

Sampo Group's Annual Report 2013

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4 Change in liabilities for insurance and investment contracts 4 Change in liabilities for insurance and investment contracts

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P&C insurance

EURm	2013	2012
Change in unearned premium provision	-46	-79
Reinsurers' share	-10	1
Change in unearned premium provision, net	-55	-78

Life insurance

EURm	2013	2012
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Insurance contracts

Life-insurance

Contracts with discretionary participation feature (DPF)	19	47
Other contracts	0	0
Unit-linked contracts	-232	-214
Total	-213	-167

Pension insurance

Contracts with discretionary participation feature (DPF)	102	83
Unit-linked contracts	-183	-229
Total	-80	-146

Assumed reinsurance	-3	0
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Insurance contracts total, gross	-296	-313
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Reinsurers' share	0	0
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Insurance contracts total, net	-296	-313
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Investment contracts

Capital redemption policy

Contracts with discretionary participation feature (DPF)	2	1
Unit-linked contracts	-353	-330

Investment contracts, total	-352	-329
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Change in liabilities for insurance and investment contracts in total, gross	-648	-642
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Change in liabilities for insurance and investment contracts in total, net	-648	-642
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Elimination items between segments	6	1
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Group, total	-697	-719
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