

# Lotteries and money games in the Nordic markets

Presentation in the session

“Nordic gambling research – do we need a pan-Nordic study?”

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# Content

- The authorities
- The markets
- Two responsible gambling measures
- Figures – GGR (Euro) per capita

# Sources:

- Revenue figures 2016 reported for Nordic comparison.
- Data reported to GREF (Gaming Regulators European Forum) 2014 (some figures) and 2017 (age limits).
- Information given by the authorities.
- Information from public websites (authorities and operators).
- Eurostat (2016 figures for exchange rates, population and consumption in household).

## Limitations in this presentation

- mostly focus on casino games, slot machines, betting and horse racing
- not all the measures for preventing gambling problems are presented, and only monetary tools and tools to exclude one selves from games
  - offered to online gamblers
- some figures are preliminary
- how revenue is reported in groups of games can vary

# Population

	1. January 2016
Denmark	5 707 000
Finland	5 487 000
Iceland	333 000
Norway	5 211 000
Sweden	9 851 000

# The gambling authorities

Denmark: The Danish Gambling Authority, under the Danish Ministry of Taxation.  
Odense <https://spillemyndigheden.dk/en/about-us>

Finland: The Gambling Administration department of the National Police Board,  
under Ministry of Interior.  
Riihimäki <http://www.arpajaishallinto.fi/en>

Iceland: Department at the Ministry of Justice  
Reykjavik <https://eng.innanrikisraduneyti.is>

Norway: The Norwegian Gaming Authority, under the Ministry of Culture.  
Førde <https://lottstift.no/en/the-gaming-authority/>

Sweden: The Swedish Gambling Authority, under the Ministry of Finance.  
Strängnäs <https://www.lotteriinspektionen.se/en/>

## Nordic regulated market – online casino, betting and horse racing

	Regulated online casino or online casino games	Betting	Horse racing
Denmark	26 licenses	24 licenses	Monopoly* - Danske Spil
Finland	Monopoly - Veikkaus	Monopoly - Veikkaus	Monopoly - Veikkaus
Iceland	No	Monopoly - Íslenskar getraunir	No
Norway	Monopoly (not poker) - Norsk Tipping	Monopoly - Norsk Tipping	Monopoly - Norsk Rikstoto
Sweden**	Monopoly (poker only) - Svenska Spel	Monopoly - Svenska Spel	Monopoly - ATG

\*) license system from 2018. \*\*) license system is proposed from 2019

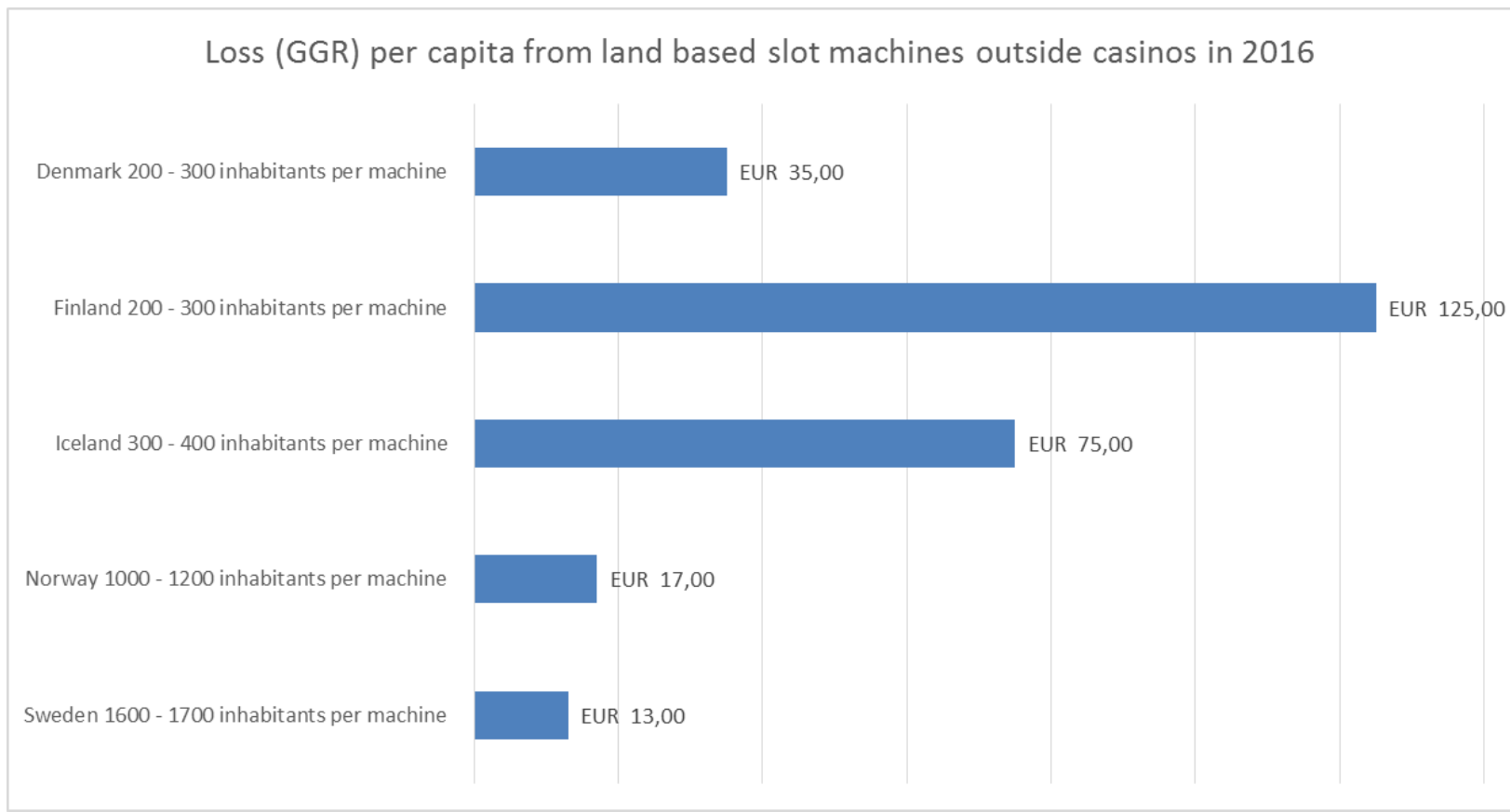
## Regulated market – land based casinos and slot machines/VLTs

	Land based casinos Regulated operators	Number of casinos	Slot machines / VLTs outside casinos Regulated operators	Number of machines outside casinos *
Denmark	7 licenses	7	347 licenses	26 388
Finland	Monopoly - Veikkaus	1	Monopoly - Veikkaus	20 771 **
Iceland	None	0	Monopoly - Hapdrætti Háskóla Íslands - Íslandsspil	864
Norway	None	0	Monopoly - Norsk Tipping	4 700 ***
Sweden	Monopoly - Casino Cosmopol	4	Monopoly - Svenska spel	5 871 ***

\*) Figures from 2014 or 2017.

\*\*) Registered play is voluntary. (\*\*\*) Registered play is mandatory (in Sweden introduced by Svenska Spel, not by regulation).

# Land based slot machines/MLTs





# Regulated online market – monetary restrictions

	Mandatory or voluntary to set personal budget (deposit, spending or loss limits)	Maximum loss limits in order to prevent gambling problems or reduce harm
Denmark	Voluntary (Casino, Betting and Horse racing)	NO
Finland	Mandatory (Casino) Voluntary (Betting and Horse racing)	YES for online Casino
Iceland	Voluntary (Betting)	YES
Norway	Mandatory (Casino, Betting and Horse Racing)	YES, for online Casino and Betting
Sweden	Mandatory (betting* and poker) Voluntary (horse racing)	NO
*Mandatory set by Svenska Spel, not by regulation.		

# Regulated online market – player initiated exclusions

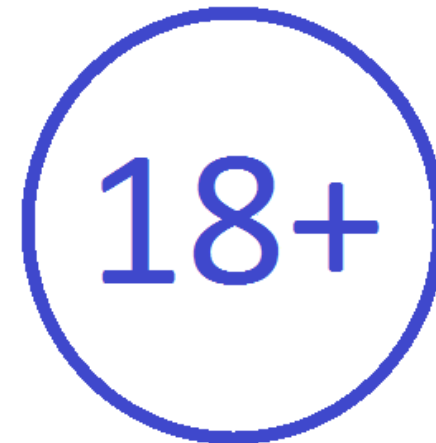
	Temporary exclusion Casino, betting or horse racing*	Permanent exclusion	Minumum period before player can re-enter after permanent exclusion	Are all exclusions in the same register ?
Denmark	Casino Betting Horse racing	Yes, all	12 months	Yes, via ROFUS or it is possible for individuals to register with specific license-holders for online casinos, betting and horse racing (also land-based casinos)
Finland	Betting Casino Horse racing	No*		Yes, one operator only**
Iceland	Betting	Yes**	Cannot re-enter**	Yes, one operator only
Norway	Betting Casino games Horse racing	Yes, all	12 months	No, two operators
Sweden	Betting Poker Horse racing	Yes, all	12 months	No, two operators

\* A player can choose a future date for his/her exclusion to end (which cannot be changed afterwards) \*\*) From 1. January 2017.

\*\* If a player wants a permanent exclusion he/she has to send an e-mail to the betting company and ask for a permanent exclusion.

After that the exclusion is permanent and he/she cannot ask to re-enter.

# Age limits



Most of the available games in the Nordic countries have 18 years age limit\*

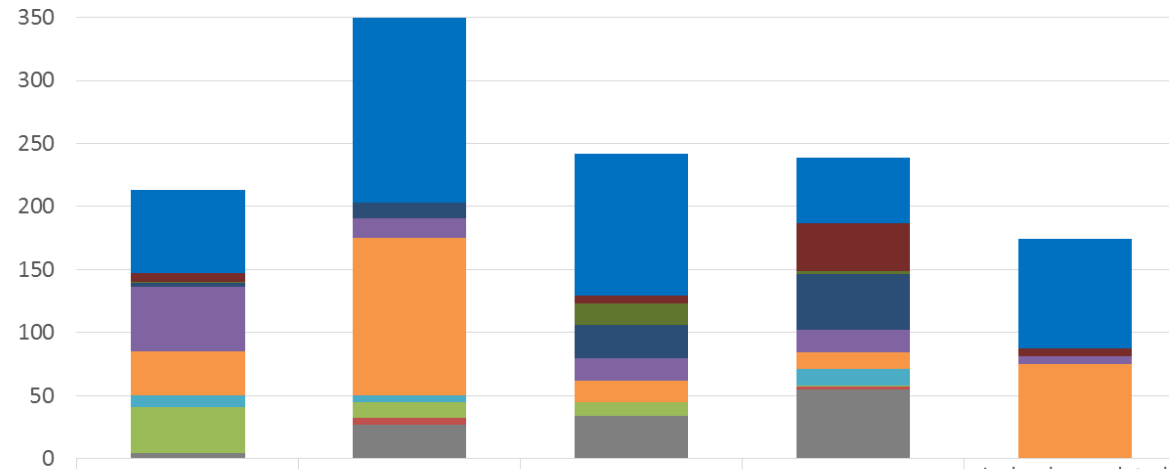
There are few exceptions,  
here are most of them:

- No age limits for lotteries sold by organisations e.g. sport in Norway
- No age limits for land based bingo in Denmark.
- 16 years age limit for land based scratch tickets in Denmark.
- 20 years age limit for land based casino in Sweden.
- 20 years for slot machine arcades on Iceland.

Some age limits are set by the operators and not by law.

Main source is preliminary results from a European survey done spring 2017

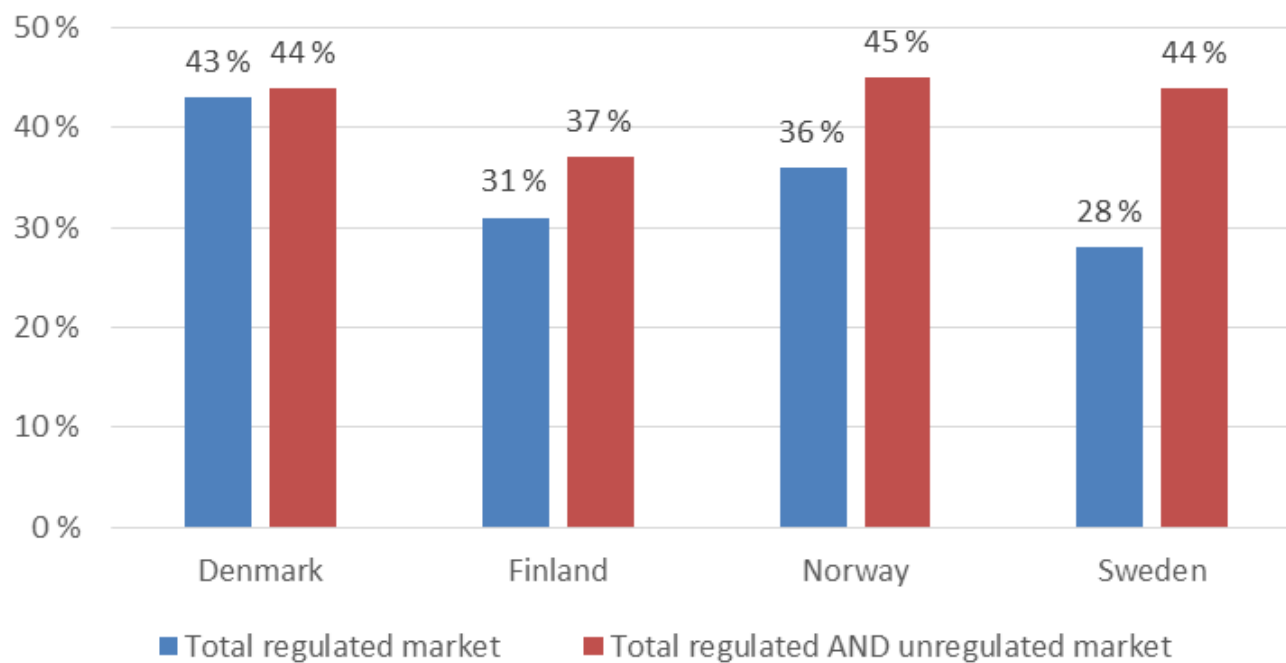
## Estimated GGR (loss) per capita – regulated and unregulated market Euro - 2016



	Denmark	Finland	Norway	Sweden	Iceland - regulated only
■ Lotteries and number games ex. Bingo	66	147	113	52	87
■ Charity lotteries	7	0	6	38	6
■ Bingo on- and offline	1	0	17	3	0
■ Horse- and Greyhound racing	3	12	26	44	0
■ Betting	51	16	18	18	6
■ Gaming machines land based - outside casino	35	125	17	13	75
■ Land based casino	9	5	0	13	0
■ Online casino games	37	13	11	1	0
■ Other regulated games	0	5	0	2	0
■ Estimated unregulated market	4	27	34	55	

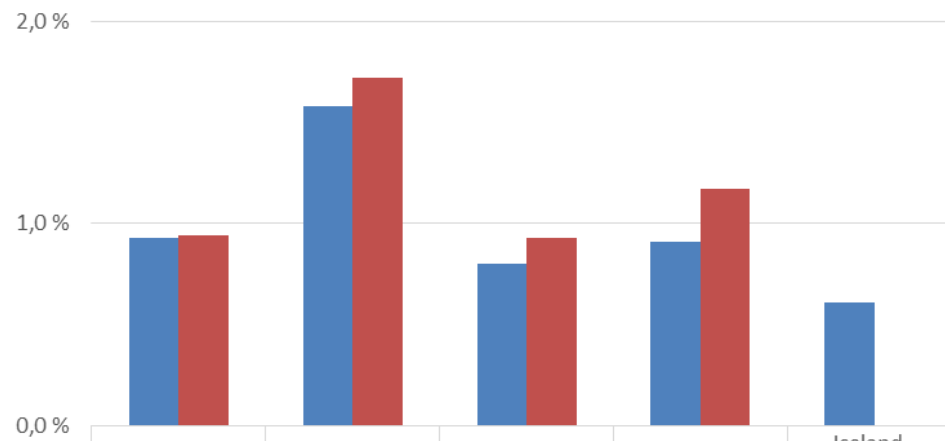
GGR (Gross Gaming Revenue) Euro per inhabitant	Denmark	Finland	Iceland	Norway	Sweden
Lotteries and number games ex. Bingo	66	147	87	113	52
Charity lotteries	7	0	6	6	38
Bingo on- and offline	1	0	0	17	3
Horse- and Greyhound racing	3	12	0	26	44
Betting	51	16	6	18	18
Gaming machines land based - outside casino	35	125	75	17	13
Land based casino	9	5	0	0	13
Online casino games	37	13	0	11	1
Other regulated games	0	5	0	0	2
<b>Total regulated market</b>	<b>208</b>	<b>322</b>	<b>174</b>	<b>209</b>	<b>184</b>
Estimated unregulated market	4	27	n.a.	34	55
<b>Total estimated market</b>	<b>212</b>	<b>350</b>	<b>n.a.</b>	<b>243</b>	<b>239</b>

### Pct. of GGR from online gambling - 2016



Other key figures	Denmark	Finland	Iceland	Norway	Sweden
<b>GGR Euro per inhabitant from slot machines, casino games, betting and horse racing</b>					
– land based and online regulated	135	171	81	73	89
– land based and online regulated AND unregulated	138	198	n.a.	107	144
<b>Pct. of GGR from slot machines, casino games, betting and horse racing</b>					
– land based and online regulated	65 %	53 %	47 %	35 %	48 %
– land based and online regulated AND unregulated	65 %	57 %	n.a.	44 %	60 %

### Gambling consumption in percent of households final consumption 2016



	Denmark	Finland	Norway	Sweden	Iceland - regulated only
■ Regulated market	0,93 %	1,58 %	0,80 %	0,91 %	0,61 %
■ Regulated and unregulated market	0,94 %	1,72 %	0,93 %	1,17 %	



Thank you!