



If helps a lot report

Second quarter 2026

Group CEO comment

Helping customers, businesses and society become more resilient

I am pleased with what we achieved in the first half of 2026. Sampo Group delivered yet another solid quarter, growing in all markets with increasing customer base across both private and commercial segments. The development underlines our solidity and ability to meet customer needs.

Personal insurance continued to be the fastest-growing product line, reflecting the structural demand we see in society for complementary health insurance. Private customers increasingly seek to protect themselves and their loved ones next to their belongings. In the commercial segment, companies see healthy workforce and quick recovery as a business priority. Sick leave is increasing in many markets, where mental health-related absence is a growing concern for employers. Our preventive health services are increasing in demand to support more resilient businesses and healthy people, which is key for societal stability.

Through our diversified and scale-driven business model, we continue to be in a solid position to help our customers, where and when our support is needed. By adapting to changing customer needs, we manage to stay relevant. Today 70% of our customers chose to report their claim digitally, which is a milestone for us. Our high customer retention highlights that customers choose to stay and have confidence in us. That trust is something we value greatly.

In this edition of the If helps a lot report, we put the spotlight on why personal insurance is needed and focus on health matters. You meet our personal claims advisers, Ebba and Jörgen. They play a crucial role in making sure our customers feel safe and looked after during some of the most difficult moments in life. Their stories show what helping a lot means in practice: combining financial security with dedicated personal support.

Morten Thorsrud, CEO of Sampo Group



Employee wellbeing moves to the top of the agenda

Insights from the quarter with Kristine Birk Wagner, Head of Underwriting, business area Industrial at If



Kristine Birk Wagner, Head of Underwriting, business area Industrial at If.

Employee wellbeing is moving higher up the corporate agenda. More companies now see a healthy workforce not only as a people's issue, but as a business priority, a competitive advantage and a source of resilience.

At the same time, the risks linked to employee wellbeing are growing. Sick leave is rising in many markets, with mental health-related absence

becoming an increasingly important concern for employers. According to If Nordic Health Report, mental health problems are among the leading causes of sickness absence across all Nordic countries. In Sweden and Finland it's now the main cause of sick-leave. There are similar trends in Norway and Denmark, where stress, anxiety and depression account for a growing share of sick leave.

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That is one of the explanations to why employers are increasingly looking beyond traditional insurance products. They are turning to insurers for solutions that combine financial protection with preventive support, rehabilitation services and faster access to care, helping reduce the risk of absence and supporting employees in returning to work sooner.

"Business is about people. Companies increasingly recognize that employee wellbeing is closely linked to performance, resilience and long-term success. At the same time, employers face growing risks connected to negative stress, mental illness and long-term absence. That is where insurance can play a broader role, through prevention, rehabilitation and support that helps people stay healthy and recover after for example an accident at work", says Kristine Birk, Head of Underwriting, business area Industrial at If.

Findings from If's Nordic Health Report show how important financial security and timely access to support are when employees face health challenges. This makes health insurance relevant not only as

protection, but also as part of a stronger employee offering. If now provides health insurance to 1 million people across the Nordics.

Employee benefits can include workers' compensation, accident and health insurance, and support for employees working abroad. Another trend is that more employers are looking to act earlier, with preventive support that can reduce the risk of long-term absence and help employees return to work sooner if problems arise.

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The earlier support is put in place, the better the outcome for both employees and employers.

Kristine Birk Wagner,
Head of Underwriting, business area Industrial at If.

If provides
health insurance
to more than
1 million people
in the Nordic
countries.

A young girl with long, wavy brown hair is looking down at her right arm, which is wrapped in a blue medical cast. She is wearing a white, textured sleeveless top. The background is dark and out of focus.

The story of *a thousand* personal stories

Behind every number in the claims statistics is a person with a story. Every day, If's personal injury advisors talk to people facing different life situations. Meet Ebba and Jörgen, two of the advisors making sure our customers get the help and support they need.

Ebba works as a claims advisor within child and pregnancy insurance at If and speaks to parents every day whose children have been injured or diagnosed with a serious illness. Some cases involve relatively minor injuries, such as accidents where parents want to document a scar that may develop over time. Others are far more serious.

“You can speak to a parent whose child fell and hurt themselves at daycare, and the next call might be from a family who has just been told that their child has cancer,” says Ebba.

The conversations can be emotionally demanding, especially when families have just received life-changing news. Having a supportive team around her is an important part of managing those situations. For Ebba, the most important part of the role is helping parents feel that they do not have to manage everything on their own.

“My goal is to be the person who creates a sense of security. I want parents to feel that they can hand over the practical side of things to me and focus on their child. I try to make things as simple and understandable as possible,” she says.

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Ebba, claims advisor within child and pregnancy insurance at If.



When a child becomes ill, everyday life can change overnight. Medical appointments, treatments and uncertainty often leave little energy for paperwork and insurance matters. “We talk to people in very vulnerable situations,” she says. “Sometimes what matters most is simply listening. We’re professionals, but we’re also people. Empathy and compassion are a big part of what we do.”

For Ebba, one of the most meaningful parts of the job is finding ways to help families access the support available to them. And she knows what a difference that extra financial support can make, helping ease financial worries so people can focus on recovery.



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Supporting families after a fatal traffic accident requires a special kind of care.

Jörgen, personal injury claims at If.

helps is knowing that he is part of a highly experienced team of claims advisors where many colleagues have spent more than a decade supporting people through difficult circumstances. “We have a lot of experience in the team and we support each other”, he says.

In some of the most serious cases, contact with relatives continues over a longer period and Jörgen gets to know families during some of the most difficult moments of their lives. One father who had lost his son in a traffic accident contacted him years later to share how life had unfolded since then and how he had found ways to channel his loss.

Part of Jörgen’s role is helping customers understand what support is available after an accident. That can include compensation for medical treatment, medication, rehabilitation and loss of income. Just as important is helping people navigate an unfamiliar situation and understand what happens next.

“Many people are surprised when we contact them because they didn’t realize they were covered. They’re often relieved to find out that help is available and that the process is straightforward.”

For more than 25 years, Jörgen has worked with personal injury claims. Today, he is a claims advisor at If, specializing in traffic injury claims involving everything from cars and motorcycles to bicycles, mopeds and e-scooters.

Much of his work involves helping people recover after traffic accidents, he is also part of the team that handles fatality claims, that are some of the most sensitive and

emotionally demanding cases. “There are conversations you never get used to,” he says. “Especially when parents have lost a child.”

Despite improvements in road safety, fatal accidents still occur every year. Supporting in these situations requires professionalism, empathy and experience. The conversations can be difficult and emotionally draining. What

Nordic Health report: Understanding health trends to help prevent future risks

Every year, If publishes the Nordic Health Report to better understand how health, wellbeing and everyday habits are evolving and how individuals, employers, society and we as an insurance company can contribute. By sharing knowledge about the health concerns and challenges, If aims to contribute to a broader dialogue on prevention, wellbeing and better public health.

The Nordic Health Report combines insights from two Nordic health surveys conducted by If in 2026. The findings in this section are based on responses from 4,036 parents of children under the age of 18 across the Nordic countries.

- **Across all four countries**, 44% of Nordic parents name social media's impact on children's mental health and social life as their primary concern.

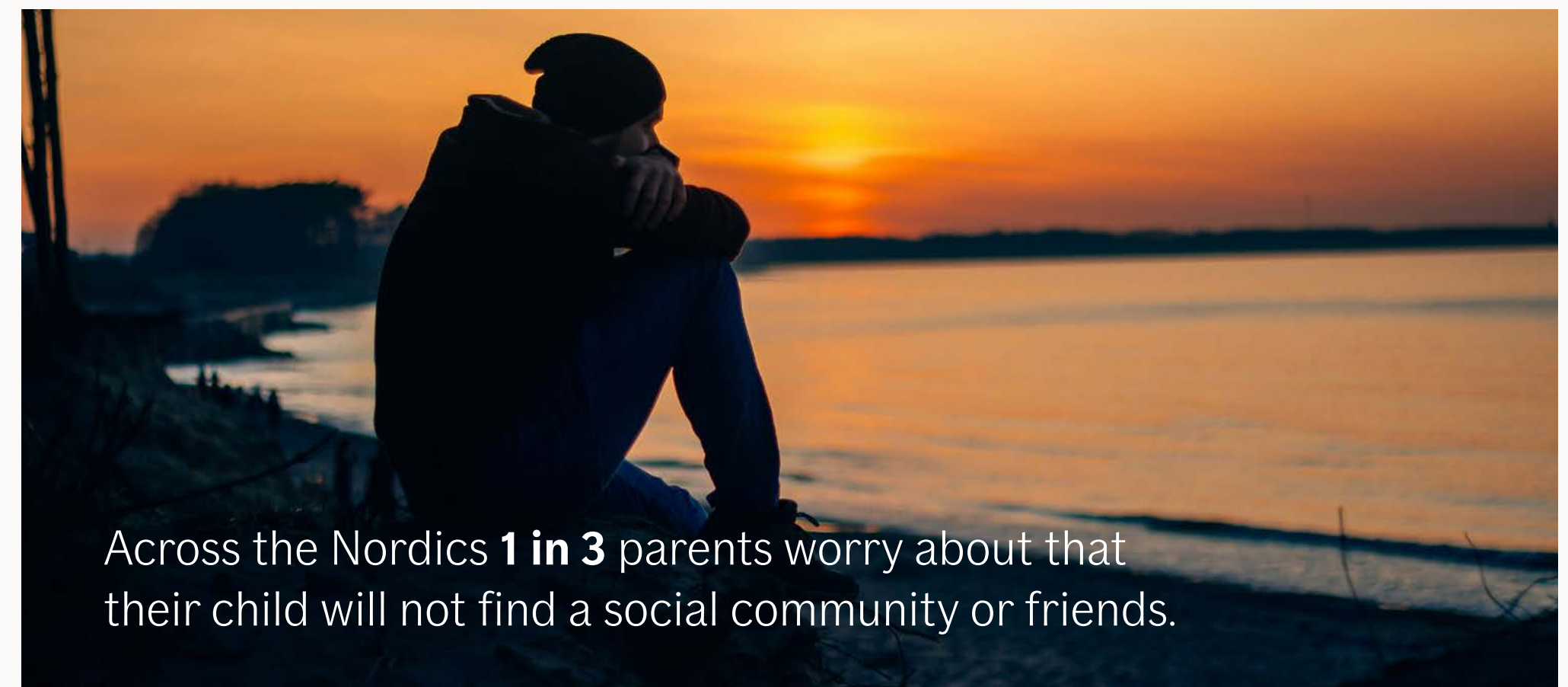
- **Close behind social media**, 43% of parents worry about their child's future health – covering mental wellbeing, serious illness and serious accidents.
- **The third most common** worry among Nordic parents is that their child will not find a social community or friends. Across the Nordics, one in three parents name this as a top concern.

While this survey focuses on parents' concerns for their children, findings from another survey included in the Nordic Health Report show that many Nordic adults have experienced loneliness during the past year. Together, the results highlight the importance of social inclusion and belonging across all stages of life. Feeling part of a community is not only important for children and young people, but for health and wellbeing throughout life.



What we see in the data is that worry is often driven by responsibility for others. Many people are not primarily concerned about their own situation, but about their children, their parents or family members whose wellbeing they feel responsible for. Despite these concerns, only a minority of parents say they actively seek support or advice to help manage their worries.

Kristina Ström Olsson, Nordic Health Strategist at If.



Across the Nordics **1 in 3** parents worry about that their child will not find a social community or friends.

Help a lot Award – Our societal engagement against loneliness



Involuntary Loneliness is one of the most pressing public health challenges of our time, affecting people of all ages and backgrounds. Surveys made by If in the Nordic Health report shows that 1 out of 2 of people in the Nordics have felt lonely, and nearly 7 out of 10 stating that involuntary loneliness has negative impact on their health. To help address this growing societal issue, If has founded the Help a lot Award.

Help a lot Award is an opportunity to receive financial support for a project that brings people together and by that contributes to improved public health. Social relationships have been proven to protect our health throughout life.

“The initiative reflects If’s broader Nordic commitment to societal engagement and prevention, focusing on challenges and risks where early action and collaboration can have a significant positive impact”, says Petra Hallebrant, Award Director at If.

Application is open until 7 September. The winners are selected by local jury members in each country and announced in March 2027. Together, we can shape a future where no one has to feel lonely.



Petra Hallebrant, Award Director at If.



Business highlights from Q2 2026



This quarter, If paid around **SEK 120 million per day** in claims compensation – helping our customers to rebuild, recover and move forward with confidence.

We are trusted by around 4.6 million customers.

We are very proud to be trusted by around 4.6 million customers – individuals and businesses in the Nordics and Baltic countries. That makes us the leading insurance company.

We have all together helped **233,000 customers** with personal injuries in the first Half-Year of 2026 (excl. Travel)

We insure every fifth car and home in the Nordics.



1 of 5 cars

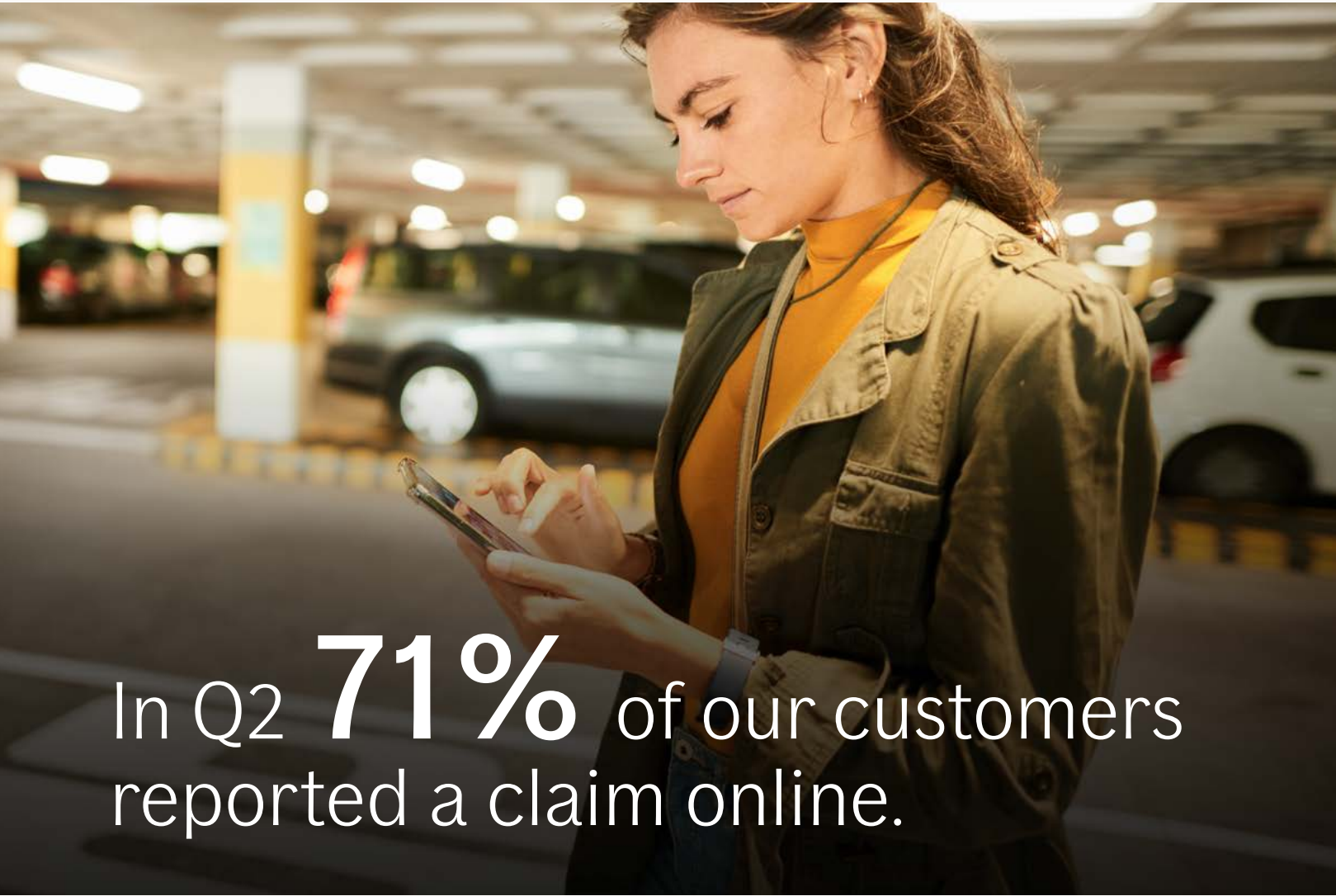


1 of 5 homes

85,8% of customers scored us with highest satisfactions scores (8-10) – and that number rises to **90%** among those who received compensation.



20,000 customers were helped by If Travel care in Half-Year of 2026.



In Q2 **71%** of our customers reported a claim online.



During the second quarter, our photo inspection service that saves customers a trip to the repair shop to inspect a damaged vehicle was used **25.377** times (24% more than year before).

