

IF

IN BRIEF

INTRODUCTION TO
SAMPO GROUP
MAY 2020

IF IN BRIEF

Premiums written 2019:

4,475
EURm

Profit before taxes 2019:

884
EURm

Return on equity 2019:

34.5%

Combined ratio 2019:

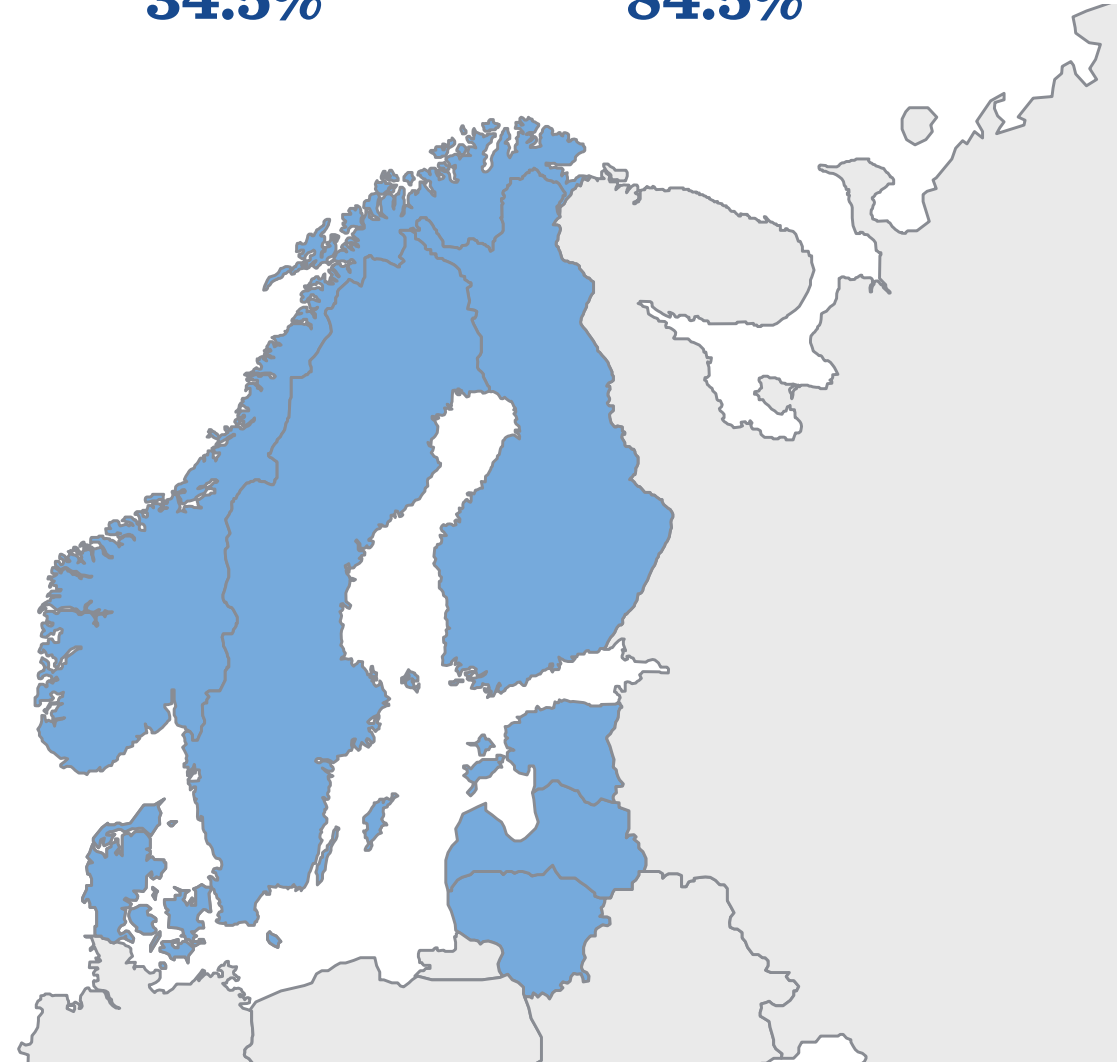
84.5%

If is the largest P&C insurer in the Nordic region. If's headquarters is located in Sweden and it has operations in all of the Nordic and Baltic countries. If offers a full range of P&C insurance solutions and services to a broad customer base that ranges from private individuals to large corporate customers.

If operates on a pan-Nordic basis, leveraging both scale and capabilities across all areas. The company's operations are divided into Nordic business areas according to various customer segments. Meanwhile, the Baltic countries constitute a separate business area and If operates on one business platform across all three Baltic countries.

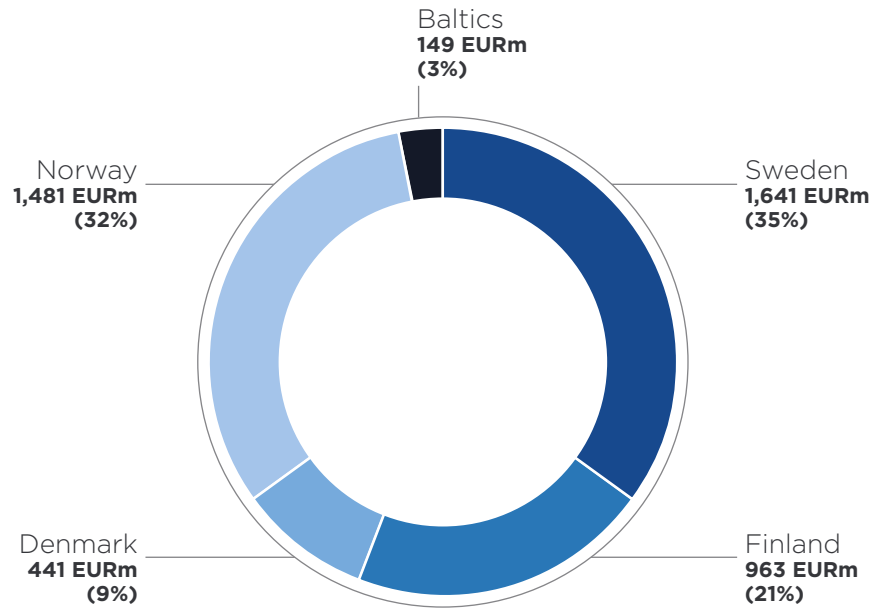
[More about if](#)

[If's website](#)



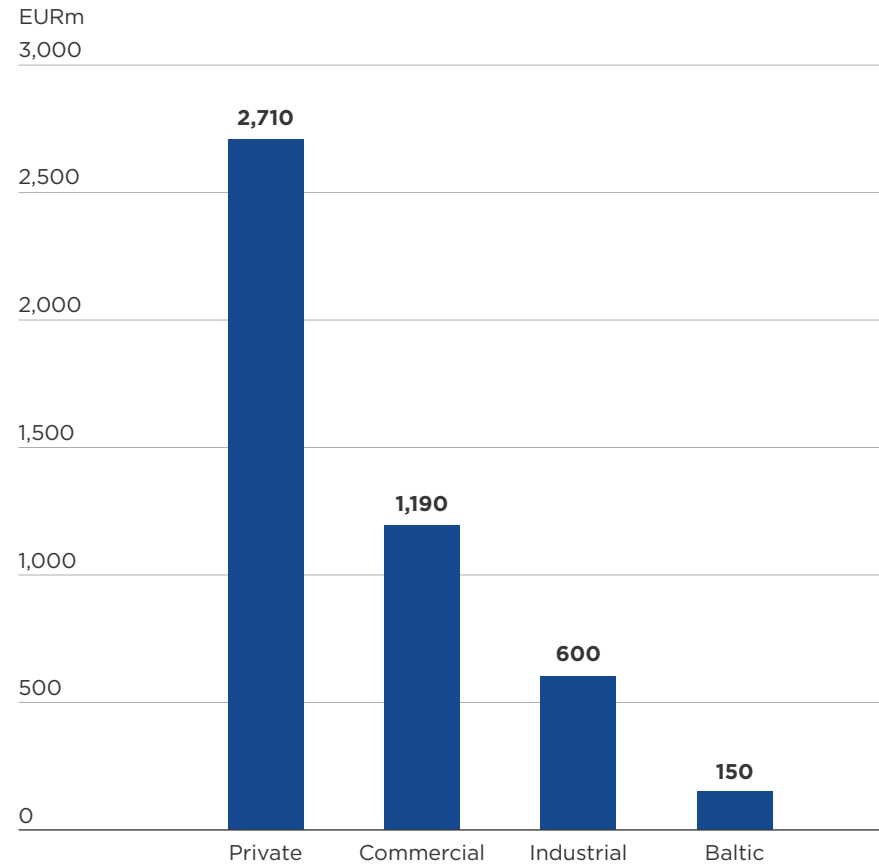
Premiums by Country, Gross Written Premiums

1f 2019



Premiums by Business Area, Net Premiums Earned

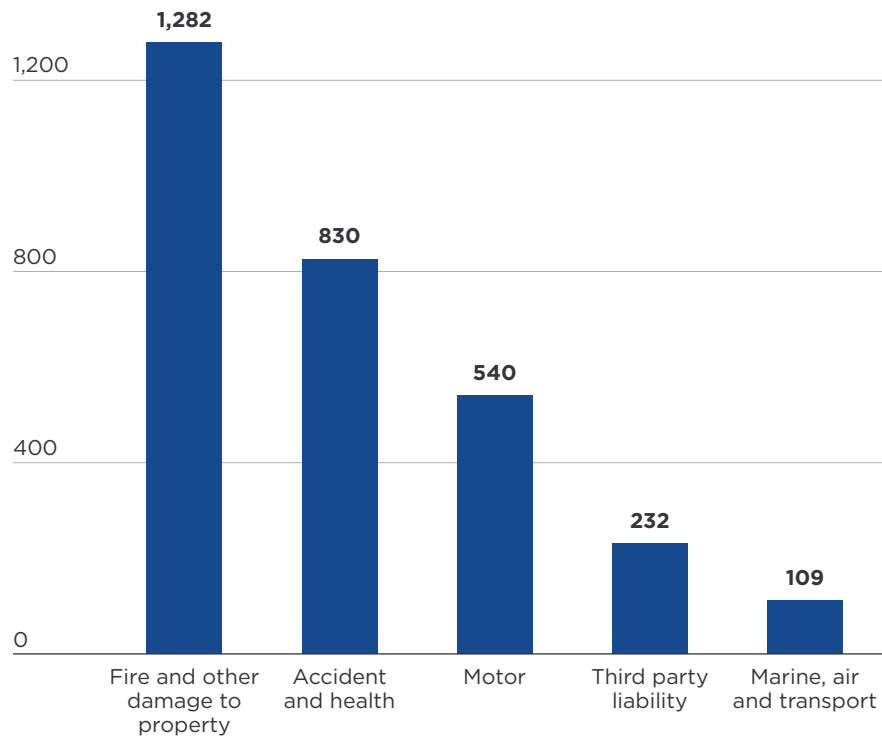
1f 2019



Premiums by Class of Insurance

If 2019

EURm
1,600



Data is updated on an annual basis

Contact

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