

Sustainability Factbook

Q3/2025



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.

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

Overview

Sampo Group's sustainability work and organisation

Sustainability is guided by Sampo's strategy, robust governance structure and systematic performance monitoring

- Sampo's strategy and purpose link to sustainability: Sampo creates value and provides safety to its stakeholders and the society through high-quality P&C insurance solutions, which are developed by understanding risks and managing them responsibly.
- Sustainability is integrated into business operations, such as corporate governance, investment management, and insurance underwriting.
- Sustainability is linked to Sampo's performance criteria. Remuneration of employees and executive management includes sustainability criteria (e.g. SBTs, customer satisfaction).
- Sampo has three strategic sustainability focus areas that guide sustainability work (see next slide). Development around the themes is constant and a key priority for the Group.
- Sustainability performance is measured through several KPIs, some of which are highlighted in this presentation.* Sampo aims to continuously develop the KPIs and improve sustainability-related disclosures.

Sustainability organisation and reporting structure

Board of Directors of Sampo plc	• Has the ultimate oversight of group level sustainability, covering the entire range of environmental (including climate change), social, and governance matters. • Approves the sustainability statement and the Code of Conduct of Sampo Group. • Completes annually an independent self-assessment, which includes sustainability-related questions.
Audit Committee of Sampo plc	• Assists the board in overseeing sustainability. • Monitors group level sustainability reporting and activities, sustainability being regularly on the agenda of the Audit Committee meetings.
Group CEO	• Oversees the implementation of sustainability within the Group.
Group CFO	• Directs the Sustainability unit of Sampo plc. • Ensures adequate reporting of sustainability matters to the Group CEO.
Sustainability unit of Sampo plc	• Develops and coordinates group level sustainability work. • Prepares the group level sustainability programme including objectives and targets. • Sets schedules, requests, and provides group level guidance to subsidiaries.
Subsidiaries	• At each subsidiary, various business areas, operational departments, and units are actively involved in the Group's sustainability endeavours. • Group level sustainability reporting is largely based on information provided by the subsidiaries according to formats and schedules defined by Sampo plc's Sustainability unit. • In addition to group level sustainability governance, each Group company has its own internal governance structures.

* More information available on Sampo Group's [website](#) and [Sampo Group Board of Directors' Report and Financial Statements 2024](#).

Sampo's sustainability work builds on three strategic focus areas, supported by key initiatives and commitments

Focus area	Climate and environment	People and communities	Business management and practices
Topics	- Climate change - Biodiversity - Resource use and circular economy	- Human rights and labour practices - Diversity, equity and inclusion - Health, safety and well-being - Employee competence development - Customer needs and preferences - Sustainable sales and marketing practices - Stakeholder engagement	- Anti-corruption and bribery - Anti-money laundering and counter-terrorist financing - Data privacy - Information security and cybersecurity - Whistleblowing and grievance procedures - Sustainable insurance operations - Sustainable partnerships and supply chain management - Responsible investments
Objectives	Protecting the environment and combatting climate change - Sampo integrates environmental and climate considerations into its insurance and investment operations - Sampo cooperates with stakeholders on environmental and climate-related matters	Driving positive social impact in society - Sampo provides health, safety, and well-being in society - Sampo offers the most appropriate insurance solutions for its customers' needs - Sampo is a reliable partner for all stakeholders	Ensuring sustainability in governance and business operations - Sampo complies with applicable laws and regulations - Sampo integrates sustainability considerations into its insurance and investment operations - Sampo promotes the sustainability of its supply chain
Key metrics and targets	- Science-based climate targets (SBTs) for own operations (Scope 1 and 2), investments (Scope 3), and suppliers - Share of reused parts and share of glass repairs in car repair claims	- Employee engagement targets (eNPS or similar) - Customer satisfaction targets (tNPS)	- Metrics related to internal policies and guidelines (e.g. supplier codes of conduct) - Metrics related to screening of investments and corporate customers



Sampo Group sustainability results

Q3/2025

Q3/2025: Key developments in Sampo’s sustainability work



Preparation of the Sustainability Statement 2025 continued.



Sampo Group’s ESG ratings have remained at a good level.



Ongoing integration of sustainability data, processes and reporting after the merger of If and Topdanmark in Q2/2025.



Customer satisfaction, as measured by tNPS, remained at a good level, meeting the targets.



ESG screening and overall sustainability monitoring of corporate customers, investments, and suppliers continued.

Sampo Group’s ESG ratings

Rating agency	Rating	Scale
	C+ / Prime (2024)	A+ (excellent) to D- (poor)
	AAA (2024)	AAA (leader) to CCC (laggard)
	14.0/100 (7/2025)	0 to 100, zero meaning the lowest level of ESG risk
	64/100 (2025)	Average score 36/100

More information on Sampo Group’s ESG ratings available on Sampo Group’s [website](#).

Climate and environment

Q3/2025

Science-based targets (SBTs)

Scope	Mandatory SBTs validated by the SBTi	Results
Own operations (Scopes 1 and 2)	Sampo Group commits to reduce absolute scope 1 and 2 GHG emissions by 42% by 2030 from a 2022 base year.	Sampo Group's SBTs were approved in November 2024. The Group continued to internally monitor its progress against the targets during Q3/2025 and will report the results for FY2025.
Investments (Scope 3, category 15)*	- Sampo Group commits to align its scope 1 + 2 portfolio temperature score by invested value of its listed equity, corporate bond, fund, ETF and corporate loan portfolio from 2.78°C in 2022 to 2.09°C by 2029. - Sampo Group commits to align its scope 1 + 2 + 3 portfolio temperature score by invested value of its listed equity, corporate bond, fund, ETF and corporate loan portfolio from 2.91°C in 2022 to 2.29°C by 2029. - Sampo Group commits to reduce its real estate direct investment and corporate loan portfolio GHG emissions by 57.7% per square meter by 2029 from a 2022 base year.	Sampo Group's SBTs were approved in November 2024. The Group continued to internally monitor its progress against the targets during Q3/2025 and will report the results for FY2025.
Scope	Voluntary SBTs validated by the SBTi	Results (FY2024)
Suppliers**	30% of If's suppliers by spend covering purchased goods and services for claims operations will have science-based targets by 2028.	15.8%

* Sampo Group's portfolio targets cover 58% of its total investment and lending by total assets as of 2022. As of that year, required activities made up 58% of Sampo Group's total investment and lending by total assets, while optional activities made up 6% and out-of-scope activities made up 36%.

** According to the SBTi's sector-specific guidelines for the financial sector, it was mandatory for Sampo Group to set targets for own operations (Scopes 1 and 2) and investments (Scope 3, category 15). In addition, Sampo Group has voluntary climate targets for its supply chain on a subsidiary level.

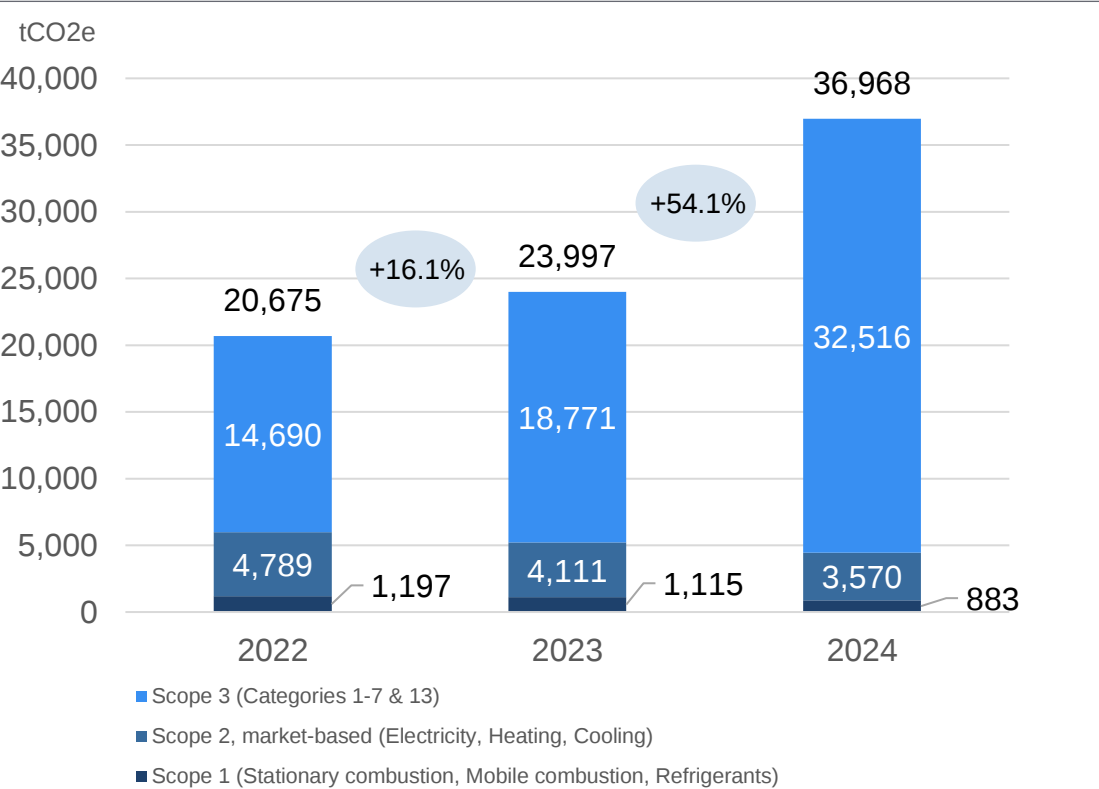
More information on Sampo Group's SBTs available on Sampo Group's [website](#).

GHG emissions (Scopes 1–3, excl. investments)

- The GHG emissions data includes Sampo Group’s Scope 1, 2 (market-based) and 3 GHG emissions in FY2024, excluding investments (category 15).
- Scope 3 GHG emissions cover categories 1 Purchased goods and services, 2 Capital goods, 3 Fuel and energy-related activities, 4 Upstream transportation and distribution, 5 Waste generated in operations, 6 Business travel, 7 Employee commuting and 13 Downstream leased assets. GHG emissions from vehicle and property repairs are not currently included in Sampo Group’s Scope 3 inventory (category 11 Use of sold products) due to the level of uncertainty but may be included in the future as reporting and data quality develop.
- In FY2024, Sampo Group’s GHG emissions (Scopes 1–3, excl. investments) increased by 54.1% due to an increase in Scope 3 GHG emissions resulting mainly from improved data quality and calculation methods and changes in emission factors. Simultaneously, Sampo Group’s GHG emissions from own operations (Scopes 1–2, market-based) decreased by 14.8% in FY2024.
- In Q3/2025, Sampo Group continued the quarterly internal monitoring of its progress against the SBTs for own operations (Scopes 1–2, market-based), and the results will be reported for FY2025 (see page 9).

More information on Sampo Group’s GHG emissions available on Sampo Group’s [website](#) and [Sampo Group Board of Directors’ Report and Financial Statements 2024](#).

GHG emissions (Scopes 1-3, excl. investments), Sampo Group



The figures for 2022 and 2023 were recalculated to reflect changes in the reporting boundary and correct errors in data collection.

GHG emissions of investments (Scope 3, category 15)

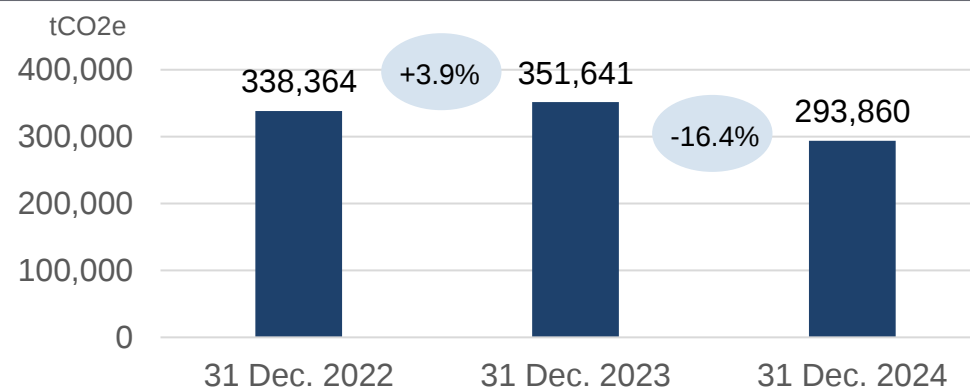
- The analysis includes direct equity and fixed income investments and fund investments of Sampo Group. The coverage was 74.2 per cent of Sampo Group's financial assets (including associated companies) in 2024.
- The data provider has changed from ISS ESG in 2022–2023 to Bloomberg L.P. in 2024. The calculation method was also aligned with other regulatory frameworks (e.g. the EU Taxonomy) and the current Group structure.
- In FY2024, Sampo Group's financed Scope 1 and 2 emissions decreased by 16.4% and all financed emissions including Scope 3 decreased by 37.2%.
- In Q3/2025, Sampo Group continued the quarterly internal monitoring of its progress against the SBTs for investments, and the results will be reported for FY2025 (see page 9).

Weighted average carbon intensity, Sampo Group

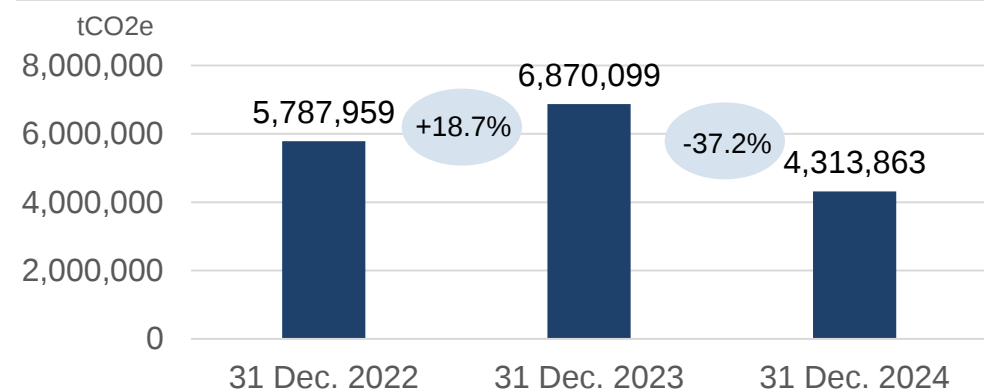
	31 Dec. 2022	31 Dec. 2023	31 Dec. 2024
Weighted average carbon intensity (tCO ₂ e/EURm revenue)*	49.5	35.9	42.7

* Based on financed Scope 1 + 2 emissions.

Financed Scope 1 + 2 emissions, Sampo Group



Financed Scope 1 + 2 + 3 emissions, Sampo Group



Circular economy in claims handling (car repairs)

- The share of reused parts and the share of glass repairs in car repair claims measure Sampo Group’s progress in its resource use and circular economy efforts.
- Sampo Group measures the proportion of reused parts and glass repairs based on monetary amount spent and the number of claims.
- Sampo Group has not set specific group level targets for these metrics, as circular economy solutions in claims handling continue to be subject to several uncertainties. However, the long-term goal is to increase the shares.
- In Q3/2025, the share of reused parts remained relatively stable, while the share of glass repairs decreased slightly. The glass repair share is generally higher during the first quarter due to seasonal changes. In addition, the figures can be impacted by repair campaigns.

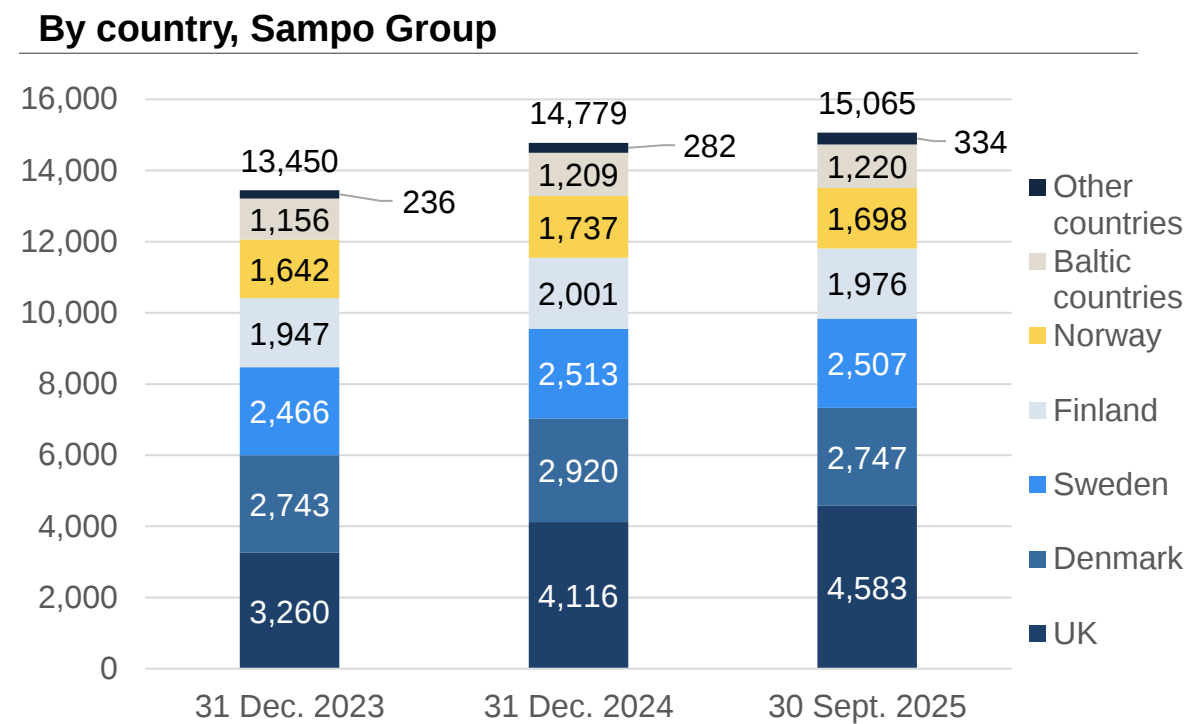
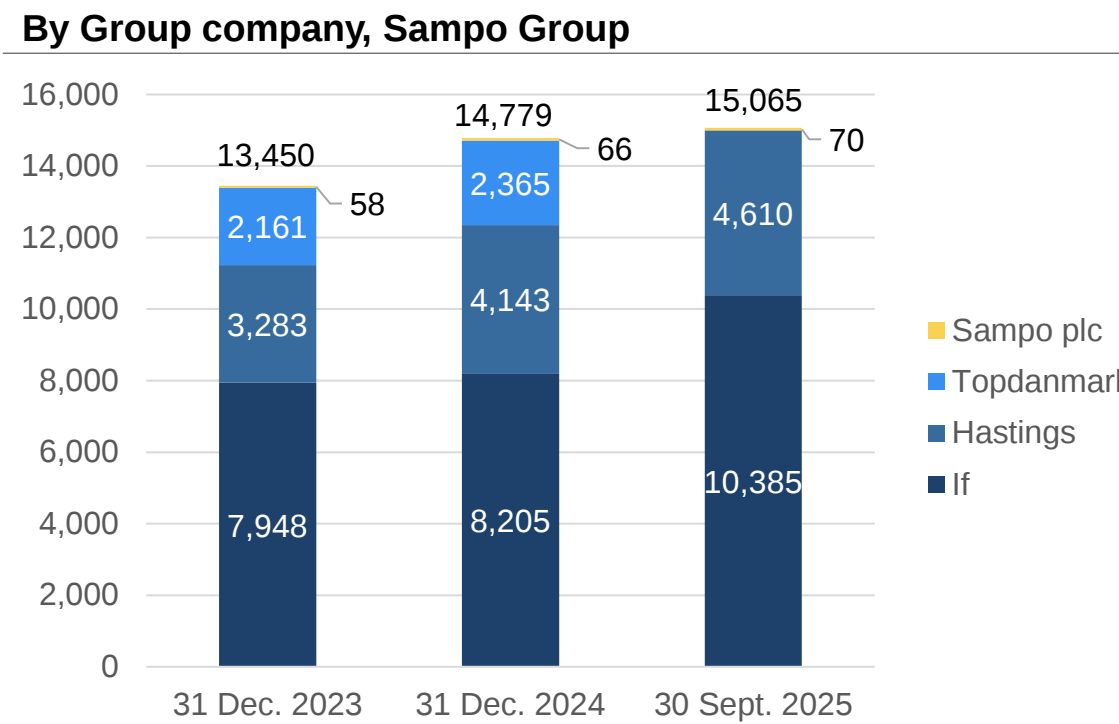
Circular economy in claims handling (car repairs),
Sampo Group

Metric	2024	Q1/2025	H1/2025	Q1-Q3/2025
Share of reused parts (car repairs)	4.5%	5.1%	5.0%	4.9%
Share of glass repairs (car repairs)	35.3%	45.4%	39.6%	36.8%

People and communities

Q3/2025

Number of employees (FTE)



Other countries include Spain, Gibraltar, Germany, the Netherlands, France, and the United States.

- In Q3/2025, there were no major changes in the number of employees (FTE) at Sampo Group compared to Q2/2025 (15,126).
- During the year, the largest increase has been in the UK, due to business growth and re-balancing of frontline operations.
- In Q3/2025, the FTE of If also includes Topdanmark's employees due to the merger in Q2/2025.

Binary gender distribution

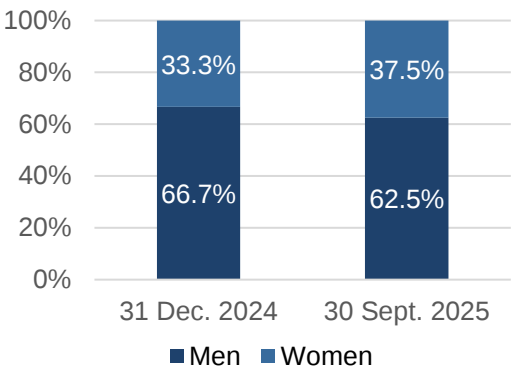
- There were no major changes in the binary gender distribution at Sampo Group in Q3/2025.
- To promote gender balance, both genders shall always be represented on the Board, with a target that women and men both shall be represented by at least 40% of the members of the Board. However, some deviations may be applied if deemed reasonable due to the number of Board members.

*Covers all supervisors of Sampo Group who have at least one employee reporting to them.

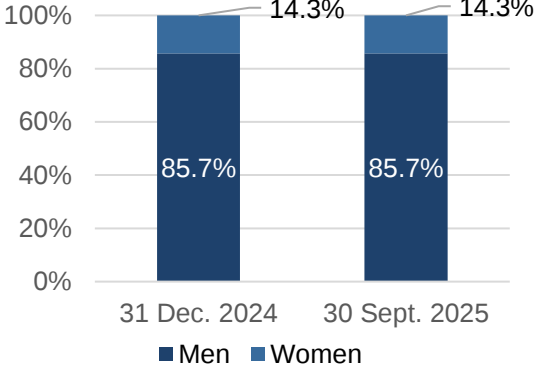
More information on the binary gender distribution available on [Sampo Group Board of Directors' Report and Financial Statements 2024](#). The latest composition of the Board and the Executive Committee can be viewed at www.sampo.com/board and www.sampo.com/management.

Binary gender distribution, Sampo Group

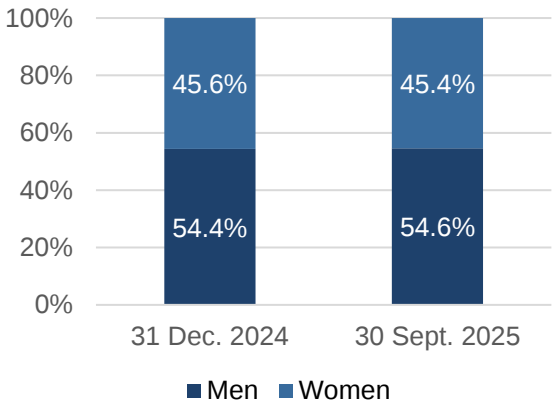
Board of Directors



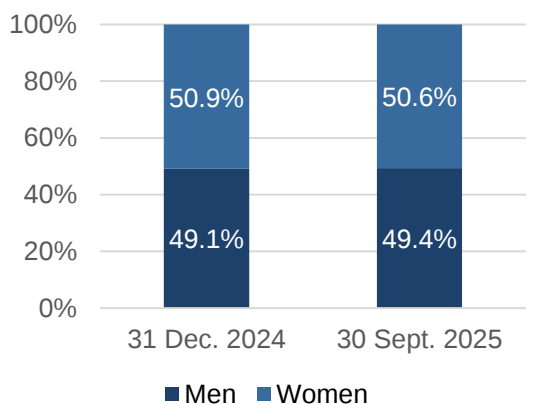
Group Executive Committee



Leaders (all levels)*



All employees



Average remuneration by binary gender

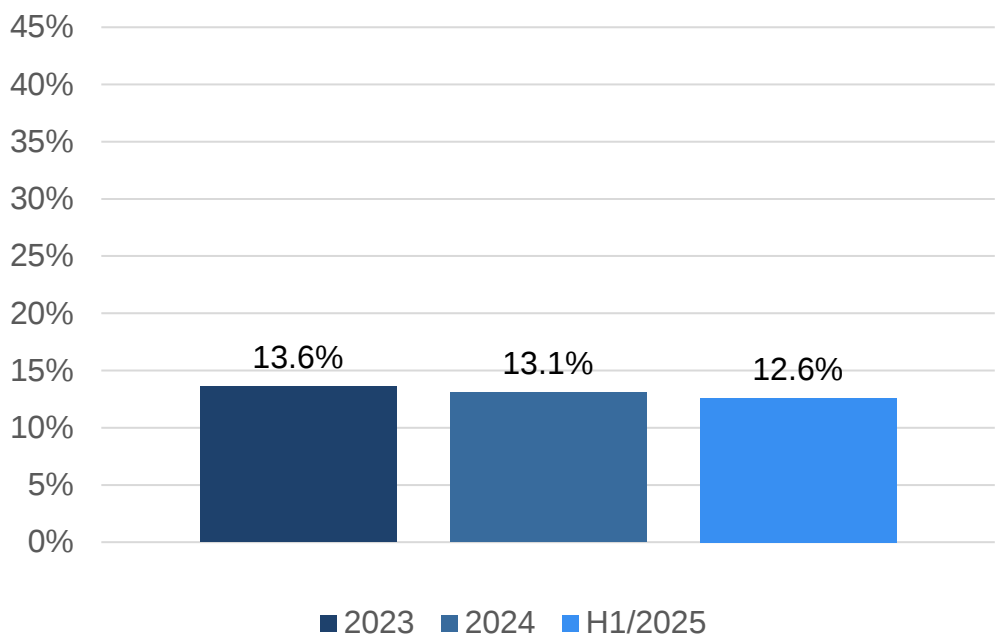
Average remuneration by binary gender, Sampo Group

EUR	2022				2023				2024			
	Women	Men	Pay gap (ratio)	Pay gap (%)	Women	Men	Pay gap (ratio)	Pay gap (%)	Women	Men	Pay gap (ratio)	Pay gap (%)
Fixed remuneration	54,352	69,860	0.78	22.2	53,726	68,229	0.79	21.3	52,638	65,660	0.80	19.8
Fixed and variable remuneration	58,535	81,316	0.72	28.0	57,674	78,545	0.73	26.6	56,286	74,527	0.76	24.5

- The gender pay gap describes the difference in actual paid out compensation between men and women. The difference in pay can be explained by factors such as position in the company, job tasks, responsibilities, and leave of absence.
- The calculation principles of the gender pay gap have been modified in 2024 to reflect the requirements of the European Sustainability Reporting Standards (ESRS).
- In 2024, the pay gap in both fixed remuneration and fixed and variable remuneration decreased.

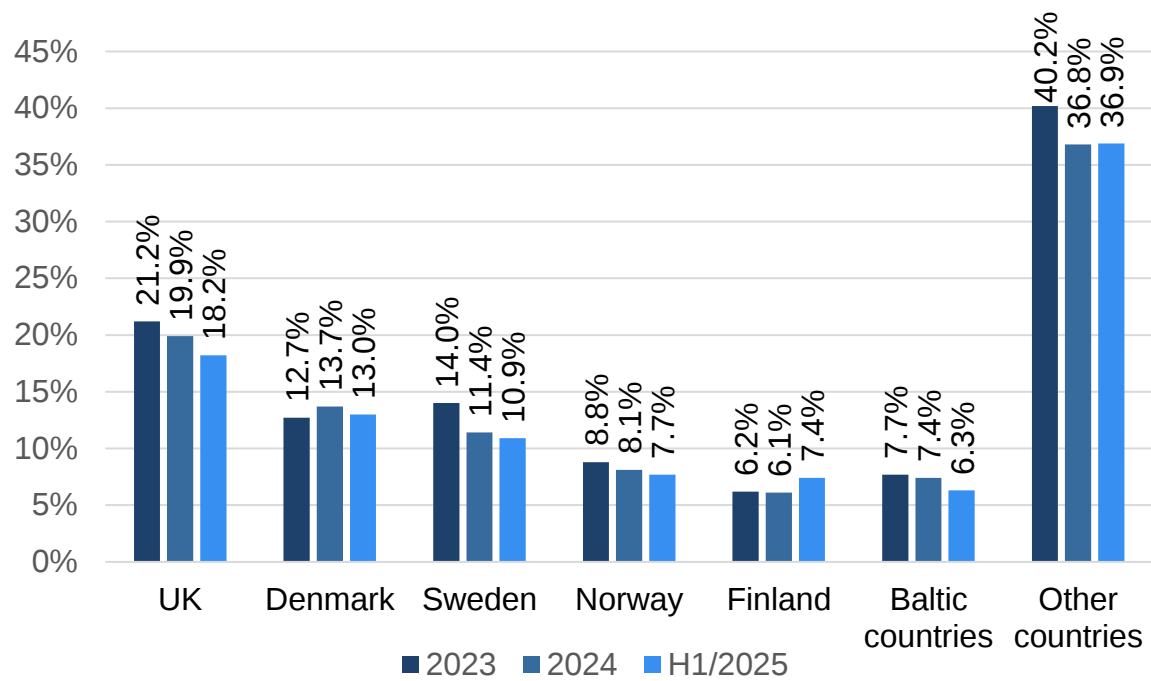
Employee turnover

Employee turnover, Sampo Group



H1/2025 data covering 1 July 2024 - 30 June 2025.

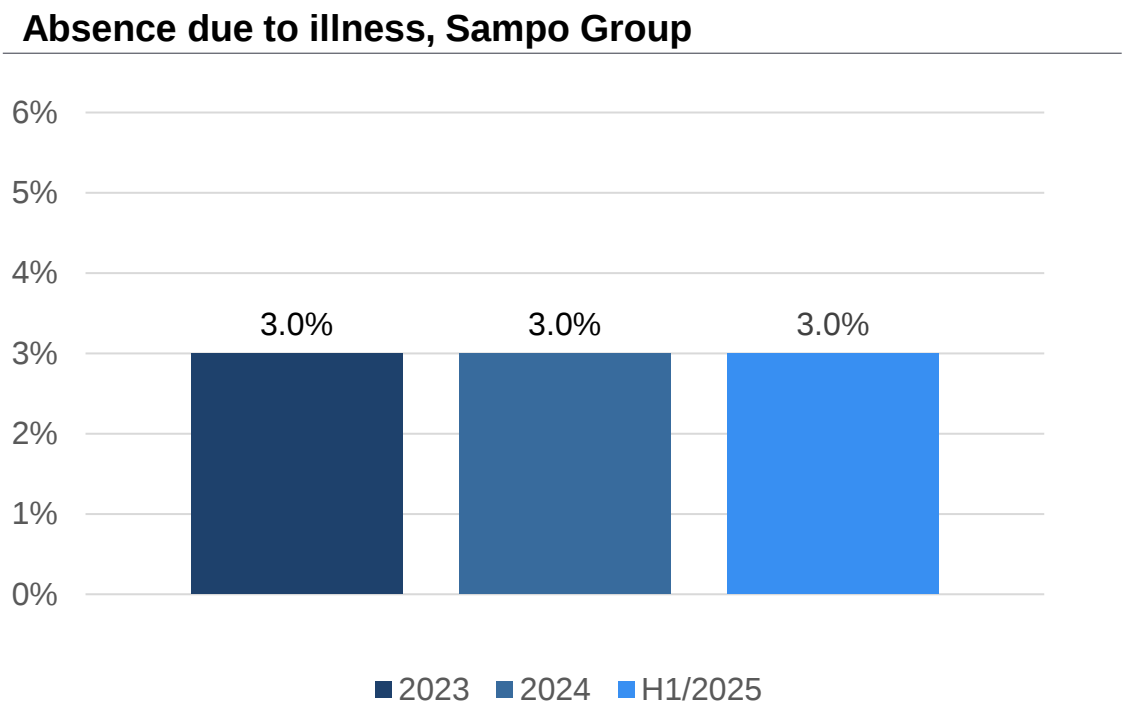
Employee turnover by country, Sampo Group



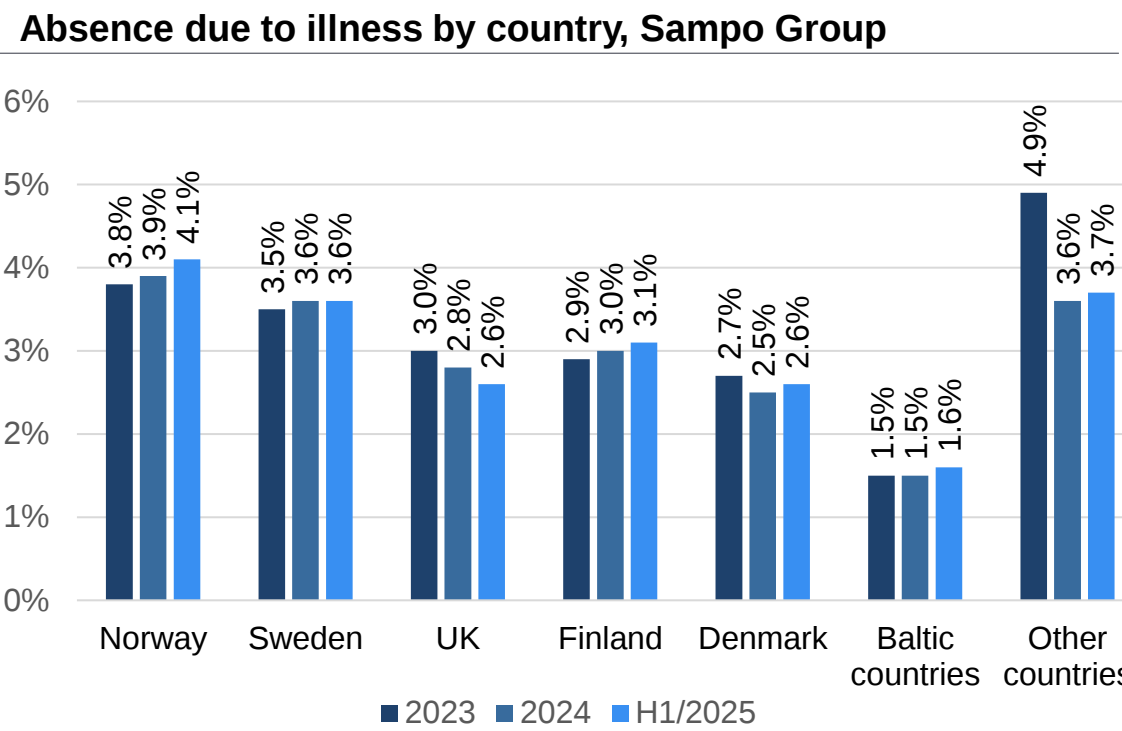
Other countries include Spain, Gibraltar, Germany, the Netherlands, France and the United States.
H1/2025 data covering 1 July 2024 - 30 June 2025.

- External turnover includes monthly paid permanent employees and employees leaving on pension. The figure includes external voluntary and involuntary turnover. These statistics may deviate from locally published statistics due to different definitions. The data is updated biannually.
- The employee turnover within Other countries is relatively high due to the small number of employees in these countries.

Absence due to illness



H1/2025 data covering 1 July 2024 - 30 June 2025.

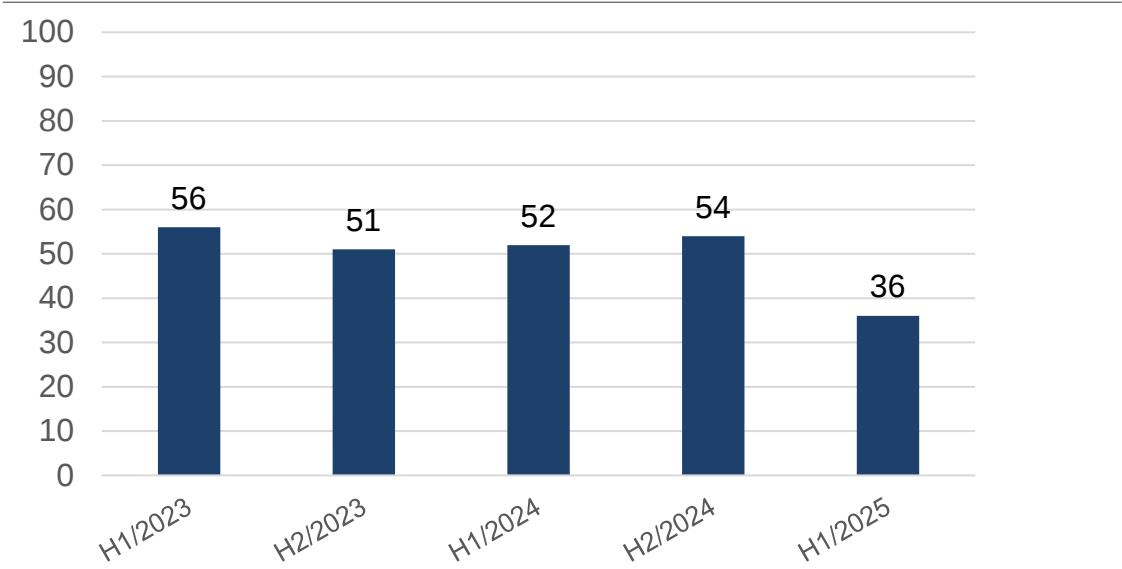


Other countries include Spain, Gibraltar, Germany, the Netherlands, France and the United States.
H1/2025 data covering 1 July 2024 - 30 June 2025.

- Only monthly paid employees included. These statistics may deviate from locally published statistics due to different definitions. The data is updated biannually.
- Absence due to illness across countries has remained relatively stable.

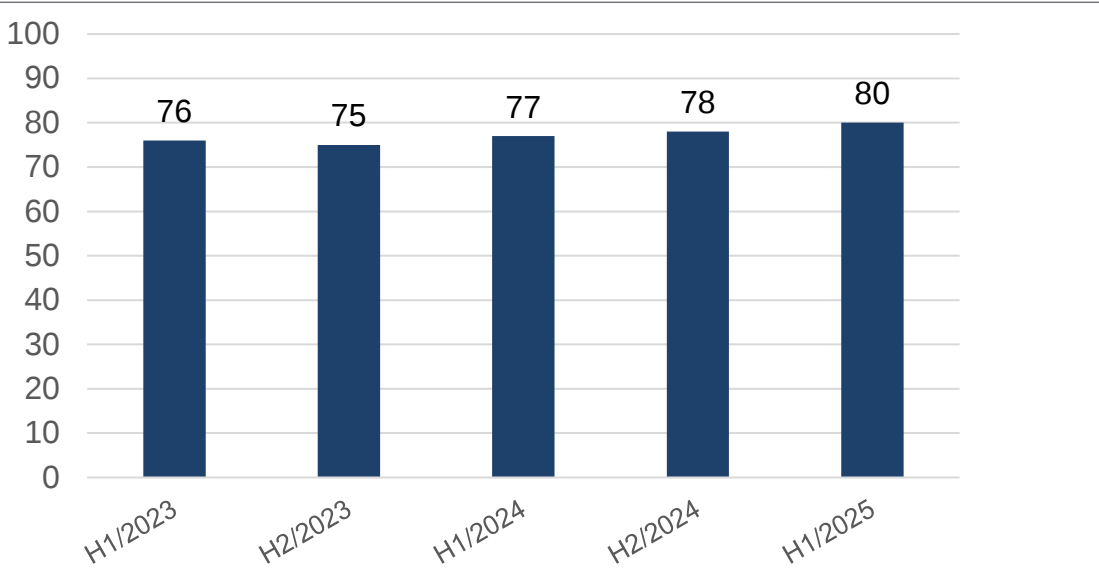
Employee engagement

If (excl. Topdanmark)



- Employee Net Promoter Score (eNPS) measured biannually
- Target for H1/2025 (If excl. Topdanmark): eNPS above 50 and Target for H2/2025 (If incl. Topdanmark): eNPS above 45 (scale: -100–100)
- The H1/2025 results are excluding Topdanmark. Topdanmark will be an integrated part of the If employee engagement survey starting H2/2025.
- The H1/2025 results were impacted by If’s new guidelines for hybrid work, which require a minimum of three days per week in the office. The impact varies between countries, locations, and parts of the organisation. Prior to the announcement, the employee engagement results remained flat and consistent with previous rounds.

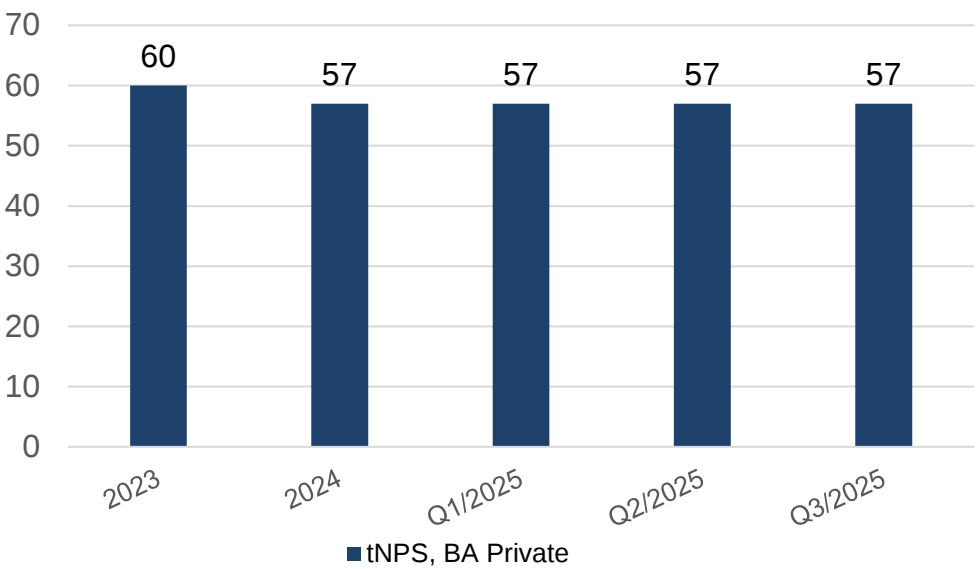
Hastings



- Employee satisfaction score (eSAT) measured biannually through the "Your Voice" survey
- Target for 2025: eSAT 70 (scale: 0–100)
- The H1/2025 survey recorded the highest response rate of 86% and the highest eSAT score of 80.

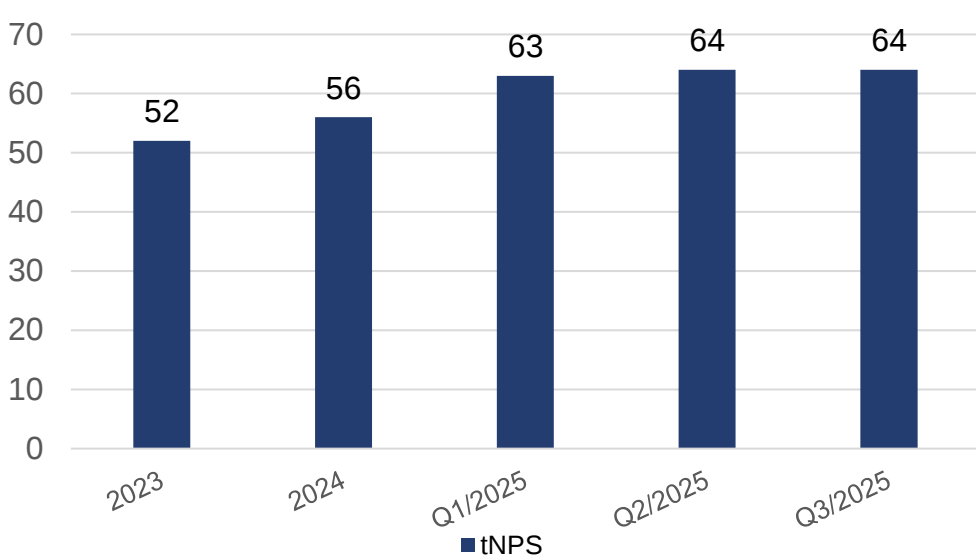
Customer satisfaction

If (excl. Topdanmark)



- tNPS measured for business area Private
- tNPS target for 2025: 57
- In Q3/2025, tNPS remained at the same level as in Q2/2025.
- The Q3/2025 results are excluding Topdanmark. Topdanmark will be integrated into If's tNPS reporting in 2026.

Hastings



- tNPS target for 2025: 55
- Hastings continued to exceed its tNPS target in Q3/2025.

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

Q3/2025

Responsible investments

ESG integration

If

- If evaluates its direct equity and direct fixed income investments’ risks arising from ESG issues using ESG performance scores provided by an external data provider.
 - Issuers are classified into poor, medium, good, and excellent performance categories according to the ESG scores.
 - Average ESG Performance Score of the portfolio is reported to monitor company exposure to ESG risks.

ESG Performance Score*	Investment allocation, 30 Sept. 2025
Excellent ESG performance	0.2%
Good ESG performance	87.8%
Medium ESG performance	12.0%
Poor ESG performance	0.0%

Weighted average ESG Performance Score (0-100)**, 30 Sept. 2025	
If’s portfolio	57.0

* Based on external service provider’s ESG ratings. The thresholds for each category are determined internally.
** Higher the score the better. ESG Performance Score categories are (Poor: 0–25, Medium: 25–50, Good: 50–75, Excellent: 75–100).

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. 2025	
Hastings’ portfolio	AA
Hastings’ target	A

Sector-based screening

If

Sector	Threshold	Number of companies invested in, 30 Sept. 2025
Controversial weapons	Direct business (production): 0% Indirect business (distribution/services): 0%	1*
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%	2
Tobacco	Direct business: 0% Indirect business: 50%	0

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. Direct 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. Hasting's screening concerns their core portfolio, which is managed by an external asset manager.

* Due to an improved screening service, one of the portfolio companies operating in the life sciences sector, including crop science, has been assessed to be indirectly involved in the sale of white phosphorus that has been used in WP smoke rounds, through its second-tier subsidiary and via third-party channels. The company has confirmed it sells surplus white phosphorus through third parties but cannot disclose contract details. The situation is being monitored.

Hastings

Sector*	Threshold	Number of companies invested in, 30 Sept. 2025
Thermal coal extraction	Excluded	1 (grandfathered position and reducing)
Thermal coal generation	Excluded (max. 30% revenue)	0
Tobacco	Excluded	0
Controversial weapons	Excluded	0

* 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.

Norms-based screening

- 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.
- Hasting’s screening concerns its core portfolio, which is managed by an external asset manager.

Norms-based screening, Sampo Group

	Number of direct investments in companies with norms violations, 30 Jun. 2025	Number of direct investments in companies with norms violations, 30 Sept. 2025
If	0	0
Hastings	0	0

Active ownership

- 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, the investment can be divested.
- Sampo Group 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.

Active ownership, Sampo Group

Engagements participated in*	Reasons for engagement	Status on 30 Sept. 2025
Sampo Group, Q1-Q3/20258	Corruption, Environment, Human rights, Labour rights	4 active and 4 suspended

* All pooled engagement cases are signed by Sampo Group.

AGMs attended (physically, pre-voting, with power of attorney)	Voting behaviour
If, Q1-Q3/202512	For the Board's proposal: 12

Sustainable insurance operations

ESG integration into underwriting

- The ESG screening of corporate customers is conducted on Sampo Group's Nordic Industrial clients (large corporate customers, including their global ultimate parent companies).
- The ESG screening is based on the UN Global Compact and conducted by an external service provider.
- There were no major changes in the number of customers on watchlist, with on-going dialogue or terminated in Q3/2025.

ESG screening of corporate customers, Sampo Group

	Number of customers*
Watchlist (total on 30 Sept. 2025)	13
On-going dialogue (total on 30 Sept. 2025)	0
Customers terminated (during Q3/2025)	0

* The screened customers include Sampo Group's Nordic Industrial clients.

Sustainable supply chain management

Policies and practices related to sustainable procurement and due diligence, Sampo Group

- The Sampo Group Code of Conduct is the group level guidance document on its company-specific supplier codes of conduct.
- The codes of conduct set the minimum requirements that suppliers and sub-suppliers are expected to meet on topics related to human rights, labour rights, environment including climate change, and anti-corruption, and they are based on the UN Global Compact and its underlying conventions and declarations.
- Sampo Group engages with its suppliers, for example, through dialogue, screening, audits, and site visits. The frequency and method of engagement depends on the assessed risk, which links, for example, to the type and size of the supplier in question.
- In case of a breach against a supplier code of conduct, Sampo Group engages with the supplier, for example by requesting a corrective action plan, to bring about improvements in the supplier’s business conduct. The Group monitors the situation, and actions depend on the corrective measures taken by the supplier. Sampo Group can terminate the supplier contract if the supplier does not take steps to remediate the situation within a reasonable timeframe.

Supplier code of conduct included in existing supplier agreements, Sampo Group

Metric	31 Dec. 2024	30 Jun. 2025
Share of suppliers	75.6%	88.4%

- To evaluate its effectiveness in managing the supply chain risks and potential negative impacts in the supply chain, Sampo Group tracks the inclusion of supplier codes of conduct in supplier agreements. The data is updated biannually.
- In H1/2025, the share of suppliers that have signed a supplier code of conduct grew by 12.8 percentage points.
- Sampo Group has not set a specific group level target for the metric, but the long-term goal is that all suppliers have signed a supplier code of conduct.

More information on the sustainability of Sampo Group’s supply chains available on pages 9 (voluntary SBTs for supplier engagement) and 12 (circular economy in claims handling).

Sustainability Factbook

Q3/2025

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