

1 Insurance premiums written

EURm	2017	2016
P&C insurance	4,737	4,458
Life insurance		
Insurance contracts	802	615
Investment contracts	457	475
Insurance premiums written, gross	5,996	5,548
Reinsurers' share		
P&C insurance	-174	-166
Life insurance, insurance contracts	-7	-6
Reinsurers' share, total	-181	-172
Group insurance premiums written total, net ¹⁾	5,815	5,375

¹⁾ The change in unearned premiums is presented in note 4, The change in insurance and investment liabilities.