

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
<b>Change in unearned premium provision, net</b>	<b>-6</b>	<b>-34</b>

### Life insurance

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