

## 30 Provisions

### P&C insurance

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

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.