

Sampo Group's Annual Report 2013

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1 Insurance premiums written 1 Insurance premiums written

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P&C insurance

EURm

2013 2012

Premiums from insurance contracts

Premiums written, direct insurance

4,674 4,590

Premiums written, assumed reinsurance

94 109

Premiums written, gross

4,768 4,698

Reinsurers' share of premiums written

-208 -258

Premiums written, net

4,560 4,441

Change in unearned premium provision

-46 -79

Reinsurers' share

-10 1

Change in unearned premium provision, net

-55 -78

Premiums earned, total

4,505 4,363

Life insurance

EURm

2013 2012

Premiums from insurance contracts

Premiums written, direct insurance

624 591

Premiums written, assumed reinsurance

4 2

Insurance contracts total, gross

628 593

Premium revenue ceded to reinsurers on insurance contracts issued

-5 -5

Insurance contracts total, net

623 588

Investment contracts

440 389

Premiums written, net ¹⁾

1,063 977

Elimination items between segments

-6-5

Group, total

5,618 5,413

1) The change in unearned premiums is presented in note 4 "The change in insurance and investment liabilities".

Specification of premiums written in Life insurance

EURm

2013 2012

Premiums from insurance contracts

Premiums from contracts with discretionary participation feature

153 168

Premiums from unit-linked contracts

469 421

Premiums from other contracts

1 1

Total

624 591

Assumed reinsurance

4 2

Premiums from investment contracts

Premiums from contracts with discretionary participation feature

0 0

Premiums from unit-linked contracts

440 389

Total

440 389

Insurance and investment contracts, total

1,068 983

Reinsurers' share

-5 -5

Premiums written, total

1,063 977

Single and regular premiums from direct insurance

Regular premiums, insurance contracts	291	320
Single premiums, insurance contracts	333	271
Single premiums, investment contracts	440	389
Total	1,064	981