Sampo Group's **Annual Report 2013**

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8 Performance analysis per class of P&C insurance 8 Performance analysis per class of P&C insurance 8 Performance analysis per class of P&C insurance

EURm Accident and health	Motor, party liability	0	Aotor, ther lasses	Marine, air and transport	Fire and other damage to property	eparty ;	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, gro	SS												
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⁾													
	-135	-144	-195	-26	-207	-31	-0						
2012 -	-125	-144	-191	-26	-208	-31	-0						
Profit/loss from ceded	reinsurance	e											
2013	-2	-2	-2	-10	-81	-32	0						
2012	-18	5	-2	-25	-70	-34	-0						
Technical result befo	re												
investment return													
2013	60	41	19 3				1						
2012			4 4 5	7.1	~^	42	4						
2012	100	56	145			42	1						
EURm	Legal	()ther	Total direct	Reinsurance	Elimination							
EURm	Legal expens	()ther										
EURm Premiums written, gro	Legal expens	es C	Other	Total direct insurance	Reinsurance assumed	Elimination ^r	Гotal						
EURm Premiums written, gro	Legal expens	es 40	Other	Total direct insurance 4,680	Reinsurance assumed	Elimination -6	Fotal 4,768						
EURm Premiums written, gro 2013 2012	Legal expens	es C	Other	Total direct insurance 4,680	Reinsurance assumed	Elimination -6	Гotal						
EURm Premiums written, gro 2013 2012 Premiums earned, gro	Legal expens	40 34	Other 112 117	Total direct insurance 4,680 4,596	Reinsurance assumed 94 109	Elimination -6 -6	Fotal 4,768 4,698						
EURm Premiums written, gro 2013 2012 Premiums earned, gro 2013	Legal expens	40 34 39	Other 112 117	Total direct insurance 4,680 4,596 4,631	Reinsurance assumed 94 109	Elimination -6 -6 -6	4,768 4,698 4,723						
EURm Premiums written, gro 2013 2012 Premiums earned, gro 2013 2012	Legal expense oss	40 34	Other 112 117	Total direct insurance 4,680 4,596 4,631	Reinsurance assumed 94 109	Elimination -6 -6 -6	Fotal 4,768 4,698						
EURm Premiums written, gro 2013 2012 Premiums earned, gro 2013 2012 Claims incurred, gross	Legal expense oss	40 34 39 34	112 117 113 116	Total direct insurance 4,680 4,596 4,631 4,519	Reinsurance assumed 94 109 97 106	Elimination -6 -6 -6	4,768 4,698 4,723 4,619						
EURm Premiums written, gro 2013 2012 Premiums earned, gro 2013 2012 Claims incurred, gross 2013	Legal expense oss	40 34 39 34 -26	112 117 113 116	Total direct insurance 4,680 4,596 4,631 4,519 -3,226	Reinsurance assumed 94 109 97 106 -56	Elimination -6 -6 -6 -6 6	4,768 4,698 4,723 4,619						
EURm Premiums written, gro 2013 2012 Premiums earned, gro 2013 2012 Claims incurred, gross 2013 2012	Legal expensess	40 34 39 34	112 117 113 116	Total direct insurance 4,680 4,596 4,631 4,519 -3,226	Reinsurance assumed 94 109 97 106 -56	Elimination -6 -6 -6 -6 6	4,768 4,698 4,723 4,619 -3,276						
EURm Premiums written, gro 2013 2012 Premiums earned, gro 2013 2012 Claims incurred, gross 2013 2012 Operating expenses, g	Legal expensess	40 34 39 34 -26 -24	112 117 113 116 -48 -170	Total direct insurance 4,680 4,596 4,631 4,519 -3,226 -3,250	Reinsurance assumed 94 109 97 106 -56 -100	Elimination -6 -6 -6 -6 4	4,768 4,698 4,723 4,619 -3,276 -3,345						
EURm Premiums written, gro 2013 2012 Premiums earned, gro 2013 2012 Claims incurred, gross 2013 2012 Operating expenses, g 2013	Legal expensess	40 34 39 34 -26 -24	112 117 113 116 -48 -170	Total direct insurance 4,680 4,596 4,631 4,519 -3,226 -3,250	Reinsurance assumed 94 109 97 106 -56 -100	Elimination -6 -6 -6 -6 -6 -1 -1 -1	4,768 4,698 4,723 4,619 -3,276 -3,345						
EURm Premiums written, gro 2013 2012 Premiums earned, gro 2013 2012 Claims incurred, gross 2013 2012 Operating expenses, g 2013 2012	Legal expensess ss ss ross ²⁾	40 34 39 34 -26 -24 -7 -6	112 117 113 116 -48 -170	Total direct insurance 4,680 4,596 4,631 4,519 -3,226 -3,250	Reinsurance assumed 94 109 97 106 -56 -100	Elimination -6 -6 -6 -6 -6 4	4,768 4,698 4,723 4,619 -3,276 -3,345						
Premiums written, gro 2013 2012 Premiums earned, gro 2013 2012 Claims incurred, gross 2013 2012 Operating expenses, g 2013 2012 Profit/loss from ceded	Legal expensess ss ss ross ²⁾	40 34 39 34 -26 -24	112 117 113 116 -48 -170 -14	Total direct insurance 4,680 4,596 4,631 4,519 -3,226 -3,250 -760 -742	Reinsurance assumed 94 109 97 106 -56 -100 -24 -26	Elimination -6 -6 -6 -6 -6 -1 -6 -1 -1 -1 -1 -1	4,768 4,698 4,723 4,619 -3,276 -3,345 -773 -755						
EURm Premiums written, gro 2013 2012 Premiums earned, gro 2013 2012 Claims incurred, gross 2013 2012 Operating expenses, g 2013 2012	Legal expensess ss ss ross ²⁾	40 34 39 34 -26 -24 -7 -6	112 117 113 116 -48 -170	Total direct insurance 4,680 4,596 4,631 4,519 -3,226 -3,250 -760 -742	Reinsurance assumed 94 109 97 106 -56 -100 -24 -26	Elimination -6 -6 -6 -6 4 11 13	4,768 4,698 4,723 4,619 -3,276 -3,345						

2013	6	37	501	16	17	534
2012	3	35	481	-13	17	485

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).