

## 4 Change in liabilities for insurance and investment contracts

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

