

# **Young people should be prioritized in responsible gaming measures**

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# Founded in 1966

We are an international gaming company, founded on Åland in 1966, licensed and controlled by the government of Åland

## Engineers of entertainment

We do entertainment in the form of monetary gaming online, on cruise ships and on land. We also provide amusement games.

We care about our customers and the society we live in.



# Founded by

- The Save the Children's association
- The Red Cross
- Folkhälsan - a public health organization



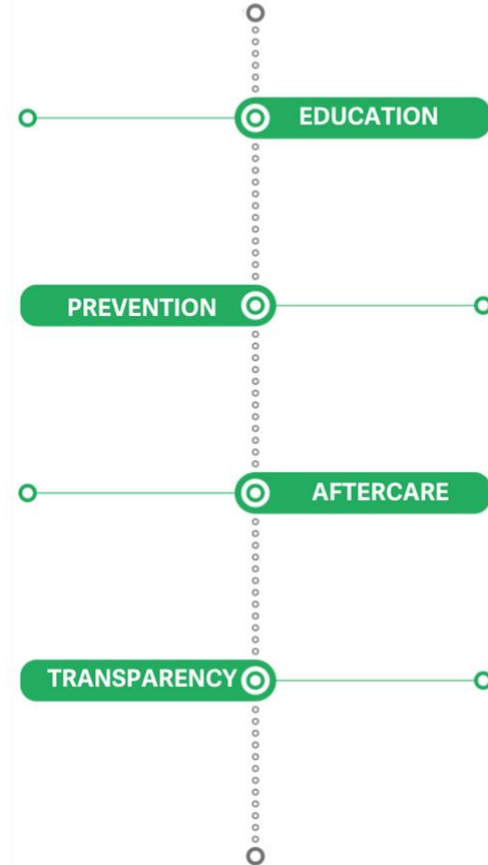


**448 million euro to the  
society since 1966**

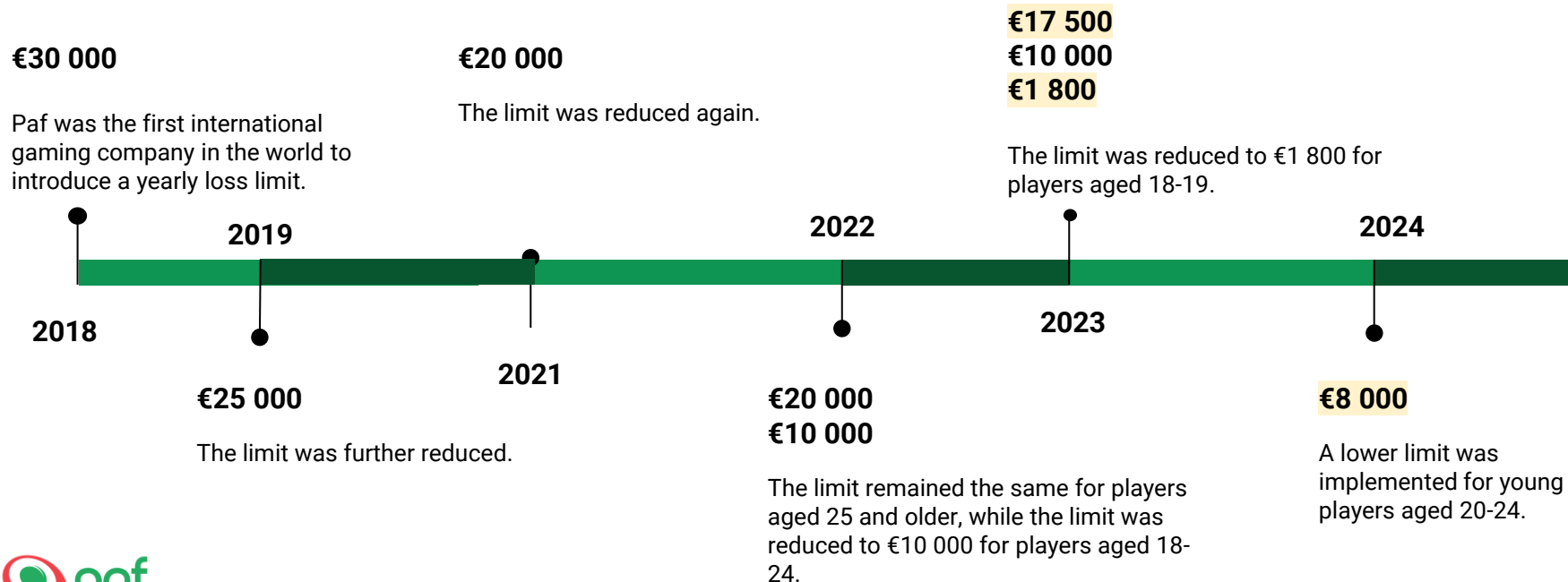


# Responsible Gaming in practice

- Mandatory RG education
- Mandatory yearly loss limits, In house player tracking system “Paf Radar”, RG tools, gaming summary at first site, affordability checks, duty of care calls, big winner follow up etc
- Provides direct contact with therapists on needed basis
- Meetings with treatment centers on yearly basis
- We believe in transparency and therefore we show our player segments - real numbers - publicly
- Responsible gaming is truly present in every part of the company

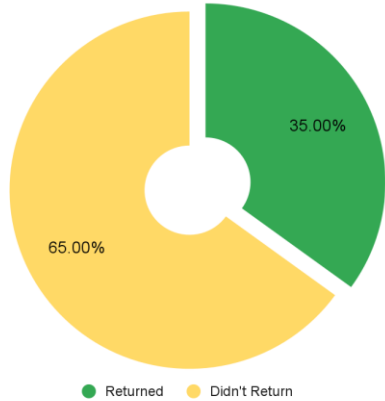


# Yearly loss limit overview

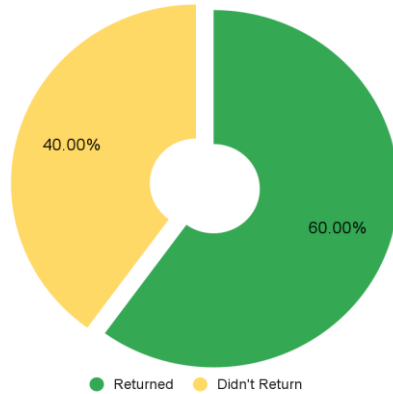


# Retention and Returners rate 2021-2024

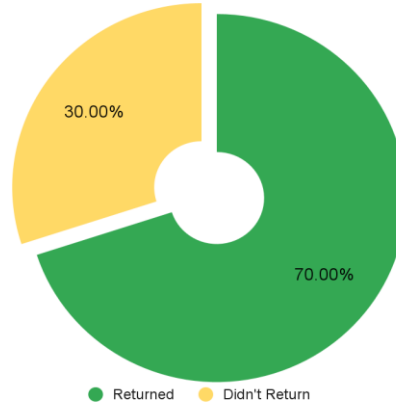
2021



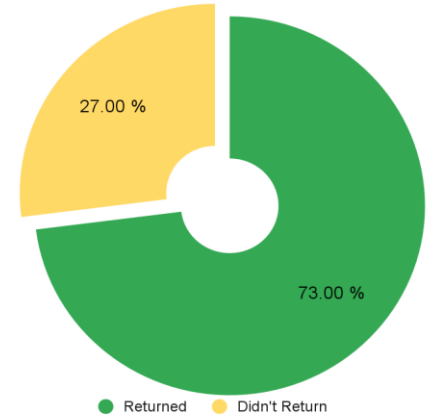
2022



2023



2024 until 25.8



## Returners in 2024 (until 25.8)



Teens (18-19): **86%**

Young (20-24): **56%**

Adult (25+): **66%**

# Duty of care calls insights

- Focus on Young Players
- Action for All Players
- Communication Preferences
- Self-Exclusion after duty of care call
- Early Protection for Players Turning 20

**85%**

of players have maintained their lower limits after a duty of care call.



# Paf's player segments

CUSTOMER SEGMENT (EUR)	TOTAL GAMING PROFITS							NUMBER OF CUSTOMERS PER SEGMENT						
	2023	2022	2021	2020	2019	2018	2017	2023	2022	2021	2020	2019	2018	2017
> 30,000	0	0	0	219,812 *	6,072,132	9,648,523	13,653,368	0.00%	0.00%	0.00%	0.00%	0.05%	0.13%	0.20%
15,001 - 30,000	16,277,904	16,890,079	14,026,102	18,284,221	26,214,835	18,087,884	18,436,519	0.24%	0.27%	0.25%	0.28%	0.43%	0.48%	0.60%
8,001 - 15,000	39,276,018	42,019,085	29,342,290	24,750,155	28,863,944	22,007,735	21,600,129	0.92%	1.09%	0.89%	0.69%	0.91%	1.09%	1.32%
0 - 8,000	176,351,783	163,851,378	134,369,798	120,684,221	104,547,874	71,410,935	67,150,397	71.83%	76.93%	70.52%	72.91%	70.83%	66.74%	73.65%
WINNING PLAYERS	-49,309,516	-46,191,446	-43,161,469	-43,367,676	-31,772,901	-23,056,491	-23,003,994	27.02%	21.66%	28.32%	26.12%	27.78%	31.57%	24.22%
TOTAL	182,596,189	176,569,096	134,576,721	120,570,733	133,925,884	98,098,586	97,836,418	100%	100%	100%	100%	100%	100%	100%

The latest lowering of the mandatory loss limit ensure that all young players are in the green segment



# Central deposit limits

Players play on several gaming sites

Statistics from Paf's brands in Sweden (Paf has seven brands). Market share for Paf in Sweden is 4%.

Number of accounts	Percentage share
1	51,8%
2	26,9%
3	12,3%
4	5,1%
5	2,3%
6	1,2%
7	0,5%



# A central limit would be a powerful tool

- A central limit covering all the licensed operators would be a powerful tool to help problem gamblers gradually reduce their gambling as well as a preventive measure for casual and risk players
  - While still remaining within the licensed system to limit the very problematic unlicensed gambling
- Why a deposit limit and not a loss limit?
  - To limit the volume of calls to the service. Deposits are much less frequent than bets or spins



# Young people should be prioritized in RG measures

- Research shows young people are more vulnerable and prone to developing gambling problems.
- Early protection and tailored support build responsible gaming habits.
- Lower loss limits for young people are effective, with data showing high return rates among younger players.
- Duty of care calls have led to strong adherence to lower limits, fostering healthy gaming behaviors from a young age.
- Implementing central deposit limits across licensed operators would be positive, especially as young players often have multiple accounts.

# Thank you

Question?

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