

# If P&C Insurance Ltd (publ)

## Your Local Link to IGP in Finland (Health)

### Why partner with If P&C Insurance Ltd (publ)?

#### Fast access to high-quality care

Employees insured through If can bypass long public queues and access private healthcare providers like Terveystalo, Mehiläinen, Pihlajalinna, and Aava - some of the most reputable clinics in Finland. In many cases, employees can see a specialist within two days, and even same-day appointments are possible<sup>1</sup>.

#### Comprehensive coverage

If's health insurance plans cover a wide range of medical needs, including:

- Examinations and treatment of illness or injury
- Hospital care and surgeries
- Specialist consultations (e.g., MRI scans)
- Post-surgery physical therapy (up to 10 sessions)
- Optional coverage for prescription medicines<sup>2</sup>

This ensures that employees receive holistic care, from diagnosis to recovery.

#### Direct billing and seamless experience

Employees can visit If's partner clinics without worrying about upfront payments. Thanks to direct billing, the process is smooth and hassle-free, reducing administrative burdens for both employees and HR teams<sup>2</sup>.

#### Reduced sick leave and cost savings

One of the most compelling benefits of If's offering is its impact on productivity. Quick access to treatment helps employees recover faster, reducing the duration of sick leave. According to If, one day of sick leave costs approximately €400, while a full year of health insurance for one employee costs about the same. This makes health insurance not just a benefit - but a smart business investment<sup>3</sup>.

#### Boosting employer branding

Offering private health insurance is a powerful way to enhance your employer brand. It signals that you care about your employees' well-being and are willing to invest in their health. This can be a decisive factor for top talent evaluating job offers in Finland's competitive labor market<sup>4</sup>.

<sup>1</sup> [Health Insurance for Companies - If Insurance](#)

<sup>2</sup> [Health Insurance - If Insurance](#)

<sup>3</sup> [Health insurance for Finnish companies - If Insurance](#)

<sup>4</sup> [Employee Benefits for Finnish Companies - If Insurance](#)

## Facts & figures

- IGP Network Partner since 2025
- Financial strength ratings:
  - Moody's: Aa3 (6/27/2025)
  - Standard & Poor's: AA- (6/26/2025)



## More information

If P&C Insurance Ltd (publ)  
2 Keilasatama  
Espoo, 021  
Finland

### **Markus Munter**

T +358 10 514 5599  
E

[www.if-insurance.com](http://www.if-insurance.com)



[www.igpinfo.com](http://www.igpinfo.com) | [LinkedIn](#)

The information in this document is subject to change without notice. Please contact your IGP Account Manager or [IGPinfo@jhancock.com](mailto:IGPinfo@jhancock.com) for more details.

The International Group Program (IGP) is a registered brand name under John Hancock. IGP operates in the State of New York under JH Signature Insurance Agency, Inc., a NY licensed broker.

IGP has provided the website address of our Network Partners for your convenience. John Hancock is not responsible for the content or accuracy of our Network Partners' web-site(s).

IGP Network Partners operating outside of the United States are not necessarily licensed in or authorized to conduct insurance business in any state in the United States including, the State of New York. The policies and/or contracts issued by a Network Partner to contract holders outside of the United States have not been approved by the NY superintendent of Financial Services, are not protected by the NY State guaranty fund and are not subject to the laws of NY or the laws and/or protections of any other state where the Network Partner is not licensed to do business.

© International Group Program

11/27/2025 WCAG AA