

Personnel

The number of full-time equivalent staff decreased slightly during the year as the number of staff was at 6,800 employees as at 31 December 2013 compared to 6,820 employees at the end of 2012. In P&C insurance, the number of staff remained broadly unchanged. The number of P&C insurance staff increased in Finland due to integration of Tryg's Finnish P&C insurance operations but remained stable in Sweden and decreased in other countries due to some targeted efficiency actions. In life insurance, the number of staff reduced in Finland and in Baltic countries due to

efficiency improvement actions.

During the year 2013, approximately 91 per cent of the staff worked in P&C insurance, 8 per cent in life insurance and less than 1 per cent in the Group's parent company Sampo plc. Geographically, 33 per cent worked in Finland, 27 per cent in Sweden, 21 per cent in Norway and 19 per cent in the Baltic and other countries. The average number of employees during the year 2013 was 6,832. A year earlier the corresponding figure was 6,823.