



# If helps a lot report

Fourth quarter 2025

Group CEO comment

# With our stability and digital leadership, we are prepared to help in all conditions

**Sampo group reports** a strong fourth quarter and full year 2025, with continued strong demand for If's insurance products. Throughout the year, If helped customers across the Nordics and the Baltics with more than 2.3 million claims using new digital services and more personalized customer support.

**The final quarter** of 2025 was a reminder of how exposed our societies are for extreme weather conditions as several storms affected the Nordic region.

**At If, we are** well prepared through the experience gained from our markets, continuous learning and close collaboration across the organization. This enables us to act early, to mitigate risks and support our customers when they need us the most.

**We truly live** up to our promise to help a lot, providing stability for our 4.6 million customers in an increasingly unpredictable environment. Our stability and competitiveness increase with more customers and digital maturity. This year, an important milestone was achieved with the integration of Topdanmark into If. It enabled us to serve a greater number of customers in Denmark and to further strengthen our position as the leading Nordic insurer.

**Continued investment in** digitalization, automation, and data driven insights make it possible to stay at the forefront in providing relevant customer experiences. One key digital milestone was the launch of our new service IfGPT, enabling more personalized and timely support for our customers.

**We see that** customer satisfaction is improving as well as customer retention during 2025.

**In this edition** of the If helps a lot report, we get a closer look at our claims organization and the people who help customers find solutions and move forward when a storm turns everyday life upside down. Collaboration with customers, partners, and society remains crucial to succeed going forward.

**We enter 2026** well prepared and positioned as we aim to continue growing, building on the experiences gained and doing more of what helps our customers most.

**Morten Thorsrud,**  
CEO of Sampo Group



# Leading claims operations into a more digital future

Reflections from *Tiina Voipio*, new Head of Claims at *If*



**Tiina Voipio**, Head of Claims

**Tiina Voipio joined** If's executive management team as Head of Claims with a clear mission: To build on an already ongoing work to help a lot and use digitalization, automation and AI to help customers even more.

**Customer behavior is** changing rapidly, and expectations are shaped by digital services in every part of daily life. For If, understanding what customers expect and need is key.

**"At If, we promise to** help a lot. The claims handling is where those promises are fulfilled," says Tiina. "When we take advantage of AI and automation in our processes, customers can get

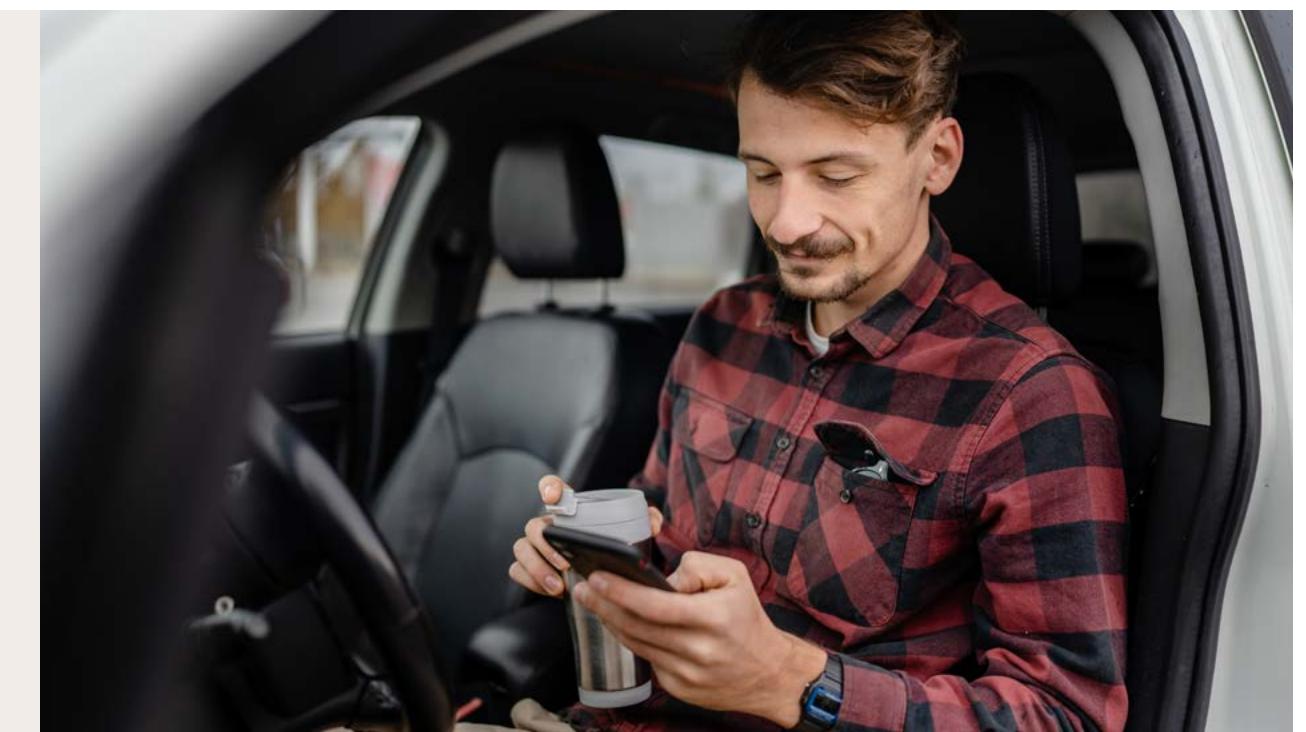
*Digitalization is not only about efficiency. It also enables more personal and advisory support.*

their claim resolved smoothly, often without multiple contacts. We are extremely proud that 9 out of 10 customers rate us with highest satisfaction scores."

## Digital innovation that helps a lot

As our customers are asking for more advisory support, we use digital solutions and services to succeed with that.

"In 2025 we launched our If Pet Help app for our pet customers. After this short period, we can already see that 55 percent of the people we speak with in the app don't need to visit a clinic and can instead be helped with at-home care", says Tiina Voipio.



Digitalization is also an enabler for our sustainability work, which is an integrated part of If's business. Within motor claims, digital photo inspections and the process of using smart repairs are just some examples of how this is put into practice.

#### **The future in claims**

The claims landscape is changing, both when it comes to surrounding factors, such as different severe weather events, but it's also



impacted by rapid digital evolution, such as connected cars and digitalized factories.

**“Customers and businesses** are expecting even faster help and ability to continue their normal life after unexpected claims events. By using AI in our processes and services, we can help customers get faster, more efficient support when they need it most, improving both speed and quality in claims handling”, says Tiina Voipio.

Since **IfGPT** was launched in September 2025, **more than 8,000 interactions** took place between IfGPT and our customers.

In Q4, **more than 90 colleagues from across If started training as AI ambassadors**, helping teams explore new ways of working.

More than 18,000 customers downloaded **the Pet help app**.





## The story of a storm

When storm Amy reached Norway in October 2025, it was upgraded to a red danger warning, and the Meteorological Institute reported that the storm could cause major damage and pose a risk to life.

At If, preparations began early. Benedicte Veum, Head of Property Claims in Norway, had faced extreme weather events before and knew the importance of acting before it's too late.

**Benedicte Veum,**  
Head of Property Claims in Norway.

“Already on Thursday morning, our crisis coordination group gathered to assess the situation, call in extra staff for the weekend, and secure partner capacity across Norway. Although many weather alerts never escalate, this early mobilization ensured that we were fully ready when Amy hit with full force,” says Benedicte Veum.

**Communication is crucial** when a severe weather event is approaching. If used its own channels including social media, press, and direct customer communication to help people prepare.

**During the most** intense hours, from Saturday evening into Sunday, Property Claims organized extended shifts to keep response times fast. Teams handled a surge of cases – leaking roofs, blown-off tiles, flooded basements, and fallen trees. Many If employees volunteered to stay longer or step in on short notice.



“

*Our experience prepared us well for storm Amy.*



**Wind gusts reached** hurricane strength, leaving around 120,000 households without power, and fallen trees blocked roads in several regions.

**Once the storm** passed, emergency measures began immediately. “Our customers were often relieved by how quickly we contacted them. Together with our network of partners, we were able to offer rapid inspections and provide what we call *‘first claims aid’*: Securing open roofs, preventing further water intrusion, and stabilizing what’s needed. These are critical steps that help limit secondary losses.”

**By Monday**, a new wave of claims was reported, but thanks to experienced colleagues and strong partner networks, If stayed on track. Teams supported each other naturally, shared information, and coordinated efforts without waiting for instructions.

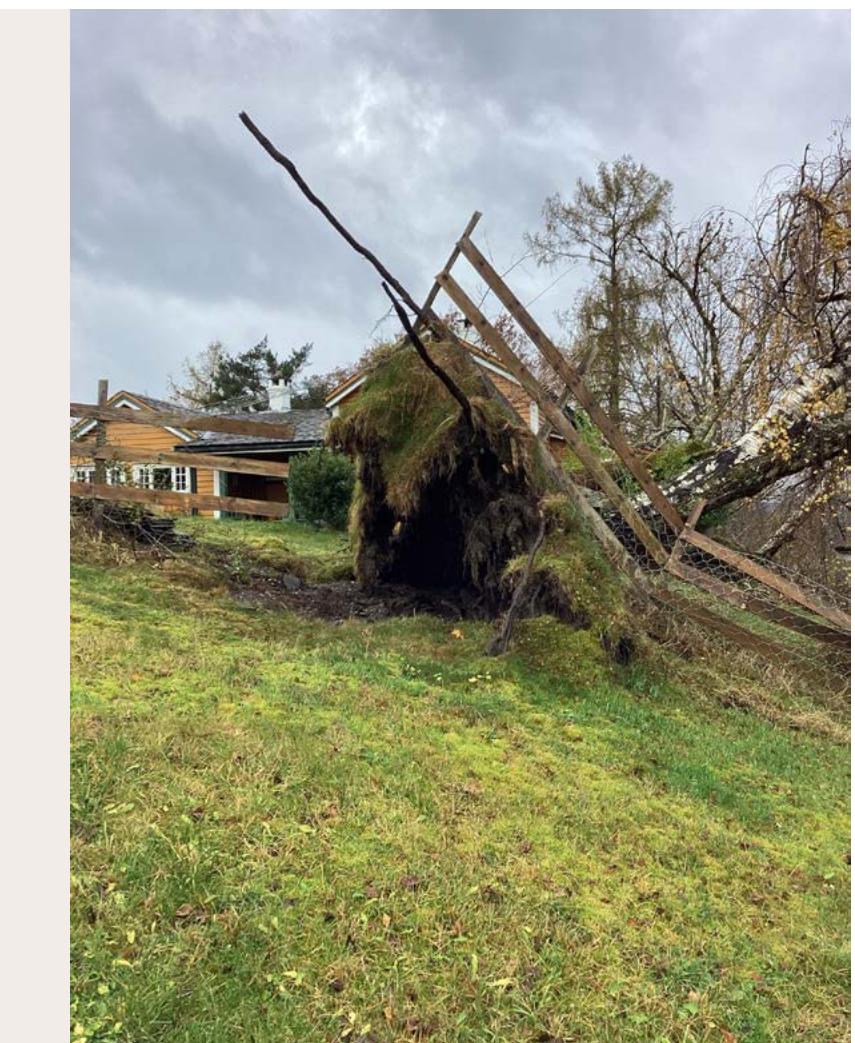
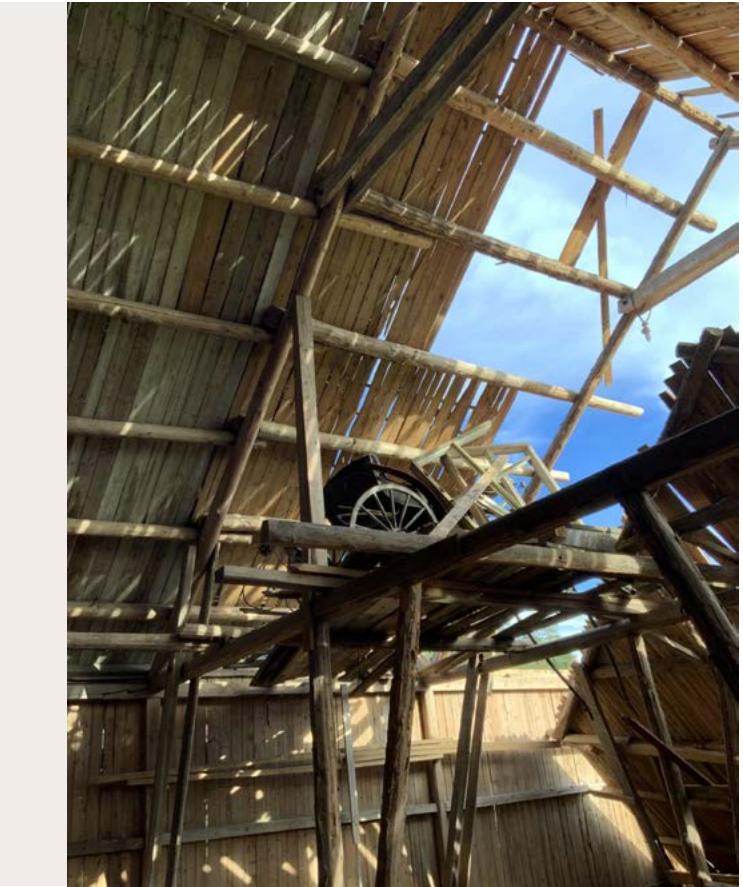
“I’m extremely proud and grateful,” says Benedicte. “Our colleagues took so much responsibility.”

**Key learnings from** the storm include the importance of early mobilization, clear communication with customers about what they can do immediately and ensuring inspection capacity during peak events.

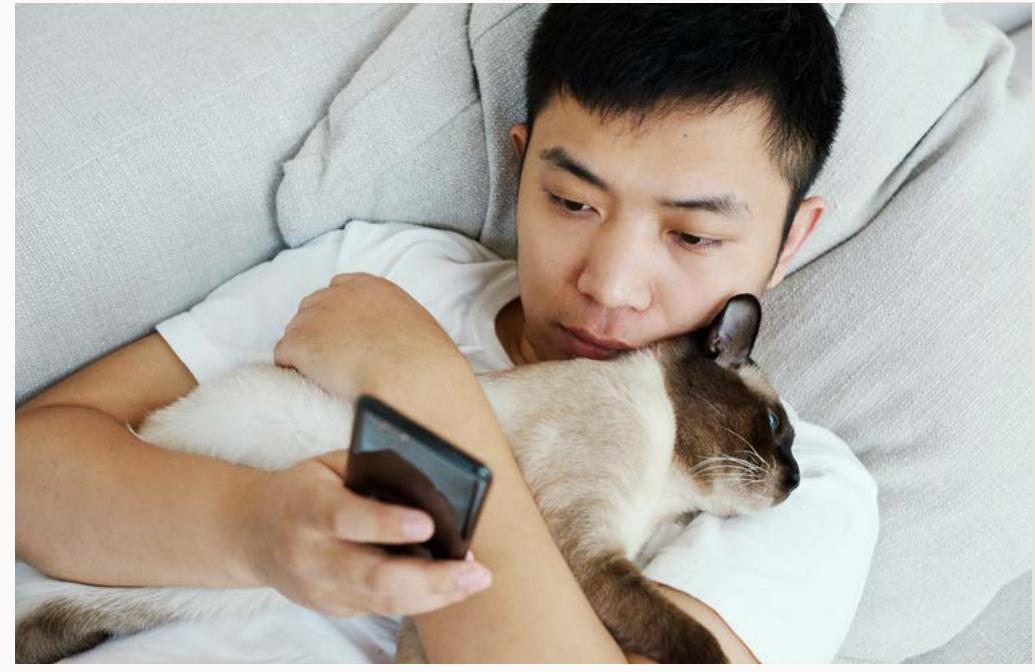
**“We continuously learn** and adapt as extreme weather becomes more common. Even if the situation is worrying, I have great confidence that we at If can learn from every event we face and through strong collaboration, we can stay prepared.”

If has over **500 people working** with Property claims handling. Many more steps in during storms and other events.

Weather claims are highly seasonal. **May** is the month with the fewest reported weather claims.



# Business highlights from 2025



In 2025 we helped with more than **55,000 digital doctors' appointments.** (+8% vs. 2024)



We insure every fifth car and home in the Nordics.



1 of 5 cars



1 of 5 homes

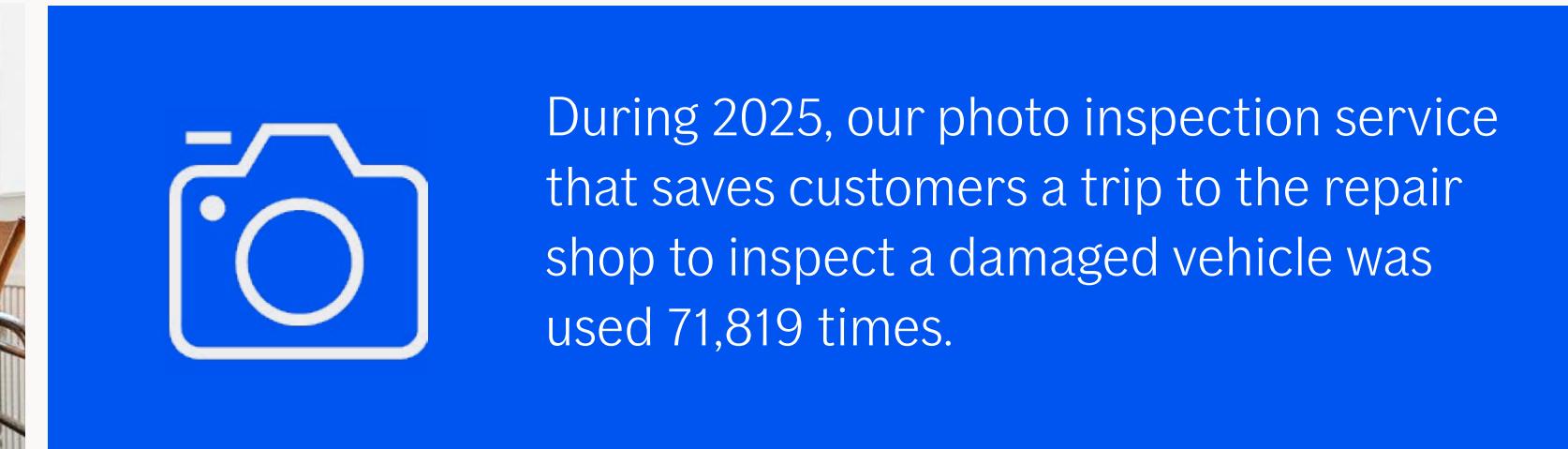


In 2025, we have done 135 million SEK in claims payouts **per day** – helping our customers to rebuild, recover and move forward with confidence.

In 2025 we helped customers with more than **2.3 million claims**

## 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.



During 2025, our photo inspection service that saves customers a trip to the repair shop to inspect a damaged vehicle was used 71,819 times.



In 2025 **64%** of our customers reported a claim digitally.

The full year 2025

## 86.4%

of our customers were very satisfied with their claims experience

– and that number rises to

## 90.0%

among those who received compensation.

# Strengthening climate resilience: If's Extreme Weather Reports

**Climate change is** already impacting the Nordic countries through storms, floods, heavy rainfall, and heatwaves. At If, we see how extreme weather affects people's lives and finances.

**We also see that** climate adaptation in municipalities is not keeping pace with rising risks. That is why we use our visibility, scale, and strong position in communication and public affairs to help drive positive change.

**Since 2019**, If has assessed municipal preparedness for extreme weather in Norway. In November 2025, we published our latest Extreme Weather Report, together with our first report on Finland.

## Key insights from Norway:

- 9 out of 10 municipalities have experienced extreme weather
- 6 out of 10 lack dedicated climate adaptation staff
- 5 out of 10 have no allocated climate adaptation budget
- Only 4 out of 10 have assigned overall responsibility

**Our message is clear:** climate adaptation efforts must accelerate. We welcome the growing media attention and the opportunity to present our insights to climate ministers in both Norway and Finland.



“

Climate adaptation is not an investment that will yield a short-term return, but a long-term saving.

**Line Gjengedal Ruud**, Head of Large, Complex & International Claims Nordic, If

“

Preparedness is more cost-effective and controlled than repairing damage afterwards.

**Tia Mäki**, Head of Large, Complex & International Claims Finland, If

Read the full report at: [if.no/klimatilpasning](https://if.no/klimatilpasning) and [if.fi/ilmastonmuutos](https://if.fi/ilmastonmuutos)

If insures many businesses and their employees – in total more than **12.6 million people are covered.**



Almost **6 out of 10** think that personal insurance will become much more, or more important in the future.



If helped more than **80,000 pet owners** in 2025.

We helped **623,000 customers** with personal injury and travel claims in 2025

