

If IT Services A/S

159 Stamholmen
DK 2650 Hvidovre

CVR no. 26 07 94 89

Annual report 2018

The annual report was presented and approved at the
Company's annual general meeting

On 21 March 2019

Niels Erik Friis
chairman of the annual general meeting

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Statement by the Board of Directors and the Executive Board

The Board of Directors and the Executive Board have today discussed and approved the annual report of If IT Services A/S for the financial year 1 January – 31 December 2018.

The annual report has been prepared in accordance with the Danish Financial Statements Act.

In our opinion, the financial statements give a true and fair view of the Company's assets, liabilities and financial position at 31 December 2018 and of the results of the Company's operations for the financial year 1 January – 31 December 2018.

Further, in our opinion, the Management's review gives a fair review of the development in the Company's activities and financial matters, of the results for the year and of the Company's financial position.

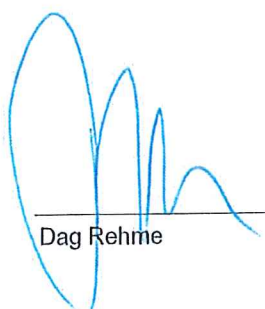

We recommend that the annual report be approved at the annual general meeting.

Hvidovre, 6/3 2019

Executive Board:


Adam Harhoff

Board of Directors:


Kjell Rune Tveita
Chairman
Dag Rehme
Petra Kyllönen



Independent auditor's report

To the shareholders of If IT Services A/S

We have audited the financial statements of If IT Services A/S for the financial year 1 January – 31 December 2018 comprising income statement, balance sheet, statement of changes in equity, and notes, including accounting policies. The financial statements are prepared in accordance with the Danish Financial Statements Act.

In our opinion, the financial statements give a true and fair view of the Company's assets, liabilities and financial position at 31 December 2018 and of the results of the Company's operations for the financial year 1 January – 31 December 2018 in accordance with the Danish Financial Statements Act.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs) and the additional requirements applicable in Denmark. Our responsibilities under those standards and requirements are further described in the "Auditor's responsibilities for the audit of the financial statements" section of our report. We are independent of the Company in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) and the additional requirements applicable in Denmark, and we have fulfilled our other ethical responsibilities in accordance with these rules and requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Management's responsibility for the financial statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the Danish Financial Statements Act and for such internal control that Management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, Management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting in preparing the financial statements unless Management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance as to whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs and the additional requirements in Denmark will always detect a material misstatement when it exists. Misstatements may arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of financial statement users made on the basis of these financial statements.

As part of an audit conducted in accordance with ISAs and the additional requirements applicable in Denmark, we exercise professional judgement and maintain professional scepticism throughout the audit. We also

- identify and assess the risks of material misstatement of the company financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control.



Independent auditor's report - continued

- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management.
- conclude on the appropriateness of Management's use of the going concern basis of accounting in preparing the financial statements and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- evaluate the overall presentation, structure and contents of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that gives a true and fair view.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Statement on the Management's review

Management is responsible for the Management's review.

Our opinion on the financial statements does not cover the Management's review, and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the Management's review and, in doing so, consider whether the Management's review is materially inconsistent with the financial statements or our knowledge obtained during the audit, or otherwise appears to be materially misstated.

Moreover, it is our responsibility to consider whether the Management's review provides the information required under the Danish Financial Statements Act.

Based on the work we have performed, we conclude that the Management's review is in accordance with the financial statements and has been prepared in accordance with the requirements of the Danish Financial Statement Act. We did not identify any material misstatement of the Management's review.

Copenhagen, 2019
KPMG
Statsautoriseret Revisionspartnerselskab
CVR no. 25 57 81 98

Anja Bjørnholt Lüthcke
State Authorised
Public Accountant
MNE no. 26779

If IT services A/S
Annual report 2018
CVR no. 26 07 94 89

Management's review

Company details

If IT Services A/S
159 Stamholmen,
DK2650 Hvidovre, Denmark

CVR no.	26 07 94 89
Established:	June 1 2001
Financial year:	1 January – 31 December

Board of Directors

Kjell Rune Tveita, chairman

Dag Rehme

Petra Kyllönen

Executive Board

Adam Harhoff

Auditor

KPMG
Statsautoriseret Revisionspartnerselskab
28 Dampfærgevej
DK2100 Copenhagen Ø

Annual general meeting

The annual general meeting will be held on 21 March 2019.

Management's review

Financial highlights

DKK m	2018	2017	2016	2015	2014
Revenue	847.6	844.8	844.9	899.2	835.7
Ordinary operating profit/loss	8.6	13.1	16.3	12.6	6.6
Profit/loss from financial income and expenses	1.4	-1.4	1.4	-0.8	1.5
Profit for the year	7.7	9.0	13.7	9.2	6.3
Total assets	124.1	150.0	159.7	147.0	149.4
Investments in equipment	-22.1	-21.9	-24.7	-34.6	-21.7
Equity	46.8	48.0	57.1	46.3	43.4
Gross margin	9.8%	12.9%	13.3%	10.9%	10.8%
Operating margin	1.0%	1.5%	1.9%	1.4%	0.8%
Return on invested capital	6.9%	8.7%	10.6%	8.5%	4.6%
Solvency ratio	37.7%	32.0%	35.8%	31.5%	29.0%
Average number of full-time employees	73	84	87	74	61

Financial ratios are calculated in accordance with the guidelines "Recommendations & Ratios" issued by the Danish Society of Financial Analysts. The financial ratios have been calculated as follows:

Gross margin $\frac{\text{Gross profit} \times 100}{\text{Revenue}}$

Operating margin $\frac{\text{Operating profit} \times 100}{\text{Revenue}}$

Return on invested capital $\frac{\text{Operating profit} \times 100}{\text{Average invested capital}}$

Solvency ratio $\frac{\text{Equity ex. non-controlling interests year end} \times 100}{\text{Total equity and liabilities at year end}}$

Management's review

Operating review

Principal activities

If IT Services A/S has the purpose of buying and selling IT services. The company is focused on purchasing, integrating and managing IT services for the If Group.

If IT Services A/S is a wholly owned subsidiary of If Skadeförsäkring Holding AB, Sweden. If IT Services A/S is established with headquarters in Hvidovre and branches in Sweden, Norway and Finland:

- Bergshamra IT Services Branch to If IT Services A/S Denmark, Reg. no. 516403-1287, Barks Väg 15, 106 80 Stockholm Sweden
- If IT Services NUF reg. no. 983 629 040, Drammensveien 264, 0283 Oslo Norway
- If IT Services A/S, Suomen sivuliike, reg. no. 1964479-7, Kalevantie 3, 20520 Turku Finland.

If IT Services A/S is the provider of the majority of If Group's IT-related procurement.

The cost level for procured services has been improved, along with good governance concerning capacity usage, resulting in the financial result for 2018 being at the expected level.

The operational stability has been very good in 2018. The handling of incidents has become even more professional, and the processes to solve root causes has increased the operational robustness of the IT environment.

The support services and the Service Portal have been developed further, resulting in positive feedback from customers.

Focus in 2018 has been on creating an even more professional handling of security threats, where an improved Security Operations Center has been implemented along with much better logging features to increase transparency and reporting within intrusion detection, vulnerability scanning, security patching and penetration testing. This has resulted in being able to further harden the IT environment.

Events after the balance sheet date

No events have occurred after the financial year expiration that has an effect on the current financial statements.

Development in activities and financial position

The company's revenue in 2018 amounts to DKK 847.6 million (2017: DKK 844.8 million). The income statement for 2018 shows a profit of DKK 7.7 million (2017: DKK 9.0 million), and the company's balance sheet as of 31 December 2018 shows an equity of DKK 46.8 million (2017: DKK 48.0 million).

In the 2017 annual report, we announced an expectation that revenue in 2018 would be reduced by approx. DKK 10 million. It was expected that turnover on platform services would decrease while on IT-consultancy it would increase. The profit before financial items and taxes would amount to approximately DKK 8 million in 2018. The main reason for the deviation on revenue is that sales of IT-consultancy has increased even more than expected. Income on Platforms and End User Services has decreased.

Management's review

Operating review

Outlook

Improvement efforts will continue in 2019, and stability will still be in focus. In addition, there will be a continuously increased focus on IT security to drive improvement actions, hardening the IT environment further. The staffing and yearly result are expected to be on the same level as in 2018. There will be a continued focus on optimization of procurement, support and IT operating processes.

Currency risks

The company balances purchase and sales in individual currencies with a main emphasis on SEK. Since vendors are paid in different currencies and all revenues are in SEK, the company has a currency risk. This is followed closely.

Corporate social responsibility

In accordance with section 99a of the Danish Financial Statement Act, the company does not have a Human Rights policy on environment & climate, social and staff matters and anti-corruption and bribery. We refer to the ultimate parent company's climate and environmental policies covering the entire group, please see www.sampo.com/about-us/corporate-responsibility/ for additional information.

Goals and policies for the underrepresented gender

The Company's Board today consists of 2 male and 1 female member. The Company's daily management currently consists of 5 men and 4 women. The objective of an equal gender composition in both the Board and the daily management is thus achieved. It is the Company's policy to maintain such a composition of management teams.

Financial statements 1 January – 31 December

Income statement

DKK'000	Note	2018	2017
Revenue	2	847,585	844,799
Cost of sales		-757,089	-726,825
Other external costs		-7,474	-9,086
Gross profit		83,022	108,888
Staff costs	3	-57,738	-68,688
Depreciation on tools and equipment		-16,706	-27,137
Operating profit		8,578	13,063
Other financial income	4	3,341	488
Other financial expenses	5	-1,915	-1,867
Profit before tax		10,004	11,684
Tax on profit for the year	6	-2,316	-2,710
Profit for the year	7	7,688	8,974

Financial statements 1 January – 31 December

Balance sheet

DKK'000	Note	2018	2017
ASSETS			
Fixed assets			
Property, plant and equipment			
Tools and equipment	8	<u>40,153</u>	<u>35,116</u>
Total fixed assets		<u>40,153</u>	<u>35,116</u>
Current assets			
Receivables			
Receivables from group entities		28,245	59,328
Deferred tax asset	9	5,692	5,345
Other receivables		1,754	1,760
Prepayments	10	<u>48,095</u>	<u>48,203</u>
		<u>83,786</u>	<u>114,636</u>
Cash at bank and in hand		<u>193</u>	<u>285</u>
Total current assets		<u>83,979</u>	<u>114,921</u>
TOTAL ASSETS		<u>124,132</u>	<u>150,037</u>

Financial statements 1 January – 31 December

Balance sheet

DKK'000	Note	2018	2017
EQUITY AND LIABILITIES			
Equity			
Share capital	11	501	501
Retained earnings		38,723	38,635
Proposed dividends for the financial year	7	7,600	8,900
Total equity		<u>46,824</u>	<u>48,036</u>
Provisions			
Provisions for deferred tax	9	0	1,388
Other provisions		2,000	7,450
Total provisions		<u>2,000</u>	<u>8,838</u>
Current liabilities other than provisions			
Trade payables		60,928	76,725
Payables to group entities		3,367	3,796
Other payables, including taxes payable		11,013	12,641
Total liabilities other than provisions		<u>75,308</u>	<u>93,162</u>
TOTAL EQUITY AND LIABILITIES		<u>124,132</u>	<u>150,037</u>
Contractual obligations, contingencies, etc.	12		
Related party disclosures	13		

Financial statements 1 January – 31 December

Statement of changes in equity

DKK'000	Con- tributed capital	Retained earnings	Proposed dividend	Total equity
Equity at 1 January 2018	501	38,616	18,000	57,117
Distributed dividend	0	0	-18,000	-18,000
Transferred over the profit appropriation	0	74	8,900	8,974
Exchange rate adjustment, foreign branches	0	-55	0	-55
Equity at 1 January 2018	501	38,635	8,900	48,036
Distributed dividend	0	0	-8,900	-8,900
Transferred over the profit appropriation	0	7,688		7,688
Exchange rate adjustment, foreign branches	0	0	0	0
Equity at 31 December 2018	501	46,323	0	46,824

Financial statements 1 January – 31 December

Notes

1 Accounting policies

The annual report of If IT Services A/S for 2018 has been prepared in accordance with the provisions applying to reporting class C large entities under the Danish Financial Statements Act.

The accounting policies used in the preparation of the financial statements are consistent with those of last year.

The annual report has been prepared in Danish kroner (DKK).

Omission of cash flow statement

Pursuant to section 86(4) of the Danish Financial Statements Act, no cash flow statement has been prepared. The Company's cash flow is included in the cash flow statement in the consolidated financial statement of the ultimate parent.

Foreign currency translation

On initial recognition, transactions denominated in foreign currencies are translated at the average exchange rate for the month. Foreign exchange differences arising between the exchange rates at the transaction date and the date of payment are recognized in the income statement as financial income or financial expenses.

Receivables, payables and other monetary items denominated in foreign currencies are translated at the exchange rates at the balance sheet date. The difference between the exchange rates at the balance sheet date and the date at which the receivable or payable arose or was recognized in the latest financial statement is recognized in the income statement as financial income or financial expenses.

Income statement

Revenue

Revenue is measured at the fair value of the agreed consideration excluding VAT and taxes charged on behalf of third parties. All discounts granted are deducted from revenue.

Revenue from the sale of services is recognized on a straight-line basis in the income statement as the services are provided.

Services based on time spent are recognized in revenue as the work is performed.

Cost of sales

Cost of sales comprises costs incurred to generate revenue for the year. This item also comprises direct costs for goods for resale and charges to inventory of goods for resale.

Other external costs

Other external costs comprise costs for distribution and sales costs, cost for advertising, administrative expenses, cost of premises, bad debts, operating leases, etc.

Financial statements 1 January – 31 December

Notes

1 Accounting policies (continued)

Staff costs

Staff costs comprise wages and salaries, including holiday allowances, pension and other social security costs, excluding reimbursements from public authorities.

Financial income and expenses

Financial income and expenses comprise interest income and expense, gains and losses on payables and transactions denominated in foreign currencies, amortization of financial assets and liabilities, etc.

Tax on profit for the year

Tax for the year comprises current tax for the year and changes in deferred tax, including changes in tax rates. The tax expense relating to the profit/loss for the year is recognized in the income statement at the amount attributable to the profit/loss for the year and directly in equity at the amount attributable to entries directly in equity.

Balance sheet

Property, plant and equipment

The assets consist of IT hardware. It is measured at cost less accumulated depreciation and impairment losses.

Cost comprises the purchase price and any costs directly attributable to the acquisition until the date on which the asset is available for use.

The basis of depreciation is cost less any projected residual value after the end of the useful life. Depreciation is provided on a straight-line basis over the estimated useful life. The estimated useful lives are as follows:

Fixtures and fittings, tools and equipment: 48 months

The useful life and residual value are reassessed annually. Changes are treated as accounting estimates, and the effect on depreciation is recognized prospectively.

Depreciation is recognized in the income statement as Depreciation cost.

Gains and losses on the disposal of assets are stated as the difference between the selling price less selling costs and the carrying amount at the date of disposal. Gains and losses are recognized in the income statement.

As per 1 January 2018, the depreciation years of workstation assets have been changed from 36 to 48 months to better reflect the actual life time. On assets purchased in 2017 or earlier, the remaining net value is depreciated over additional 12 months.

Financial statements 1 January – 31 December

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1 Accounting policies (continued)

Impairment of fixed assets

The carrying amount of tools and equipment is subject to an annual test for indications of impairment other than the decrease in value reflected by depreciation or amortization.

Impairment tests are conducted of individual assets or groups of assets when there is an indication that they may be impaired. Write-down is made to the recoverable amount if this is lower than the carrying amount.

The recoverable amount is the higher of an asset's net selling price and its value in use. The value in use is determined as the present value of the forecast net cash flows from the use of the asset or the group of assets, including forecast net cash flows from the disposal of the asset or the group of assets after the end of the useful life.

Previously recognized write-downs are reversed when the basis for the write-down no longer exists.

Receivables

Receivables are measured at amortized cost.

Write-down is made for bad debt losses where there is an objective indication that a receivable has been impaired. If there is an objective indication that an individual receivable has been impaired, write-down is made on an individual basis.

Write-downs are calculated as the difference between the carrying amount of receivables and the present value of forecast cash flows, including the realizable value of any collateral received. The effective interest rate for the individual receivable or portfolio is used as discount rate.

Prepayments and deferred income

Prepayments comprise prepayment of costs incurred relating to subsequent financial years.

Equity

Dividends

The expected dividend payment for the year is disclosed as a separate item under equity.

Financial statements 1 January – 31 December

Notes

1 Accounting policies (continued)

Corporation tax and deferred tax

Current tax payable and receivable is recognized in the balance sheet as tax computed on the taxable income for the year, adjusted for tax on the taxable income of prior years and for tax paid on account.

Deferred tax is measured using the balance sheet liability method on all temporary differences between the carrying amount and the tax value of assets and liabilities measured on the planned use of the asset or settlement of the liability, respectively. However, deferred tax is not recognized on temporary differences relating to office buildings non-deductible for tax purposes and other items where temporary differences arise at the date of acquisition without affecting either profit/loss or taxable income.

Deferred tax assets, including the tax value of tax loss carryforwards, are recognized at the expected value of their utilization within the foreseeable future; either as a set-off against tax on future income or as a set-off against deferred tax liabilities in the same legal tax entity. Any deferred net assets are measured at net realizable value.

Deferred tax is measured in accordance with the tax rules and at the tax rates applicable at the balance sheet date when the deferred tax is expected to crystallize as current tax. Changes in deferred tax as a result of changes in tax rates are recognized in the income statement or equity, respectively.

Provisions

Provisions comprise anticipated costs of DKK 2,0 million. Provisions are recognized when, as a result of past events, the Company has a legal or a constructive obligation, and it is probable that there may be outflow of resources embodying economic benefits to settle the obligation. Provisions are measured at value in use.

Liabilities other than provisions

Liabilities are measured at amortized cost, which usually corresponds to nominal value.

Prepayments and deferred income

Deferred income comprises payments received regarding income in subsequent years.

Financial statements 1 January – 31 December

Notes

2 Segment information

Revenue on service areas

DKKkm	Platform Operations	Workplace Operations	Provided IT		Total
			Consul- tancy	Provided Licenses	
2018	221.1	205.0	320.3	101.2	847.6
2017	249.3	232.3	271.2	92.0	844.8

Revenue on countries

DKKkm	Denmark	Norway	Sweden	Finland	Total
2018	76.8	226.2	309.2	235.4	847.6
2017	72.9	229.9	246,8	295.2	844.8

3 Staff costs and incentive programmes

DKK'000	2018	2017
Wages and salaries	36,885	43,188
Pensions	7,862	8,313
Other social security costs	5,118	6,156
Other staff costs	7,873	11,031
	<u>57,738</u>	<u>68,688</u>
Average number of full-time employees	<u>73</u>	<u>84</u>

The managing director is remunerated by the company, but the members of Board of Directors have not received any specific director's fee as all members are employed in the If Group. Neither has a separate director's fee been charged from their respective employers. However, the service provided is included in the allocation of cost that has been charged to the company. Total cost for the managing director and the Board of Directors has been calculated to DKK 1,917 thousand.

Other staff costs include DKK 6,714 thousand (2017: DKK 10,267 thousand) paid to other group companies for administrative services.

Financial statements 1 January – 31 December

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DKK'000	<u>2018</u>	<u>2017</u>
4 Financial income		
Interest income from group entities	40	22
Foreign exchange gains	3,300	465
Other interest income	<u>1</u>	<u>1</u>
	<u>3,341</u>	<u>488</u>
5 Financial expenses		
Interest expense to group entities	205	334
Foreign exchange losses	1,612	1,480
Other interest expense	<u>98</u>	<u>53</u>
	<u>1,915</u>	<u>1,867</u>
6 Tax on profit for the year		
Current tax for the year	4,078	5,231
Adjustment tax, previous year	55	24
Deferred tax adjustment for the year	<u>-1,817</u>	<u>-2,545</u>
	<u>2,316</u>	<u>2,710</u>
7 Proposed profit appropriation		
Proposed dividend for the financial year	7,600	8,900
Retained earnings	<u>88</u>	<u>74</u>
	<u>7,688</u>	<u>8,974</u>

Financial statements 1 January – 31 December

Notes

8 Property, plant and equipment

	Fixtures and fittings, tools and equipment
DKK'000	
Cost at 1 January 2018	122,934
Foreign exchange adjustments in foreign entities	-1,524
Additions	22,112
Disposals	-8,055
Cost at 31 December 2018	<u>135,467</u>
Depreciation and impairment losses at 1 January 2018	87,818
Foreign exchange adjustments in foreign entities	-1,155
Impairment losses	0
Depreciation	16,706
Depreciation on disposals	-8,055
Depreciation and impairment losses at 31 December 2018	<u>95,314</u>
Carrying amount at 31 December 2018	<u><u>40,153</u></u>

Financial statements 1 January – 31 December

Notes

DKK'000	<u>2018</u>	<u>2017</u>
9 Deferred tax		
Deferred tax at 1 January	3,957	1,568
Deferred tax adjustment for the year in the income statement	1,817	2,545
Currency adjustment	-82	-156
	<u>5,692</u>	<u>3,957</u>
 Provisions for deferred tax relate to:		
Property, plant and equipment	6,570	6,732
Receivables	-878	-2,775
	<u>5,692</u>	<u>3,957</u>
 Deferred tax is recognized in the balance as such:		
Deferred tax assets	5,692	5,345
Deferred tax liabilities	0	-1,388
	<u>5,692</u>	<u>3,957</u>

10 Prepayments

Prepayments mainly consist of prepaid licenses cost.

11 Contributed capital

The contributed capital consists of:

501 shares of nom. DKK 1,000

The share capital has been unchanged for more than 5 years.

All shares rank equally.

Financial statements 1 January – 31 December

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12 Contractual obligations, contingencies, etc.

The Company has entered into operating contracts with a remaining term of up to 60 months on Consultancy Contracts, Sourcing Contracts, Licenses Contracts and Other Contracts. The total obligations are estimated to DKK 376 million.

The company is jointly tax liable with the Danish enterprises in the If and Sampo Group and administrator of the joint taxation. The Company is liable jointly and severally with other enterprises in the joint taxation of Danish company tax, withholdings taxes on dividends, interests and royalties in the joint taxation. The joint tax obligation represents nominal net receivables of DKK 5,7 million as at 31 December 2018.

13 Related party disclosures

The related parties comprise the following:

If Skadesförsäkring Holding AB (publ) Sweden holds the majority of the contributed capital in the Company.

If IT Services A/S is included in the consolidated accounts for If Skadesförsäkring Holding AB (publ) as a subsidiary.

Related party transactions

If IT Service A/S has had the following transactions with related parties:

DKK'000	2018	2017
Sales of IT services (If Group and Sampo Group)	847,585	844,799
Purchased administrative services (If Group)	6,714	10,267
Interest income from group entities	40	22
Interest expenses to group entities	205	334