

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
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EURm	2013	2012
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Group, total	-543	-576
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