

8 Performance analysis per class of P&C insurance

EURm	Accident and health	Motor, third party liability	Motor, other classes	Marine, air and transport	Fire and other damage to property	Third party liability	Credit insurance
Premiums written, gross							
2015	754	635	1,294	125	1,296	202	2
2014	774	657	1,309	130	1,317	212	2
Premiums earned, gross							
2015	740	636	1,266	123	1,299	204	2
2014	769	664	1,288	130	1,330	211	3
Claims incurred, gross ¹⁾							
2015	-525	-581	-854	-83	-851	-132	-1
2014	-554	-523	-885	-86	-881	-84	-0
Operating expenses, gross ²⁾							
2015	-133	-136	-184	-21	-210	-33	-0
2014	-133	-140	-192	-22	-213	-34	-0
Profit/loss from ceded reinsurance							
2015	-9	-1	-1	-12	-76	-12	-
2014	-13	2	-2	-9	-83	-31	-
Technical result before investment return							
2015	73	-83	226	7	162	28	1
2014	69	3	209	14	152	62	2

EURm	Legal expenses	Other	Total direct insurance	Reinsurance assumed	Elimination	Total
Premiums written, gross						
2015	45	114	4,465	94	0	4,559
2014	41	112	4,555	84	-5	4,634
Premiums earned, gross						
2015	44	111	4,424	96	-0	4,520
2014	41	111	4,547	89	-5	4,631
Claims incurred, gross ¹⁾						
2015	-27	-99	-3,153	-48	7	-3,194
2014	-29	-72	-3,115	-71	6	-3,180
Operating expenses, gross ²⁾						
2015	-7	-16	-740	-17	135	-622
2014	-7	-16	-756	-15	13	-758
Profit/loss from ceded reinsurance						
2015	-	-7	-117	6	0	-112
2014	-	-8	-144	-4	5	-143
Technical result before investment return						
2015	9	-10	414	37	142	592
2014	6	15	533	-1	19	551

1) Activity-based operating costs EURm 249 (260) have been allocated to claims incurred.

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

