

Norsk Tipping



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Mandatory loss limits for customers under 20 years old (18-19 years old)

Max loss limit €200 per month
Introduced 1st. June 2023

EASG September 2024

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1. Why we introduced the mandatory loss limit

2. What was the effect – loss limits, spending, channeling

3. Summary and final thoughts

1. Why we introduced the mandatory loss limit

Gambling and video game problems in the general adult population of Norway

4 years



Problem Gambling Assessment

Yearly



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A change in gambling behaviour

Norwegian differentiation for 18/19 year olds

**Effect of new limit:
Reduction of loss limits from
€2000 to €200 for 18/19 year
olds**

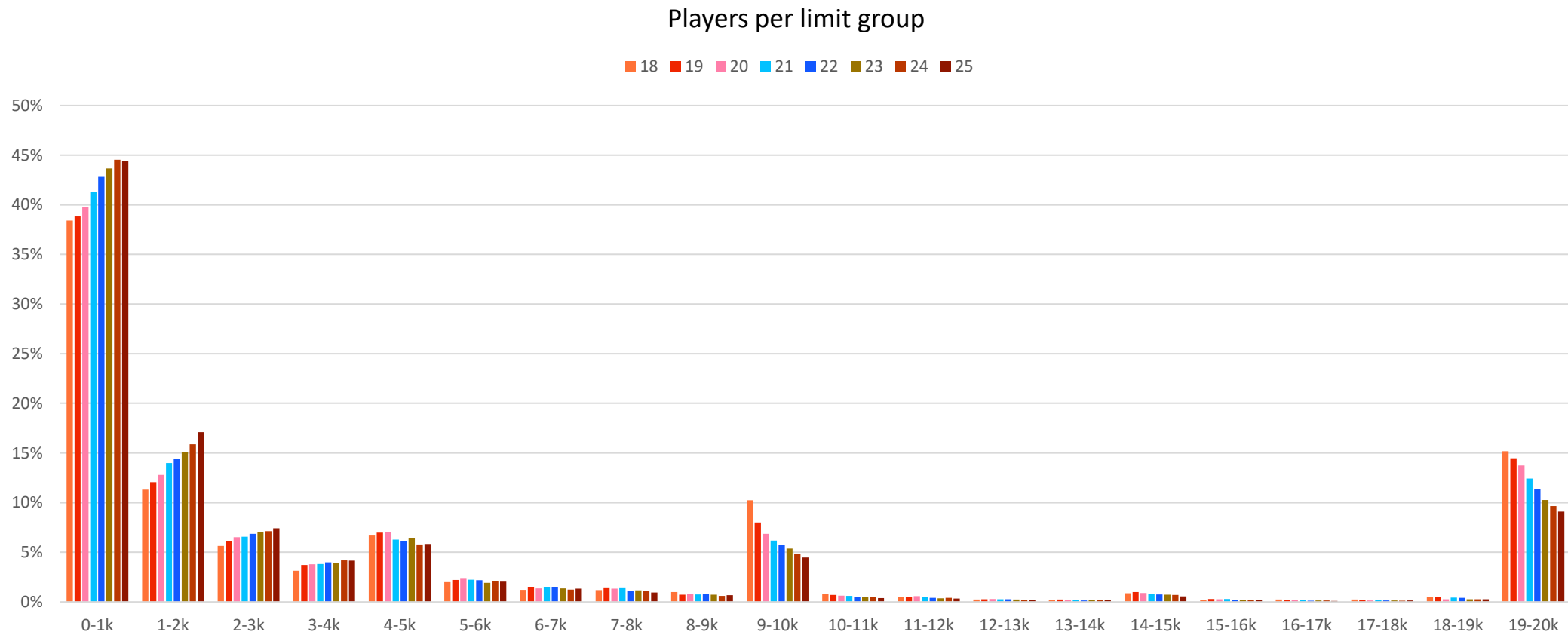


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Background information

- 50 000 registered players under 20 yrs at NT
- 2500 of existing young players turn 20 each month
- Average number of players per month aged 18-19 doubled from 2021 to 2024 (now 24k)
- More than 90% of young players have a personal loss limit

Prior to the changes in total limit, the majority of young players had a personal loss limit of €100 or less

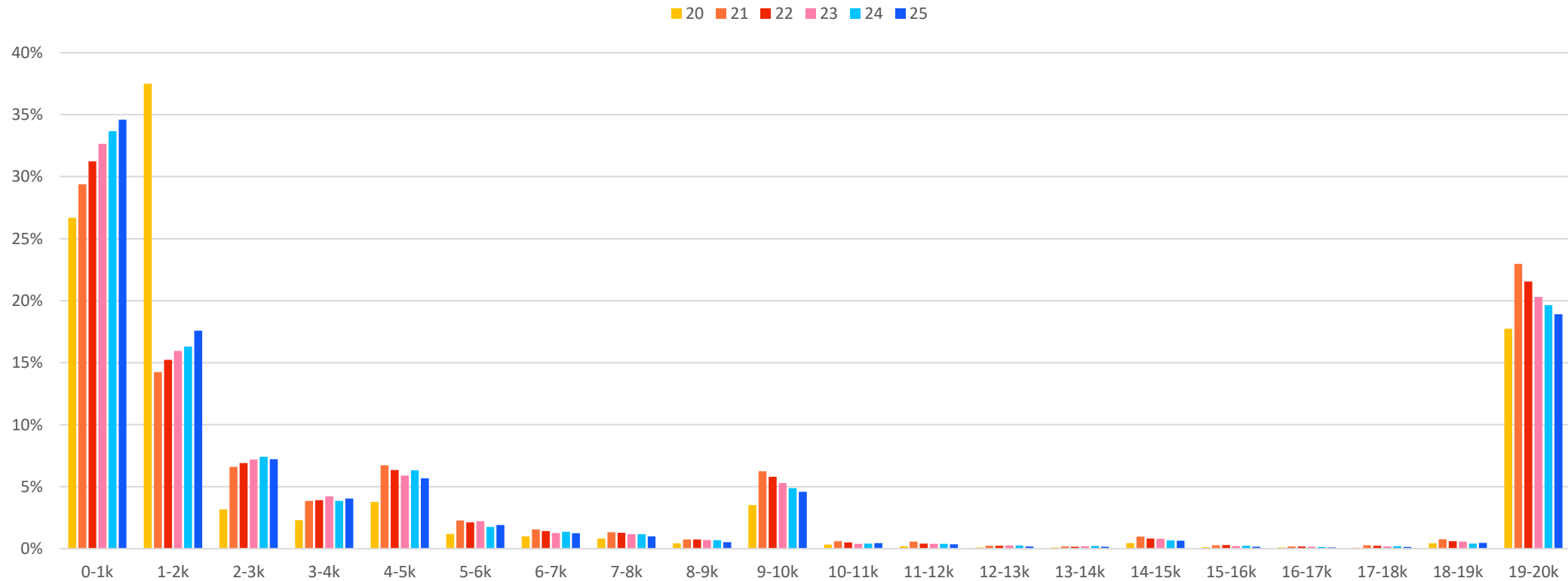


77% of players aged 20 has a loss limit of maximum 2000 kr one year following the new loss limit

Age	Players (apr23)	Players (apr24)	% limit <=€200 (apr23)	% limit <=€200 (apr24)	% limit €2000 (apr23)	% limit €2000 (apr24)
20	19 412	23 644	53 %	77 %	14 %	7 %
21	22 035	24 551	55 %	54 %	12 %	13 %
22	25 122	26 329	57 %	57 %	11 %	12 %
23	27 077	29 218	59 %	58 %	10 %	11 %
24	27 717	30 823	60 %	60 %	10 %	10 %
25	29 528	31 238	62 %	62 %	9 %	9 %

Players aged 20 years are overrepresented in having a personal loss limit of €200

Share of players per limit group (April 2024)



Effect of new limit: Spending

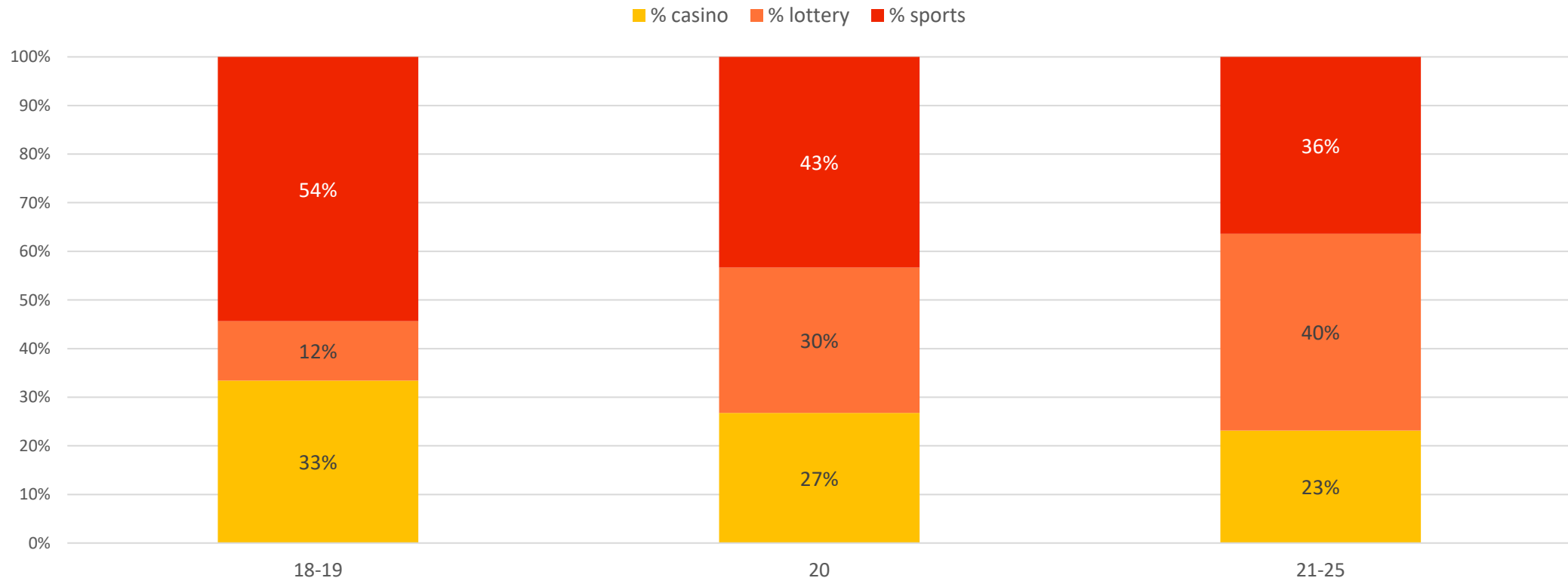


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1/3 of the loss for the youngest players are related to casino games

Share of loss per category (April 2024)



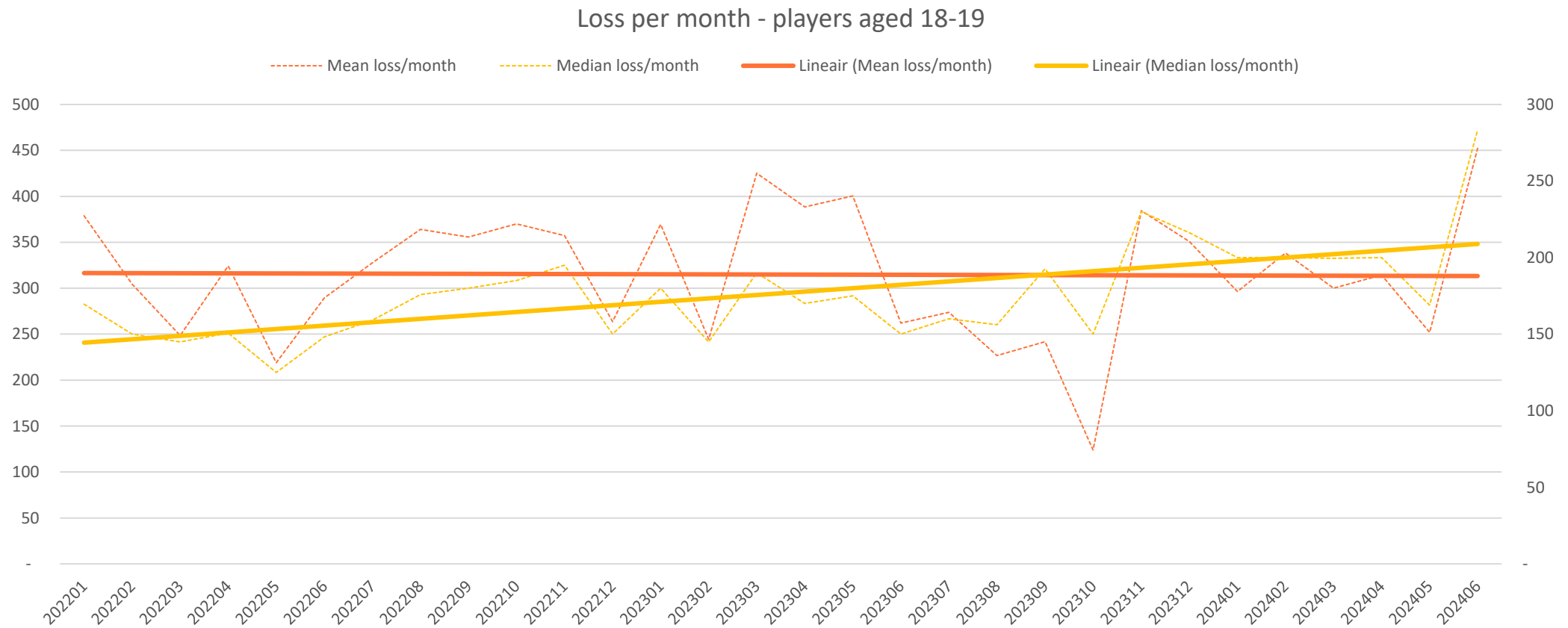


Average loss among players aged 18 and 19 has gone down significantly from before and after the new loss limit





Lower loss limit has led to reduced mean loss, but channeling and change in gaming behaviour contributes to increasing median loss per month



Effect of new limit: Negative channeling



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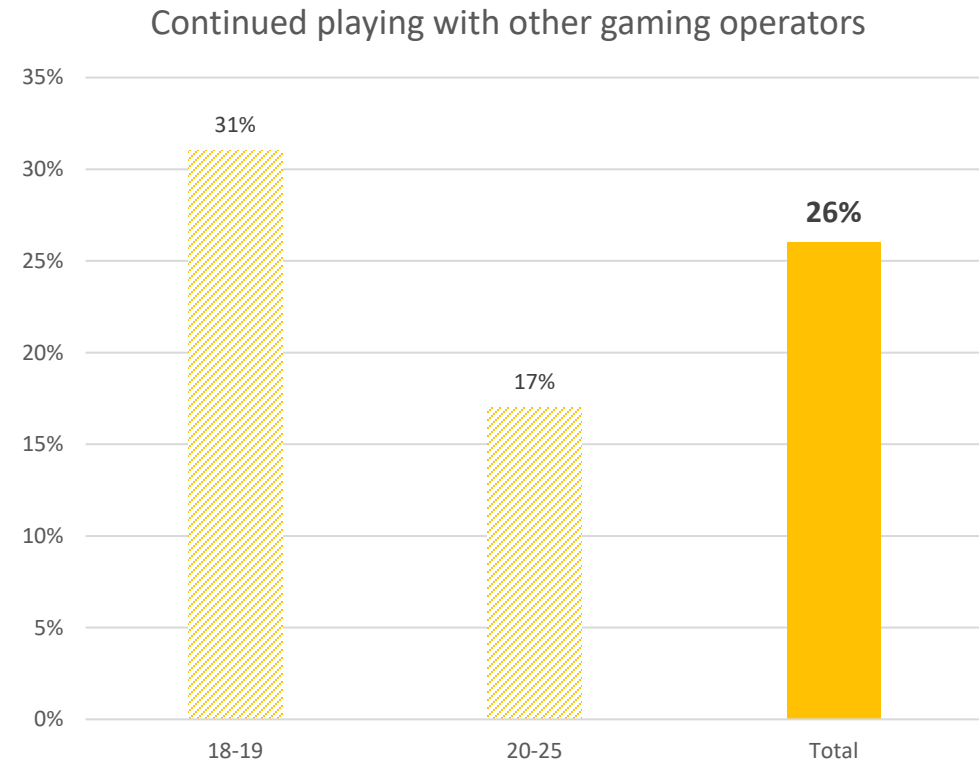
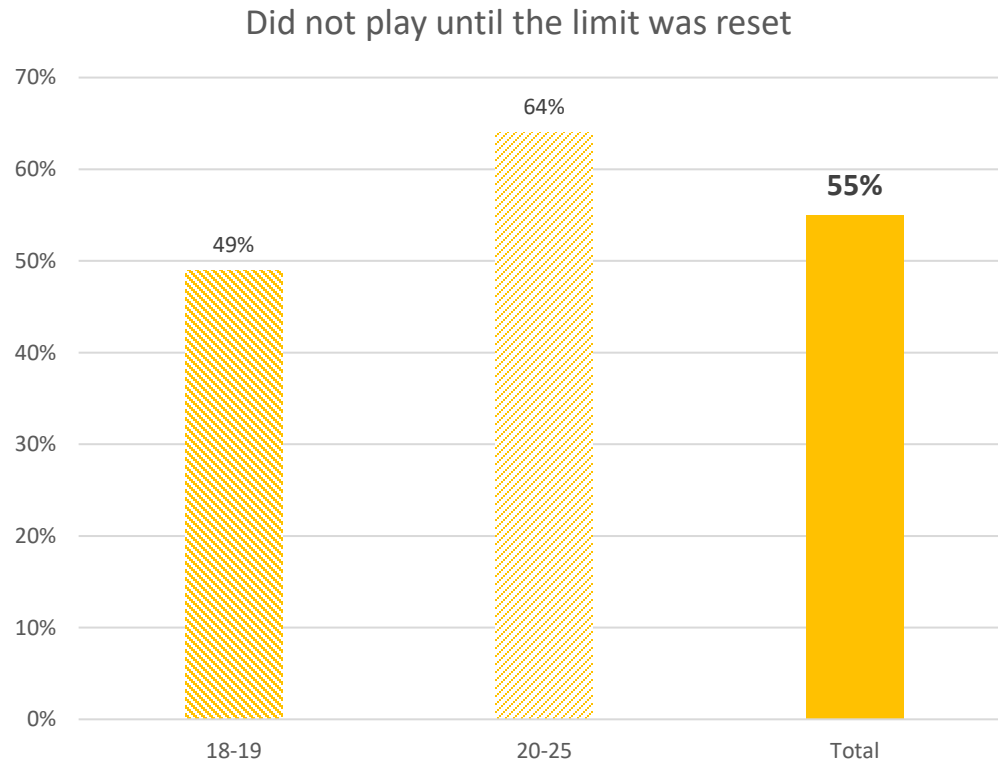
Survey sent out in June 2024

- Sent out to 2 000 customers: 1 000 aged 18-19, 1 000 aged 20-25
- Criterias:
 - Players with limit of 200 euros or more
 - **Respondents have reached their maximum loss limit (>95%) at least one month during 2024**
- Sent out by text message
- Response rate 18% (355)



55% of players reaching their loss limit did not play until the limit was reset

What did you do when you reached your loss limit?





Key findings – effects of new loss limit

- 77% of players aged 20 have a loss limit of maximum 200 euros one year following the new loss limit
- The new loss limit has had a prolonged effect on players turning 20
- Average loss among players aged 18 and 19 has gone down significantly
- However, channeling and change in gaming behaviour contributes to increasing median loss per month
- 55% of young players reaching their loss limit did not play until the limit was reset
- 1 out of 3 continue with other gambling operators when stopped by their loss limit

3. Summary and final thoughts

Loss reduction and loss prevention

Positive to gambling limits

Putting preventative measures ahead of GGR

We have to react to new gambling patterns and prevention

Signal effect

Channelling concerns for customers who hit their limits

Limits for customers 20-25



Takk!
Thank you!



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