

6 Other operating expenses

P&C insurance

EURm	2014	2013
IT costs	-101	-100
Other staff costs	-15	-16
Marketing expenses	-42	-44
Depreciation and amortisation	-15	-11
Rental expenses	-48	-53
Change in deferred acquisition costs	-14	3
Direct insurance commissions	-171	-180
Commissions on reinsurance ceded	14	18
Other	-111	-108
P&C insurance, total	-502	-493

Life insurance

EURm	2014	2013
IT costs	-14	-12
Other staff costs	-2	-2
Marketing expenses	-3	-3
Depreciation and amortisation	-2	-3
Rental expenses	-3	-3
Direct insurance commissions	-10	-10
Commissions of reinsurance assumed	-2	0
Commissions on reinsurance ceded	2	2
Other	-25	-23
Life insurance, total	-60	-54

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

Holding

EURm	2014	2013
IT costs	-1	-0
Marketing expenses	-1	-2
Rental expenses	-1	-1
Other	-9	-8
Holding, total	-12	-11

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

Elimination items between segments	16	16
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EURm	2014	2013
Group, total	-558	-543