

Insurance brokers 2008

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■ Title

Insurance Brokers 2008

■ Contents

Text and tables

■ Summary

A summary and statistics regarding the activities of insurance brokers during the year 2008 drafted in accordance with the transaction report provided by the brokers to the Financial Supervisory Authority.

■ Keywords

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Review of 2008

At the end of 2008, there were 61 registered insurance brokerage companies, employing 196 persons who were registered as insurance brokers and 131 other staff members. At year-end, there were also three registered insurance brokers acting as private businessmen. The number of those working in the insurance brokerage business decreased slightly from 2007.

The provision of the Act on Insurance Mediation concerning permission for insurance brokers to accept fees only from principals came into force on 1 September 2008. This

prohibition against acceptance of fees from others than principals was subject to a transitional period, provided for in the Act on Insurance Mediation, according to which insurance brokers were allowed to accept fees from others than principals during a period of three years from the coming into force of the Act. The coming into force of the prohibition required changes to the organisation of the activities of life insurance brokers, in particular.

Insurance brokers' regulations and guidelines were amended on 17 March 2008. The main objectives of the amend-



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ment were to clarify and specify the content and linguistic form of the regulations and guidelines and to facilitate the application process for registration of agents.

The Insurance Supervisory Authority's (ISA) inspections and written reports paid attention to defects identified especially in assignment contracts, in the provision of fair analyses and in the transfer of customer funds. ISA also examined one incident involving the conduct of insurance brokerage without proper registration. In the course of 2008, ISA received two written complaints concerning the activities of insurance brokers, primarily individual cases of negligence.

The activities of ISA ceased at the end of 2008. With effect from the beginning of 2009, its supervisory tasks were mainly taken over by a new financial and insurance supervisory authority, the Financial Supervisory Authority (FIN-FSA), with responsibility for the supervision of entities such as banks, insurance companies and authorised pension insurers, as well as others active in insurance business, investment firms, fund management companies, the Finnish Central Securities Depository (APK) and the stock exchange. FIN-FSA also monitors compliance with listed companies' disclosure requirement and trading in securities. The activities are mainly funded by the supervised entities. FIN-FSA operates administratively in connection with the Bank of Finland, but is independent in its decision-making. FIN-FSA has about 210 employees, and operates from two offices, both located in Helsinki.

In the inspection of insurance brokers' annual reports and table data, FIN-FSA examined individual cases of the centralisation of insurance on certain insurance companies, exploring discrepancies between information disclosed in annual reports and information in the Registry of Insurance Brokers especially in respect of staff data. Information in annual reports also generally contained deficiencies and inaccuracies that required further investigation. Often, insurance brokers also failed to comply with the deadlines imposed in the regulations and guidelines on the submission of annual reports and financial statement data.

Insurance brokers on the insurance market

Chart 1 shows the premium income for insurance policies taken out with Finnish insurance companies through insurance brokers, compared to the total premium income of Finnish insurance companies and associations, both

totalled and broken down by line of insurance. The insurance brokers' share of the entire Finnish insurance market could not be calculated because figures were not available on the premium income which went abroad ('free provision of insurance services').

Since the beginning of the 2000s, insurance brokers' share of premium income related to insurance mediated in Finland increased year by year until 2004, when it started to show a slight downward trend, which has continued ever since. In 2008, the share of insurance brokers decreased slightly from the previous year's 10.6% to 9.4% (Chart 1). The number of people working in this field also declined to some extent in 2008, compared with 2007 (Chart 2).

Premiums for statutory accident insurance, life-insurance and non-life insurance mediated by brokers remained almost unchanged last year compared with 2007, while that of statutory pension insurance increased slightly from the previous year (Chart 3).

Total premiums for insurance mediated by brokers in Finland and abroad, excluding statutory insurance, were somewhat lower last year than in 2007. Premiums for insurance brokered in Finland, excluding statutory lines, fell from EUR 251 million in 2007 to EUR 241 million in 2008, and brokerage abroad, excluding statutory lines, also diminished from EUR 182 million in 2007 to EUR 114 million in 2008 (Chart 4).



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Figure 1.
The share of mediated insurance premiums in Finland 2004–2008

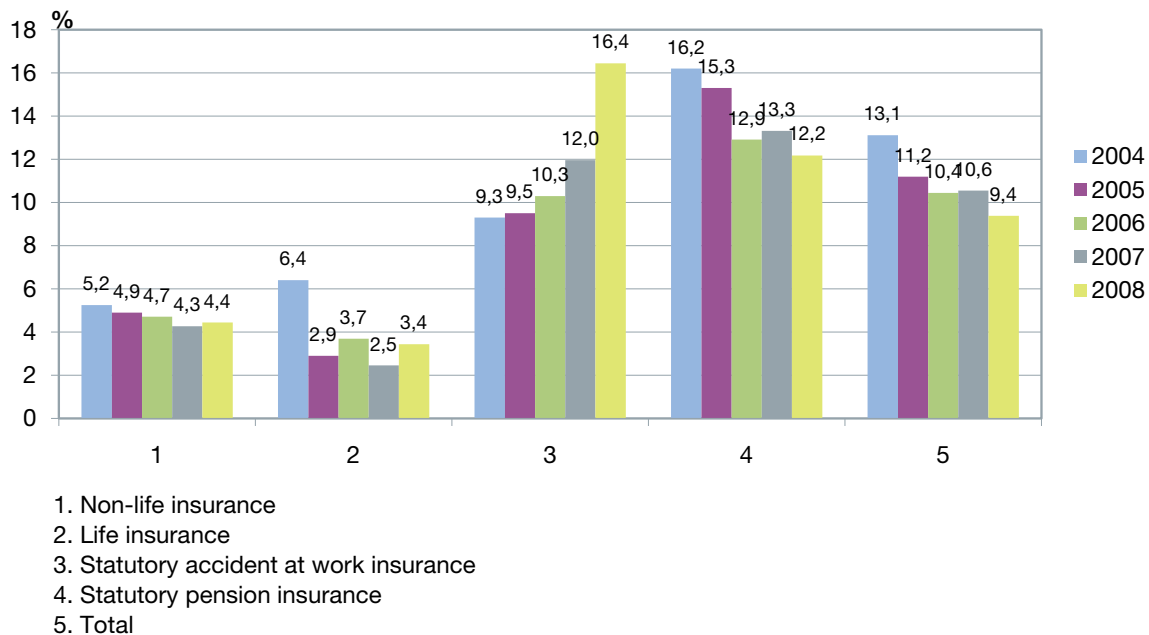
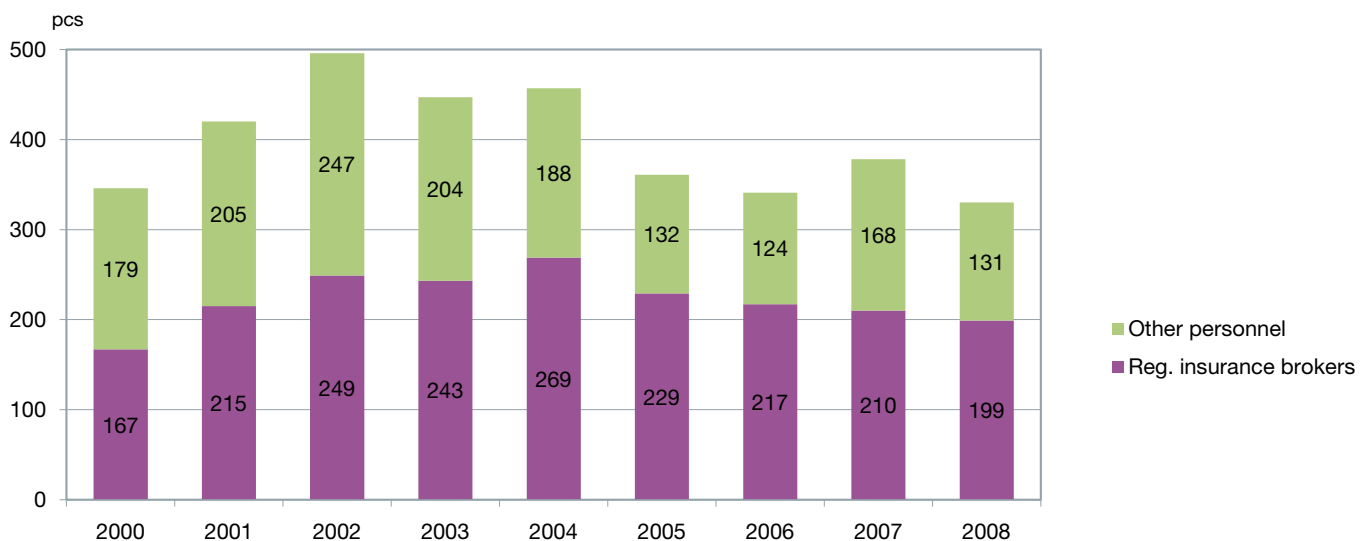


Figure 2.
The personnel of insurance broker undertakings 2000–2008



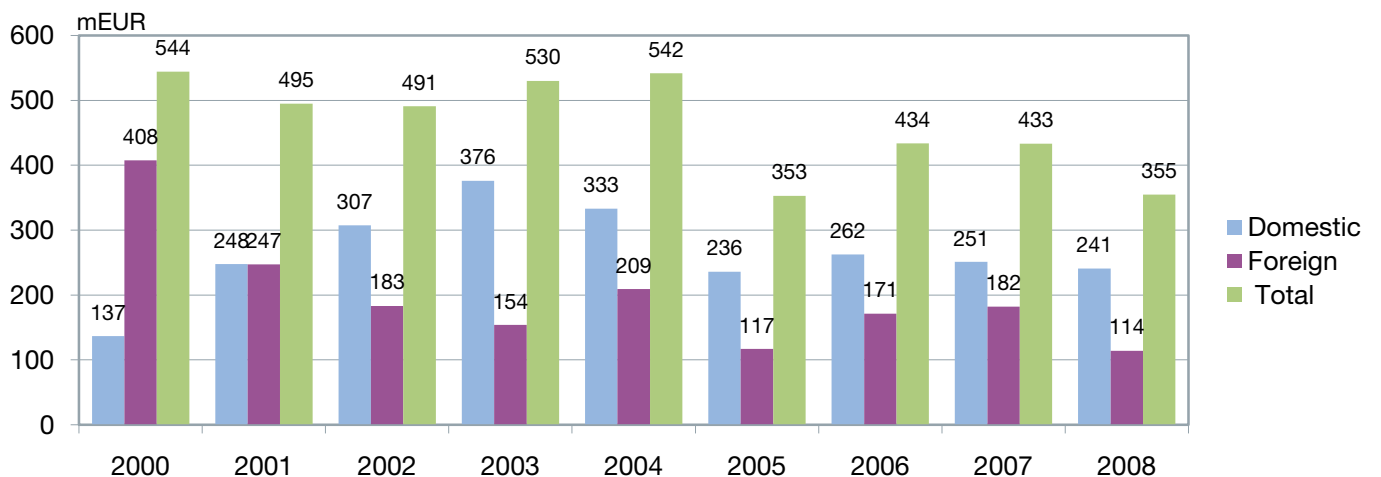
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Figure 3.
Premiums for mediated insurance in 2000–2008 listed by insurance lines



Figure 4.
Insurance premiums (without statutory insurance) mediated to domestic and foreign insurance companies 2000–2008



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Insurance Broker: summary

(Monetary information is rounded to the nearest euro)	2008
Premiums from insurance policies mediated by insurance brokers	
<i>Non-life insurance</i>	
To domestic insurance institutions	151 129 025
To insurance institutions abroad	52 295 522
Statutory accident insurance	95 961 652
Total	299 386 199
<i>Life insurance</i>	
To domestic insurance institutions	90 136 957
To insurance institutions abroad	61 859 404
Statutory employee's pension insurance	1 232 449 230
Total	1 384 445 591
<i>Insurance premiums, total</i>	1 683 831 791
Payments	
<i>Insurance premiums paid through the broker</i>	
Non-life insurance	66 245 614
Life insurance	2 744 803
Total	68 990 416
<i>Claims paid through broker</i>	
Non-life insurance	122 072
Life insurance	
Total	122 072
Fees	
<i>Fees from insurers</i>	
Non-life insurance	1 434 768
Statutory accident insurance	-85
Life insurance	4 271 611
Statutory employee's pension insurance	1 808 790
Total	7 515 085
<i>Fees from principals</i>	
Total	26 310 307
<i>Fees, overall total</i>	33 825 392
Number of contracts	
New assignments received during the year	14 557
Existing assignments ¹⁾	20 619
Personnel employed by the broker	
Registered insurance brokers ¹⁾	199
Total number of personnel ²⁾	330
Turnover	36 674 529
Operating expenses	
Materials and services	3 580 692
Staff costs, total	19 604 895
Salaries	15 888 535
Indirect labour costs	3 716 360
Depreciation	1 244 295
Other operating expenses	10 273 259
Operating expenses, total	34 703 141

1) At the end of the reporting year

2) Average for the reporting year



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Table 1.
Insurance brokers 31.12.2008

Försäkringsmäklarens officiella namn	Registerringsår	Hemort	Rättigheter ¹⁾	Antalet anställda		
				Registr. försäkr. mäklare	Annan personal	Sammanlagt
Actual Risk Service Oy Ltd	1995	Helsinki	H, V	2	0	2
AIM Meklaritalo Oy	1998	Kuopio	H, V, X	2	3	5
Alansa Partner Oy	2002	Jyväskylä	H, V	1	1	2
Aon Finland Oy	1994	Helsinki	H, V, X	41	39	80
Artiva Advance Ky ²⁾	2006	Sodankylä	H	1	0	1
Aurabro Oy ³⁾	2002	Tampere	H	1	0	1
Avian Oy	2000	Oulu	H, V, X	1	1	2
Benefit Advisors Oy	2005	Helsinki	H, V	2	1	3
Benefit Brokers Oy	1995	Helsinki	H, V	2	4	6
BH Broker House Oy	1997	Helsinki	H	4	7	11
City Yrityspaiveli JN Ky	2002	Helsinki	H, V, X	1	0	1
Colemont Finland Oy	2005	Vantaa	H, V, X	14	10	24
CORIMS Oy Ltd	2006	Espoo	V	1	0	1
Erkki Nuotio Oy ⁴⁾	2006	Kauniainen	H, V	1	0	1
Etelä-Savon Meklaritalo Oy	2002	Mikkeli	H, V	1	0	1
Evli Life Oy	2000	Helsinki	H	1	1	2
Finanssaura Oy	2001	Turku	H, V	2	1	3
Finanssitutka Oy	2004	Alastaro	H	1	0	1
Finib Oy	2005	Helsinki	H, V, X	4	4	8
Finpremium Oy	1997	Kauniainen	H, V, X	7	2	9
Gallela Oy	2002	Helsinki	H, V	1	2	3
Harry Ingerström Oy Ab ⁵⁾	2006	Pietarsaari	H, V	1	0	1
Howden Insurance Brokers Oy	1995	Helsinki	H, V	2	2	4
Hultkrantz Placeringsmäklari Aktiebolag	2004	Helsinki	H	1	0	1
Hymaka Oy	2006	Espoo	H, V	1	1	2
IIZI Firstbrokers Oy	1995	Helsinki	H, V, X	4	2	6
ITM Brokers Oy	2004	Helsinki	H, V, X	1	1	2
J&K Broker House Kommandittiyhtiö ⁶⁾	2006	Rovaniemi	H, V	1	0	1
JL Insurance Partners Oy	1999	Helsinki	H, V	1	1	2
JL Optimal Solutions Oy	1994	Helsinki	H, V	2	3	5
JMN Riskienkartoitus Oy Porvoo	2001	Porvoo	H, V, X	1	1	2
JT Brokers Oy	1999	Rovaniemi	H, V	2	0	2
Kaarti Broker Oy	2004	Helsinki	H	1	0	1
KB-Order Oy	1997	Turku	H, V	1	0	1
Marsh Oy	1995	Espoo	H, V, X	32	21	53
Mekleri-Matti Oy	1999	Helsinki	H, V	1	0	1
Mercer Employee Benefits Oy	2000	Espoo	H, V, X	5	3	8
Miettinen Oy Vakuutusmeklaritoimisto	2000	Tuusula	H, V	1	0	1
MSR Finser Oy	2004	Vaasa	H, V	2	1	3
Novum Oy	1998	Oulu	H, V, X	5	3	8
Pro Tuottavuus Oy	2002	Helsinki	H, V	2	0	2
Rautatammi Finland Oy	2004	Helsinki	H	1	0	1
Rh-optimointi Oy ⁷⁾	2004	Julkujärvi	H, V	1	1	2
Risk Consult Oy Ab	1996	Vaasa	H, V	3	2	5
Riskcraft Oy	2006	Espoo	H, V	1	0	1
RISKIOPTIMIT KY	2004	Mäntsälä	H, V	1	0	1
RVM Yhtiöt Oy	1999	Helsinki	H, V	9	1	10
Safenet Oy	1996	Kuopio	H, V	1	0	1
Sijoitusvoima Oy	2004	Helsinki	H, V	1	2	3
SRO Suomen riskienhallintaosakeyhtiö	2001	Helsinki	H, V	2	0	2
T. H. Hiltunen Ky ⁸⁾	2007	Rovaniemi	H, V	1	1	2
TK Riskianalyysi Oy	2005	Espoo	H, V	1	0	1
TM-Vakuutusvälitys Oy	2003	Tuusula	H, V	1	0	1
TT Tuotontekijät Oy	2003	Helsinki	H	1	0	1
Vakuutusmeklariliike Semita Oy	2001	Orivesi	H, V	2	1	3
Vakuutusmeklaritoimisto Tapani Malkamäki Oy	2006	Lohja	H, V, X	1	0	1
Vakuutusmeklarit Risto Sihvola Oy	1995	Kouvola	H, V, X	2	2	4
Vakuutusmeklarit Ulf Kjerin Oy	2002	Kirkkonummi	H, V	1	1	2
Vakuutuspalvelut A. Lahti Oy	2004	Ilmajoki	H, V	1	0	1
Vakuutusvälitys Arklia Ky	1995	Rovaniemi	H, V	1	1	2
Willis Oy Ab	1995	Helsinki	H, V, X	6	4	10
Karjalainen Veikko Ilmari, yksityinen elinkeinonharjoittaja ⁹⁾	1998	Vaasa	H, V	1	0	1
Mollanen Tuure Kalervo, yksityinen elinkeinonharjoittaja ⁹⁾	2005	Kajaani	H, V	1	0	1
Schneider-Sandqvist Eila Kaarina Elisabet, yksityinen elinkeinonharjoittaja	2004	Kotka	H	1	0	1
Totallt				199	131	330

1) H = livförsäkring, V = skadeförsäkring, X = rätt att förmedla, försäkringspremier och skadeersättning.

2) Verkat för Novum Ab

3) Ingen verksamhet under år 2008

4) Verkat för RVM Yhtiöt Ab

5) Verkat för Risk Consult Ab

Följande försäkringsmäklare har avförts ur Försäkringsförmedlarregistret år 2008:

Cib Consulting Oy Ab, HAV-Consulting Oy, KaMaAn Oy, Nessos Oy, Masa Brokers Ky, Korpela Antti Olavi, Partanen Matti Aarne Ilmari



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Table 2.
Total of insurance premiums for mediated insurance ¹⁾
1.1.–31.12.2008

The official name of the insurance broker €	For domestic insurance institutions	For foreign insurance institutions	Total
Actual Risk Service Oy Ltd	5 755 289	0	5 755 289
AIM Meklaritalo Oy	15 085 470	246 566	15 332 036
Alansa Partner Oy	6 547 267	0	6 547 267
Aon Finland Oy	559 072 379	28 763 223	587 835 602
Avian Oy	8 883 280	10 026	8 893 306
Benefit Advisors Oy	6 838 870	192 743	7 031 613
Benefit Brokers Oy	219 901	3 048 500	3 268 401
BH Broker House Oy	3 457 158	6 277 979	9 735 137
City Yrityspalvelu JN Ky	5 639 077	0	5 639 077
Colemont Finland Oy	22 521 756	30 973	22 552 729
CORIMS OY	0	238 297	238 297
Etelä-Savon Meklaritalo Oy	5 168 008	8 348	5 176 356
Evli Life Oy	1 755 500	14 252 272	16 007 772
Finanssiaura Oy	8 366 517	124 587	8 491 104
Finanssitutka Oy	81 500	620 000	701 500
Finib Oy	20 735 481	3 208 276	23 943 757
Finpremium Oy	6 197 973	762 885	6 960 858
Gallela Oy	4 660 594	0	4 660 594
Howden Insurance Brokers Oy	202 114	6 970 721	7 172 835
Hultkrantz Placeringsmäklerei Aktiebolag	597 000	100 000	697 000
Hymaka Oy	862 047	400 000	1 262 047
IIZI Firstbrokers Oy	45 954 002	492 443	46 446 445
ITM Brokers Oy	579 400	112 863	692 263
JL Insurance Partners Oy	47 088 380	8 299	47 096 679
JL Optimal Solutions Oy	26 279 209	0	26 279 209
JMN Riskienkartoitus Oy Porvoo	6 892 028	0	6 892 028
JT Brokers Oy	2 641 823	32 460	2 674 283
Kaarti Broker Oy	0	0	0
KB-Order Oy	618 759	1 246 846	1 865 605
Marsh Oy	175 335 521	11 752 257	187 087 778
Meklari-Matti Oy	2 881 082	58 940	2 940 022
Mercer Employee Benefits Oy	231 471 807	1 682 991	233 154 798
Miettinen Oy Vakuutusmeklaritoimisto	3 710 849	0	3 710 849
MSR Finser Oy	24 069 390	0	24 069 390
Novum Oy	24 514 955	115 803	24 630 758
Pro Tuottavuus Oy	41 229 122	126 001	41 355 123
Risk Consult Oy Ab	106 006 197	170 956	106 177 153
Riskcraft Oy	188 584	0	188 584
RISKIOPTIMIT KY	1 040 433	0	1 040 433
RVM Yhtiöt Oy	16 375 971	23 645 820	40 021 791
Safenet Oy	2 613 060	0	2 613 060
Sijoitusvoima Oy	0	24 993	24 993
SRO Suomen riskienhallintaosakeyhtiö	68 405	0	68 405
TK Riskianalyysi Oy	2 726 988	7 859	2 734 847
TM-Vakuutusvälitys Oy	1 389 601	0	1 389 601
TT Tuotontekijät Oy	7 200	0	7 200
Vakuutusmeklariliike Semita Oy	14 051 381	200 000	14 251 381
Vakuutusmeklaritoimisto Tapani Malkamäki Oy	399 450	0	399 450
Vakuutusmeklarit Risto Sihvola Oy	4 606 424	2 560 455	7 166 879
Vakuutusmeklarit Ulf Kjerin Oy	7 108 334	69 407	7 177 741
Vakuutuspalvelut A. Lahti Oy	3 261 900	0	3 261 900
Vakuutusvälitys Arktia Ky	4 999 585	0	4 999 585
Willis Oy Ab	88 919 694	3 454 568	92 374 262
Schneider-Sandqvist Eila	150	3 136 570	3 136 720
TOTAL	1 569 676 864	114 154 927	1 683 831 791

1) Tables 3 and 4 in total



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Table 3.
Insurance premiums for mediated non-life insurance 1.1.–31.12.2008

The official name of the insurance broker €	For domestic insurance institutions	For foreign insurance institutions	Statutory accident insurance	Total
Actual Risk Service Oy Ltd	754 118	0	593 570	1 347 688
AIM Meklaritalo Oy	1 051 069	43 777	1 356 039	2 450 885
Alansa Partner Oy	347 117	0	192 890	540 007
Aon Finland Oy	41 237 398	26 734 834	17 854 829	85 827 061
Avian Oy	1 040 605	8 526	792 174	1 841 305
Benefit Advisors Oy	173 602	0	46 506	220 108
Benefit Brokers Oy	1	0	0	1
BH Broker House Oy	0	0	0	0
City Yrityspalvelu JN Ky	514 492	0	439 119	953 611
Colemont Finland Oy	21 174 191	30 973	137 289	21 342 453
CORIMS OY	0	238 297	0	238 297
Etelä-Savon Meklaritalo Oy	501 400	8 348	546 800	1 056 548
Evli Life Oy	0	0	0	0
Finanssiaura Oy	625 697	0	498 267	1 123 964
Finanssitutka Oy	0	0	0	0
Finib Oy	7 693 748	0	0	7 693 748
Finpremium Oy	1 036 211	742 885	81 150	1 860 246
Gallela Oy	768 249	0	419 475	1 187 724
Howden Insurance Brokers Oy	202 114	6 970 721	0	7 172 835
Hultkrantz Placeringsmäklerei Aktiebolag	0	0	0	0
Hymaka Oy	181 035	0	48 997	230 032
IIZI Firstbrokers Oy	4 341 129	110 712	1 866 819	6 318 660
ITM Brokers Oy	234 400	92 163	240 500	567 063
JL Insurance Partners Oy	2 421 267	8 299	4 548 434	6 978 000
JL Optimal Solutions Oy	43 600	0	5 287 107	5 330 707
JMN Riskienkartoitus Oy Porvoo	609 192	0	456 969	1 066 161
JT Brokers Oy	378 400	0	243 075	621 475
Kaarti Broker Oy	0	0	0	0
KB-Order Oy	70 299	0	455 036	525 335
Marsh Oy	35 789 870	11 745 696	32 578 862	80 114 428
Meklari-Matti Oy	252 570	0	214 978	467 548
Mercer Employee Benefits Oy	0	0	0	0
Miettinen Oy Vakuutusmeklaritoimisto	332 211	0	280 102	612 313
MSR Finser Oy	1 229 391	0	1 451 735	2 681 126
Novum Oy	3 043 315	3 421	15 032 710	18 079 446
Pro Tuottavuus Oy	2 085 832	126 001	899 794	3 111 627
Risk Consult Oy Ab	1 870 403	98 049	1 668 890	3 637 341
Riskcraft Oy	139 198	0	49 386	188 584
RISKIOPTIMIT KY	95 540	0	123 312	218 852
RVM Yhtiöt Oy	648 153	0	284 867	933 020
Safenet Oy	265 651	0	392 469	658 120
Sijoitusvoima Oy	0	0	0	0
SRO Suomen riskienhallintaosakeyhtiö	0	0	0	0
TK Riskianalyysi Oy	541 713	0	286 364	828 077
TM-Vakuutusvälitys Oy	1 014 873	0	51 388	1 066 261
TT Tuotontekijät Oy	0	0	0	0
Vakuutusmeklariliike Semita Oy	1 476 554	0	2 108 610	3 585 164
Vakuutusmeklaritoimisto Tapani Malkamäki Oy	18 274	0	11 119	29 393
Vakuutusmeklarit Risto Sihvola Oy	614 027	1 870 700	140 352	2 625 079
Vakuutusmeklarit Ulf Kjerin Oy	305 309	45 407	295 395	646 111
Vakuutuspalvelut A. Lahti Oy	234 200	0	267 500	501 700
Vakuutusvälitys Arktia Ky	673 259	0	605 685	1 278 944
Willis Oy Ab	15 099 348	3 416 714	3 113 089	21 629 151
Schneider-Sandqvist Eila	0	0	0	0
TOTAL	151 129 025	52 295 522	95 961 652	299 386 199



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Table 4.
Insurance premiums for mediated life and pension insurance 1.1.–31.12.2008

The official name of the insurance broker €	For domestic insurance institutions	For foreign insurance institutions	Statutory pension insurance	Total
Actual Risk Service Oy Ltd	50 871	0	4 356 730	4 407 601
AIM Meklaritalo Oy	291 321	202 789	12 387 041	12 881 151
Alansa Partner Oy	277 671	0	5 729 589	6 007 260
Aon Finland Oy	16 429 010	2 028 389	483 551 141	502 008 540
Avian Oy	381 217	1 500	6 669 284	7 052 001
Benefit Advisors Oy	1 546 546	192 743	5 072 216	6 811 505
Benefit Brokers Oy	219 900	3 048 500	0	3 268 400
BH Broker House Oy	325 517	6 277 979	3 131 641	9 735 137
City Yrityspalvelu JN Ky	103 000	0	4 582 466	4 685 466
Colemont Finland Oy	0	0	1 210 276	1 210 276
CORIMS OY	0	0	0	0
Etelä-Savon Meklaritalo Oy	96 808	0	4 023 000	4 119 808
Evli Life Oy	1 755 500	14 252 272	0	16 007 772
Finanssiaura Oy	213 911	124 587	7 028 642	7 367 140
Finanssitutka Oy	77 000	620 000	4 500	701 500
Finib Oy	282 417	3 208 276	12 759 316	16 250 009
Finpremium Oy	79 663	20 000	5 000 949	5 100 612
Gallela Oy	71 237	0	3 401 633	3 472 870
Howden Insurance Brokers Oy	0	0	0	0
Hultkrantz Placeringsmäklerei Aktiebolag	597 000	100 000	0	697 000
Hymaka Oy	103 895	400 000	528 120	1 032 015
IIZI Firstbrokers Oy	1 221 081	381 731	38 524 973	40 127 785
ITM Brokers Oy	104 500	20 700	0	125 200
JL Insurance Partners Oy	16 624 814	0	23 493 864	40 118 679
JL Optimal Solutions Oy	20 948 502	0	0	20 948 502
JMN Riskienkartoitus Oy Porvoo	116 796	0	5 709 071	5 825 867
JT Brokers Oy	59 661	32 460	1 960 687	2 052 808
Kaarti Broker Oy	0	0	0	0
KB-Order Oy	56 498	1 246 846	36 926	1 340 270
Marsh Oy	1 276 990	6 561	105 689 799	106 973 350
Meklari-Matti Oy	67 550	58 940	2 345 984	2 472 474
Mercer Employee Benefits Oy	12 232 638	1 682 991	219 239 169	233 154 798
Miettinen Oy Vakuutusmeklaritoimisto	1 025	0	3 097 511	3 098 536
MSR Finser Oy	279 544	0	21 108 720	21 388 264
Novum Oy	346 255	112 382	6 092 675	6 551 312
Pro Tuottavuus Oy	7 243 496	0	31 000 000	38 243 496
Risk Consult Oy Ab	37 622	72 907	102 429 283	102 539 812
Riskcraft Oy	0	0	0	0
RISKIOPTIMIT KY	91 581	0	730 000	821 581
RVM Yhtiöt Oy	5 611 045	23 645 820	9 831 906	39 088 771
Safenet Oy	4 308	0	1 950 632	1 954 940
Sijoitusvoima Oy	0	24 993	0	24 993
SRO Suomen riskienhallintaosakeyhtiö	0	0	68 405	68 405
TK Riskianalyysi Oy	6 178	7 859	1 892 733	1 906 770
TM-Vakuutusvälitys Oy	18 267	0	305 073	323 340
TT Tuotontekijät Oy	7 200	0	0	7 200
Vakuutusmeklariliike Semita Oy	220 078	200 000	10 246 139	10 666 217
Vakuutusmeklaritoimisto Tapani Malkamäki Oy	0	0	370 057	370 057
Vakuutusmeklarit Risto Sihvola Oy	61 217	689 755	3 790 828	4 541 800
Vakuutusmeklarit Ulf Kjerin Oy	188 400	24 000	6 319 230	6 531 630
Vakuutuspalvelut A. Lahti Oy	3 700	0	2 756 500	2 760 200
Vakuutusvälitys Arkitia Ky	15 988	0	3 704 653	3 720 641
Willis Oy Ab	389 389	37 854	70 317 868	70 745 111
Schneider-Sandqvist Eila	150	3 136 570	0	3 136 720
TOTAL	90 136 957	61 859 404	1 232 449 230	1 384 445 591



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Table 5.
Commissions received from insurers 1.1.–31.12.2008

The official name of the insurance broker €	Non-life insurance	Statutory workers' compensation	Life insurance	Statutory pension insurance	Total
Actual Risk Service Oy Ltd	0	0	3 009	14 488	17 497
AIM Meklaritalo Oy	1 101	0	30 745	29 183	61 029
Alansa Partner Oy	0	0	6 075	11 425	17 500
Aon Finland Oy	214 649	-85	736 105	632 333	1 583 003
Avian Oy	2 690	0	11 760	4 513	18 963
Benefit Advisors Oy	0	0	43 685	10 372	54 057
Benefit Brokers Oy	0	0	16 897	0	16 897
BH Broker House Oy	0	0	429 013	8 737	437 750
City Yrityspalvelu JN Ky	0	0	3 044	12 407	15 451
Colemont Finland Oy	0	0	0	7 261	7 261
CORIMS OY	0	0	0	0	0
Etelä-Savon Meklaritalo Oy	0	0	12 959	11 126	24 085
Evli Life Oy	0	0	254 332	0	254 332
Finanssiaura Oy	0	0	17 372	14 783	32 155
Finanssitutka Oy	0	0	22 392	0	22 392
Finib Oy	0	0	233 145	17 771	250 916
Finpremium Oy	242 953	0	8 208	9 538	260 699
Gallela Oy	0	0	2 706	10 044	12 750
Howden Insurance Brokers Oy	0	0	0	0	0
Hultkrantz Placeringsmäklerei Aktiebolag	0	0	13 000	0	13 000
Hymaka Oy	0	0	22 161	2 574	24 735
IIZI Firstbrokers Oy	23 682	0	31 598	107 519	162 799
ITM Brokers Oy	29 011	0	6 384	17 197	52 592
JL Insurance Partners Oy	0	0	6 121	18 073	24 194
JL Optimal Solutions Oy	0	0	53	0	53
JMN Riskienkartoitus Oy Porvoo	0	0	1 630	12 618	14 248
JT Brokers Oy	0	0	15 763	16 125	31 888
Kaarti Broker Oy	0	0	0	0	0
KB-Order Oy	0	0	58 261	0	58 261
Marsh Oy	829 888	0	188 784	0	1 018 672
Meklari-Matti Oy	0	0	14 353	4 187	18 540
Mercer Employee Benefits Oy	0	0	453 266	428 262	881 528
Miettinen Oy Vakuutusmeklaritoimisto	0	0	108	3 760	3 868
MSR Finser Oy	0	0	8 229	37 116	45 345
Novum Oy	0	0	21 672	18 048	39 720
Pro Tuottavuus Oy	22 838	0	210 647	62 953	296 438
Risk Consult Oy Ab	3 834	0	7 259	30 038	41 131
Riskcraft Oy	0	0	0	0	0
RISKIOPTIMIT KY	0	0	571	2 286	2 857
RVM Yhtiöt Oy	0	0	1 306 139	18 364	1 324 503
Safenet Oy	0	0	50	850	900
Sijoitusvoima Oy	0	0	4 352	0	4 352
SRO Suomen riskienhallintaosakeyhtiö	0	0	0	1 706	1 706
TK Riskianalyysi Oy	0	0	982	6 475	7 457
TM-Vakuutusvälitys Oy	0	0	35	116	151
TT Tuotontekijät Oy	0	0	1 292	0	1 292
Vakuutusmeklariliike Semita Oy	717	0	8 856	42 028	51 601
Vakuutusmeklaritoimisto Tapani Malkamäki Oy	0	0	0	1 008	1 008
Vakuutusmeklarit Risto Sihvola Oy	0	0	8 595	22 745	31 340
Vakuutusmeklarit Ulf Kjerin Oy	0	0	4 069	13 815	17 884
Vakuutuspalvelut A. Lahti Oy	0	0	768	15 008	15 776
Vakuutusvälitys Arktia Ky	0	0	36	7 186	7 222
Willis Oy Ab	63 405	0	22 792	124 752	210 949
Schneider-Sandqvist Eila	0	0	22 338	0	22 338
TOTAL	1 434 768	-85	4 271 611	1 808 790	7 515 085



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Table 6.
Commissions received from insurers and fees received from principals 1.1.–31.12.2008

The official name of the insurance broker €	Commissions received	Fees received	Total
Actual Risk Service Oy Ltd	17 497	0	17 497
AIM Meklaritalo Oy	61 029	462 187	523 216
Alansa Partner Oy	17 500	52 000	69 500
Aon Finland Oy	1 583 003	8 953 780	10 536 782
Avian Oy	18 963	96 247	115 210
Benefit Advisors Oy	54 057	13 053	67 110
Benefit Brokers Oy	16 897	35 327	52 224
BH Broker House Oy	437 750	0	437 750
City Yrityspalvelu JN Ky	15 451	67 891	83 342
Colemont Finland Oy	7 261	2 648 909	2 656 170
CORIMS OY	0	46 747	46 747
Etelä-Savon Meklaritalo Oy	24 085	89 428	113 513
Evli Life Oy	254 332	14 198	268 530
Finanssiaura Oy	32 155	155 316	187 471
Finanssitutka Oy	22 392	0	22 392
Finib Oy	250 916	1 052 935	1 303 851
Finpremium Oy	260 699	311 568	572 267
Gallela Oy	12 750	146 976	159 726
Howden Insurance Brokers Oy	0	454 722	454 722
Hultkrantz Placeringsmäklerei Aktiebolag	13 000	18 000	31 000
Hymaka Oy	24 735	30 424	55 159
IIZI Firstbrokers Oy	162 799	544 504	707 303
ITM Brokers Oy	52 592	101 056	153 648
JL Insurance Partners Oy	24 194	252 050	276 244
JL Optimal Solutions Oy	53	726 753	726 806
JMN Riskienkartoitus Oy Porvoo	14 248	78 574	92 822
JT Brokers Oy	31 888	109 000	140 888
Kaarti Broker Oy	0	0	0
KB-Order Oy	58 261	14 530	72 791
Marsh Oy	1 018 672	5 698 627	6 717 299
Meklari-Matti Oy	18 540	41 044	59 584
Mercer Employee Benefits Oy	881 528	202 886	1 084 414
Miettinen Oy Vakuutusmeklaritoimisto	3 868	42 345	46 213
MSR Finser Oy	45 345	187 412	232 757
Novum Oy	39 720	556 717	596 437
Pro Tuottavuus Oy	296 438	46 218	342 656
Risk Consult Oy Ab	41 131	349 887	391 018
Riskcraft Oy	0	14 015	14 015
RISKIOPTIMIT KY	2 857	12 202	15 059
RVM Yhtiöt Oy	1 324 503	46 713	1 371 216
Safenet Oy	900	42 200	43 100
Sijoitusvoima Oy	4 352	0	4 352
SRO Suomen riskienhallintaosakeyhtiö	1 706	0	1 706
TK Riskianalyysi Oy	7 457	59 493	66 950
TM-Vakuutusvälitys Oy	151	90 744	90 895
TT Tuotontekijät Oy	1 292	0	1 292
Vakuutusmeklariliike Semita Oy	51 601	376 432	428 033
Vakuutusmeklaritoimisto Tapani Malkamäki Oy	1 008	1 780	2 788
Vakuutusmeklarit Risto Sihvola Oy	31 340	372 402	403 742
Vakuutusmeklarit Ulf Kjerin Oy	17 884	62 085	79 969
Vakuutuspalvelut A. Lahti Oy	15 776	29 910	45 686
Vakuutusvälitys Arktia Ky	7 222	113 667	120 889
Willis Oy Ab	210 949	1 487 355	1 698 304
Schneider-Sandqvist Eila	22 338	0	22 338
TOTAL	7 515 085	26 310 307	33 825 392



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Specification

Insurance Brokers must supply the Financial Supervisory Authority with an annual report according to the authority's instructions. Broker statistics include a summary of the statistical data supplied by the insurance brokers.

The Insurance Supervisory Authority published the Insurance Brokers' Statistics from 1999, with the Financial Supervisory Authority¹⁾ taking over the publication from 2009 onwards. The nature of the data collected for these statistics has remained fairly similar, enabling comparability over time (1999–2008). The statistics supply an indepth and broad view of the operation of insurance brokers.

The set of statistics is published in the autumn following the financial year concerned. The tables in the reports are also available in Excel format.

The information is collected in Excel table format from insurance brokers and then entered into a database, after which it is integrated and the statistics prepared. The data can then be used for various statistical reports.

1) The Insurance Supervisory Authority and the Financial Supervision Authority merged with effect from 1 January 2009 to form a new authority, the Financial Supervisory Authority.

