8 Performance analysis per class of P&C insurance

	Accident and	Motor, third party	Motor, other	Marine, air and	Fire and other damage	Third party	Credit
EURm	health	liability	classes	transport	to property	liability	insurance
Premiums written, gross							
2014	774	657	1,309	130	1,317	212	2
2013	772	689	1,334	148	1,367	216	3
Premiums earned, gross							
2014	769	664	1,288	130	1,330	211	3
2013	757	695	1,308	147	1,359	211	2
Claims incurred, gross ¹⁾							
2014	-554	-523	-885	-86	-881	-84	-0
2013	-560	-508	-918	-93	-966	-105	-1
Operating expenses, gross ²⁾							
2014	-133	-140	-192	-22	-213	-34	-0
2013	-135	-144	-195	-26	-207	-31	-0
Profit/loss from ceded reinsurance							
2014	-13	2	-2	-9	-83	-31	0
2013	-2	-2	-2	-10	-81	-32	0
Technical result before investment return							
2014	69	3	209	14	152	62	2
2013	60	41	193	18	105	42	1
2013	60	Legal		Total direct	Reinsurance		
	60		193 Other	Total	Reinsurance	42 Elimination	1 Total
2013	60	Legal		Total direct insurance	Reinsurance		
2013 EURm	60	Legal		Total direct	Reinsurance		
2013 EURm Premiums written, gross	60	Legal expenses	Other	Total direct insurance	Reinsurance assumed	Elimination	Total
2013 EURm Premiums written, gross 2014	60	Legal expenses 41	Other 112	Total direct insurance 4,555	Reinsurance assumed 84	Elimination -5	Total 4,634
2013 EURm Premiums written, gross 2014 2013	60	Legal expenses 41	Other 112	Total direct insurance 4,555	Reinsurance assumed 84	Elimination -5	Total 4,634
2013 EURm Premiums written, gross 2014 2013 Premiums earned, gross 2014 2013	60	Legal expenses 41 40	Other 112 112	Total direct insurance 4,555 4,680	Reinsurance assumed 84 94	Elimination -5 -6	Total 4,634 4,768
2013 EURm Premiums written, gross 2014 2013 Premiums earned, gross 2014	60	Legal expenses 41 40 41	Other 112 112 111	Total direct insurance 4,555 4,680 4,547	Reinsurance assumed 84 94 89	Elimination -5 -6	Total 4,634 4,768 4,631
EURm Premiums written, gross 2014 2013 Premiums earned, gross 2014 2013	60	Legal expenses 41 40 41	Other 112 112 111	Total direct insurance 4,555 4,680 4,547	Reinsurance assumed 84 94 89	Elimination -5 -6	Total 4,634 4,768 4,631
EURm Premiums written, gross 2014 2013 Premiums earned, gross 2014 2013 Claims incurred, gross ¹⁾	60	Legal expenses 41 40 40 41 39	Other 112 112 111 111 113	Total direct insurance 4,555 4,680 4,547 4,631	Reinsurance assumed 84 94 94 89 97	Elimination -5 -6 -6	Total 4,634 4,768 4,631 4,723
2013 EURm Premiums written, gross 2014 2013 Premiums earned, gross 2014 2013 Claims incurred, gross ¹⁾ 2014	60	Legal expenses 41 40 40 41 39	Other 112 112 111 111 113 -72	Total direct insurance 4,555 4,680 4,547 4,631 -3,115	Reinsurance assumed 84 94 94 89 97	Elimination -5 -6 -5 -6	Total 4,634 4,768 4,631 4,723 -3,180
EURm Premiums written, gross 2014 2013 Premiums earned, gross 2014 2013 Claims incurred, gross ¹⁾ 2014 2013 2014 2014 2014 2014 2014 2014 2014 2014	60	Legal expenses 41 40 40 41 39	Other 112 112 111 111 113 -72	Total direct insurance 4,555 4,680 4,547 4,631 -3,115	Reinsurance assumed 84 94 94 89 97	Elimination -5 -6 -5 -6	Total 4,634 4,768 4,631 4,723 -3,180
EURm Premiums written, gross 2014 2013 Premiums earned, gross 2014 2013 Claims incurred, gross ¹⁾ 2014 2013 Claims incurred, gross ²⁾	60	Legal expenses 41 40 40 41 39 -29 -26	Other 112 112 111 113 -72 -48	Total direct insurance 4,555 4,680 4,547 4,631 -3,115 -3,226	Reinsurance assumed 84 94 94 97 97 97 -71 -56	Elimination -5 -6 -6 -6 -6 6	Total 4,634 4,768 4,631 4,723 -3,180 -3,276
EURm Premiums written, gross 2014 2013 Premiums earned, gross 2014 2013 Claims incurred, gross ¹⁾ 2014 2013 Operating expenses, gross ²⁾ 2014	60	Legal expenses 41 40 41 39 -29 -26 -26	Other 112 112 111 111 113 -72 -48 -16	Total direct insurance 4,555 4,680 4,547 4,631 -3,115 -3,226 -756	Reinsurance assumed 84 94 94 97 97 97 -71 -56	Elimination -5 -6 -5 -6 -6 -6 -1 -1 -1 -1 -1 -1 -1 -1 -1 -1 -1 -1 -1	Total 4,634 4,768 4,631 4,723 -3,180 -3,276 -758
EURm Premiums written, gross 2014 2013 Premiums earned, gross 2014 2013 Claims incurred, gross ¹⁾ 2014 2013 Operating expenses, gross ²⁾ 2014 2013	60	Legal expenses 41 40 41 39 -29 -26 -26	Other 112 112 111 111 113 -72 -48 -16	Total direct insurance 4,555 4,680 4,547 4,631 -3,115 -3,226 -756	Reinsurance assumed 84 94 94 97 97 97 -71 -56	Elimination -5 -6 -5 -6 -6 -6 -1 -1 -1 -1 -1 -1 -1 -1 -1 -1 -1 -1 -1	Total 4,634 4,768 4,631 4,723 -3,180 -3,276 -758
EURm Premiums written, gross 2014 2013 Premiums earned, gross 2014 2013 Claims incurred, gross ¹⁾ 2014 2013 Operating expenses, gross ²⁾ 2014 2013 Profit/loss from ceded reinsurance	60	Legal expenses 41 40 40 40 40 40 40 40 40 40 40 40 41 40 40 41 40 40 40 40 40 40 40 40 40 40 40 40 40	Other 112 112 111 113 -72 -48 -16 -14	Total direct insurance 4,555 4,680 4,547 4,631 -3,115 -3,226 -756 -756	Reinsurance assumed 84 94 94 97 97 97 97 97 97 97 97 97 97 97 97 97	Elimination -5 -6 -6 -6 -6 -6 13 13	Total 4,634 4,768 4,631 4,723 -3,180 -3,276 -758 -773
EURm Premiums written, gross 2014 2013 Premiums earned, gross 2014 2013 Claims incurred, gross ¹⁾ 2014 2013 Operating expenses, gross ²⁾ 2014 2013 Profit/loss from ceded reinsurance 2014	60	Legal expenses 41 40 40 40 40 40 41 39 -26 -26 -26 -26 -26 -27 -7 -7	Other 112 112 111 111 113 -72 -48 -16 -14 -8	Total direct insurance 4,555 4,680 4,547 4,631 -3,115 -3,226 -3,226 -756 -750 -760	Reinsurance assumed 84 94 94 97 97 97 97 97 97 97 97 97 97 97 97 97	Elimination -5 -6 -6 -6 -6 -6 -1 1 -1 1 1 1	Total 4,634 4,768 4,631 4,723 -3,180 -3,276 -758 -773 -7143
EURm Premiums written, gross 2014 2013 Premiums earned, gross 2014 2013 Claims incurred, gross ¹⁾ 2014 2013 Claims incurred, gross ²⁾ 2014 2013 Operating expenses, gross ²⁾ 2014 2013 Profit/loss from ceded reinsurance 2014 2013 Profit/loss from ceded reinsurance 2014 2013 Technical result before investment	60	Legal expenses 41 40 40 40 40 40 41 39 -26 -26 -26 -26 -26 -27 -7 -7	Other 112 112 111 111 113 -72 -48 -16 -14 -8	Total direct insurance 4,555 4,680 4,547 4,631 -3,115 -3,226 -3,226 -756 -750 -760	Reinsurance assumed 84 94 94 97 97 97 97 97 97 97 97 97 97 97 97 97	Elimination -5 -6 -6 -6 -6 -6 -1 1 -1 1 1 1	Total 4,634 4,768 4,631 4,723 -3,180 -3,276 -758 -773 -7143

1) Activity-based operating costs EURm 260 (269) have been allocated to claims incurred.

2) Includes other technical income EURm 27 (28) and other technical expenses EURm 27 (26).

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