

Notes to the liabilities and commitments

16 Pension liabilities

The basic and supplementary pension insurance of Sampo plc's staff is handled through insurances in Varma Mutual Insurance Company and in Mandatum Life Insurance Company Limited.

17 Future rental commitments

EURm	2013	2012
Not more than one year	1	1
Over one year but not more than five years	2	3
Total	3	4

18 Off-balance sheet items

EURm	2013	2012
Underwriting commitments	1	1
Off-balance sheet items total	1	1
To or on behalf of Group companies	-	-
To or on behalf of associates	-	-