8 Performance analysis per class of P&C insurance

EURm	Accident and health	Motor, third party liability	Motor, other classes	Marine, air and transport	Fire and other damage to property	Third party liability	Credit insurance
Premiums written, gross							
2013	772	689	1,334	148	1,367	216	3
2012	738	693	1,291	150	1,366	203	3
Premiums earned, gross			, -		,		
2013	757	695	1,308	147	1,359	211	2
2012	720	694	1,249	148	1,352	203	2
Claims incurred, gross ¹⁾					-		
2013	-560	-508	-918	-93	-966	-105	-1
2012	-477	-499	-911	-66	-1,006	-96	-1
Operating expenses, gross ²⁾					,		
2013	-135	-144	-195	-26	-207	-31	-0
2012	-125	-144	-191	-26	-208	-31	-0
Profit/loss from ceded reinsurance							
2013	-2	-2	-2	-10	-81	-32	0
2012	-18	5	-2	-25	-70	-34	-0
Technical result before investment retu	rn						
2013	60	41	193	18	105	42	1
2012	100	56	145	31	68	42	1
				Total			
EURm		Legal expenses	Other	direct	Reinsurance assumed	Elimination	Total
		-	Other	direct		Elimination	Total
EURm Premiums written, gross 2013		-	Other 112	direct		Elimination -6	Total 4,768
Premiums written, gross		expenses		direct insurance	assumed		
Premiums written, gross 2013		expenses 40	112	direct insurance 4,680	assumed 94	-6	4,768
Premiums written, gross 2013 2012		expenses 40	112	direct insurance 4,680	assumed 94	-6	4,768
Premiums written, gross 2013 2012 Premiums earned, gross		expenses 40 34	112 117	direct insurance 4,680 4,596	assumed 94 109	-6 -6	<mark>4,768</mark> 4,698
Premiums written, gross 2013 2012 Premiums earned, gross 2013		expenses 40 34 39	112 117 113	direct insurance 4,680 4,596 4,631	assumed 94 109 97	-6 -6 -6	4,768 4,698 4,723
Premiums written, gross 2013 2012 Premiums earned, gross 2013 2012		expenses 40 34 39	112 117 113	direct insurance 4,680 4,596 4,631	assumed 94 109 97	-6 -6 -6	4,768 4,698 4,723
Premiums written, gross 2013 2012 Premiums earned, gross 2013 2012 Claims incurred, gross ¹⁾		expenses 40 34 39 34	112 117 113 116	direct insurance 4,680 4,596 4,631 4,519	assumed 94 109 97 106	-6 -6 -6 -6	4,768 4,698 4,723 4,619
Premiums written, gross 2013 2012 Premiums earned, gross 2013 2012 Claims incurred, gross ¹⁾ 2013		expenses 40 34 39 34 -26	112 117 113 116 -48	direct insurance 4,680 4,596 4,631 4,519 -3,226	assumed 94 109 97 106 -56	-6 -6 -6 -6	4,768 4,698 4,723 4,619 -3,276
Premiums written, gross 2013 2012 Premiums earned, gross 2013 2012 Claims incurred, gross ¹⁾ 2013 2013 2012 2012		expenses 40 34 39 34 -26	112 117 113 116 -48	direct insurance 4,680 4,596 4,631 4,519 -3,226	assumed 94 109 97 106 -56	-6 -6 -6 -6	4,768 4,698 4,723 4,619 -3,276
Premiums written, gross 2013 2012 Premiums earned, gross 2013 2012 Claims incurred, gross ¹⁾ 2013 2013 2012 Operating expenses, gross ²⁾		expenses 40 34 39 34 -26 -24	112 117 113 116 -48 -170	direct insurance 4,680 4,596 4,631 4,519 -3,226 -3,250	assumed 94 109 97 106 -56 -100	-6 -6 -6 -6 6 4	4,768 4,698 4,723 4,619 -3,276 -3,345
Premiums written, gross 2013 2012 Premiums earned, gross 2013 2012 Claims incurred, gross ¹⁾ 2013 2013 2012 Operating expenses, gross ²⁾ 2013		expenses 40 34 39 34 -26 -24 -24	112 117 113 116 -48 -170 -14	direct insurance 4,680 4,596 4,631 4,519 -3,226 -3,250	assumed 94 109 97 106 -56 -100	-6 -6 -6 -6 6 4	4,768 4,698 4,723 4,619 -3,276 -3,345 -773
Premiums written, gross 2013 2012 Premiums earned, gross 2013 2012 Claims incurred, gross ¹⁾ 2013 2012 Operating expenses, gross ²⁾ 2013 2013 2012		expenses 40 34 39 34 -26 -24 -24	112 117 113 116 -48 -170 -14	direct insurance 4,680 4,596 4,631 4,519 -3,226 -3,250	assumed 94 109 97 106 -56 -100 -24 -26 -22	-6 -6 -6 -6 6 4	4,768 4,698 4,723 4,619 -3,276 -3,345 -773
Premiums written, gross 2013 2012 Premiums earned, gross 2013 2012 Claims incurred, gross ¹⁾ 2013 2012 Operating expenses, gross ²⁾ 2013 2012 Profit/loss from ceded reinsurance		expenses 40 34 39 34 -26 -24 -24 -7 -6	112 117 113 116 -48 -170 -14 -10	direct insurance 4,680 4,596 4,631 4,631 4,519 -3,226 -3,220 -3,250	assumed 94 109 97 106 -56 -100 -24 -24	-6 -6 -6 -6 4 11 13	4,768 4,698 4,723 4,619 -3,276 -3,345 -773 -755
Premiums written, gross 2013 2012 Premiums earned, gross 2013 2012 Claims incurred, gross ¹⁾ 2013 2012 Operating expenses, gross ²⁾ 2013 2012 Profit/loss from ceded reinsurance 2013	rn	expenses 40 34 39 34 -26 -24 -24 -7 -6 -0	112 117 113 116 -48 -170 -14 -10 -14	direct insurance 4,680 4,596 4,519 4,631 4,519 -3,226 -3,250 -3,250 -760 -742	assumed 94 109 97 106 -56 -100 -24 -26 -22	-6 -6 -6 -6 4 11 13 6	4,768 4,698 4,723 4,619 -3,276 -3,345 -773 -775 -755 -140
Premiums written, gross 2013 2012 Premiums earned, gross 2013 2012 Claims incurred, gross ¹⁾ 2013 2012 Operating expenses, gross ²⁾ 2013 2012 Profit/loss from ceded reinsurance 2013 2012		expenses 40 34 39 34 -26 -24 -24 -7 -6 -0	112 117 113 116 -48 -170 -14 -10 -14	direct insurance 4,680 4,596 4,519 4,631 4,519 -3,226 -3,250 -3,250 -760 -742	assumed 94 109 97 106 -56 -100 -24 -26 -22	-6 -6 -6 -6 4 11 13 6	4,768 4,698 4,723 4,619 -3,276 -3,345 -773 -775 -755 -140

1) Activity-based operating costs EURm 269 (271) have been allocated to claims incurred.

2) Includes other technical income EURm 28 (33) and other technical expenses EURm 26 (30).

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