

Personnel

Value creation in the financial industry rests on operational excellence, continuous renewal and highly skilled employees. The dedicated employees of Sampo Group are building trust through operational excellence and deliver a first class customer experience every day.

Sampo Group offers a work environment that supports the commitment of all employees. The continuous high results of regular employee satisfaction surveys show that Sampo has succeeded well in inspiring and engaging its employees.

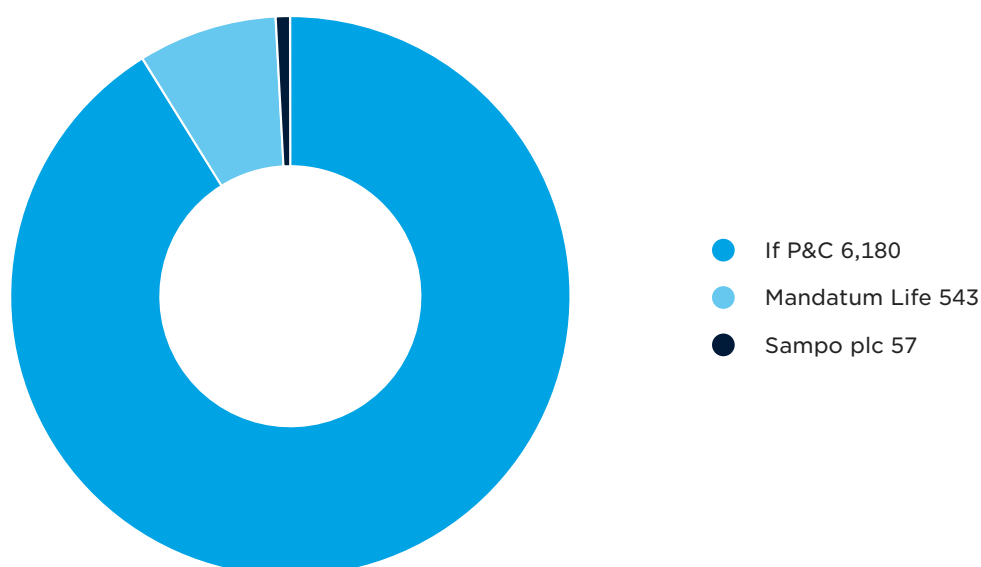
The total reward package of Sampo Group also encompasses competitive remuneration and benefits such as private health care and broad insurance coverage, in addition to extensive competence development and sound corporate responsibility principles.

Sampo Group values the competence of its employees and strives to offer possibilities to learn new skills and

grow professionally. Sampo Group is a stable and trusted employer and the international career opportunities attract new employees. Future leaders grow from within Sampo Group and are offered challenging positions and projects and supported with mentoring programs.

In 2016 Sampo Group employed on average 6,780 people (6,755). P&C insurance is the Group's largest business area, If P&C employees comprising 91 per cent of the Group personnel (6,180 employees). 8 per cent of the employees worked in life insurance and 1 per cent in the parent company Sampo plc.

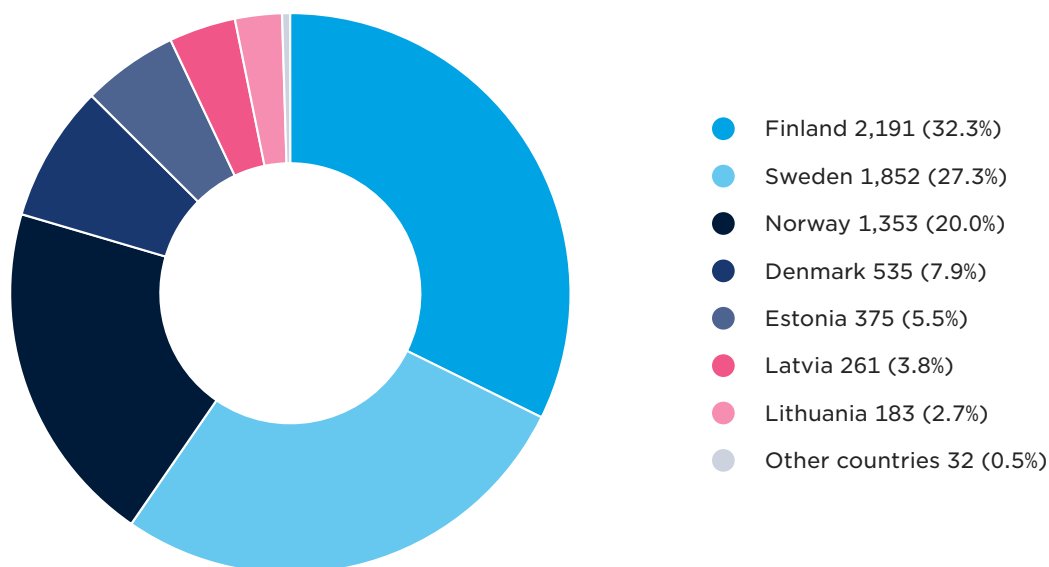
Average Personnel by Company
Sampo Group, 2016



In geographical terms, 32 per cent of the personnel worked in Finland, 27 per cent in Sweden and 20 per cent in Norway. The Baltic countries, Denmark and

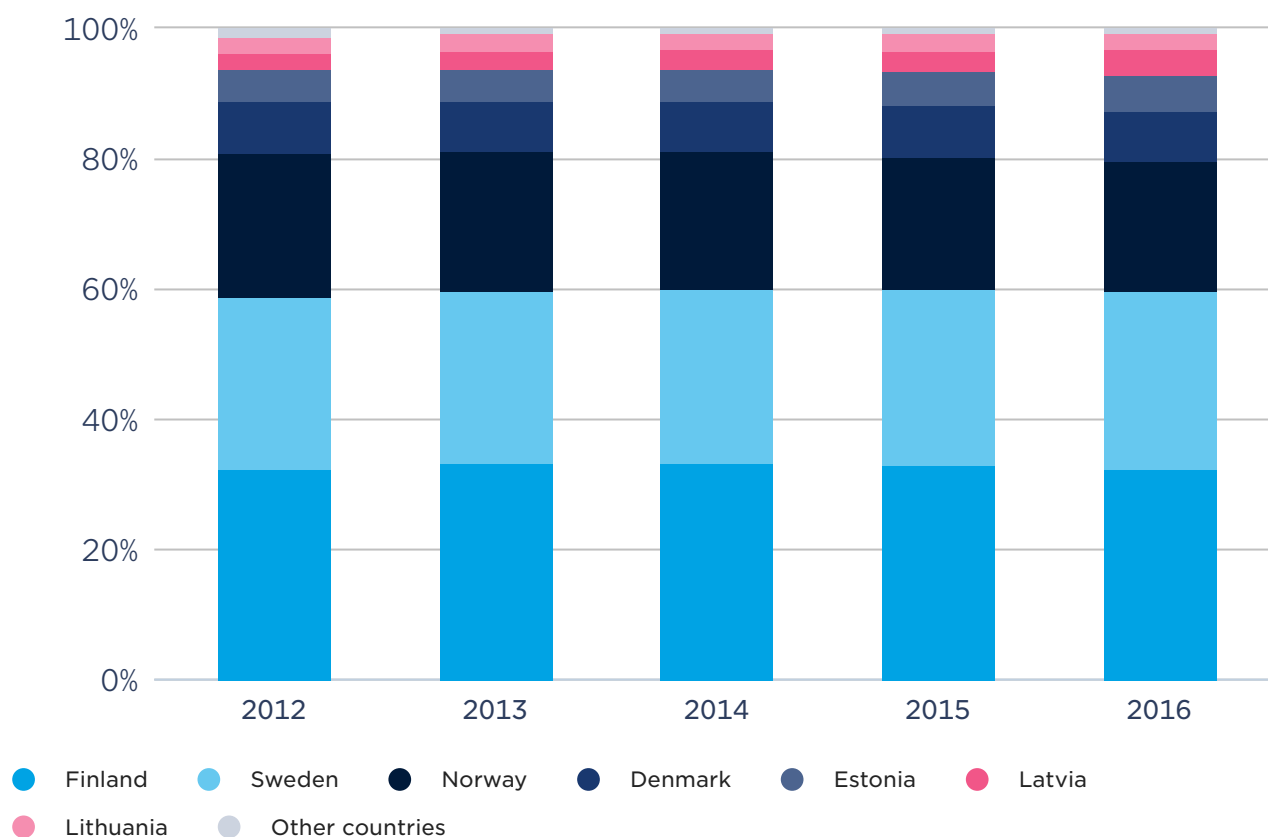
other countries employed 21 per cent of the personnel.

Average Personnel by Country Sampo Group, 2016



Annual Distribution of Personnel by Country (FTE Average)

Sampo Group, 2012-2016



Years of Employment

Sampo Group, 2016

