

30 Provisions

P&C insurance

EURm	2013
At 1 Jan. 2013	56
Exchange rate differences	-3
Additions	13
Amounts used during the period	-7
Unused amounts reversed during the period	-1
At 31 Dec. 2013	58
Current (less than 1 year)	52
Non-current (more than 1 year)	7
Total	58

EURm 22 of the provision consist of assets reserved for the development of efficient administrative and claims-adjustment processes and structural changes in distribution channels result in organisational changes that affect all business areas. In addition, the item includes a provision of about EURm 33 for law suits and other uncertain liabilities.