

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.

6 Other operating expenses 6 Other operating expenses

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P&C insurance

EURm

2013 2012

| | | |
|--------------------------------------|------|------|
| IT costs | | |
| Other staff costs | -16 | -17 |
| Marketing expenses | -44 | -45 |
| Depreciation and amortisation | -11 | -9 |
| Rental expenses | -53 | -53 |
| Change in deferred acquisition costs | 3 | 10 |
| Direct insurance commissions | -180 | -184 |
| Commissions on reinsurance ceded | 18 | 19 |
| Other | -108 | -144 |

P&C insurance, total

-393 -422

Life insurance

EURm

2013 2012

| | | |
|------------------------------------|-----|-----|
| IT costs | -12 | -14 |
| Other staff costs | -2 | -2 |
| Marketing expenses | -3 | -4 |
| Depreciation and amortisation | -3 | -4 |
| Rental expenses | -3 | -3 |
| Direct insurance commissions | -10 | -8 |
| Commissions of reinsurance assumed | 0 | -1 |
| Commissions on reinsurance ceded | 2 | 1 |
| Other | -23 | -24 |

Life insurance, total

-54 -58

Item Other for P&C and Life Insurance includes e.g. expenses related to communication, external services and other administrative expenses.

Holding

EURm

2013 2012

| | | |
|-------------------------------|----|----|
| IT costs | -0 | -0 |
| Other staff costs | -0 | -0 |
| Marketing expenses | -2 | -1 |
| Depreciation and amortisation | -0 | -0 |
| Rental expenses | -1 | -1 |
| Other | -8 | -9 |

Holding, total

-11 -13

Item Other includes e.g. consultancy fees and rental and other administrative expenses.

Elimination items between segments

16 16

EURm

2013 2012

Group, total

-543 -576