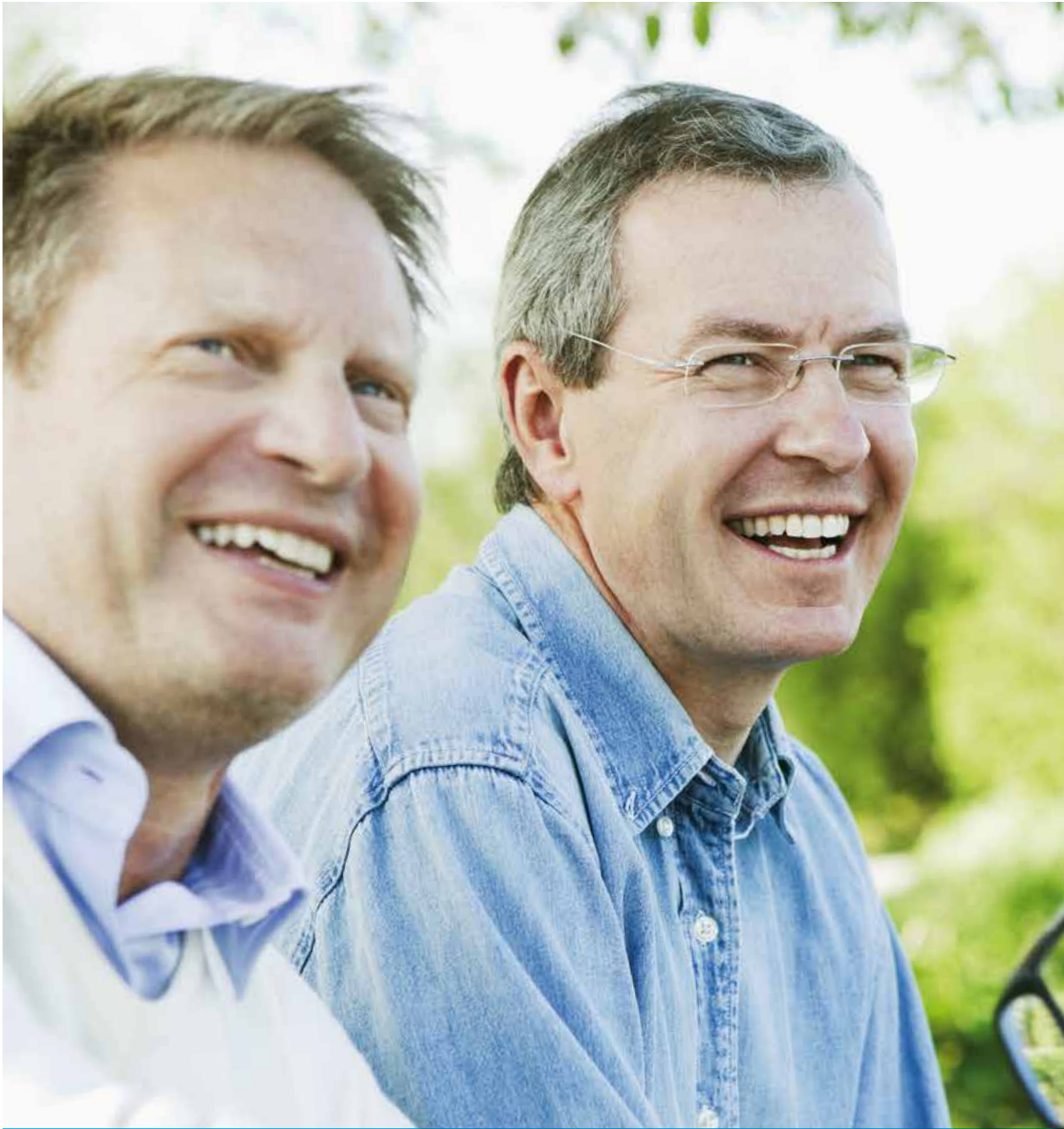


Annual Report 2011





*We act responsibly as a provider
of social security services.*

We assume responsibility for ensuring economic, environmental and social sustainability. Our processes and operating methods are efficient. We do not damage the environment and we make use of new technologies.

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DIRECTOR-GENERAL'S REVIEW

In Kela's history, 2011 will always be the year when we crystallized our strategy and began a major restructuring of our operations. We tackled our strategy reform together. In addition to Kela's administration and Board of Directors drafting the strategy, all Kela employees were able to participate in a vision survey, with some even attending workshops. I sincerely believe that this is the way we will achieve a common vision for the years to come.

The new strategy lays a strong foundation for the development of our operations. Our familiar motto, "With you throughout life – supporting you through times of change" remains. In our current vision, we promise to provide the best service, social security and strength for life. Best service means being proactive, thus allowing us to meet our customer's needs. Social security means acting sustainably in a way that influences both society and the individual. Strength for life means that we stay close to our customers, personally, helping them to deal with changes in a way that allows them to face the challenges of their lives.

We are putting our new strategy into practice with the "Kohti uutta Kela" programme. The programme consists of several development projects, in which we are improving the customer orientation of our operations in many different ways. We are making the application process for benefits easier, clarifying our correspondence and decisions, reforming our benefits information system, developing our processes and restructuring our service network. We are involving our customers and partners in our service development more closely than before. We listen to and gather feedback from them.

All development work is based on our already solid foundation. In 2011, Kela achieved its stated goal. Target process completion times were bested for all benefits. Customer satisfaction has also remained at a high level.

A new benefit—the guarantee pension—was introduced at the beginning of March. This required a great deal of work, but we managed the effort with flying colors. The guarantee pension may also be applied for orally. Customers were so pleased with this convenient service reform that we plan to try it with other benefits. The Own Integrated Work Area (OIWA) benefit management system was adopted in November. This represents the most extensive IT implementation in Kela's history. Despite the



Liisa Hyssälä

extensive IT system projects, our finances stayed in line, with only a moderate increase in administrative expenses. I would to extend my most heartfelt thanks to all Kela employees, officers, customers and partners for their cooperation. In the autumn of 2012, Kela will celebrate its 75th anniversary. Although we do have a long history and strong company culture, we still want to keep growing and look forward to the future. We can best do this by working together.

The Social Insurance Institution of Finland (Kela) manages the basic security of all residents in Finland in the various phases of their lives. The social security provided by Kela comprehends family allowances, health insurance benefits, rehabilitation benefits, basic security benefits for the unemployed, general housing allowances, student benefits and guaranteed minimum pensions. Kela also provides disability benefits and conscript allowances.

Close to the customer

Decisions concerning the granting of social security benefits are made by the respective insurance district offices. These offices make decisions on nearly all benefits. Decisions concerning disability pensions, EU reimbursement of medical expenses and some decisions on occupational health compensation are made by the central administration. Decisions concerning university students' applications for financial aid are made by the financial aid committee at each university.

In June 2011, the Kela Board of Directors approved the Kela strategy for 2012-2015. A new element in drafting the strategy was the inclusion of personnel in forming it, by means of a vision survey, workshops and seminars. The new strategy served as the basis for launching a series of extensive reform projects, which form the Kohti uutta Kela programme. The primary objective of this programme is to strengthen customer orientation in all Kela operations.

Reform of the service provision processes was started at the beginning of the year by means of customer oriented projects. Development teams were formed for the sector to advance reforms. In order to improve the efficiency of core operations and standardize management, preparations for the transfer of benefits advisers from the various Regional Offices to benefits departments were completed during the autumn, thus ensuring that their positions would remain intact in their respective regions beginning in 2012.

Parliament supervision

Kela operates under the supervision of the Finnish Parliament. Its administration and operations are overseen by 12 Parliament-appointed Trustees and 8 auditors chosen by them. Kela is managed and developed by a ten-member Board of Directors.

Mission and values

Kela's mission statement:

- ▶ With you throughout life – supporting you through times of change

Our mission is to secure the income and promote the health of the entire nation and support the capacity of individual citizens to care for themselves.

Kela operations are based on the following values:

- ▶ Respect for the individual
- ▶ Expertise
- ▶ Co-operation
- ▶ Renewal

KELA 2011

Customers and stakeholders were increasingly included in the development of Kela services. Customer panels were used again, and information on customer experiences was gathered in a variety of ways. A new customer panel—the employer and enterprise client customer panel—was formed.

Customer-oriented services and processes were developed in the customer relations management project. In the HAKU project, the benefits application process was simplified and a model for a new type of form planning was created. Customers tested the forms prior to their introduction. The Clarity project is developing a more easily understood writing style for Kela's correspondence that is also being tested with customers.

New trends for Kela communications were also sought in a working group, whose report was completed in June. In the Communications Trends 2015 programme, 5 areas of focus were specified for communications at Kela: participation in social discourse; improving work

community communications; development of customer communications; promoting stakeholder communications; and developing Kela's reputation.

The first phase of the Kyky project, which involved the development of working capacity assessment processes, was completed. Kela trained 54 working capacity case managers, who work together with other advisers to come up with solutions that support customer working capacity. The case manager contacts the customer in the event of an extended sick leave or if they have consecutive absences due to illness. Youths lacking education and the unemployed may also make use of the service, if they suffer from chronic illnesses or sickness benefits have been denied for medical reasons. Services for the disabled and ill or disabled children were developed in the second phase of the project. The goal is to develop a service model, in which the customer's daily routine is made easier actively and comprehensively in cooperation with other actors.

Psychotherapy was included in Kela's mandate for rehabilitative services at the beginning of the year. Kela offered adaptation training courses to youths and children suffering from narcolepsy and their families during the year under review. Services such as children's family rehabilitation, youth rehabilitation, student and adult mental health rehabilitation, rehabilitation for the severely disabled, and geriatric rehabilitation, along with their attendant development projects, were also developed during the year under review.

The direct reimbursement project for taxi service was expanded to include 7 hospital districts. Kela and the Finnish Taxi Owners Federation have agreed to phase in the direct reimbursement system to encompass the entire country by 2013. Taxi service to be reimbursed by Kela is ordered by calling a central service number within each hospital district. This allows customer taxi service to be combined, thus keeping travel costs under control.

The Act on Guarantee Pensions entered into force on 1 March 2011. The Act was implemented according to plan and on schedule. Just under 122,000 claims for guarantee pensions were submitted by the end of the year. The submitting of pension claims orally was tried with guarantee pension claims. This received extremely positive feedback from customers. In the initial implementation of the guarantee pension, Kela sent approximately 76,000 recip-

KELA IN BRIEF

	2011	2010	2009	2008	2007
Overall expenditures, (EUR billion) €	12.9	12.6	12.2	11.5	10.9
Benefit expenditures, (EUR billion) €	12.5	12.2	11.8	11.1	10.5
Administrative expense (% of overall expenditures)	3.4	3.4	3.5	3.2	3.2
Benefit expenditures (% of GDP)	6.8*	6.8*	6.8*	6.0	5.8
Benefit expenditures (% of social expenditures)	22.0*	22.2*	22.5	22.9	23.1
Benefit expenditures per insured person, (€/annum)	2 309*	2 261	2 202	2 087	1 984
Personnel as of 31 Dec	6 146	6 092	6 042	5 864	5 756

*Estimate

ipients of the full national pension a pre-filled claim form. At the beginning of August, information on pensioners who had not submitted a claim for the guarantee pension, but may have been entitled to do so, was retrieved from Kela's databases. The information on approximately 24,000 pensioners was examined and, if necessary, they were contacted regarding submitting a claim for their guarantee pension.

The Arkki project's goal is to technically and operatively restructure the system architecture for all 40 of Kela's benefit information systems as well as their approximately 90 support systems. The Arkki project also conducted an extensive benchmarking analysis related to the system restructuring on how, for example, technology is used in Norway and Sweden. The project also restructured Kela's online customer services. The project will take over 10 years to complete. The Own Integrated Work Area (OIWA) benefit management system was adopted in November as part of this extensive restructuring effort. Prior to its implementation, the system underwent a trial run in the insurance district of Central Finland for several months and comprehensive training was provided. This represents the most extensive IT implementation in Kela's history.

A majority of the Finnish population received Kela benefits in 2011. Overall expenditures totalled EUR 12.9 billion, which was 2.6% over the previous year. EUR 12.5 billion of the overall expenditures were benefit expenditures. Administrative expenses accounted for 3.4% of total expenditures.

BENEFITS PAID BY KELA

All benefits

Kela benefit payments amounted to EUR 12.5 billion. Administrative expenses increased 2.6% over the previous year. There were 73 million payments made, 26 million of which were made through pharmacies.

Pension benefit payments increased 3.1% and health insurance benefits 4.1% over 2010. Other social security benefits increased 0.9%.

BENEFITS PAID BY KELA

	2011 EUR million	2010 EUR million	Change (%)
Pension benefits	2 550.0	2 494.8	2.2
Benefits for the disabled	531.5	508.9	4.4
Health insurance benefits	4 073.4	3 928.4	3.7
Rehabilitation	339.0	310.5	9.2
Unemployment security benefits	1 133.7	1 096.8	3.4
Families with children ¹	1 994.4	1 990.7	0.2
Student benefits	822.1	845.3	-2.7
Pensioners housing allowance	420.2	393.3	6.8
General housing allowance	552.4	530.1	4.2
Other benefits	54.1	53.1	1.9
Total benefits	12 470.8	12 151.9	2.6

¹ Daily parental allowances are included in the health insurance benefits

PENSION BENEFITS

Benefits paid	2011 EUR million	2010 EUR million	Change (%)
Total	2 550.0	2 494.8	2.2
National pensions	2 341.3	2 398.3	-2.4
Old age pensions	1 574.7	1 610.8	-2.2
Disability pensions	729.5	738.7	-1.2
Unemployment pensions	37.1	48.8	-24.0
Guarantee pensions	121.4		
Family pensions	34.0	35.3	-3.7
Child increases	5.5	5.6	-1.6
Front veterans supplements	26.5	30.5	-13.1
Additional front veterans supplements	21.3	25.1	-15.1

Number of persons receiving benefits	31.12.2011	31.12.2010	Change (%)
All benefits	713 900	722 600	-1.2
National pension recipients	659 600	668 700	-1.4
Old age pension recipients	482 000	482 700	-0.1
Disability pension recipients	162 200	165 700	-2.1
Unemployment pension recipients	15 400	20 300	-24.2
Guarantee pension recipients	104 600	.	.
Family pension recipients	27 100	28 000	-3.3
Child increase recipients	12 900	13 300	-2.6
Front veterans supplement recipients	44 600	51 800	-13.9

Structure of national pensions	31.12.2011	31.12.2010	Change (%)
National pension recipients received			
a full pension	87 400	89 000	-1.7
a reduced pension	572 100	579 700	-1.3

BENEFITS FOR THE DISABLED

Benefits paid	2011 EUR million	2010 EUR million	Change (%)
Total	531.5	508.9	4.4
Child disability benefits	71.9	69.7	3.2
Adult disability benefits	31.2	31.1	0.3
Pensioners care allowances	420.9	400.8	5.0
Diet allowance compensations	7.5	7.2	4.0

Number of persons receiving benefits	31.12.2011	31.12.2010	Change (%)
All benefits	302 800	296 300	2.2
Child disability benefits	35 000	33 300	5.1
Adult disability benefits	10 400	10 400	0.0
Pensioners care allowances	229 700	225 900	1.7
Diet allowance compensations	30 000	29 000	3.7



We appreciate the customer

We are close to the customer and make transactions easy.
We adapt our service approaches to meet the needs of the customer.

National pension security and benefits for the disabled

In 2011 Kela paid EUR 2,550 million in pension benefits, which represents a 2.2% increase over 2010. Pension benefit expenditures were increased by payment of guarantee pensions, which began on 1 March 2011. EUR 532 million in disability benefits was paid, which is 4.4% more than the previous year. An index increase of 0.4% was made in pension and disability benefits from the beginning of the year.

At the end of the year, there were 714,000 recipients of Kela pension benefits, marking a 1.2% decrease from the previous year. In relative terms most of the decrease was seen in unemployment pensions and the reduction in front veterans supplements. The number of early and postponed old age pension recipients grew. At the end of the year, there were 105,000 recipients of the guarantee pension. There were 87,000 full national pension recipients (a decrease of 1.7%).

The number of persons receiving disability benefits at the end of 2011 was 303,000. This number increased 2.2% during the year. The number of individuals receiving adult disability benefits remained unchanged, while the number of those receiving pensioner care allowances, child disability benefits and diet allowances increased. At the end of the year, there were 7,500 recipients of increased or maximum pensioner care allowance as well as an additional supplement for recipients of the front veteran supplement.

119,000 decisions on guarantee pensions were made during the year under review. 142,000 decisions regarding other Kela pension benefits were made (decrease of 1.9%). Of the decisions made, 106,000 involved national claims and 35,000 were submitted from abroad.

In 2011 Kela received 134,000 claims for disability benefits. 127,000 decisions were made.

NATIONAL HEALTH INSURANCE COMPENSATIONS

	2011 EUR million	2010 EUR million	Change (%)
All national health insurance compensation (calculated) ¹	4 073.4	3 928.4	3.7
Daily health insurance allowances total ²	1 905.9	1 848.9	3.1
Sickness allowance	833.7	813.4	2.5
Partial sickness allowance	10.6	7.2	46.5
Sickness allowances paid under the Self-Employed Persons Pensions Act (YEL)	5.6	5.1	9.8
Total daily parental allowance ³	1 055.2	1 022.7	3.2
Reimbursements for medical expenses	1 811.4	1 742.2	4.0
Medicines ⁴	1 262.1	1 225.4	3.0
Basic reimbursement	357.1	377.5	-5.4
Special reimbursement	782.2	709.1	10.3
Lower	230.1	210.1	9.5
Higher	552.0	499.0	10.6
Supplementary reimbursement ⁵	122.2	138.4	-11.7
Physician fees	73.8	73.4	0.6
Dentist fees ⁶	123.6	120.5	2.6
Examination and treatment	76.3	72.2	5.7
Travel expenses ⁷	275.6	250.7	9.9
Other benefits total (balance sheet)	349.9	331.8	5.5

¹ Also includes payments of sickness allowance made to the Farmers' Social Insurance Institution, which amounted to EUR 5.89 million in 2011.

² Also includes daily allowances and compensations for loss of income paid under the Act on Communicable Diseases as well as daily allowances and additional daily allowances paid to organ donors.

³ Also includes special care allowances and annual leave compensations paid to employers.

⁴ Also includes reimbursements for dose dispensing costs.

⁵ Copayments for medicines were capped at EUR 675.39 annually in 2011.

⁶ Includes reimbursements for dental hygienist fees.

⁷ Includes supplementary reimbursements for travel expenses. There was an annual copayment cap of EUR 157.25 on travel expenses in 2011.

The average national pension at the end of the year was EUR 290 a month. A full national pension was EUR 586 a month for single persons and EUR 520 a month for cohabitants. A full guarantee pension was EUR 688 a month.

Health insurance benefits

Health insurance benefit expenditures increased EUR 145 million (3.7%) over the previous year. EUR 4,073 million in benefits was paid. 4.3 million persons received health insurance benefits.

In 2011, 16.0% of the 670,000 sickness allowance claims submitted were done online. In 2008 668,000 sickness allowance decisions were made, which was 2.5% over the previous year. 33,000 of the decisions were made in employee sickness funds.

Partial sickness allowance entitlements were expanded at the beginning of 2010. In 2011, 10,500 partial sickness allowance decisions were made, which is 43% more than the previous year.

Parental allowances were paid to 102,800 mothers and 58,800 fathers. A total of EUR 988.4 million in parental allowances was paid. Parental allowance days were compensated for 16.8 million days, 8.3% of which were for fathers. The number of recipients receiving paternity benefits increased further. In 2011 16,200 fathers (increase of 31.4%) claimed their right to extended paternity allowance (paternity month). 9,300 of these took a “transferred paternity month”. It comprehends the 12 last weekdays of the parental allowance period transferred to the father and 1–24 paternity allowance days. The paternity month can be taken within 180 days from the end of the daily parental allowance period.

EUR 63.1 million in annual leave compensations was paid to the employers of 26,800 persons.

EUR 850.8 million (increase of 3.0%) in sickness allowances was paid, amounting to EUR 16.1 million a day. EUR 5.6 million (increase of 9.8%) in sickness allowances was paid to 17,000 insured under the Self-employed Persons Pensions Act (YEL).

6,900 persons received partial sickness allowances. EUR 10.6 million in partial sickness allowances was paid (increase of 46.5%). The average partial sickness allowance was EUR 33.

As a result of an amendment concerning the sickness allowance, which entered into force on 1 July 2011, the sickness allowance may be paid for the same illness up to the maximum period of 300 days. This “supplementary allowance” is paid for no more than 50 working days after an uninterrupted period of 30 days at work. In the latter half of 2011, EUR 0.5 million in the supplementary allowance was paid to 319 recipients for an average of 32 days.

The average sickness allowance was EUR 53 and parental allowance EUR 59.

Of the sickness allowance periods commencing in 2011, the daily allowance in 21,000 of the periods (6.2% of all periods commencing) was the minimum amount or less. The minimum parental allowance was received by 15,300 mothers (14.8% of the mothers receiving parental allowance). This figure does not include those receiving the minimum parental allowance due to employment. Minimum sickness and parental allowances were linked to the national pension index beginning on 1 March 2011.

10.9 million decisions on reimbursements for medical expenses were made, 0.3 million by employee sickness funds. EUR 1.8 billion in reimbursements for medical expenses was paid (increase of 4.0%). 4.2 million persons received reimbursements for medical expenses.

Of the reimbursements paid for medicinal products (EUR 1.3 billion), 62.0% went to special reimbursements, 28.3% went to basic reimbursements and 9.7% went to supplementary reimbursements. The number of persons receiving supplementary reimbursements dropped further (decrease of 11.2%). Reimbursements for dose dispensing costs were paid to 12,000 persons (increase of 32.7% over the previous year) for a total of EUR 544,000.

EUR 114.8 million in reimbursements for dentist fees and EUR 8.8 million in reimbursements for oral hygienist fees was paid. Care provided by oral hygienists has been covered since the beginning of 2010, provided that said care is based on the referral of a dentist practicing in private health care. Health insurance benefits were paid for 2.5 million visits to the dentist, as in the previous year, and 272,000 visits to the oral hygienist (increase of 18.4%).

EUR 73.8 million in reimbursements of physician fees was paid for 3.8 million visits to the physician. 21.9% of the reimbursements for examination and treatment costs went to physiotherapist fees and 78.1% to other examina-

tion and treatment costs. Reimbursements paid for physiotherapy remained practically unchanged, while other examination and treatment costs increased 7.2%. EUR 275.6 million in travel expense reimbursements (increase of 9.9%) was paid for 5.5 million trips taken (increase of 6.1%). Supplementary travel expense reimbursements were paid to 74,000 persons (increase of 7.6%).

Nearly 2 million employees are covered by occupational health care. EUR 291 million in reimbursements was paid to employers for occupational health care costs, thus accounting for just under 2% of all health care expenditures in Finland. Occupational health care reimbursements paid to entrepreneurs and other self-employed persons amounted to EUR 3.3 million. Reimbursements paid to the Student Health Foundation totalled EUR 22.9 million.

Rehabilitation benefits

Previously covered by Kela as discretionary rehabilitation, psychotherapy became a statutory function at the beginning of 2011. This change can be seen in the number of persons receiving rehabilitative psychotherapy, which increased by 15.6% over the previous year. A total of 18,900 persons received rehabilitative psychotherapy.

Kela's rehabilitation expenditures amounted to EUR 339 million, which was 9.2% more than the previous year. Individual rehabilitation costs totalled EUR 334 million, of which EUR 262 million went to rehabilitation and EUR 72 million to rehabilitation allowances.

Three out of every four persons receiving rehabilitation services from Kela are in the workforce. The largest group of non-employed persons is severely disabled individuals under 16 years of age receiving medical rehabilitation.

A total of 87,300 persons received Kela rehabilitation services (increase of 4.3%). A third of these were new rehabilitees. Rehabilitation allowance paid during the rehabilitation period was received by 52,300 persons, approximately a quarter of whom received rehabilitation services from sources other than Kela.

Over half of Kela's rehabilitees received discretionary rehabilitation. Kela provided rehabilitation services to 48,100 persons. Vocational rehabilitation was provided for

13,400 persons and medical rehabilitation for 21,500 severely disabled persons.

Unemployment security benefits

Unemployment security benefits paid by Kela increased 3.4%, for a total of EUR 1,133 million. EUR 846 million of this was paid as a labour market subsidy (increase of 7.0%) and EUR 185 million as basic unemployment allowance (decrease of 9.7%).

Unemployment benefits were paid out to 271,400 persons during the year under review. A basic daily allowance was paid to 59,000 persons (decrease of 9.6%), a labour market subsidy to 207,900 persons (increase of 4.6%) and a labour market integration allowance to 17,300 immigrants (increase of 11.3%). The increase in the number of labour market subsidy recipients was due to the economic recession of 2008-2009, when the number of unemployed persons increased significantly. The maximum daily allowance payment period for those left unemployed during the recession was reached by many recipients in 2011. These individuals were transferred to the labour market subsidy. The number of persons being transferred from the basic daily allowance in particular to the labour market subsidy increased. The number of young recipients under 25 years of age decreased.

The average unemployment security benefit was 28.80 per day, i.e. EUR 619 a month. Of the days reimbursed, 12.5% were paid at a reduced benefit amount due to concessions made or based on need. The full benefit was, on average, 31.10 per day.

Unemployment benefits paid during employment promotion measures increased further in 2011. The most common employment promotion measures were labour market training and preparatory training for the workplace. The average benefit during active participation in employment promotion measures was EUR 38.00 per day.

926,800 unemployment benefit decisions (increase of 4.6%) were made. 218,700 decisions on new claims were made, and 21.9% of these claims were submitted online. Over a quarter of the claims concerning the unemployment period were submitted online.

Benefits for families with children

The family allowance was the most commonly received Kela benefit for families with children. EUR 1,436 million in family allowances was paid. In December, family allowances were paid for 1,012,400 children. Index increases were made for family allowances and child daycare subsidies for the first time on 1 March 2011.

EUR 445.5 million in child daycare subsidies was paid, EUR 96.8 million of which was made up of municipal supplements. EUR 358 million in child daycare subsidies with municipal supplements and EUR 78.8 million in private daycare allowances was paid. EUR 12.9 million in partial daycare allowances was paid.

A home care allowance was paid to 116,900 families for 176,900 children. Private daycare allowance was paid to 21,300 families and partial daycare allowance to 22,000 families. The popularity of the partial daycare allowance has grown considerably over the past few years.

Maternity grants totalled EUR 11 million, EUR 0.7 million of which were adoption grants to offset the costs of international adoptions. 59,100 families received maternity grants and 159 families received adoption grants.

EUR 167.7 million in child maintenance allowances were paid. In December, 98,200 children received child maintenance allowance, which accounts for approximately 9% of all 0-17-year-old children. Kela collected EUR 73.8 million in overdue child support payments during the year under review. This represents an increase of 8% over the previous year.

Student benefits

Student benefits amounted to EUR 822 million (decrease of 2.7%), of which EUR 492 million went to study grants and EUR 267 million to housing supplements. The importance of student loan interest subsidies has declined over the years. During the peak year of 1995, interest subsidy expenditures totalled nearly EUR 7 million, but in 2011, only EUR 0.4 million was paid. A EUR 27 million meal subsidy for students in institutions of higher education was paid. At the end of the year, there were EUR 1.4 billion in outstanding student loans (increase of 2.0%).

The number of student financial aid recipients decreased slightly from the previous academic year. In the 2010/2011 academic year, a total of 300,300 students received financial aid, with 294,500 receiving a study grant and 193,900 receiving a housing supplement.

Government guarantees were granted to 131,100 students. There were 287,000 persons with student loans. 91,000 students took out student loans from banks.

A total of 410,700 decisions on student financial aid were made, which was approximately 4% less than the previous year. Kela branch offices made 222,100 decisions, the Kela Student Financial Aid Centre made 93,300 decisions and university and polytechnic financial aid offices made 95,300 decisions.

During the 2010/2011 academic year, 52,400 students received school transport subsidies. They primarily used buses for transportation to school. Matkahuolto Ltd invoicing accounted for 71% of the school transport costs (EUR 42 million).

Pensioners housing allowance

EUR 420 million in pensioners housing allowance was paid, which is 6.9% more than the previous year. 182,100 persons received the pensioners housing allowance. This number has steadily increased as the population ages. The average amount of pensioners housing allowance was EUR 189 a month, with EUR 977 in monthly income affecting the amount of allowance. Average living costs amounted to EUR 410 a month.

One out of every four recipients of the pensioners housing allowance exceeded the set maximum amount. The income of a majority (84.4%) of the allowance recipients reduced the amount of their housing allowance, i.e. they exceeded the set additional income limit. The additional income limit is exceeded when, for example, a housing allowance recipient living alone receives a guarantee pension, but the old age pension is not paid early.

179,300 (increase of 4.7%) decisions concerning pensioners housing allowances were made. 4.7% of the claims submitted were done online.



*We actively participate in
social discourse.*

General housing allowance

A total of EUR 552 million in general housing allowances was paid (increase of 4.2%), with 167,400 households receiving the allowance at the end of the year. The average amount of allowance in December was EUR 268 and average living costs EUR 522 a month. Average household income was EUR 749 a month, but 13.5% of the households did not have any income to be considered in granting housing allowances.

In every other rental residence receiving a housing allowance, the limit set for rent per square metre was exceeded. The standard rent per square metre was commonly exceeded in non-subsidized rental residences. The area standard was also exceeded in every other subsidized residence.

Over half of the general housing allowance recipients lived alone. 35.8% of the recipients were families with children, a majority of which were single-parent families. 61.6% were unemployed households. Only 5.3% lived in owner-occupied residences.

During the year under review, 448,500 decisions concerning general housing allowances were made. The number of decisions was the same for the previous year. 21.1% of the claims submitted were done online.

In 2011, Kela paid a total of EUR 1,257 billion in housing allowances. This figure also comprehends student financial aid housing supplements and conscript allowance housing assistance. At the end of the year, there were 661,300 persons (12.2% of the total Finnish population) living in families that received housing allowances.

Other benefits

EUR 19.0 million in conscript allowances was paid. EUR 17.5 million of this sum went to housing assistance. Conscript allowance costs rose 3.2% over the previous year. 12,600 households received a conscript allowance. With family members included, the allowances covered a total of 14,800 persons. Of those receiving the allowance, 11,000 were completing their military service, 1,000 were completing their non-military service and 800 were relatives. The average conscript allowance was EUR 310 a month.

Reimbursements for the rehabilitation travel expenses of front veterans amounted to EUR 0.6 million. The state share of funding studies on the working conditions of agricultural entrepreneurs was a total of EUR 1.3 million, EUR 0.4 million of which were expenditures of the National Centre for Agricultural Health, which operates under the Institute of Occupational Health.

EUR 4 million in special assistance was paid to immigrants. Immigrant recipients of special assistance were transferred to the guarantee pension scheme beginning on 1 March 2011.

At the end of the year, there were 4,900 persons eligible for interpreting services for disabled persons. Of those eligible, 3,400 were hearing-impaired, 1,200 were speech-impaired and 300 were hearing and vision-impaired.

Recovery

The total amount of benefits claimed for recovery at the end of the year (including those recovered based on the evaluated financial situation where student financial aid is concerned) was EUR 122.0 million at the end of the year (decrease of 4.5%). The amount of outstanding student loan guarantees at the end of the year was EUR 166 million (decrease of 3.2%).

OTHER BENEFITS

	2011 EUR million	2010 EUR million	Change %
Rehabilitation benefits	339.0	310.5	9.2
Rehabilitation services	267.2	242.7	10.1
Rehabilitation allowance	71.8	67.8	6.0
Unemployment security benefits ¹	1 133.2	1 096.2	3.4
Basic daily allowance	184.9	204.8	-9.7
Labour market subsidy	846.4	791.2	7.0
Labour market subsidy as integration allowance	101.0	90.7	11.4
Labour market training subsidy	0.7	9.0	-91.9
Maternity grants	11.0	11.1	-0.5
Family allowances	1 436.0	1 433.1	0.2
Child daycare allowances	445.5	444.1	0.3
Statutory aid	348.7	352.6	-1.1
Child home care allowance	301.0	307.3	-2.0
Private daycare allowance	34.7	33.8	2.7
Partial daycare allowance	12.9	11.5	12.3
Municipal supplements	96.8	91.5	5.8
Maintenance allowance	167.7	163.3	2.7
Pensioners housing allowance	420.2	393.3	6.9
General housing allowance	552.4	530.1	4.2
Student benefits	822.1	845.3	-2.7
Conscript allowance	19.0	18.4	3.5
Special assistance for immigrants	4.0	24.2	-83.4
Interpreting services for the disabled	27.0	6.6	.
Reimbursement of travel expenses for front veterans	0.6	0.7	-15.9

¹ Also includes job alternation compensation.

RECIPIENTS OF OTHER BENEFITS

	2011	2010	Change %
Rehabilitees	101 900	98 800	3.2
Rehabilitation services	87 300	83 700	4.3
Rehabilitation allowance	52 300	52 300	0.0
Unemployment security benefits ¹			
Basic daily allowance	59 000	65 200	-9.6
While unemployed	55 800	64 000	-12.8
While taking active measures	15 100	12 800	17.3
Labour market subsidy	207 900	198 700	4.6
While unemployed	175 900	170 300	3.3
While taking active measures	93 600	84 300	10.9
Labour market subsidy as integration allowance	17 300	15 500	11.3
While unemployed	11 400	9 900	15.3
While taking active measures	15 600	14 000	11.5
Labour market training subsidy	300	2 500	-89.4
Maternity grants (families)	59 100	60 200	-1.8
Family allowances			
Families (31 Dec)	559 500	561 500	-0.4
Children (31 Dec)	1 012 400	1 014 900	-0.2
Child daycare allowances			
Families	148 100	146 600	1.0
Children	214 100	213 300	0.4
Maintenance allowance			
Families (31 Dec)	66 800	66 400	0.7
Children (31 Dec)	98 200	97 800	0.4
Pensioners housing allowance (persons 31 Dec)	182 100	179 300	1.6
General housing allowance (households 31 Dec)	167 400	164 200	2.0
Student benefits			
Financial aid for students	300 300	304 600	-1.4
School transport subsidy	52 400	51 700	1.3
Conscript allowance (house- holds)	12 600	12 800	-1.9
Interpreting services for the disabled (31 Dec)	4 900	4 500	7.8

¹ Academic year 2010/2011

² Academic year 2009/2010

A photograph of a woman with short, straight blonde hair, smiling and looking slightly to the right. She is wearing a colorful floral patterned top and a thin necklace. In the background, a man with a shaved head, wearing a blue and white striped shirt, is seen in profile, looking forward. The background is blurred, suggesting an indoor setting like a restaurant or office.

*We constantly renew and update
our processes.*

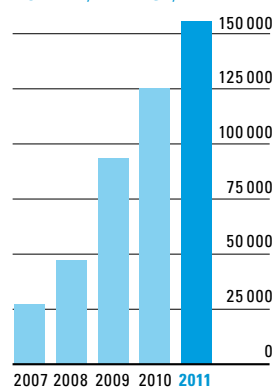
CUSTOMER SERVICE AND THE SERVICE NETWORK

At the end of the year, Kela's service network comprehended 216 branch offices and 2 sub-offices. Formed in cooperation with various authorities, joint service points augment and support the service network. Joint services are used to ensure that services are always a reasonable distance away, such as in matters involving the Association of Local and Regional Authorities. Growth centres have also benefited from the joint service offering. Kela has been actively involved in the development of the service. At the end of the year, there were 136 service points established under a joint service agreement with Kela. At the beginning of 2012, the number of joint services increased to 148 joint service points.

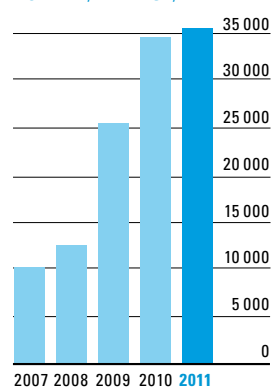
The number of transactions carried out at branch offices has decreased significantly. Call centres responded to 1.9 million calls. The number of identified electronic or "e-transactions" increased from 6.5 million in the previous year to 8.0 million. Since November 2010, service representatives have been able to set appointments for customers visiting branch offices, if the customer's service need so required. The telephone service can also inform the customer of the possibility to make an appointment. The service will be further expanded in the future, allowing the customer to make their own appointment online.

According to a survey conducted on customers visiting Kela branch offices (13,000 respondents), the service received at the office was generally deemed to be a pleasant experience. Nearly all respondents (98%) felt that the service they received was friendly. The overall grade given for service was 9.0. Office hours suited most customers (86%) and quite many (81%) were satisfied with the amount of time spent waiting for their turn. Nearly all respondents (96%) were satisfied with the assistance they received in filling out applications and felt that they were given a sufficient amount of information on the matters for which they had come to the office to address. Customer perceptions of office service improved following transactions. Prior to transactions, 82% of the customers had a positive perception of the respective office's service, following transactions that figure jumped to 95%.

E-TRANSACTIONS REQUIRING IDENTIFICATION
NUMBER/AVERAGE/WEEK



CALLS ANSWERED AT THE CALL CENTRE
NUMBER/AVERAGE/WEEK



In a telephone survey conducted in June-July (1,000 respondents), citizens gave Kela services an overall grade of 7.5. Kela enjoyed moderate success compared to other public sector organizations, but still fell short of private sector companies.

Of Kela's various service channels, branch offices received the highest grade (8.1). E-services (7.9), telephone services (7.8) and joint services (7.9) were evaluated slightly more critically.

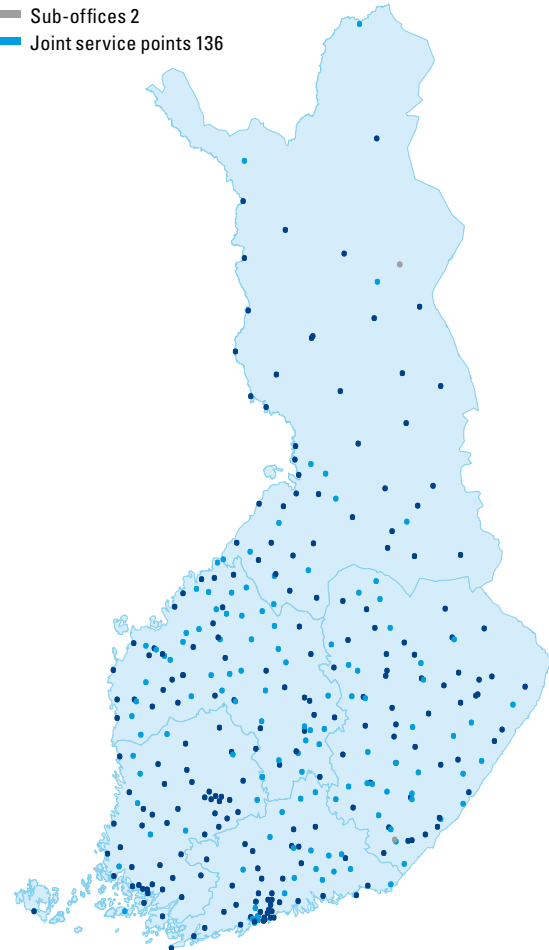
55% of all respondents felt that Kela's decisions and correspondence are presented clearly and easy to understand.

79% of the respondents trusted Kela either very much or quite much (respondents could also answer "cannot say"). Only the Police and Defence Forces enjoyed greater trust than Kela, which ranked higher than eight other institutions.

KELA'S SERVICE NETWORK

31 DECEMBER 2011

- Branch offices 216
- Sub-offices 2
- Joint service points 136



PERSONNEL AND TRAINING

At the end of the year under review, Kela employed a staff of 6,146 persons, 521 of whom were fixed-term employees. The number of employees rose by 54 over the previous year. During the year under review, 315 persons ended their employment and 343 joined the staff. 172 persons retired, which was 51 fewer than in the previous year.

Recruitment declined somewhat. During the year, there were 373 positions available, 154 of which were filled internally and 219 by means of a public job listing. New employees were hired for, among others, assignments on the Arkki project. At the end of the year, major changes were made in the consolidation of Western and South-western Finland insurance regions as well as transferring regional benefits case managers to benefits departments. Preparations for these changes were made in cooperation with personnel.

The average age of full-time employees was 47 and average duration of service was 15 years. Women accounted for 83% of all employees and men 17%. A majority of employees were satisfied with both their jobs (86%) and supervisory performance (89%). Feeling hurried was listed as the biggest stress factor among employees (23%). Employees felt that Kela offered a wide range of satisfying tasks and provided training and developmental opportunities for them. As an employer, Kela received a grade of 8.2 from its employees.

During the year under review, Kela organized 734 training sessions, in which 13,241 persons participated. A total of 16,169 training days were held. The focus was placed on training in matters concerning benefits as well as for introduction of the new Own Integrated Work Area (OIWA) benefit management system. In addition to the number of training days stated above, the number of class-format OIWA training days amounted to 2,430 and a total of 1,749 training days were used for online OIWA courses. Benefits and service training was provided in classrooms and in online courses. Service representatives were trained in Kela's service model and the criteria for

PERSONNEL FIGURES

Number	2011	2010
Total personnel	6 146	6 092
Full-time	5 047	5 028
Part-time	1 099	1 064
Permanent personnel	5 625	5 597
Full-time	4 597	4 591
Part-time	1 028	1 006
Permanent personnel		
Average age	47	47
Sick days index	5.0	5.0
Employees leaving Kela	315	332
New Kela employees	343	341
Retirement age	62.7	62.6
Employees retiring on old age pension	140	187
Employees retiring on disability pension	32	35

service quality. In IT training, the focus was placed on developing the professional skills and specialized expertise of IT technicians. There were more stakeholder training sessions than in the previous year. A comprehensive round of refresher training was organized for service representatives at joint service points. Current development and change projects as well as organizational restructuring were supported by means of training.

Implementation of Kela's earnings-related pensions was outsourced to Keva (formerly the Local Government Pensions Institution) at the end of the year. Kela will still oversee pension financing, pension fund investments, occupational health services, research and estimating pension expenditures.

A collective bargaining agreement between Kela and Kelan toimihenkilöt ry was signed for the period 1 January 2012–31 January 2014.

INFORMATION MANAGEMENT

The comprehensive updating of benefits systems and their attendant IT solutions and architecture continued. The functionality of the architecture solution was given a preliminary test by building a pilot application. The Own Integrated Work Area (OIWA) benefit management system was launched. Specification and modelling of the database for Kela-wide statistics, research and reporting tasks was begun and a call for bids was issued for development of the technical platform.

Legislative amendments were made to numerous benefits. The most important of these were amendments to EU legislation and changes to student benefits. The guarantee pension information system was launched.

E-transaction services aimed at citizens and authorities were launched according to plan. An application service was established for the child maintenance allowance. An email and text message notification service similar to the sending of attachments was completed as a pilot for the general housing allowance. The use of e-transactions increased nearly 25% over the previous year.

The electronic exchange of information and networking with various organizations increased. The EU Electronic Exchange of Social Security Information (EESSI) project continued. Kela's electronic direct reimbursement system for taxi service was expanded.

Kela's open Internet services were visited 16.3 million times and over 8.1 million logins were made for e-trans-

actions. 18.5 million letters were sent out to customers, which is one million more than the previous year.

Use of the electronic prescription (ePrescription) was expanded throughout Finland, and over 500 pharmacies were prepared to deliver e-prescriptions at the end of the year. The pilot for the electronic patient information database (eArchive) was launched in Kuopio in November. Aimed at citizens, the "Omien tietojen katselu" (eAccess) service was expanded to reach more customers. The entry of amendments made to legislation concerning the National Archive of Health Information (KanTa) into information systems was begun in development projects. The phased development and implementation of KanTa services will continue until 2016.

Kela services are provided using its mainframe as well as open architecture servers, of which there were 560 at the end of the year. The servers run on Linux and Windows operating systems.

All laptop computers were replaced with new units, which run on the Windows 7 operating system.

Kela's telecommunications network was updated in 2011. Design and execution of the network was done in cooperation with a new telecommunications operator, which won the bid. Rebuilding of the telecommunications network caused more service interruptions than normal during the transfer of services.

COMMUNICATIONS

Launched in the autumn of 2010, the Viestinnän suunnitaviivat 2015 ("Communications Guidelines 2015") project was completed at the end of June, with its policies being phased into use. Presentation of Kela's new strategy to Kela employees was begun by means of communications in the Kohti uutta Kelaa ("Toward a New Kela") programme. In September, the strategy and a website con-

cerning related projects was launched on Kela's intranet. In addition to this, Kohti uutta Kelaa newsletters were published and distributed to unit heads and project managers. The strategy was publicized by the Asioi helposti ("Making things easy") campaign. In the first part of the campaign, service brochures and posters were produced and distributed to branch offices.

Key topics in customer communications were transaction possibilities, changes to the service network, the guarantee pension and direct reimbursement of taxi fares. Eight different benefits brochures aimed at different stages of life were published in Finnish, Swedish, English, Russian, Estonian and Saami. In addition to the benefits brochures, service brochures were published to support the direct reimbursement scheme and Kyky project.

In 2011, a preliminary investigation concerning making changes to the online publishing system was conducted. The investigation was completed in January 2012. Content in the kela.fi website has been further developed. The most extensive content update was improving the structure of the Rehabilitation and Sickness sections. The kela.fi website received an 'Other languages' section, under which information summaries in Saami, Estonian, Russian, French and German can be found. New sign language videos were released.

Email newsletters are being tried as a new channel of communication. InTo newsletters, international affairs newsletters, newsletters for the media and employer info will be published using the new tool during the trial period, which will run until the end of 2012.

Social media remained a presentation channel for Kela benefits. The Kela-Kerttu discussion board was established as a channel where customers could ask for advice from Kela experts on families with children. In March, Kela-Kerttu received a certificate of honour in the Vuoden 2010 yhteiskuntaviestintätäteko social communications competition. The Kela-Kerttu Facebook site was launched. In April-June, a similar discussion board for providing advice to the unemployed was tried in cooperation with the Ministry of Employment and the Economy and the Federation of Unemployment Funds in Finland (TYJ).

Aimed at social security decision-makers and other stakeholders, the Sosiaalivakuutus magazine was published only 3 times, when it was decided that the final issue would be published in connection with publication of the new strategy in January 2012. Distributed to all homes in Finland, customer magazine Elämässä/Mitt i allt was published 2 times and personnel magazine Yhteispeli 4 times. A reader survey was conducted for both magazines, with excellent results.

It was an active year in media communications. During the year under review, 184 Finnish-language and 88

Swedish-language media releases were published, 3 national press conferences were held and support was provided for the organization of 13 local press conferences. In addition, journalist conferences were organized for political and tourism journalists. Three training sessions were held for journalists: Sosiaaliturvan kuumat perunat (25 participants), Sosiaaliturvan ABC nuorille toimittajille (25 participants) and Tolkkua lääkekorvauksiin (23 participants). 416 journalists contacted the media line.

Marketing activities focused especially on making the different types of transactions known. In the spring, Kela branch offices hosted graduating and potentially unemployed youths for theme weeks, which were supported by radio and IPTV campaigns. E-transactions and a social media column for the unemployed were also marketed. In the autumn, e-transactions were marketed to students in a variety of ways. A health clinic campaign was launched, in which a letter titled "Forget the forms – get your parents online!" was distributed to health clinics along with brochures and posters.

Radio and IPTV campaigns as well as online and magazine advertising were used in the European Health Insurance Card (EHIC) marketing campaign. The campaign was a success, with nearly 400,000 Finns acquiring the card during the year. By the end of the year, there were over a million cardholders.

A competition for redesigning the look of the maternity package was held for students of the Aalto University School of Art, Design and Architecture. 30 entries were submitted. The competition and an exhibition of its entries, which will be jointly hosted by the School of Art, Design and Architecture and Gallery Virka in the summer of 2012, received a World Design Capital 2012 recognition and stipend.

RESEARCH

The Research Department is devoted to research in Kela benefits and services as well as its internal operations. In 2011, customer surveys were conducted on the availability of Kela services. Challenging customer relationship processes and the status of language minorities were also addressed.

Basic benefits, their sufficiency, basis of assessment and support base were examined in several separate publications.

During the year under review, an effort was made to enhance the level of expertise in microsimulation. The project is part of a joint effort by the Ministry of Finance, Ministry of Social Affairs and Health, National Institute for Health and Welfare, Statistics Finland and Kela to achieve a single, common microsimulation system.

The Research Department actively produced a variety of reference material for use in government negotiations.

In health research, the development of generic substitutes and a pharmaceutical reference pricing system remained key research subjects. Developmental alternatives for the generic substitution system were researched in cooperation with the Health Department. Alternative calculations on the bases for pharmacy coverage were made for the Ministry of Social Affairs and Health. Both national and international seminars addressed studies on the impact of the reference pricing system on psychosis

medications as well as the assessment of short and long-term psychotherapy cost effects. Health economics studies done in the IKÄ project on the cost effect of geriatric rehabilitation and estimates of saving achieved by providing home care were presented in domestic seminars. A project investigating the multi-channel financing of the health service system was launched.

International cooperation was enhanced by means of both research projects and international visits, guest lectures and networking. The Research Department participated in fairs and hosted information sessions, workshops, visits from social and health security experts, and seminars. Researchers delivered lectures to Parliament, at NGO functions, in Ministries, at institutions of higher education, scientific organization seminars and international congresses.

The reporting of research results and cooperation with stakeholder groups remained active. The results of department research were given a spotlight in discussions on, for example, poverty, pharmaceutical costs and basic security issues. Research results were presented and discussed online on, for example, on the Research Department blog, which has enjoyed a steady increase in readers. The latest publications and research results were also presented using email newsletters and Twitter.

INFORMATION SERVICE

Information Service functions as an auxiliary service for Kela expertise and data production. Library services were offered, materials were procured and instruction in information searches was provided to employees. Loan and copying services were provided to external customers and long-distance loans with other libraries were offered.

Collections were developed by procuring materials specifically for Kela functions and customer needs. Qual-

ity was improved by means of collection projects. The collection policy for steering Information Service operations and collection work was completed.

The Information Service was involved in national library cooperation with its participation in Council for the Special Libraries and Finnish Research Library Association activities.

STATISTICS AND CALCULATIONS

11 new reports were added to the browser-based Kelasto system content in September. In addition to this, the data content of four reports was expanded. Kelasto contains 74 editable reports. Another new feature of Kelasto is the availability of joint reports produced by Kela and the Finnish Centre for Pensions as well as Kela and the Ministry of Employment and the Economy.

The number of printed statistical publications was reduced, when benefit-specific annual statistics were only published online. Joint unemployment security publications were also moved to an online version. The statistical annual and pocket statistics as well as joint publications produced with the Finnish Centre for Pensions and the Finnish Medicines Agency (Fimea) were also reprinted. Comprehensive monthly statistics on the guarantee pension were also produced.

Calculations, forecasts and various analyses were made for the development and implementation of social security. Cost estimates concerning various alternatives for changes to social security provided by Kela were made for use in government negotiations. Annual actuarial calculations concerning Kela social security were prepared for ministries. An actuarial report, a forecast of Kela social security costs and financing until 2060, was completed. The report provides a foundation for analysing the impact of structural issues and financing. Kela operations were supported by making performance forecasts.

Legislative amendments were taken into consideration in the development and updating of calculation systems.

A data system for managing sickness benefit schemes was completed.

INTERNATIONAL CO-OPERATION

Kela was heavily involved in preparations for implementation of the Electronic Exchange of Social Security Information (EESSI) as well as preparatory work being done in the EU and the Ministry of Social Affairs and Health in Finland.

Kela was also involved in preparations for the exchange of information related to EESSI with the Nordic countries and Estonia. Together with the Czech Republic, Bulgaria and Hungary, Kela was involved in the joint, EU-funded PROGRESS project, which promotes best practices for the preparation of EESSI.

Several rounds of multilateral negotiations relating to the implementation of international social security legislation were held between national social insurance institutions in Nordic countries. Kela organized negotiations to be held every other year between Nordic national social insurance institutions. Kela also served as chair of the Nordic Council of Ministers' Freedom of Movement

forum. The purpose of the forum is to come up with solutions for ensuring the social security rights of people moving across borders between the Nordic countries. Negotiations were also held with Estonia and Germany.

Cooperation with the ISSA (International Social Security Association) was planned and implemented together with other Finnish member institution representatives. Advisers from Kela's different sectors serve in ISSA working groups and bodies.

Kela advisers also work in co-operation with many other international organisations, such as the WHO and RI (Rehabilitation International). The forms of cooperation include conferences, cooperative meetings, joint research, development projects and adviser exchanges. Together with the Finnish Centre for Pensions, Kela hosted the 2011 Nordic Director General meeting, which was attended by the directors general of Nordic social security and pension institutions.



*We are a healthy,
modern working community.*

A responsible delegation of work encourages our employees to grow.
We trust each other and work together.

FINANCIAL STATEMENTS

Report of the Board of Directors

General

2011 was the first term for the new Board of Directors. The Board was joined by three new members. Velipekka Nummikoski, State Secretary to the Prime Minister, remained Chair of the Board and Elli Aaltonen, Director-General, Regional State Administrative Agency of Eastern Finland, remained Deputy Chair. The Central Organisation of Finnish Trade Unions changed its representative during the year under review.

The Board held 10 meetings during the year. It also held a strategy seminar, which focused on the formation of Kela's new strategy. Service network working group and regional administration report work was addressed in an evening class, outlining further measures to be taken where these are concerned.

The Board received comprehensive reviews from the Director General that also contained a follow-up of the action and financial plan for 2011-2014.

The Board examined Turku insurance district operations, while familiarizing itself with the Regional Office for Western Finland.

During its first term, the Board wanted to develop Kela's strategic foundation.

The Board approved Kela's operational and financial plan, its project portfolio for 2012–2015, the Kela scorecard for 2012 and made performance agreements for 2012 with the Director General. The operational and financial plan includes Kela's mission, the reformed vision, values, the new strategy, scorecard, project portfolio and financial plan. The Board also approved the general principles for Kela investment and the investment plan for 2012.

With you throughout life

– supporting you through times of change

Kela's mission is still "With you throughout life – supporting you through times of change".

We secure the livelihood of Finnish citizens, promote health and support self-sufficiency.

Values

- ▶ Our common values are respect for the individual, expertise, co-operation and renewal.

Vision

- ▶ The best service, social security and strength for life.

In our strategy, we have chosen three strategic focal points to steer our operations:

1. Deepening an understanding of the customer, building trust and developing the effective quality of the transaction process
2. Kela will be the best place for working together, development and occupational welfare
3. Kela operations will be socially influential as well as socially, environmentally and economically sustainable.

We set our strategic goals and indicators based on four perspectives. It is our desire to use this to ensure balanced success. The perspectives we use are: customer and social influence; processes; personnel and workplace reform; and finances. The project portfolio set by the Board is used to establish and implement Kela's strategy in order to achieve its vision. Kela's scorecard indicators were partially updated to more effectively serve implementation of the strategy.

The average turnaround time for Kela benefits is generally considered to be good. The Board has constantly monitored the processing situation based on Director General reviews.

The Board elected the Kela Advisory Board, Advisory Board for Pensions and Advisory Board for Rehabilitation.

The Board has kept track of matters related to the bankruptcy of the Finnish Rheumatism Foundation and issued statements regarding it.

The Board has also closely followed the restructuring of Kela's benefit system architecture, i.e. the Arkki project, receiving regular reports on it. The Board requested an independent estimate of the costs and implementation of the Arkki project. The Board found that the Arkki project must be completed, noted the independent estimate of the costs and implementation of the Arkki project, and required that the Arkki project procurement strategy, hybrid model execution and cost-benefit tracking reports be submitted for deliberation. The Board also required that the project must be subjected to independent oversight, which would be reported to the Board.

With regard to the Ministry of Social Affairs and Health working group report on the definitions of policy concerning legislative reform for the organization, development and supervision of social and health care services (STM 2011:7), the Board issued the following statement: It is the view of the Board that the items presented by the working group must be further and more comprehensively investigated, prepared and subjected to an impact assessment before any new policies are drafted.

The Board approved the collective bargaining agreement between Kela and Kelan toimihenkilöt ry for the period 1 January 2012 – 31 January 2014.

Risk managements

The Board approved Kela's risk management plan for 2011 on 18 November 2010. The key points of risk management were ensuring the implementation of legislation, achieving turnaround time targets, ensuring that information systems are up to date and preparing for any interruption

in cash flow. Based on the occurrence of risks in 2011, it can be stated that Kela was able to address risks in such a way that strategic level risks with a critical impact on the achieving of goals did not materialise.

Implementation of an electronic risk management system was prepared to provide support for the risk management process. The system will be an up-to-date tool available to all units, processes and projects, and is slated for implementation at the beginning of 2012. The system can be used to monitor the costs, scope and impacts of risk management measures taken.

The Director General and Board of Director bear full responsibility in risk management. The Board of Directors annually assesses risk management and approves the risk management plan, which encompasses all Kela operations. Management is responsible for implementation of risk management.

Kela service network and organization

At the beginning of 2012, there were a total of 24 insurance districts and 215 branch offices in the Kela organization. There are 143 joint service agreements. Consideration is given to the replacement of office services by joint service provided in conjunction with other public services. E-transaction services have been under active development. 17% of the claims submitted were done online. Students and families with children are the most active users of e-transactions.

A memorandum prepared by the service network working group and a regional administration report were completed in 2011. The Board of Directors addressed development of the service network in an evening class and decided at a Board meeting that it would launch a project, in which a detailed, concrete plan for the organization of the service network, customer service and dispute resolution as well as organizational changes in regional administration are to be drafted.

The Board decided to consolidate the insurance regions of Western Finland and Southwest Finland to form the Western Insurance District, effective 1 January 2012. It also began preparations for the consolidation of the Northern Finland and Eastern Finland insurance regions, effective 1 January 2013 and set a target for the transition to a two-tier administration by 1 January 2015. The Board also decided to begin preparations for submitting an amendment proposal to the Ministry of Social Affairs and Health in accordance with section 10 of the Act on the Social Insurance Institution.

A decision was also made to include the Åland insurance district within the purview of the Western Finland insurance region as a special unit, effective 1 January 2012, approving its title as Fpa Åland (in Swedish) and Kela Ahvenanmaa (in Finnish).

Funding

Kela's benefit funds are the National Pension Fund, National Health Insurance Fund and General Fund for Social Security. All funds have their own operating expenditures.

Kela's overall expenditures amounted to EUR 12,910 million in 2011. Benefit expenditures accounted for EUR 12,471 million and administrative expenses accounted for EUR 439 million, which included EUR 28.3 million in share transfers to the pension liability fund. Overall expenditures increased 2.6% over the previous year.

Kela revenues amounted to EUR 12,580 million. This represented a decrease of 0.8% from the previous year. 69% of the funding was the state share, 13% insured, 12% employers, 5% municipalities and 1% other revenue.

Investment

The Kela Board of Directors approves an investment plan every year. The objectives of the plan are security, profit and cash convertibility as well as a sufficient degree of diversification and spread.

The investment focus of National Pension Fund, National Health Insurance Fund and General Fund for Social Security is the investment of financial assets. Assets of the pension liability fund cover Kela's liability for personnel pensions. The primary aim of pension liability fund asset allocation is not only to increase fund returns, but also to ensure good cash convertibility in preparation for investments that will be required later. Targets and a schedule have been set for the international diversification of investments.

Due to problems in the euro zone, 2011 was an especially difficult year for investors. Indeed, Kela fund investments saw a negative return. Prior to the transfer of EUR 28.4 million in shares to the pension liability fund in connection with the financial statements, the market value of National Pension Fund shares dropped approximately 42.6%, compared to 23% during the previous year. The pension liability fund return, prior to transfer of EUR 28.4 million in shares to the pension liability fund in connection with the financial statements mentioned above, was -20.9%, compared to a positive return of 13.6% in the previous year. Kela's dividend yields for 2011 rose from EUR 26.5 million in the previous year to EUR 28.8 million. The aggregate monthly average of National Pension Fund and National Health Insurance Fund liquid assets was EUR 1,118 million (EUR 926 million in the previous year). The average interest of financial assets was 1.19% (0.57% in the previous year).

Funding national pension insurance

National pension insurance expenditures totalled EUR 3,505 million and administrative expenses EUR 112 million. This represented an increase in benefit costs of 3.1% over the previous year. Beginning in early March, recipients of the smallest pensions were paid a guarantee pension.

The state pays all pension insurance costs. Employers' national pension insurance contributions were eliminated at the beginning of 2010. National Pension Fund financial assets were assigned a minimum level in proportion to expenditures, which has been 3.5% of the total annual national pension insurance expenditures since 2010.

Funding national health insurance

National health insurance expenditures totalled EUR 4,412 million, an increase of 4.1% over the previous year. Benefits paid from earned income insurance totalled EUR 2,279 million, and benefits for health insurance totalled EUR 2,133 million. Administrative expenses amounted to EUR 194 million. Health insurance revenues totalled EUR 4,566 million.

Earned income insurance includes sickness allowance, parental allowance, rehabilitation allowance and occupational health care, excluding reimbursements by the Student Health Foundation. Benefits for earned income insurance increased 3.4% over the previous year. Employers, employees and entrepreneurs as well as the state funded earned income insurance. EUR 1,593 million of the earned income insurance expenditure was financed with employers' health insurance contributions and EUR 647 million with employee and entrepreneur daily allowance contributions. The state share was EUR 122 million.

Medical expenses insurance covers items such as reimbursements for medicinal products and rehabilitation services. Benefits paid for medical expenses insurance increased 4.8% over the previous year. Approximately 60% of the benefits for medical expenses insurance are reimbursements for medicinal products. These showed a 3% increase, following a downturn during the previous year. Funding for medical expenses insurance is divided

equally between the insured and the state. Medical expenses insurance contributions from employees, entrepreneurs and beneficiaries totalled EUR 1,048 million. The state share of medical expenses insurance benefits and administrative expenses was EUR 1,116 million.

A cost-based minimum of 8% and a four percentage point margin, within which the minimum can vary without affecting the insurance payment criteria, are prescribed for the liquid assets of the National Health Insurance Fund.

General Fund for Social Security

The fund paid, for example, unemployment security benefits, benefits for families with children and student benefits. Effective at the beginning of March 2011, family allowances and child daycare subsidies were linked to the national pension index.

In 2011, the General Fund for Social Security paid EUR 4,553 million in benefits and EUR 134 million in administrative expenses. This represented an increase in benefit costs of 0.9% over the previous year. The state funded EUR 3,902 of the General Fund for Social Security and all administrative costs. Municipalities provided a total of EUR 587 million in funding for child daycare and labour market subsidies. EUR 63 million in employee unemployment insurance contributions were used to fund unemployment security.

Administrative expenses

Minus the EUR 28.4 million in shares transferred to the pension liability fund, administrative expenses amounted to EUR 410.7 million in 2011 for a 4.0% increase over the previous year. Administrative expenses totalled EUR 439.1 million, which accounts for 3.4% of the overall expenditures.

Percentages of the overall administrative expenses are allocated to the various benefit funds. The National Pension Fund accounted for 20.4%, the National Health Insurance Fund for 47.1% and the General Fund for Social Security for 32.5%.

Salaries and remunerations amounted to EUR 200.1 million, representing an increase of 3.0% over the previous year. Personnel-related expenses totalled EUR 92.5 million. Related share transfers totalled EUR 28.4 million.

Other administrative expenses and revenues came to a total of EUR 89.3 million. IT expenses accounted for EUR 26.9 million of other administrative expenses. Depreciation of fixed assets was EUR 9.9 million. Income reducing administration expenses totalled EUR 7.3 million.

A total of 57.2 million was paid for outsourced services. Tax costs payable to the tax administration totalled EUR 25.0 million, remaining unchanged from the previous year. Other outsourced services totalled EUR 32.2 million, with only interpreting services showing an increase. Interpreting services for the disabled were included in Kela's mandate on 1 September 2010.

Pension liability fund

Kela's actuarial full pension liability for supervisory personnel totalled EUR 1,844.40 million at the end of the year, with current pensions accounting for EUR 914,7 million of this total. Full pension liability increased EUR 63 million during the year under review, which was due to an increase in pensions and pension accruals.

Covered pension liability accounted for 41% of the full liability. Liability covered by employee pension contributions amounted to EUR 42.0 million. The coverable pension liability at the end of 2011 was a total of EUR 798.2 million. In addition to this, there were EUR 104,2 million in assets in the pension liability fund.

An employer contribution of EUR 64.6 million was made to the pension liability fund, EUR 28.4 million of which was covered with a share transfer from the National Pension Fund. The fund was also paid EUR 10.9 million in employee pension contributions, EUR 3.2 million of which was used to increase coverage for the pension liability.

Kela paid a total of EUR 76.2 million in employment-based pensions, which represents a 6.7% increase over the previous year.

EMPLOYER HEALTH INSURANCE CONTRIBUTION CRITERIA, % OF PAY

	2010	2011	2012
All employers	2.23	2.12	2.12

NATIONAL HEALTH INSURANCE CONTRIBUTION CRITERIA

	2010	2011	2012
Employees and entrepreneurs insured under the Farmers' Pension Act (MYEL)			
medical expenses ¹	1.47	1.19	1.22
daily allowance ²	0.93	0.82	0.82
Entrepreneurs insured under the Self-Employed Persons Pension Act (YEL)			
medical expenses ¹	1.47	1.19	1.22
daily allowance ²	1.05	0.92	0.97
Recipients of pensions and benefits			
medical expenses ¹	1.64	1.36	1.39

¹ % of earned income subject to municipal tax, for entrepreneurs % of net earnings.

² % of taxable earned income and entrepreneurs' earnings.

OUTLOOK

The best service, social security and strength for life

The Kela Board of Directors has approved Kela's new vision: The best service, social security and strength for life. The best service means that our service is active, proactive and based on our customers' needs. Social security means acting in a way that is sustainable and influential to society and the individual in cooperation with our partners. Strength for life means that we want to work close to the customer, on a personal level, providing support in dealing with change and giving strength to tackle the challenges that life brings.

Our new strategy provides a clearly defined framework for developing our operations. We emphasize a customer-oriented and process-type approach at Kela. The strategy will be implemented in extensive development projects, which together form the Kohti uutta Kela 2012-2015 programme.

Our goal is to deepen our understanding of the customer, build trust and develop the quality and efficiency of the transaction process. We want to take the needs of different customer groups into consideration more effectively. We are revamping our service models and customer management so that each customer receives the best service in the right service channel for their specific time of life.

We are simplifying our application forms and eliminating appendices as well as making our correspondence and decisions clearer and easier to understand. We are also developing new ways to apply for benefits and improving e-transactions. We invite customers and partners to actively participate in the development of our service.

Our goal is to make Kela operations socially influential as well as socially, environmentally and economically sustainable. We are constantly developing the quality and efficiency of our processes. Updating the benefits information system is a key challenge. In the years to come, we will be restructuring our customer service and dispute resolution functions. We will also be streamlining our organizational structure: our goal is to transition to a two-tier administrative model by 2015.

Kela is a responsible employer that encourages its employees to constantly improve themselves. In order for us to offer the best service, the occupational welfare and expertise of our people has to be unparalleled.

United we stand

We are ambitiously building our future by working openly in cooperation with our customers and partners.

It is more important than ever that Kela has functional networks with its stakeholders. We are building functional service processes together. We maintain strong relationships of trust with our network partners and engage in goal-oriented cooperation with them to serve our common customers.

We also take internationalization and the opportunities it brings into consideration in the development of our service operations. We are increasing the level of cooperation with our international partners and making comparisons with the best practices of other actors. Seeking new types of innovations also emphasizes the importance of research and planning at Kela in the development of our operations and operating environment.

Customer-oriented communications and uniform look

Communications make it possible to provide the best possible service. Kela's updated customer communications are customer-oriented, which is evident in its service-mindedness. We continue to develop our decision-making, correspondence, forms and look as well as the Kela website, brochures and publications.

Focal points of Kela communications are participating in social discourse, improving workplace communications, developing customer communications, promoting stakeholder communications and improving Kela's reputation.

Social responsibility at Kela

Kela takes social, economic and environmental perspectives into consideration in its operations.

Social responsibility means that all people are equally entitled to services and benefits.

In environmental responsibility, the proper management of environmental matters is a key part of our operational quality. We work to ensure a safe and clean living environment, ethically and in accordance with the principles of sustainable development. In economic responsibility, we observe good administrative practices, careful financial planning and responsible investment.

It is important to ensure the sustainability of Kela's financing.

We trust our people

Information technology allows us to improve the use and availability of our services. The building and implementation of new technologies as well as the more effective utilisation of existing ones provide new opportunities for improving the quality and productivity of customer-oriented services.

The expertise and skill of Kela personnel is highly regarded. Kela is well managed and its working communities are functional. Kela looks after the working capacity of its people, ensuring that they can cope well on the job and are satisfied in their work. We trust the expertise of our personnel in the development of services.

Finances

In 2012, Kela's total expenditures are expected to increase approximately to EUR 13.5 billion, or just under 5% less than in 2011. Beginning in 2012, the handling of Kela's earnings-related pensions will be transferred to Keva.

A new fund—the Service Fund—was established for administration of KanTa services.



We support the livelihoods of Finnish citizens, promote their health and provide assistance to ensure managing life independently .

Act on the Social Insurance Institution and Kela service regulations

Kela's status is provided for in Section 36 of the Act on the Social Insurance Institution (731/1999). In accordance with Section 36 of the Act, Trustees appointed by Parliament supervise the administration and operations of Kela as stipulated in greater detail in the Act.

Kela's administration, organs and functions are provided for in the Act on the Social Insurance Institution (731/2001). In accordance with Section 1 of the Act, Kela is an independent institution under public law, the administration and operations of which are supervised by Trustees appointed by Parliament. In accordance with Section 2 of the Act, the functions related to social security are laid down in the different Acts pursuant to benefits. In accordance with Section 3 of the Act, Kela organs are comprised of the Trustees and the Board of Directors.

Under Section 7(3) of the above-mentioned Act, Kela's service regulations have been approved by the Board of Directors. The service regulations prescribe the procedures the Board is to follow in dealing with matters, the functions of the Director-General and other directors, the organization of central administration, submissions, and the functions of regional managers and district managers, and eligibility requirements for these positions.

Trustees

Under Section 4 of the above-mentioned Act, Parliament appoints 12 Trustees and approves their service regulations. The Trustees' term of office is the length of the electoral period, i.e. four years.

The duties of the Trustees are defined in section 5 of the Act, according to which the Trustees are to supervise the administration and operations of Kela, taking into account, among other things, the quality and availability of Kela's services. The Trustees appoint the members of the Board of Directors and submit a proposal to the President of Finland regarding the appointment of the Director-General and the Directors. Other functions of the Trustees include the selection of Kela's auditors, approval of the accounting principles based on the recommendation of the Board of Directors, approval of the financial statements, decision on releasing the Board from liability, and submitting a report on their operations to Parliament annually. Parliament has approved the service regulations for the Trustees, which prescribe, among others, the tasks and meetings of the Trustees.

Board of Directors

Section 6 of the above-mentioned Act lays down provisions on the composition of the Board, Section 7 on the responsibilities of the Board and Section 8 on decision-making by the Board. Section 1 of the Kela service regulations also lays down provisions on the handling of matters by the Board.

The Board of Directors consists of a maximum of ten members appointed by the Trustees. In appointing the Board members, the potential nominees' expertise in social security, management, administration, and financial and investment operations are taken into account. One of the Board members is a representative of the Ministry of Social Affairs and Health, one a representative of the central employer organisations, one of the central organisations of trade unions, and one of the Central Union of Agricultural Producers and Forest Owners. The Board's term of office is three years. The Board currently consists of 10 members. A representative of the personnel is entitled to attend and has voice at Board meetings.

The function of the Board is to manage and develop Kela's operations. The Board holds general authority to manage Kela's business. Its tasks include the annual approval of Kela's operational and financial plan, preparation of Kela's annual report and financial statements every year, approval of Kela's service regulations, deciding on the general principles of investing Kela's assets, deciding on the sale and purchase of Kela's real estate, deciding on the delegation of responsibilities between the Director-General and the Directors, and entering into employment contracts with senior managers.

In principle the Board convenes on a monthly basis.

Disqualification of the Chair of the Board, the Deputy Chair and the members is determined in accordance with sections 27-28 of the Administrative Procedure Act, and non-disclosure in accordance with section 23 of the Act on the Openness of Government Activities. The Chair, Deputy Chair and the members of the Board make annual insider declarations similar to those of the Financial Supervisory Authority.

Committees set up by the Board

The Board has appointed a Rewards Committee and an Audit Committee.

The Rewards Committee, which deals with executive remuneration, consists of the Chair of the Board, the Deputy Chair of the Board, the Director-General, and the Director-General's deputy.

The Audit Committee supervises and leads internal audits and their coordination with the auditing of the accounts. The members of the Audit Committee include the Chair of the Board of Directors as the Chair, and, as members, the Director-General, the Director-General's deputy, the Supervisory Auditor and the Director of Internal Audit, who also acts as the secretary for the Committee. The Director of the Internal Audit serves as the Audit Committee secretary and rapporteur.

Director-General and Directors

Under section 9 of the above-mentioned Act, Kela has a Director-General and a maximum of five Directors, appointed by the President of Finland upon recommendation by the Trustees. At present, Kela has a Director-General and two Directors. The President of Finland appoints one of the Directors as the deputy for the Director-General. The eligibility requirements for the Director-General and the Directors are laid down by Government decree. The State Civil Servants Act (750/1994) applies, where appropriate, to the employment relationships of the Director-General and the Directors.

Under section 7 of the Act, Kela's Board of Directors has approved the delegation of responsibility between the Director-General and the Directors. Section 9(3) of the Act and section 2 of the service regulations lay down provisions on the duties of the Director-General. Section 3 of the service regulations lays down provisions on the duties of the Directors.

Under section 9(3) of the Act, the Director-General is responsible for the strategic planning of the Social Insurance Institution and its operative management and development, presentation of matters to the Board and implementation of the Board's decisions, and prepares the service regulations to be decided by the Board. Under section 2 of the service regulations, the Director-General is also responsible for preparing the operational and financial plan to be decided on by the Board as well as for units and the matters in their sphere that the Board has entrusted to the Director-General. The Director-General decides on the service regulations of profit centres based on proposals submitted by Directors.

Under section 2 of the service regulations and on the basis of the operational and financial plan, the Board enters into performance agreements with the Director-General. The Director-General enters into performance agreements with the Directors.

Under section 3 of the service regulations, Directors are responsible for the planning and management of units assigned to them by the Board of Directors and all matters related to them. Directors report to the Director-General.

A Director appointed by the Board is responsible for regional and local administration. The Director enters into performance agreements with the regional directors.

The Directors act as each other's deputies in accordance with a decision made by the Board. An appointed Director serves as a deputy for the Director-General.

Management Group

Under section 4 of the service regulations, a Management Group consisting of Directors operates under the leadership of the Director-General. The Management Group discusses key issues to be submitted to the Board and other matters requiring specific discussion across sectors. In principle, the Management Group meets weekly.

Decision-making procedure in matters relating to investment

Section 15 of the above-mentioned Act lays down provisions on investment of assets and the investment plan. According to this section, the security, return, cash convertibility and appropriate diversity and spread of investments must be taken into account when investing assets belonging to the National Pension Insurance Fund, the National Health Insurance Fund and the Pension Liability Fund. The Kela Board must draft an investment plan for such assets. The investment plan must specifically take into account the nature of the funds and the requirements of investment activities. Under delegation by the Board, the Director-General and the head of the Economic Department bear responsibility for investing assets in accordance with the investment plan.

Remuneration and rewards

The service regulations regarding the Trustees provide for their remuneration.

Under section 5 of the above-mentioned Act, the Trustees decide the remunerations for the members of the Board. Under section 7 of the Act, the Board approves the pay, pension and other benefits of the Director-General and the other Directors. The Board has also approved the principles for the remuneration of employees. Under section 21 of the Act, the information concerning the remuneration of Director-Generals, Directors and other senior management is public.

A Government decision on the Board's authority in administrative matters lays down provisions on the recruitment of supervisory employees.

Internal Audit

Under section 6 of the service regulations, there is an Internal Audit unit in the central administration under the Director-General, and the Board approves its service regulations. Under section 1 of the service regulations, the Internal Audit unit is part of Kela's control and monitoring system and is used as a tool by the Board, the Director-General and the Management Group to implement their supervisory responsibility.

Internal Audit prepares an annual audit plan for each year. The Audit Committee approves this plan. The annual plan is also given to the Board and Management Group for information. Internal Audit complies with international standards for internal auditing.

The Internal Audit unit comprises the Director of Internal Audit and an appropriate number of internal auditors and other auxiliary personnel, as required by operations. Some of these are posted at regional centres.

Internal Audit prepares summary reports for the Director-General and the Audit Committee every four months. Key findings are also submitted to the Board. Internal Audit assessment reports or excerpts from them are submitted to the Director-General, supervisors of the units being audited and, if necessary, to other parties.

Risk management

The Board has approved the principles and responsibilities of risk management. The principles of risk management set the course for overall risk management and ensure the implementation of Kela's basic task and its strategic and operational targets. The risk management guide has been published on Kela's intranet. Risk management is applied systematically with uniform methods throughout Kela.

Audit

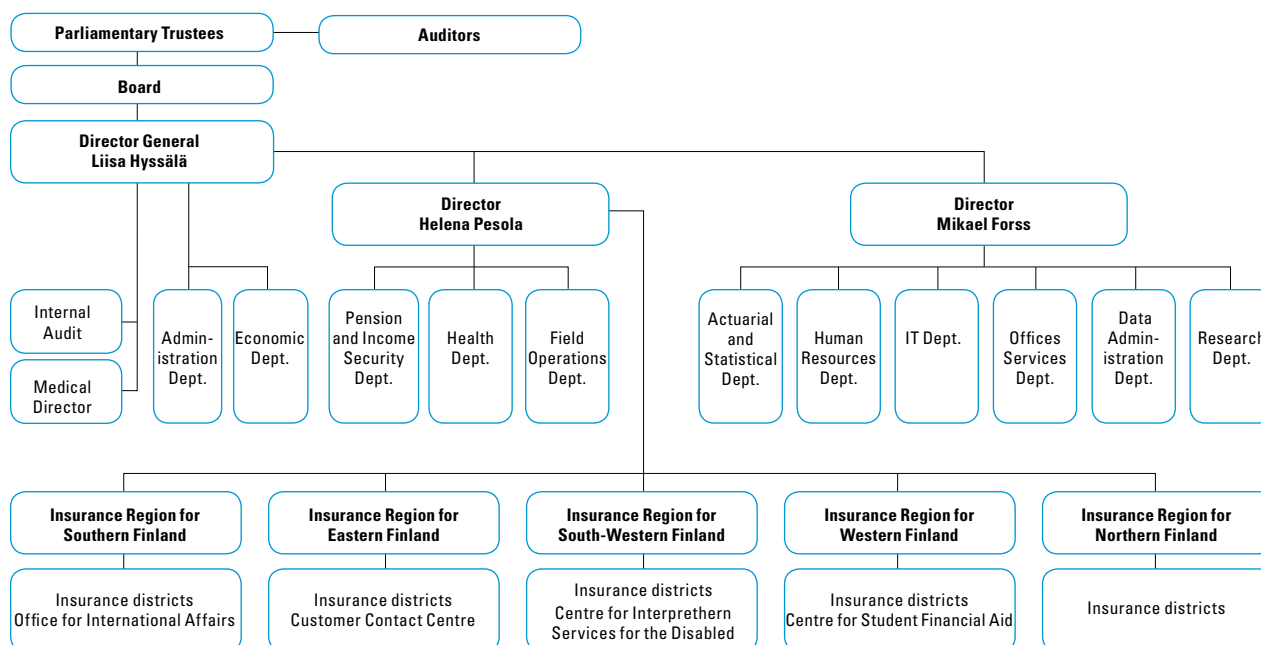
Under section 5 of the above-mentioned Act, the Trustees choose the necessary number of auditors and approve service regulations for them. The current number of auditors is eight. The auditors have appointed one of the auditors the Supervisory Auditor, who submits a quarterly supervisory report to the auditors. The supervisory report is sent to the Trustees and the Board for information.

Under section 2 of the service regulations, it is the responsibility of the auditors to audit Kela's administration, asset management and operations. Under section 18 of the above-mentioned Act, the audit will comply, where appropriate, with the provisions of the Auditing Act (459/2007). The auditors carry out the audit and give the Trustees an audit report annually by the end of the April following the financial year. The Trustees decide the remuneration for the auditors.

Communications

The key guidelines, duties, organisation and division of labour relating to Kela communications are described in Kela's Communications Trends 2015 programme and its notes. The communications unit of the Administration Department supports the Director-General in developing Kela communications, assists the senior management, the departments, regions and insurance districts in communications, and is responsible for the implementation of Kela's entire centralised media and customer communications, centralised internal communications and online communications. Kela publishes three customer magazines and an internal personnel magazine. The communications unit is led by the Communications Manager, who also acts as the editor-in-chief of the magazines and the website.

KELA ORGANISATION



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Pensions	020 692 202
Kela card, European Health Insurance Card	020 692 203
Rehabilitation	020 692 205
Families with children	020 692 206
Moving to or from Finland	020 692 207
Death of a family member	020 692 208
Students	020 692 209
Sickness	020 692 204
Unemployment	020 692 210
Disability	020 692 211



441 032
 Ympäristömerkitty painotuote

A photograph of two women smiling outdoors. The woman on the right is in the foreground, wearing a white shirt and has long dark hair. The woman on the left is slightly behind her, wearing a light green top and glasses. The background shows green foliage and a white structure. A blue decorative shape is at the bottom of the image.

We work in cooperation with our partners for the good of our customers.

With you throughout life – supporting you through times of change

