

# Sustainability Factbook 2025

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.

The figures in this presentation have not gone through an assurance process and are based on advance information.

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, insurance underwriting, and claims operations.
- 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

<b>Board of Directors of Sampo plc</b>	<ul style="list-style-type: none"><li>• Has the ultimate oversight of group level sustainability, covering the entire range of environmental, social, and governance matters.</li><li>• Approves the sustainability statement (including double materiality assessment and climate transition plan) and the Code of Conduct of Sampo Group.</li><li>• Completes annual, independent self-assessment, which includes sustainability-related questions.</li></ul>
<b>Audit Committee of Sampo plc</b>	<ul style="list-style-type: none"><li>• Assists the board in overseeing sustainability.</li><li>• Monitors group level sustainability reporting and activities, sustainability being a regular topic on the agenda of the Audit Committee meetings.</li></ul>
<b>Group CEO</b>	<ul style="list-style-type: none"><li>• Oversees the implementation of sustainability within the Group.</li></ul>
<b>Group CFO</b>	<ul style="list-style-type: none"><li>• Directs the Sustainability unit of Sampo plc.</li><li>• Ensures adequate reporting of sustainability matters to the Group CEO.</li></ul>
<b>Sustainability unit of Sampo plc</b>	<ul style="list-style-type: none"><li>• Develops and coordinates group level sustainability work and activities.</li><li>• Prepares the group level sustainability statement (including double materiality assessment and climate transition plan) and sustainability programme including objectives and targets.</li><li>• Sets schedules, requests, and provides group level guidance to subsidiaries.</li></ul>
<b>Subsidiaries</b>	<ul style="list-style-type: none"><li>• Participate actively in the Group's sustainability initiatives across various business areas, operational departments, and units.</li><li>• Provide information for the Group's sustainability reporting.</li><li>• Maintain supporting internal sustainability governance structures.</li></ul>

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

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

Strategic sustainability themes	Objectives	Key metrics and targets
<b>Climate and environment</b> <ul style="list-style-type: none"> <li>Climate change</li> <li>Resource use and circular economy</li> <li>Biodiversity</li> </ul>	<b>Protecting the environment and combatting climate change</b> <ul style="list-style-type: none"> <li>Sampo integrates environmental and climate considerations into its insurance and investment operations.</li> <li>Sampo cooperates with stakeholders on environmental and climate-related matters.</li> </ul>	<ul style="list-style-type: none"> <li>Science-based climate targets (SBTs) for own operations (Scope 1 and 2), investments (Scope 3), and suppliers (Scope 3)</li> <li>Metrics related to resource use and circular economy in claims handling</li> </ul>
<b>People and communities</b> <ul style="list-style-type: none"> <li>Human rights and labour practices</li> <li>Diversity, equity and inclusion</li> <li>Health, safety and wellbeing</li> <li>Employee competence development</li> <li>Sustainable sales and marketing practices</li> <li>Stakeholder engagement</li> </ul>	<b>Driving positive social impact in society</b> <ul style="list-style-type: none"> <li>Sampo provides health, safety, and wellbeing in society.</li> <li>Sampo offers the most appropriate insurance solutions for its customers' needs.</li> <li>Sampo is a reliable partner for all stakeholders.</li> </ul>	<ul style="list-style-type: none"> <li>Employee engagement targets (eNPS or similar)</li> <li>Customer satisfaction targets (tNPS)</li> </ul>
<b>Business management and practices</b> <ul style="list-style-type: none"> <li>Anti-corruption and bribery</li> <li>Anti-money laundering and counter-terrorist financing</li> <li>Data privacy</li> <li>Information security and cybersecurity</li> <li>Whistleblowing and grievance procedures</li> <li>Sustainable insurance operations</li> <li>Sustainable partnerships and supply chain management</li> <li>Responsible investments</li> </ul>	<b>Ensuring sustainability in governance and business operations</b> <ul style="list-style-type: none"> <li>Sampo complies with applicable laws and regulations.</li> <li>Sampo integrates sustainability considerations into its insurance and investment operations.</li> <li>Sampo promotes the sustainability of its supply chain.</li> </ul>	<ul style="list-style-type: none"> <li>Metrics related to internal policies and guidelines (e.g. supplier codes of conduct)</li> <li>Metrics related to screening of investments and corporate customers</li> </ul>



**SUSTAINABLE DEVELOPMENT GOALS**



Signatory of:  
**PRI** Principles for Responsible Investment



# **Sampo Group sustainability results**

# 2025: Key developments in Sampo's sustainability work



Preparation of the Sustainability Statement 2025 continued during Q4/2025.



Sampo Group's ESG ratings remained strong in 2025.



Harmonisation of sustainability processes and reporting practices related to the integration of If and Topdanmark progressed as planned in Q4/2025.



Customer satisfaction, as measured by tNPS, remained at a good level in 2025, meeting the targets.



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

## Sampo Group's ESG ratings

Rating agency	Rating	Scale
<b>ISS ESG</b> 	B-/Prime (2026)	A+ (excellent) to D- (poor)
<b>MSCI</b> 	AAA (2025)	AAA (leader) to CCC (laggard)
<b>SUSTAINALYTICS</b> 	13.7/100 (7/2025)	0 to 100, zero meaning the lowest level of ESG risk
<b>S&amp;P Global</b> 	64/100 (2025)	Average score 36/100

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

# Climate and environment

# Science-based targets (SBTs)

Scope	Mandatory SBTs validated by the SBTi	Results, 2025
Own operations (Scope 1 and 2)	<ul style="list-style-type: none"> <li>Sampo Group commits to reduce absolute scope 1 and 2 GHG emissions by 42% by 2030 from a 2022 base year.</li> </ul>	<ul style="list-style-type: none"> <li>The Group will report the results for FY2025 in the Sampo Group Sustainability Statement 2025 during week 12.</li> </ul>
Investments (Scope 3, category 15)*	<ul style="list-style-type: none"> <li>Sampo Group commits to align its scope 1 and 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.</li> <li>Sampo Group commits to align its scope 1, 2, and 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.</li> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li>The Group will report the results for FY2025 in the Sampo Group Sustainability Statement 2025 during week 12.</li> </ul>

Scope	Voluntary SBTs validated by the SBTi	Results, 2024	Results, 2025
Suppliers** (Scope 3, category 1)	<ul style="list-style-type: none"> <li>30% of If's suppliers by spend covering purchased goods and services will have science-based targets by 2028.</li> </ul>	<ul style="list-style-type: none"> <li>15.8%</li> </ul>	<ul style="list-style-type: none"> <li>The Group will report the results for FY2025 in the Sampo Group Sustainability Statement 2025 during week 12.</li> </ul>

\* Sampo Group's portfolio targets cover 57.9% of its total investment and lending by total assets as of 2022. As of that year, required activities made up 57.9% of Sampo Group's total investment and lending by total assets, while optional activities made up 5.6% and out-of-scope activities made up 36.5%.

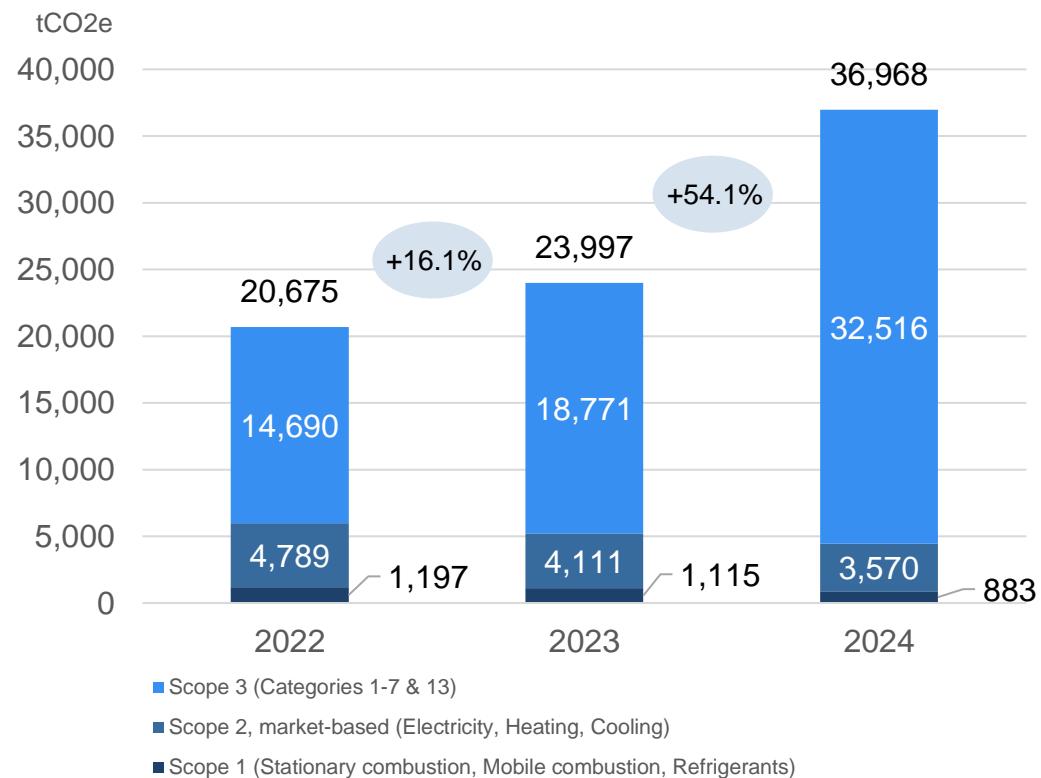
\*\* According to the SBTi's sector-specific guidelines for the financial sector, it was mandatory for Sampo Group to set targets for own operations (Scopes 1 and 2) and investments (Scope 3, category 15). In addition, Sampo Group has voluntary climate targets for its supply chain on a subsidiary level.

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.
- In Q4/2025, Sampo Group continued the quarterly internal monitoring of its progress against the SBTs for own operations (Scopes 1–2, market-based).
- The Group will report the results for FY2025 in the Sampo Group Sustainability Statement 2025 during week 12.

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



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

# GHG emissions of investments (Scope 3, category 15)

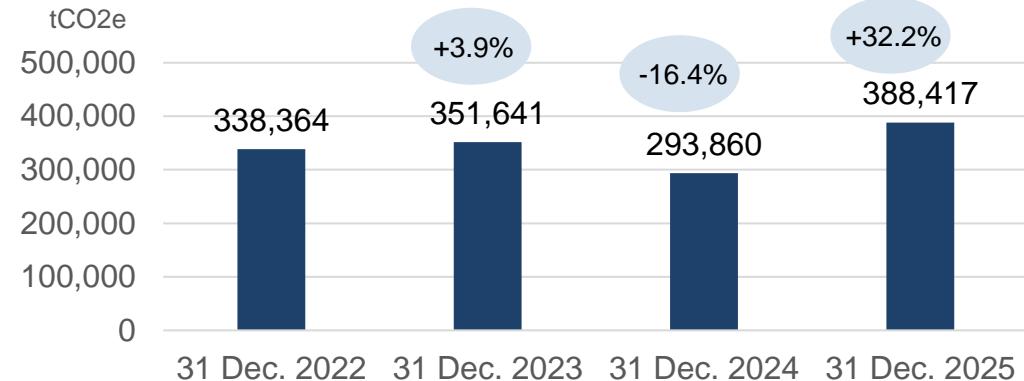
- The analysis includes direct equity and fixed income investments and fund investments of Sampo Group. The coverage was 83.6 per cent of Sampo Group's financial assets (including associated companies) in 2025.
- The data provider has changed from ISS ESG in 2022–2023 to Bloomberg L.P. in 2024–2025. The calculation method was also aligned with other regulatory frameworks (e.g. the EU Taxonomy) and the current Group structure.
- In FY2025, Sampo Group's financed Scope 1 and 2 emissions increased by 32.2% and all financed emissions including Scope 3 increased by 48.4%.
- The increase in financed emissions is driven by expanded data coverage and by significant contributions from a small subset of investee companies with high emissions. Although these companies account for only a marginal portion of the portfolio's market value, their emissions profile had a notable impact on the total results.

## Weighted average carbon intensity, Sampo Group

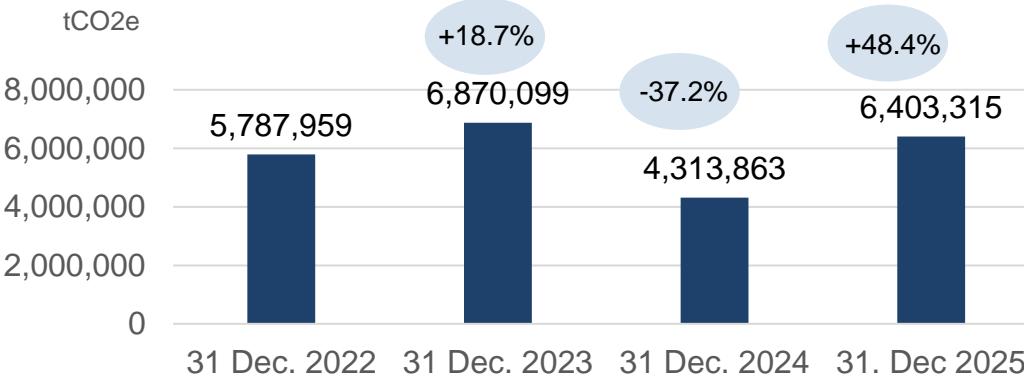
	31 Dec. 2022	31 Dec. 2023	31 Dec. 2024	31 Dec. 2025
Weighted average carbon intensity (tCO2e/EURm revenue)*	49.5	35.9	42.7	50.5

\* 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 2025, the share of reused parts and the share of glass repairs increased slightly. The increase was mainly achieved by working together with the workshops and dismantlers to get more orders and deliveries of used parts in the Nordics.

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

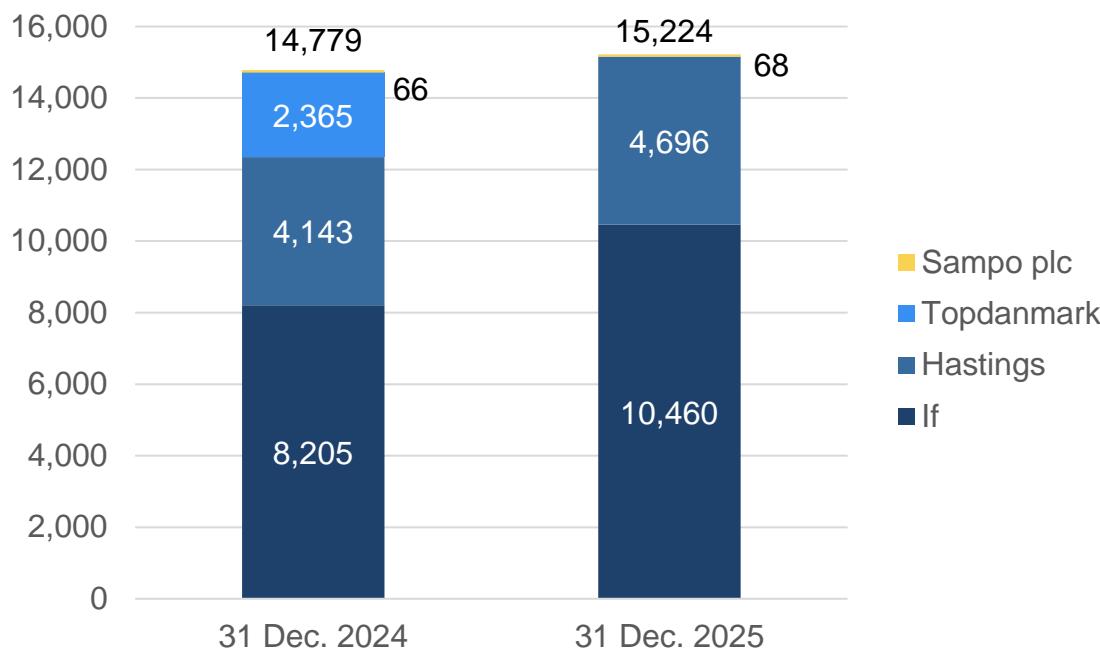
Metric	2024	2025
Share of reused parts (car repairs)	4.5%	5.0%
Share of glass repairs (car repairs)	35.3%	37.3%

Figures are excluding the operations in the Baltics.

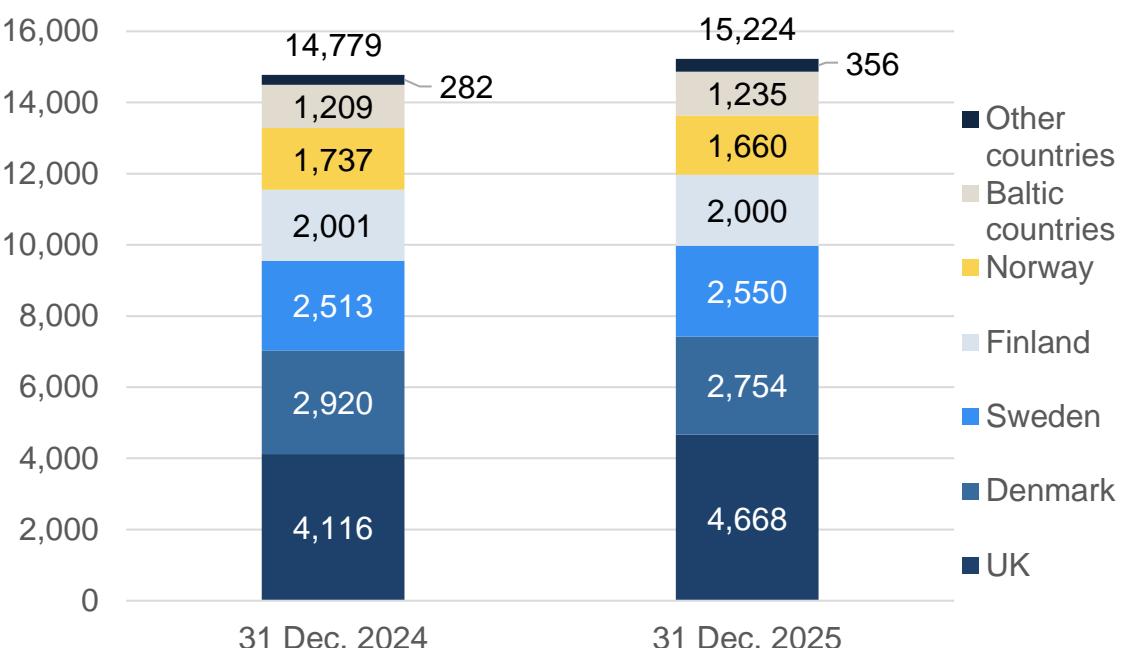
# People and communities

# Number of employees (FTE)

## By Group company, Sampo Group



## By country, Sampo Group



- In 2025, the number of employees (FTE) at Sampo Group grew to 15,224. In 2025, the FTE of If also includes Topdanmark's employees due to the merger in Q2/2025.
- Compared to 2024, the largest increase on the number of employees was in the UK, due to business growth and re-balancing of frontline operations. 'Other countries' reporting category includes Spain, Gibraltar, Germany, the Netherlands, France, and the United States.

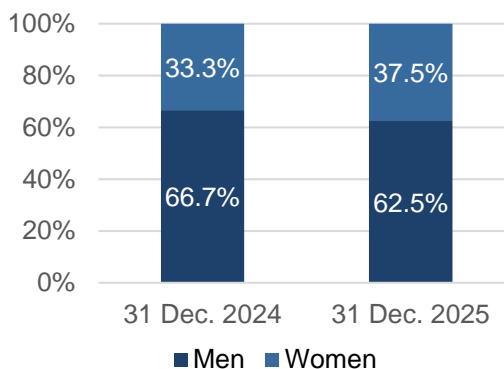
# Binary gender distribution

- In 2025, the binary gender distribution among leaders and all employees across the Group remained stable.
- There were minor changes in the binary gender distribution among the Board of Directors and the Group Executive Committee during the year.
- 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.

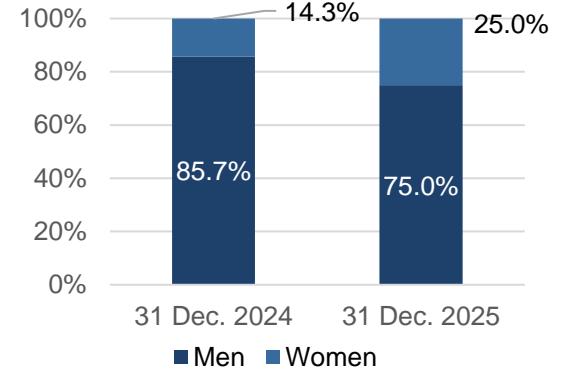
The latest composition of the Board and the Executive Committee can be viewed at [www.sampo.com/board](http://www.sampo.com/board) and [www.sampo.com/management](http://www.sampo.com/management).

## Binary gender distribution, Sampo Group

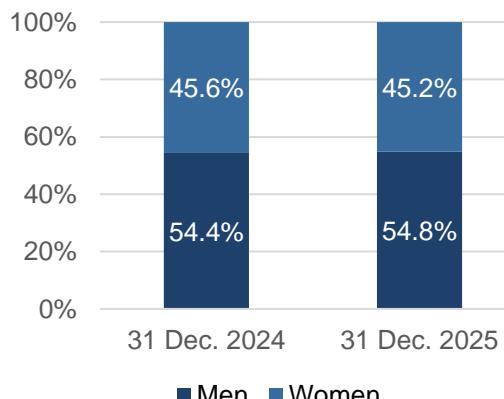
### Board of Directors



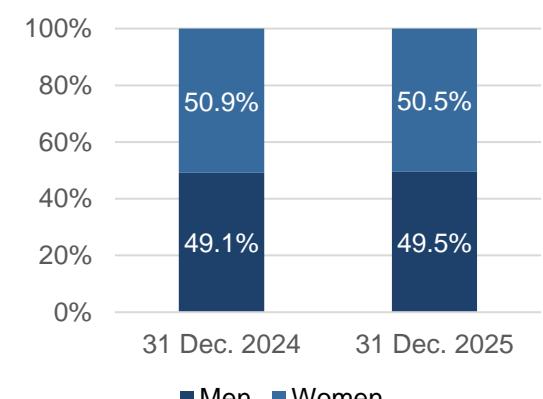
### Group Executive Committee



### Leaders (all levels)\*



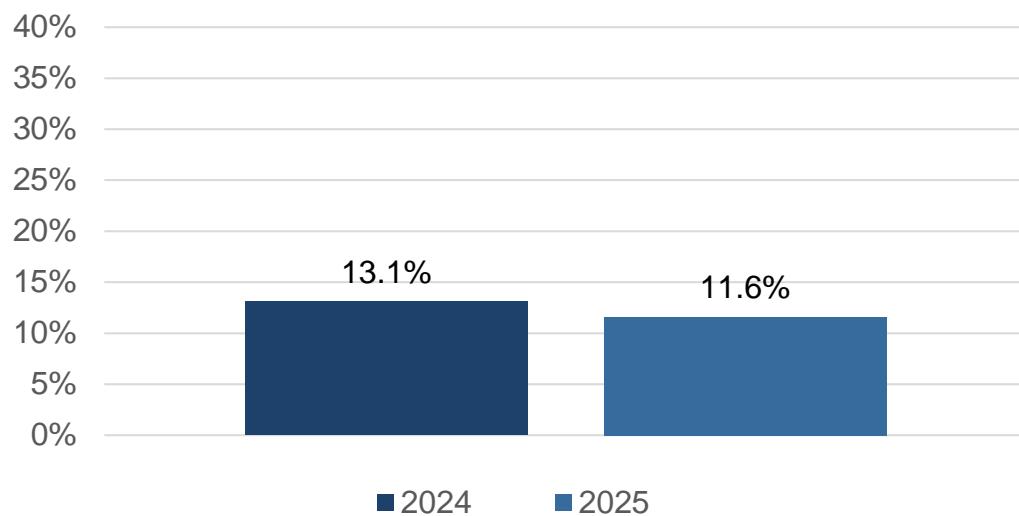
### All employees



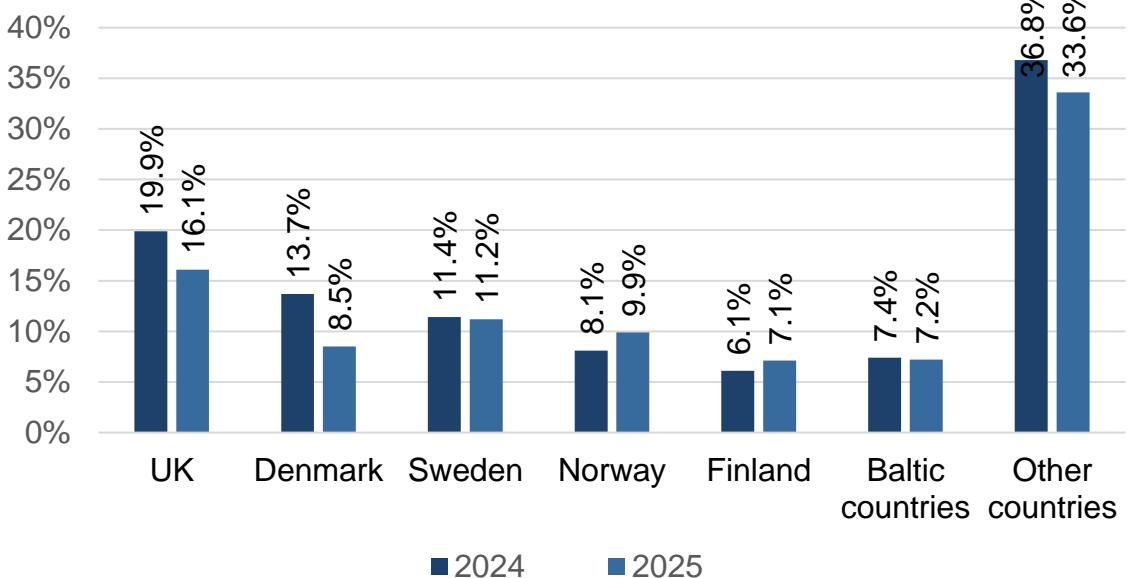
\* Covers all leaders of Sampo Group who have at least one employee reporting to them.

# Employee turnover

## Employee turnover, Sampo Group



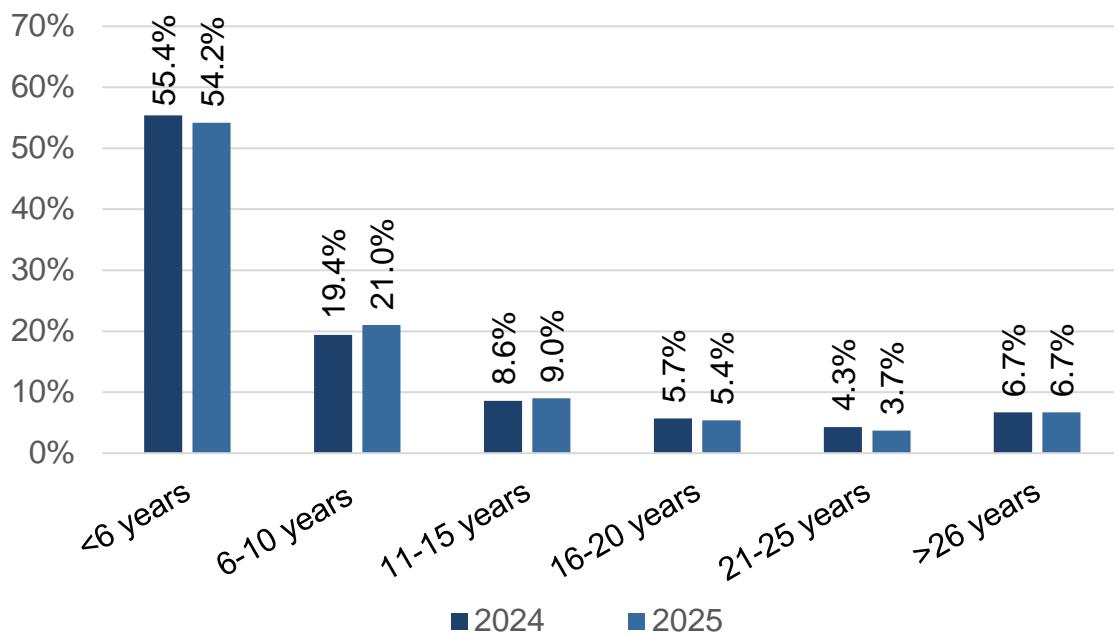
## Employee turnover by country, Sampo Group



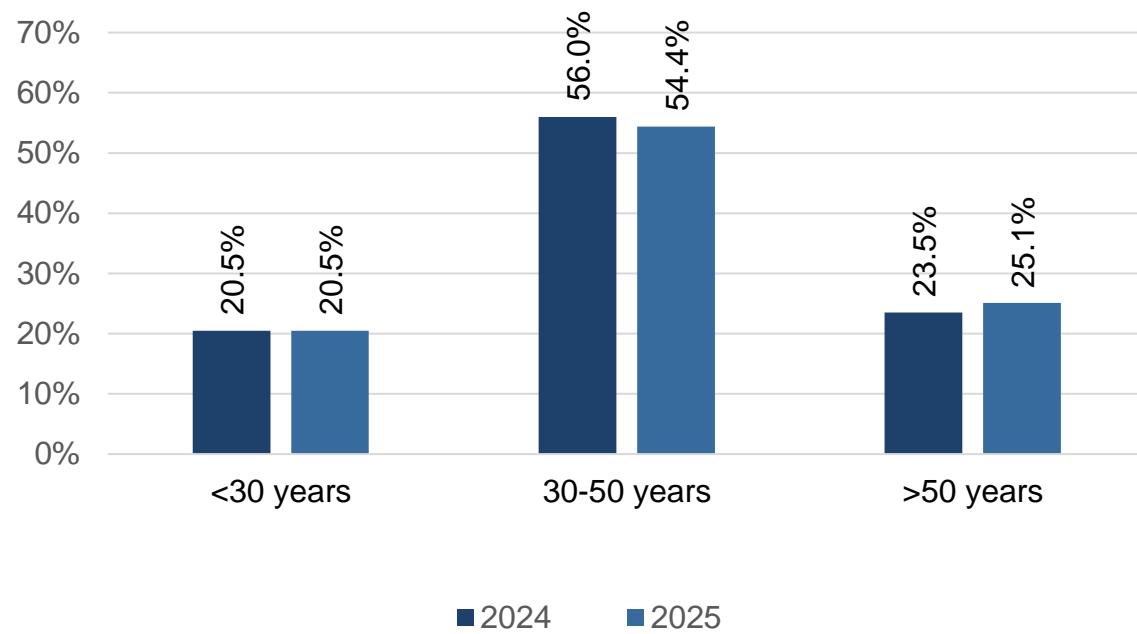
- In 2025, Sampo Group's employee turnover decreased compared to the previous year. External turnover includes monthly paid permanent employees and employees leaving on pension. The figure includes external voluntary and involuntary turnover. These statistics may deviate from locally published statistics due to different definitions. The data is updated biannually.
- The employee turnover within 'Other countries' reporting category (including Spain, Gibraltar, Germany, the Netherlands, France and the United States) was relatively high due to the small number of employees in these countries. Even a single personnel change can have a notable impact on the results.

# Years of employment and age distribution

Years of employment, Sampo Group



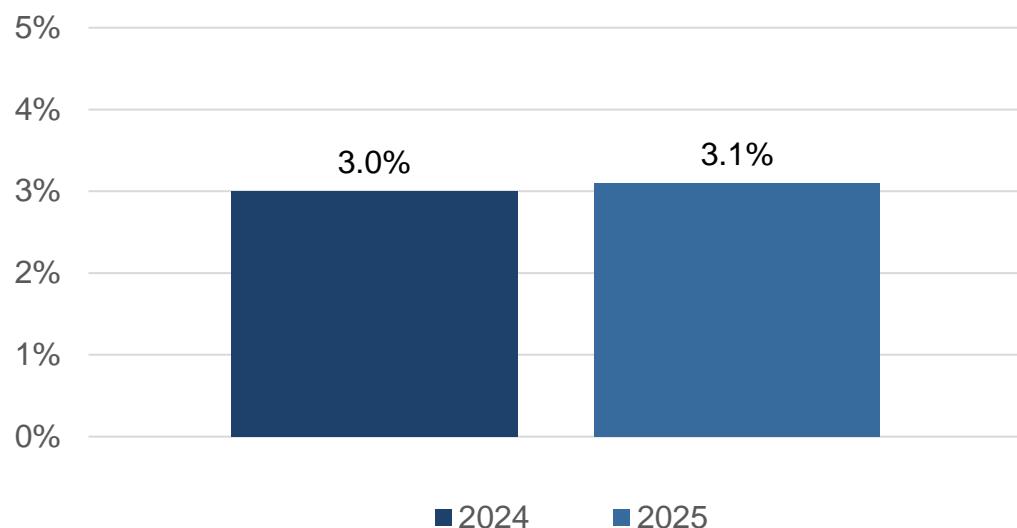
Age distribution of personnel (FTE), Sampo Group



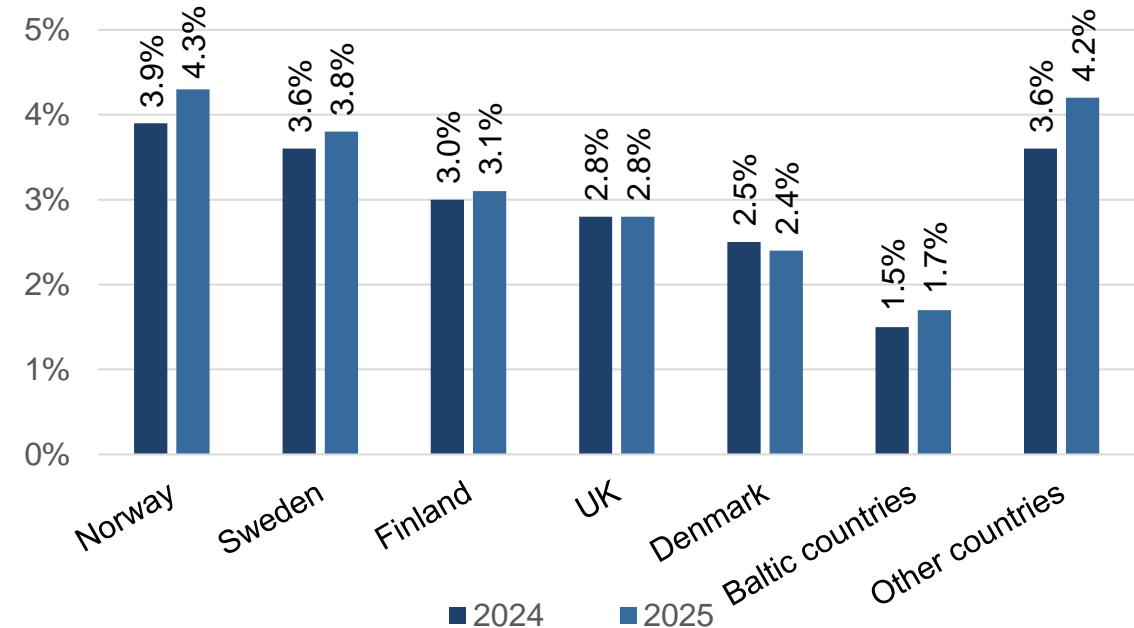
- In 2025, years of employment stayed at a consistent level compared to the previous year.
- Age distribution within Sampo Group has historically been stable and remained so also in 2025.

# Absence due to illness

Absence due to illness, Sampo Group

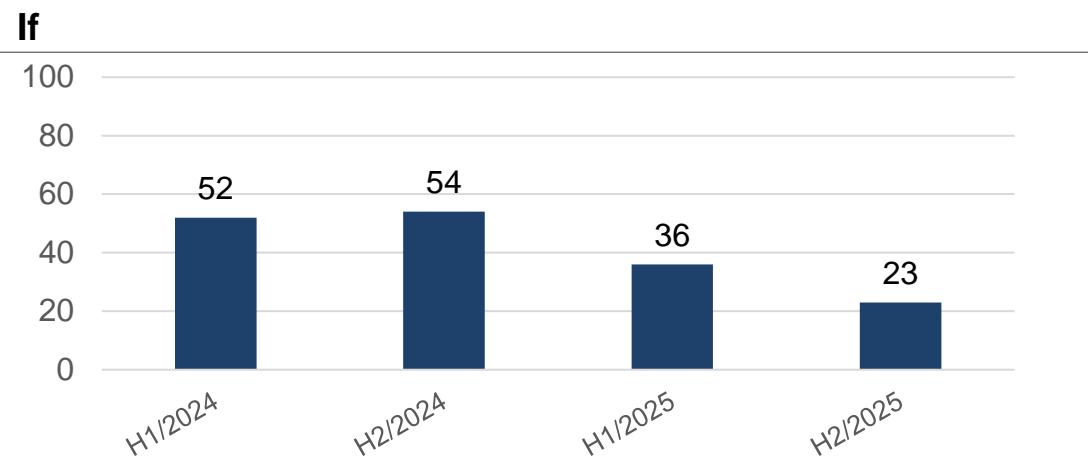


Absence due to illness by country, Sampo Group

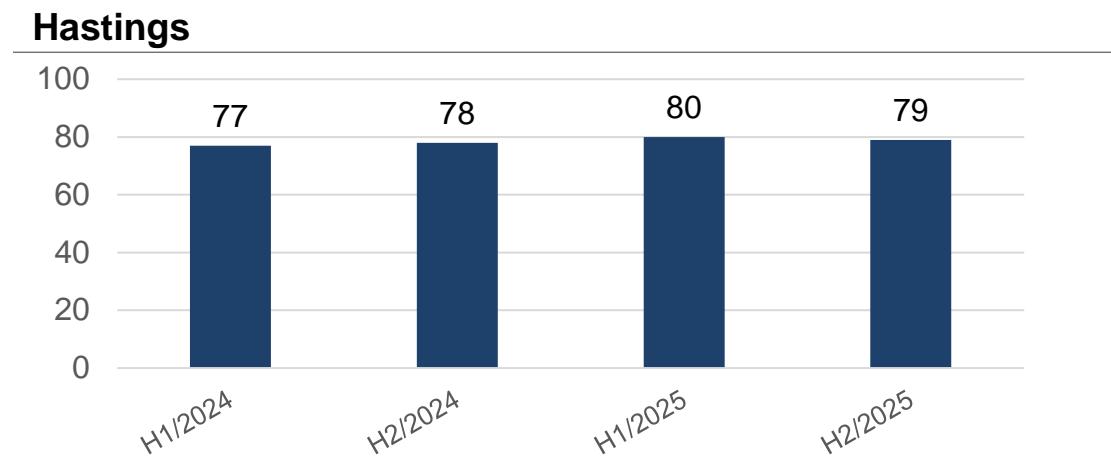


- In 2025, absence due to illness in Sampo Group remained stable, with some variation among operating countries.
- The data only includes monthly paid employees. These statistics may deviate from locally published statistics due to different definitions. 'Other countries' reporting category includes Spain, Gibraltar, Germany, the Netherlands, France and the United States. The data is updated biannually.

# Employee engagement



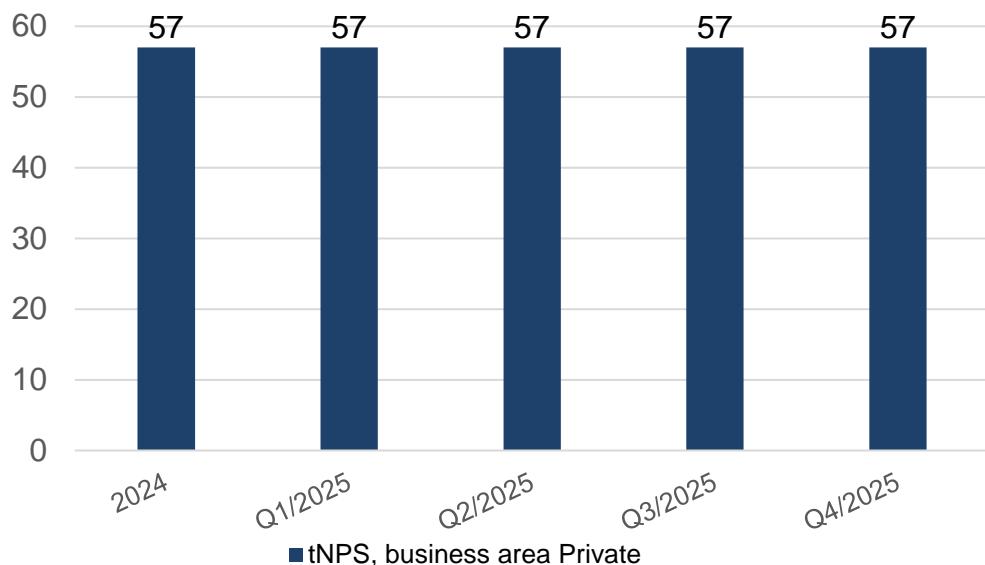
- Employee Net Promoter Score (eNPS) is measured biannually.
- The target eNPS for H1/2025 was set above 50, and for H2/2025 above 45 (scale: -100–100).
- In H1/2025, If's eNPS (excluding Topdanmark) declined following the introduction of updated hybrid work guidelines (i.e. a minimum requirement of three days per week in the office).
- Topdanmark was integrated into If's eNPS during H2/2025. In anticipation of the organisational changes related to the integration of Topdanmark in mid-2025, If set a slightly lower target for the H2/2025 survey. As expected, the eNPS result dropped with notable variations between countries and organisational units.
- Going forward, the ambition is to reverse the negative trend.



- Employee satisfaction score (eSAT) is measured biannually through the "Your Voice" survey.
- The target eSAT for 2025 was set 75 (scale: 0–100).
- Hastings took action based on feedback from the 2024 employee engagement survey, which helped keep employee engagement stable throughout 2025.

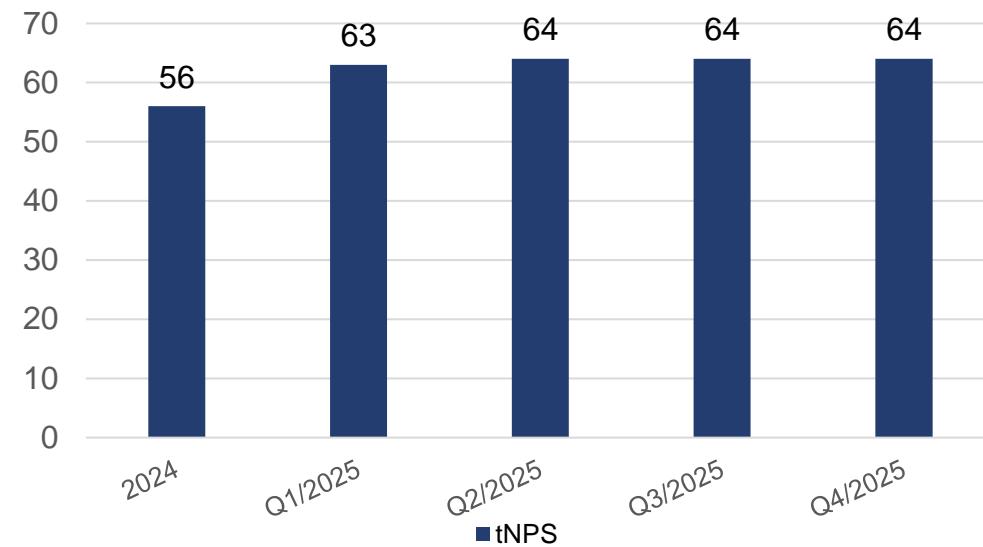
# Customer satisfaction

## If (excl. Topdanmark)



- tNPS target for 2025: 57
- tNPS has remained stable during 2025.
- The 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 invest in technology and customer service capabilities and exceeded its tNPS target throughout 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**

# Responsible investments

# ESG integration

If

ESG Performance Score*	Investment allocation, 31 Dec. 2025	Weighted average ESG Performance Score (0-100)**, 31 Dec. 2025
Excellent ESG performance	0.2%	
Good ESG performance	87.8%	
Medium ESG performance	12.0%	
Poor ESG performance	0.0%	

- 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.

Hastings

Average MSCI ESG rating (CCC-AAA), 31 Dec. 2025
Hastings' portfolio
Hastings' target

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

\* 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).

ESG Performance Scores have been prepared using group-level calculation principles and may therefore differ from locally published company-specific figures.

# Sector-based screening

If

Sector	Threshold	Number of companies invested in, 31 Dec. 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. Hastings' 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, 31 Dec. 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.
- Hastings'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 Sept. 2025	Number of direct investments in companies with norms violations, 31 Dec. 2025
If	1*	1*
Hastings	0	0

\* Screenings of If's direct investments identified one portfolio company with a confirmed severe breach related to anti-competitive practices. The situation is monitored continuously.

# 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 31 Dec. 2025
Sampo Group, Q1-Q4/2025	9 Corruption, Environment, Human rights, Labour rights	2 active and 7 suspended

\* All pooled engagement cases are signed by Sampo Group.

## AGMs attended (physically, pre-voting, with power of attorney) Voting behaviour

If, Q1-Q4/2025	12	For the Board's proposal: 12
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# Sustainable insurance operations

# ESG integration into underwriting

- The ESG screening of corporate customers is mainly conducted on Sampo Group's Nordic Industrial customers (large corporate customers, including their global ultimate parent companies).
- The ESG screening is based on the UN Global Compact and conducted using data from an external service provider.
- The number of customers on watchlist, with on-going dialogue or terminated remained stable in 2025. In total, 14 cases were referred to the internal ESG assessment team for further assessment.

## ESG screening of corporate customers, Sampo Group

	2024*	2025**
Watchlist	15	14
On-going dialogue	0	0
Customers terminated	1	0

\* The screened customers include Sampo Group's Nordic Industrial customers (excl. Topdanmark) on 31 Dec. 2024.

\*\* The screened customers include Sampo Group's Nordic Industrial customers on 31 Dec. 2025.

# 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, self-assessment questionnaires, reviews, 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	31 Dec. 2025
Share of suppliers	75.6%	89.7%

- 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 2025, the share of supplier codes of conduct included in existing supplier agreements increased. This was mainly due to the implementation of Hastings' Supplier Code of Conduct in 2024, which resulted in higher group-level inclusion of supplier codes of conduct in 2025.
- 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 2025

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