## Life Insurance Key Figures

## **Expense ratio**

- + operating expenses before change in deferred acquisition costs
- + claims settlement expenses

expense charges

x 100%

\_

This is a user defined extract from Sampo's Online Annual Report and this kind of extract can in no circumstances be referred to as Sampo's Annual Report or an extract thereof. Sampo's entire Annual Report is available at www.sampo.com/annualreport.