

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
P&C insurance, total	-472	-477

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
Life insurance, total	-78	-74

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
Holding, total	-18	-12
Item Other includes e.g. consultancy fees and rental and other administrative expenses.		
Elimination items between segments	16	17
EURm	2016	2015
Group, total	-551	-545