

## Sampo Group's Annual Report 2013

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Life Insurance Key Figures Life Insurance Key Figures

# Life Insurance Key Figures

### Profit before taxes

Formula shown above in connection with the Group key figures.

### Return on equity (at fair values), %

Formula shown above in connection with the Group key figures.

### Expense ratio

+operating expenses before change in deferred acquisition costs  
+claims settlement expenses  
expense charges x100 %

### Solvency capital (IFRS)

+equity after proposed profit distribution  
±valuation differences on investment  
- intangible assets  
+subordinated loans  
deferred tax liability probably realised in near future  
- (incl. deferred tax from fair value reserve and profit)  
±other required items (Ministry of Finance decree)

### Solvency ratio, % of technical provision, IFRS

+solvency capital x100 %  
+liabilities for insurance and investment contracts  
- reinsurers' share of insurance liabilities  
- 75 % x technical provisions relating to unit-linked insurance