

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 possible¹.

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 medicines²

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 teams².

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 investment³.

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 market⁴.

¹ [Health Insurance for Companies - If Insurance](#)

² [Health Insurance - If Insurance](#)

³ [Health insurance for Finnish companies - If Insurance](#)

⁴ [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

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