

30 Provisions

P&C insurance

EURm	2015
At 1 Jan. 2015	63
Exchange rate differences	1
Additions	12
Amounts used during the period	-20
Unused amounts reversed during the period	-5
At 31 Dec. 2015	51
Current (less than 1 year)	14
Non-current (more than 1 year)	37
Total	51

EURm 17 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 30 for law suits and other uncertain liabilities.