## 6 Other operating expenses

## **P&C** insurance

JRm	2015	2014
IT costs	-114	-101
Other staff costs	-15	-15
Marketing expenses	-38	-42
Depreciation and amortisation	-9	-15
Rental expenses	-45	-48
Change in deferred acquisition costs	-5	-14
Direct insurance comissions	-167	-171
Commissions on reinsurance ceded	14	14
Other	-98	-111
C insurance, total	-477	-502

## Life insurance

Rm	2015	2014
IT costs	-17	-14
Other staff costs	-2	-2
Marketing expenses	-4	-3
Depreciation and amortisation	-2	-2
Rental expenses	-4	-3
Direct insurance comissions	-9	-10
Comissions of reinsurance assumed	-1	-2
Commissions on reinsurance ceded	1	2
Other	-38	-25
e insurance, total	-74	-60

Item Other for P&C and Life Insurance includes e.g. expenses related to communication, external services and other administrative expenses.

## Holding

EURm	2015	2014
IT costs	-1	-1
Marketing expenses	-1	-1
Rental expenses	-1	-1
Other	-9	-9
Holding, total	-12	-12
Item Other includes e.g. consultancy fees and rental and other administrative expenses.		
Elimination items between segments	17	16
EURm	2015	2014
Group, total	-545	-558

1

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