

Compensation Body Compendium

FIN – Finland

Review date: 23/2/2022

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1. What is the full identity (exact name, address, etc.) of the Compensation Body established or approved in accordance with Article 24 of the Codified Motor Insurance Directive? Please specify.

Please visit the CoB [website](#) or [extranet](#).

2. What is the legal nature of this body?

Finnish Motor Insurers' Centre is a semi-public organisation which is based on special legislation.

3. On what legal basis is it authorised to carry out compensation?

It is defined in the Motor Liability Insurance Act (460/2016), entered into force 1 January 2017, that Finnish Motor Insurers' Centre is the organisation in Finland to carry out the compensation.

4. Is compensation by this body subsidiary?

No.

5. If the compensation is subsidiary, which entities are excluded?

N/A.

6. Is this body a VAT liable entity?

No.

If yes, please indicate the VAT number:

N/A.

In this case, is the service of claim handling VAT exempted?

Yes.

7. Are there any specific provisions governing the recourse between this body and those responsible for the accident and other insurers or social security bodies obliged to compensate the victim for the same accident?

No.

If yes, what do these specific provisions consist of? Please specify briefly.

N/A.

8. Under your legislation, does a victim who has requested compensation under Articles 24 and 25 of the Codified Motor Insurance Directive have the right to remedy against the decision/omission of the Compensation Body?

Yes.

If yes, please specify (appeal to administrative authority, judicial review of the latter's decision or action to court directly, i.e. passive procedural legitimacy of the Compensation Body):

Action to court directly, either to Helsinki district court or to the court of first instance of his/her place of residence.

9. Are there natural or legal persons (public or private) exempt from the obligation of compulsory MTPL insurance in your country? (Article 5.1 of the Codified Motor Insurance Directive)

Yes, if the owner or holder of the vehicle is the State of Finland, motor liability insurance needs not to be taken. Although the State of Finland can take out motor liability insurance to its vehicles but it is not compulsory.

If yes, please list the persons exempt from compulsory MTPL insurance:

Please also indicate the authorities or bodies responsible for compensation:

If the owner or holder of the vehicle is the State of Finland, motor liability insurance needs not to be taken. Although the State of Finland can take out motor liability insurance to its vehicles but it is not compulsory.

State Treasury takes care of the compensation if the State of Finland hasn't taken out the motor liability insurance to its vehicles.

10. Are there certain types of vehicles or certain vehicles having a special plate exempted from the obligation of compulsory MTPL insurance in your country? (Article 5.2 of the Codified Motor Insurance Directive)

There are certain type of vehicles that are exempted from the obligation of compulsory MTPL. There are no vehicles with special plates that are exempted from the obligation of compulsory MTPL.

If yes, please list those vehicles:

Motor liability insurance need not be taken out for:

- 1) a motor-powered working vehicle or tractor that needs not be registered and whose maximum structural speed does not exceed 15 kilometres per hour;
- 2) a combine harvester or other motorised agricultural motor-powered working vehicle intended for harvesting that needs not be registered;
- 3) a trailer that needs not be registered;
- 4) a vehicle intended exclusively to be driven by a child that needs not be registered;
- 5) an electric wheelchair or similar lightweight vehicle intended exclusively for use by handicapped persons that needs not be registered;
- 6) a vehicle that needs not be registered and is not used in traffic;
- 7) a vehicle whose owner or holder is the State of Finland;
- 8) a vehicle in case another state or its compensation body is liable for any traffic accidents caused by said vehicle;
- 9) a vehicle that has been decommissioned from traffic use and is not used in traffic;
- 10) a vehicle that has been finally deregistered.

However, the owner and holder of the vehicle have the right to insure a vehicle referred to in subsection 1 items 6, 7 and 9.