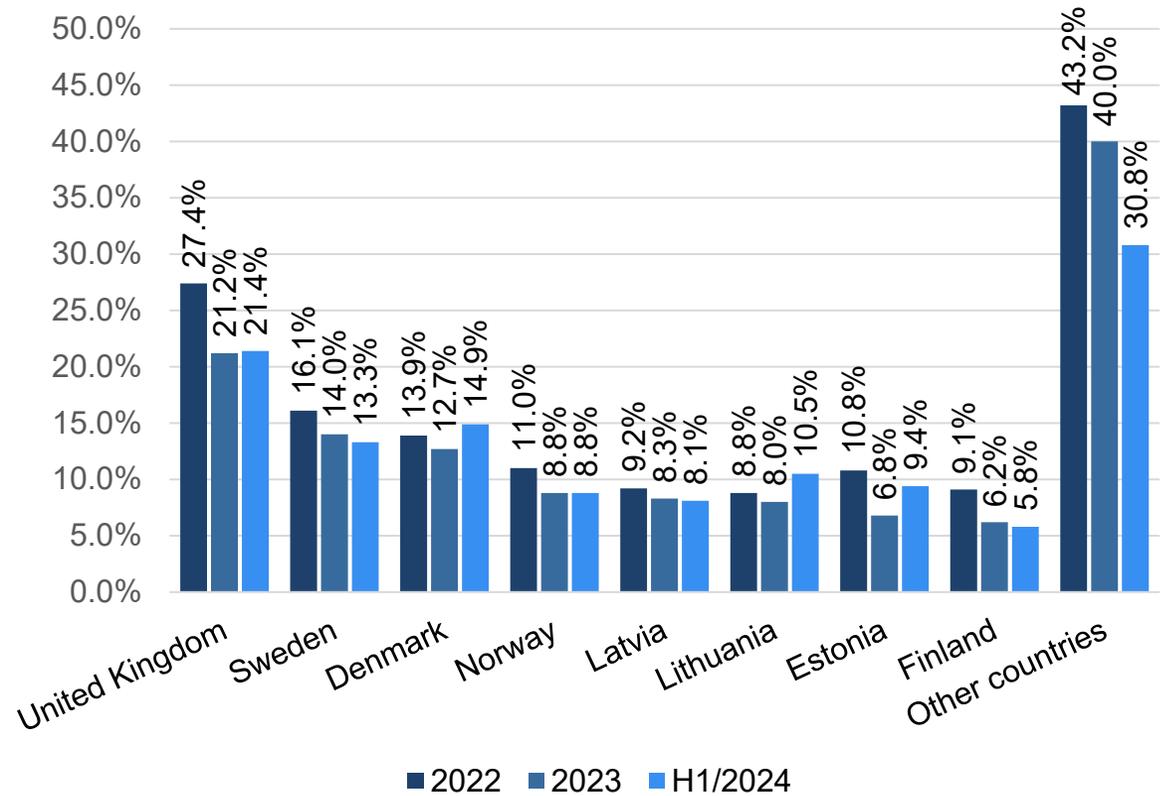
2022 data includes Mandatum, which was part of Sampo Group until and including 30 September 2023. Data updated semi-annually.

Employee turnover

By company, Sampo Group



By country, Sampo Group

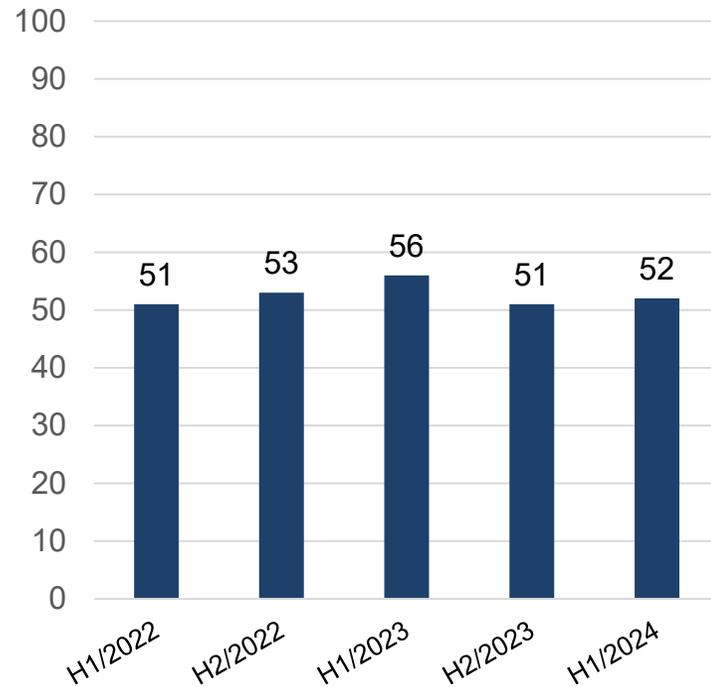


External turnover including monthly paid permanent employees and employees leaving on pension.
 2022 data includes Mandatum, which was part of Sampo Group until and including 30 September 2023.
 Data updated semi-annually.

Employee engagement

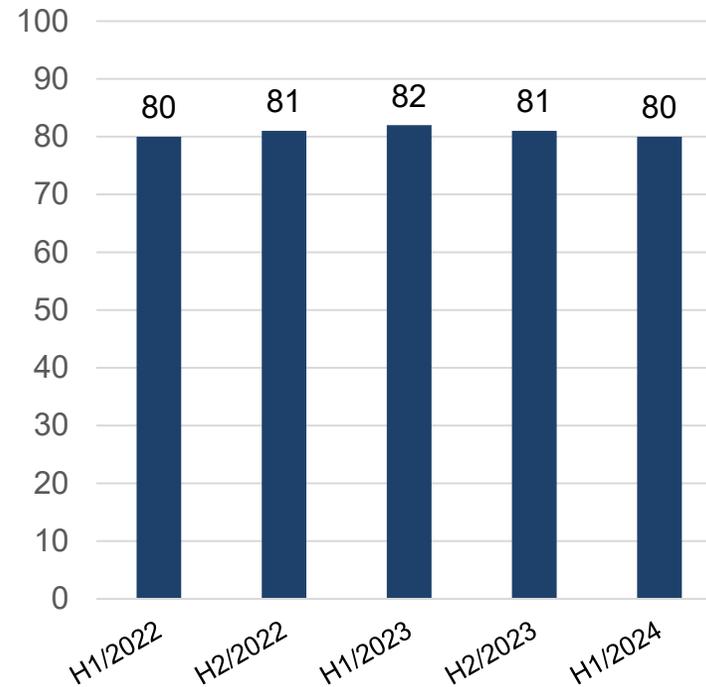
If

- If measures employee engagement bi-annually with employee Net Promoter Score (eNPS).
- The target is that the eNPS should be above 50 (scale: -100–100).



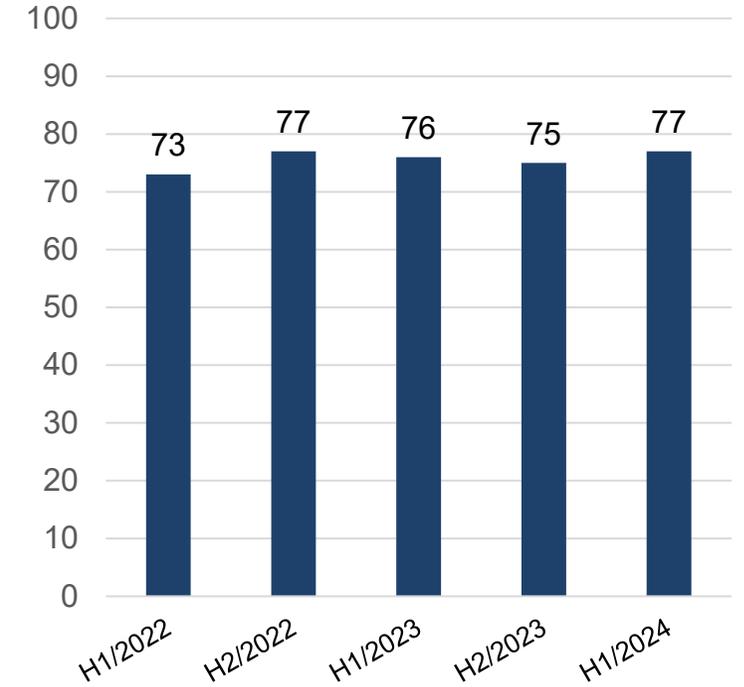
Topdanmark

- Topdanmark measures employee engagement bi-annually with a company-wide survey on well-being and commitment.
- The target is to maintain at least 79 points until 2025 (scale: 0–100).



Hastings

- Hastings measures employee engagement bi-annually with the "Your Voice" survey.
- The target employee satisfaction score (eSAT) is 72 (scale: 0–100).



Average remuneration by binary gender, Sampo Group

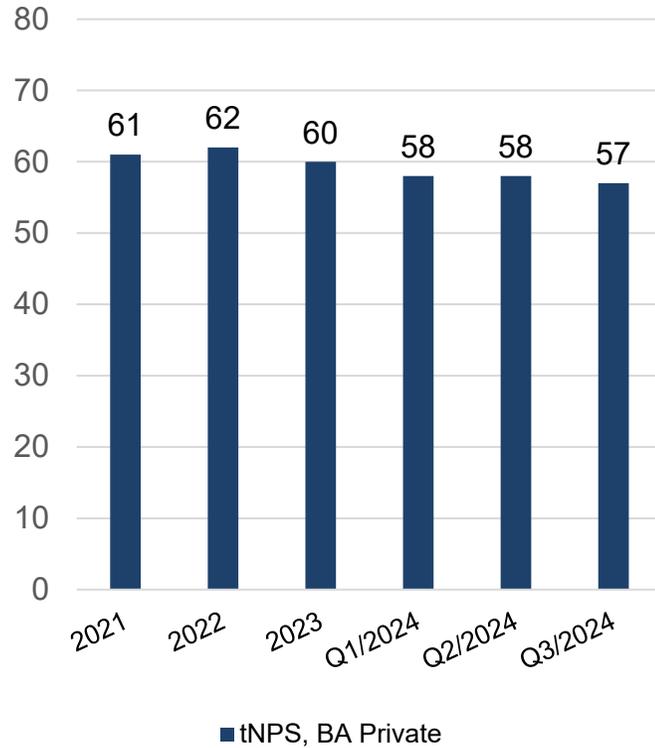
| EUR | 2021 | | | | 2022 | | | | 2023 | | | |
|--|--------|--------|-----------------|-------------|--------|--------|-----------------|-------------|--------|--------|-----------------|-------------|
| | Women | Men | Pay gap (ratio) | Pay gap (%) | Women | Men | Pay gap (ratio) | Pay gap (%) | Women | Men | Pay gap (ratio) | Pay gap (%) |
| Fixed remuneration | 52,735 | 67,755 | 0.78 | 22.2 | 54,352 | 69,860 | 0.78 | 22.2 | 53,726 | 68,229 | 0.79 | 21.3 |
| Fixed and variable remuneration | 56,361 | 77,513 | 0.73 | 27.3 | 58,535 | 81,316 | 0.72 | 28.0 | 57,674 | 78,545 | 0.73 | 26.6 |

Exchange rates have an impact on the figures. Figures do not show pay for the same/similar jobs.
 2021 and 2022 data includes Mandatum, which was part of Sampo Group until and including 30 September 2023.

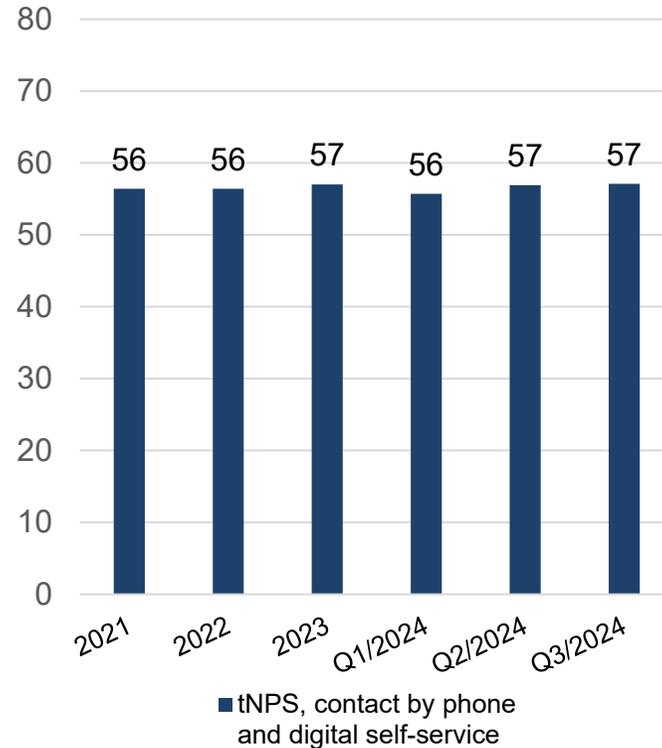
Customers

Customer satisfaction

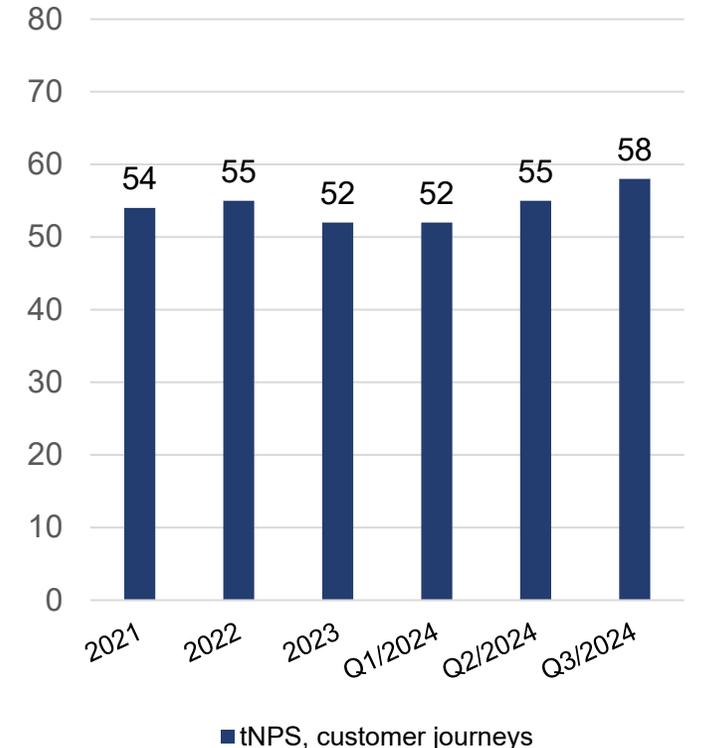
If
tNPS target: 60 in 2024



Topdanmark
tNPS target: 70 in 2027



Hastings
tNPS target: >50 in 2024 (ambition 55)



Net Promoter Score (NPS) is an index ranging from -100 to 100 that measures the willingness of customers to recommend a company's products or services to others. It is used as a proxy for gauging the customer's overall satisfaction with a company's product or service and the customer's loyalty to the brand. Transactional NPS (tNPS) is meant to assess the customer's opinion on a certain business transaction. The score shows whether customers want to recommend a company to others after they have been in contact with the company.

Business management and practices

Sustainable investments

ESG integration

If

- If evaluates its direct equity and direct fixed income investments' risks arising from ESG issues using ESG risk ratings provided by an external data provider.
 - Issuers are classified into low risk, medium risk, high risk, and severe risk categories according to the ESG risk ratings.
 - Average ESG risk rating of the portfolio is reported to monitor company exposure to ESG risks.

| ESG risk categories* | Investment allocation, 30 Sept. 2024 |
|----------------------|--------------------------------------|
| Low risk | 67.1% |
| Medium risk | 31.7% |
| High risk | 0.8% |
| Severe risk | 0.5% |

| Weighted average ESG risk rating (0-100)**, 30 Sept. 2024 | |
|---|------|
| If's portfolio | 16.1 |

Topdanmark

- Topdanmark evaluates its investment portfolio's (incl. covered bonds, fixed income, and equities) risks arising from ESG issues using ESG risk ratings provided by an external data provider.
 - Average ESG risk rating of the portfolio is reported to monitor company exposure to ESG risks.
 - The analysis is updated annually.

| Average ESG risk rating (0-100)**, 31 Dec. 2023 | |
|---|------|
| Topdanmark's portfolio | 16.9 |
| Benchmark (MSCI ACWI) | 21.3 |

Hastings

- Hastings is committed to maintaining an average ESG rating of "A" on its fixed income portfolio, based on MSCI ratings (scale CCC–AAA).

| Average MSCI ESG rating (CCC-AAA), 30 Sept. 2024 | |
|--|----|
| Hastings' portfolio | AA |
| Hastings' target | A |

* Based on external service provider's ESG risk ratings. The thresholds for each category are determined internally.

** Lower the score the better (less risks arising from ESG issues).

Sector-based screening

If

| Sector | Threshold | Number of companies invested in, 30 Sept. 2024 |
|-----------------------|---|--|
| Controversial weapons | Direct business (production): 0% Indirect business (distribution/services): 0% | 0 |
| Adult entertainment | Direct business: 0% Indirect business: 50% | 0 |
| Coal | Direct business: 5% Indirect business: 5% | 1 |
| Gambling | Direct business: 50% Indirect business: 50% | 0 |
| Military equipment | Direct business: 50% Indirect business: 50% | 1 |
| Oil | Direct business: 30% Indirect business: 30% | 1 |
| Tobacco | Direct business: 0% Indirect business: 50% | 0 |

Topdanmark

| Sector | Threshold | Number of companies invested in, 31 Dec. 2023 |
|---------------------------------------|----------------------|---|
| Production of fuel based on tar sands | Max. 5% from revenue | 0 |
| Production of thermal coal | -II- | 0 |
| Production of smoking tobacco | -II- | 0 |
| Production of controversial weapons | -II- | 0 |

Hastings

| Sector* | Threshold | Number of companies invested in, 30 Sept. 2024 |
|-------------------------|-----------------------------|--|
| Thermal coal extraction | Excluded | 1 (grandfathered position and reducing) |
| Thermal coal generation | Excluded (max. 30% revenue) | - |
| Tobacco | Excluded | - |
| Controversial weapons | Excluded | - |

* Other sectors that are monitored but not excluded are oil sands (max. 5% revenue), civilian firearms (max. 0% revenue from production, 3% from retail), gambling (max. 3% revenue) and for-profit prisons (max. 0% revenue from operation of prisons). There are currently no investments to companies that exceed the thresholds for the sectors being monitored.

At Sampo Group, certain industry sectors are considered to carry more ESG-related risks than others. Screening enables Sampo Group to better monitor and manage risks arising from these so-called sensitive sectors. Investments in these sectors are monitored closely. Sector involvement information is based on data provided by external data providers. Responsible investment policies of Sampo Group are reviewed annually, which means that the lists of sensitive sectors and the tolerance thresholds can change and develop over time. Topdanmark's data is updated annually.

Norms-based screening

If

- On 30 September 2024, If had no investments in companies with confirmed norms violations.

Topdanmark

- On 31 December 2023, Topdanmark had no investments in companies with confirmed norms violations.

Hastings

- On 30 September 2024, Hastings had no investments in companies with confirmed norms violations.

Sampo Group screens its current and potential investments for possible violations of international norms and standards (e.g. the UN Global Compact, the OECD Guidelines for Multinational Enterprises, the ILO Tripartite Declaration of Principles concerning Multinational Enterprises and Social Policy, the Guiding Principles on Business and Human Rights, the Universal Declaration of Human Rights, and the Paris Climate Agreement). If a violation is detected among the current holdings, portfolio management measures may consist of direct dialogue with the company, an engagement action, or a divestment.
 Topdanmark's data is updated annually.

Active ownership

If

- If only engages with companies in which it has invested directly. Additional criteria considered include the materiality of the ESG issue, the size of the investment, actions already taken by the investee company, and geographical location.

| | Engagements participated in* | Reasons for engagement | Status on 30 Sept. 2024 |
|---------|------------------------------|------------------------|-------------------------|
| Q1/2024 | 0 | - | - |
| Q2/2024 | 2 | Human rights | 2 active |
| Q3/2024 | 1 | Environment | 1 active |
| Q4/2024 | 1 | Labour rights | 1 active |

* All pooled engagement cases are signed by Sampo Group

| | AGMs attended (physically, pre-voting, with power of attorney) | Voting behaviour |
|------|--|-----------------------------|
| 2024 | 7 | For the Board's proposal: 7 |

Topdanmark

- The active ownership of Topdanmark is conducted on the company's ETFs invested through an external partner. In Q3/2024, the ETFs represented a total of 1,276 companies.

| | Engagement by external asset manager | Examples of reasons for engagement |
|---------|--------------------------------------|---|
| Q3/2024 | 615 | Climate risk management, biodiversity conservation, environmental impact management, pollution management |

| | AGMs where external asset managers voted on behalf of Topdanmark |
|---------|--|
| Q3/2024 | 1,076 |

Hastings

- Due to the structure of Hastings' investment portfolio (e.g. lack of direct equity investments), the company does not partake in pooled engagements or voting activities.
- Hastings' external asset managers engage with investee companies on Hastings' behalf in case of a norms-based breach (see slide on norms-based screening).

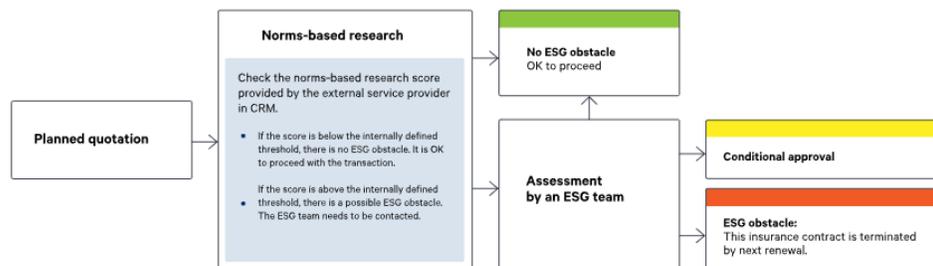
At Sampo Group, active ownership practices include internal staff engagement, voting at AGMs, and pooled engagement with other investors in the event of a verified or potential breach of international norms and standards (e.g. the UN Global Compact principles). If the dialogue does not lead to a change in conduct, it can lead to divestment. It is possible to take part in AGMs directly (If) or through an external asset manager (Topdanmark). Topdanmark's data is updated annually.

Sustainable insurance solutions

Integration of ESG into underwriting

If

- ESG screening of corporate clients
- Based on the UN Global Compact
- Provided by an external service provider (large corporate customers)



Topdanmark

- ESG screening of corporate clients
- Based on the UN Global Compact
- Conducted by an external service provider (all companies with minimum 2 employees)

| ESG screening of corporate customers | Number of customers |
|--|---------------------|
| Watchlist (total on 30 Sept. 2024) | 12 |
| On-going dialogue (total on 30 Sept. 2024) | 0 |
| Customers terminated (during Q3/2024) | 1 |

| ESG screening of corporate customers | Number of customers |
|--|---------------------|
| Watchlist (total on 30 Sept. 2024) | 2 |
| On-going dialogue (total on 30 Sept. 2024) | 1 |
| Customers terminated (during Q3/2024) | 0 |

Sustainability of supply chains

If

- Supplier Code of Conduct based on the UN Global Compact.
- Sector-specific Additional Environmental Requirements (AER) for vehicle and property repair contractors.
 - The additional requirements cover transportation, energy usage, material usage, water usage, handling of chemicals and hazardous substances, and waste handling.
- Expected levels of plastic repairs, as well as used parts, for individual contractors.
- A supplier engagement target approved by the SBTi for purchased goods and services (Scope 3, category 1), in order to reduce emissions from claims operations.
 - Target is that 30 per cent of suppliers by spend covering purchased goods and services, will have science-based targets by 2028.

Topdanmark

- Supplier Code of Conduct based on the UN Global Compact.
- Goals set for supply chain management (target year 2025):
 - All suppliers in Topdanmark's ESG focus group with which the company signs a contract have been screened for ESG risks, compliance, and sustainability in the tender process
 - A Code of Conduct is integrated into all new supplier contracts (either Topdanmark's Supplier Code of Conduct or the supplier's own Code of Conduct)
 - 70 per cent of all stock goods are labelled with a recognised ecolabel
 - Increase the percentage of bumper repairs
 - Increase the percentage of windscreen repairs to 45 per cent
 - Increase the percentage of used spare parts to 4 per cent
 - Maintain the percentage of repairs of phones, computers, and tablets at 72 per cent
- A supplier engagement target submitted to the SBTi for validation in April 2024 to reduce emissions from claims operations.

Hastings

- Due diligence assessments on all suppliers in accordance with the company's Procurement and Supplier Relationship Management Policy.
 - Due diligence is proportionate to the size and potential impact on Hastings' business operations.
 - Sustainability is a key part of Hastings' due diligence process.
- Critical suppliers are subject to ongoing reviews throughout the year, on a monthly and quarterly basis.
- Goal is to implement a Supplier Code of Conduct in 2024.

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