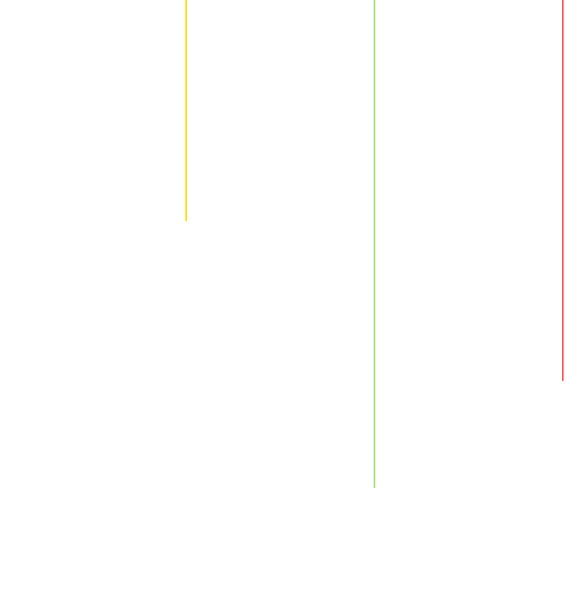




Orias

2023 ANNUAL REPORT







THE SINGLE REGISTER OF INSURANCE, BANKING AND FINANCIAL INTERMEDIARIES

2023 ANNUAL REPORT

Article R. 512-5 VIII of the French Insurance Code.

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Organisation established by Article L. 512-1 of the French Insurance Code. Articles of association approved by order of the Minister of the Economy dated 3 November 2006. Association governed by the Law of 1 July 1901 - Prefecture declaration no. 2000.0088





Foreword by the Chairman

From many to one, figures were key in 2023.

There are several reasons for this, first of all because the full implementation of the brokerage reform concerned a large number of intermediaries, brokers and their agents, who were required to join one of the professional associations approved by the French Prudential Control and Resolution Authority – Autorité de contrôle prudentiel et de résolution (ACPR) – before renewing their Orias membership in 2023.

A total of more than 49,000 registrations were concerned.

3 is the number of months it took to implement the brokerage reform in the renewal process. This period was exceptionally long, as the law provided for this to be completed in 2 months. In this regard, we welcome the pragmatic approach taken by the Ministry of the Economy, which enabled an extension of the deadline, which Orias had also requested.

The renewal rate was also exceptionally low, at 89%, whereas it is on average 95%.

The figures for registrations made over the year to 31 December 2023 naturally reflect this. The number of intermediaries decreased by 2.6%, with 69,277 companies recorded in the Register.

For insurers, while registrations of official agents, brokers and agents were stable, in contrast, agents of insurance intermediaries declined by 4.2%. For banks, the number of brokers fell (-9.6%), as did agents of intermediaries (-8.1%). Clearly, the credit crisis has not left these professionals unscathed.

Fortunately, other professions had strong momentum. Financial investment advisors were up by 5.5% and tied agents of investment service providers by 5%.

12 (instead of 13) is the number of categories of intermediaries now registered with Orias. Crowdfunding advisors are now listed on the European register of crowdfunding service providers.

To conclude on a positive note, Orias has resumed high-quality services after the challenging renewal period. As such, registration applications were processed on average in five days in the second half of 2023, and in one day in the last quarter of the year. Finally, the Annual Report has been revamped. I hope you appreciate the new look and enjoy reading it.

Richard Restuccia
Chairman of Orias

2023 IN SU



KEY FIGURES

CHANGE IN THE NUMBER OF REGISTERED INTERMEDIARIES:

-2,6 %

TOTAL REGISTERED INTERMEDIARIES:

69 277

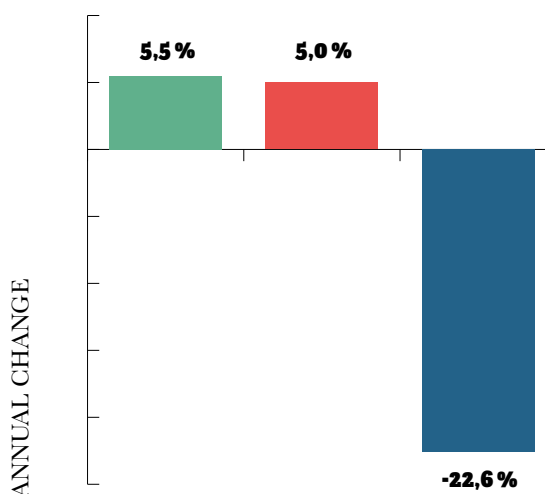
TOTAL REGISTRATIONS AT 31/12/2023:

116 938



REGISTRATIONS OF FINANCIAL INTERMEDIARIES

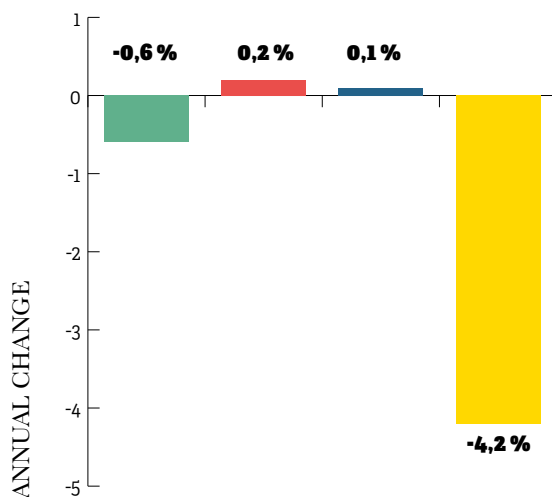
	31/12/22	31/12/23
● FINANCIAL INVESTMENT ADVISORS	6,360	6,710
● TIED AGENTS OF INVESTMENT SERVICE PROVIDERS	3,960	4,159
● CROWDFUNDING INTERMEDIARIES	137	106





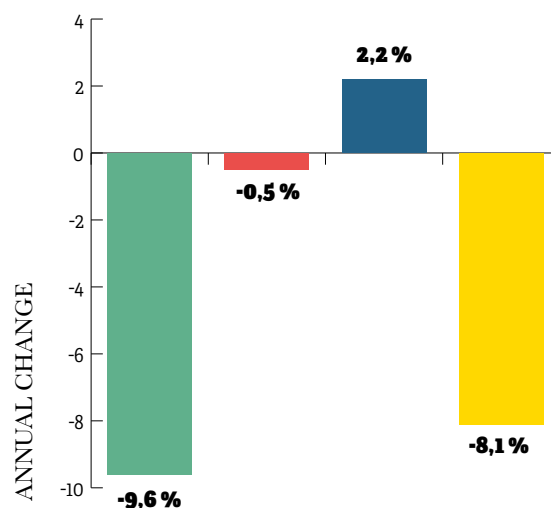
REGISTERED INSURANCE INTERMEDIARIES

	31/12/22	31/12/23
● INSURANCE BROKERS	26 871	26 722
● OFFICIAL INSURANCE AGENTS	11 822	11 847
● INSURANCE AGENTS	2 713	2 715
● AGENTS OF INSURANCE INTERMEDIARIES	30 256	28 972



REGISTRATIONS BY INTERMEDIARIES IN BANKING TRANSACTIONS AND PAYMENT SERVICES

	31/12/22	31/12/23
● BROKERS IN BANKING TRANSACTIONS AND PAYMENT SERVICES	6 961	6 294
● NON-EXCLUSIVE AGENTS IN BANKING TRANSACTIONS AND PAYMENT SERVICES	11 213	11 160
● EXCLUSIVE AGENTS IN BANKING TRANSACTIONS AND PAYMENT SERVICES	3 800	3 884
● AGENTS OF INTERMEDIARIES IN BANKING TRANSACTIONS AND PAYMENT SERVICES	15 628	14 369





A PORTRAIT OF INTERMEDIARIES

BREAKDOWN	WOMEN 22,4 % / MEN 77,6 %
AVERAGE AGE:	49 YEARS 9 MONTHS
AVERAGE LENGTH OF REGISTRATION:	6 YEARS ET 11 MONTHS
FORM OF PRACTICE:	LEGAL ENTITY 63 % / NATURAL PERSON 37 %
TOP THREE REGIONS WHERE INTERMEDIARIES ARE LOCATED:	ILE-DE-FRANCE - AUVERGNE-RHÔNE-ALPES - OCCITANIE
PRINCIPAL ACTIVITY:	FINANCE AND INSURANCE
COMBINED IAS + IOBSP ACTIVITIES:	26,9 %

HIGHLIGHTS

	NUMBER OF VISITS TO THE WWW.ORIAS.FR WEBSITE: 2,2 M
	REQUESTS RECEIVED (REGISTRATIONS, MODIFICATIONS AND DELETIONS/DEREGISTRATIONS): 54 053
	FIRST REGISTRATION REQUESTS: 10 736



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1.

PRESENTATION OF ORIAS

1.1 RESPONSIBILITIES BY DELEGATION OF THE STATE

1.2 KEEPING AND UPDATING THE SINGLE REGISTER

1.3 AN ASSOCIATION OF PROFESSIONALS UNDER THE SUPERVISION
OF THE MINISTRY OF THE ECONOMY

1.4 ACTIVITY IN 2023

1.5 INTEGRITY CHECKS

1.1 - Responsibilities by delegation of the State

Before Orias. The French public authorities decided several years ago to establish a system for registering insurance brokers. Law no. 89-1014 of 31 December 1989 laid down the principle of a register of all insurance brokers. However, this registration principle was only implemented after Law no. 99-532 of 25 June 1999, which entrusted this task to professional insurance organisations. Articles L. 530-2-2 and R. 530-12 of the French Insurance Code entrusted responsibility for holding the List of Insurance Brokers to a Committee composed of representatives of the Federation of Insurance Brokers (FCA - *Fédération des Courtiers en Assurance*), the French Association of Insurance Companies (SFAC - *Syndicat Français des Assureurs Conseils*), and the French Federation of Insurance Companies (FFSA - *Fédération Française des Sociétés d'Assurance*). The association created for this purpose, Association of the List of Insurance Brokers (*Association de la Liste des Courtiers en Assurance*), gave its name to this list. The "ALCA List" terminology became the usual terminology. Registration on the ALCA List was not a legal obligation.

2007: creation of Orias. The Insurance Mediation Directive (IMD) 2002/92/EC of the European Parliament and of the Council of 9 December 2002 marked an additional milestone in the registration of insurance intermediaries. This directive was transposed into the French Insurance Code by Law no. 2005-1564 of 15 December 2005, Decree no. 2006-1091 of 30 August 2006, and a series of orders. Articles L. 512-5121 and R. 512-3 of the French Insurance Code entrust an organisation, having status as a legal entity and bringing together professional insurance organisations, with keeping the register. This is the legal framework for the work carried out by Orias (traditionally known as the historical organisation for the register of insurance intermediaries - *Organisme pour le Registre des Intermédiaires en Assurance*). The implementation of provisions relating to the registration of insurance intermediaries was set for 31 January 2007. Directive 2016/97 on insurance distribution (IDD) maintained the principle of a register of insurance intermediaries.

2013: expansion of responsibilities (IOBSP and CIF). The banking and financial regulation Law no. 2010-1249 of 22 October 2010 extended the scope of Orias's responsibilities to the registration of intermediaries in banking transactions and payment services (IOBSP), financial investment advi-

sors (CIF) and tied agents of investment service providers. This law included the removal of the database of direct marketers of banking and financial services held jointly by the ACPR and the French Financial Markets Authority - *Autorité des Marchés Financiers* (AMF), from 1 January 2013. The launch date for the Single Register of Insurance, Banking and Financial Intermediaries was set at 15 January 2013 in an order by the Minister of the Economy dated 20 December 2012. Order no. 2016-351 of 25 March 2016 on consumer credit agreements relating to residential real estate applicable to IOBSP (training). These amendments came into force on 1 July 2016.

2014: crowdfunding. Order no. 2014-559 dated 30 May 2014 on crowdfunding, amended by Order no. 2016-520 of 28 April 2016 on cash certificates, led to a further extension of Orias's remit. From 1 October 2014, Orias assumed the task of registering crowdfunding advisors (CIP) and crowdfunding intermediaries (IFP). However, as of 10 November 2023, only crowdfunding advisors and intermediaries that donate and lend free of charge remain registered in the Orias register. European Regulation no. 2020/1503 on the status of European crowdfunding providers (PSFP) has created a specific new European register for them.

Legal sources

- The registration obligation for intermediaries and the legal regimes applicable to their activities are set out by:
- French Insurance Code, Book V (Registration of insurance intermediaries (IAS): Art. L. 512-1)
 - French Monetary and Financial Code, Book V (Registration of IOBSP, CIF, ALPSI and IFP: Art. L. 546-1)
 - AMF General Regulation (financial investment advisors)
 - Non-codified Orders

1.2 - Keeping and updating the Single Register

Public information and management of registrations. Article R. 512-3 of the French Insurance Code and Article R. 546-1 of the French Monetary and Financial Code made Orias responsible for "setting up, keeping and updating the Register".

As such, Orias receives "applications for registration or registration renewal and decides on these applications". It "carries out deregistrations from the Register or deletions" under the conditions set by decree.

Orias has an additional responsibility concerning insurance intermediaries, involving issuing and receiving cross-border practice notifications within the European Economic Area (EEA). Since 1 July 2016, Orias has the legal authority to manage notifications of cross-border practice in the European Economic Area by real estate loan intermediaries.

Finally, Orias is responsible for publishing the Register of Insurance, Banking and Financial Intermediaries online at: www.orias.fr

Orias is therefore an information and registration management organisation for professionals in addition to providing a service to consumers by publishing the list of duly registered intermediaries.

REGISTRATION CATEGORIES FOR **INSURANCE INTERMEDIARIES (IAS)**

OFFICIAL INSURANCE AGENTS (AGA)	Natural persons or legal entities mandated as official insurance agents, subject to a contractual obligation to work exclusively with one or more insurance companies.
INSURANCE OR REINSURANCE BROKERS (COA)	Legal entities or natural persons registered on the Trade and Companies Register as insurance brokers, whether or not they base their analyses on a sufficient number of insurance policies available on the market, and not subject to a contractual obligation to work exclusively with one or more insurance companies.
INSURANCE AGENTS (MA/MAL)	Natural persons and legal entities other than official insurance agents, mandated by an insurance company; subject or not to a contractual obligation to work exclusively with one or more insurance companies, including under the freedom of establishment and the freedom to provide services.
AGENTS OF INSURANCE INTERMEDIARIES (MIA)	Natural persons or legal entities mandated by an intermediary registered in one of the three aforementioned categories or by an intermediary operating in France under the freedom of establishment and the freedom to provide services.
<i>Note: MA/MAL and MIA are not authorised to manage contracts (except for credit institutions or certain lines of insurance - see French Labour Code, Art. R. 511-2) physically collect premiums or contributions, where applicable, or physically remit sums due to policyholders or beneficiaries of life insurance or endowment policies.</i>	

REGISTRATION CATEGORIES FOR **INTERMEDIARIES IN BANKING TRANSACTIONS AND PAYMENT SERVICES (IOBSP)**

BROKERS IN BANKING TRANSACTIONS AND PAYMENT SERVICES (COBSP)	Carry out a client's mandate, refraining from receiving any mandate from a credit institution, a financing company, a payment institution, an electronic money institution that provides payment services, a crowdfunding intermediary, an insurance undertaking in connection with its lending activities or a management company in connection with its AIF management activities referred to in Article L. 511-6, and are not subject to a contractual obligation to work exclusively with one of these companies.
EXCLUSIVE AGENTS IN BANKING TRANSACTIONS AND PAYMENT SERVICES (MOBSP or MBE)	Carry out a mandate from a credit institution, a financing company, a payment institution, an electronic money institution that provides payment services, a crowdfunding intermediary, an insurance undertaking in connection with its lending activities or a management company in connection with its AIF management activities referred to in Article L. 511-6, and are subject to a contractual obligation to work exclusively with one of these companies for a given category of banking transactions or payment services.
MANDATAIRES NON-EXCLUSIFS EN OPÉRATIONS DE BANQUE ET EN SERVICES DE PAIEMENT (MOBSP ou MBNE)	Carry out one or more non-exclusive mandates issued by one or more credit institutions, financing companies, payment institutions or electronic money institutions that provide payment services, crowdfunding intermediaries, insurance undertakings in connection with their lending activities or management companies in connection with their AIF management activities referred to in Article L. 511-6.
AGENTS OF INTERMEDIARIES IN BANKING TRANSACTIONS AND PAYMENT SERVICES (MIOBSP)	Practise under mandate(s) from the three previous types of categories.
<i>Note: Operation in an IOBSP category is exclusive of all others except for banking transactions of a different nature (consumer credit/debt consolidation/real estate loans/reverse mortgages) or payment services.</i>	

REGISTRATION CATEGORIES FOR **FINANCIAL INTERMEDIARIES**

FINANCIAL INVESTMENT ADVISORS (CIF)	Persons carrying out the following activities as their usual profession: investment advice, advice relating to the supply of investment services and advice relating to carrying out transactions involving various assets. Financial investment advisors may also provide a service involving receiving and sending orders on behalf of third parties, subject to the conditions and limits set by the AMF General Regulation, and carry out other wealth management advisory activities.
TIED AGENTS OF INVESTMENT SERVICE PROVIDERS (ALPSI)	Provide investment services: reception and transmission of orders on behalf of third parties, guaranteed or non-guaranteed investments, investment advice. Tied agents can also promote services supplied by the investment service provider, supply advice on these services and market investment services to clients on behalf of the provider.

Crowdfunding intermediaries.

Crowdfunding intermediation involves bringing together, through a website, the people carrying out a specific project and the people financing that project. The reform implemented by European Regulation 2020/1503 supplemented by Directive 2020/1504 of 7 October 2020 creates a single European crowdfunding service provider status. Crowdfunding service providers are now required to register in their own register (formerly: Crowdfunding advisors and intermediaries). Only legal entity crowdfunding intermediaries (IFP) that provide free loans and donations will continue to be registered with Orias after 13 November 2023.

Registration terms.

The inclusion in each of these legal categories is subject to specific provisions. Broadly speaking, all intermediaries must fulfil the following conditions:

- Integrity (see below);
- Graduated and specific professional capacity in respect of registration categories;
- Professional indemnity insurance (insurance coverage or activity carried out under the entire liability of a principal);
- Financial capacity (financial guarantee or activity carried out under the entire liability of a principal);
- Membership of a professional association (COA, MIA, COBSP, MIOBSP, except for legal exceptions; CIF);
- Settlement of the contribution due to the AMF (for financial investment advisors).

Integrity checks.

The provisions of Article L. 512-4 of the French Insurance Code and the provisions of Articles L. 5193-3, L. 541-2, L. 545-4 and L. 548-4 of the French Monetary and Financial Code require persons and entities registered with Orias to not have been finally convicted for one of the crimes or misdemeanours set out in Articles L. 322-2 of the French Insurance Code and L. 500-1 of the French Monetary and Financial Code.

In accordance with Article R. 514-1 of the French Insurance Code and Article R. 546-5 of the French Monetary and Financial Code, the integrity of the registered persons and entities is subject to systematic and reinforced checks via consultation of the national criminal database.

Moreover, Article L. 322-2 VI of the French Insurance Code and Article L. 500-1 VII of the French Monetary and Financial Code specify that: "The

fact that a person is not subject to the incapacity provided for in this article does not preclude the assessment, by the competent authority, of compliance with the conditions necessary for the approval or authorisation to operate."

In practice, requests to access "Bulletin 2" are sent to the national criminal database via "a secure means of telecommunication". Intermediaries who are nationals of an EU member state or other signatory state to the European Economic Area will also be subject to a criminal record check or equivalent in their state of origin.

These requests are based on data identifying natural persons and directors of legal entities: gender, first name, last name, name at birth and date, town and country of birth.

If no record is held in the criminal database, the response "None" is returned. This means that theoretically the integrity condition has been met. On the other hand, if a conviction is recorded in the criminal database, the "paper" bulletin is sent to Orias for examination. Only the crimes and misdemeanours set out in Article L. 322-2 of the French Insurance Code and Article L. 500-1 of the French Monetary and Financial Code prohibit practising as an insurance, banking or financial intermediary, for ten years from the date of the final conviction.

In the event the record does not comply with the aforementioned Articles L. 322-2 and/or L. 500-1, a prior information letter is sent to the persons concerned informing them that their registration risks being cancelled or rejected. The letter refers to the convictions in question and invites the persons concerned to send any comments in writing within a reasonable time period. On expiry of this period, the Orias Registration Committee, informed of any such comments, is able to take a decision to cancel or reject the registration of the persons in question, who are notified by registered letter with acknowledgement of receipt.

A decision made for failure to meet the integrity condition will also be notified, where relevant, to mandating insurance companies, credit or payment institutions, financing companies, electronic payment firms or intermediaries, and the CIF professional associations concerned, with no mention of the convictions in question.

In the event of deregistration for failure to meet the integrity condition, the ACPR (for IAS, IOBSP and IFP) or the AMF (for CIF and ALPSI) are informed, with no mention of the convictions in question.

Information about deletions and/or deregistrations is also sent to the Departmental Directorates for the Protection of Populations (DDPP) in the jurisdiction of the intermediaries concerned.

Relations with the Prudential Control and Resolution Authority and the Financial Markets Authority. The French Insurance Code and the French Monetary and Financial Code specify the exchange of information between the authorities and Orias.

Accordingly, Orias is informed when:

- the authorities are aware of: elements likely to have consequences for registration and lead to deregistration; information likely to hinder the proper performance of Orias's duties; an offence committed by an intermediary likely to lead to deregistration; information likely to fall within the scope of Article L. 512-2 of the French Insurance Code;
- the authorities make use of their powers of sanction;

Orias will communicate all information asked of it by the ACPR or AMF within the framework of its responsibilities. Orias will also have the ability to communicate any relevant information to the ACPR and AMF of its own accord.

ACPR-Orias agreement. On 16 December 2016, Orias signed an agreement with the ACPR concerning the periodic transfer of data relating to insurance, banking transaction and payment services intermediaries as well as crowdfunding intermediaries, to be implemented in 2017. These bi-monthly exchanges are carried out according to a schedule established annually, taking into account the provisional schedule of registration fees.

Given that this information is not intended to be cross-referenced, the ACPR does not report these exchanges to the French national commission of data privacy (CNIL).

Furthermore, the persons subject to the supervision of the ACPR, pursuant to Article L. 612-2 II-1°, 3° and 4° of the French Monetary and Financial Code, must pay a contribution towards supervision costs, payable to the Banque de France in accordance with Article L. 612-20 of the French Monetary and Financial Code.

The amount of this contribution applicable to intermediaries registered in the category of insurance or reinsurance broker, in one of the intermediary in banking transactions and payment services categories or in the crowdfunding intermediary category was set at 150 euros by order of the Minister of the Economy on 26 April 2010. Persons simultaneously practising as an intermediary in banking transactions and payment services and an insurance or reinsurance broker or another activity subject to a contribution to the ACPR pay only one contribution.

The contribution becomes due to the ACPR on registration with Orias on 1 April each year. Orias must send the list of insurance brokers by 15 May at the latest for contribution invoices to be sent out by the ACPR by 15 June at the latest. The intermediaries concerned must pay their contribution by 30 August of that year.

Financial investment advisors and crowdfunding advisors are similarly subject to control by the AMF pursuant to Article L. 621-9 (II) 10° and 10a of the French Monetary and Financial Code. They are therefore liable for the contribution stipulated in Article L. 621-5-3-II-4° of the French Monetary and Financial Code. The amount of this contribution is 450 euros, pursuant to Article 2 of Decree no. 2010-1724 of 30 December 2010. Orias sends a list of the persons concerned, drawn up as of 1 January of each financial year, to the AMF. Following an amendment to Article L. 546-1 of the French Monetary and Financial Code, CIF and CIP pay the aforementioned contribution due to the AMF to Orias. This payment ends the registration and yearly registration renewal process.

The terms of the transfer of these funds are specified in an agreement between Orias and the AMF signed on 19 December 2019.

Note: It should be emphasised that neither the ACPR nor the AMF sits on the Orias board of directors, in accordance with its articles of association.

FILE COMMUNICATION REQUESTS FROM THE AUTHORITIES

	ACPR	Judicial requisitions	Tax services	Others	AMF
2019	240	30	1	9	53
2020	109	29	2	5	81
2021	111	31	2	4	53
2022	70	11	1	3	34
2023	67	12	1	1	15

1.3 - A professional organisation under the supervision of the French Ministry of the Economy

Not-for-profit organisation under the 1901 Law. Orias is a not-for-profit organisation under the French Law of 1901, and for which the articles of association are ratified by ministerial order, called "Orias - Registre unique des intermédiaires en assurance, banque et finance" (Orias - Single Register of Insurance, Banking and Financial Intermediaries).

Registration Committee. The articles of association establish a Registration Committee responsible for entries, deletion of entries, and deregistrations. The Registration Committee is composed of 16 principal members and 16 substitute members. The quorum is set at half of its principal or substitute members. Decisions are taken by a two-thirds majority vote of the votes cast.

The composition of the Registration Committee is set by ministerial order. The length of the terms of the members of the Registration Committee is five years, in accordance with Article R. 512-3 V of the French Insurance Code.

For the professionals referred to in Article L. 512-1 of the French Insurance Code and Article L. 546-1 of the French Monetary and Financial Code or their representatives:

- One substitute member appointed by the French Association of Banking Transaction Intermediaries (AFIB - Association Française des Intermédiaires en Opérations de Banques),
- A qualified person,
- Two principal members and two substitute members appointed by the National Federation of Associations of Official Insurance Agents (AGEA - Fédération Nationale des Syndicats d'Agents Généraux d'Assurances),
- One principal member and one substitute member appointed by the Professional Association of Credit Intermediaries (APIC - Association Professionnelle des Intermédiaires en Crédits),
- Two principal members and two substitute members appointed by the Chamber of Insu-

rance Brokers (Planète CSCA - Chambre Syndicale des Courtiers d'Assurance).

For qualified individuals in the areas of insurance, banking and finance:

- Three principal members and three substitute members appointed by the French Association of Credit Institutions and Investment Companies (AFCEI - Association Française des Etablissements de Crédit et des Entreprises d'Investissement),
- One principal member and one substitute member appointed by the National Association of Financial Advisors (ANACOFI-CIF - Association Nationale des Conseillers Financiers - Conseillers en Investissements Financiers),
- One principal member and one substitute member appointed by the National Chamber of Wealth Advisors (Chambre Nationale des Conseils en Gestion de Patrimoine - CNCGP),
- One principal member and one substitute member appointed by the French Banking Federation (FBF - Fédération Bancaire Française),
- Three principal members and three substitute members appointed by the French Insurance Federation (FFA - Fédération Française de l'Assurance),
- One principal member and one substitute member appointed by the National Federation of French Mutual Insurance Organisations (FNMF - Fédération Nationale de la Mutualité Française).

The members of the Registration Committee and all persons responsible for examination of dossiers are bound by professional secrecy (Art. R. 512-3 VI). This professional secrecy is not enforceable upon the ACPR, the AMF, European Union organisations keeping national registers, or judicial authorities acting within the context of criminal proceedings.

The professional bodies with representatives on the Registration Committee are classified as members of the organisation. The organisation is managed by a board of directors, the composition of which is set as follows by the articles of association (Order of 4 April 2023):

- Two principal directors and two substitute directors appointed by the AFECEI,
- Two principal directors and two substitute directors appointed by the AGEA,
- Two principal directors and two substitute directors appointed by PLANETE CSCA,
- Two principal directors and two substitute directors appointed by the FFA,
- One principal director and one substitute director in respect of IOBSP appointed by the IOBSP professional bodies with representatives on the Registration Committee,
- One principal director and one substitute director in respect of CIF appointed by the CIF professional bodies with representatives on the Registration Committee.

In the event that IOBSP directors are not appointed jointly, the posts of principal director and substitute director are allocated alternately each year to one of the two bodies represented on the Registration Committee. In the event that CIF directors are not appointed jointly, the posts of principal director and substitute director are allocated alternately each year to one of the two bodies represented on the Registration Committee.

The members of the board of directors elect a Chairman from among them for a term of two years. The organisation draws up a balance sheet, profit and loss statement, and notes to these statements. A statutory auditor certifies these statements.

Supervision by the French Ministry of the Economy. The organisation operates under the supervision of the Director General of the French Treasury. A representative of the Directorate General of the French Treasury, in the capacity of Government Commissioner, may therefore participate in the work of the general assembly and any other body created by the organisation's articles (to date, Registration Committee and board of directors). The representative receives all documents and notices of meetings and may request a second deliberation for all decisions taken by these bodies.

The organisation is financed by the annual registration fees set by ministerial order. Article L. 512-1 sets a maximum limit of 250 euros. At the recommendation of the board of directors, the Order of 12 December 2018 set the amount of these fees at 25 euros per category. It is recalled that registration fees were initially set at 50 euros and were able to be reduced following efficiency gains in the management of applications.

Furthermore, enrolment/registration and deletion/deregistration decisions taken by Orias can be appealed before the relevant intermediary's local administrative court.

Services offered by Orias. In order to manage files, 12 employees on long-term contracts work at Orias, which increases its staff with temporary personnel over the first months of the year for the activity peak related to the renewal of registrations. In addition, a telephone support service to provide registration assistance, manned by 3 to 5 tele-advisors, is available to professionals. These staff are placed under the responsibility of a salaried General Secretary.

In view of the number of registration applications to be processed, a distinction has been made between examining and approving applications.

The examination of registration applications has been delegated to the General Secretary of Orias. The General Secretary and their teams are therefore responsible for preparing applications so that only complete applications are presented to the Committee. This notion of a complete application is referred to in Article R. 512-5 I and II of the French Insurance Code and Article

R. 546-3 I and II of the French Monetary and Financial Code. The Registration Committee is responsible for approving registrations.

ISO 9001. In order to deliver the best possible service quality to intermediaries and secure the Register's functioning with regard to the public authorities, Orias has committed to a certification approach based on standard ISO 9001.

Digitalisation. To manage intermediaries' requests, Orias originally decided to develop entirely electronic registration and data modification procedures via its website (online document submission, payment by bank card and email reminders). Computerised data exchange was also been set up with Orias's partners, namely:

- professional indemnity insurance companies, also acting as underwriters, which inform Orias of new cover, renewals and cancellations,
- principals (insurance companies on behalf of their official agents and/or agents, credit institutions on behalf of their agents and/or tied agents of investment service providers and other principals on behalf of their intermediary agents) able to take responsibility for all or some of their networks' formalities,
- approved professional associations of financial investment advisors, insurance brokers and their agents and brokers in banking transactions and payment services and their agents.

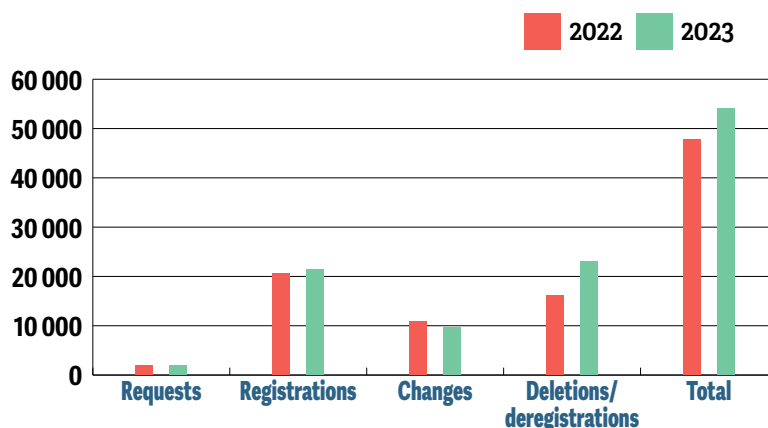
These "own account" procedures make it possible to speed up registrations and especially renewals.

1.4 - Activity in 2023:

All requests. In total, for 2023, Orias received 54,053 requests concerning all management types, or an average of 4,504 requests per month.

CHANGE IN REQUESTS 2023-2022

Requests	2022	2023
Registrations	20,670	21,337
Changes	10,870	9,674
Deletions/deregistrations	16,216	23,042
Total	47,756	54,053



Registration applications.

In total, Orias received 21,337 registration applications in 2023, i.e. an average of 1,778 requests per month.

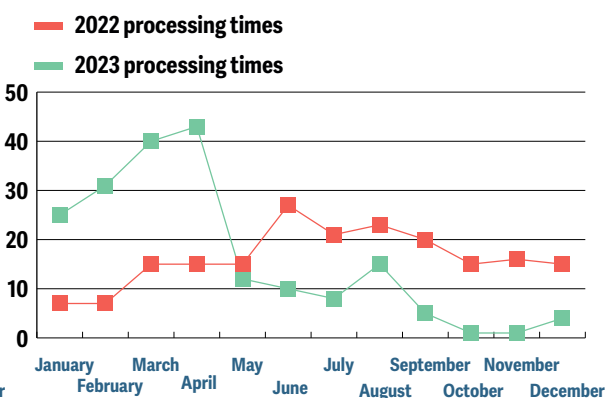
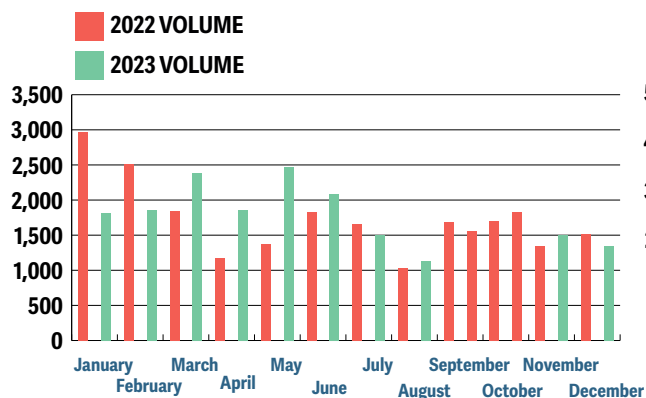
Registration applications from legal entities with no prior membership (no Orias number): 10,736 (59%).

Validation rate: 85 %

Average processing time: 16 jours

Note: The 16-day processing time is explained by the specific mobilisation required for the 2023 renewal process at the start of the year due to the implementation of the brokerage reform, which led to longer processing times for new registrations. The situation returned to normal in the second half of the year.

REGISTRATION APPLICATIONS 2023-2022



Registrations	2022 volume	2022 processing times	2023 volume	2023 processing times
January	2,974	7	1,815	25
February	2,520	7	1,855	31
March	1,847	15	2,384	40
April	1,181	15	1,852	43
May	1,373	15	2,465	12
June	1,824	27	2,085	10
July	1,659	21	1,500	8
August	1,036	23	1,135	15
September	1,691	20	1,566	5
October	1,708	15	1,834	1
November	1,343	16	1,504	1
December	1,514	15	1,342	4
TOTAL	20,670		21,337	



Change requests.

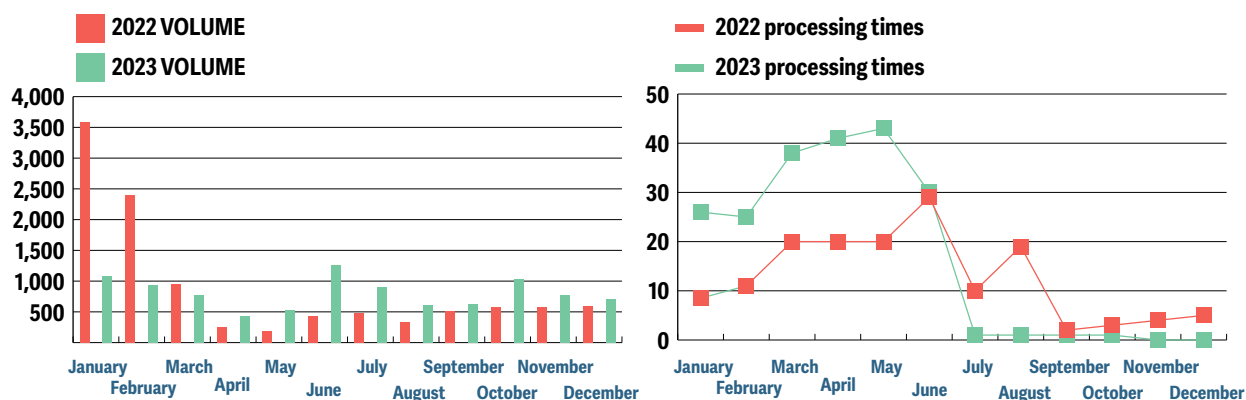
In total, for 2023, Orias received 9,674 change requests, or an average of 806 requests per month.

Validation rate: 86%

Average processing time: 17 days

Note: The 17-day processing time is explained by the specific mobilisation required for the 2023 renewal process at the start of the year due to the implementation of the brokerage reform, which led to longer processing times for new registrations. The situation returned to normal in the second half of the year.

CHANGE REQUESTS 2023-2022



Changes	2022 volume	2022 processing times	2023 volume	2023 processing times
January	3,587	8,5	1,078	26
February	2,397	11	943	25
March	945	20	769	38
April	256	20	434	41
May	188	20	534	43
June	426	29	1,266	30
July	474	10	902	1
August	332	19	602	1
September	515	2	631	1
October	577	3	1,040	1
November	583	4	767	0
December	590	5	704	0
TOTAL	10,870		9,670	

Deletion/deregistration requests.

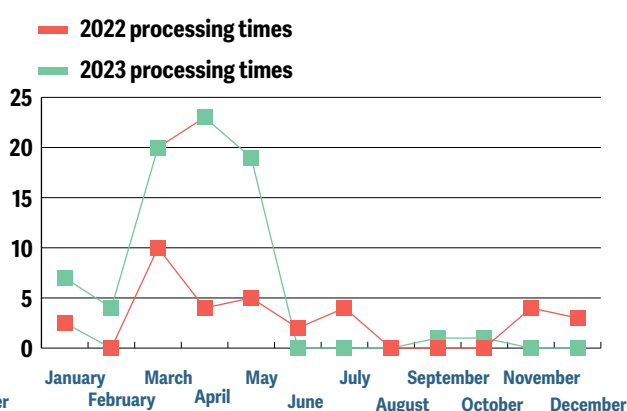
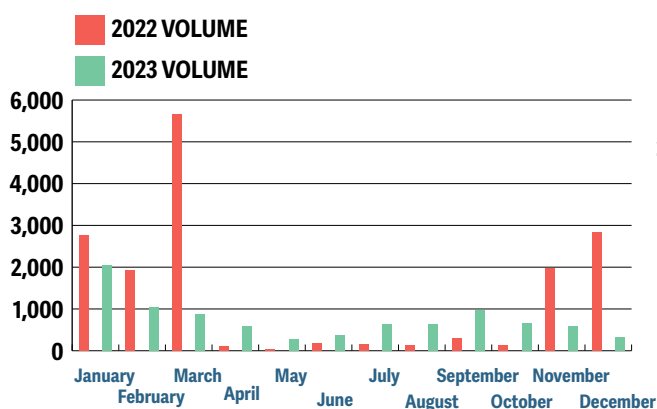
In total, for 2023, Orias received 9,023 deletion/deregistration requests (excluding renewals), or an average of 752 requests per month. The Registration Committee approved 8,161 requests excluding renewals.

Validation rate: 95%

Average processing time: 6 days

Reasons for deletion	Deletion/Deregistration	%
Failure to renew annual registration	13,503	62 %
Termination of mandate	5,272	24 %
Complete or partial cessation of activity	1,918	9 %
Non-payment	567	3 %
Change of category	265	1 %
Trade and companies register deregistration	139	1 %

REQUESTS FOR DELETIONS/DEREGISTRATIONS 2023-2022



	2022 volume	2022 processing times	2023 volume	2023 processing times
January	2,753	2,5	2,040	7
February	1,935	0,0	1,046	4
March	5,664	10,0	867	20,0
April	100	4,0	596	23
May	47	5,0	287	19
June	175	2,0	380	0
July	160	4,0	643	0
August	139	0,0	638	0
September	297	0,0	969	1
October	141	0,0	656	1
November	1,970	4,0	582	0
December	2,835	3,0	319	0
Total	16,216		9,023	

Notification requests.

In total, for 2023, Orias received 477 European notification requests, or an average of 40 requests per month (with 232 incoming notifications).

Validation rate: 92%

Average processing time: 5 days

Information for professionals.

In total, for 2023, Orias received:

- 50,131 telephone calls,
- 112,999 emails.

Consultation of the public website www.orias.fr

The Orias website recorded 2.2 million visits and 14,931 million page views in 2023.



1.5 - Integrity checks

After submitting a registration application, all intermediaries registered with Orias in all categories are subject to national criminal database checks to obtain a Bulletin 2 record in relation to them, pursuant to Articles R. 514-1 of the French Insurance Code and R. 546-5 of the French Monetary and Financial Code.

The parties concerned are natural persons registered as sole traders, corporate officers of legal entity intermediaries as well as, where relevant, directors of intermediation businesses when carried out on a subsidiary and delegated basis.

For 2023, 23,637 national criminal database check requests were made at the time of a request for registration or modification.

As part of these checks, pursuant to Articles R. 546-3 II and VIII of the French Monetary and Financial Code and R. 512-5 II and VII of the French Insurance Code, the Registration Committee took 15 decisions not to renew registrations and four decisions to delete registrations from their category due to failure to meet the integrity condition stipulated in Articles L. 512-4 of the French Insurance Code and L. 5193-3 and L. 541-7 of the French Monetary and Financial Code.

Some of the persons rejected or deregistered are now registered in the Single Register after having started "rehabilitation" procedures, which offer

a chance to carry out formalities to remove records preventing the desired activity being carried out. In addition, for certain offences, records are automatically removed from Bulletin 2 of the criminal record after five years subject to no further offences being committed, although they remain on Bulletin no. 1. In these cases, Orias can no longer oppose registration on the grounds of failure to meet the integrity condition, pursuant to Article 133-16 of the French Penal Code. In practice, the positive outcome of such a procedure entails the removal of the records in question from Bulletin 2 of the criminal record.

Appeals to administrative courts concerning decisions taken by Orias. Non-registration and/or deletion decisions are notified to the party concerned by recorded delivery letter within 15 days of the decision. The recipient is then able to file an amicable appeal against the decision. These appeals are considered by the Registration Committee based on new and old transmitted information. Independently of the amicable appeal, the decision may be appealed before the administrative court with jurisdiction in the location where the professional activity is carried out, within two months. Since 2007, Orias has had 22 decisions challenged before the administrative judge and has been successful in all cases.

2. ANNUAL OBSERVATIONS



There were several regulatory developments in 2023:

- The full implementation of the brokerage reform resulting from Law no. 2021-42 of 8 April 2021. Under this reform, since the 2023 renewal period, all insurance and banking transaction and payment services brokers registered with Orias before the enactment of the reform on 1 April 2022, and their agents, must now, barring legal exceptions, join a professional association approved by the ACPR. This legal condition is assessed at any time during the professional practice; intermediaries subject to this obligation must therefore be able to prove, at any time, that they belong to an approved association. Failing this, their registration with Orias cannot be maintained and they will be subject to a deletion/deregistration procedure.

Observation. Orias formally calls on all professionals to be vigilant and up to date with their obligations relating to the brokerage reform, where applicable;

- To combat scams involving identity theft targeting intermediaries, since 1 June 2023 (Order of 6 December 2022), all intermediaries registered with Orias are required to enter a public contact

telephone number and email address as well as their website where applicable. The level of compliance with this requirement is currently insufficient.

Observation. Orias asks intermediaries to take the necessary steps to comply with this new obligation to publish public contact details (see dedicated guide on the subject available on the Orias website under the “News” section);

- Changes in the crowdfunding framework. Order no. 2021-1735 of 22 December 2021 adapted the French crowdfunding framework to European Regulation (EU) 2020/1503 of 7 October 2020 on European providers of crowdfunding services for entrepreneurs. As of 10 November 2023, only crowdfunding intermediaries carrying out activities on interest and commission-free loans and donations will continue to be registered on the Orias website.

Observation. Orias asks crowdfunding intermediaries to ensure that they have completed the registration procedures for the crowdfunding service provider regime when they fall within the scope of this register.

3.

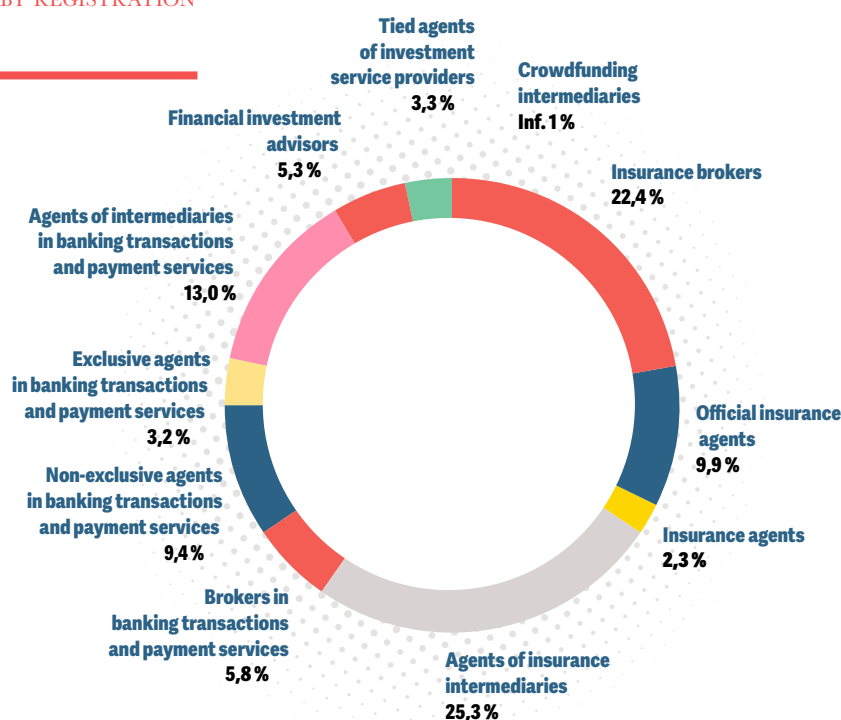
GENERAL DATA

3.1 - Intermediaries in 2023

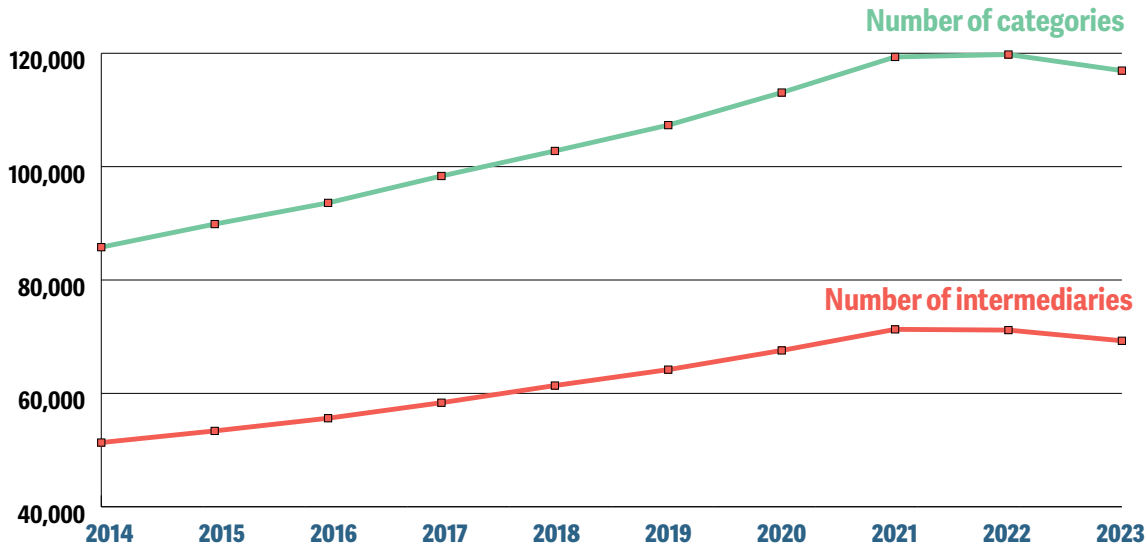
- Breakdown Women (22.4%) / Men (77.6%)
- Average age: 49 years 9 months
- Average length of registration: 6 years 11 months
- Form of practice: Legal entity (63%) / Natural person (37%)
- Location of intermediaries (3 main regions): Ile-de-France; Auvergne-Rhône-Alpes; Occitanie
- Principal activity: Finance and Insurance
- Combined IAS + IOBSP activities: 26.9%

NUMBER OF INTERMEDIARIES AND REGISTRATIONS BY CATEGORY			
	31/12/22	31/12/23	Change 31 12 2023 / 31 12 2022
Number of registered intermediaries	71,163	69,277	-2,6 %
Number of registrations in the category			
Insurance brokers	26,871	26,722	-0,6 %
Official insurance agents	11,822	11,847	0,2 %
Insurance agents	2,713	2,715	0,1 %
Agents of insurance intermediaries	30,256	28,972	-4,2 %
Brokers in banking transactions and payment services	6,961	6,294	-9,6 %
Non-exclusive agents in banking transactions and payment services	11,213	11,160	-0,5 %
Exclusive agents in banking transactions and payment services	3,800	3,884	2,2 %
Agents of intermediaries in banking transactions and payment services	15,628	14,369	-8,1 %
Financial investment advisors	6,360	6,710	5,5 %
Tied agents of investment service providers	3,960	4,159	5,0 %
Crowdfunding advisors	56		
Crowdfunding intermediaries	137	106	-22,6 %
Total number of registrations	119,777	116,938	-2,4 %

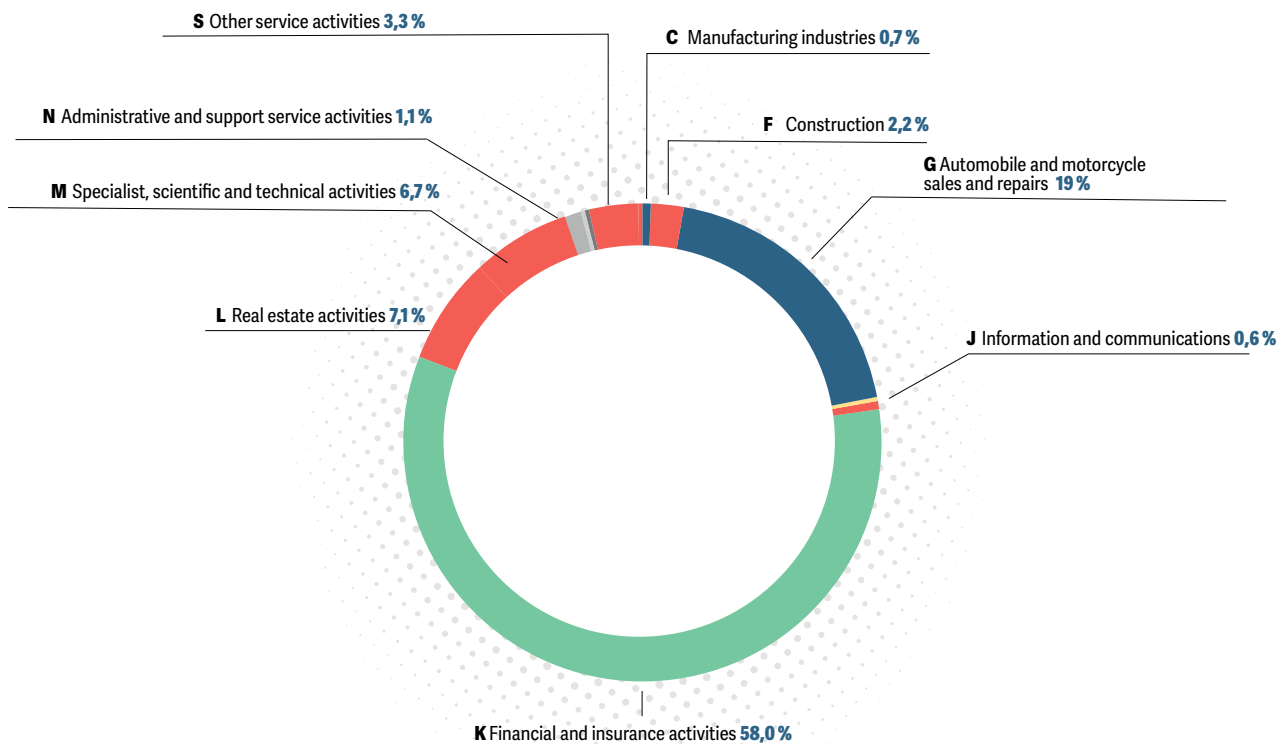
BREAKDOWN BY REGISTRATION CATEGORY

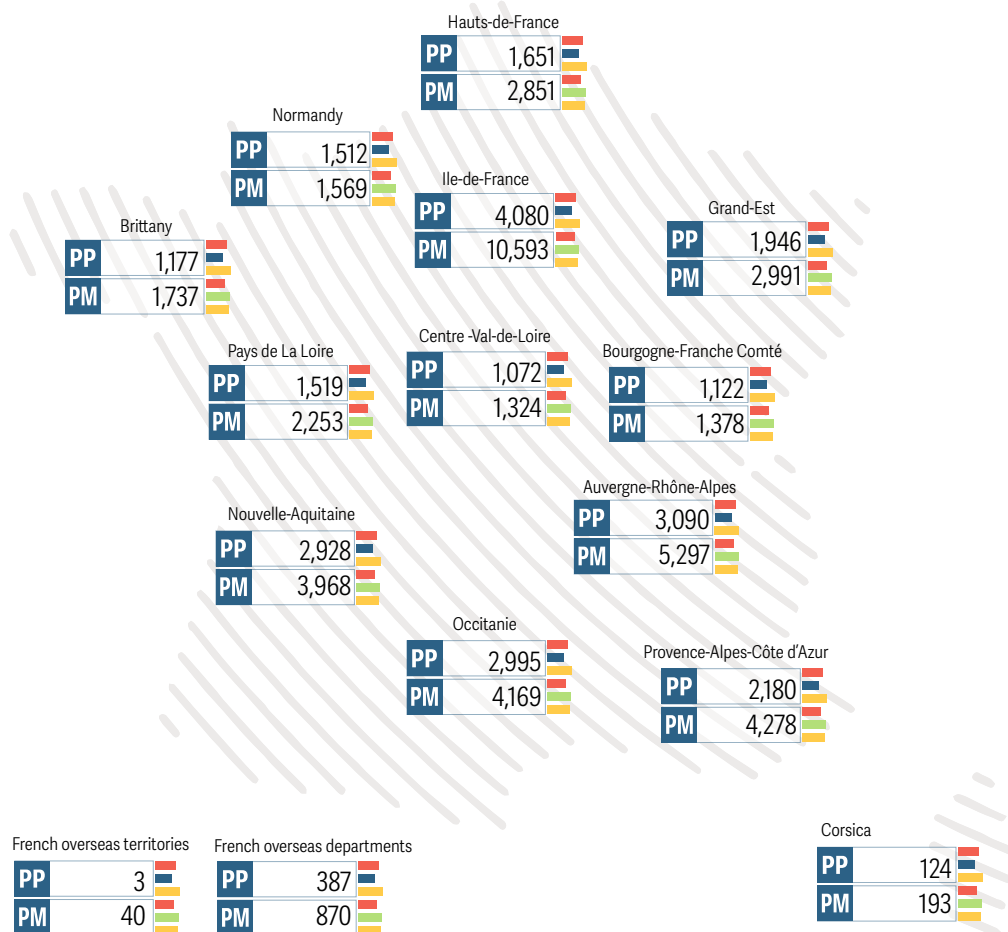


NUMBER OF INTERMEDIARIES AND CATEGORIES



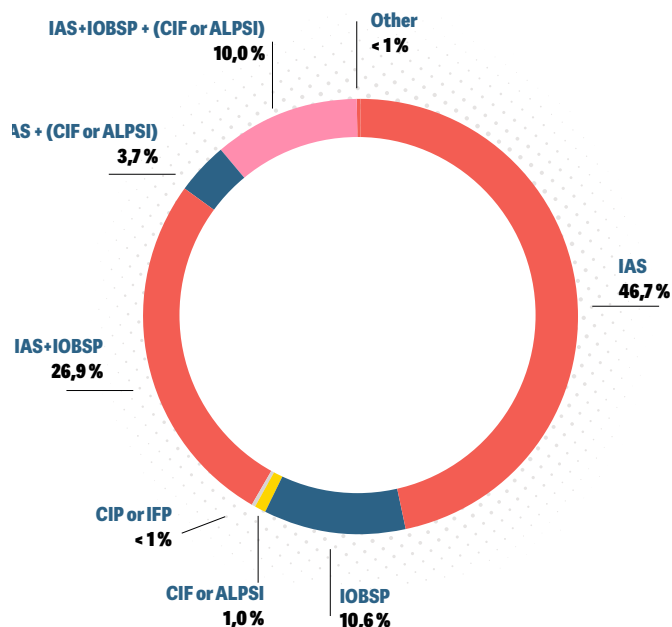
PRINCIPAL ACTIVITIES CARRIED OUT BY INTERMEDIARIES





INTERMEDIARIES BY REGION					
	31/12/22	31/12/23			
Region	Total	Natural persons	Legal entities	Total	Change 2023/2022
Auvergne-Rhône-Alpes	2023 / 2022	3,090	5,297	8,387	-1,9 %
Bourgogne-Franche-Comté	2,517	1,122	1,378	2,500	-0,7 %
Brittany	2,990	1,072	1,737	2,914	-2,5 %
Centre-Val-de-Loire	2,394	1,072	1,324	2,396	0,1 %
Corsica	323	124	193	317	-1,9 %
Grand-Est	5,057	1,946	2,991	4,937	-2,4 %
Hauts-de-France	4,649	1,651	2,851	4,502	-3,2 %
Ile-de-France	15,461	4,080	10,593	14,673	-5,1 %
Normandy	3,123	1,512	1,569	3,081	-1,3 %
Nouvelle-Aquitaine	6,923	2,928	3,968	6,896	-0,4 %
Occitanie	7,233	2,995	4,149	7,144	-1,2 %
Pays-de-la-Loire	3,836	1,519	2,253	3,772	-1,7 %
Provence-Alpes-Côte-d'Azur	6,745	2,180	4,278	6,458	-4,2 %
French overseas depart-ments	1,319	387	870	1,257	-4,7 %
French overseas territories	44	3	40	43	-2,3 %
France overall	71,163	25,786	43,491	69,277	-2,7 %

MULTIPLE REGISTRATIONS BY INTERMEDIARIES IN 2023



IAS	32,350	46,7%
IOBSP	7,345	10,6%
CIF or ALPSI	665	1,0%
CIP or IFP	101	0,1%
IAS+IOBSP	18,607	26,9%
IAS + (CIF or ALPSI)	2,554	3,7%
IOBSP + (CIF or ALPSI)	92	0,1%
IAS+IOBSP + (CIF or ALPSI)	7,551	10,9%
Other	12	0,0%
Total	69,277	100,0%

3.2 - Mandatory membership of a professional association approved by the ACPR

Law no. 2021-402 on the reform of insurance brokerage and brokerage in banking transactions and payment services came into force on 1 April 2022. This law applies to all new registrations concerned by the scope of the reform. The reform applied to all intermediaries concerned on the renewal of their registration for 2023.

Article R. 513-23 of the French Insurance Code provides that "The total number of professionals required to join is assessed on the basis of the data provided by the body referred to in Article L. 512-1, available at 31 December of the previous year and published in its annual report."

Insurance brokers. Total number of insurance brokers (COA) belonging to an approved professional association as at 31 December 2023: **18,980**

Agents of insurance intermediaries.

Total number of agents of insurance intermediaries (MIA) belonging to an approved professional association as at 31 December 2023: **19,079**

Brokers in banking transactions and payment services.

Total number of brokers in banking transactions and payment services (COBPS) belonging to an approved professional association as at 31 December 2023: **5,897**

Agents of intermediaries in banking transactions and payment services.

Total number of agents of intermediaries in banking transactions and payment services (MIOBSP) belonging to an approved professional association as at 31 December 2023: **10,868**

Professional associations

Eight professional associations have been approved by the ACPR, including seven for the insurance and banking scopes and one for the insurance scope only.

The official list is available on the ACPR website: <https://acpr.banque-france.fr/autoriser/associations-de-courtiers> (see appendix to this report)

4. INSURANCE

INTERMEDIARIES

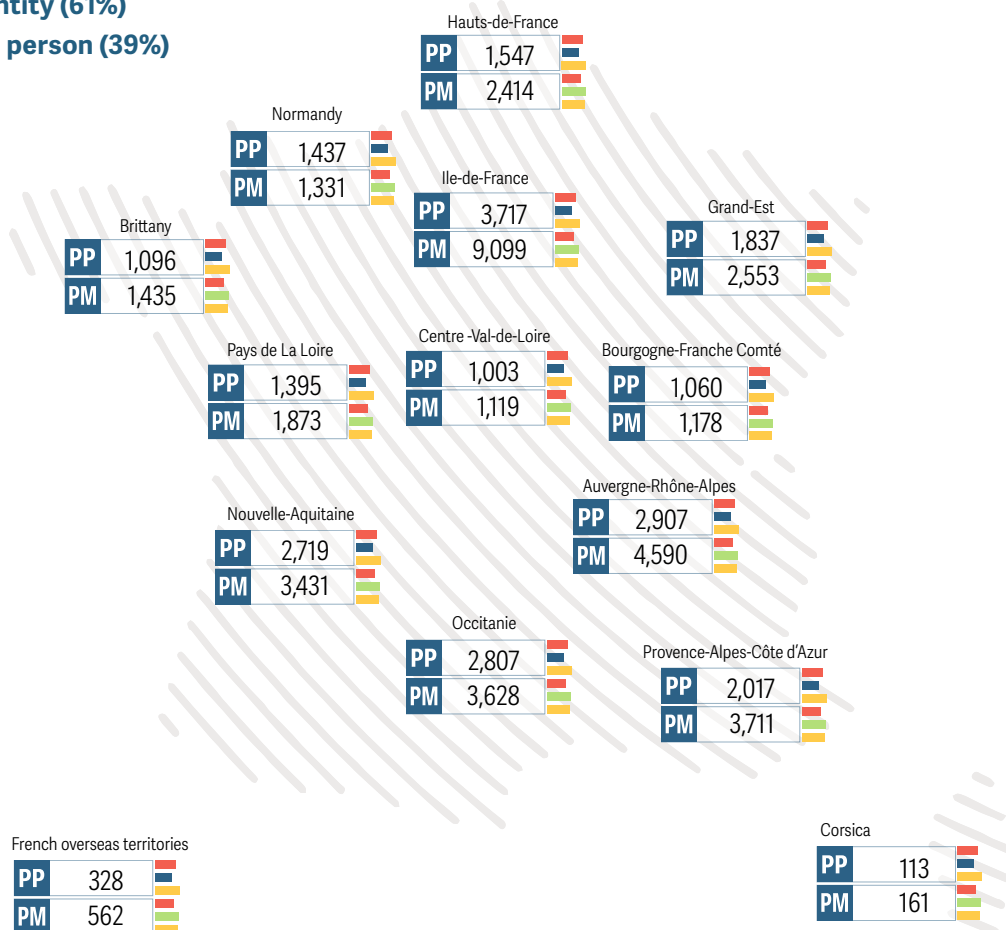
4.1 - General insurance intermediary data

Number of IAS at 31/12/2023: **61,069**

Form of practice:

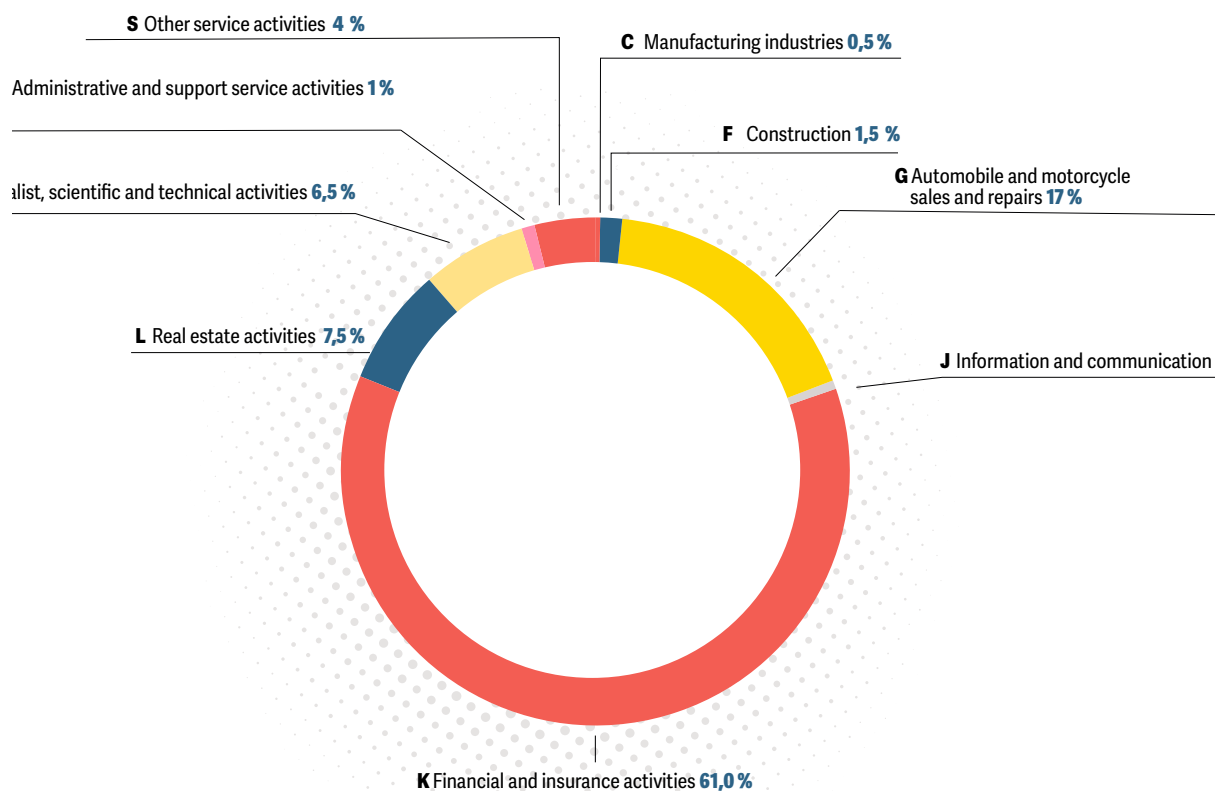
Legal entity (61%)

Natural person (39%)



INSURANCE INTERMEDIARIES BY REGION					
	31/12/22	31/12/23			
Region	Total	Natural per-sons	Legal entities	Total	Change
2023 / 2022	7 565	2 907	4 590	7 497	-0,9 %
Bourgogne-Franche-Comté	2 240	1 060	1 178	2 238	-0,1%
Brittany	2 553	1 096	1 435	2 531	-0,9 %
Centre-Val-de-Loire	2 113	1 003	1 119	2 122	0,4 %
Corsica	290	113	161	274	-5,5 %
Grand-Est	4 462	1 837	2 553	4 390	-1,6 %
Hauts-de-France	4 047	1 547	2 414	3 961	-2,1 %
Ile-de-France	13 441	3 717	9 099	12 816	-4,6 %
Normandy	2 759	1 437	1 331	2 768	0,3 %
Nouvelle-Aquitaine	6 181	2 719	3 431	6 150	-0,5 %
Occitanie	6 493	2 807	3 628	6 435	-0,9 %
Pays-de-la-Loire	3 241	1 395	1 873	3 268	0,8 %
Provence-Alpes-Côte-d'Azur	5 935	2 017	3 711	5 728	-3,5 %
French overseas depart-ments	964	328	563	890	-7,6 %
French overseas territo-ries	1	0	1	1	
France overall	62 284	23 983	37 086	61 069	-2,0 %

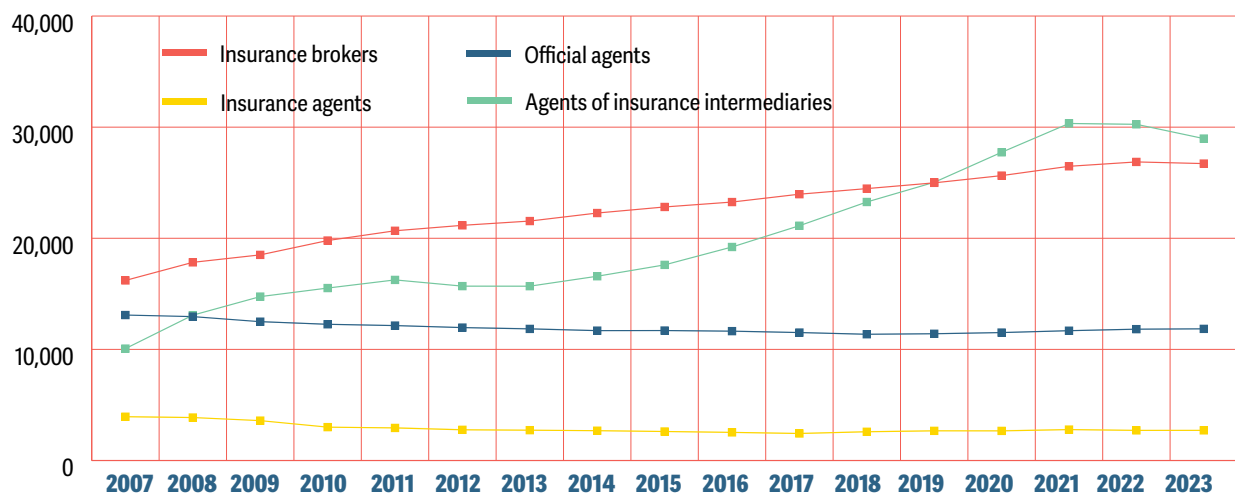
PRINCIPAL ACTIVITY



PRINCIPAL ACTIVITY		
Principal activity	Total au 31/12/2023	% au 31/12/2023
A Agriculture, forestry and fishing	47	0 %
C Manufacturing industries	259	0,5 %
D Production and distribution of electricity, gas, steam and conditioned air	28	0 %
E Production and distribution of water; sanitation, waste management and depollution	8	0 %
F Construction	873	1,5 %
G Automobile and motorcycle sales and repairs	10,497	17 %
H Transport and warehousing	180	0 %
I Accommodation and restaurants	37	0 %
J Information and communications	268	0,5 %
K Financial and insurance activities	37,109	61 %
L Real estate activities	4,508	7,5 %
M Specialist, scientific and technical activities	3,966	6,5 %
N Administrative and support service activities	540	1 %
O Public administration	69	0 %
P Education	102	0 %
Q Human health and social work	179	0 %
R Arts, entertainment and recreational activities	80	0 %
S Other service activities	2,234	4 %
Non-exploitable	85	0 %
Total	61,069	100 %

CHANGE IN INSURANCE REGISTRATIONS SINCE 2007 (AT 31 DECEMBER)

31 December	Insurance brokers	Official agents	Insurance agents	Agents of insurance intermediaries
2007	16,206	13,091	3,940	10,071
2008	17,834	12,950	3,867	13,080
2009	18,506	12,494	3,589	14,750
2010	19,796	12,261	3,004	15,520
2011	20,675	12,142	2,931	16,253
2012	21,165	11,962	2,762	15,694
2013	21,550	11,844	2,731	15,689
2014	22,272	11,687	2,682	16,583
2015	22,818	11,696	2,611	17,606
2016	23,260	11,643	2,532	19,216
2017	23,967	11,515	2,433	21,130
2018	24,470	11,364	2,586	23,265
2019	24,988	11,406	2,669	25,036
2020	25,639	11,513	2,665	27,737
2021	26,477	11,681	2,782	30,332
2022	26,871	11,822	2,713	30,256
2023	26,722	11,847	2,715	28,972



TURNOVER RATE

	2022		2023			
	Registrations	Cancellations	Registrations		Cancellations	
Insurance brokers	1,975	-1,581	2,455	24%	-2,604	65%
Official insurance agents	934	-793	944	1%	-919	16%
Insurance agents	495	-564	539	9%	-537	-5%
Agents of insurance intermediaries	4,095	-4,171	5,200	27%	-6,484	55%
Insurance intermediaries - all categories	6,571	-6,352	8,130	24%	-9,345	47%

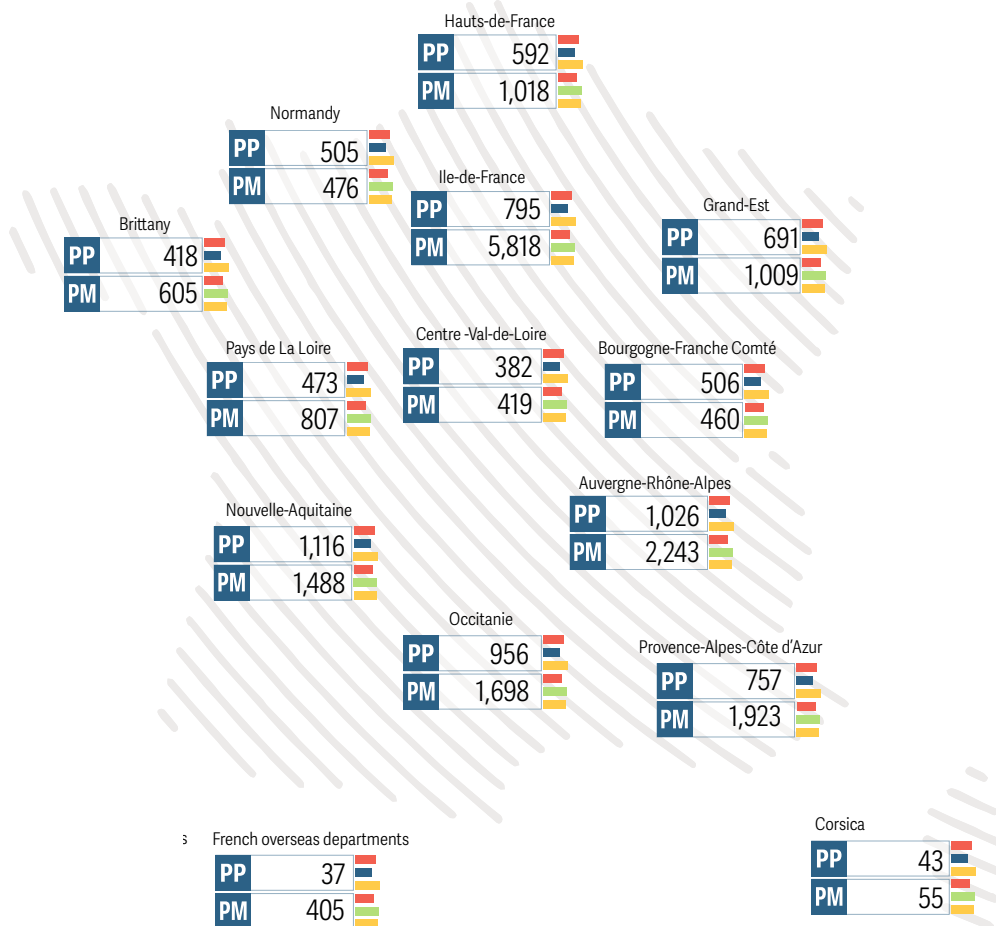
4.2 - Insurance and reinsurance brokers

Number of registrations at 31/12/2023: **26,722**

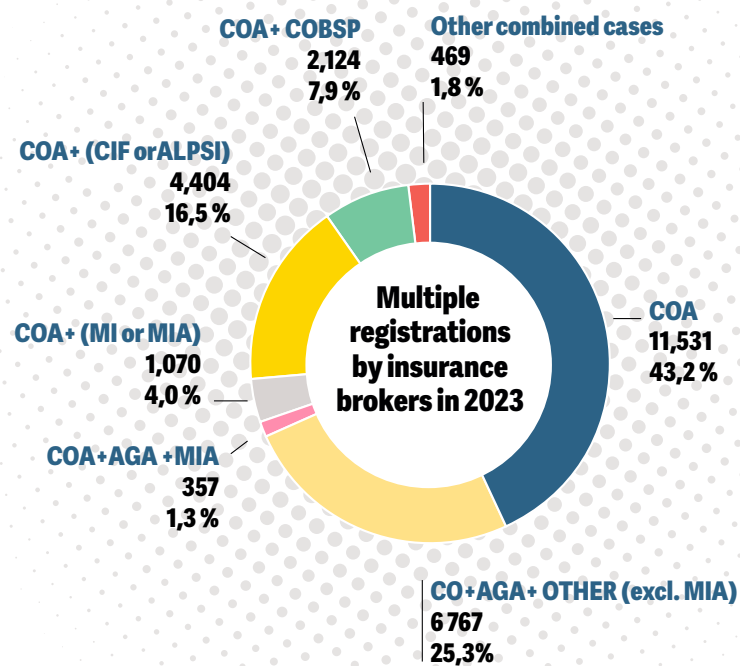
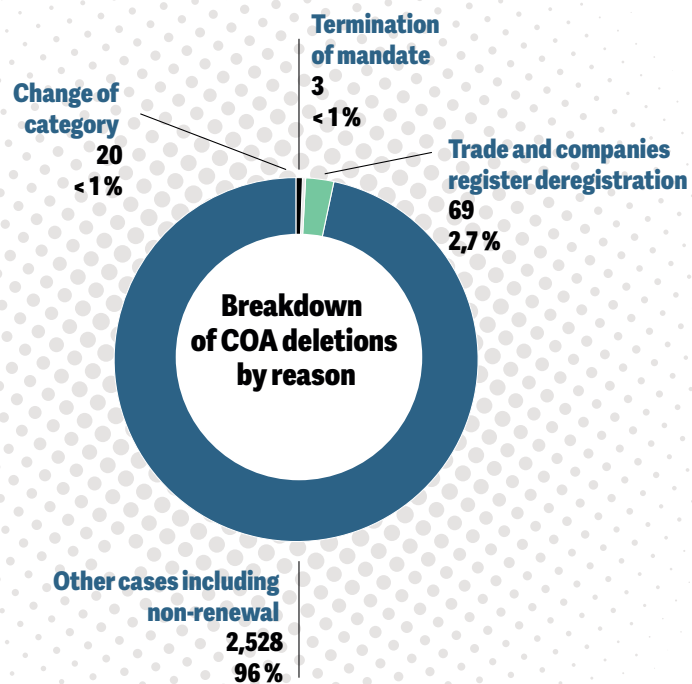
Form of practice:

Legal entity (69%) / Natural person (31%)

Rate of coverage by a financial guarantee
when collection of funds declared: **54%**



INSURANCE BROKERS BY REGION					
	31/12/22	31/12/23			
Region	Total	Natural per-sons	Legal entities	Total	Change
2023 / 2022	3,308	1,026	2,243	3,269	-1.2%
Bourgogne-Franche-Comté	951	506	460	966	1.6%
Brittany	1,027	418	605	1,023	-0.4%
Centre-Val-de-Loire	785	382	419	801	2.0%
Corsica	98	43	55	98	0.0%
Grand-Est	1,700	691	1,009	1,700	0.0%
Hauts-de-France	1,657	592	1,018	1,610	-2.8%
Ile-de-France	6,643	795	5,818	6,613	-0.5%
Normandy	1,000	505	476	981	-1.9%
Nouvelle-Aquitaine	2,605	1,116	1,488	2,604	-0.0%
Occitanie	2,633	956	1,698	2,654	0.8%
Pays-de-la-Loire	1,295	473	807	1,280	-1.2%
Provence-Alpes-Côte-d'Azur	2,729	757	1,923	2,680	-1.8%
French overseas depart-ments	439	37	406	442	0.7%
France overall	26,871	8,297	18,425	26,722	-0,6 %



4.3 - Official insurance agents

Number of registrations at 31/12/23: **11,847**

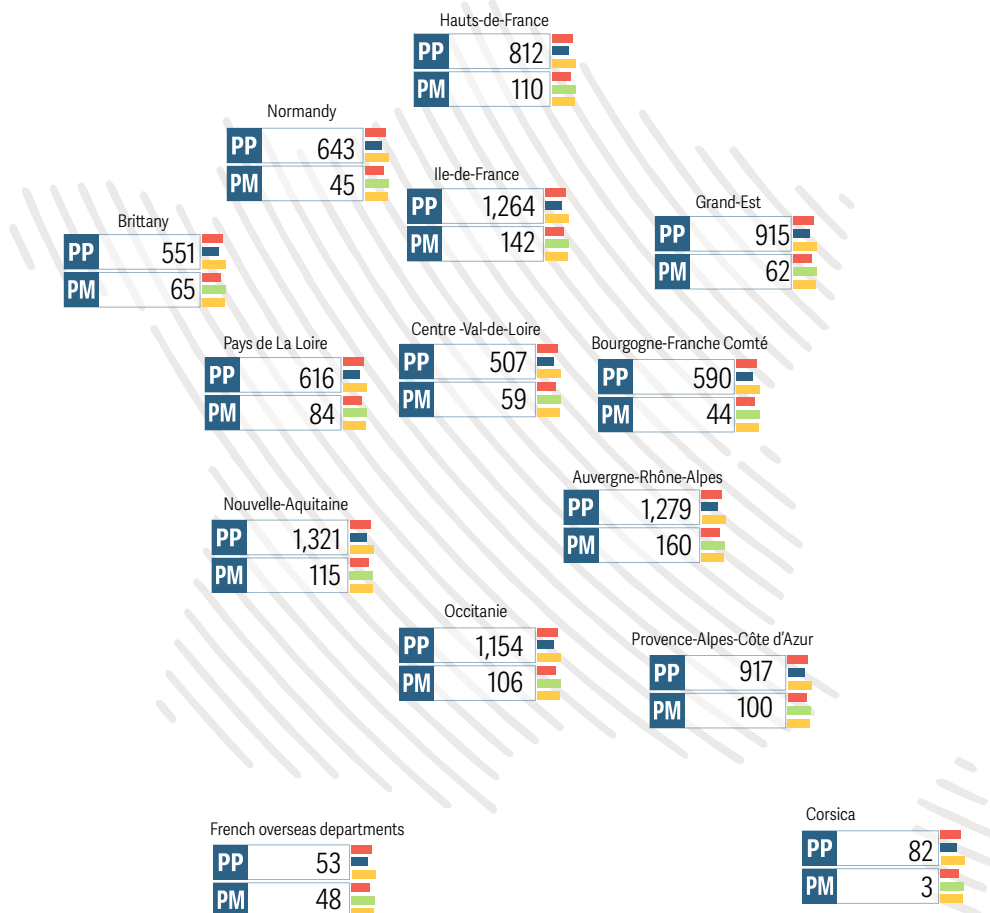
Form of practice:

Legal entity (10%) / Natural person (90%)

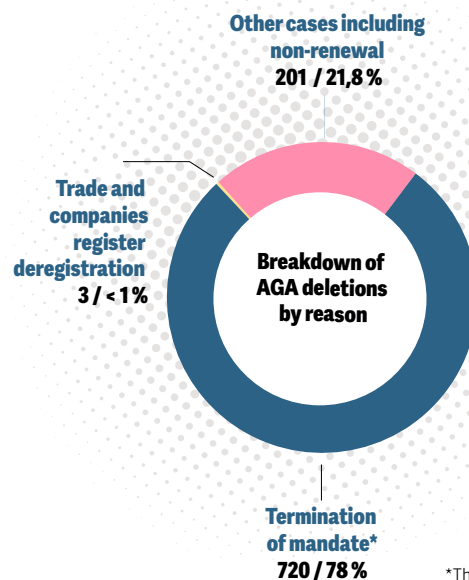
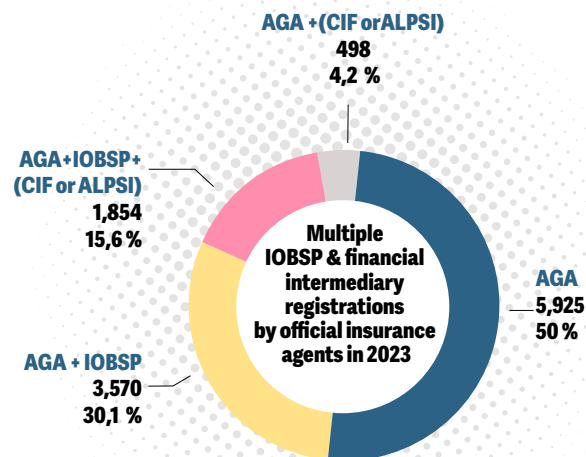
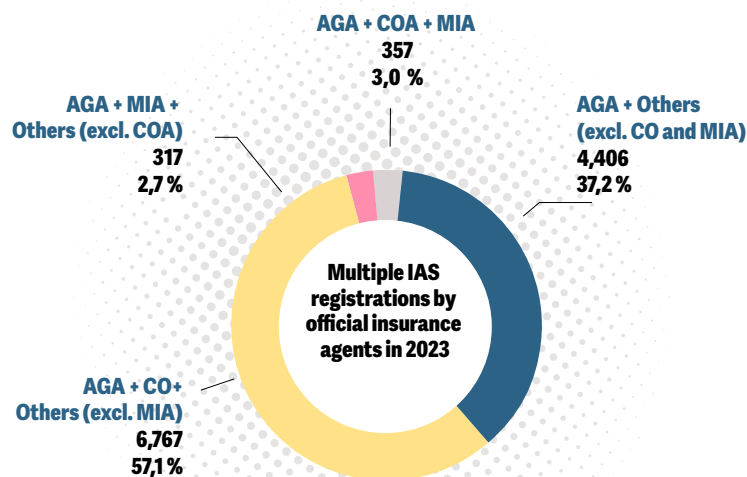
Number of active mandates declared

by insurance companies: **34,438**

(Note: The same agent will often be mandated for its P&C and life insurance activities by two separate entities within the same insurance group).



OFFICIAL INSURANCE AGENTS BY REGION					
	31/12/22	31/12/23			
Region	Total	Natural per-sons	Legal entities	Total	Change
2023 / 2022	1,441	1,279	160	1,439	-0.1%
Bourgogne-Franche-Comté	610	590	44	634	3.9%
Brittany	627	551	65	616	-1.8%
Centre-Val-de-Loire	566	507	59	566	0.0%
Corsica	83	82	3	85	2.4%
Grand-Est	970	915	62	977	0.7%
Hauts-de-France	916	812	110	922	0.7%
Ile-de-France	1,417	1,264	142	1,406	-0.8%
Normandy	696	643	45	688	-1.1%
Nouvelle-Aquitaine	1,414	1,321	115	1,436	1.6%
Occitanie	1,257	1,154	106	1,260	0.2%
Pays-de-la-Loire	701	616	84	700	-0.1%
Provence-Alpes-Côte-d'Azur	1,023	917	100	1,017	-0.6%
French overseas depart-ments	101	53	48	101	0.0%
France overall	11,822	10,704	1,143	11,847	0,2%



*The "Termination of mandate" reason may have various causes (voluntary or non-voluntary cessation of activity).

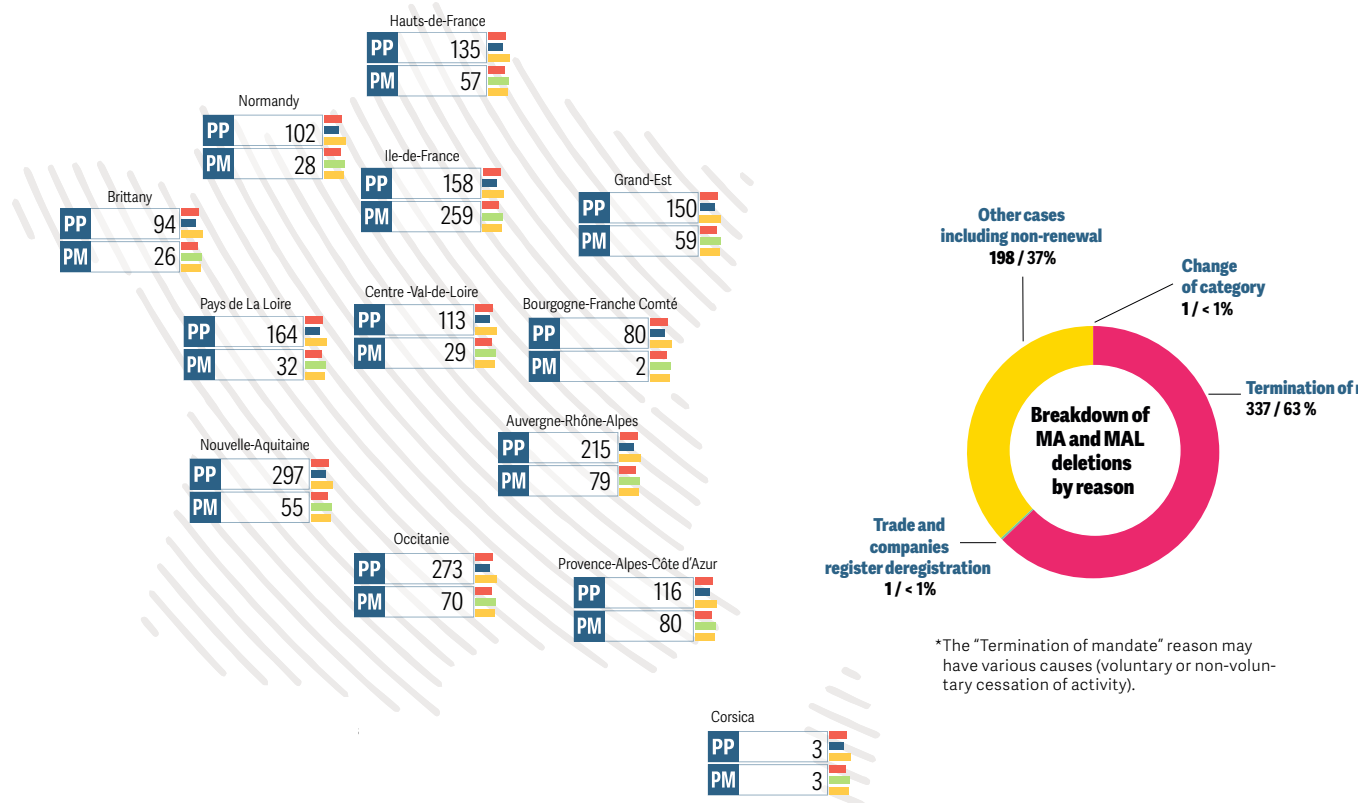
4.4 - Insurance agents*

Number of registrations at 31/12/23: **2,715**

Form of practice (MA). **Legal entity (93%) / Natural person (7%)**

Form of practice (MAL) (*see note). **Legal entity (1%) / Natural person (99%)**

Number of active mandates declared by insurance companies: **2,989**



INSURANCE AGENTS BY REGION					
	31/12/22	31/12/23			
Region	Total	Natural persons	Legal entities	Total	Change 2023 / 2022
2023 / 2022	296	215	79	294	-0,7%
Bourgogne-Franche-Comté	103	80	24	104	1,0%
Brittany	129	94	26	120	-7,0%
Centre-Val-de-Loire	147	113	29	142	-3,4%
Corsica	4	3	3	6	50,0%
Grand-Est	208	150	59	209	0,5%
Hauts-de-France	194	135	57	192	-1,0%
Ile-de-France	435	158	259	417	-4,1%
Normandy	112	102	28	130	16,1%
Nouvelle-Aquitaine	368	297	55	352	-4,3%
Occitanie	315	273	70	343	8,9%
Pays-de-la-Loire	189	164	32	196	3,7%
Provence-Alpes-Côte d'Azur	200	116	80	196	-2,0%
French overseas departments	13	1	13	14	7,7%
France overall	2,713	1,901	814	2,715	0,1%

* Definition of tied insurance agents: "Non-official agent insurance representatives practising in the name of and on behalf of an insurance company and under its full responsibility, and receiving neither the premiums paid by nor the sums paid to clients. They may be registered in the register of intermediaries by the company that mandates them. This company is responsible for verifying that they meet the conditions for accessing and carrying out an intermediary activity". [...]). (French Insurance Code, Art. L. 550-1)..

4.5 - Agents of insurance intermediaries

Number of registrations at 31/12/2023: **28,972**

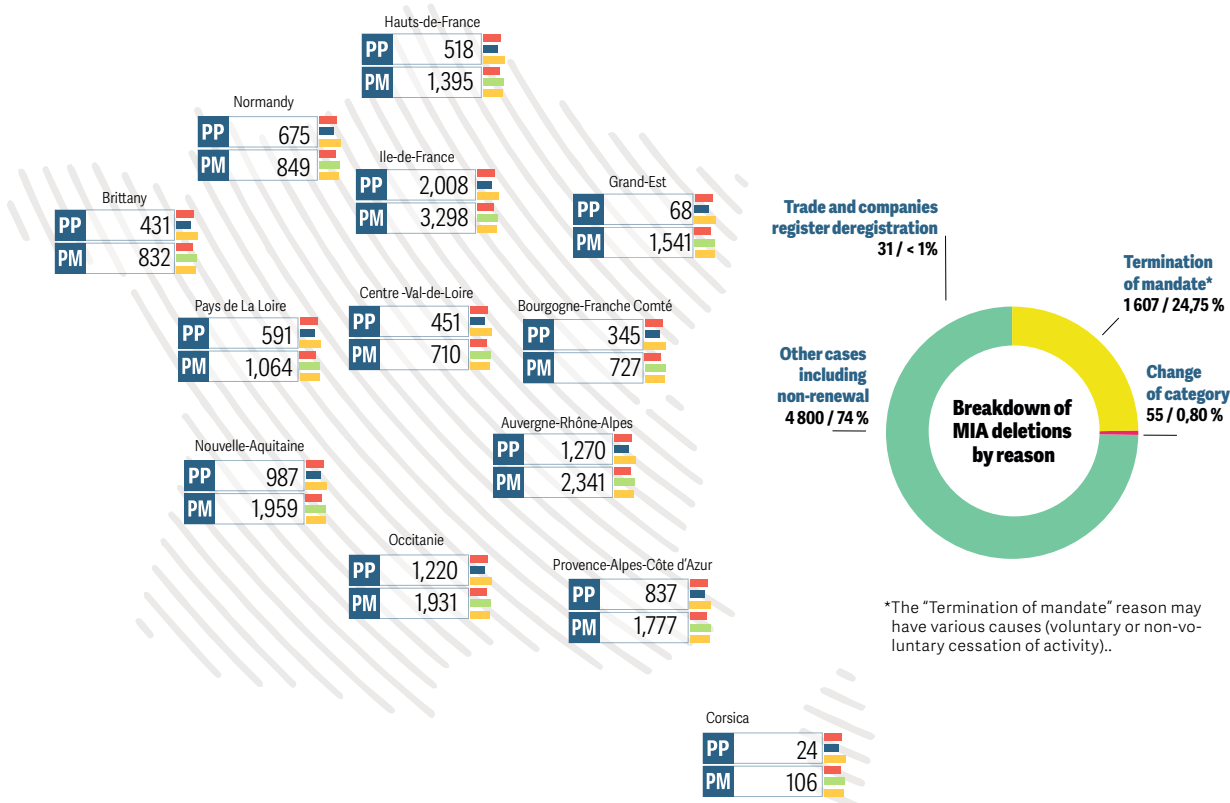
Form of practice: **Legal entity (64 %) / Natural person (36 %)**

Rate of coverage by a financial guarantee when collection of funds declared: **13 %**

Number of active mandates declared by official agents, brokers or insurance agents: **32,288**

Breakdown of active mandates reported by:

- Official insurance agents: **1 %**
- Insurance brokers: **84 %**
- Insurance agents: **15 %**



AGENTS OF INSURANCE INTERMEDIARIES BY REGION					
Region	31/12/22	31/12/23			
	Total	Natural persons	Legal entities	Total	Change 2023 / 2022
2023 / 2022	3,643	1,270	2,341	3,611	-0.9%
Bourgogne-Franche-Comté	1,102	345	727	1,072	-2.7%
Brittany	1,283	431	832	1,263	-1.6%
Centre-Val-de-Loire	1,164	451	710	1,161	-0.3%
Corsica	145	24	106	130	-10.3%
Grand-Est	2,316	684	1,541	2,225	-3.9%
Hauts-de-France	1,985	518	1,395	1,913	-3.6%
Ile-de-France	5,924	2,008	3,298	5,306	-10.4%
Normandy	1,511	675	849	1,524	0.9%
Nouvelle-Aquitaine	2,999	987	1,959	2,946	-1.8%
Occitanie	3,287	1,220	1,931	3,151	-4.1%
Pays-de-la-Loire	1,633	591	1,064	1,655	1.3%
Provence-Alpes-Côte-d'Azur	2,789	837	1,777	2,614	-6.3%
French overseas departments	475	248	152	400	-15.8%
France overall	30,256	10,289	18,682	28,971	-4.2 %

4.6 - Cross-border practice by insurance intermediaries

INTERMEDIARIES ENTERED IN THE ORIAS REGISTER HAVING NOTIFIED OPERATIONS UNDER THE FREEDOM TO PROVIDE SERVICES (FPS) IN THE EEA			
IAS having notified operations under the FPS	2022	2023	Change 2023 / 2022
FPS notifications	2022	2023	Change 2023 / 2022
Belgium	956	987	3,2%
Luxembourg	906	950	4,9%
Spain	753	795	5,6%
Italy	712	743	4,4%
Germany	675	702	4,0%
Portugal	642	684	6,5%
Netherlands	560	586	4,6%
Ireland	494	528	6,9%
Poland	472	504	6,8%
Sweden	454	493	8,6%
Austria	458	490	7,0%
Denmark	455	490	7,7%
Greece	449	486	8,2%
Malta	439	477	8,7%
Hungary	437	473	8,2%
Romania	434	472	8,8%
Finland	435	471	8,3%
Czech Republic	431	470	9,0%
Cyprus	420	459	9,3%
Slovakia	415	456	9,9%
Norway	409	451	10,3%
Lithuania	408	449	10,0%
Slovenia	407	449	10,3%
Bulgaria	411	448	9,0%
Estonia	407	446	9,6%
Latvia	406	443	9,1%
Liechtenstein	390	433	11,0%
Iceland	389	427	9,8%
Croatia	305	352	15,4%
United Kingdom	38	37	-2,6%
Gibraltar	16	17	6,3%
Total	14,583	15,668	7,4%



INTERMEDIARIES REGISTERED IN THE ORIAS REGISTER HAVING NOTIFIED OPERATIONS UNDER THE FREEDOM OF ESTABLISHMENT (FOE) IN THE EEA			
	2022	2023	% Change 2023/2022
IAS having notified operations under the FOE	92	100	-4 %
FOE notifications	2022	2023	% Change 2023/2022
Spain	29	31	7 %
Italy	27	27	0 %
Belgium	22	23	5 %
Portugal	20	23	15 %
Germany	15	17	
Luxembourg	10	12	
Netherlands	5	5	
Poland	5	5	
Cyprus	2	4	
United Kingdom	4	4	
Greece	4	3	
Ireland	2	3	
Romania	2	3	
Austria	2	2	
Hungary	2	2	
Norway	2	2	
Czech Republic	2	2	
Slovakia	2	2	
Sweden	3	2	
Bulgaria	1	1	
Denmark	1	1	
Finland	1	1	
Malta	1	1	
Slovenia	1		
Total	165	176	7 %

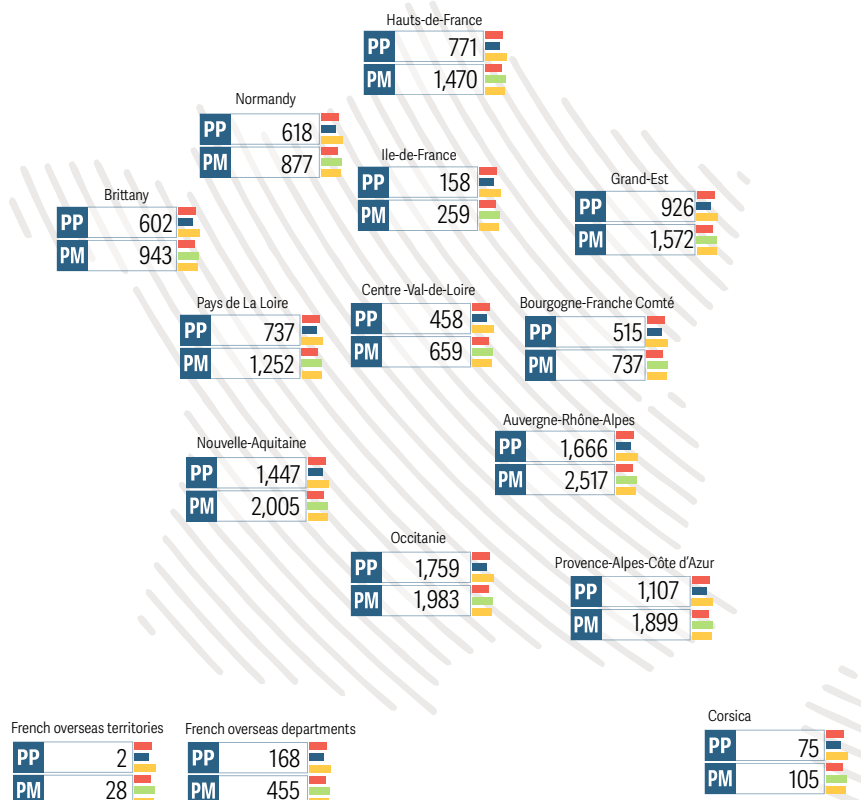
CROSS-BORDER PRACTICE BY INSURANCE INTERMEDIARIES IAS NOTIFICATIONS OF PRACTICE IN FRANCE BY EEA INTERMEDIARIES					
COUNTRY	2022	2023			
	TOTAL	FOE	FPS	TOTAL	% Change 2023/2022
Belgium	918	5	900	905	-1 %
Austria	839	2	823	825	-2 %
Germany	666	16	687	703	6 %
Italy	434	1	471	472	9 %
Luxembourg	276	7	270	277	0 %
Netherlands	195	7	193	200	3 %
Spain	140	6	140	146	4 %
Ireland	132	3	136	139	5 %
Czech Republic	87	.	86	86	-1 %
Sweden	72	1	76	77	7 %
Greece	54	.	60	60	11 %
Denmark	42	1	46	47	12 %
Cyprus	43	2	44	46	7 %
Bulgaria	39	3	39	42	8 %
Liechtenstein	38	.	40	40	5 %
Poland	40	.	40	40	0 %
Malta	35	1	35	36	3 %
Portugal	26	.	32	32	23 %
Slovenia	21	.	22	22	
Hungary	17	.	18	18	
Lithuania	16	.	17	17	
Norway	9	.	12	12	
Romania	10	.	12	12	
Estonia	11	.	11	11	
Finland	9	1	8	9	
Latvia	8	.	8	8	
Slovakia	8	.	8	8	
Croatia	6	.	6	6	
Iceland	1	.	1	1	
Total	4,192	56	4,241	4,297	3 %

5. INTERMEDIARIES IN BANKING TRANSACTIONS AND PAYMENT SERVICES

5.1 - General data on intermediaries in banking transactions and payment services

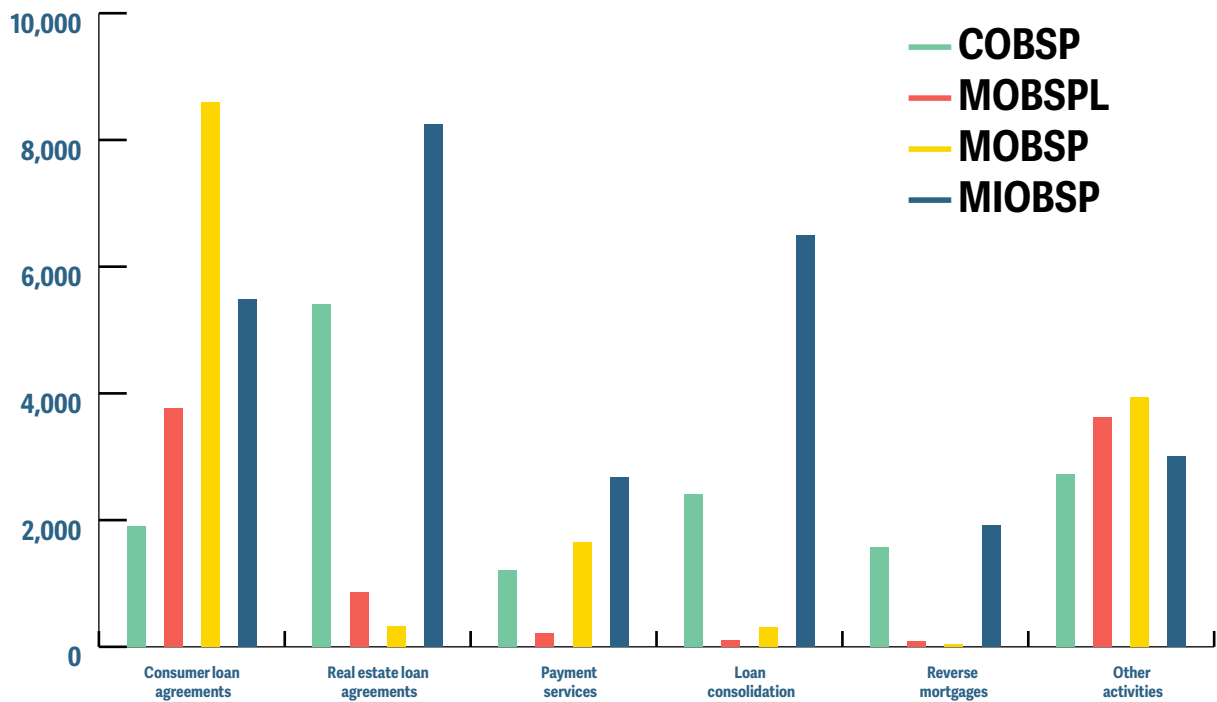
Number of IOBSP at 31/12/23: **33,606**

Form of practice: **Legal entity (61%) / Natural person ((39%)**

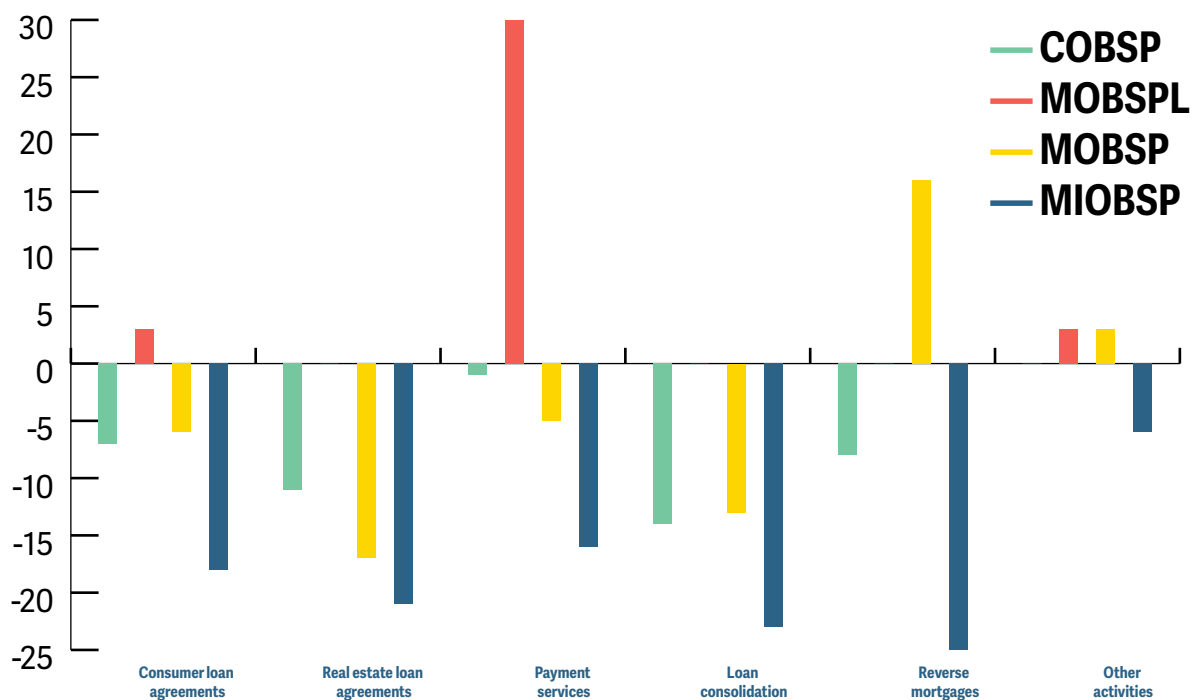


INTERMEDIARIES IN BANKING TRANSACTIONS AND PAYMENT SERVICES BY REGION					
	31/12/22	31/12/23			
Region	Total	Natural persons	Legal entities	Total	Change 2023 / 2022
Auvergne-Rhône-Alpes	4,328	1,666	2,517	4,183	-3.4%
Bourgogne-Franche-Comté	1,290	515	737	1,252	-2.9%
Brittany	1,578	602	943	1,545	-2.1%
Centre-Val-de-Loire	1,116	458	659	1,117	0.1%
Corsica	179	75	105	180	0.6%
Grand-Est	2,614	926	1,572	2,498	-4.4%
Hauts-de-France	2,370	771	1,470	2,241	-5.4%
Ile-de-France	6,774	2,153	4,099	6,252	-7.7%
Normandy	1,538	618	877	1,495	-2.8%
Nouvelle-Aquitaine	3,520	1,447	2,005	3,452	-1.9%
Occitanie	3,898	1,759	1,983	3,742	-4.0%
Pays-de-la-Loire	2,056	737	1,252	1,989	-3.3%
Provence-Alpes-Côte-d'Azur	3,235	1,108	1,899	3,007	-7.0%
French overseas departments	636	168	455	623	-2.0%
French overseas territories	32	2	28	30	-6.3%
France overall	35,164	13,005	20,601	33,606	-4.4%

BANK TRANSACTIONS BY CATEGORY IN 2023



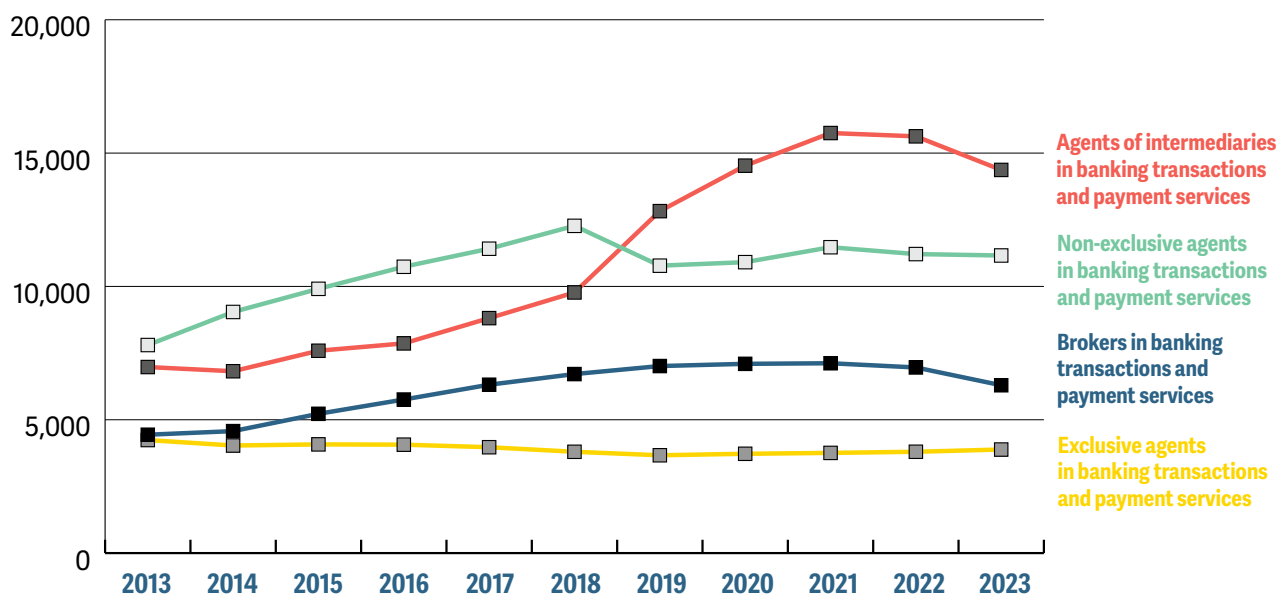
BANK TRANSACTIONS BY CATEGORY % CHANGE 2023 / 2022



PRINCIPAL ACTIVITY		
Principal activity	Total at 31/12/2023	% at 31/12/2023
A Agriculture, forestry and fishing	23	0%
C Manufacturing industries	316	1%
D Production and distribution of electricity, gas, steam and conditioned air	14	0%
E Production and distribution of water; sanitation, waste management and depollution	4	0%
F Construction	1,245	3,70%
G Automobile and motorcycle sales and repairs	9,988	29,70%
H Transport and warehousing	27	0%
I Accommodation and restaurants	12	0%
J Information and communications	198	0,60%
K Financial and insurance activities	16,845	50%
L Real estate activities	2,041	6%
M Specialist, scientific and technical activities	2,308	7%
N Administrative and support service activities	384	1%
O Public administration	8	0%
P Education	52	0%
Q Human health and social work	10	0%
R Arts, entertainment and recreational activities	14	0%
S Other service activities	78	0%
Non-exploitable	39	0%
Total	33,606	100%



ÉVOLUTIONS DES IOBSP DEPUIS 2013



TURNOVER RATE FOR THE YEAR						
	2022		2023			
	Registrations	Cancellations	Registrations		Cancellations	
Brokers in banking transactions and payment services	588	-746	663	13%	-1,330	78%
Non-exclusive agents in banking transactions and payment services	777	-1,034	1,162	50%	-1,215	18%
Exclusive agents in banking transactions and payment services	254	-211	261	3%	-177	-16%
Agents of intermediaries in banking transactions and payment services	2,467	-2,591	2,632	7%	-3,891	50%
IOBSP all categories	3,755	-4,129	4,333	15%	-5,891	43%

5.2 - Brokers in banking transactions and payment services

Number of registrations at 31/12/23: **6,294**

Form of practice: **Legal entity (94%) / Natural person (6%)**

Average duration of registration: **6 years**

Main transactions carried out:

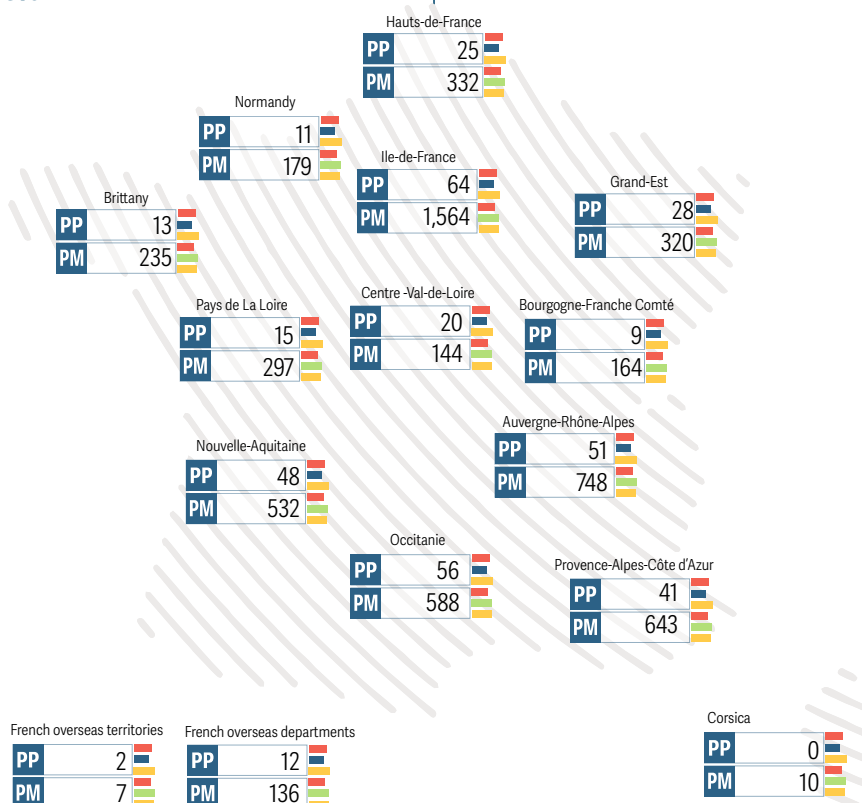
Real estate loans: **29%**

Other activities (within the meaning of the Order of 9 June 2016): **10%**

Real estate loans + other activities: **10%**

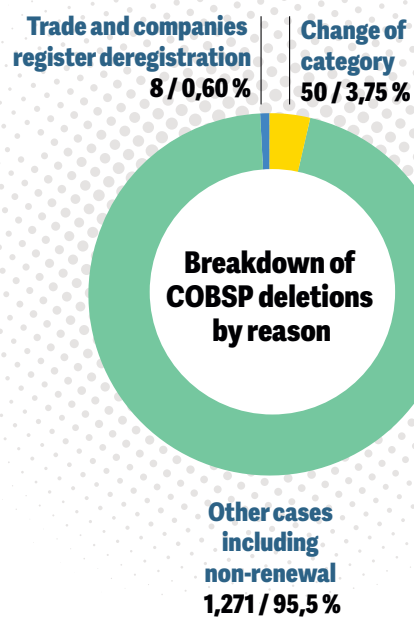
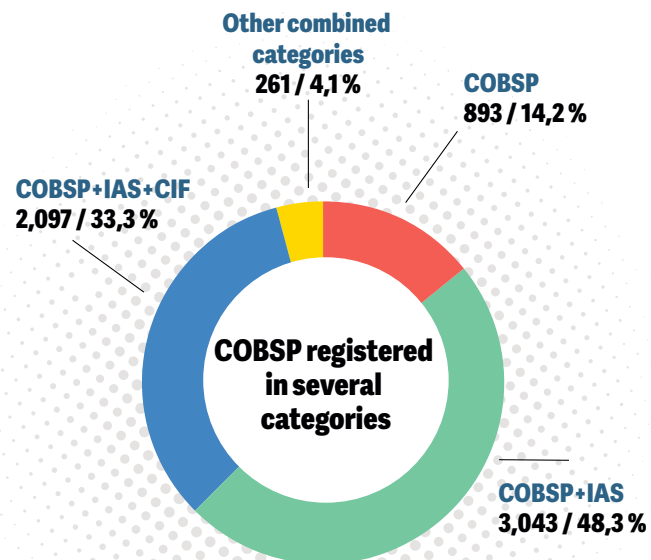
Real estate loans and loan consolidation: **7%**

Provision of payment services, consumer credit, credit consolidation, real estate loans, reverse mortgages, other activities: **8%**



BROKERS IN BANKING TRANSACTIONS AND PAYMENT SERVICES BY REGION

	31/12/22	31/12/23			
Region	Total	Natural persons	Legal entities	Total	Change 2023 / 2022
Auvergne-Rhône-Alpes	887	51	748	799	-9.9%
Bourgogne-Franche-Comté	192	9	164	173	-9.9%
Brittany	263	13	235	248	-5.7%
Centre-Val-de-Loire	171	20	144	164	-4.1%
Corsica	16	0	10	10	-37.5%
Grand-Est	415	28	320	348	-16.1%
Hauts-de-France	419	25	332	357	-14.8%
Ile-de-France	1,781	64	1,564	1,628	-8.6%
Normandy	211	11	179	190	-10.0%
Nouvelle-Aquitaine	636	48	532	580	-8.8%
Occitanie	708	56	588	644	-9.0%
Pays-de-la-Loire	334	15	297	312	-6.6%
Provence-Alpes-Côte d'Azur	766	41	643	684	-10.7%
French overseas departments	152	12	136	148	-2.6%
French overseas territories	10	2	7	9	-10.0%
France overall	6,961	395	5,899	6,294	-9.6%



5.3 - Exclusive agents in banking transactions and payment services

Number of registrations at 31/12/23: **3,884**

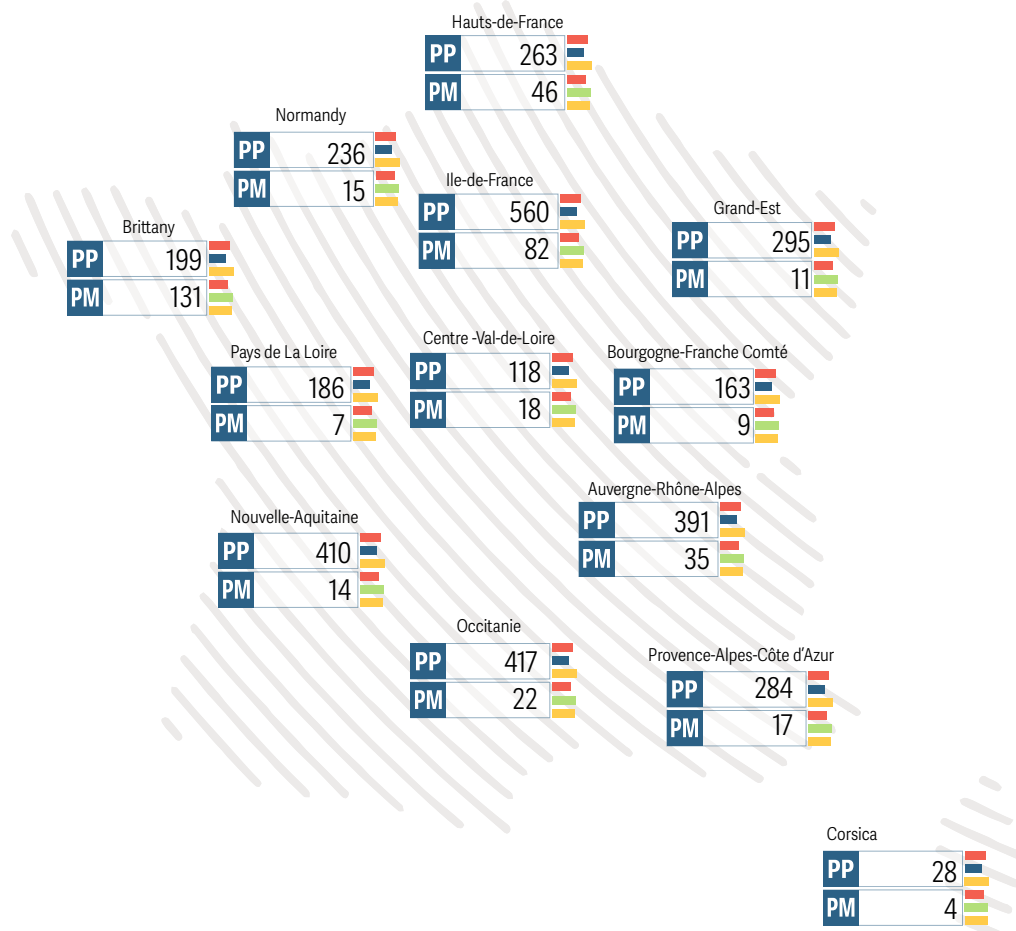
Form of practice: **Legal entity (9%) / Natural person (91%)**

Main transactions carried out:

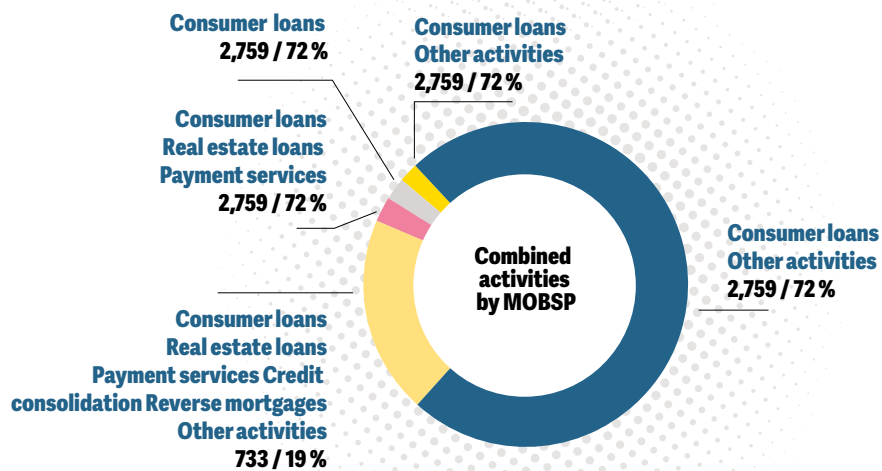
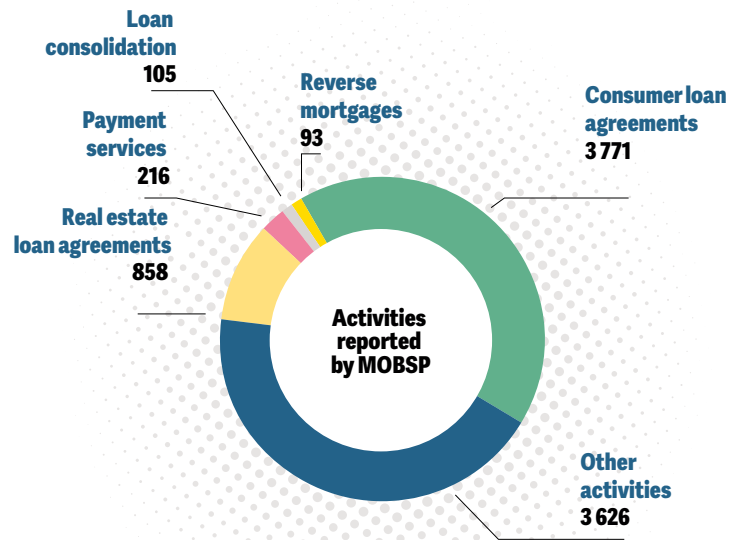
Consumer credit: **97%**

Other activities (within the meaning of the Order of 9 June 2016): **93%**

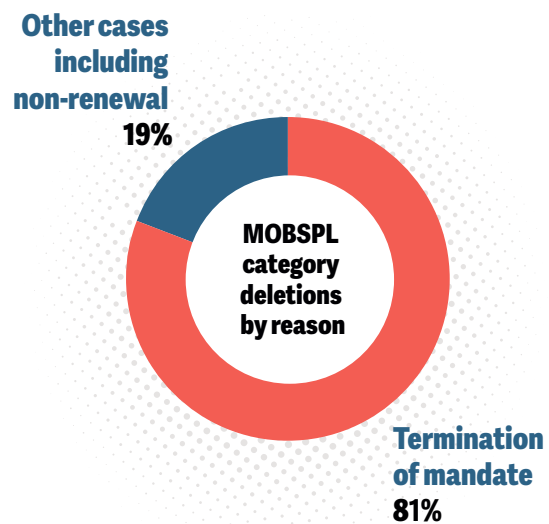
Consumer credit and other activities: **72%**



EXCLUSIVE AGENTS IN BANKING TRANSACTIONS AND PAYMENT SERVICES BY REGION					
Region	31/12/22	31/12/23		Total	Change 2023 / 2022
	Total	Natural persons	Legal entities		
Auvergne-Rhône-Alpes	417	391	35	426	2.2%
Bourgogne-Franche-Comté	167	163	9	172	3.0%
Brittany	207	199	13	212	2.4%
Centre-Val-de-Loire	129	118	18	136	5.4%
Corsica	28	28	4	32	14.3%
Grand-Est	286	295	11	306	7.0%
Hauts-de-France	295	263	46	309	4.7%
Ile-de-France	643	560	82	642	-0.2%
Normandy	249	236	15	251	0.8%
Nouvelle-Aquitaine	437	410	34	444	1.6%
Occitanie	435	417	22	439	0.9%
Pays-de-la-Loire	185	186	7	193	4.3%
Provence-Alpes-Côte d'Azur	304	284	17	301	-1.0%
French overseas departments	18	0	21	21	16.7%
French overseas territories	-	3 -	-	-	-
France overall	3,800	3,550	334	3,884	2.2%



MOBSPL CATEGORY DELETIONS BY REASON



*The "Termination of mandate" reason may have various causes (voluntary or non-voluntary cessation of activity).

5.4 - Non-exclusive agents in banking transactions and payment services

Number of registrations at 31/12/23: **11,160**

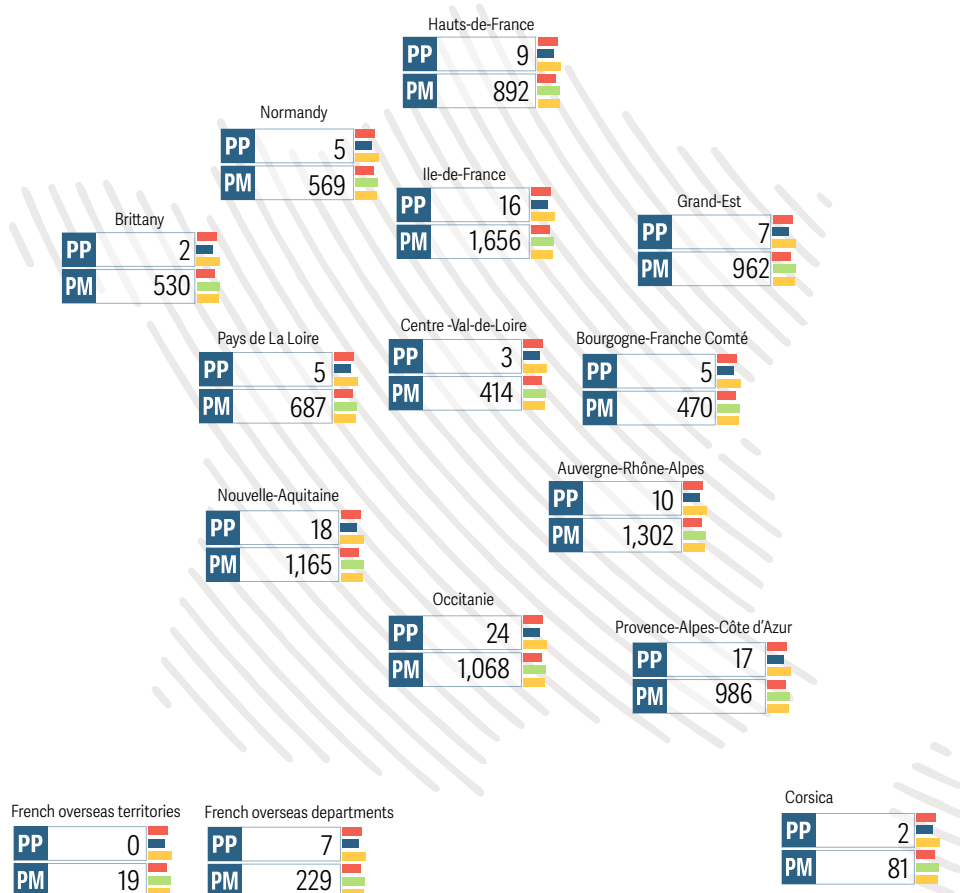
Form of practice: **Legal entity (99%) / Natural person (1%)**

Main transactions carried out:

Consumer credit: **49%**

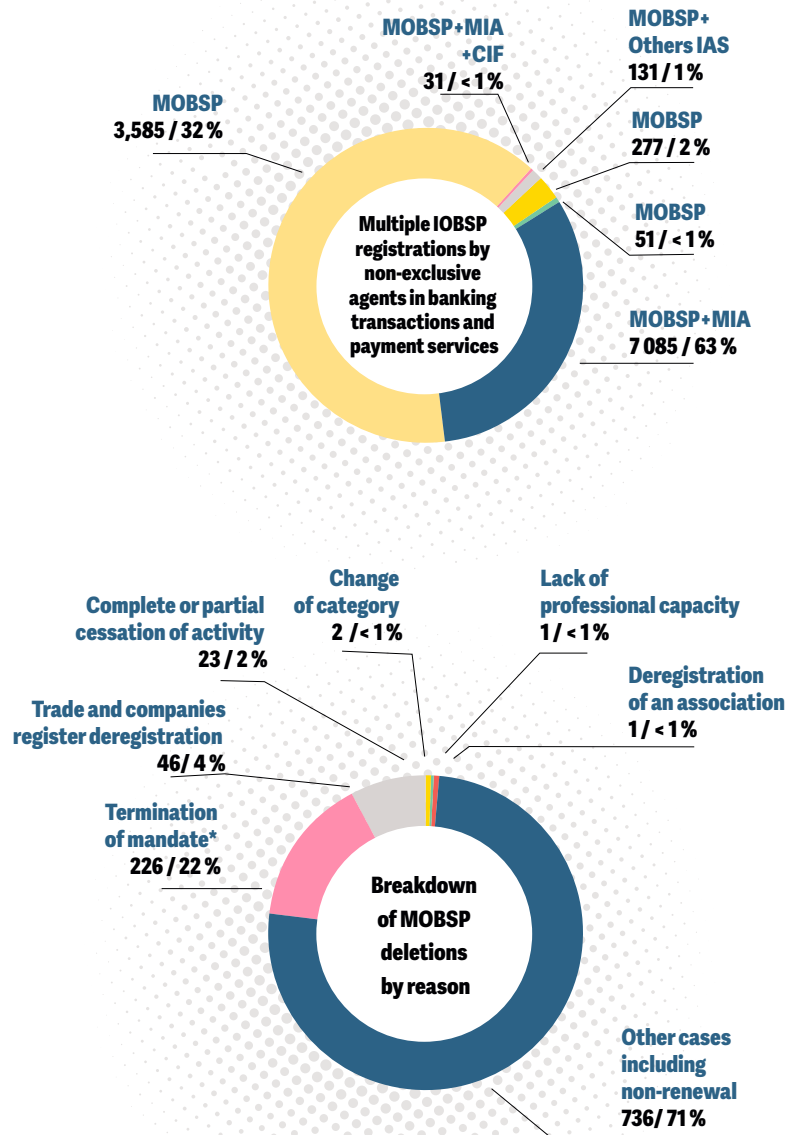
Other activities (within the meaning of the Order of 9 June 2016): **11%**

Consumer credit and other activities: **20%**



NON-EXCLUSIVE AGENTS IN BANKING TRANSACTIONS

Region	31/12/22		31/12/23		Change 2023 / 2022
	Total	Natural persons	Legal entities	Total	
Auvergne-Rhône-Alpes	1,312	10	1,302	1,312	0.0%
Bourgogne-Franche-Comté	461	5	470	475	3.0%
Brittany	552	2	530	532	-3.6%
Centre-Val-de-Loire	421	3	414	417	-1.0%
Corsica	82	2	81	83	1.2%
Grand-Est	962	7	962	969	0.7%
Hauts-de-France	920	9	892	901	-2.1%
Ile-de-France	1,767	16	1,656	1,672	-5.4%
Normandy	548	5	569	574	4.7%
Nouvelle-Aquitaine	1,157	18	1,165	1,183	2.2%
Occitanie	1,091	24	1,068	1,092	0.1%
Pays-de-la-Loire	682	5	687	692	1.5%
Provence-Alpes-Côte-d'Azur	1,024	17	986	1,003	-2.1%
French overseas departments	215	7	229	236	9.8%
French overseas territories	19	0	19	19	0.0%
France overall	11,213	130	11,030	11,160	-1.5%



*The "Termination of mandate" reason may have various causes (voluntary or non-voluntary cessation of activity).

5.5 - Agents of intermediaries in banking transactions and payment services

Number of registrations at 31/12/23: **14,369**

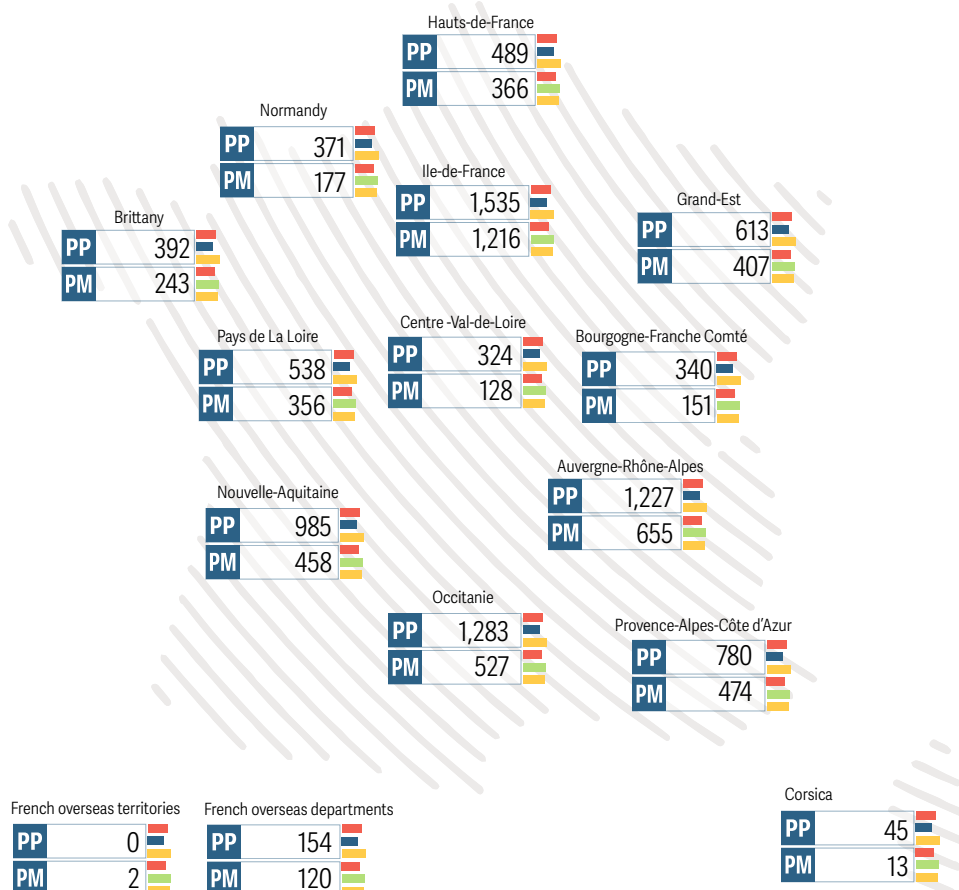
Form of practice: **Legal entity (37%) / Natural person (63%)**

Main transactions carried out:

Real estate loans: **33%**

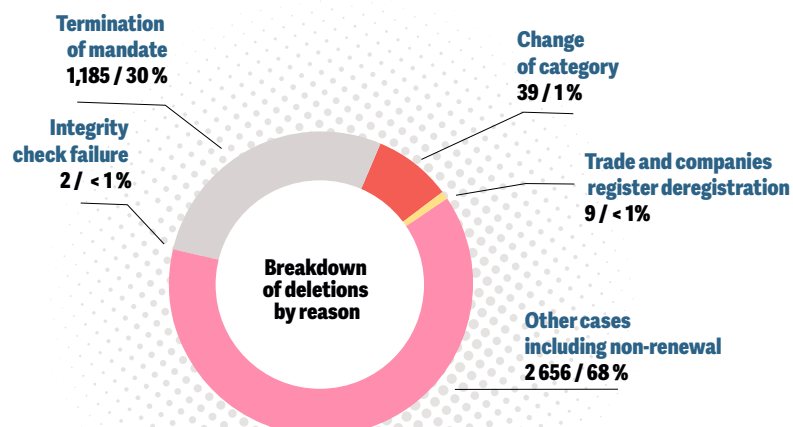
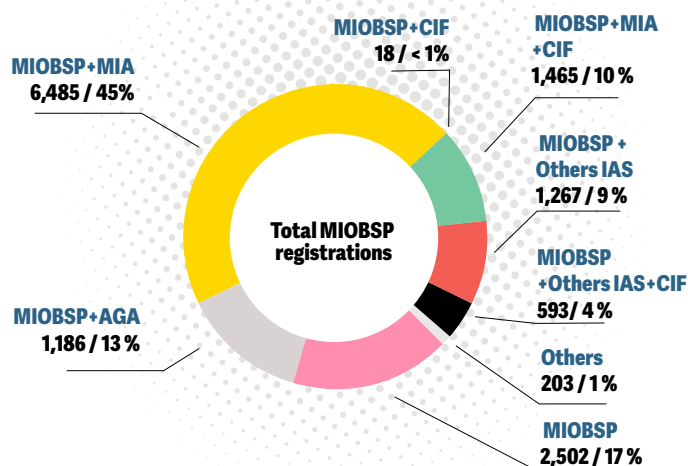
Consumer credit, payment services, credit consolidation, other activities: **13%**

Consumer credit, real estate loans, credit consolidation, reverse mortgages: **7%**



AGENTS OF INTERMEDIARIES IN BANKING TRANSACTIONS AND PAYMENT SERVICES					
	31/12/22	31/12/23			
Region	Total	Natural persons	Legal entities	Total	Change 2023 / 2022
Auvergne-Rhône-Alpes	1,993	1,227	655	1,882	-5.6%
Bourgogne-Franche-Comté	538	340	151	491	-8.7%
Brittany	655	392	243	635	-3.1%
Centre-Val-de-Loire	454	324	128	452	-0.4%
Corsica	58	45	13	58	0.0%
Grand-Est	1,127	613	407	1,020	-9.5%
Hauts-de-France	958	489	366	855	-10.8%
Ile-de-France	3,104	1,535	1,216	2,751	-11.4%
Normandy	610	371	177	548	-10.2%
Nouvelle-Aquitaine	1,516	985	458	1,443	-4.8%
Occitanie	1,918	1,283	527	1,810	-5.6%
Pays-de-la-Loire	966	538	356	894	-7.5%
Provence-Alpes-Côte d'Azur	1,419	780	474	1,254	-11.6%
French overseas departments	309	154	120	274	-11.3%
French overseas territories	3	0	2	2	
France overall	15,628	9,076	5,293	14,369	-8.1%

ACTIVE MANDATES ISSUED BY AN INTERMEDIARY				
	at 01 01 2023		at 01 01 2024	
	Number	%	Number	%
COBSP	12,044	64.5%	10,821	61.3%
MOBSP	4,354	23.3%	4,803	27.2%
MOBSPL	2,269	12.2%	2,034	11.5%
Total	18,667	100.0%	17,658	100.0%



* The "Termination of mandate" reason may have various causes (voluntary or non-voluntary cessation of activity)..

5.6 - Cross-border practice by intermediaries in banking operations and payment services

5.6.1 Notifications of practice in France by EEA intermediaries

Orias recorded 31 incoming notifications under the freedom to provide services (FPS) in 2023 (29 in 2022), broken down as follows:

Belgium: 16 / Netherlands: 7 / Austria: 2 / Ireland: 2 / Germany: 1 / Spain: 1 Luxembourg: 1 / Portugal: 1/ No incoming notification under the freedom of establishment was recorded.

5.6.2 Notifications by French intermediaries in banking operations and payment services operating in the EEA

Orias recorded 1 outgoing notification for Portugal under the freedom of establishment at 31/12/2023.

FPS OUTGOING NOTIFICATIONS		
Number of intermediaries having notified operations under the FPS	2022	2023
	18	10
FPS notifications	2022	2023
Germany	6	4
Austria	1	2
Belgium	8	4
Bulgaria	4	2
Cyprus	0	0
Croatia	2	2
Denmark	4	2
Spain	3	5
Estonia	4	2
Finland	4	2
Gibraltar	0	0
Greece	0	0
Hungary	3	3
Ireland	4	2
Iceland	0	0
Italy	0	1
Latvia	1	2
Liechtenstein	0	0
Lithuania	1	2
Luxembourg	7	5
Malta	1	2
Norway	0	0
Netherlands	4	3
Poland	2	2
Portugal	7	3
Czech Republic	0	0
Romania	0	1
United Kingdom	0	0
Slovakia	4	2
Slovenia	4	2
Sweden	4	3
Total	78	58



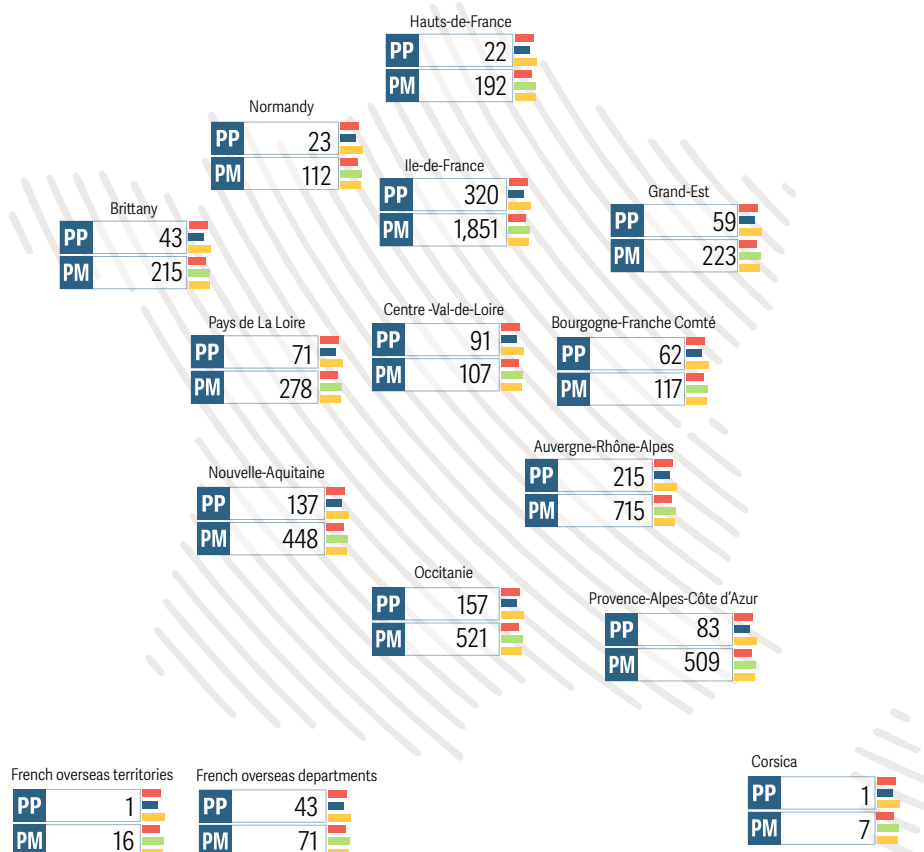
6. FINANCIAL INTERMEDIARIES

6.1 - Financial investment advisors

Number of registrations at 31/12: **6,710**

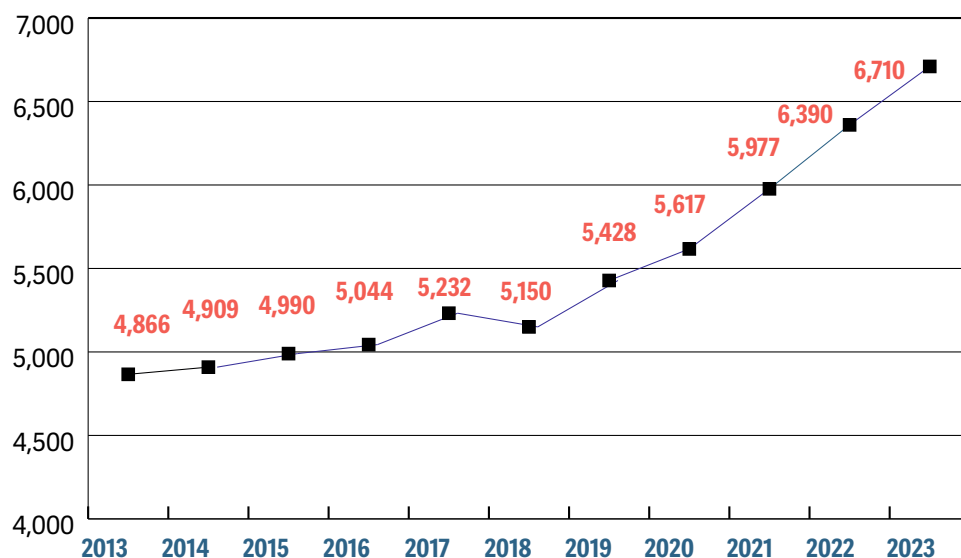
Form of practice: **Legal entity (80%) / Natural person (20%)**

Average duration of a financial investment advisor (CIF) registration: **5 years 9 months**



CIF BY REGION					
	31/12/22	31/12/23			
Region	Total	Natural persons	Legal entities	Total	Change 2023 / 2022
Auvergne-Rhône-Alpes	877	215	715	930	6.0%
Bourgogne-Franche-Comté	154	62	117	179	16.2%
Brittany	233	43	215	258	10.7%
Centre-Val-de-Loire	165	91	107	198	20.0%
Corsica	10	1	7	8	-20.0%
Grand-Est	264	59	223	282	6.8%
Hauts-de-France	213	22	192	214	0.5%
Ile-de-France	2,112	320	1,851	2,171	2.8%
Normandy	123	23	112	135	9.8%
Nouvelle-Aquitaine	530	137	448	585	10.4%
Occitanie	619	157	521	678	9.5%
Pays-de-la-Loire	330	71	278	349	5.8%
Provence-Alpes-Côte d'Azur	596	83	509	592	-0.7%
French overseas departments	120	43	71	114	-5.0%
French overseas territories	14	1	16	17	21.4%
France overall	6,360	1,328	5,382	6,710	5.5%

CHANGE IN CIF CATEGORY

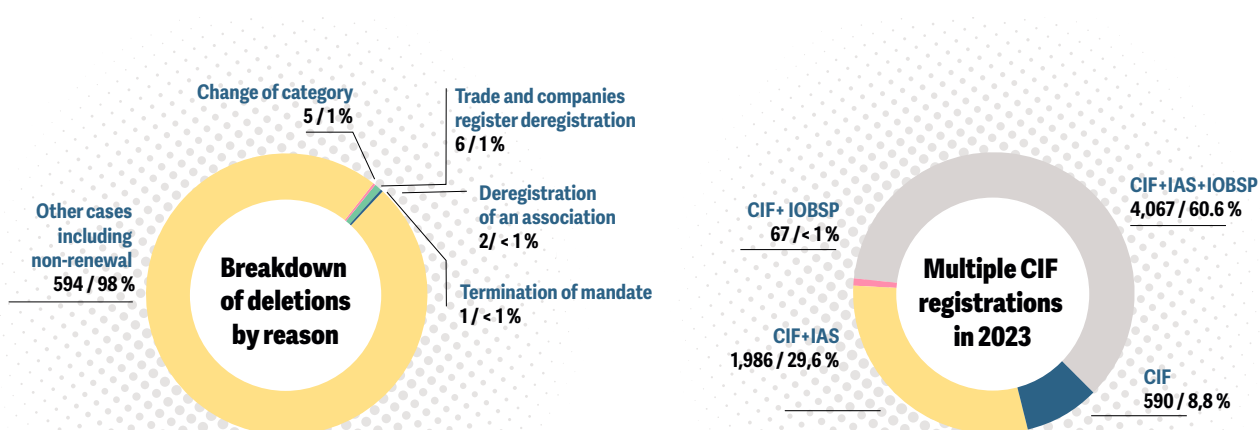


PRINCIPAL ACTIVITY		
Principal activity	Total at 31/12/2023	% at 31/12/2023
A Agriculture, forestry and fishing	4	0,1%
C Manufacturing industries	1	
D Production and distribution of electricity, gas, steam and conditioned air	1	0,0%
F Construction	2	0,0%
G Automobile and motorcycle sales and repairs	434	6,5%
H Transport and warehousing	1	
J Information and communications	20	0,3%
K Financial and insurance activities	3,405	50,7%
L Real estate activities	553	8,2%
M Specialist, scientific and technical activities	2,216	33,0%
N Administrative and support service activities	26	0,4%
O Public administration	8	0,1%
P Education	13	0,2%
R - Arts, entertainment and recreational activities	1	0,0%
S Other service activities	8	0,1%
Non-exploitable	17	0,3%
Total	6,710	100,0%

TURNOVER RATE						
	2022		2023			
	Registrations	Cancellations	Registrations	%	Cancellations	%
CIF	877	- 428	958	18 %	- 608	42 %

NUMBER OF CIF PER ASSOCIATION - VERSION 2 (*)			
CIF association	Number of CIF at 31/12/2022	Number of CIF at 31/12/2023	Change 31/12/2023 / 31/12/2022
ANACOFI - CIF	2,684	2,791	4.0%
CNCGP	1,799*	1,937*	7%
CNCEF	1,203	1,420	18.0%
Compagnie CIF	401	406	1.2%
Total 4 associations	6,360	6,673	

* Erratum 2022 Annual Report: the number of members of the CNCGP at 31/12/2022 has been corrected



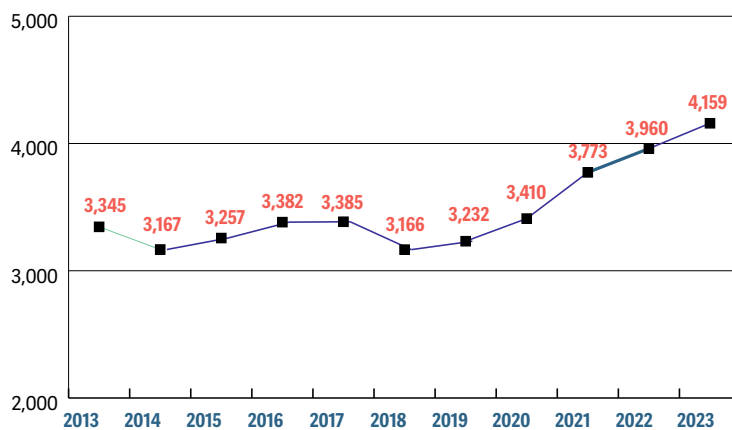
6.2 - Tied agents of investment service providers

Number of registrations at 31/12: **4,159**

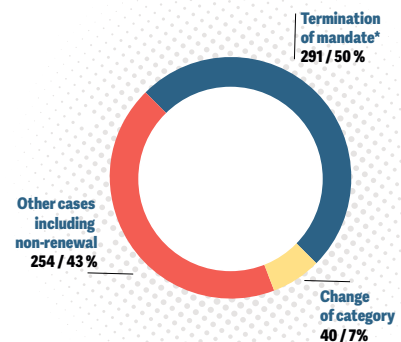
Form of practice: **Legal entity (11%) / Natural person (89%)**

Average duration of a CIF registration: **5 years 9 months**

CHANGE IN ALPSI CATEGORY



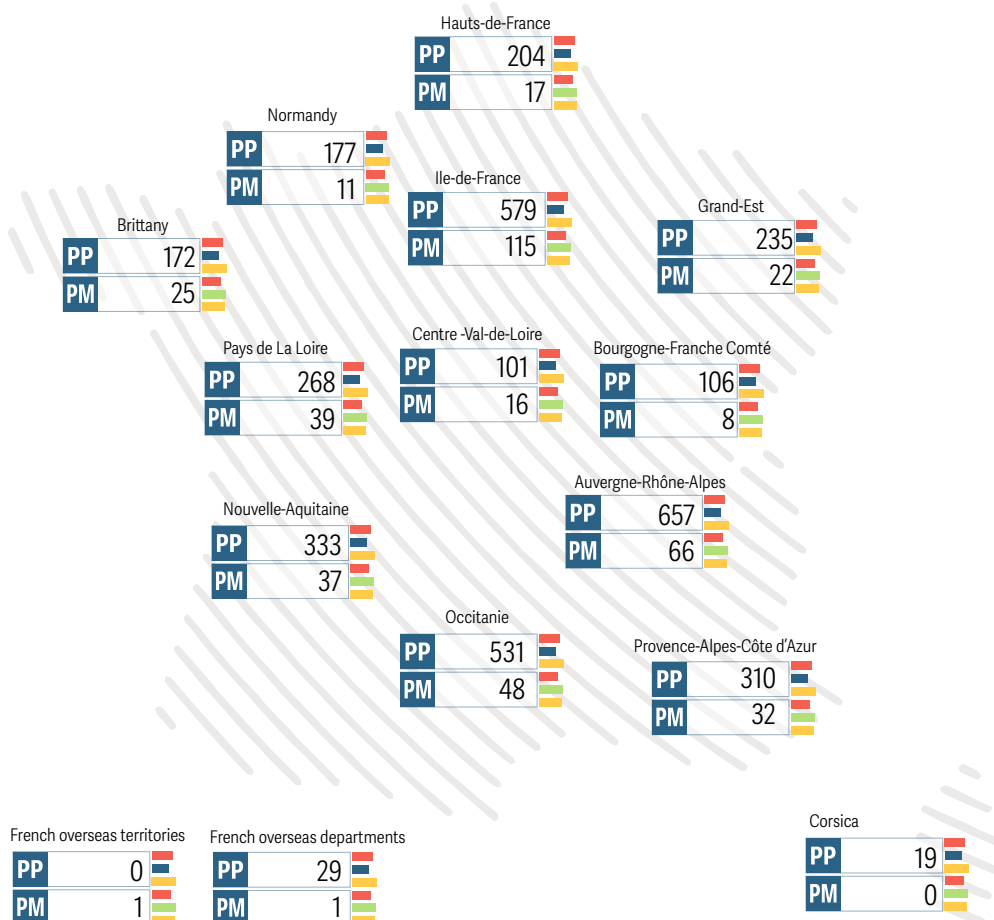
REASON FOR DELETION



*The "Termination of mandate" reason may have various causes (voluntary or non-voluntary cessation of activity)..

TURNOVER RATE						
	2022		2023			
	Registrations	Cancellations	Registrations	%	Cancellations	%
ALPSI	647	- 460	784	21 %	- 585	27 %

PRINCIPAL ACTIVITY CARRIED OUT BY ALPSI		
Principal activity	Number at 31/12/2023	% at 31/12/2023
A - Agriculture, forestry and fishing	1	0 %
C - Manufacturing industries	2	0 %
F - Construction	3	0 %
G - Automobile and motorcycle sales and repairs	584	14 %
H - Transport and warehousing	3	0 %
J - Information and communications	5	0 %
K - Financial and insurance activities	2,739	66 %
L Real estate activities	656	16 %
M - Specialist, scientific and technical activities	130	3 %
N - Administrative and support service activities	12	0 %
O - Public administration	1	0 %
P - Education	7	0 %
Q - Human health and social work	2	0 %
R - Arts, entertainment and recreational activities	3	0 %
S - Other service activities	1	0 %
Not specified	10	0 %
Total	4,159	100 %

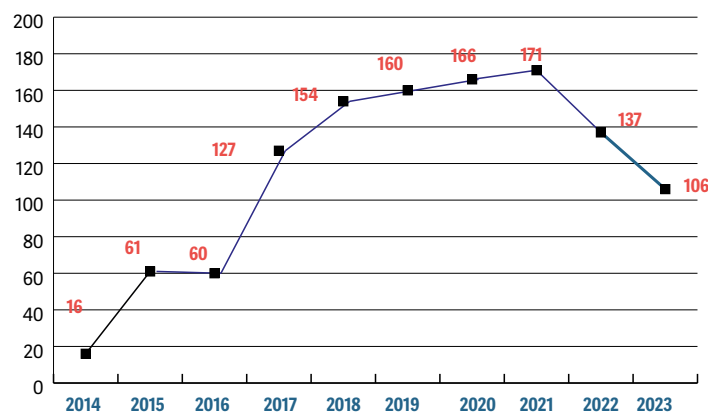


ALPSI BY REGION					
	31/12/22	31/12/23			
Region	Total	Natural persons	Legal entities	Total	Change 2023 / 2022
Auvergne-Rhône-Alpes	661	657	66	723	9,4 %
Bourgogne-Franche-Comté	104	106	8	114	9,6 %
Brittany	184	172	25	197	7,1 %
Centre-Val-de-Loire	111	101	16	117	5,4 %
Corsica	16	19	0	19	18,8 %
Grand-Est	229	235	22	257	12,2 %
Hauts-de-France	212	204	17	221	4,2 %
Ile-de-France	682	579	115	694	1,8 %
Normandy	180	177	11	188	4,4 %
Nouvelle-Aquitaine	375	333	37	370	-1,3 %
Occitanie	539	531	48	579	7,4 %
Pays-de-la-Loire	298	268	39	307	3,0 %
Provence-Alpes-Côte d'Azur	340	310	32	342	0,6 %
French overseas departments	28	29	1	30	
French overseas territories	1	0	1	1	
France overall	3,960	3,721	438	4,159	5,0 %

6.3- Crowdfunding intermediaries

Number of registrations at 31/12: **106**

CHANGE IN CROWDFUNDING INTERMEDIARIES



TYPE OF ACTIVITY		
Principal activity	Number at 31/12/2023	% at 31/12/2023
A - Agriculture, forestry and fishing	0	0%
C - Manufacturing industries	0	0%
F - Construction	0	0%
G - Automobile and motorcycle sales and repairs	6	5%
H - Transport and warehousing	1	1%
J - Information and communications	32	26%
K - Financial and insurance activities	25	20%
L Real estate activities	2	2%
M - Specialist, scientific and technical activities	18	15%
N - Administrative and support service activities	10	8%
O - Public administration	2	2%
P - Education	1	1%
Q - Human health and social work	1	1%
R - Arts, entertainment and recreational activities	0	0%
S - Other service activities	8	6%
Total	106	100%

CROWDFUNDING INTERMEDIARIES BY REGION					
	31/12/22	31/12/23			
Region	Total	Natural persons	Legal entities	Total	Change 2023 / 2022
Auvergne-Rhône-Alpes	12		7	7	-41,7%
Bourgogne-Franche-Comté					
Brittany	5	.	4	4	
Centre-Val-de-Loire	1	.	1	1	
Corsica	1	.			
Grand-Est	4	.	2	2	
Hauts-de-France	4	.	6	6	
Ile-de-France	63	.	55	55	-12,7%
Normandy	5	.	3	3	
Nouvelle-Aquitaine	14	.	9	9	
Occitanie	8	.	6	6	
Pays-de-la-Loire	4	.	2	2	
Provence-Alpes-Côte-d'Azur	12	.	9	9	
French overseas departments	2	.	1	1	
French overseas territories	2	.	1	1	
France overall	137	0	106	106	-22,6%



APPENDICES

Appendix 1: The Orias governing bodies

1. Composition of the general assembly

- Solenne Lepage (AFECEI), principal member
- Marie-Anne Bousquet-Suhit (AFECEI), substitute member
- Sophie Meunier-Poutot (AFIB), principal member
- Audrey Jentrelle (AFIB), substitute member
- Vincent Besneux (AGEA), principal member
- Grégoire Dupont (AGEA), substitute member
- Nebojsa Sreckovic (ANACOFI-CIF), principal member
- Valéria Faure-Muntian (ANACOFI-CIF), substitute member
- Philippe Tabet (APIC), principal member
- Virginie Gaillard (APIC), substitute member
- Julien Seraqui (CNCGP), principal member
- Nicolas Ducros (CNCGP), substitute member
- Eric Mignot (Planète CSCA), principal member
- Richard Restuccia (Planète CSCA), substitute member
- Position vacant (FBF), principal member
- Stéphane Yvon (FBF), substitute member
- Stéphane Penet (France Assureurs), principal member
- Manuela Lenoir (France Assureurs), principal member
- Julie Fages (France Assureurs), substitute member
- Natacha Stepic (France Assureurs), substitute member
- Pascale Fassinotti (FNMF), principal member
- Caroline Plaute (FNMF), substitute member

2. Composition of the board of directors

- Pierre Bocquet (AFECEI), principal member
- Solenne Lepage (AFECEI), principal member
- Marie-Anne Bousquet-Suhit (AFECEI), substitute member
- Stéphane Yvon (AFECEI), substitute member
- Vincent Besneux (AGEA), principal member
- Grégoire Dupont (AGEA), principal member
- Aurélie Lebihan (AGEA), substitute member
- Nilda Isden (AGEA), substitute member
- Nebojsa Sreckovic (ANACOFI CIF), principal member
- Julien Seraqui (CNCGP), substitute member
- Eric Mignot (Planète CSCA), principal member
- Richard Restuccia (Planète CSCA), principal member
- Cyril Bayvet (Planète CSCA), substitute member
- Alain Marquetty (Planète CSCA), substitute member
- Manuela Lenoir (France Assureurs), principal member
- Antoine Mattei (France Assureurs), principal member
- Julie Fages (France Assureurs), substitute member
- Myriam Guigui (France Assureurs), substitute member
- Sophie Meunier-Poutot (IOB/AFIB), principal member
- Ludovic Huzieux (IOB/APIC), substitute member

M. Richard Restuccia,
principal member representing Planète CSCA,
is Chairman of Orias for a two-year term that began on 1 January 2023.

Jérôme Speroni,
General Secretary of Orias,
acts as secretary of the Registration Committee.

Pursuant to Articles L. 512-1 and R. 512-3 of the French Insurance Code,

Lucile Minière, Deputy Chief of Staff for Companies and Insurance Intermediaries, represents the Directorate General of the Treasury at Orias as Government Commissioner as at 20 June 2024.

3. Composition of the Registration Committee

As the professionals referred to in Article L. 512-1 of the French Insurance Code and Article L. 546-1 of the French Monetary and Financial Code or their representatives:

AFIB

- Dominique Tremintin, substitute member

AGEA

- José Ribeiro, principal member
- Poste à pourvoir, principal member
- Aurélie Lebihan, substitute member
- Nilda Isden, substitute member

APIC

- Virginie Gaillard, principal member
- Antonio Carneiro, substitute member

Planète CSCA

- Jean-Paul Ancel, principal member
- Syrine Leiseing, principal member
- Cyril Bayvet, substitute member
- Christophe Hautbourg, substitute member

As qualified individuals in the areas of insurance, banking and finance:

AFECEI

- Marie-Anne Bousquet-Suhit, principal member
- Gilles Homan, principal member
- Arabelle Conte, principal member
- Patrice Gobert, substitute member
- Thiebald Cremers, substitute member
- Karine Rumayor, substitute member

ANACOFI-CIF

- Aymerick Penicaut, principal member
- Déborah Pérou, substitute member

CNCGP

- Nicolas Ducros, principal member
- Stéphane Lorriot, substitute member

FBF

- Stéphane Yvon, principal member
- Gimy Vela-Rodriguez, substitute member

FFA

- Sophie Lecocq-Roy, principal member
- Nicolas Surrel, principal member
- Myriam Guigui, principal member
- Franck Claisse, substitute member
- Julie Fages, substitute member
- Manuela Lenoir, substitute member

FNMF

- Caroline Plaute, principal member
- Laetitia Cesari, substitute member

REPRÉSENTANT DES PROFESSIONNELS:

- Géraud Cambournac, principal member

The composition of the Registration Committee was set by the Ministerial Order of 24 February 2016 and amended by the Orders of 1 August 2016, 21 March 2017, 6 June 2017, 27 December 2018, 21 June 2019, 28 October 2020, 1 March 2021, 17 November 2021, 20 July 2022, 25 November 2022, 13 June 2024 and 27 June 2024

Appendix 2: Implementation of the 2023 budget

EXPENSES (IN € THOUSANDS)					
	2020 BUDGET IMPLEMEN- TA-TION	2021 BUDGET IMPLEMEN- TA-TION	2022 BUDGET IMPLEMEN- TA-TION	2023 BUDGET IMPLEMEN- TA-TION	CHANGE 2022/2023
PERSONNEL EXPENSES	760	772	827	953	+126
BUILDING EXPENSES	186	163	171	269	+98
IT EXPENSES	328	406	804	756	-48
BUSINESS EXPENSES	1,161	1,342	1,460	1,574	+114
CONTACTS & RESEARCH EX-PENSES	446	140	166	122	-44
OFFICE EXPENSES	33	39	74	55	-19
OTHER EXPENSES	5	4	3	7	+4
NON-RECURRING EXPENSES	32	71	65	8	-57
INCOME	-126	-30	-54	-93	-39
TOTAL EXPENSES	2,825	2,907	3,515	3,651	+135

Expenses totalled €3,651k in 2023, an increase of +€135k compared with 2022, mainly due to the rise in personnel expenses of +€126k (use of temporary workers), business expenses of +€114k (postage due to the brokerage reform) and building expenses of +€98k. These differences were partially offset by a decline in IT expenses (-€48k), non-recurring expenses (-€57k), contact and research expenses (-€44k) and income (-€39k).

Income

The majority of income of €3,378k came from the receipt of registration fees and a small proportion from income from financial investments.

The total amount of registration fees received was €3,285k, i.e. €29k less than in 2022.

Financial income totalled €93k compared with €49k in 2022.

Net profit or loss for the financial year

The 2023 financial year showed a loss of €366k.

Highlights of the financial year

The brokerage reform (Law no. 2021-402 of 8 April 2021), which was fully implemented for the 2023 renewal process, required considerable use of temporary workers and gave rise to significant postage costs.

Appendix 3: Professional associations approved by the ACPR

Source: ACPR at 19/12/2023

Associations authorised to represent insurance or reinsurance brokers and their agents

CORPORATE NAME	SIREN NO.	REGISTERED OFFICE ADDRESS
CNCEF ASSURANCE	878 643 915	103 boulevard Haussmann 75008 Paris
LA COMPAGNIE INTERMÉDIATION EN ASSURANCE (LA COMPAGNIE IAS)	888 488 875	8 rue Godot de Mauroy 75009 Paris
VOTRASSO	908 554 702	33 rue de la République 69002 Lyon
ANACOFI COURTAGE	900 008 558	92 rue d'Amsterdam 75009 Paris
ENDYA	909 574 378	10 rue Auber 75009 Paris
ASSOCIATION FRANÇAISE DES INTERMÉDIAIRES EN BANCASSURANCE (AFIB)	508 486 180	5 rue de Castiglione 75001 Paris
CHAMBRE NATIONALE DES CONSEILS EN GESTION DE PATRIMOINE (CNCGP)	378 384 010	4 rue de Longchamp 75016 Paris
COURTENSIA	923 156 327	26 avenue Jean Jaurès 47000 Agen

Associations authorised to represent brokers in banking transactions and payment services

CORPORATE NAME	SIREN NO.	REGISTERED OFFICE ADDRESS
CNCEF CRÉDIT	531 464 865	103 Boulevard Haussmann 75008 Paris
LA COMPAGNIE INTERMÉDIATION EN OPÉRATIONS DE BANQUE ET SERVICES DE PAIEMENT (LA COMPAGNIE IOBSP)	889 421 459	8 rue Godot de Mauroy 75009 Paris
ANACOFI COURTAGE	900 008 558	92 rue d'Amsterdam 75009 Paris
ENDYA	909 574 378	10 rue auber 75009 Paris
ASSOCIATION FRANÇAISE DES INTERMÉDIAIRES EN BANCASSURANCE (AFIB)	508 486 180	5 rue de Castiglione 75001 Paris
CHAMBRE NATIONALE DES CONSEILS EN GESTION DE PATRIMOINE (CNCGP)	378 384 010	4 rue de longchamp 75016 Paris
COURTENSIA	923 156 327	26 avenue Jean Jaurès 47000 Agen

Appendix 4: European registers

1. List of authorities in charge of keeping the register of insurance intermediaries in the European Economic Area

Source: www.eiopa.europa.eu

GERMANY

Deutscher Industrie-und
Hendelskammertag e.V. (DIHK)
Breite Strasse 29 - 10178 Berlin
GERMANY

www.dihk.de

AUSTRIA

Bundesministerium für Arbeit
und Wirtschaft,
Stubenring 1 - 1010 Vienna
AUSTRIA

www.bmaw.gv.at

Pour les établissements
de credit pratiquant
l'intermédiation en assurance:
Finanzmarktaufsichtsbehörde
(FMA)

Otto-Wagner-Platz 5 - 1090
Wien

AUSTRIA

www.fma.gv.at

BELGIUM

Financial Services and
Markets Authority (FSMA) Rue
du congrès –
Congresstraat, 12 – 14 - 1000
Brussels

BELGIUM

www.fsma.be

BULGARIA

Financial Supervision
Commission
16 Budapeshta str. - 1000 Sofia
BULGARIA

www.fsc.bg

CYPRUS

Insurance Companies Control
Service (ICCS)
P.O BOX 23364 - 1682 Nicosia
CYPRUS

www.mof.gov.cy

CROATIA

Hrvatska agencija za nadzor
financijskih usluga
(Croatian Financial Services
Supervisory Agency)
Franje Rackog 6 – 10000
Zagreb
CROATIA

www.hanfa.hr

DENMARK

Finanstilsynet
(The Danish Financial
Supervisory Authority)
Aarhusgade 110 DK – 2100
Copenhagen DENMARK

www.ftnet.dk

SPAIN

Direccion General de Seguros
y fondos de Pensiones
(Ministerio de Economia y
competitividad)

Paseo de la Castellana, 44 -
28046 Madrid SPAIN

www.dgsfp.mineco.es

ESTONIA

Financial Supervisory
Authority
Sakala Street 4 - 15030 Tallinn
ESTONIA

www.fi.ee

GREECE

Bank of Greece
Department of Private
Insurance Supervision
21, E. Venizelos Avenue 102 - 50
Athens

GREECE

www.bankofgreece.gr

FINLAND

Finanssivalvonta
Financial Supervisory
Authority
P.O. BOX 103 - 00101 Helsinki

www.finanssivalvonta.fi

HUNGARY

Magyar Nemzeti Bank
(Hungarian National Bank)
1534 Budapest BKKP Pf. 777
HUNGARY

www.mnb.hu

IRELAND

Central Bank of Ireland
P.O. BOX 559 New Wapping
Street,
Nort Wall Quay – Dublin 1

www.centralbank.ie

ICELAND

Financial Supervision
Authority of the Centrak
Bank of Iceland Reykjavik
(Fjarmalaeftirlitit Seolabanka
Islands)

Kalkofnsvegur 1 – 101 Reykjavik
ICELAND

www.sedlabnki.is

www.cb.is

ITALY

Istituto per la Vigilanza sulle
Assicurazioni (IVASS)
Servizio di Vigilanza
Intermediari Assicurativi
Via del Quirinale, 21 - 00187
Rome

ITALY

www.ivass.it

LIECHTENSTEIN

Financial Market Authority
(FMA)
Landstrasse 109 P.O. BOX 279 -
LI - 9490 Vaduz PRINCIPALITY
OF LIECHTENSTEIN

www.fma-li.li

LITHUANIA

Bank of Lithuania
Supervision Service
Zirmuny g. 151 - LT - 09128
Vilnius

LITHUANIA

www.lb.lt

LUXEMBOURG

Commissariat aux Assurances
7 boulevard Joseph II - L - 1840
Luxembourg GRAND DUCHY
OF LUXEMBOURG

www.caa.lu

LATVIA

Latvijas Banka
K. Valdemara iela 2A – Riga –
LV – 1050 LATVIA

www.bank.lv

MALTA

Malta Financial Services
Authority
Notabile Road Attard BKR -
3000

MALTA

www.mfsa.com.mt

NORWAY

Finanstilsynet
(The Financial Supervisory
Authority Of Norway)
Revierstredet 3, Postboks 1187
Sentrum
N - 0107 Oslo
NORWAY
www.finanstilsynet.no

NETHERLANDS

Netherlands Authority for the
financial Markets
(Autoriteit Financiële Markten
– AFM)
Supervision Service Center
(Toezicht Service Centrum)
Vijzelgracht 50 P.O. Box 11723 –
1001 GS Amsterdam
NETHERLANDS

POLAND

Polish Financial Supervision
Authority
PL. Powstancow Warszawy 1 -

00-950 Warszawa POLAND
www.knf.gov.pl

PORTUGAL

Autoridade de Supervisão de
Seguros e Fundos de Pensões
Departamento de Autorizações
e Registo
Avenida da República nº 76 -
1600-205 Lisboa PORTUGAL
www.asf.pt

CZECH REPUBLIC

Czech National Bank
Na Příkopě 28 - 115 03 Praha 1
CZECH REPUBLIC
www.cnb.cz

ROMANIA

Financial Supervisory Authority
15th Splaiul Independentei 5th
District Bucharest 050092
ROMANIA
www.asfromania.ro

SLOVAKIA

National Bank of Slovakia
Imricha Karvasa, 1 813 25
Bratislava
SLOVAKIA
www.nbs.sk

SLOVENIA

Insurance Supervision Agency
TRG Republike 3 - 1000
Ljubljana
SLOVENIA
www.a-zn.si

SWEDEN

(Pour information uniquement. N'a pas adhéré au
protocole du Luxembourg)
Bolagsverket
(Swedish Companies
Registration Office)
SE-851 81 Sundsvall
SWEDEN
www.bolagsverket.se

2. List of authorities in charge of keeping the register of banking transactions intermediaries in the European Economic Area

Source: <http://ec.europa.eu>

GERMANY

Bundesanstalt für
Finanzdienstleistungsaufsicht
(Federal Financial Supervisory
Authority)
Graurheindorfer Str. 108 DE –
53117 Bonn
DEUTCHLAND
www.bafin.de

AUSTRIA

Financial Market Authority
(FMA)
Otto-Wagner-Platz 5 - AT -1090
Vienna
AUSTRIA
<https://www.fma.gv.at/>

BELGIUM

The Financial Services and
Markets Authority (FSMA)
Mortgage and credit providers
and intermediaries
Rue du Congrès-Congresstraat
12/14 - 1000 Brussels
BELGIUM
www.fsma.be

BULGARIA

Bulgarian National Bank
Commission for Consumer
Protection
1 Vrabcha Str. Floors 3, 4 and 5,
BF – Sofia 1000
BULGARIA
www.kzp.bg

CROATIA

Croatian National Bank
Trg Hrvatskih Velikana 3 10000
Zagreb
REPUBLIC OF CROATIA
www.hnb.hr/en

CYPRUS

Central Bank of Cyprus
80 Kenndy Avenue CY – 1076
Nicosia
CYPRUS
www.centbank.cy

DENMARK

Finanstilsynet (Danish Financial
Supervisory Authority)
Aarhusgade 110 DK 2100
Copenhagen DENMARK ø
www.dfsa.dk

SPAIN

Banco de España
C/Alcala, 48 28014 Madrid
SPAIN
www.bde.es

ESTONIA

The Financial Supervision
Authority (Finantsinspektsioon)
Sakala 4 Tallinn 15030
ESTONIA
www.fi.ee

FINLAND

The Finnish Financial
Supervisory Authority
(Finanssivalvonta)
Snellmaninkatu 6 P.O Box 103
00101 Helsinki FINLAND
www.finanssivalvonta.fi

GREECE

Bank of Greece
21E. Venizelos Avenue GR 102
50 Athens
GREECE
www.bankofgreece.gr

HUNGARY

The Central Bank of Hungary
(Magyar Nemzeti Bank)
1054 Szabadsag ter 9 1850
Budapest
HUNGARIA

www.mnb.hu

IRELAND

Central Bank of Ireland
Passporting Notifications
Consumer Protection Policy &
Authorisations

PO Box 559 Dublin 1

IRELAND

[www.centralbank.ie/
regulation/industry-sectors/
retailintermediaries/pages/
authorisationprocess.aspx](http://www.centralbank.ie/regulation/industry-sectors/retailintermediaries/pages/authorisationprocess.aspx)

ICELAND

The Central Bank of Iceland
Seolabanki
Kalfkofsvegi 1 101 Reykjavik
ICELAND

www.sedlabanki.is

ITALY

Organismo per la gestione
degli elenchi degli Agenti
in attivita finanziaria et dei
Mediatori creditizi
Via Galilei, n.3 00185 Roma
ITALY

www.organismo-am.it

LATVIA

Consumer Rights Protection
Center
Brivibas iela 55 Riga LV-1010
Latvija
LATVIA

www.ptac.gov.lv

LIECHTENSTEIN

Financial Market Authority
(FMA)
Landstrasse 109 PO BOX 279
9490 Vaduz LEICHTENSTEIN

www.avw.llv.li

LITHUANIA

The Bank of Lithuania
Gedimino ave. 6 LT 01103
Vilnius

LITHUANIA

www.lb.lt

LUXEMBOURG

Commission de Surveillance du
Secteur Financier (CSSF)
283 route d'Arlon 2991

Luxembourg
GRAND DUCHY OF
LUXEMBOURG

www.cssf.lu/

MALTA

Malta Financial Services
Authority
Notabile Road Attard BKR
3000,
MALTA

www.mfsa.com.mt

NORWAY

Finanstilsynet (The Norwegian
Supervisory Authority)
Revierstredet 3 PO Box 1187
Sentrum 0101 Oslo NORWAY

www.finanstilsynet.no

NETHERLANDS

Netherlands Authority for the
Financial Markets (AFM)
PO Box 11723 1001 GS
Amsterdam NETHERLANDS

www.afm.nl/en

POLAND

Polish Financial Supervision
Authority (KNF)
uL. Piekna 20 skr. poczt.
419 00-549 Warszawa POLAND

www.knf.gov.pl/en/

PORTUGAL

Bank of Portugal
Rua do Comercio 148. 1100-150
Lisboa PORTUGAL

www.bportugal.pt

CZECH REPUBLIC

The Czech National Bank
Na Prikope 28 CZ – 115 03 Praha 1
CZECH REPUBLIC

www.cnb.cz

ROMANIA

National Authority for
Consumers
Autoritatea Nationala pentru
Protectia Consumatorilor
72 Aviatorilor Blv, Sector 1 RO-
Bucharest ROMANIA

www.anpc.ro

SLOVENIA

Bank of Slovenia
Slovenska 35 SI – 1505
Ljubljana
SLOVENIA

www.bsi.si/en

SLOVAKIA

National bank of Slovakia
Narodna Banka Slovenska
Imricha Karvasa 1 SK – 813 25
Bratislava SLOVAKIA

www.nbs.sk/

SWEDEN

Finansinspektionen
Box 7821 SE- 103 97 Stockholm
SWEDEN

LIST OF ABBREVIATIONS

- **ACPR:**
Prudential Control and Resolution Authority - *Autorité de contrôle prudentiel et de résolution*
- **AFIB:**
French Bankinsurance Intermediaries Association - *Association Française des Intermédiaires en Bancassurance* - a professional association approved by the ACPR
- **AGA:**
Official insurance agent
Agent général d'assurance
- **ALPSI:**
Tied agent of investment service providers
Agent lié de prestataire de service d'investissements
- **AMF:**
Financial Markets Authority - *Autorité des marchés financiers*
- **ANACOFI - CIF:**
National Association of Financial Investment Advisors - *Association nationale des conseils financiers* - *Conseillers en investissements financiers*
- **ANACOFI courtage:**
ACPR-approved professional association
- **APIC:**
Professional Association of Credit Intermediaries (*Association Professionnelle des Intermédiaires en crédits*)
- **Association Courtensia:**
ACPR-approved professional association
- **CIF:**
Financial investment advisor - *Conseiller en investissements financiers*
- **CIP:**
Crowdfunding advisor - *Conseiller en investissements participatifs*
- **CJN:**
National Criminal Database - *Casier judiciaire national*
- **CMF:**
French Monetary and Financial Code - *Code monétaire et financier*
- **CNCIF:**
National Chamber of Financial Investment Advisors - *Chambre nationale des conseillers en investissements financiers*
- **CNCEF Assurance:**
National Chamber of Financial Expert Advisors - *Chambre Nationale des Conseils Experts Financiers* - a professional association approved by the ACPR
- **CNCEF Crédit:**
ACPR-approved professional association
- **CNCGP:**
National Chamber of Wealth Advisors - *Chambre nationale des conseils en gestion de patrimoine* - an ACPR-approved professional association
- **COA:**
Insurance or reinsurance broker
Courtier d'assurance ou de réassurance
- **COBSP:**
Banking transactions and payment services broker - *Courtier en opérations de banque et en services de paiement*
- **Compagnie des CGP-CIF:**
Association of independent wealth advisors - *Compagnie des conseils en gestion de patrimoine*
- **La Compagnie des IAS:**
ACPR-approved professional association
- **La Compagnie des IOB:**
ACPR-approved professional association
- **DOM:**
Overseas departments (Guadeloupe, Guyana, Martinique, Mayotte and Reunion) and certain overseas territories including Saint Barthélemy, Saint Martin, and Saint Pierre et Miquelon.
Source: Art. L. 500-1 of the French Insurance Code, amended by Order no. 2008-698 of 11 July 2008.
- **ENDYA:**
ACPR-approved professional association
- **IAS:**
Insurance intermediary - *Intermédiaire en assurance*
- **IEDOM:**
Overseas departments issuing institution
Institut d'émission des départements d'Outre-Mer
- **IEOM:**
Overseas territories issuing institution
Institut d'émission d'Outre-Mer
- **IFP:**
Crowdfunding intermediary - *Intermédiaire en financement participatif*
- **IOBSP:**
Intermediary in banking transactions and payment services - *Intermédiaire en opérations de banque et en services de paiement*
- **LE:**
Freedom of establishment - *Libre établissement*
- **FPS:**
Freedom to provide services - *Libre prestation de services*
- **MA:**
Insurance agent - *Mandataire d'assurance*
- **MAL:**
Tied insurance agent
Mandataire d'assurance lié
- **MIA:**
Agent of an insurance intermediary
Mandataire d'intermédiaire d'assurance
- **MIOBSP:**
Agent of an intermediary in banking transactions and payment services
Mandataire d'intermédiaire en opérations de banque et en services de paiement
- **MOBSP:**
Non-exclusive agent in banking transactions and payment services - *Mandataire non exclusif en opérations de banque et en services de paiement*
- **MOBSPL:**
Exclusive agent in banking transactions and payment services - *Mandataire exclusif en opérations de banque et en services de paiement*
- **NAF:**
Nomenclature of French businesses (published by INSEE) - *Nomenclature d'activités française (INSEE)*
- **PM:**
Legal entity - *Personne morale*
- **PP:**
Natural person - *Personne physique*
- **PSI:**
Investment services provider - *Prestataire de service d'investissements*
- **RCS:**
Trade and Companies Register - *Registre du commerce et des sociétés*
- **RNCP:**
National Directory of Professional Qualifications - *Répertoire national des certifications professionnelles*
- **SP:**
Payment services
- **TOM:**
French overseas territories
- **Votrasso:**
ACPR-approved professional association



THE SINGLE REGISTER OF INSURANCE,
BANKING AND FINANCIAL INTERMEDIARIES

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Organisation established by Article L. 512-1 of the French Insurance Code. Articles of association approved by order of the Minister of the Economy dated 3 November 2006. Association governed by the Law of 1 July 1901 - Prefecture declaration no. 2000.00881

