

4 Change in liabilities for insurance and investment contracts

P&C insurance

EURm	2014	2013
Change in unearned premium provision	-3	-46
Reinsurers' share	-3	-10
Change in unearned premium provision, net	-6	-55

Life insurance

EURm	2014	2013
Insurance contracts		
Life-insurance		
Contracts with discretionary participation feature (DPF)	17	19
Unit-linked contracts	-292	-232
Total	-275	-213
Pension insurance		
Contracts with discretionary participation feature (DPF)	144	102
Unit-linked contracts	-177	-183
Total	-34	-80
Assumed reinsurance	2	-3
Insurance contracts total	-306	-296
Investment contracts		
Capital redemption policy		
Contracts with discretionary participation feature (DPF)	-4	2
Unit-linked contracts	-188	-353
Investment contracts, total	-192	-352
Change in liabilities for insurance and investment contracts in total, net	-499	-648
Elimination items between segments	16	6
Group, total	-489	-697