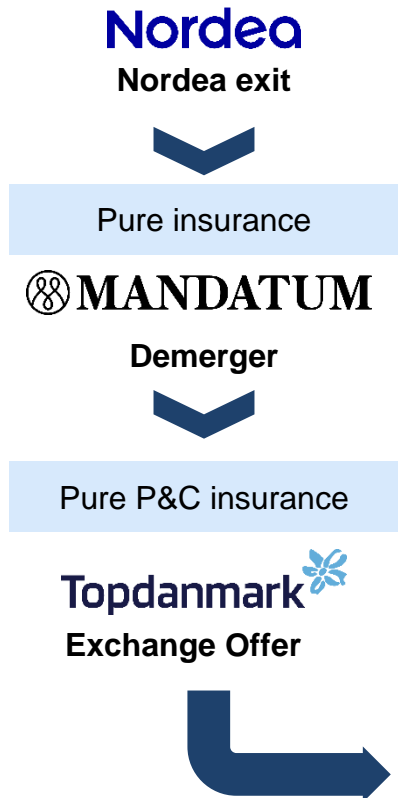
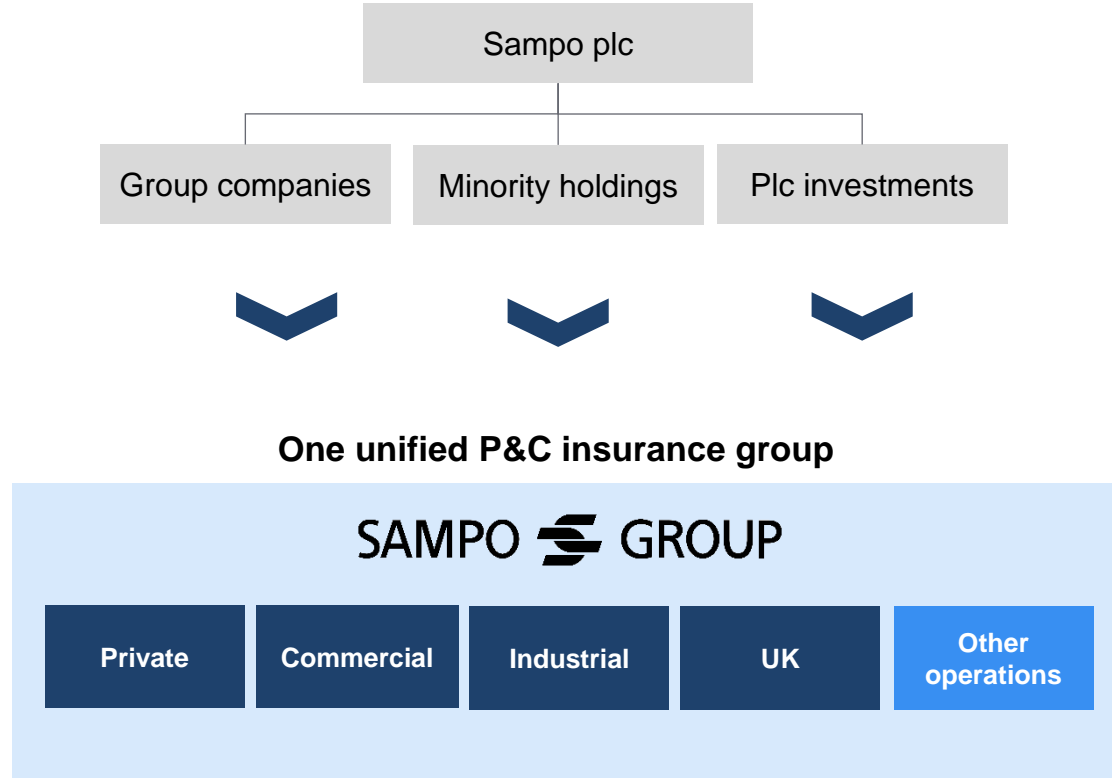


New segmentation reflects Sampo's transformation into a fully-integrated P&C group

Clear strategy



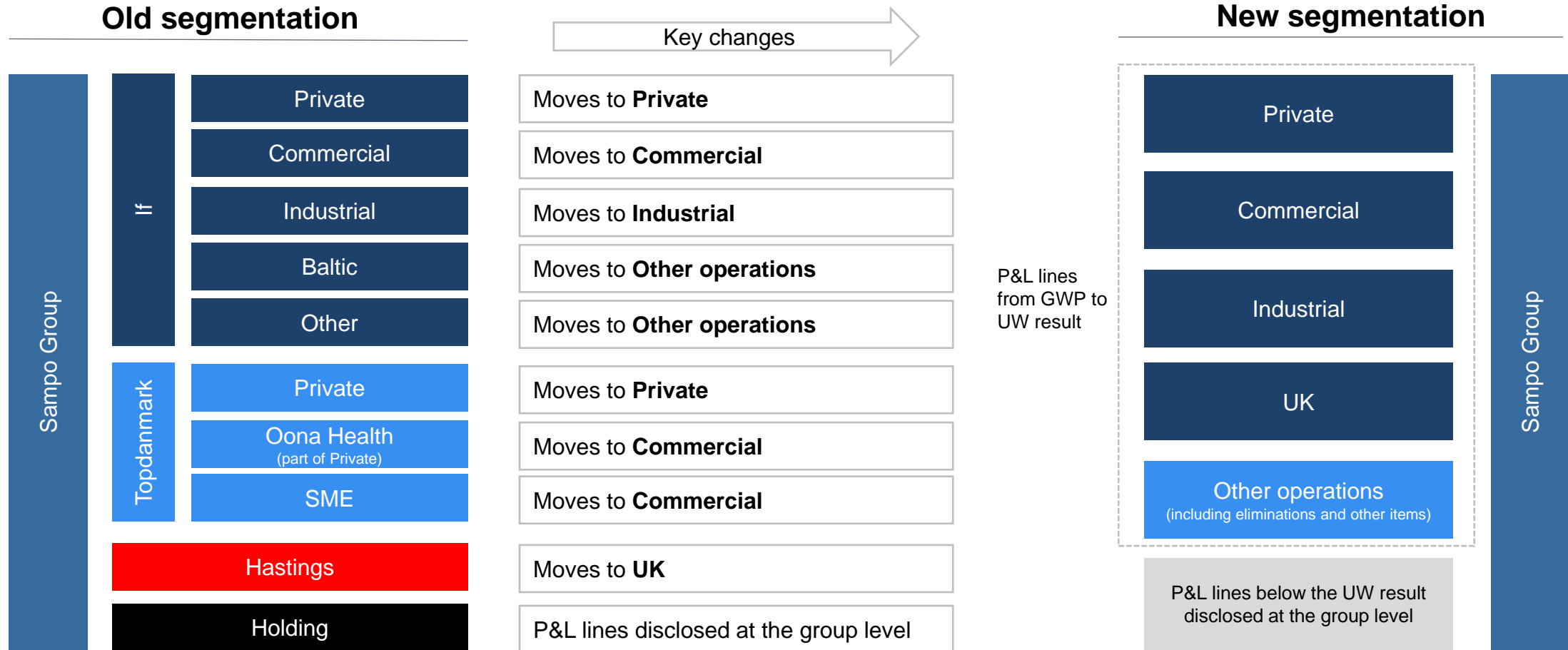
Simplified group structure and segmentation



New segments based on business areas

- Sampo has aligned its reporting with its customer groups such that each segment represents a business entity that is individually managed.
- The new main reporting segments are **Private, Commercial, Industrial** and **UK**.
- In addition to the 4 main reporting segments, the underwriting result will include **Other operations**, encompassing the Group's Baltic business, group eliminations and other internal items.
- Restated key P&L figures available for full-years 2024 and 2023 and for Q1–Q4/2024.

Segmentation based on operational business areas



Underwriting result under the new segmentation

	Key changes	2023		2024	
Private	If Private + Topdanmark Private	595	479 + 115	628	530 + 98
Commercial	If Commercial + Topdanmark SME + Oona Health	315	237 + 79 Oona part of Private for Decemcer 2023	352	223 + 110 + 19
Industrial	Previously If Industrial, no changes	80		74	
UK	Previously Hastings, no changes	128		190	
Other operations	If Baltic + If Other + group eliminations and other internal items	46	31 + 15 + 0	72	34 + 29 + 9
Group	No changes	1,164		1,316	