

Notes on the liabilities and commitments

15 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.

16 Future rental commitments

EURm	2014	2013
Not more than one year	1	1
Over one year but not more than five years	1	2
Total	2	3

17 Off-balance sheet items

EURm	2014	2013
Underwriting commitments	1	1
Off-balance sheet items total	1	1
To or on behalf of Group companies	-	-
To or on behalf of associates	-	-