

## Sampo Group's Annual Report 2013

This is a user defined extract from Sampo's Online Annual Report and this kind of extract can in no circumstances be referred to as Sampo's Annual Report or an extract thereof. Sampo's entire Annual Report is available at [www.sampo.com/annualreport](http://www.sampo.com/annualreport).

1 Insurance premiums written 1 Insurance premiums written

### 1 Insurance premiums written

#### P&C insurance

##### EURm

2013 2012

#### Premiums from insurance contracts

Premiums written, direct insurance

4,674 4,590

Premiums written, assumed reinsurance

94 109

#### Premiums written, gross

4,768 4,698

Reinsurers' share of premiums written

-208 -258

#### Premiums written, net

4,560 4,441

Change in unearned premium provision

-46 -79

Reinsurers' share

-10 1

#### Change in unearned premium provision, net

-55 -78

#### Premiums earned, total

4,505 4,363

#### Life insurance

##### EURm

2013 2012

#### Premiums from insurance contracts

Premiums written, direct insurance

624 591

Premiums written, assumed reinsurance

4 2

#### Insurance contracts total, gross

628 593

Premium revenue ceded to reinsurers on insurance contracts issued

-5 -5

#### Insurance contracts total, net

623 588

Investment contracts

440 389

#### Premiums written, net <sup>1)</sup>

1,063 977

Elimination items between segments

-6-5

#### Group, total

5,618 5,413

1) The change in unearned premiums is presented in note 4 "The change in insurance and investment liabilities".

### Specification of premiums written in Life insurance

##### EURm

2013 2012

#### Premiums from insurance contracts

Premiums from contracts with discretionary participation feature

153 168

Premiums from unit-linked contracts

469 421

Premiums from other contracts

1 1

#### Total

624 591

Assumed reinsurance

4 2

#### Premiums from investment contracts

Premiums from contracts with discretionary participation feature

0 0

Premiums from unit-linked contracts

440 389

#### Total

440 389

#### Insurance and investment contracts, total

1,068 983

Reinsurers' share

-5 -5

#### Premiums written, total

1,063 977

**Single and regular premiums from direct insurance**

Regular premiums, insurance contracts	291	320
Single premiums, insurance contracts	333	271
Single premiums, investment contracts	440	389
<b>Total</b>	<b>1,064</b>	<b>981</b>