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## ■ Title

Insurance Brokers 2009

## ■ Contents

Text and tables

## ■ Summary

A summary and statistics regarding the activities of insurance brokers during the year 2009 drafted in accordance with the transaction report provided by the brokers to the Financial Supervisory Authority.

## ■ Keywords

Insurance brokers, mediated insurance premiums, received commissions

## ■ Series/name and number

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## Introduction

Insurance brokers are obliged to submit a report on their transactions for each calendar year to the Financial Supervisory Authority (FIN-FSA). The report must include the broker's contact information and information on the broker's activities, and specify the broker's employees, general liability insurance and transfers of customer funds. The transaction report must include tables required under the relevant regulations, giving details of the broker's business. The statistics presented here have been compiled on the basis of these tables.

At the end of 2009, there were 62 registered insurance brokerage companies, employing 211 persons who were registered as insurance brokers and 120 other staff members. At year-end, there were also two registered insurance brokers acting as private businessmen.

## Insurance brokers on the insurance market

Chart 1 shows the premium income on 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 data were not available on premiums paid 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 slightly each year until 2004, when it posted a moderate decline. A moderate downward trend has since continued, except in 2007. In 2009, the share of insurance brokers decreased slightly to 8.0%, from 9.4% in the previous year (Chart 1). The number of people working in

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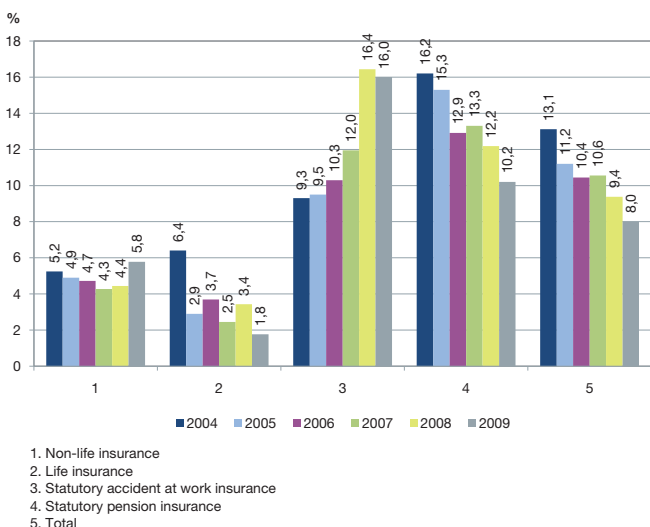
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this field in 2009 was also roughly the same as in 2008. The staff structure had undergone a change: the number of registered insurance brokers increased by 12 persons compared with the previous year, while the number of other staff decreased by 11 (Chart 2).

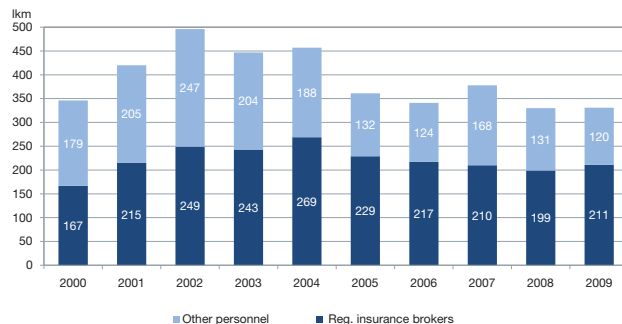
Premiums for non-life insurance mediated by brokers in 2009 were of the same magnitude as in 2008. Premiums for statutory accident insurance and life insurance decreased respectively from EUR 96 million in 2008 to EUR 88 million in 2009 and from EUR 152 million in 2008 to EUR 54 million in 2009. Premiums for statutory pension insurance mediated by brokers fell sharply from EUR 1,232 million in 2008 to EUR 1,021 million in 2009 (Chart 3).

Total premiums for insurance mediated by brokers in Finland and abroad, excluding statutory insurance, were markedly lower in 2009 than in 2008. Premiums for insurance brokered in Finland, excluding statutory lines, fell from EUR 241 million in 2008 to EUR 189 million in 2009, and brokerage abroad, excluding statutory lines, also decreased, from EUR 114 million in 2008 to EUR 65 million in 2009 (Chart 4).

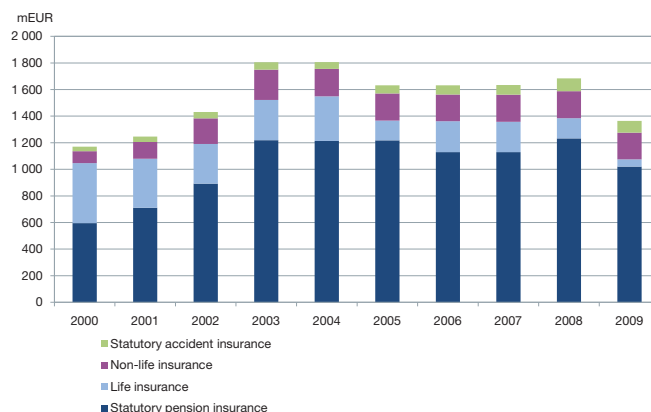
**Chart 1.**  
The share of mediated insurance premiums in Finland 2004–2009



**Chart 2.**  
The personnel of insurance broker undertakings 2000–2009



**Chart 3.**  
Premiums for mediated insurance in 2000–2009 listed by insurance lines



**Chart 4.**  
Insurance premiums (without statutory insurance) mediated to domestic and foreign insurance companies 2000–2009



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## Insurance Broker: summary

<b>(Monetary information is rounded to the nearest euro)</b>	<b>2009</b>
<b>Premiums from insurance policies mediated by insurance brokers</b>	
<i>Non-life insurance</i>	
To domestic insurance institutions	145 576 713
To insurance institutions abroad	54 982 905
Statutory accident insurance	88 041 357
Total	<b>288 600 975</b>
<i>Life insurance</i>	
To domestic insurance institutions	43 672 729
To insurance institutions abroad	10 434 056
Statutory employee's pension insurance	1 021 456 863
Total	<b>1 075 563 648</b>
<i>Insurance premiums, total</i>	<b>1 364 164 623</b>
<b>Payments</b>	
<i>Insurance premiums paid through the broker</i>	
Non-life insurance	70 547 734
Life insurance	2 397 654
Total	<b>72 945 388</b>
<i>Claims paid through broker</i>	
Non-life insurance	173 756
Life insurance	
Total	<b>173 756</b>
<b>Fees</b>	
Fees from principals	30 330 210
<b>Number of contracts</b>	
New assignments received during the year	2 466
Existing assignments <sup>1)</sup>	29 349
<b>Personnel employed by the broker</b>	
Registered insurance brokers <sup>1)</sup>	211
Total number of personnel <sup>2)</sup>	331
<b>Turnover</b>	<b>34 246 873</b>
<b>Operating expenses</b>	
Materials and services	3 965 375
Staff costs, total	<b>18 042 416</b>
Salaries	14 589 546
Indirect labour costs	3 452 870
Depreciation	1 162 685
Other operating expenses	8 958 129
Operating expenses, total	<b>32 128 605</b>

1) At the end of the reporting year

2) Average for the reporting year



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**Table 1.**  
**Insurance brokers 31.12.2009**

The official name of the insurance broker	Year or registration	Domicile	Rights 1)	Number of personnel		
				Registered insurance brokers	Other personnel	Total
Actual Risk Service Oy Ltd	1995	Helsinki	H, V	2	0	2
AIM Meklaritalo Oy	1998	Kuopio	H, V, X	2	2	4
Alansa Partner Oy	2002	Jyväskylä	H, V	1	0	1
Aon Finland Oy	1994	Helsinki	H, V, X	46	32	78
Artiva Advance Ky <sup>2)</sup>	2006	Sodankylä	H, V	1	0	1
Aurabro Oy	2002	Tampere	H	1	0	1
Avian Oy	2000	Oulu	H, V, X	2	0	2
Benefit Advisors Oy	2005	Helsinki	H, V, X	2	1	3
Benefit Brokers Oy	1995	Helsinki	H, V	1	3	4
BH Broker House Oy	1997	Helsinki	H	4	0	4
City Yrityspalvelu JN Ky	2002	Helsinki	H, V, X	1	0	1
Colemont Aviation Oy	1995	Kouvola	H, V, X	2	0	2
Colemont Finland Oy	2005	Vantaa	H, V, X	17	15	32
CORIMS Oy Ltd	2006	Espoo	V	1	0	1
Etelä-Savon Meklaritalo Oy	2002	Mikkeli	H, V	1	0	1
Erkki Nuotio Oy <sup>3)</sup>	2006	Kauniainen	H, V	1	0	1
Evli Life Oy	2000	Helsinki	H	1	1	2
Finanssiaura Oy	2001	Turku	H, V	2	1	3
Finanssitutka Oy	2004	Alastaro	H	1	1	2
Finib Oy	2005	Helsinki	H, V, X	4	7	11
Finpremium Oy	1997	Kauniainen	H, V, X	7	3	10
Gallela Meklaritalo Oy	2002	Helsinki	H, V	2	1	3
Gamla Consulting Oy	2006	Espoo	H, V	1	0	1
Harry Ingerström Oy Ab <sup>4)</sup>	2006	Pietarsaari	H, V	1	0	1
Howden Insurance Brokers Oy	1995	Helsinki	V, X	2	2	4
- Sijoitusmeklaripalvelut Oy	2004	Helsinki	H	1	0	1
Hymaka Oy	2006	Espoo	H, V	1	1	2
IIZI Firstbrokers Oy	1995	Helsinki	H, V, X	3	3	6
ITM Brokers Oy	2004	Helsinki	H, V, X	1	0	1
J.E.E. Osajat Oy	2009	Vaasa	H, V	1	0	1
J&K Broker House Kommandiittiyhtiö <sup>2)</sup>	2006	Rovaniemi	H, V	1	0	1
JL Insurance Partners Oy	1999	Helsinki	H, V	3	2	5
JL Optimal Solutions Oy	1994	Helsinki	H, V	3	4	7
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	28	22	50
Mekleri-Matti Oy	1999	Helsinki	H, V	1	0	1
Mercer Employee Benefits Oy	2000	Espoo	H, V, X	6	1	7
Miettinen Oy Vakuutusmeklaritoimisto	2000	Tuusula	H, V	1	0	1
MSR Finser Oy	2004	Vaasa	H, V	2	0	2
Novum Oy	1998	Oulu	H, V, X	6	6	12
Opimiriskit Ky	2009	Lahti	H, V	1	0	1
Optimum Insurance Consultants Oy <sup>5)</sup>	2009	Helsinki	H, V, X	2	0	2
Pro Tuottavuus Oy	2002	Helsinki	H, V	1	0	1
Rh-optimointi Oy <sup>4)</sup>	2004	Julkujärvi	H, V	1	1	2
Risk Consult Oy Ab	1996	Vaasa	H, V	2	1	3
RISKIOPTIMIT KY	2004	Mäntsälä	H, V	1	0	1
RVM Yhtiöt Oy	1999	Helsinki	H, V	8	1	9
Safenet Oy	1996	Kuopio	H, V	1	0	1
Sijoitusvoima Oy	2004	Helsinki	H, V	2	1	3
SRO Suomen riskienhallintaosakeyhtiö	2001	Helsinki	H, V	2	1	3
T. H. Hiitonen Ky <sup>2)</sup>	2007	Rovaniemi	H, V, X	2	1	3
TK Riskianalyysi Oy	2005	Espoo	H, V	1	0	1
TM-Vakuutusvälitys Oy	2003	Tuusula	H, V	1	0	1
TT Tuotontekijät Oy <sup>5)</sup>	2003	Helsinki	H	1	0	1
Vakuutusmeklariliike Semita Oy	2001	Orivesi	H, V	3	1	4
Vakuutusmeklarit Ulf Kjerin Oy	2002	Kirkkonummi	H, V, X	1	1	2
Vakuutuspalvelut A. Lahti Oy	2004	Ilmajoki	H, V	1	0	1
Vakuutusvälitys Arktia Ky	1995	Rovaniemi	H, V	1	1	2
Willis Oy Ab	1995	Helsinki	H, V, X	8	2	10
Karjalainen Veikko Ilmari, yksityinen elinkeinonharjoittaja <sup>4)</sup>	1998	Vaasa	H, V	1	0	1
Mollanen Tuure Kalervo, yksityinen elinkeinonharjoittaja <sup>2)</sup>	2005	Kajaani	H, V	1	0	1
<b>TOTAL</b>				<b>211</b>	<b>120</b>	<b>331</b>

1) H=life insurance, V=non-life insurance, X= right to mediate insurance premiums and indemnities

2) Acted for Novum Ltd.

3) Acted for RVM Yhtiöt Ltd.

4) Acted for Risk Consult Ltd.

5) No activity in 2009.

The following insurance brokers have been removed from The Registry of Insurance Brokers in 2009:  
Rautatammi Finland Oy, Vakuutusmeklaritoimisto Tapani Malkamäki Oy, Schneider-Sandqvist, Eila Kaarina Elisabet



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**Table 2.**  
**Total of insurance premiums for mediated insurance<sup>1</sup>**  
**1.1.–31.12.2009**

The official name of the insurance broker €	For domestic insurance institutions	For foreign insurance institutions	Total
Actual Risk Service Oy Ltd	4 961 610	0	4 961 610
AIM Meklaritalo Oy	14 687 322	193 322	14 880 644
Alansa Partner Oy	3 891 339	0	3 891 339
Aon Finland Oy	415 150 423	26 742 239	441 892 662
Aurabro Oy	0	0	0
Avian Oy	5 362 804	2 716	5 365 520
Benefit Advisors Oy	7 545 252	165 025	7 710 277
Benefit Brokers Oy	164 300	882 300	1 046 600
BH Broker House Oy	59 078	774 712	833 790
City Yrityspalvelu JN Ky	6 274 633	0	6 274 633
Colemont Aviation Oy	148 030	2 763 067	2 911 097
Colemont Finland Oy	24 340 414	155 752	24 496 166
CORIMS OY	0	158 226	158 226
Etelä-Savon Meklaritalo Oy	4 872 600	0	4 872 600
Evli Life Oy	1 183 254	2 442 681	3 625 935
Finanssiaura Oy	9 660 322	83 689	9 744 011
Finanssitutka Oy	0	0	0
Finib Oy	12 448 786	135 145	12 583 931
Finpremium Oy	6 328 866	50 548	6 379 414
Gallela Meklaritalo Oy	5 246 440	0	5 246 440
Gamla Consulting Oy	662 436	0	662 436
Howden Insurance Brokers Oy	154 138	8 105 448	8 259 586
Hultkrantz Placeringsmäklerei Aktiebolag	0	371 200	371 200
Hymaka Oy	784 121	0	784 121
IIZI Firstbrokers Oy	42 872 391	272 682	43 145 073
ITM Brokers Oy	4 694 162	32 200	4 726 362
J.E.E. Osaajat Oy	0	0	0
JL Insurance Partners Oy	0	0	0
JL Optimal Solutions Oy	0	0	0
JMN Riskienkartoitus Oy Porvoo	7 217 899	2 023	7 219 922
JT Brokers Oy	2 580 771	0	2 580 771
Kaarti Broker Oy	0	0	0
KB-Order Oy	484 718	1 139 943	1 624 661
Marsh Oy	229 910 682	14 467 587	244 378 269
Mekleri-Matti Oy	3 054 740	82 555	3 137 295
Mercer Employee Benefits Oy	182 189 656	2 049 976	184 239 632
Miettinen Oy Vakuutusmeklaritoimisto	3 413 980	0	3 413 980
MSR Finser Oy	23 421 226	0	23 421 226
Novum Oy	22 457 043	18 904	22 475 947
Opimiriskit Ky	0	0	0
Pro Tuottavuus Oy	32 808 846	145 399	32 954 245
Risk Consult Oy Ab	92 965 693	134 132	93 099 825
RISKIOPTIMIT KY	1 005 759	0	1 005 759
RVM Yhtiöt Oy	9 440 986	0	9 440 986
Safenet Oy	2 347 666	0	2 347 666
Sijoitusvoima Oy	0	123 407	123 407
SRO Suomen riskienhallintaosakeyhtiö	98 190	0	98 190
TK Riskianalyysi Oy	3 056 553	22 618	3 079 171
TM-Vakuutusvälitys Oy	1 447 601	0	1 447 601
Vakuutusmeklariliike Semita Oy	4 245 981	0	4 245 981
Vakuutusmeklarit Ulf Kjerin Oy	8 506 949	20 000	8 526 949
Vakuutuspalvelut A. Lahti Oy	3 025 500	0	3 025 500
Vakuutusvälitys Arktia Ky	5 602 347	0	5 602 347
Willis Oy Ab	87 972 155	3 879 465	91 851 620
<b>TOTAL</b>	<b>1 298 747 662</b>	<b>65 416 961</b>	<b>1 364 164 623</b>

1) Tables 3 and 4 in total.



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**Table 3.**  
**Insurance premiums for mediated non-life insurance**  
**1.1.–31.12.2009**

The official name of the insurance broker €	For domestic insurance institutions	For foreign insurance institutions	Statutory accident insurance	Total
Actual Risk Service Oy Ltd	555 909	0	531 232	1 087 141
AIM Meklaritalo Oy	1 198 214	59 640	2 191 695	3 449 549
Alansa Partner Oy	416 005	0	200 774	616 779
Aon Finland Oy	38 762 267	25 851 176	16 001 714	80 615 156
Aurabro Oy	0	0	0	0
Avian Oy	831 663	2 716	479 239	1 313 618
Benefit Advisors Oy	165 714	0	340 799	506 513
Benefit Brokers Oy	0	0	0	0
BH Broker House Oy	0	0	0	0
City Yrityspalvelu JN Ky	450 796	0	558 560	1 009 356
Colemont Aviation Oy	478	1 727 522	0	1 728 000
Colemont Finland Oy	23 342 739	155 752	660 125	24 158 616
CORIMS OY	0	158 226	0	158 226
Etelä-Savon Meklaritalo Oy	481 300	0	531 300	1 012 600
Evli Life Oy	0	0	0	0
Finanssiaura Oy	758 085	0	1 358 979	2 117 064
Finanssitutka Oy	0	0	0	0
Finib Oy	7 733 633	87 010	36 546	7 857 189
Finpremium Oy	725 983	40 548	150 231	916 762
Gallela Meklaritalo Oy	816 072	0	539 635	1 355 707
Gamla Consulting Oy	141 683	0	112 965	254 648
Howden Insurance Brokers Oy	154 138	8 105 448	0	8 259 586
Hultkrantz Placeringsmäklerei Aktiebolag	0	0	0	0
Hymaka Oy	153 032	0	34 532	187 564
IlZI Firstbrokers Oy	3 121 831	228 737	2 884 544	6 235 112
ITM Brokers Oy	229 961	0	184 369	414 330
J.E.E. Osaajat Oy	0	0	0	0
JL Insurance Partners Oy	0	0	0	0
JL Optimal Solutions Oy	0	0	0	0
JMN Riskienkartoitus Oy Porvoo	685 882	2 023	518 300	1 206 205
JT Brokers Oy	357 132	0	242 784	599 916
Kaarti Broker Oy	0	0	0	0
KB-Order Oy	51 322	0	233 802	285 124
Marsh Oy	36 580 168	14 455 403	33 455 358	84 490 929
Meklari-Matti Oy	241 030	0	145 695	386 725
Mercer Employee Benefits Oy	203	0	182 101	182 305
Miettinen Oy Vakuutusmeklaritoimisto	305 634	0	257 693	563 327
MSR Finser Oy	1 258 103	0	1 089 761	2 347 864
Novum Oy	3 218 685	12 824	14 259 398	17 490 907
Opimiriskit Ky	0	0	0	0
Pro Tuottavuus Oy	2 168 714	145 399	855 918	3 170 031
Risk Consult Oy Ab	1 707 804	134 132	1 344 750	3 186 686
RISKIOPTIMIT KY	104 530	0	132 432	236 962
RVM Yhtiöt Oy	667 251	0	300 027	967 278
Safenet Oy	217 855	0	320 176	538 031
Sijoitusvoima Oy	0	0	0	0
SRO Suomen riskienhallintaosakeyhtiö	98 190	0	0	98 190
TK Riskianalyysi Oy	617 558	22 618	317 273	957 449
TM-Vakuutusvälitys Oy	1 080 721	0	66 064	1 146 785
Vakuutusmeklariliike Semita Oy	1 551 695	0	2 243 819	3 795 514
Vakuutusmeklarit Ulf Kjerin Oy	471 870	0	472 585	944 455
Vakuutuspalvelut A. Lahti Oy	235 500	0	279 000	514 500
Vakuutusvälitys Arktia Ky	747 695	0	609 865	1 357 560
Willis Oy Ab	13 169 668	3 793 731	3 917 317	20 880 716
<b>TOTAL</b>	<b>145 576 713</b>	<b>54 982 905</b>	<b>88 041 357</b>	<b>288 600 975</b>



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**Table 4.**  
Insurance premiums for mediated life and pension insurance 1.1.–31.12.2009

The official name of the insurance broker €	For domestic insurance institutions	For foreign insurance institutions	Statutory pension insurance	Total
Actual Risk Service Oy Ltd	36 230	0	3 838 239	3 874 469
AIM Meklaritalo Oy	294 947	133 682	11 002 466	11 431 095
Alansa Partner Oy	71 764	0	3 202 796	3 274 560
Aon Finland Oy	16 249 291	891 063	344 137 152	361 277 506
Aurabro Oy	0	0	0	0
Avian Oy	273 424	0	3 778 478	4 051 902
Benefit Advisors Oy	1 489 131	165 025	5 549 608	7 203 764
Benefit Brokers Oy	164 300	882 300	0	1 046 600
BH Broker House Oy	59 078	774 712	0	833 790
City Yrityspalvelu JN Ky	103 000	0	5 162 277	5 265 277
Colemont Aviation Oy	147 552	1 035 545	0	1 183 097
Colemont Finland Oy	0	0	337 550	337 550
CORIMS OY	0	0	0	0
Etelä-Savon Meklaritalo Oy	0	0	3 860 000	3 860 000
Evli Life Oy	1 183 254	2 442 681	0	3 625 935
Finanssiaura Oy	198 085	83 689	7 345 173	7 626 947
Finanssitutka Oy	0	0	0	0
Finib Oy	0	48 135	4 678 607	4 726 742
Finpremium Oy	169 657	10 000	5 282 995	5 462 652
Gallela Meklaritalo Oy	199 424	0	3 691 309	3 890 733
Gamla Consulting Oy	2 674	0	405 114	407 788
Howden Insurance Brokers Oy	0	0	0	0
Hultkrantz Placeringsmäklerei Aktiebolag	0	371 200	0	371 200
Hymaka Oy	97 534	0	499 023	596 557
IIZI Firstbrokers Oy	392 468	43 945	36 473 548	36 909 961
ITM Brokers Oy	0	32 200	4 279 832	4 312 032
J.E.E. Osaajat Oy	0	0	0	0
JL Insurance Partners Oy	0	0	0	0
JL Optimal Solutions Oy	0	0	0	0
JMN Riskienkartoitus Oy Porvoo	179 866	0	5 833 851	6 013 717
JT Brokers Oy	0	0	1 980 855	1 980 855
Kaarti Broker Oy	0	0	0	0
KB-Order Oy	85 790	1 139 943	113 804	1 339 537
Marsh Oy	1 177 221	12 184	158 697 935	159 887 340
Meklari-Matti Oy	39 181	82 555	2 628 834	2 750 570
Mercer Employee Benefits Oy	12 475 510	2 049 976	169 531 842	184 057 328
Miettinen Oy Vakuutusmeklaritoimisto	943	0	2 849 710	2 850 653
MSR Finser Oy	98 234	0	20 975 128	21 073 362
Novum Oy	1 826 962	6 080	3 151 998	4 985 040
Opimiriskit Ky	0	0	0	0
Pro Tuottavuus Oy	5 891 851	0	23 892 363	29 784 214
Risk Consult Oy Ab	92 547	0	89 820 592	89 913 139
RISKIOPTIMIT KY	88 345	0	680 452	768 797
RVM Yhtiöt Oy	0	0	8 473 708	8 473 708
Safenet Oy	3 605	0	1 806 030	1 809 635
Sijoitusvoima Oy	0	123 407	0	123 407
SRO Suomen riskienhallintaosakeyhtiö	0	0	0	0
TK Riskianalyysi Oy	48 649	0	2 073 073	2 121 722
TM-Vakuutusvälitys Oy	15 545	0	285 271	300 816
Vakuutusmeklariliike Semita Oy	25 932	0	424 535	450 467
Vakuutusmeklarit Ulf Kjerin Oy	184 500	20 000	7 377 994	7 582 494
Vakuutuspalvelut A. Lahti Oy	0	0	2 511 000	2 511 000
Vakuutusvälitys Arktia Ky	22 732	0	4 222 055	4 244 787
Willis Oy Ab	283 504	85 734	70 601 666	70 970 904
<b>TOTAL</b>	<b>43 672 729</b>	<b>10 434 056</b>	<b>1 021 456 863</b>	<b>1 075 563 648</b>



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**Table 5.**  
**Fees received from principals 1.1.–31.12.2009**

The official name of the insurance broker €	Fees received from principals
Actual Risk Service Oy Ltd	152 285
AIM Meklaritalo Oy	455 459
Alansa Partner Oy	65 155
Aon Finland Oy	10 155 068
Aurabro Oy	4 000
Avian Oy	110 087
Benefit Advisors Oy	73 542
Benefit Brokers Oy	38 810
BH Broker House Oy	42 226
City Yrityspalvelu JN Ky	69 738
Colemont Aviation Oy	325 767
Colemont Finland Oy	3 472 521
CORIMS OY	16 193
Etelä-Savon Meklaritalo Oy	98 958
Evli Life Oy	18 914
Finanssiaura Oy	157 135
Finanssitutka Oy	0
Finib Oy	1 517 636
Finpremium Oy	249 802
Gallela Meklaritalo Oy	212 783
Gamla Consulting Oy	24 080
Howden Insurance Brokers Oy	604 438
Hultkrantz Placeringsmäklerei Aktiebolag	1 100
Hymaka Oy	29 382
IIZI Firstbrokers Oy	588 221
ITM Brokers Oy	71 415
J.E.E. Osajat Oy	0
JL Insurance Partners Oy	0
JL Optimal Solutions Oy	0
JMN Riskienkartoitus Oy Porvoo	80 046
JT Brokers Oy	129 430
Kaarti Broker Oy	0
KB-Order Oy	29 826
Marsh Oy	6 995 694
Mekleri-Matti Oy	40 757
Mercer Employee Benefits Oy	702 123
Miettinen Oy Vakuutusmeklaritoimisto	42 302
MSR Finser Oy	208 669
Novum Oy	674 022
Opimiriskit Ky	0
Pro Tuottavuus Oy	159 916
Risk Consult Oy Ab	302 379
RISKIOPTIMIT KY	9 854
RVM Yhtiöt Oy	68 150
Safenet Oy	47 052
Sijoitusvoima Oy	3 000
SRO Suomen riskienhallintaosakeyhtiö	134 272
TK Riskianalyysi Oy	71 096
TM-Vakuutusvälitys Oy	95 438
Vakuutusmeklariliike Semita Oy	278 526
Vakuutusmeklarit Ulf Kjerin Oy	77 004
Vakuutuspalvelut A. Lahti Oy	0
Vakuutusvälitys Arktia Ky	111 190
Willis Oy Ab	1 514 750
<b>TOTAL</b>	<b>30 330 210</b>

