

## 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
<b>P&amp;C insurance, total</b>	<b>-502</b>	<b>-493</b>

### 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
<b>Life insurance, total</b>	<b>-60</b>	<b>-54</b>

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
<b>Holding, total</b>	<b>-12</b>	<b>-11</b>

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
<b>Group, total</b>	<b>-558</b>	<b>-543</b>