



Press release

Stockholm, 5 February 2004

If P&C Insurance
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If P&C Insurance is pleased to invite you to a conference call on Wednesday February 11, 2004, at 16:30 (CET) to review the annual result

Torbjörn Magnusson, CEO, Ricard Wennerklint, CFO, and Nils Henriksson, CIO, will represent If. Prepared remarks will take approximately 20 minutes and will be followed by a question-and-answer session.

To register to the conference, be allocated the conference call number, a participant user pin and instructions on how to join the conference call, please use the link below

<http://213.86.178.134/inv/reg.html?Acc=4137072500&Conf=140357>

If you have not obtained a pin code through web registration procedures please call + 44 (0) 207 162 0125 and ask to be connected to the If teleconference.

A replay version will be available until February 18, dial-in number +44 (0)20 8288 4459, access code: 264232. For further information about the result announcement, please visit the If website at www.if-insurance.com

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If P&C Insurance is the leading property and casualty insurance company in the Nordic region, with approximately 3.8 million customers in the Nordic and Baltic regions. Gross written premiums in 2002 totalled SEK 38 billion and the number of staff 7,500.