

4 Change in liabilities for insurance and investment contracts

P&C insurance

EURm	2013	2012
Change in unearned premium provision	-46	-79
Reinsurers' share	-10	1
Change in unearned premium provision, net	-55	-78

Life insurance

EURm	2013	2012
Insurance contracts		
Life-insurance		
Contracts with discretionary participation feature (DPF)	19	47
Other contracts	0	0
Unit-linked contracts	-232	-214
Total	-213	-167
Pension insurance		
Contracts with discretionary participation feature (DPF)	102	83
Unit-linked contracts	-183	-229
Total	-80	-146
Assumed reinsurance	-3	0
Insurance contracts total, gross	-296	-313
Reinsurers' share	0	0
Insurance contracts total, net	-296	-313
Investment contracts		
Capital redemption policy		
Contracts with discretionary participation feature (DPF)	2	1
Unit-linked contracts	-353	-330
Investment contracts, total	-352	-329
Change in liabilities for insurance and investment contracts in total, gross	-648	-642
Change in liabilities for insurance and investment contracts in total, net	-648	-642
Elimination items between segments	6	1
Group, total	-697	-719