

## 6 Other operating expenses

### P&C insurance

EURm	2016	2015
IT costs	-103	-114
Other staff costs	-14	-15
Marketing expenses	-38	-38
Depreciation and amortisation	-12	-9
Rental expenses	-46	-45
Change in deferred acquisition costs	-10	-5
Direct insurance commissions	-163	-167
Commissions on reinsurance ceded	12	14
Other	-98	-98
<b>P&amp;C insurance, total</b>	<b>-472</b>	<b>-477</b>

### Life insurance

EURm	2016	2015
IT costs	-18	-17
Other staff costs	-2	-2
Marketing expenses	-4	-4
Depreciation and amortisation	-2	-2
Rental expenses	-4	-4
Direct insurance commissions	-8	-9
Commissions of reinsurance assumed	-1	-1
Commissions on reinsurance ceded	2	1
Other	-42	-38
<b>Life insurance, total</b>	<b>-78</b>	<b>-74</b>

Item Other for P&C and Life Insurance includes e.g. expenses related to communication, external services and other administrative expenses.

### Holding

EURm	2016	2015
IT costs	-1	-1
Marketing expenses	-1	-1
Rental expenses	-1	-1
Other	-15	-9
<b>Holding, total</b>	<b>-18</b>	<b>-12</b>

Item Other includes e.g. consultancy fees and rental and other administrative expenses.

Elimination items between segments	16	17
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EURm	2016	2015
<b>Group, total</b>	<b>-551</b>	<b>-545</b>