

30 Provisions

P&C insurance

EURm	2016
At 1 Jan. 2016	51
Exchange rate differences	-1
Additions	9
Amounts used during the period	-22
Unused amounts reversed during the period	-1
At 31 Dec. 2016	35
Current (less than 1 year)	8
Non-current (more than 1 year)	27
Total	35

EURm 11 of the provision consist of assets reserved for the development of efficient administrative and claims-adjustment processes and structural changes in distribution channels result in organisational changes that affect all business areas. In addition, the item includes a provision of about EURm 21 for law suits and other uncertain liabilities.