

**POHJANTÄHTI Mutual Insurance  
Company  
Balance on technical account by group of insurance classes**

1000 EUR

Insurance class groups	Year	Premiums written before reinsurers' share	Premiums earned before reinsurers' share	Claims incurred before reinsurers' share	Operating expenses before reinsurance commissions and profit participation	Reinsurance balance	Balance on technical account before change in collective guarantee item and equalization provision
		1	2	3	4	5	6
Statutory workers' compensation	2010	10 082	10 020	-5 296	-1 941	-88	2 695
	2009	10 904	10 719	-4 723	-1 768	-44	4 184
	2008	10 969	10 771	-5 850	-2 029	70	2 962
Other accident and health	2010	11 140	11 059	-10 188	-2 970	-133	-2 232
	2009	10 587	10 259	-9 385	-2 426	-130	-1 682
	2008	10 038	9 641	-8 704	-2 579	-139	-1 781
Motor. third party liability	2010	20 443	19 416	-11 210	-3 192	270	5 283
	2009	19 312	18 479	-14 005	-2 886	714	2 302
	2008	18 997	18 018	-11 511	-2 025	1 201	5 683
Motor. other classes	2010	16 291	15 764	-12 424	-2 948	-100	293
	2009	14 702	14 298	-11 156	-3 009	-90	42
	2008	13 895	13 597	-11 114	-3 637	-100	-1 253
Marine. aviation and transport	2010	549	546	-278	-402	-17	-150
	2009	520	502	-296	-347	-12	-153
	2008	481	446	-199	-365	-5	-123
Fire and other damage to property	2010	20 830	20 598	-15 117	-5 208	-891	-618
	2009	19 767	19 330	-12 061	-4 776	-892	1 601
	2008	18 856	18 680	-16 696	-4 498	1 445	-1 069
Third party liability	2010	2 998	2 943	-1 697	-792	-446	9
	2009	2 874	2 794	-1 686	-709	-181	217
	2008	2 756	2 630	-2 031	-689	-81	-172
Credit and suretyship	2010	1	0	0	-70	0	-71
	2009	3	3	0	-65	0	-62
	2008	3	4	0	-65	0	-60
Legal expenses	2010	1 640	1 559	-1 751	-613	8	-797
	2009	1 458	1 402	-1 245	-477	-31	-350
	2008	1 358	1 328	-1 294	-536	-3	-506
Miscellaneous	2010	517	500	-316	-392	-142	-349
	2009	480	464	167	-304	-499	-172
	2008	462	447	-22	-352	481	553
<b>DIRECT INSURANCE IN TOTAL</b>	2010	84 492	82 405	-58 276	-18 528	-1 538	4 063
	2009	80 606	78 250	-54 390	-16 768	-1 166	5 925
	2008	77 815	75 562	-57 421	-16 775	2 867	4 232
Reinsurance	2010	4	4	-16	-44	0	-56
	2009	103	103	-87	-45	0	-28
	2008	110	110	-28	-44	0	37
<b>TOTAL</b>	2010	84 496	82 409	-58 292	-18 572	-1 538	4 007
	2009	80 710	78 353	-54 477	-16 813	-1 166	5 897
	2008	77 925	75 672	-57 449	-16 819	2 867	4 270
Change in Guarantee fund	2010						-31
	2009						-30
	2008						-33
Change in equalization provision	2010						-1 533
	2009						-2 508
	2008						-1 721
<b>BALANCE ON TECHNICAL ACCOUNT</b>	2010						2 443
	2009						3 359
	2008						2 516