

6 Other operating expenses

P&C insurance

| EURm | 2013 | 2012 |
|--------------------------------------|-------------|-------------|
| IT costs | | |
| Other staff costs | -16 | -17 |
| Marketing expenses | -44 | -45 |
| Depreciation and amortisation | -11 | -9 |
| Rental expenses | -53 | -53 |
| Change in deferred acquisition costs | 3 | 10 |
| Direct insurance commissions | -180 | -184 |
| Commissions on reinsurance ceded | 18 | 19 |
| Other | -108 | -144 |
| P&C insurance, total | -393 | -422 |

Life insurance

| EURm | 2013 | 2012 |
|------------------------------------|------------|------------|
| IT costs | -12 | -14 |
| Other staff costs | -2 | -2 |
| Marketing expenses | -3 | -4 |
| Depreciation and amortisation | -3 | -4 |
| Rental expenses | -3 | -3 |
| Direct insurance commissions | -10 | -8 |
| Commissions of reinsurance assumed | 0 | -1 |
| Commissions on reinsurance ceded | 2 | 1 |
| Other | -23 | -24 |
| Life insurance, total | -54 | -58 |

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

Holding

| EURm | 2013 | 2012 |
|-------------------------------|------------|------------|
| IT costs | -0 | -0 |
| Other staff costs | -0 | -0 |
| Marketing expenses | -2 | -1 |
| Depreciation and amortisation | -0 | -0 |
| Rental expenses | -1 | -1 |
| Other | -8 | -9 |
| Holding, total | -11 | -13 |

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

| | | |
|------------------------------------|----|----|
| Elimination items between segments | 16 | 16 |
|------------------------------------|----|----|

| EURm | 2013 | 2012 |
|------|------|------|
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|---------------------|-------------|-------------|
| Group, total | -543 | -576 |
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