

2016

contracts

4 Change in liabilities for insurance and investment contracts

P&C insurance

EURm	2016	2015
Change in unearned premium provision	-4	-39
Reinsurers' share	-2	5
Change in unearned premium provision, net	-6	-34

Life insurance

EURm	2016	2015
Insurance contracts		
Life-insurance		
Contracts with discretionary participation feature (DPF)	23	15
Unit-linked contracts	-252	-292
Total	-228	-278
Pension insurance		
Contracts with discretionary participation feature (DPF)	67	94
Unit-linked contracts	-116	-143
Total	-49	-49
Insurance contracts total	-277	-327
Investment contracts		
Capital redemption policy		
Contracts with discretionary participation feature (DPF)	10	-33
Unit-linked contracts	-198	-102
Investment contracts, total	-188	-135
Change in liabilities for insurance and investment contracts in total, net	-465	-462
Elimination items between segments	24	-5
Group, total	-448	-502