8 Performance analysis per class of P&C insurance

	Accident and	Motor, third party	Motor, other	Marine, air and	Fire and other damage to	Third party	Credit
EURm	health	liability	classes	transport	property	liability	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
EURm Premiums written, gross		-	Other	direct		Elimination	Total
		-	Other 114	direct		Elimination	Total 4,559
Premiums written, gross		expenses		direct insurance	assumed		
Premiums written, gross 2015		expenses 45	114	direct insurance 4,465	assumed 94	0	4,559
Premiums written, gross 2015 2014		expenses 45	114	direct insurance 4,465	assumed 94	0	4,559
Premiums written, gross 2015 2014 Premiums earned, gross		expenses 45 41	114 112	direct insurance 4,465 4,555	assumed 94 84	0 -5	4,559 4,634
Premiums written, gross 2015 2014 Premiums earned, gross 2015		expenses 45 41 44	114 112 111	direct insurance 4,465 4,555 4,424	assumed 94 84 96	0 -5 -0	4,559 4,634 4,520
Premiums written, gross 2015 2014 Premiums earned, gross 2015 2014		expenses 45 41 44	114 112 111	direct insurance 4,465 4,555 4,424	assumed 94 84 96	0 -5 -0	4,559 4,634 4,520
Premiums written, gross 2015 2014 Premiums earned, gross 2015 2014 Claims incurred, gross ¹⁾		expenses 45 41 44 44 41	114 112 111 111	direct insurance 4,465 4,555 4,525 4,424 4,547	assumed 94 84 96 89	0 -5 -0 -5	4,559 4,634 4,520 4,631
Premiums written, gross 2015 2014 Premiums earned, gross 2015 2014 Claims incurred, gross ¹⁾ 2015		expenses 45 41 44 41 41 -27 -29	114 112 111 111 -99 -72	direct insurance 4,465 4,555 4,555 4,424 4,547 -3,153	assumed 94 84 96 89 -48 -71	0 -5 -0 -5 7	4,559 4,634 4,520 4,631 -3,194
Premiums written, gross 2015 2014 Premiums earned, gross 2015 2014 Claims incurred, gross ¹⁾ 2015 2015 2014		expenses 45 41 44 41 41 -27 -29	114 112 111 111 -99	direct insurance 4,465 4,555 4,555 4,424 4,547 -3,153	assumed 94 84 96 89 89 -48	0 -5 -0 -5 7	4,559 4,634 4,520 4,631 -3,194
Premiums written, gross 2015 2014 Premiums earned, gross 2015 2014 Claims incurred, gross ¹⁾ 2015 2015 2014 Operating expenses, gross ²⁾		expenses 45 41 44 41 41 -27 -29	114 112 111 111 -99 -72	direct insurance 4,465 4,555 4,424 4,547 -3,153 -3,115	assumed 94 84 96 89 -48 -71	0 -5 -0 -5 7 6	4,559 4,634 4,520 4,631 -3,194 -3,180
Premiums written, gross 2015 2014 Premiums earned, gross 2015 2014 Claims incurred, gross ¹⁾ 2015 2015 2014 Operating expenses, gross ²⁾ 2015		expenses 45 41 44 41 41 -27 -29	114 112 111 111 -99 -72 -16	direct insurance 4,465 4,555 4,557 4,424 4,547 -3,153 -3,115	assumed 94 84 96 89 -48 -71 -17	0 -5 -0 -5 7 6 135	4,559 4,634 4,520 4,631 -3,194 -3,180 -622 -758
Premiums written, gross 2015 2014 Premiums earned, gross 2015 2014 Claims incurred, gross ¹⁾ 2015 2014 Operating expenses, gross ²⁾ 2015 2014 Profit/loss from ceded reinsurance 2015		expenses 45 41 44 41 41 -27 -29	114 112 111 111 -99 -72 -16	direct insurance 4,465 4,555 4,557 4,424 4,547 -3,153 -3,115	assumed 94 84 96 89 -48 -71 -17	0 -5 -0 -5 7 6 135	4,559 4,634 4,520 4,631 -3,194 -3,180 -622 -758 -112
Premiums written, gross 2015 2014 Premiums earned, gross 2015 2014 Claims incurred, gross ¹⁾ 2015 2014 Operating expenses, gross ²⁾ 2015 2014 Profit/loss from ceded reinsurance		expenses 45 41 44 41 41 -27 -29	114 112 111 111 -99 -72 -16 -16	direct insurance 4,465 4,555 4,424 4,547 -3,153 -3,153 -3,115 -3,115	assumed 94 84 96 89 -48 -71 -17 -17	0 -5 -0 -5 7 6 135 13	4,559 4,634 4,520 4,631 -3,194 -3,180 -622 -758
Premiums written, gross 2015 2014 Premiums earned, gross 2015 2014 Claims incurred, gross ¹⁾ 2015 2014 Operating expenses, gross ²⁾ 2015 2014 Profit/loss from ceded reinsurance 2015		expenses 45 41 44 44 41 -27 -29 -29 -29 -7 -7	114 112 111 111 -99 -72 -16 -16 -16 -7	direct insurance 4,465 4,555 4,424 4,424 4,547 -3,153 -3,115 -3,115 -3,115 -3,115	assumed 94 84 96 89 -48 -71 -17 -15 6	0 -5 -0 -5 7 6 135 13 13	4,559 4,634 4,520 4,631 -3,194 -3,180 -622 -758 -112
Premiums written, gross 2015 2014 Premiums earned, gross 2015 2014 Claims incurred, gross ¹⁾ 2015 2014 Operating expenses, gross ²⁾ 2015 2014 Profit/loss from ceded reinsurance 2015 2014 Profit/loss from ceded reinsurance 2015 2014 Profit/loss from ceded reinsurance 2015		expenses 45 41 44 44 41 -27 -29 -29 -29 -7 -7	114 112 111 111 -99 -72 -16 -16 -16 -7	direct insurance 4,465 4,555 4,424 4,424 4,547 -3,153 -3,115 -3,115 -3,115 -3,115	assumed 94 84 96 89 -48 -71 -17 -15 6	0 -5 -0 -5 7 6 135 13 13	4,559 4,634 4,520 4,631 -3,194 -3,180 -622 -758 -112
Premiums written, gross 2015 2014 Premiums earned, gross 2015 2014 Claims incurred, gross ¹⁾ 2015 2014 Operating expenses, gross ²⁾ 2015 2014 Profit/loss from ceded reinsurance 2015 2014 Profit/loss from ceded reinsurance 2015 2014 Technical result before investment return		expenses 45 41 44 41 41 -27 -29 -29 -7 -7 -7 -7	114 112 111 111 -99 -72 -16 -16 -16 -7 -7 -8	direct insurance 4,465 4,555 4,547 4,547 -3,153 -3,153 -3,115 -3,115 -3,115 -3,115 -3,115	assumed 94 84 96 89 -48 -71 -17 -15 6 6 -4	0 -5 -0 -5 7 6 135 13 13 0 0 5	4,559 4,634 4,520 4,631 -3,194 -3,180 -622 -758 -112 -143

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).

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