

4 Change in liabilities for insurance and investment contracts

P&C insurance

EURm	2015	2014
Change in unearned premium provision	-39	-3
Reinsurers' share	5	-3
Change in unearned premium provision, net	-34	-6

Life insurance

EURm	2015	2014
Insurance contracts		
Life-insurance		
Contracts with discretionary participation feature (DPF)	15	17
Unit-linked contracts	-292	-292
Total	-278	-275
Pension insurance		
Contracts with discretionary participation feature (DPF)	94	144
Unit-linked contracts	-143	-177
Total	-49	-34
Assumed reinsurance	0	2
Insurance contracts total	-327	-306
Investment contracts		
Capital redemption policy		
Contracts with discretionary participation feature (DPF)	-33	-4
Unit-linked contracts	-102	-188
Investment contracts, total	-135	-192
Change in liabilities for insurance and investment contracts in total, net	-462	-499
Elimination items between segments	-5	16
Group, total	-502	-489