

4 Change in liabilities for insurance and investment contracts

EURm	2017	2016
Change in unearned premium provision		
P&C insurance	32	-4
Life insurance		
Insurance contracts	-356	-277
Investment contracts	-263	-165
Total change in liabilities, gross	-587	-446
Reinsurers' share		
P&C insurance	-17	-2
Group change in liabilities for insurance and investment contracts total, net	-603	-448

