



**ADVOCACY WORKING GROUP**  
**MARKET STUDIES PROJECT**

**MARKET STUDIES INFORMATION STORE**

**JURISDICTION:**

**Finland - Finnish Competition and Consumer Authority (FCCA)**

**UPDATED: DECEMBER 2015**

### Information Store

**Finland - Finnish Competition and Consumer Authority (FCCA)**

<b>Sector:</b>	<b>Insurance</b>											
<b>Market:</b>	<b>Insurance Markets in Road Haulage</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>		Competition Enforcement	Consumer Enforcement	Consumer Education	Business Education	Voluntary Business Compliance	Voluntary Business Action	Recommendations to Government for Changes in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Government Policy	Referral to Third Parties	No Problems Found
<b>Duration:</b>												
<b>Source of idea for study:</b>	Own initiative											
<b>Outcome (tick relevant columns):</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	To study how the insurance markets work in terms of road haulage, focusing on insurance demand, supply and trading practices. The FCCA has noted a sharp increase in the index describing insurance costs in the road haulage sector.											
<b>No link to report</b>												

<b>Sector:</b>	<b>E-Commerce</b>											
<b>Market:</b>	<b>Digital Markets</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>		Competition Enforcement	Consumer Enforcement	Consumer Education	Business Education	Voluntary Business Compliance	Voluntary Business Action	Recommendations to Government for Changes in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Government Policy	Referral to Third Parties	No Problems Found
<b>Duration:</b>												
<b>Source of idea for study:</b>	Own initiative (study conducted in co-operation with the Ministry of Employment and the Economy)											
<b>Outcome (tick relevant columns):</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	To map the digital economy's need for regulation and the development needs of regulation itself. The study will be carried out jointly by the FCCA and the Ministry of Employment and the Economy. The responses of the study can be used in the context of the Government Programme and in the planning of competition and consumer policy.											
<b>No link to report</b>												

### Information Store

<b>Sector:</b>	<b>Information Markets and Intellectual Property Rights</b>											
<b>Market:</b>	<b>Copyrighted Works Market</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	June 2014	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	1 year and a half											
<b>Source of idea for study:</b>	Own initiative (as part of the Government's programme to promote healthy competition)											
<b>Outcome (tick relevant columns):</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	To investigate the impact of copyright legislation and the operations of collective management organisations on the markets using copyright-protected music and audio-visual content. The users of copyright-protected works include especially TV and radio companies; enterprises in the tourism, hotel and restaurant sectors; and telecommunications operators.											
<b>Link to report:</b>	<a href="#">Collective management and the functioning of the copyrighted works market (in Finnish)</a>											

<b>Sector:</b>	<b>Competition Policy</b>											
<b>Market:</b>	<b>General Competition Review</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	April 2014	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	1 year											
<b>Source of idea for study:</b>	Own initiative											
<b>Outcome (tick relevant columns):</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	To investigate the uniformity in licensing and supervision practices on certain key sectors and how these practices affect to the ability of companies to enter and expand their operations in the market. Sectors under scrutiny include construction and zoning, social and health care services, restaurant, taxi, groceries and energy.											
<b>Link to report:</b>	<a href="#">Uniformity in licensing and supervision and promoting competition (in Finnish)</a>											

### Information Store

<b>Sector:</b>	<b>Groceries (food and drink)</b>											
<b>Market:</b>	<b>Retail Market</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	June 2013	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	Approx. 1 year											
<b>Source of idea for study:</b>	Own initiative (follow-up study on trade in groceries)											
<b>Outcome (tick relevant columns):</b>												
<b>Reason for study (what were the problems)?</b>	To study the effect of the regulation of store locations for retail competition. The report follows on a study on trade in groceries published in January 2012 and answers to the questions posed in the first study. The report is one the measures that has been undertaken to promote competition in Finnish retail trade.											
<b>Link to report:</b>	<a href="#">Regulation of store locations – Perspective of entry and competition (in Finnish)</a>											

<b>Sector:</b>	<b>Groceries (food and drink)</b>											
<b>Market:</b>	<b>Retail Market</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	March 2013	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	Approx. 6 months											
<b>Source of idea for study:</b>	Own initiative (follow-up study on trade in groceries)											
<b>Outcome (tick relevant columns):</b>												
<b>Reason for study (what were the problems)?</b>	To study the position of primary producers in the food supply chain. The study throws light on the manifestations and impacts of buyer power and bargaining power from the viewpoint of primary producers. The sectors under scrutiny include especially meat production, fish farming and open air and glasshouse cultivation. The report follows on a study on trade in groceries published in January 2012 which highlighted trade practices that are questionable in terms of effective competition.											
<b>Link to report:</b>	<a href="#">Report on primary production – Factors that affect the conditions of competition (in Finnish)</a>											

### Information Store

<b>Sector:</b>	<b>Competition Policy</b>	<b>Range of Possible Outcomes</b>										
<b>Market:</b>	<b>General Competition Review</b>											
<b>End Date:</b>	March 2013	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>										
<b>Duration:</b>	1 year and a half											
<b>Source of idea for study:</b>	Own initiative (study conducted in co-operation with the competition authorities from the Nordic Countries)											
<b>Outcome (tick relevant columns):</b>		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	To study how effective competition policy and effective competition authorities can contribute to address future challenges to economic growth and welfare. Particular attention is paid to innovation and the significance of competition in promoting the efficiency, availability and quality of public services. The report focuses especially on public health services.											
<b>Link to report:</b>	<a href="#">A Vision for Competition – Competition Policy Towards 2020 (in English)</a>											

<b>Sector:</b>	<b>Pharmaceuticals</b>	<b>Range of Possible Outcomes</b>									
<b>Market:</b>	<b>Pharmaceutical Product Market</b>										
<b>End Date:</b>	August 2012	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>									
<b>Duration:</b>	Approx. 1 year										
<b>Source of idea for study:</b>	Own initiative (as part of the Government's programme to promote healthy competition)										
<b>Outcome (tick relevant columns):</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	To study the provision of pharmaceutical products. The study focuses on the regulation on the Finnish pharmacy system and the pricing of pharmaceuticals. The study discusses, for example, the regulations on the establishment of pharmacies, the number of pharmacies and the company form as well as determining the price of a pharmaceutical product.										
<b>Link to report:</b>	<a href="#">From the provision of pharmaceutical products to pharmaceutical markets – Value chain and regulation (in Finnish)</a>										

### Information Store

<b>Sector:</b>	<b>Groceries (food and drink)</b>											
<b>Market:</b>	<b>Retail Market</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	January 2012	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	Approx. 6 months											
<b>Source of idea for study:</b>	Own initiative											
<b>Outcome (tick relevant columns):</b>												
<b>Reason for study (what were the problems)?</b>	To study the use of buying power by the retailers in the daily consumer goods trade. The study assesses in particular the manifestations of the buyer and bargaining power related to the contract negotiations between the groceries trade and grocery industry and the potential impact thereof for the competitive scene in the different parts of the food supply chain. The sectors investigated include the meat processing, bakery, mill and pet food industry.											
<b>Link to report:</b>	<a href="#">Study on trade in groceries – How does buyer power affect the relations between the trade and industry?</a> (in English)											

<b>Sector:</b>	<b>Competition Policy</b>											
<b>Market:</b>	<b>General Competition Review</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	February 2011	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	Approx. 1 year											
<b>Source of idea for study:</b>	Own initiative											
<b>Outcome (tick relevant columns):</b>												
<b>Reason for study (what were the problems)?</b>	To study the market impacts of regulation and the impact analysis. The study lists the basic elements of smart regulation and illustrates them with sectoral examples. The sectors investigated include post, broadband market, banks, employee pension scheme, construction, trade, waste management, municipal enterprises, public broadcasting business, taxi traffic and district heating.											
<b>Link to report:</b>	<a href="#">Smart regulation – well-functioning markets</a> (in Finnish); <a href="#">Summary of the report</a> (in English)											

### Information Store

<b>Sector:</b>	<b>Energy</b>	<b>Range of Possible Outcomes</b>									
<b>Market:</b>	<b>Nordic Electricity Market</b>										
<b>End Date:</b>	September 2007	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>									
<b>Duration:</b>	13 months										
<b>Source of idea for study:</b>	Own initiative (study conducted in co-operation with the competition authorities from the Nordic countries)										
<b>Outcome (tick relevant columns):</b>		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	To study the development of the Nordic electricity markets since the former Nordic report from 2003. Particular attention is paid to capacity situation in the transmission networks and production plants and the possibilities for increased capacity.										
<b>Link to report:</b>	<a href="http://www.kkv.fi/globalassets/kkv-suomi/julkaisut/pm-yhteisraportit/capacity-for-competition.pdf">http://www.kkv.fi/globalassets/kkv-suomi/julkaisut/pm-yhteisraportit/capacity-for-competition.pdf</a>										

<b>Sector:</b>	<b>Financial Services</b>	<b>Range of Possible Outcomes</b>									
<b>Market:</b>	<b>Nordic Retail Banking</b>										
<b>End Date:</b>	August 2006	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>									
<b>Duration:</b>	1 year										
<b>Source of idea for study:</b>	Own initiative (study conducted in co-operation with competition authorities from the Nordic Countries)										
<b>Outcome (tick relevant columns):</b>		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	To compile a report on competition in retail banking sector in the Nordic countries based on competition concerns raised regarding the concentration in the market, the low degree of consumer mobility and the high profitability. The study concentrated on two specific areas of concern: access to payment systems and consumer mobility in the Nordic retail banking markets.										
<b>Link to report:</b>	<a href="http://www.kkv.fi/globalassets/kkv-suomi/julkaisut/pm-yhteisraportit/nordic_retail_banking.pdf">http://www.kkv.fi/globalassets/kkv-suomi/julkaisut/pm-yhteisraportit/nordic_retail_banking.pdf</a>										

### Information Store

<b>Sector:</b>	<b>Groceries (Food And Drink)</b>												
<b>Market:</b>	<b>Nordic Food Market</b>	<b>Range of Possible Outcomes</b>											
<b>End Date:</b>	November 2005	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>											
<b>Duration:</b>	14 months m												
<b>Source of idea for study:</b>	Own initiative (study conducted in co-operation with competition authorities from the Nordic Countries)												
<b>Outcome (tick relevant columns):</b>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	To examine the competition in the food markets in the Nordic region. The background for the competition concerns was the relatively high level of prices and the increasing number of restricted food products when compared to the European average.												
<b>Link to report:</b>	<a href="#">Nordic food market</a>												