



Ilmarinen

Finland

Reliability. Flexibility. Simplicity. We offer more than insurance.

- Founded in 1961
- major player in Finland for pension
- Premium income in 2013: EUR 4.1 billion with over 589,000 587,000 persons insured
- Underwriting reserves totalled EUR 27.2 billion
- Solvency ratio (2013): 190%
- Has staff of approximately 562 employees, and 160 branches providing services to clients across the country (mainly through OP-Pohjola Group)
- Member of the Swiss Life Network since 1987

RELIABILITY

- Finland's second largest pension insurer with a market share of 33.3 %, and the largest insurer of self-employed persons, with market share, measured in premiums written, of about 30.8 %
- Pension insurance expert in Finland with a very high rate of client satisfaction and the best client bonuses for customers

FLEXIBILITY

- Expense charge for large employers reduced based on the total annual salary paid by the company
- Well-being at work services support clients' business
- Promote client company by offering business premises and funding
- Local dividend used for premium reduction

SIMPLICITY

- One dedicated English speaking point of contact
- Provide support to personnel administration in all matters related to pensions
- Provides earnings-related pension services suited to companies' needs
- Provides services aimed at improving employees' productivity and managing personnel costs

COVERAGE AND PRODUCTS

Types of Employee Benefits:

- * Old Age Pension
- * Disability Pension (rider)
- * Survivors' Pension (rider)
- * Rehabilitation (rider)
- * Part-Time Pension (rider)

Other Products and Services:

- * Wellbeing: Prevention and back-to-work programme in cooperation with third party

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- * Coverage available and poolable, only TyEL-exceeding portion
 - * Products available

Contact