

3 Claims incurred

EURm	2017	2016
Claims paid		
P&C insurance	-3,036	-2,818
Life insurance		
Insurance contracts	-845	-692
Investment contracts	-311	-355
Claims paid, gross	-4,193	-3,865
Reinsurers' share		
P&C insurance	100	73
Life insurance, insurance contracts	5	3
Reinsurers's share, total	105	76
Claims paid total, net	-4,088	-3,789
Change in claims provision		
P&C insurance	75	87
Life insurance, insurance contracts	0	77
Change in claims provision, gross	76	164
Reinsurers' share		
P&C insurance	-8	-2
Life insurance, insurance contracts	-3	0
Reinsurers's share, total	-11	-2
Change in claims provision, net	65	162
Group claims incurred, total	-4,023	-3,627

