

## 6 Other operating expenses

### P&C insurance

EURm	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 commissions	-167	-171
Commissions on reinsurance ceded	14	14
Other	-98	-111
<b>P&amp;C insurance, total</b>	<b>-477</b>	<b>-502</b>

### Life insurance

EURm	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 commissions	-9	-10
Commissions of reinsurance assumed	-1	-2
Commissions on reinsurance ceded	1	2
Other	-38	-25
<b>Life insurance, total</b>	<b>-74</b>	<b>-60</b>

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
<b>Holding, total</b>	<b>-12</b>	<b>-12</b>

Item Other includes e.g. consultancy fees and rental and other administrative expenses.

Elimination items between segments	17	16
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EURm	2015	2014
<b>Group, total</b>	<b>-545</b>	<b>-558</b>