

ANNUAL REPORT 2024



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





SINGLE REGISTER OF INSURANCE, BANKING AND FINANCE INTERMEDIARIES

ANNUAL REPORT **2024**

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

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Foreword by the Chairman

With an overall increase of 1.2% compared to the previous year, 2024 can be seen as a year of stability, or even continuity. Indeed, the change in the number of registrations since the end of 2022 is around +0.4%, on average.

At 31 December 2024, 118,308 registrations were recorded in the Orias Register, representing 69,970 professionals.

With two years' hindsight, these figures show that the Brokerage Reform and its requirements, in force since 1 April 2022, which resulted in an annual renewal rate significantly lower than the average in 2023 (89% instead of 95%), were only a temporary setback, one that has since been offset.

This initial observation must nevertheless be qualified, depending on the categories and sectors of activity.

Thus, with regard to brokers in banking and payment services, there was concern that the downward trend (-9.6% in 2023) would continue without a significant reversal of the economic difficulties related to credit distribution. That is the case. Credit brokers have seen their headcount drop again (-5.1%) in 2024, as did representatives of banking intermediaries (-2.9% and -8.1% in 2023). However, it should be noted that the situation is leading, to a certain extent, to the restructuring of distribution networks, which are now focused on insurance representatives.

In the field of insurance, a merger between two major players led to a substantial increase in the number of insurance representatives (+19.1%). Insurance intermediary representatives are growing at a more limited pace (+2.5%). General insurance agents and brokers are, for their part, pillars of stability (<1%).

For financial investment advisors and tied agents of investment services providers, their growth is around 5%, continuing to show a momentum already seen in 2023.

Finally, the 78 crowdfunding intermediaries still registered in the Orias Register indirectly confirm that the European Register, with which the majority of these players must now register, has fulfilled its role.

In conclusion, the overall linear trend in the number of Orias registrations must not obscure developments unique to each business.

Vincent Besneux
Chairman of Orias

2024 IN SUMMARY



KEY FIGURES

**CHANGE IN NUMBER
OF REGISTERED INTERMEDIARIES:**

1 %

TOTAL REGISTERED INTERMEDIARIES:

69,970

**CHANGE IN THE NUMBER
OF REGISTRATIONS:**

1.2 %

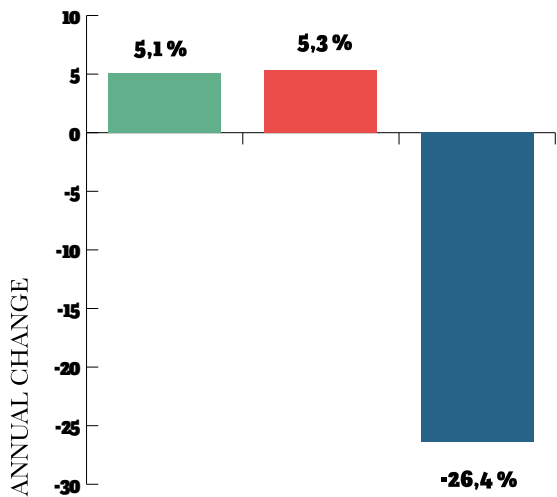
TOTAL REGISTRATIONS AT 31/12/24:

118,308



REGISTRATIONS OF FINANCIAL INTERMEDIARIES

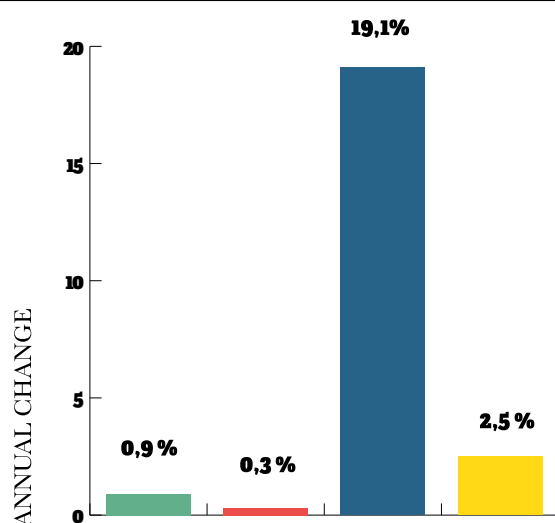
	31/12/23	31/12/24
● FINANCIAL ADVISORS	6,710	7,054
● INVESTMENT SERVICE PROVIDER TIED AGENTS	4,159	4,378
● CROWDFUNDING INTERMEDIARIES	106	78





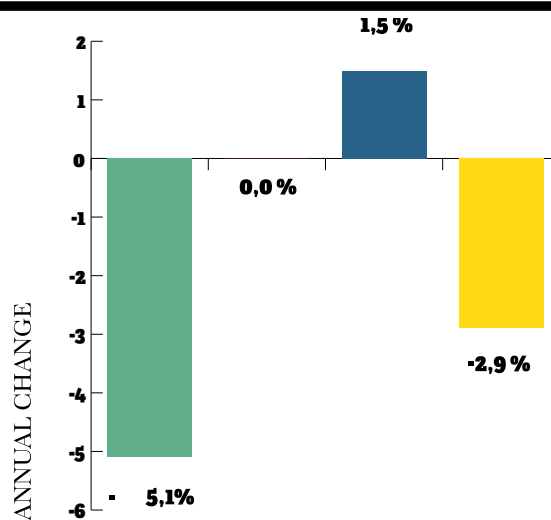
REGISTRATIONS OF INSURANCE INTERMEDIARIES

	31/12/23	31/12/24
INSURANCE BROKERS	26,722	26,953
GENERAL INSURANCE AGENTS	11,847	11,882
INSURANCE REPRESENTATIVES	2,715	3,233
INSURANCE INTERMEDIARY REPRESENTATIVES	28,972	29,710



REGISTRATIONS OF BANKING AND PAYMENT SERVICES INTERMEDIARIES

	31/12/23	31/12/24
BANKING AND PAYMENT SERVICES BROKERS	6,294	5,975
BANKING AND PAYMENT SERVICES NON-EXCLUSIVE REPRESENTATIVES	11,160	11,155
BANKING AND PAYMENT SERVICES EXCLUSIVE REPRESENTATIVES	3,884	3,942
BANKING AND PAYMENT SERVICES INTERMEDIARY REPRESENTATIVES	14,369	13,948








THE TYPICAL **INTERMEDIARY**

BREAKDOWN	FEMALE 22,7% / MALE 77,3%
AVERAGE AGE:	50 ANS
AVERAGE DURATION OF REGISTRATION:	7 ANS ET 1 MOIS
FORM OF PRACTICE:	LEGAL ENTITY 63% / NATURAL PERSON 37%
CONCENTRATION OF INTERMEDIARIES:	ÎLE-DE-FRANCE - AUVERGNE-RHÔNE-ALPES - OCCITANIE
PRINCIPAL ACTIVITY:	FINANCE AND INSURANCE 59%
COMBINED INSURANCE INTERMEDIARY AND BANKING & PAYMENT SERVICES INTERMEDIARY ACTIVITIES:	25,8%

KEY FIGURES

	NUMBER OF VISITS TO THE SITE WWW.ORIAS.FR : 2,24 M
	REQUESTS RECEIVED (REGISTRATIONS, MODIFICATIONS AND DELETIONS/DEREGISTRATIONS): 61,623
	FIRST REGISTRATION REQUESTS: 10,587





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1.

PRESENTATION OF ORIAS

1.1 STATE-DELEGATED MISSIONS

1.2 KEEPING AND UPDATING THE REGISTER

1.3 A PROFESSIONAL ASSOCIATION UNDER THE
SUPERVISION OF THE MINISTRY OF THE ECONOMY

1.4 ACTIVITY IN 2024

1.5 INTEGRITY CHECKS

1.1 - State-delegated missions

Before Orias. The French public authorities decided many 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 French 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, the Association of the List of Insurance Brokers (Association de la Liste des Courtiers en Assurance), gave its name to this list. The "ALCA List" 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. 512-1 and R. 512-3 of the Insurance Code entrust an organisation, having the status of 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 (formerly known as the 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 (known as the IDD) maintained the principle of a register of insurance intermediaries.

2013: expansion of missions (banking and payment services intermediaries and financial investment advisors). The Banking and Financial Regulations law no. 2010-1249 of 22 October 2010 extended the scope of Orias's responsibilities to the registration of banking and payment services intermediaries (IOBSP), financial investment

advisors (CIF) and tied agents of investment services providers. This law included the removal of the database of direct marketers of banking and financial services held jointly by the ACPR and the AMF as of 1 January 2013. The launch date for the Single Register of Insurance, Banking and Finance Intermediaries was fixed at 15 January 2013 in an order by the Minister for the Economy on 20 December 2012. Order No. 2016-351 of 25 March 2016 on consumer credit agreements relating to residential real estate applicable to banking and payment services intermediaries (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 scope. Since 1 October 2014, Orias has assumed the task of registering crowdfunding advisors (CIP) and crowdfunding intermediaries (IFP). However, as of 10 November 2023, only IFP that donate and lend free of charge remain registered in the Orias register. European Regulation No. 2020/1503 on the status of European crowdfunding service provider (ECSP) has created a new European register for them (see the websites of the AMF and ESMA).

Legal sources

The requirement to register intermediaries and the legal regimes governing their respective activities are set by:

- the French Insurance Code. Book V (Registration of IAS: Art. L. 512-1)
- the French Monetary and Financial Code Book V (Registration of IOBSP, CIF, ALPSI, IFP: Art. L. 546-1)
- the AMF General Regulation (financial investment advisors)
- Non-codified orders

1.2 - Keeping and updating the Register

Public information and registration management. Article R. 512-3 of the French Insurance Code and Article R. 546-1 of the French Monetary and Financial Code entrusts Orias with "the establishment, maintenance and updating of the Register".

Orias therefore receives "applications for registration or registration renewal and decides on these applications". It "carries out deletions from the Register or withdraws registrations" 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). As from 1 July 2016, Orias has the legal authority to manage notifications of cross-border practice in the European Economic Area concerning real estate loan intermediaries.

Finally, Orias is responsible for publishing the Register of Insurance, Banking and Finance 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)**

GENERAL INSURANCE AGENTS (AGA)	Natural persons or legal entities mandated as general insurance agents, subject to a contractual obligation to work 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 with one or more insurance companies.
INSURANCE REPRESENTATIVES (MA) / TIED INSURANCE REPRESENTATIVES (MAL)	Natural persons and legal entities other than general insurance agents, holding a mandate from an insurance undertaking; whether or not they are subject to a contractual obligation to work exclusively with one or more insurance undertakings, including under the freedom of establishment and the freedom to provide services in the European Union.
INSURANCE INTERMEDIARY REPRESENTATIVES (MIA)	Natural persons or legal entities mandated by an intermediary registered in one of the three aforementioned categories as well as an intermediary in France with a European passport.
<p><i>Note: MA/MAL and MIA are not authorised to manage claims (except for Credit Institutions or certain insurance lines). See French Insurance Code, Art. R. 511-2) and, where applicable, the physical collection of premiums or contributions, and, in addition, with regard to life insurance and endowment policies, the physical remittance of sums due to policyholders or beneficiaries.</i></p> <p><i>MAL: the responsibility of the contracting insurance company which registers tied representatives to oversee their registration and the activities they carry out (French Insurance Code, Art. L. 550-1).</i></p>	

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

BANKING AND PAYMENT SERVICES BROKERS (COBSP)	Act under a client mandate and do not accept 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 relation to its lending activities, or a management company concerning its AIF management activities referred to in Article L. 511-6 and are not subject to any contractual obligation to work exclusively with one of these companies.
BANKING AND PAYMENT SERVICES EXCLUSIVE REPRESENTATIVES (MOBSPL or MBE)	Act under a mandate from a credit institution, a financing company, a payment institution, an electronic money institution providing payment services, a crowdfunding intermediary, or an insurance undertaking in the context of its lending activities, or a management company in connection with its activities concerning AIF management mentioned in Article L. 511-6 and which are subject to a contractual obligation to work exclusively with one of these companies for a specific category of banking or payment services.
BANKING AND PAYMENT SERVICES NON-EXCLUSIVE REPRESENTATIVES (MOBSP or MBNE)	Operate under one or more non-exclusive mandates issued by one or more credit institutions, financing companies, payment institutions, electronic money institutions that provide payment services, crowdfunding intermediaries, insurance companies in connection with their lending activities or management companies in connection with their AIF management activities referred to in Article L. 511-6.
BANKING AND PAYMENT SERVICES INTERMEDIARY REPRESENTATIVES (MIOBSP)	Act by virtue of mandates issued by the three preceding categories.
<p><i>Note: Operation in an IOBSP category is exclusive of another except for banking transactions of a different nature (consumer credit/debt consolidation/real-estate loans/reverse mortgages) or payment services.</i></p>	

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 fixed by the AMF General Regulation, and carry out other wealth management advisory activities.
INVESTMENT SERVICE PROVIDER TIED AGENTS (ALPSI)	Provide investment services: receipt and transmission of orders on behalf of third parties, guaranteed or non-guaranteed placements, and investment advice. Tied agents can also promote services supplied by the investment services provider, supply advice on these services and market investment services to clients on behalf of the provider.

Crowdfunding intermediaries.

Crowdfunding intermediation involves using a website to connect project owners with backers who finance their projects. The reform carried out by European Regulation 2020/1503 supplemented by Directive 2020/1504 of 7 October 2020 creates a single European status as a "crowdfunding service provider" (CSP). CSPs (formerly Crowdfunding advisors and intermediaries) are now required to register in their own Register. Only Crowdfunding Intermediaries (IFP), which are legal entities who provide free loans and donations, remain registered with Orias after 13 November 2023.

Registration conditions.

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

- Condition of integrity (see below);
- Condition of graduated and specific professional capacity in respect of registration categories;
- Condition of civil liability insurance (insurance coverage or activity carried out under the entire liability of a principal);
- Condition of financial capacity (financial guarantee or activity carried out under the entire liability of a principal);
- Condition of membership of a professional association (COA, MIA, COBSP MIOBSP, except as provided by law; CIF);
- Payment of the contribution due to the French Financial Markets Authority for financial investment advisors.

Integrity checks.

The provisions of Article L. 512-4 of the French Insurance Code and the provisions of Articles L. 519-3-3, L. 541-2, L. 545-4, and L. 548-4 of the French Monetary and Financial Code require persons registered with Orias not to have been definitively convicted of a series of crimes or offences 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 Articles R. 514-1 of the French Insurance Code and 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.

Furthermore, 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 or entity is not subject to the incapacity stipulated in this article is without prejudice to the competent authority's assessment of compliance with the conditions required for approval or authorisation to practice".

In practice, requests to access a criminal record (Bulletin No. 2) will be sent by "a secure means of telecommunication" to the national criminal database. 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, and date, town and country of birth.

If no record is held in the criminal database, the response "None" is returned. This means that the integrity condition has been met. However, if a sentence is recorded in the criminal database, the "paper" bulletin is sent to Orias for examination. Only the offences and crimes mentioned in Article L. 322-2 of the French Insurance Code and Article L. 500-1 of the French Monetary and Financial Code prohibit the exercise of insurance, banking, or financial intermediation for ten years from the final conviction.

In the event of a statement in contradiction with Articles L. 322-2 and/or L. 500-1 mentioned above, advance notice is sent to the individuals concerned, notifying them that they face deregistration and/or refusal of registration. The letter refers to the sentences in question and invites the persons concerned to send their comments in writing within a reasonable time period.

On expiry of this period, the Orias Registration Committee, informed of any comments, is able to take a decision to reject or cancel the registration of the persons in question, 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 the 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 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. 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 (ACPR - Autorité de Contrôle Prudentiel et de Resolution) and the French Financial Markets Authority (AMF - Autorité des Marchés Financiers). The Insurance Code and the Monetary and Financial Code specify the exchange of information between the authorities and Orias.

Thus, 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 the Orias mission; an offence committed by an intermediary likely to lead to deregistration from the Register; information likely to fall within the scope of Article L. 512-2 of the French Insurance Code;
- the authorities make use of their sanctioning powers;

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.

ACPR-Orias agreement.

On 16 December 2016, Orias signed an agreement with the ACPR concerning the periodic transfer of data relating to insurance, banking and payment services intermediaries as well as crowdfunding intermediaries, to be implemented in 2017.

These bi-monthly exchanges are held according to a schedule established annually, taking into account the provisional schedule of Registration Committee meetings.

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

In addition, the persons subject to ACPR supervision, referred to in Article L. 612-2 11-1°, 3° and 4° of the French Monetary and Financial Code, are subject to a contribution for audit costs, which is paid 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 Banking and Payment Services Intermediary categories, or in the Crowdfunding Intermediary category was fixed at 150 euros by order of the Minister for the Economy on 26 April 2010. Persons simultaneously practising as an intermediary in banking and payment services and an insurance or reinsurance broker or another activity subject to a contribution to the ACPR shall only pay one contribution.

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

Financial advisors and crowdfunding advisors are similarly subject to control by the AMF pursuant to Article L. 621-9 II 10° and 10 bis of the French Monetary and Financial Code. Consequently, they are liable for a contribution provided for in Article L. 621-5-3-11-4 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, correct 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, financial advisors and crowdfunding advisors pay the aforementioned contribution due to the AMF to Orias. This payment finalises the registration and yearly renewal.

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	Other	AMF
2020	109	29	2	5	81
2021	111	31	2	4	53
2022	70	11	1	3	34
2023	67	12	1	1	15
2024	72	19	2	3	17

1.3 - A professional association under the supervision of the Ministry of the Economy

Association governed by the Law of 1901. Orias is a not-for-profit organisation in accordance with the French law of 1901, and for which the articles of association are ratified by ministerial order, called "*Orias - Organisme pour le registre des Intermediaries en assurance*" (Orias - Organisation for the register of insurance intermediaries).

Registration Committee. The articles of association establish a Registration Committee responsible for entries, deletion of entries, and removal from the list. 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 term of office of the members of the Registration Committee shall be five years pursuant to Article R. 512-3, V of the French Insurance Code.

In respect of the professionals mentioned 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 principal member and one substitute member appointed by the French Association of Banking Intermediaries (AFIB - Association Française des Intermédiaires en Opérations de Banque),
- Two principal members and two substitute members appointed by the National Federation of Associations of General Insurance Agents (AGEA - Federation 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 Insurance Brokers (Planète SCCA - Chambre Syndicale des Courtiers d'Assurance).

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

- Three principal members and three substitute members are appointed by the French Association of Credit Institutions and Investment Companies (AFECEI - Association Française des Etablissements de Crédit et des Entreprises d'investissement),
- One principal member and one substitute member are appointed by the National Association of Financial Advisors - Financial Investment 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 Management Advisors (CNCGP - Chambre Nationale des Conseils en Gestion de Patrimoine), one principal member and one substitute member appointed by the French Banking Federation (FBF - Federation Bancaire Française),
- Three principal representatives and three substitute members are appointed by the French Insurance Federation (FFA - Fédérations Française de l'Assurance); one principal representative and one substitute member are appointed by the French Mutual Insurance Federation (FNMF - Fédérations Nationale de la Mutualité Française)

The members of the Registration Committee and all persons responsible for examining applications 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 association.

Board of Directors. The association is managed by a Board of Directors, the composition of which is fixed as follows by the articles of association (dated 4 April 2023):

- Two principal directors and two substitute directors appointed by the AFECEI,
- Two principal directors and two substitute directors are appointed by the AGEA,
- Two principal directors and two substitute directors are appointed by PLANETE CSCA,
- Two principal directors and two substitute directors appointed by the French Insurance Federation,
- For IOBSP, one principal director and one substitute director are appointed by the IOBSP professional bodies with representatives on the Registration Committee,
- For CIF, one principal director and one substitute director are 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 alternatively each year to one of the two bodies represented on the Registration Committee. Likewise, In the event that CIF directors are not appointed jointly, the posts of principal director and substitute director will be allocated alternatively 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 association draws up a balance sheet, profit and loss statement, and notes to the accounts. A statutory auditor certifies these statements.

Under the supervision of the Ministry of the Economy. The association is 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 meeting and any other body created by the association's articles of association (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 association 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 ruling of 12 December 2018 sets the amount of these fees at 25 euros per category. It is recalled that registration fees were initially set at 50 euros and were reduced following efficiency gains in the management of applications.

Furthermore, entering/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 applications, 12 employees on open-ended 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 three to five advisors is available to professionals. These staff are placed under the responsibility of a salaried Secretary General. In view of the number of registration applications to be processed, a distinction has been made between the examination of applications and their validation.

The examination of registration applications has been delegated to the Secretary General of Orias. The Secretary General and their teams are therefore responsible for preparing applications so that only complete files are presented to the Committee. This concept of a complete file 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 validating registrations.

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

Digitisation. 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 set up with Orias "partners". These are:

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

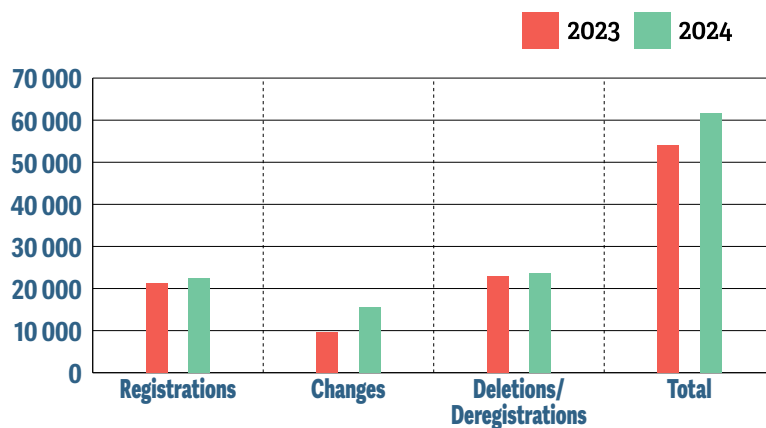
These "own account" procedures speed up registrations and especially renewals.

1.4 - Activity in 2024

All requests. In total, for 2024, Orias received 61,623 requests regarding all management actions, representing an average of 5,135 requests per month.

NUMBER OF REQUESTS 2023–2024

Requests	2023	2024
Registrations	21,337	22,480
Changes	9,674	15,618
Deletions/Deregistrations	23,042	23,525
Total	54,053	61,623



Applications for registration.

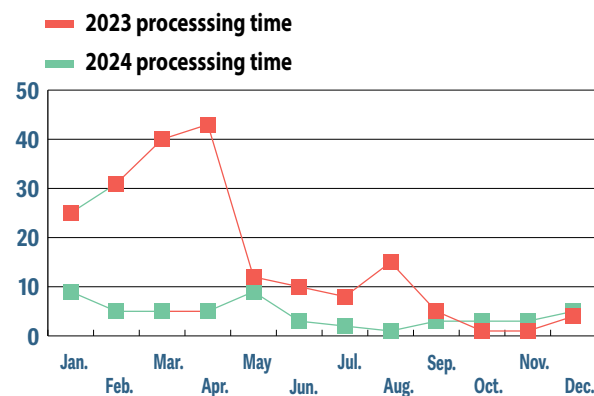
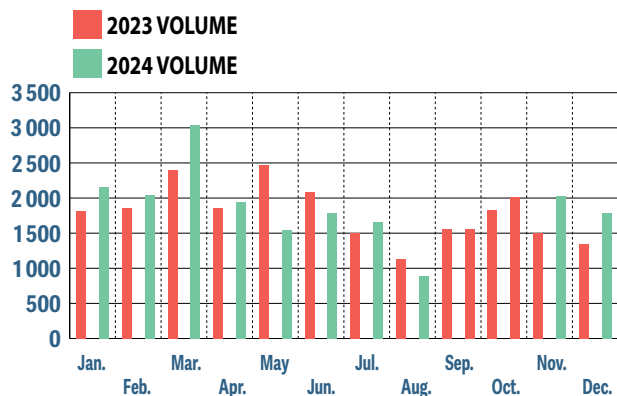
In total, for 2024, Orias received 22,480 registration requests, or an average of 1,873 requests per month.

Registration requests from legal entities with no previous record (no Orias number): 10,587 (58%).

Validation rate: 81%

Average processing time: 4 days

REGISTRATION REQUESTS 2024-2023



Registrations	2023 volume	2023 processing time	2024 volume	2024 processing time
January	1,815	25	2,157	9
February	1,855	31	2,047	5
March	2,384	40	3,042	5
April	1,852	43	1,943	5
May	2,465	12	1,549	9
June	2,085	10	1,782	3
July	1,500	8	1,656	2
August	1,135	15	897	1
September	1,566	5	1,557	3
October	1,834	1	2,020	3
November	1,504	1	2,036	3
December	1,342	4	1,794	5
TOTAL	21,337	195	22,480	53



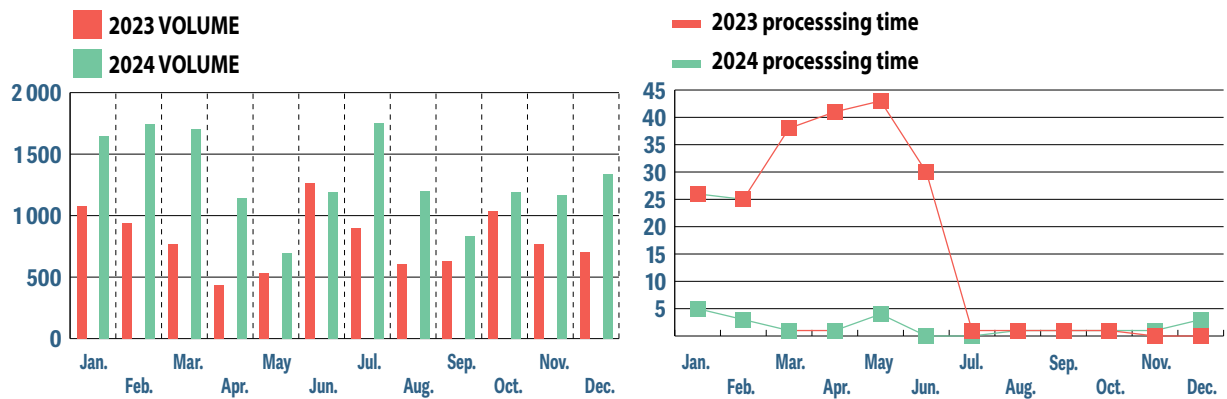
Change requests.

In 2024, Orias received a total of 15,618 change requests, or an average of 1,302 requests per month.

Validation rate: 88.5 %

Average processing time: 2 days

CHANGE REQUESTS 2024-2023



Changes	2023 volume	2023 processing time	2024 volume	2024 processing time
January	1,078	26	1,657	5
February	943	25	1,747	3
March	769	38	1,706	1
April	434	41	1,143	1
May	534	43	695	4
June	1,266	30	1,193	0
July	902	1	1,749	0
August	602	1	1,202	1
September	631	1	831	1
October	1,040	1	1,193	1
November	767	0	1,166	1
December	704	0	1,336	3
TOTAL	9,670	207	15,618	21

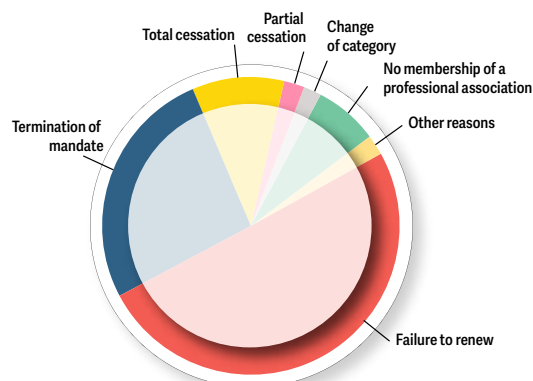
Requests for Deletions/Deregistrations.

In total, for 2024, Orias received 23,525 deletion/deregistration* requests, or an average of 1,960 requests per month.

Validation rate: 87.7% Average processing time: 2 days

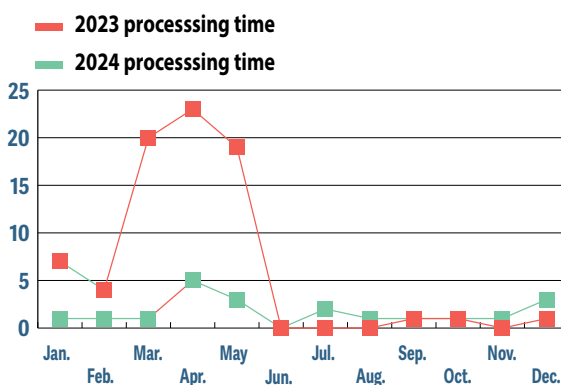
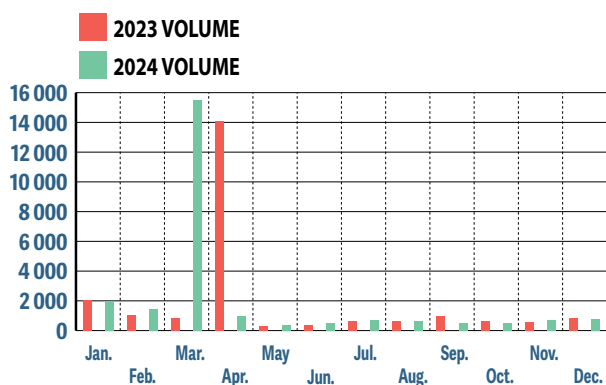
Reasons for deletion	%
Failure to renew	50 %
Termination of mandate	26 %
Total cessation	10 %
Partial cessation	2 %
Change of category	2 %
No membership of a professional association	7 %
Other reasons	2 %

* Deletions due to non-renewal: 8,823



REQUESTS FOR DELETIONS AND DEREGISTRATIONS 2024-2023

NB: the following graphs do not take into account deletions or deregistrations due to non-renewal.



	2023 volume	Processing time 2023	2024 volume	2024 processing times
January	2,040	7	1,952	1
February	1,046	4	1,428	1
March	867	20	5,700	1
April	596	23	971	5
May	287	19	383	3
June	380	0	507	0
July	643	0	690	2
August	638	0	628	1
September	969	1	507	1
October	656	1	501	1
November	582	0	695	1
December	835	1	740	3
Total	9,539	76	14,702	20

Requests for notifications.

In total, for 2024, Orias received 526 European notification requests, or an average of 44 requests per month (of which 261 were incoming notifications).

Validation rate: 93%

Average processing time: 4 days

Information for professionals.

In total, for 2024, Orias recorded:

- 41,953 incoming telephone calls,
- 88,215 emails.

Access of the public website www.orias.fr

The Orias website recorded 2.2 million visits in 2024 for 22,673,057 page views.



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 their criminal record (Bulletin No. 2), 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.

In 2024, 27,343 requests for criminal record checks were made following a registration or change request.

As part of its checks, the Registration Committee took, 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, 24 decisions refusing registration and 13 decisions to remove a category due to failure to comply with the condition of integrity as provided for in Articles L. 512-4 of the French Insurance Code, and L. 519-3-3, L. 541-7 of the French Monetary and Financial Code.

Some of those subject to refusal deregistration are now reinstated in the Single Register after undergoing “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 No. 2 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 letter with recorded delivery within 15 days of the decision. Upon receipt, 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 previously transmitted items. At the end of the amicable appeal process, 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 seen its decisions challenged 25 times before the administrative judge and has been successful in all cases.

2.

ANNUAL OBSERVATIONS



1. Increase in the amount of third-party liability insurance for insurance intermediaries. On 5 December 2023, the European Commission adopted a delegated act concerning Directive 2016/97 of 20 January 2016 on insurance distribution (the IDD), which amends the amounts for professional liability insurance and financial guarantee insurance applicable to insurance intermediaries. This option for adjustment, as stipulated by European law, is grounded in the principle of tracking inflation. Between 1 January 2018 and 31 December 2022, the European consumer price index provided for the Union by Eurostat increased by 20.32% (see 1st Recital of the Commission Delegated Regulation). The text brings the amounts to at least 1,564,610 euros per claim and 2,315,610 euros overall, for all claims incurred during a year for civil liability insurance. This delegated act was published in the Official Journal of the European Union on 20 March 2024. It applies from 9 October 2024. An order of 29 October 2024 brought the French Insurance Code into compliance with European law. Regarding the financial guarantee, also covered by the European text, it was not necessary to revise it in France. The minimum amount of €115,000, if funds are collected, remains applicable.

According to the observation made by Orias, this increase in coverage has not caused any difficulty in processing registration and renewal requests since its implementation, as the insurers involved in coverage have brought their policies into compliance with these new provisions.

2. Law no. 2023-973 of 23 October 2023 on green industry. The legal regime for life insurance and endowment contract mandates is derived from Law no. 2023-973 of 23 October 2023 on green industry. The new Article L. 132-27-3 states that: "Only intermediaries and insurance or capitalisation undertakings may act as representatives [...]". Consequently, new registrations were submitted to Orias to comply with this new obligation for professionals exercising a mandate who had not previously been registered with Orias.

3. Renewal (Reminder). The texts applicable to intermediaries provide that: "The renewal of the registration [...] is carried out on 1 March of each year. The renewal application shall be sent by the intermediary or the principal at least one month before the expiry of the registration". Acceptance of renewal applications in February is tolerated by Orias for operational purposes. We therefore invite professionals to proceed with their renewal in January for peace of mind.

3.

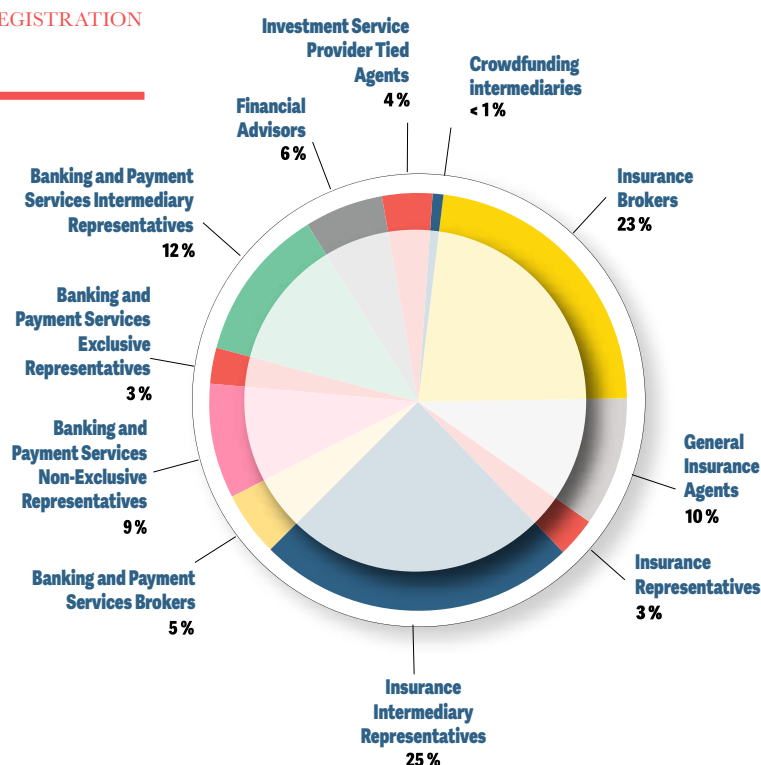
GENERAL DATA

3.1 - The intermediary in 2024

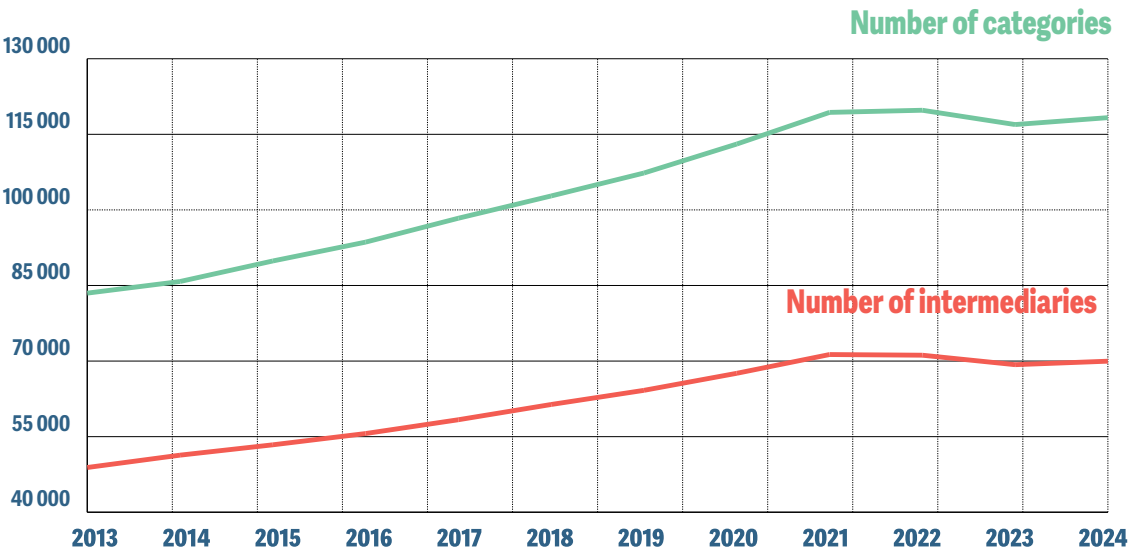
- Breakdown **Female (22,7%) / Male (77,3%)**
- Average age: **50**
- Average duration of registration: **7 years and 1 month**
- Form of practice: **Legal entity (63%) / Natural person (37%)**
- Concentration of intermediaries (3 main regions): **Ile-de-France; Auvergne-Rhône-Alpes; Occitanie**
- Principal activity: **Finance and Insurance**
- Combined IAS + IOBSP activities: **25,8%**

NUMBER OF INTERMEDIARIES AND REGISTRATIONS BY CATEGORY			
	31/12/23	31/12/24	Change 31/12/2023-31/12/2024
Number of registered intermediaries	69,277	69,970	1,0 %
Number of registrations in the category			
Insurance Brokers	26,722	26,953	0,9 %
General Insurance Agents	11,847	11,882	0,3 %
Insurance Representatives	2,715	3,233	19,1 %
Insurance Intermediary Representatives	28,972	29,710	2,5 %
Banking and Payment Services Brokers	6,294	5,975	-5,1 %
Banking and Payment Services Non-Exclusive Representatives	11,160	11,155	0,0 %
Banking and Payment Services Exclusive Representatives	3,884	3,942	1,5 %
Banking and Payment Services Intermediary Representatives	14,369	13,948	-2,9 %
Financial Advisors	6,710	7,054	5,1 %
Investment Service Provider Tied Agents	4,159	4,378	5,3 %
Crowdfunding Intermediaries	106	78	-26,4 %
Total number of registrations	116,938	118,308	1,2 %

BREAKDOWN BY REGISTRATION CATEGORIES



NUMBER OF INTERMEDIARIES AND CATEGORIES

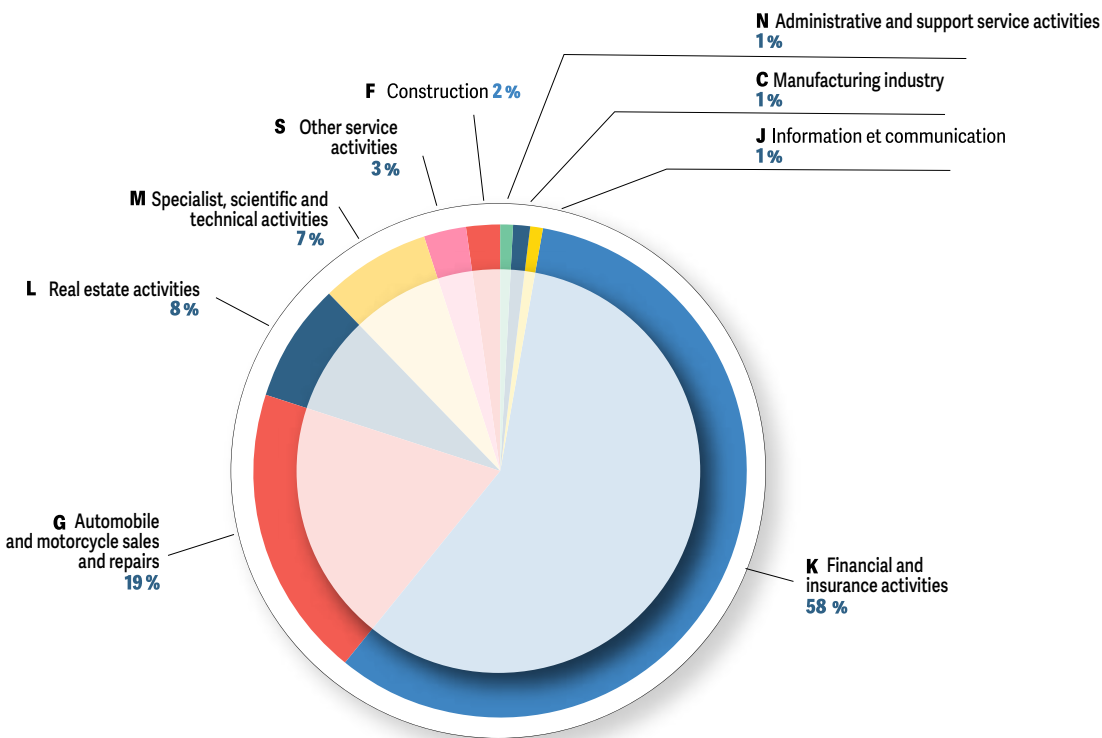


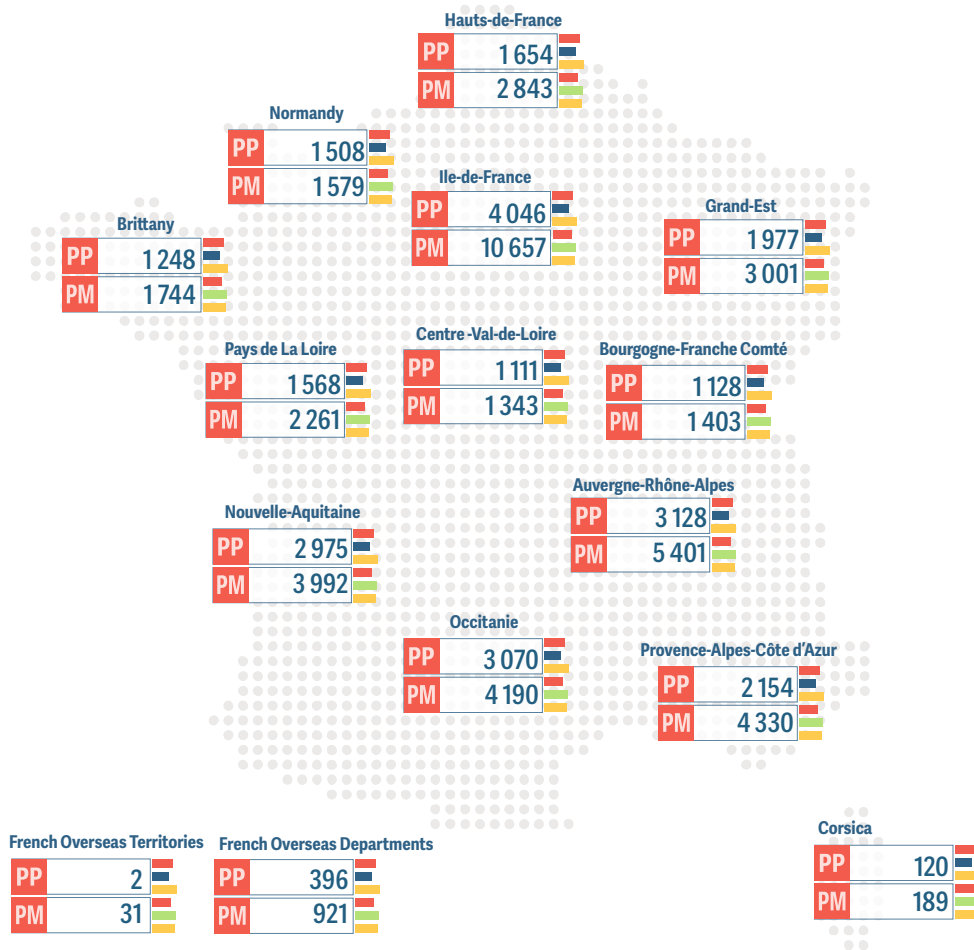
MAIN ACTIVITY BY CATEGORY

AGA	COA	MA/MAL	MIA	COBSP	MOBSP	MOBSPL	MIOBSP
94%	80%	59%	32%	55%	4%	15%	52%

Note:
Relevant intermediaries must declare their type of activity during the registration procedure with Orias.
The legal distinction between principal and ancillary practice does not apply to:
- Financial investment advisers who "• are persons exercising their usual profession" (French Monetary and Financial Code, Art. L. 541-1);
- Tied agents of investment services providers;
- Crowdfunding intermediaries.

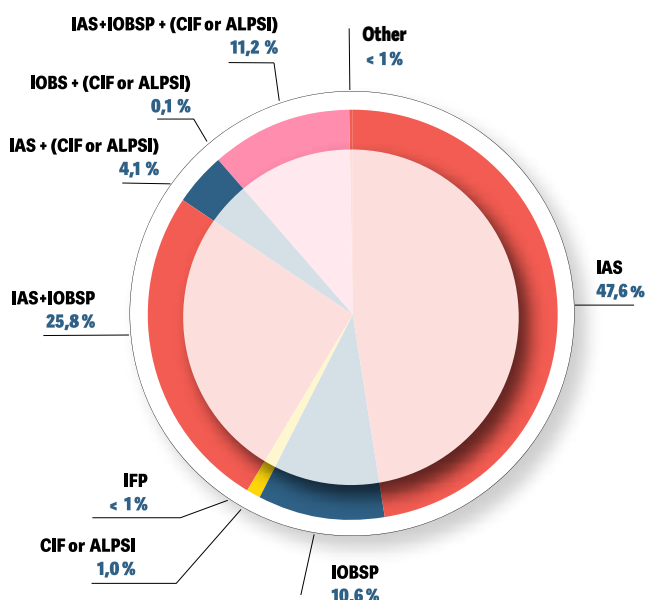
ACTIVITIES CARRIED OUT BY INTERMEDIARIES





LES INTERMÉDIAIRES PAR RÉGION					
	31/12/23	31/12/24			
Region	Total	Natural persons	Legal entities	Total	Change 2024/2023
Auvergne-Rhône-Alpes	8,387	3,128	5,401	8,529	1,7%
Bourgogne-Franche-Comté	2,500	1,128	1,403	2,531	1,2%
Brittany	2,914	1,248	1,744	2,992	2,7%
Centre-Val-de-Loire	2,396	1,111	1,343	2,454	2,4%
Corsica	317	120	189	309	-2,5%
Grand-Est	4,937	1,977	3,001	4,978	0,8%
Hauts-de-France	4,502	1,654	2,843	4,497	-0,1%
Ile-de-France	14,673	4,046	10,657	14,703	0,2%
Normandy	3,081	1,508	1,579	3,087	0,2%
Nouvelle-Aquitaine	6,896	2,975	3,992	6,967	1,0%
Occitanie	7,144	3,070	4,190	7,260	1,6%
Pays-de-la-Loire	3,772	1,568	2,261	3,829	1,5%
Provence-Alpes-Côte-d'Azur	6,458	2,154	4,330	6,484	0,4%
French Overseas Departments	1,257	396	921	1,317	4,8%
French Overseas Territories	43	2	31	33	-23,3%
France overall	69,277	26,085	43,885	69,970	1,0%

MULTIPLE REGISTRATIONS OF INTERMEDIARIES IN 2024



IAS	33,311	47,6 %
IOBSP	7,068	10,1 %
CIF or ALPSI	633	0,9 %
CIP or IFP	74	0,1 %
IAS + IOBSP	18,080	25,8 %
IAS + (CIF or ALPSI)	2,859	4,1 %
IOBSP + (CIF or ALPSI)	81	0,1 %
IAS + IOBSP + (CIF or ALPSI)	7,853	11,2 %
Other	11	0,0 %
Total	69,970	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 and payment services came into force on 1 April 2022. It shall apply to all new registrations falling within the scope of the Reform. When registrations were renewed for 2023, the Reform applied to all intermediaries concerned. Article R. 513-23 of the French Insurance Code provides that "The total number of professionals subject to the obligation to join shall be assessed on the basis of the data provided by the body referred to in Article L. 512-1, available as at 31 December of the previous year and published in its annual report".

Insurance Brokers Number belonging to an approved professional association as at 31 December 2024: **19,730**

Insurance Intermediary Representatives

Number belonging to an approved professional association as at 31 December 2024: **21,097**

Banking and Payment Services Brokers

Number belonging to an approved professional association as at 31 December 2024: **5,930**

Banking and Payment Services Intermediary Representatives

Number belonging to an approved professional association as at 31 December 2024: **11,838**

Professional associations: 8 professional associations have been approved by the French Prudential Supervisory and Resolution Authority (ACPR), including 7 for the insurance and banking sectors and 1 for the insurance sector only.

The official list is available on the ACPR website: <https://acpr.banque-france.fr/autoriser/associations-de-courtiers>

4. INSURANCE INTERMEDIARIES

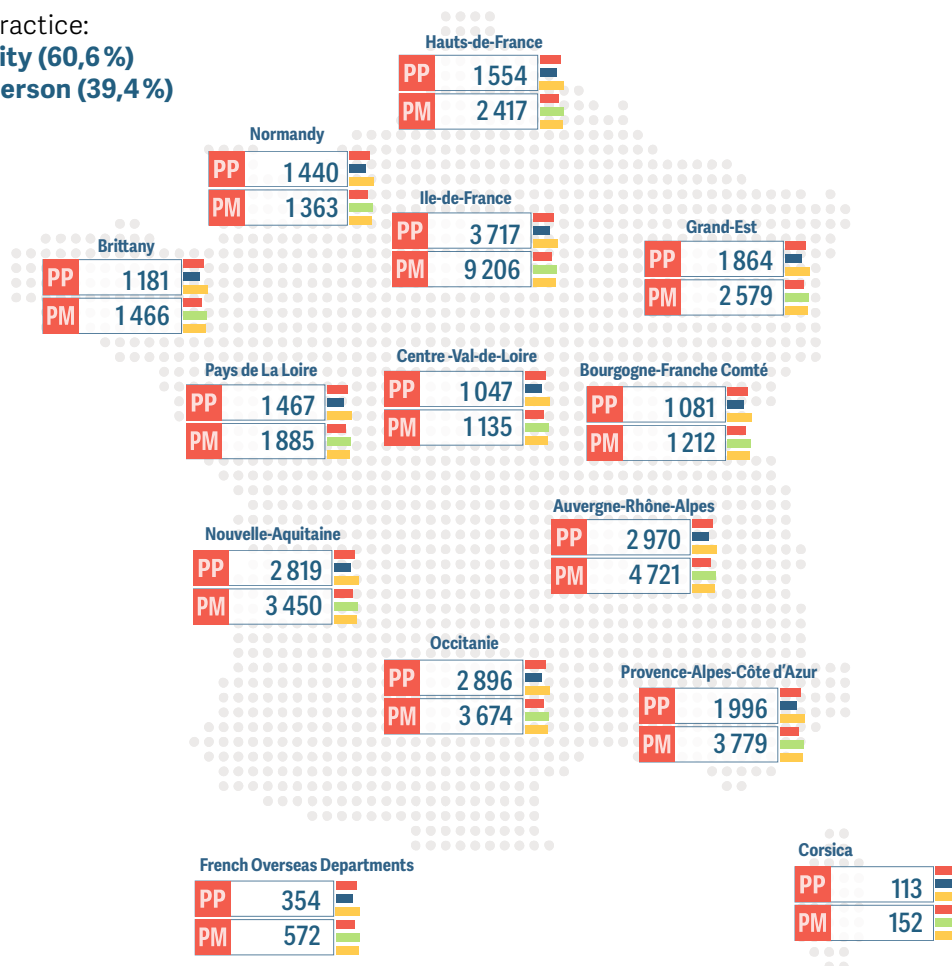
4.1 - General Insurance Intermediary Data

Number of insurance intermediaries
as at 31/12/24: **62,110**

Form of practice:

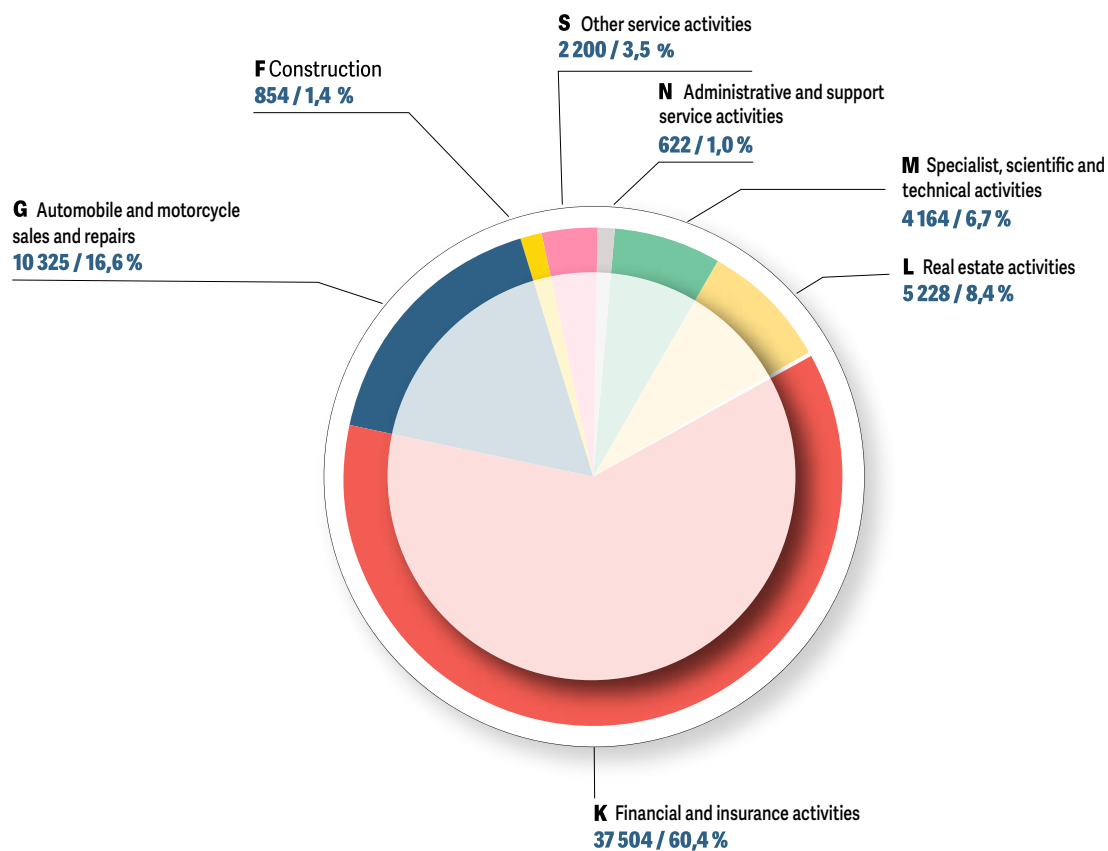
Legal entity (60,6%)

Natural person (39,4%)



INSURANCE INTERMEDIARIES BY REGION					
	31/12/23	31/12/24			
Region	Total	Natural persons	Legal entities	Total	Change 2024/2023
Auvergne-Rhône-Alpes	7,497	2,970	4,721	7,691	2,6 %
Bourgogne-Franche-Comté	2,238	1,081	1,212	2,293	2,5 %
Brittany	2,531	1,181	1,466	2,647	4,6 %
Centre-Val-de-Loire	2,122	1,047	1,135	2,182	2,8 %
Corsica	274	113	152	265	-3,3 %
Grand-Est	4,390	1,864	2,579	4,443	1,2 %
Hauts-de-France	3,961	1,554	2,417	3,971	0,3 %
Ile-de-France	12,816	3,717	9,206	12,923	0,8 %
Normandy	2,768	1,440	1,363	2,803	1,3 %
Nouvelle-Aquitaine	6,150	2,819	3,450	6,269	1,9 %
Occitanie	6,435	2,896	3,674	6,570	2,1 %
Pays-de-la-Loire	3,268	1,467	1,885	3,352	2,6 %
Provence-Alpes-Côte-d'Azur	5,728	1,996	3,779	5,775	0,8 %
French Overseas Departments	890	354	572	926	4,0 %
France overall	61,069	24,499	37,611	62,110	1,7 %

PRINCIPAL ACTIVITY

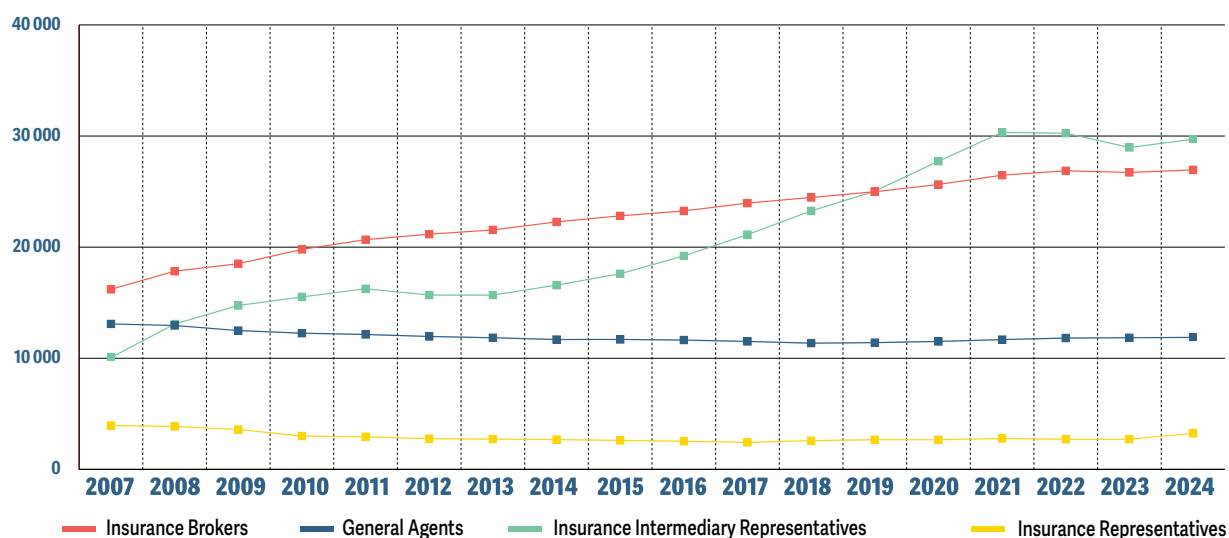


PRINCIPAL ACTIVITY		
Principal activity	Total at 31/12/ 2024	% at 31/12/ 2024
A Agriculture, forestry, fishing	48	0,1 %
C Manufacturing industries	234	0,4 %
D Production and distribution of electricity, gas, steam and conditioned air	25	0,0 %
E Production and distribution of water; sanitation, waste management and depollution	5	0,0 %
F Construction	854	1,4 %
G Automobile and motorcycle sales and repairs	10,325	16,6 %
H Transport and warehousing	179	0,3 %
I Accommodation and restaurants	40	0,1 %
J Information and communications	258	0,4 %
K Financial and insurance activities	37,504	60,4 %
L Real estate activities	5,228	8,4 %
M Specialist, scientific and technical activities	4,164	6,7 %
N Administrative and support service activities	622	1,0 %
O Public administration	64	0,1 %
P Education	105	0,2 %
Q Human health and social work	165	0,3 %
R Arts, entertainment and recreational activities	79	0,1 %
S Other service activities	2,200	3,5 %
Non-exploitable	11	0,0 %
Total	62,110	100 %

TRENDS IN INSURANCE REGISTRATIONS SINCE 2007

(TOTAL AS OF 31 DECEMBER)

31 December	Insurance Brokers	General Agents	Insurance Representatives	Insurance Intermediary Representatives
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
2024	26,953	11,882	3,233	29,710



TURNOVER

	2023		2024			
	Registrations	Cancellations	Registrations		Cancellations	
Insurance Brokers	2,455	-2,604	2,435	-1%	-2,204	-15%
General Insurance Agents	944	-919	896	-5%	-861	-6%
Insurance Representatives	539	-537	1,004	86%	-486	-9%
Insurance Intermediary Representatives	5,200	-6,484	5,316	2%	-4,578	-29%
Total insurance intermediaries	8,130	-9,345	8,240	1%	-7,198	-23%

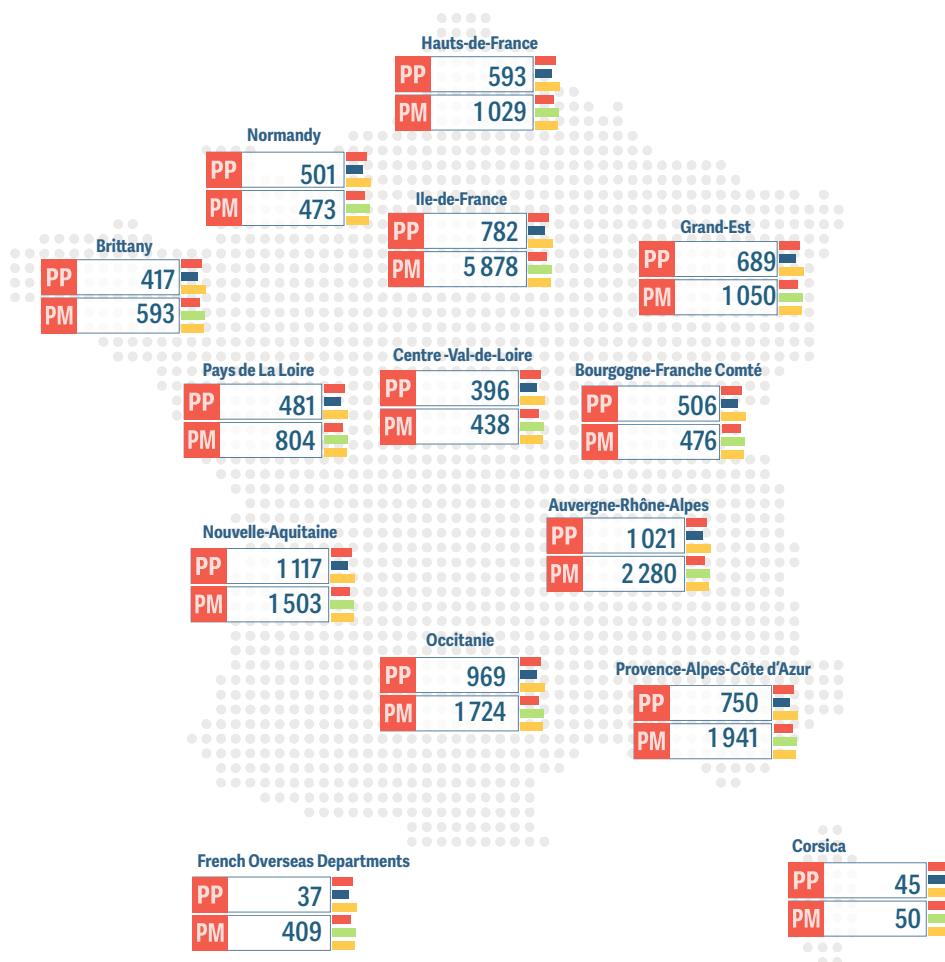
4.2 - Insurance or Reinsurance Brokers

Number of registrations at 31/12/24: **26,953**

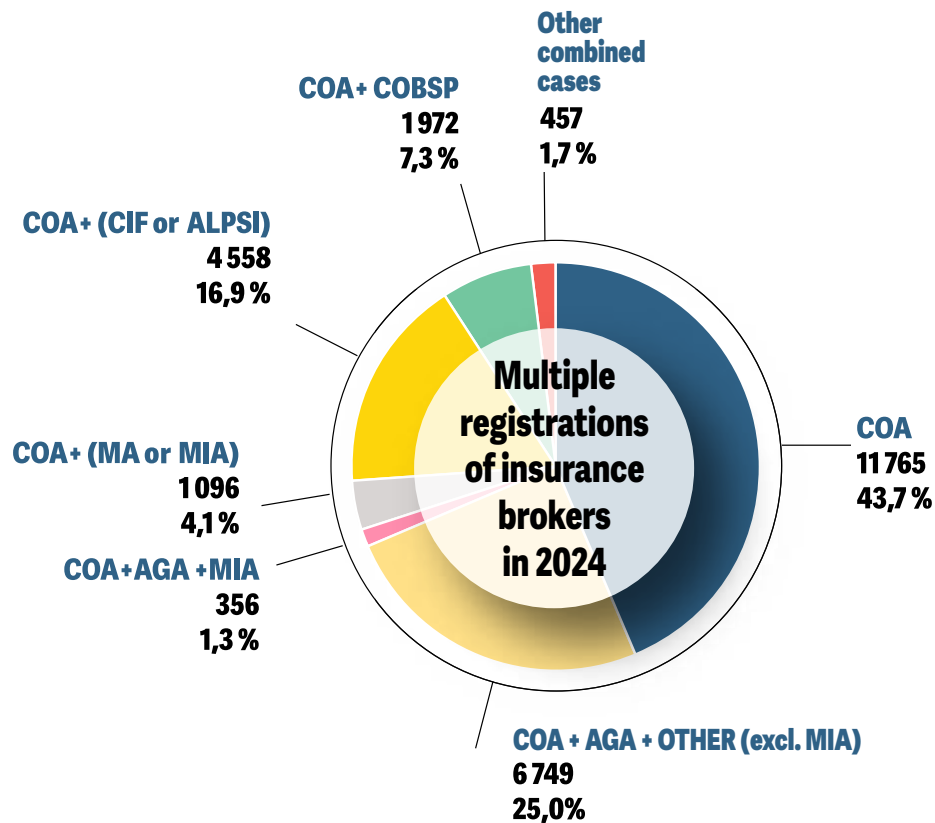
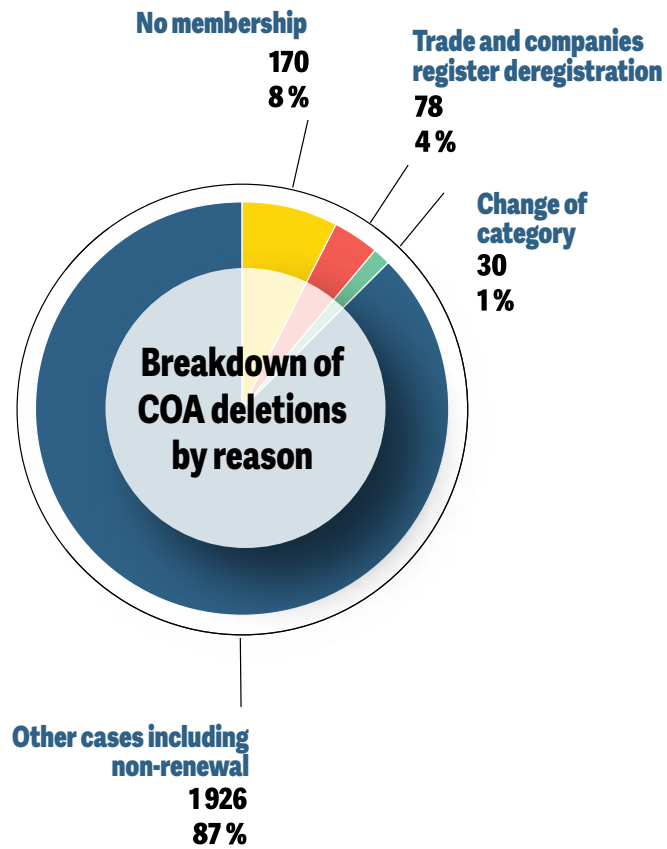
Form of practice: **Legal entity (69%) / Natural person (31%)**

Average duration of a COA registration: **8 years and 4 months**

Rate of coverage by a financial guarantee in the event of the receipt of declared funds: **59%**



INSURANCE BROKERS BY REGION					
	31/12/23	31/12/24			
Region	Total	Natural persons	Legal entities	Total	Change 2024/2023
Auvergne-Rhône-Alpes	3,269	1,021	2,280	3,301	1,0%
Bourgogne-Franche-Comté	966	506	476	982	1,7%
Brittany	1,023	417	593	1,010	-1,3%
Centre-Val-de-Loire	801	396	438	834	4,1%
Corsica	98	45	50	95	-3,1%
Grand-Est	1,700	689	1,050	1,739	2,3%
Hauts-de-France	1,610	593	1,029	1,622	0,7%
Ile-de-France	6,613	782	5,878	6,661	0,7%
Normandy	981	501	473	974	-0,7%
Nouvelle-Aquitaine	2,604	1,117	1,503	2,620	0,6%
Occitanie	2,654	969	1,724	2,693	1,5%
Pays-de-la-Loire	1,280	481	804	1,285	0,4%
Provence-Alpes-Côte-d'Azur	2,680	750	1,941	2,691	0,4%
French Overseas Departments	442	37	409	446	0,9%
France overall	26,721	8,304	18,648	26,953	0,9%



4.3 - General Insurance Agents

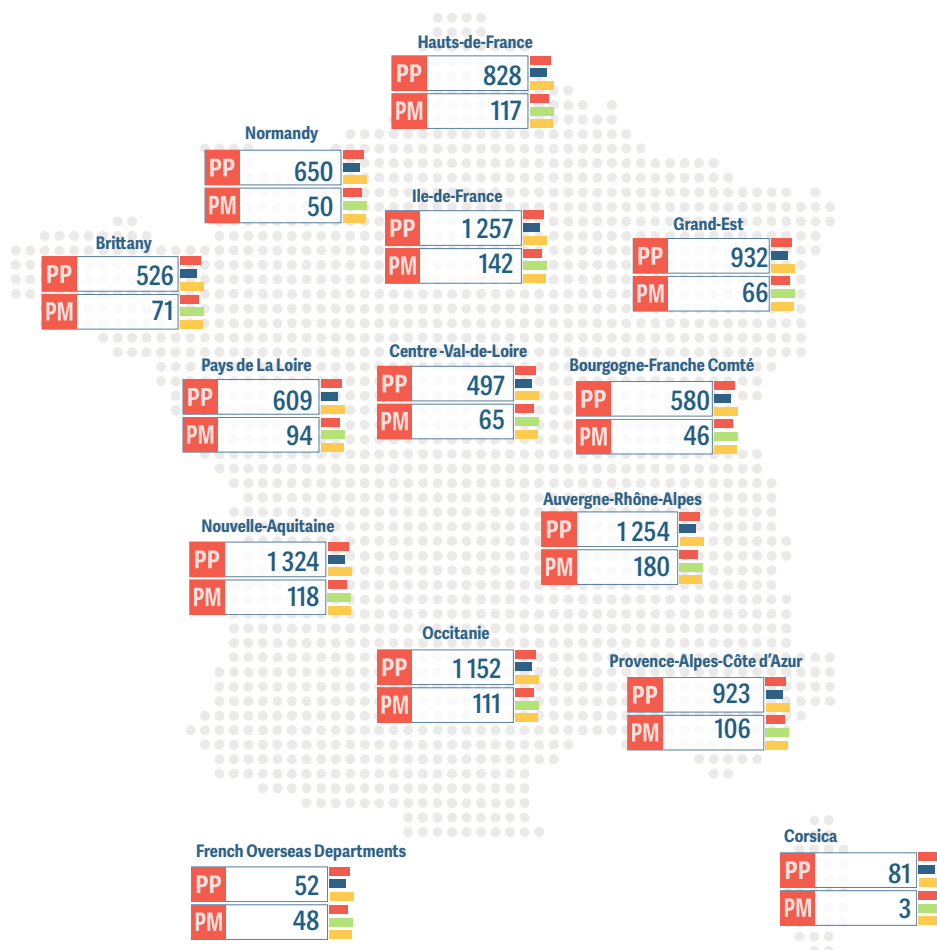
Number of registrations at 31/12/24: **11,882**

Form of practice: **Legal entity (90%) / Natural person (10%)**

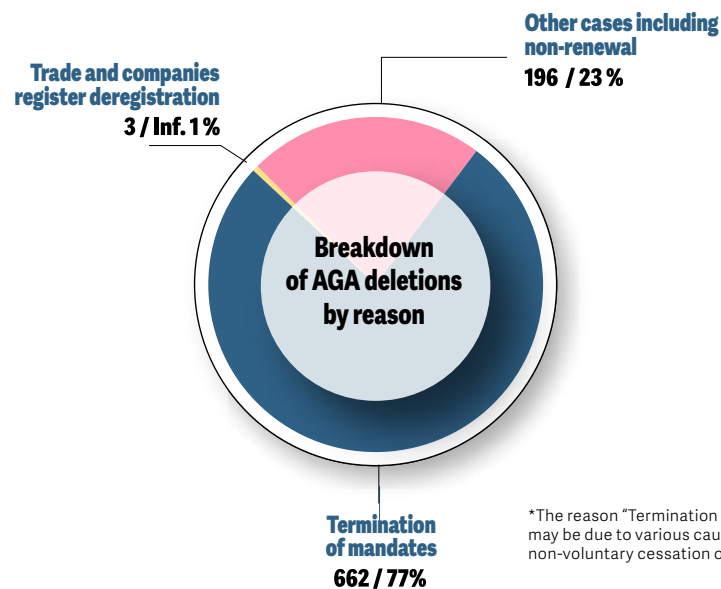
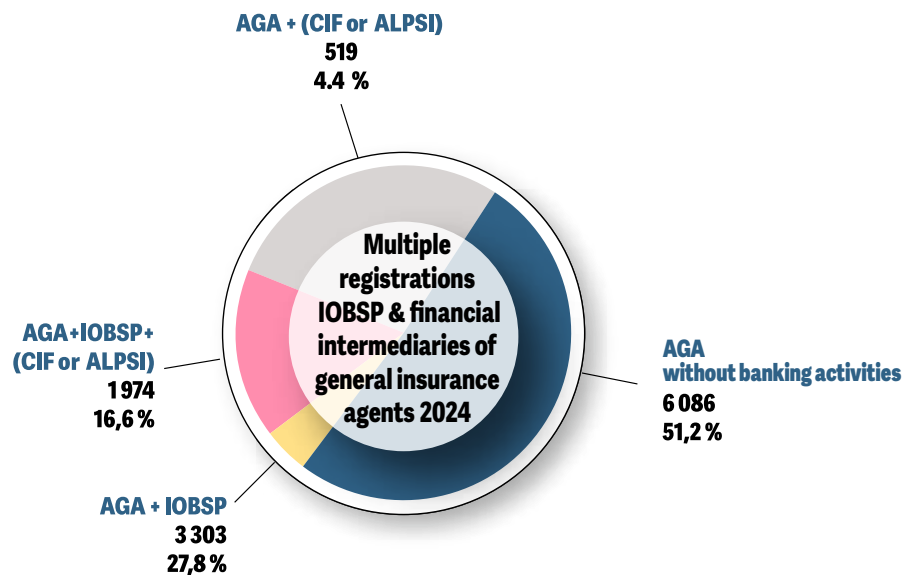
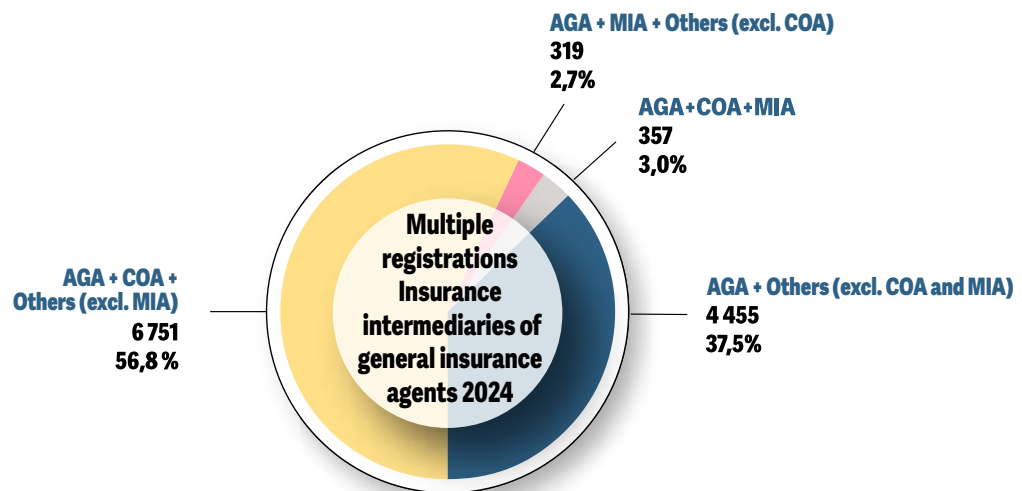
Average duration of an AGA registration: **9 years and 8 months**

Number of active mandates reported by insurance companies: **34,488**

(NB. The same agent will often be appointed to handle both property and casualty and life insurance activities for two separate entities within the same insurance group.).



GENERAL INSURANCE AGENTS BY REGION					
	31/12/23	31/12/24			
Region	Total	Natural persons	Legal entities	Total	Change 2024/2023
Auvergne-Rhône-Alpes	1,439	1,254	180	1,434	-0,3 %
Bourgogne-Franche-Comté	634	580	46	626	-1,3 %
Brittany	616	526	71	597	-3,1 %
Centre-Val-de-Loire	566	497	65	562	-0,7 %
Corsica	85	81	3	84	-1,2 %
Grand-Est	977	932	66	998	2,1 %
Hauts-de-France	922	828	117	945	2,5 %
Ile-de-France	1,406	1,257	142	1,399	-0,5 %
Normandy	688	650	50	700	1,7 %
Nouvelle-Aquitaine	1,436	1,324	118	1,442	0,4 %
Occitanie	1,260	1,152	111	1,263	0,2 %
Pays-de-la-Loire	700	609	94	703	0,4 %
Provence-Alpes-Côte-d'Azur	1,017	923	106	1,029	1,2 %
French Overseas Departments	101	52	48	100	-1,0 %
France overall	11,847	10,665	1,217	11,882	0,3 %



4.4 - Insurance Representatives

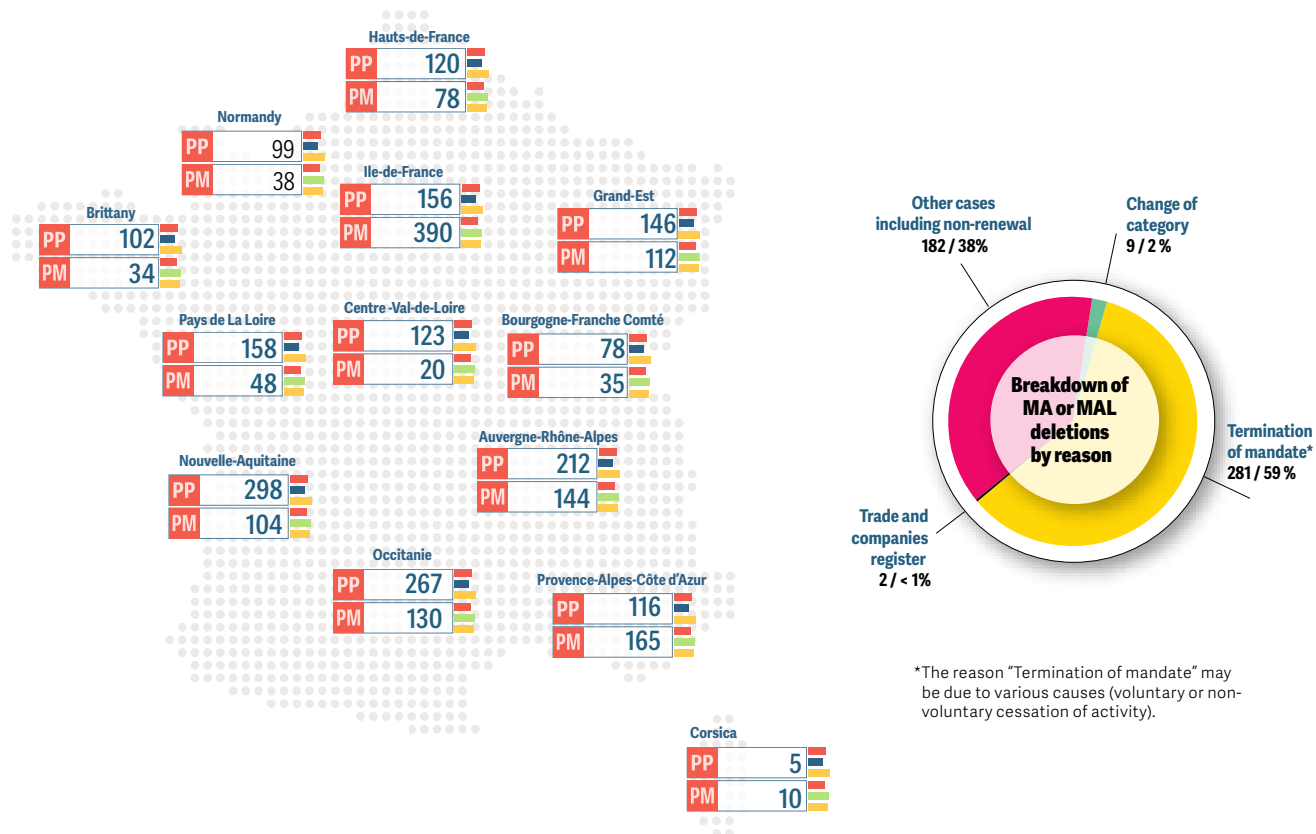
Number of registrations at 31/12/24: **3,233**

Form of practice: **Legal entity (95%) / Natural person (5%)**

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

Average duration of an MA or MAL registration: **5 years**

Number of active mandates reported by insurance companies: **3,584**



INSURANCE REPRESENTATIVES BY REGION					
	31/12/23	31/12/24			
Region	Total	Natural persons	Legal entities	Total	Change 2024/2023
Auvergne-Rhône-Alpes	294				
Bourgogne-Franche-Comté	104	78	35	113	8,7%
Brittany	120	102	34	136	13,3%
Centre-Val-de-Loire	142	123	50	173	21,8%
Corsica	6	5	10	15	150,0%
Grand-Est	209	146	112	258	23,4%
Hauts-de-France	192	120	78	198	3,1%
Ile-de-France	417	156	390	546	30,9%
Normandy	130	99	38	137	5,4%
Nouvelle-Aquitaine	352	298	104	402	14,2%
Occitanie	343	267	130	397	15,7%
Pays-de-la-Loire	196	158	48	206	5,1%
Provence-Alpes-Côte d'Azur	196	116	165	281	43,4%
French Overseas Departments	14	.	15	15	7,1%
France overall	2,715	1,880	1,353	3,233	19,1%

* Tied insurance representatives are "non-agent general insurance representatives, exercising their activity in the name of and on behalf of an insurance company and under its full responsibility, and receiving neither the premiums nor the sums for clients. They may be entered in the register of intermediaries by the company that mandates them. This company is responsible for verifying that they meet the conditions related to access to intermediary activity and to carrying out that activity [...]". (French Insurance Code, Art. L. 550-1).

4.5 - Insurance Intermediary Representatives

Number of registrations at 31/12/24: **29,710**

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

Average duration of an MIA registration:

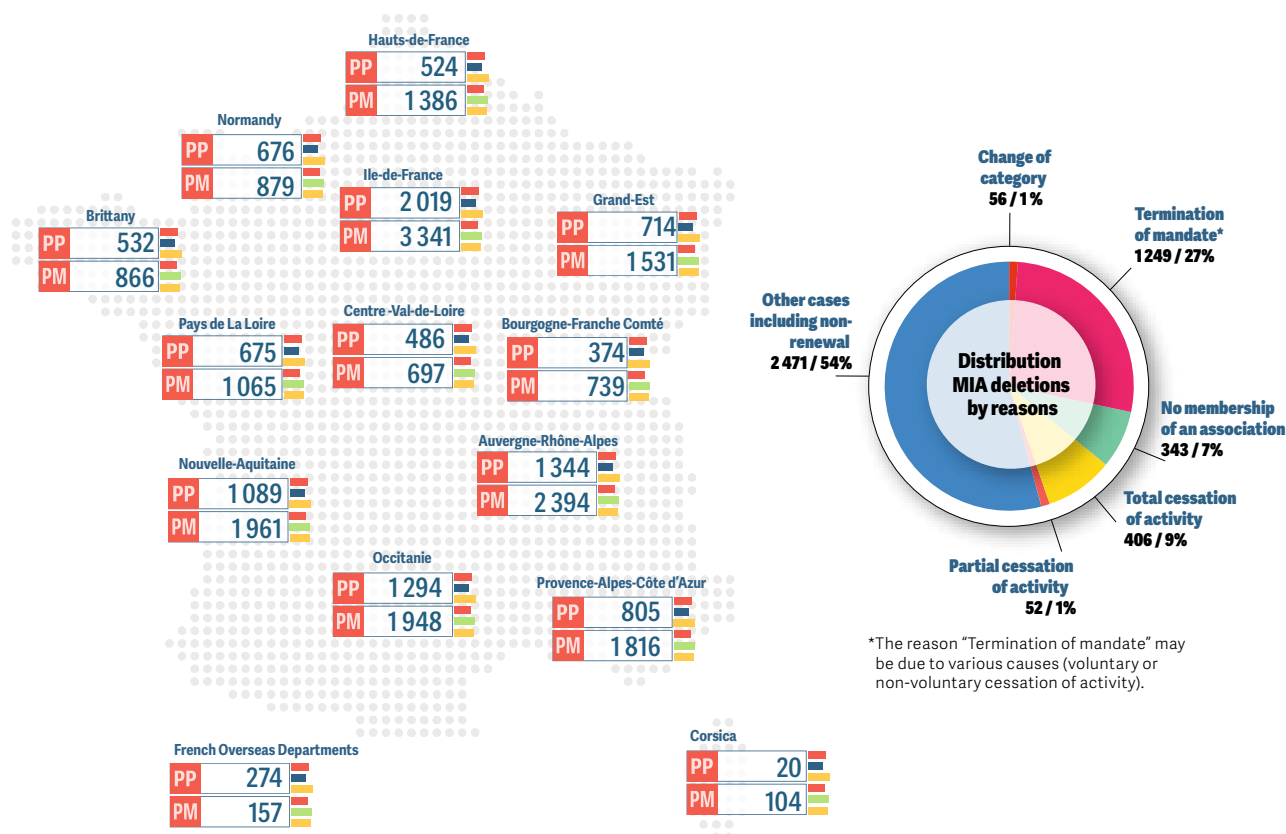
5 years and 6 months

Rate of coverage by a financial guarantee in the event of the receipt of declared funds: **10%**

Number of active mandates reported by general agents, brokers, or insurance representatives: **55,298**

Breakdown of active mandates reported by:

- General insurance agents: **1%**
- Insurance brokers: **88%**
- Insurance representatives: **11%**



INSURANCE INTERMEDIARIES BY REGION					
	31/12/23	31/12/24			
Region	Total	Natural persons	Legal entities	Total	Change 2024/2023
Auvergne-Rhône-Alpes	3,611	1,344	2,394	3,738	3,5 %
Bourgogne-Franche-Comté	1,072	374	739	1,113	3,8 %
Brittany	1,263	532	866	1,398	10,7 %
Centre-Val-de-Loire	1,161	486	697	1,183	1,9 %
Corsica	130	20	104	124	-4,6 %
Grand-Est	2,225	714	1,531	2,245	0,9 %
Hauts-de-France	1,913	524	1,386	1,910	-0,2 %
Ile-de-France	5,306	2,019	3,341	5,360	1,0 %
Normandy	1,524	676	879	1,555	2,0 %
Nouvelle-Aquitaine	2,946	1,089	1,961	3,050	3,5 %
Occitanie	3,151	1,294	1,948	3,242	2,9 %
Pays-de-la-Loire	1,655	675	1,065	1,740	5,1 %
Provence-Alpes-Côte d'Azur	2,614	805	1,816	2,621	0,3 %
French Overseas Departments	400	274	157	431	7,7 %
France overall	28,971	10,826	18,884	29,710	2,6 %

4.6 - Cross-Border Practice by Insurance Intermediaries

INTERMEDIARIES REGISTERED IN THE ORIAS REGISTER HAVING GIVEN NOTICE OF THEIR OPERATION UNDER THE FREEDOM TO PROVIDE SERVICES (FPS) IN THE EEA			
	2023	2024	Change 2024 / 2023
Insurance intermediaries having notified their operation under FPS	1,412	1,487	5,30 %
FPS notifications	2023	2024	Change 2024 / 2023
Belgium	987	1,020	3,3 %
Luxembourg	950	997	4,9 %
Spain	795	836	5,2 %
Italy	743	781	5,1 %
Germany	702	739	5,3 %
Portugal	684	726	6,1 %
Netherlands	586	616	5,1 %
Ireland	528	550	4,2 %
Poland	504	525	4,2 %
Sweden	493	517	4,9 %
Austria	490	514	4,9 %
Denmark	490	513	4,7 %
Greece	486	511	5,1 %
Malta	477	500	4,8 %
Hungary	471	494	4,9 %
Romania	473	491	3,8 %
Finland	472	491	4,0 %
Czech Republic	470	489	4,0 %
Cyprus	459	480	4,6 %
Slovakia	456	476	4,4 %
Norway	451	471	4,4 %
Lithuania	448	469	4,7 %
Slovenia	446	469	5,2 %
Bulgaria	449	469	4,5 %
Estonia	449	467	4,0 %
Latvia	443	462	4,3 %
Liechtenstein	433	450	3,9 %
Iceland	427	446	4,4 %
Croatia	352	375	6,5 %
United Kingdom	37	39	5,4 %
Gibraltar	17	18	5,9 %
Total	15,668	16,401	4,7 %



INTERMEDIARIES REGISTERED IN THE ORIAS REGISTER HAVING GIVEN NOTICE OF THEIR OPERATION UNDER THE FREEDOM OF ESTABLISHMENT (FOE) IN THE EEA			
	2023	2024	Change in % 2024/ 2023
Insurance intermediaries having notified their operation under FOE	100	101	1%
FOE notifications	2023	2024	Change in % 2024/ 2023
Spain	31	30	-3 %
Italy	27	26	-4 %
Belgium	23	23	0 %
Portugal	23	23	0 %
Germany	17	17	
Luxembourg	12	12	
Netherlands	5	5	
Poland	5	5	
Cyprus	4	4	
United Kingdom	3	4	
Greece	4	4	
Ireland	3	3	
Romania	3	3	
Austria	2	2	
Hungary	2	2	
Norway	2	2	
Czech Republic	2	2	
Slovakia	2	2	
Sweden	1	1	
Bulgaria	1	1	
Denmark	1	1	
Finland	2	1	
Malta		1	
Slovenia	1	0	
Total	176	174	-1 %

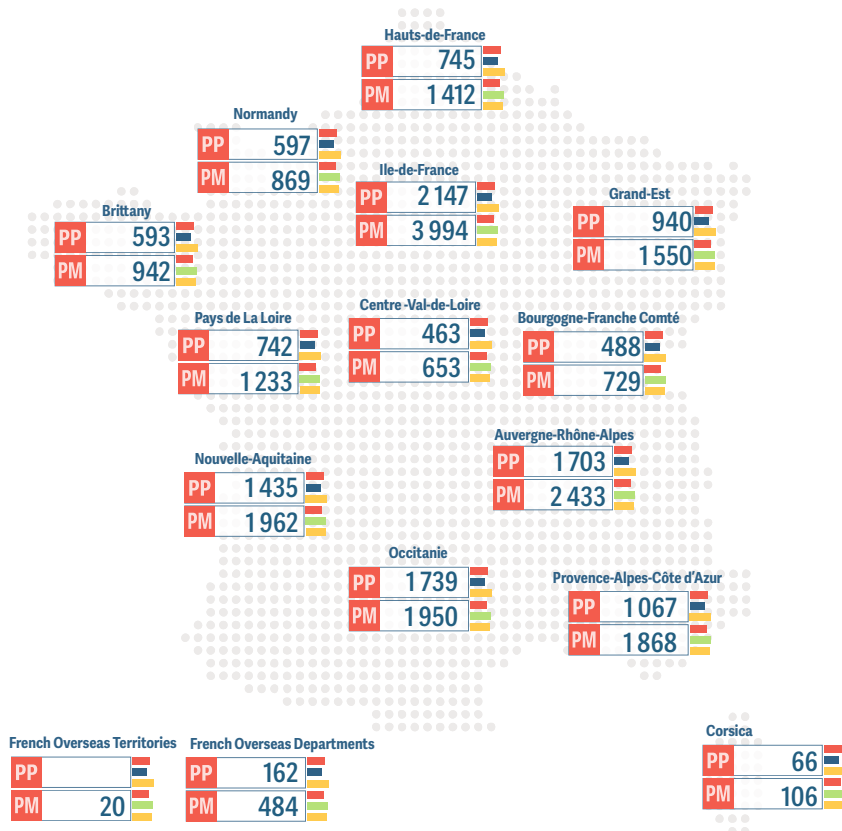
CROSS-BORDER ACTIVITY OF INSURANCE INTERMEDIARIES NOTIFICATIONS BY EEA INTERMEDIARIES DOING BUSINESS IN FRANCE					
COUNTRY	2023	2024			
	TOTAL	FOE	FPS	TOTAL	Change in % 2023/2022
Belgium	905	5	895	900	-1%
Austria	825	2	840	842	2%
Germany	703	18	733	751	7%
Italy	472	1	517	518	10%
Luxembourg	277	6	273	279	1%
Netherlands	200	8	206	214	7%
Spain	146	6	153	159	9%
Ireland	139	4	134	138	-1%
Czech Republic	86	.	82	82	-5%
Sweden	77	2	75	77	0%
Greece	60	.	65	65	8%
Denmark	47	1	50	51	9%
Cyprus	46	2	48	50	9%
Bulgaria	42	3	41	44	5%
Liechtenstein	40	.	44	44	10%
Poland	40	.	41	41	2%
Malta	36	1	37	38	6%
Portugal	32	.	34	34	6%
Slovenia	22	.	24	24	
Hungary	18	.	19	19	
Lithuania	17	.	17	17	
Norway	12	.	13	13	
Romania	12	.	12	12	
Estonia	11	.	11	11	
Finland	6	.	9	9	
Latvia	8	.	9	9	
Slovakia	9	.	8	8	
Croatia	8	.	8	8	
Iceland	1	.	2	2	
Total	4,297	59	4,400	4,459	4 %

5. BANKING AND PAYMENT SERVICES INTERMEDIARIES

5.1 - General Banking and Payment Services Intermediary data

Number of Banking and Payment Services Intermediaries at 31/12/24: **33,092**

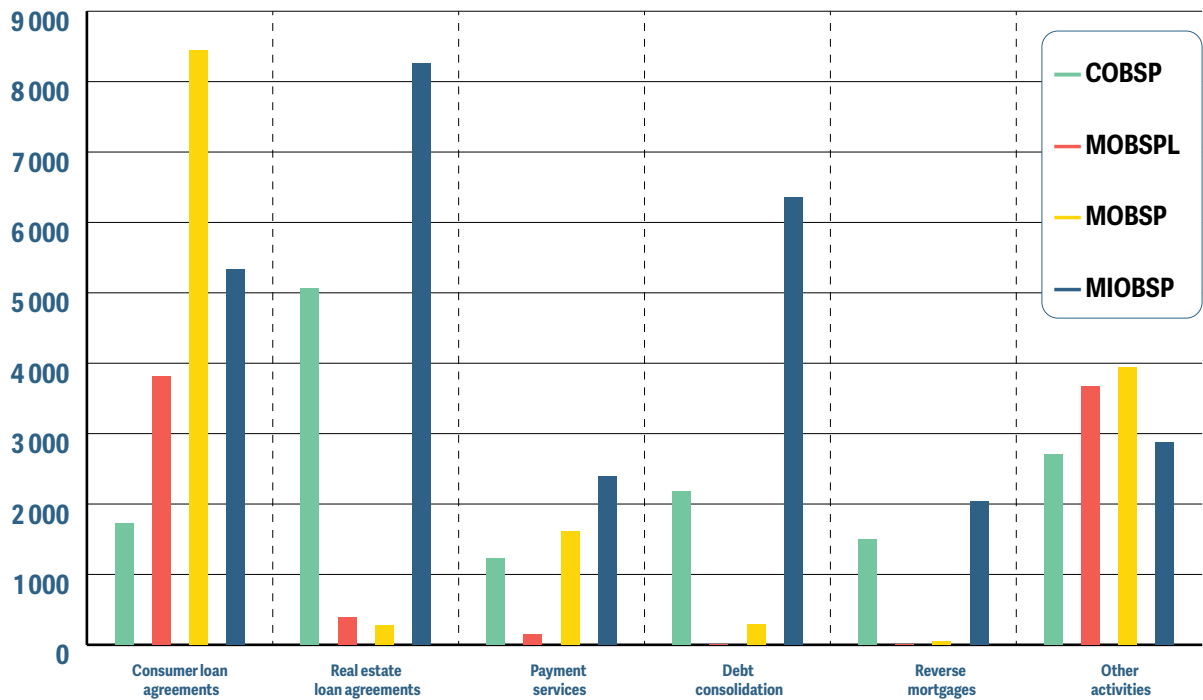
Form of practice: **Legal entity (61%) / Natural person (39%)**



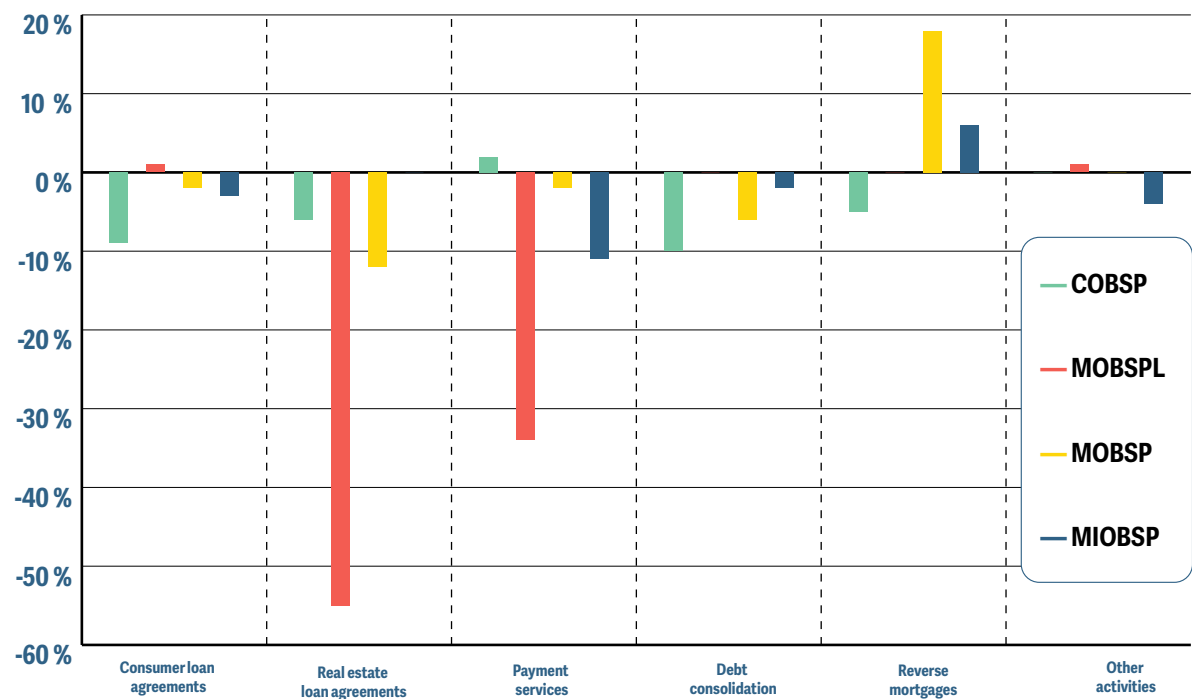
BANKING AND PAYMENT SERVICES INTERMEDIARIES BY REGION

	31/12/23		31/12/24		
Region	Total	Natural persons	Legal entities	Total	Evolution 2023 / 2022
Auvergne-Rhône-Alpes	4,183	entities	Total	Change 2023/2022	-1,1 %
Bourgogne-Franche-Comté	1,252	488	729	1,217	-2,8 %
Brittany	1,545	593	942	1,535	-0,6 %
Centre-Val-de-Loire	1,117	463	653	1,116	-0,1 %
Corsica	180	66	106	172	-4,4 %
Grand-Est	2,498	940	1,550	2,490	-0,3 %
Hauts-de-France	2,241	745	1,412	2,157	-3,7 %
Ile-de-France	6,252	2,147	3,994	6,141	-1,8 %
Normandy	1,495	597	869	1,466	-1,9 %
Nouvelle-Aquitaine	3,452	1,435	1,962	3,397	-1,6 %
Occitanie	3,742	1,739	1,950	3,689	-1,4 %
Pays-de-la-Loire	1,989	742	1,233	1,975	-0,7 %
Provence-Alpes-Côte d'Azur	3,007	1,067	1,868	2,935	-2,4 %
French Overseas Departments	623	162	484	646	3,7 %
French Overseas Territories	30	.	20	20	-33,3 %
France overall	33,606	12,887	20,205	33,092	-1,5 %

BANK TRANSACTIONS BY CATEGORY IN 2024



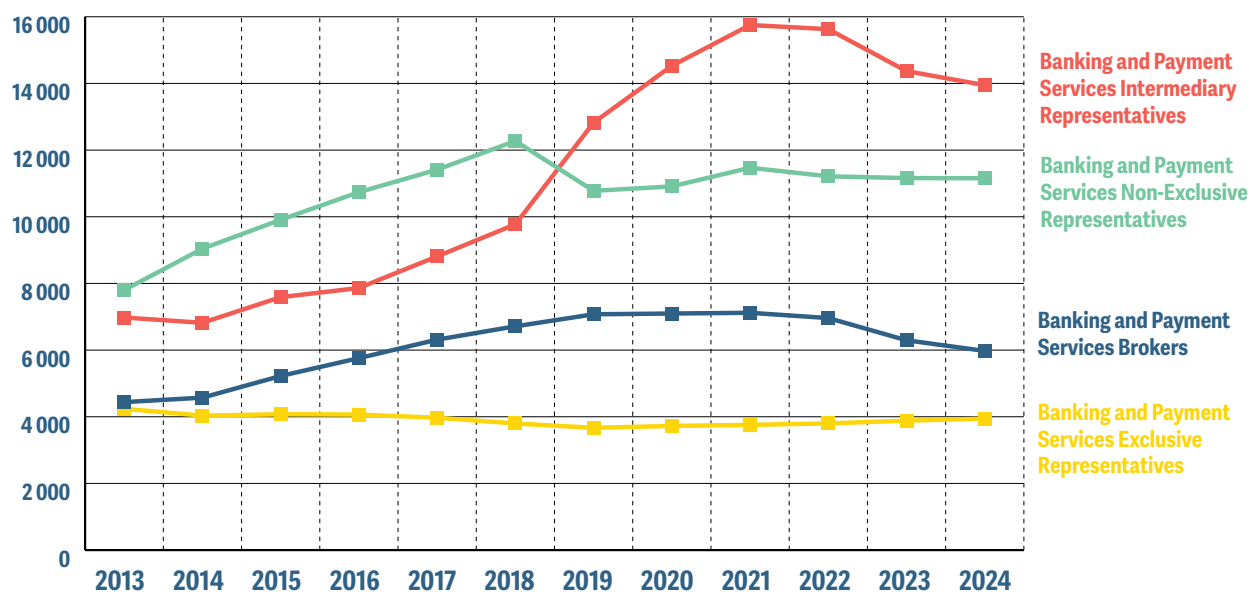
BANKING TRANSACTIONS BY CATEGORY CHANGE 2024/2023 IN %



PRINCIPAL ACTIVITY		
Principal activity	Total at 31/12/ 2024	% at 31/12/ 2024
A Agriculture, forestry, fishing	23	0,07 %
C Manufacturing industries	310	0,94 %
D Production and distribution of electricity, gas, steam and conditioned air	20	0,06 %
E Production and distribution of water; sanitation, waste management and depollution	3	0,01 %
F Construction	1,292	3,90 %
G Automobile and motorcycle sales and repairs	9,891	29,89 %
H Transport and warehousing	34	0,10 %
I Accommodation and restaurants	18	0,05 %
J Information and communications	194	0,59 %
K Financial and insurance activities	15,992	48,33 %
L Real estate activities	2,395	7,24 %
M Specialist, scientific and technical activities	2,314	6,99 %
N Administrative and support service activities	426	1,29 %
O Public administration	6	0,02 %
P Education	61	0,18 %
Q Human health and social work	12	0,04 %
R Arts, entertainment and recreational activities	15	0,05 %
S Other service activities	77	0,23 %
Non-exploitable	9	0,03 %
Total	33,092	100,00 %



ÉVOLUTIONS DES IOBSP DEPUIS 2013



TURNOVER FOR THE YEAR						
	2023		2024			
	Registrations	Cancellations	Registrations		Cancellations	
Banking and Payment Service Brokers	663	-1,330	632	-5 %	951	-172 %
Banking and Payment Services Non-Exclusive Representatives	1,162	-1,215	1,058	-9 %	1,063	-187 %
Banking and Payment Services Exclusive Representatives	261	-177	314	20 %	256	-245 %
Banking and Payment Services Intermediary Representatives	2,632	-3,891	2,580	-2 %	3,001	-177 %
Total Banking and Payment Services Intermediaries	4,333	-5,891	4,213	-3 %	4,727	-180 %

5.2 - Banking and Payment Services Brokers

Number of registrations at 31/12/24: **5,975**

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

Average duration of an entry:
6 years and 4 months

Main transactions carried out:

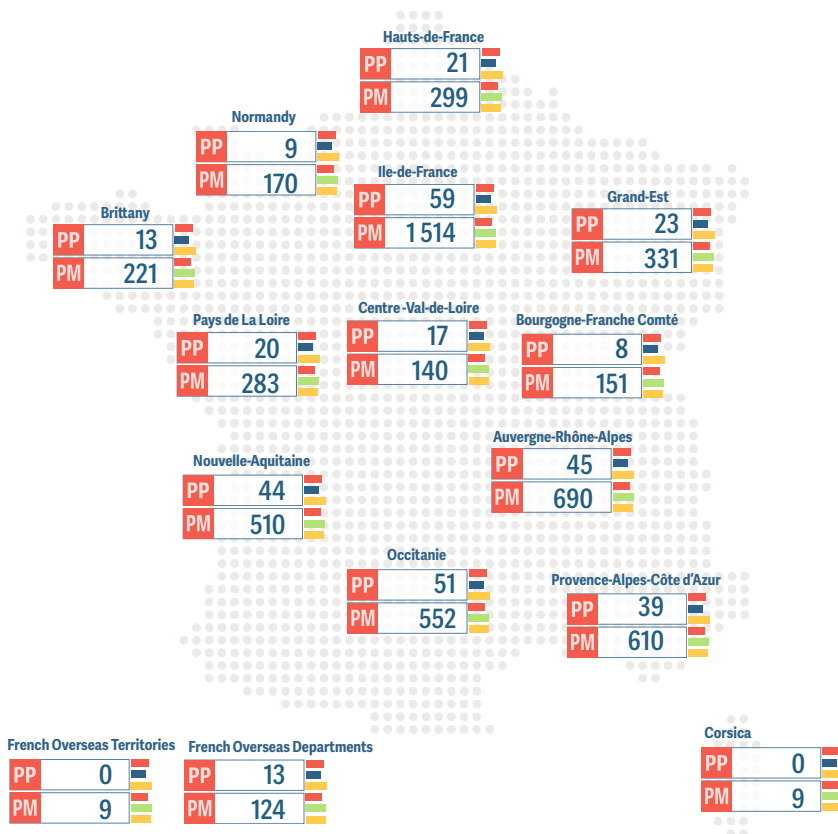
Real estate loans: **27%**

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

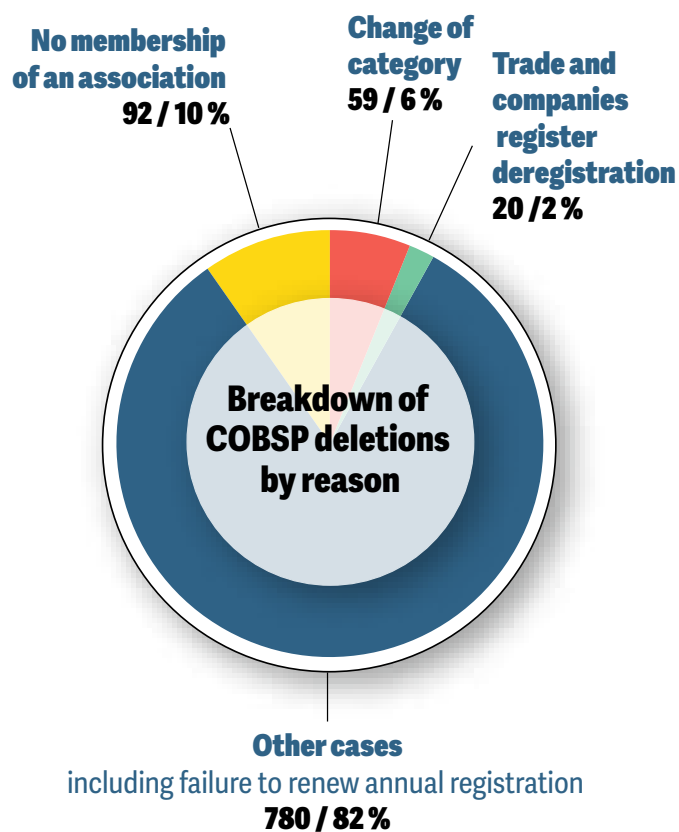
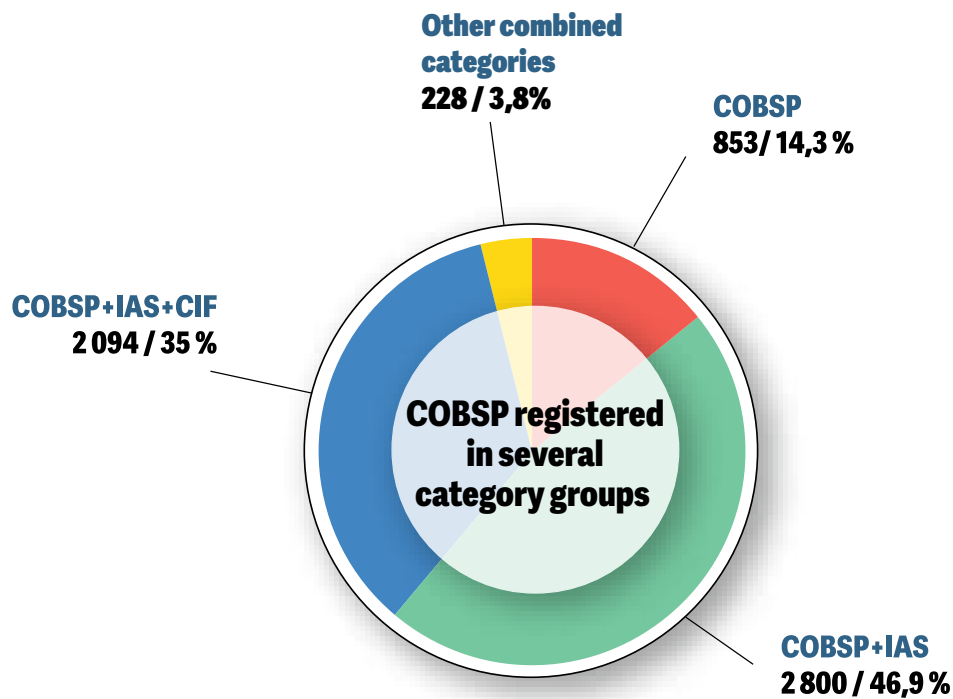
Real estate loans and other activities: **10%**

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

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



BANKING AND PAYMENT SERVICES BROKERS BY REGION					
	31/12/23	31/12/24			
Region	Total	Natural persons	Legal entities	Total	Change 2024/2023
Auvergne-Rhône-Alpes	799				
Bourgogne-Franche-Comté	173	8	151	159	-8,1%
Brittany	248	13	221	234	-5,6%
Centre-Val-de-Loire	164	17	140	157	-4,3%
Corsica	10	0	9	9	-10,0%
Grand-Est	348	23	331	354	1,7%
Hauts-de-France	357	21	299	320	-10,4%
Ile-de-France	1,628	59	1,514	1,573	-3,4%
Normandy	190	9	170	179	-5,8%
Nouvelle-Aquitaine	580	44	510	554	-4,5%
Occitanie	644	51	552	603	-6,4%
Pays-de-la-Loire	312	20	283	303	-2,9%
Provence-Alpes-Côte d'Azur	684	39	610	649	-5,1%
French Overseas Departments	148	13	124	137	-7,4%
French Overseas Territories	9	0	9	9	0,0%
France overall	6,294	362	5,613	5,975	-5,1%



5.3 - Banking and Payment Services Exclusive Representatives

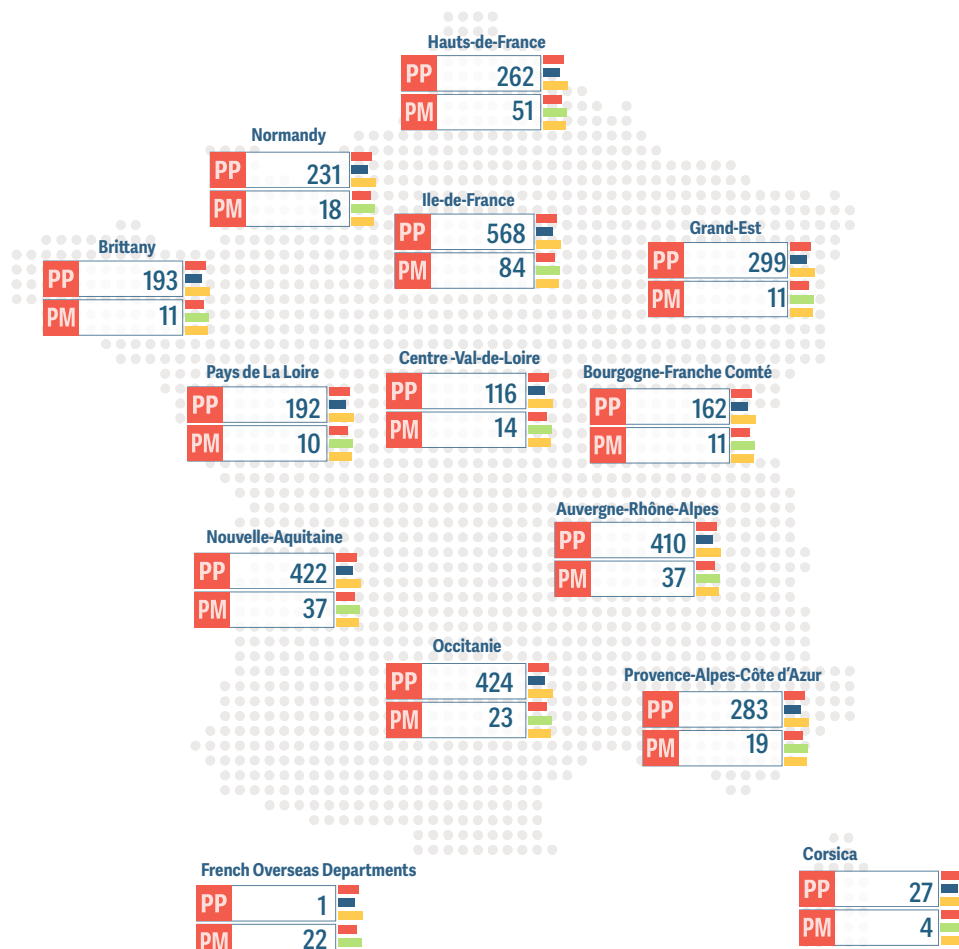
Number of registrations at 31/12/24: **3,942**

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

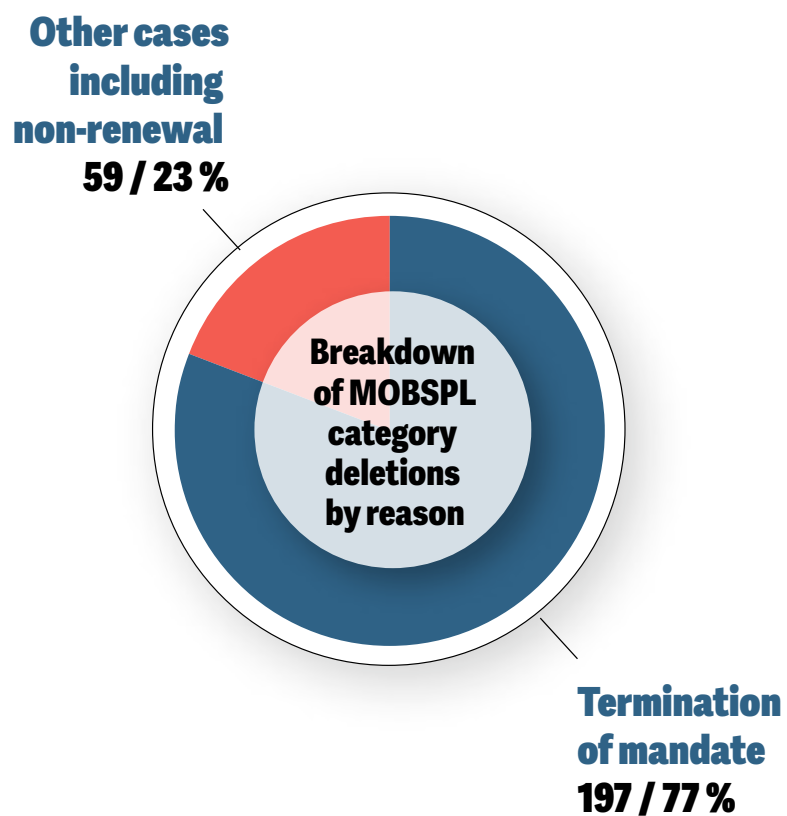
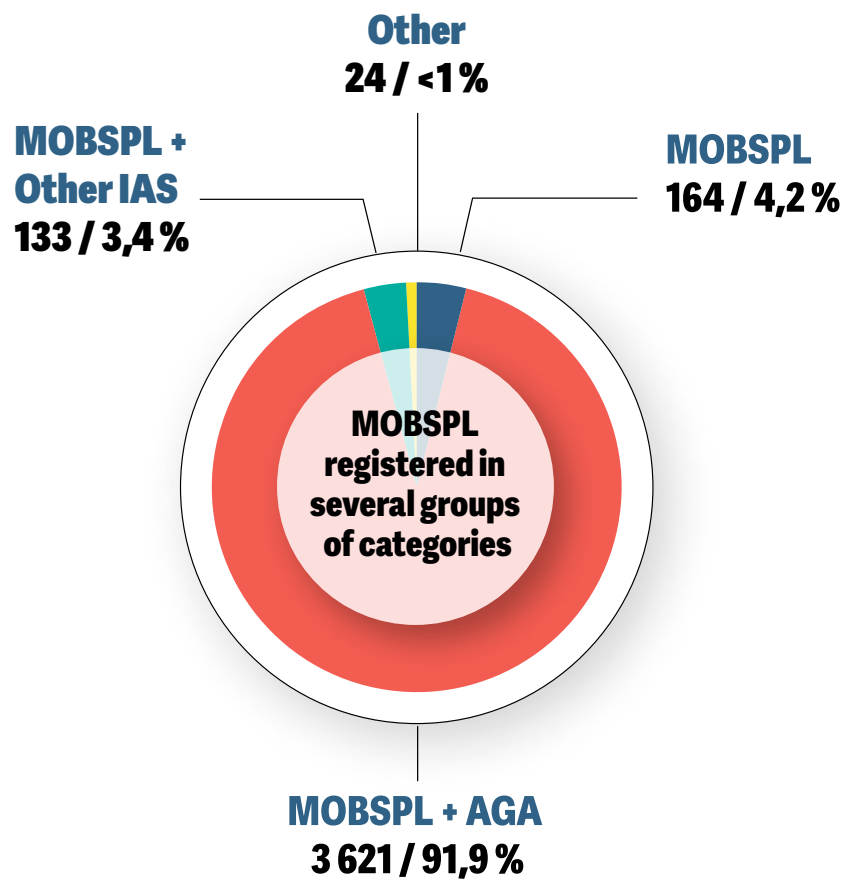
Average duration of a MOBSPL registration: **7 years and 11 months**

Main transactions carried out:

- Consumer credit and other activities (decree of 9 June 2016): **84%**
- Consumer credit, real estate credit and other activities: **9%**
- Consumer credit and payment services: **3%**



BANKING AND PAYMENT SERVICES EXCLUSIVE REPRESENTATIVES BY REGION					
	31/12/23	31/12/24			
Region	Total	Natural persons	Legal entities	Total	Change 2024/2023
Auvergne-Rhône-Alpes	426	410	37	447	4,9%
Bourgogne-Franche-Comté	172	162	11	173	0,6%
Brittany	212	193	11	204	-3,8%
Centre-Val-de-Loire	136	116	14	130	-4,4%
Corsica	32	27	4	31	-3,1%
Grand-Est	306	299	11	310	1,3%
Hauts-de-France	309	262	51	313	1,3%
Ile-de-France	642	568	84	652	1,6%
Normandy	251	231	18	249	-0,8%
Nouvelle-Aquitaine	444	422	37	459	3,4%
Occitanie	439	424	23	447	1,8%
Pays-de-la-Loire	193	192	10	202	4,7%
Provence-Alpes-Côte d'Azur	301	283	19	302	0,3%
French Overseas Departments	21	1	22	23	9,5%
France overall	3,884	3,590	352	3,942	1,5%



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

5.4 - Banking and Payment Services Non-Exclusive Representatives

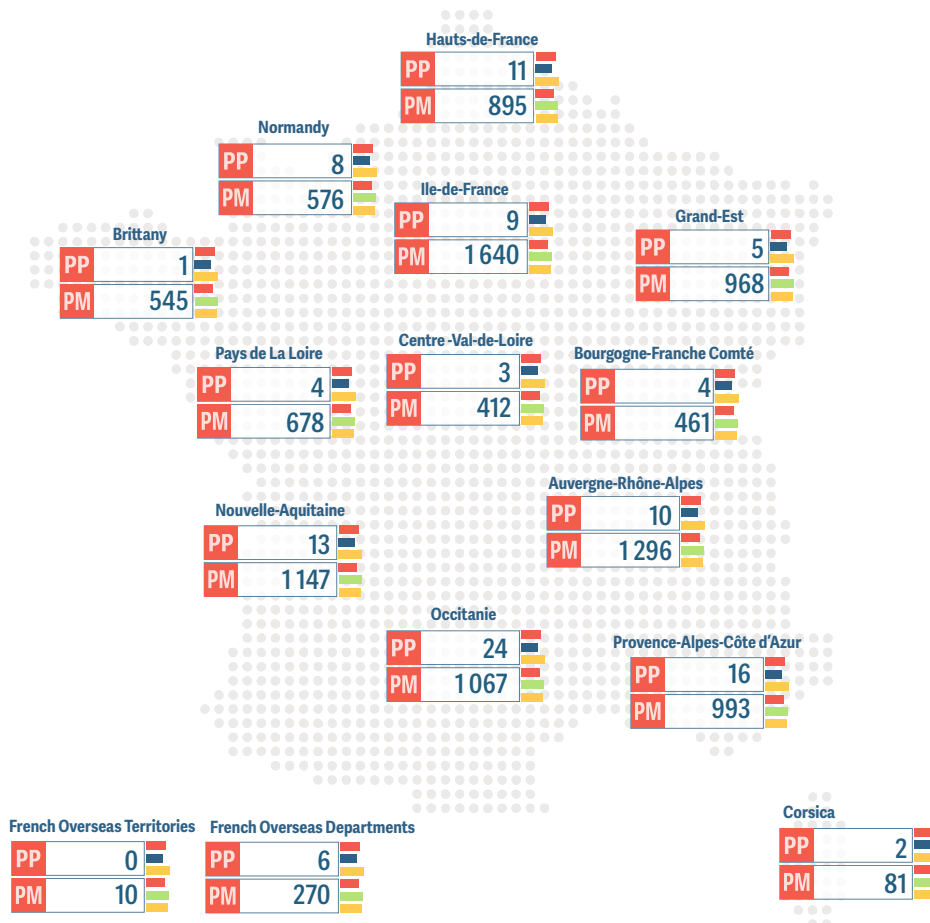
Number of registrations at 31/12/24: **11,155**

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

Average duration of a MOBSP registration: **6 years and 9 months**

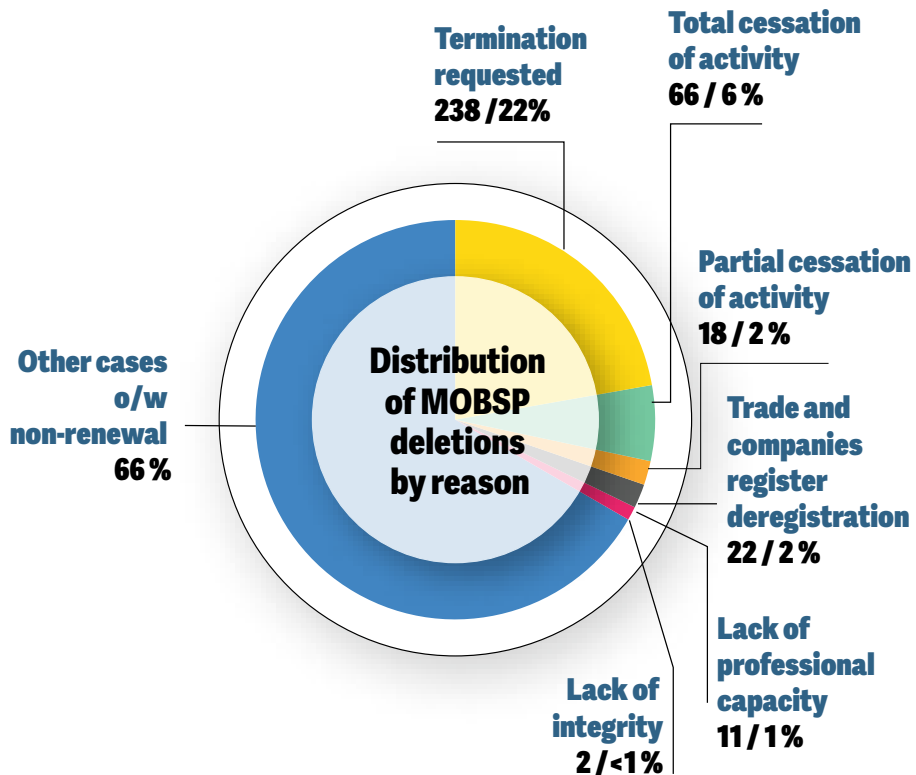
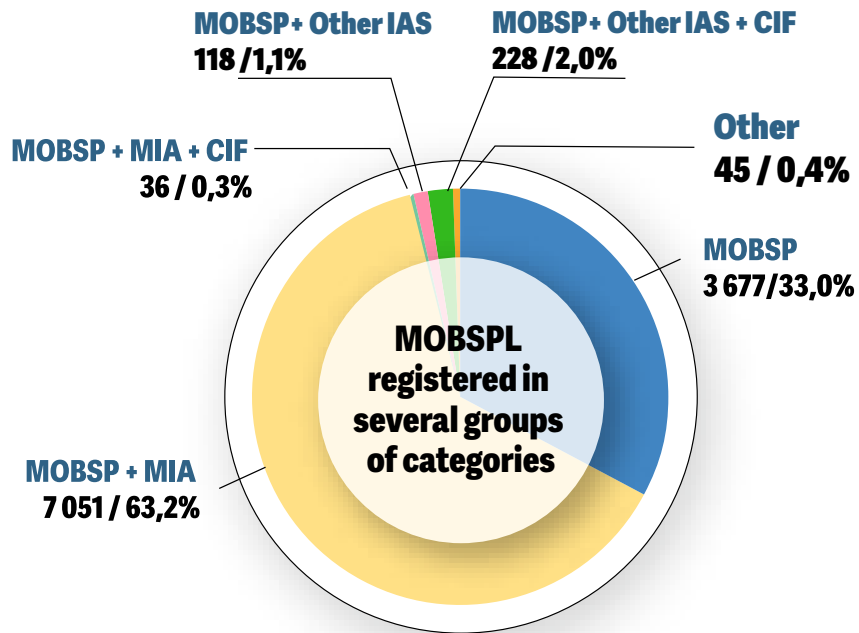
Main transactions carried out:

- Consumer credit: **49%**
- Consumer credit and other activities (decree of 9 June 2016): **20%**
- Other activities: **11%**



BANKING NON-EXCLUSIVE REPRESENTATIVES

	31/12/23		31/12/24		
Region	Total	Natural persons	Legal entities	Total	Change 2024/2023
Auvergne-Rhône-Alpes	1,312	10	1,296	1,306	-0,5 %
Bourgogne-Franche-Comté	475	4	461	465	-2,1 %
Brittany	532	1	545	546	2,6 %
Centre-Val-de-Loire	417	3	412	415	-0,5 %
Corsica	83	2	81	83	0,0 %
Grand-Est	969	5	968	973	0,4 %
Hauts-de-France	901	11	895	906	0,6 %
Ile-de-France	1,672	9	1,640	1,649	-1,4 %
Normandy	574	8	576	584	1,7 %
Nouvelle-Aquitaine	1,183	13	1,147	1,160	-1,9 %
Occitanie	1,092	24	1,067	1,091	-0,1 %
Pays-de-la-Loire	692	4	678	682	-1,4 %
Provence-Alpes-Côte d'Azur	1,003	16	993	1,009	0,6 %
French Overseas Departments	236	6	270	276	16,9 %
French Overseas Territories	19	0	10	10	-47,4 %
France overall	11,160	116	11,039	11,155	0,0 %



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

5.5 - Banking and Payment Services Intermediary Representatives

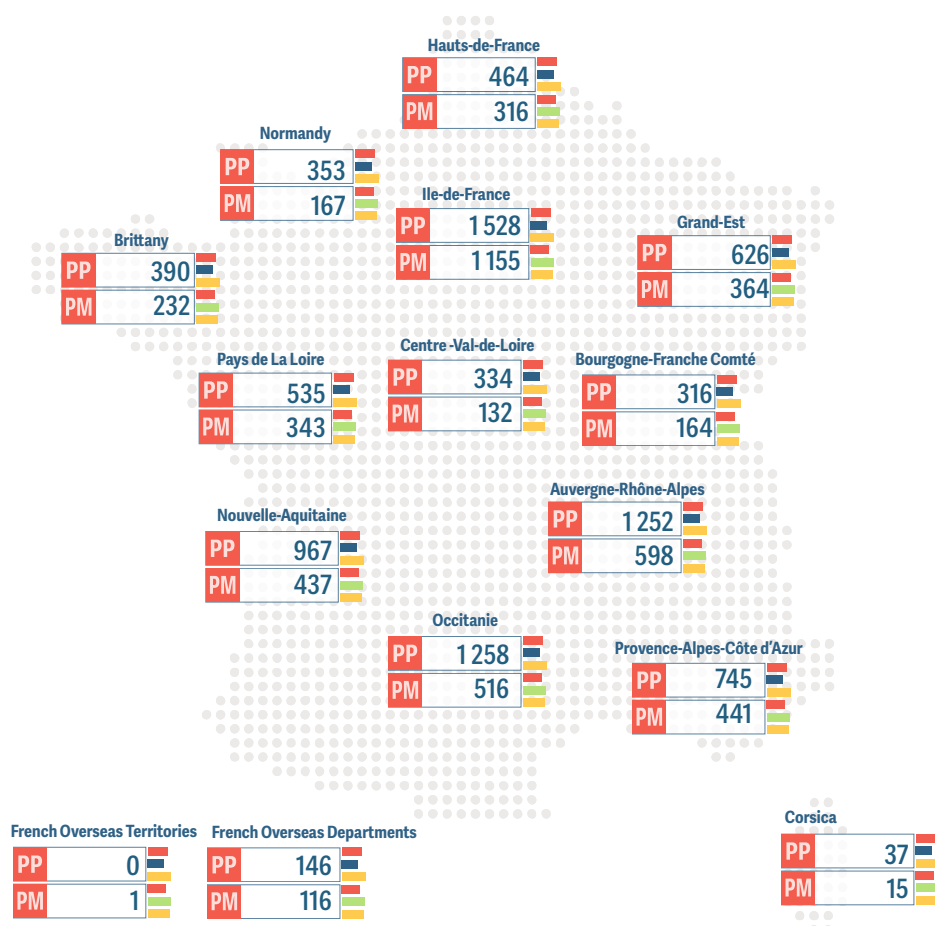
Number of registrations at 31/12/24: **13,948**

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

Average duration of an MIOBSP registration: **4 years and 3 months**

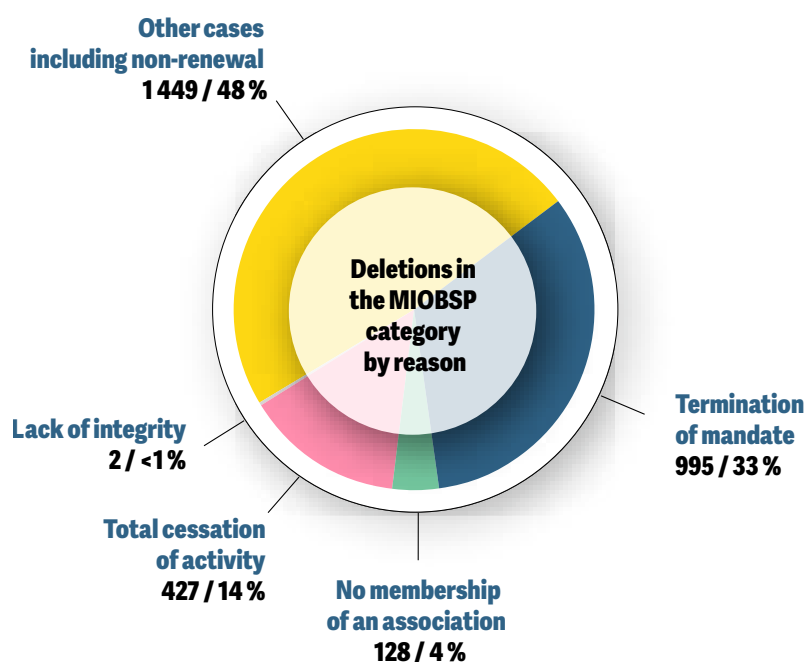
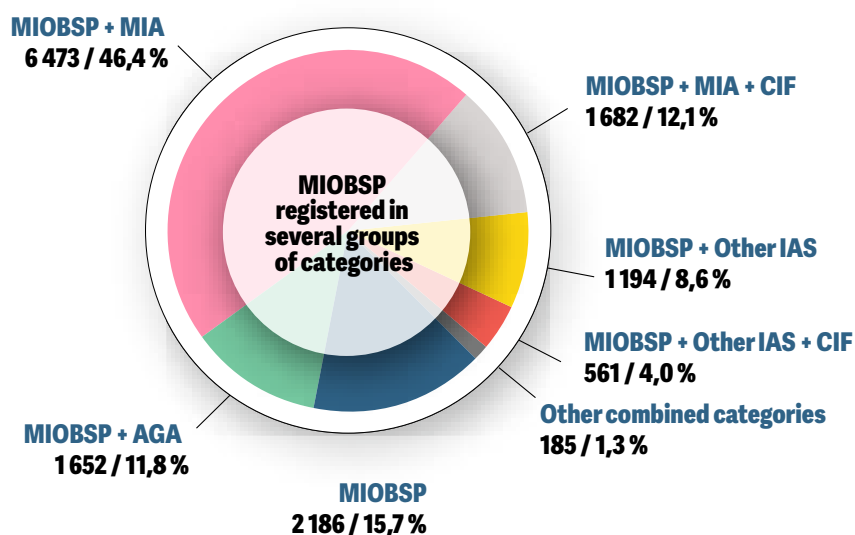
Main transactions carried out:

- Real estate loans: **34%**
- Consumer credit, payment services, credit consolidation, other activities: **12%**
- Consumer credit, home loan, credit consolidation, reverse mortgages: **9%**



BANKING AND PAYMENT SERVICES INTERMEDIARY REPRESENTATIVES					
	31/12/23	31/12/24			
Region	Total	Natural persons	Legal entities	Total	Change 2024/2023
Auvergne-Rhône-Alpes	1,882	1,252	598	1,850	-1,7 %
Bourgogne-Franche-Comté	491	316	164	480	-2,2 %
Brittany	635	390	232	622	-2,0 %
Centre-Val-de-Loire	452	334	132	466	3,1 %
Corsica	58	37	15	52	-10,3 %
Grand-Est	1,020	626	364	990	-2,9 %
Hauts-de-France	855	464	316	780	-8,8 %
Ile-de-France	2,751	1,528	1,155	2,683	-2,5 %
Normandy	548	353	167	520	-5,1 %
Nouvelle-Aquitaine	1,443	967	437	1,404	-2,7 %
Occitanie	1,810	1,258	516	1,774	-2,0 %
Pays-de-la-Loire	894	535	343	878	-1,8 %
Provence-Alpes-Côte d'Azur	1,254	745	441	1,186	-5,4 %
French Overseas Departments	274	146	116	262	-4,4 %
French Overseas Territories	2	0	1	1	
France overall	14,369	8,951	4,997	13,948	-2,9 %

ACTIVE MANDATES ISSUED BY AN INTERMEDIARY				
	at 31 12 2023		at 31 12 2024	
	Number	%	Number	%
COBSP	10,821	61,3 %	11,109	62,6 %
MOBSP	4,803	27,2 %	4,906	27,7 %
MOBSPL	2,034	11,5 %	1,720	9,7 %
Total	17,658	100,0 %	17,735	100,0 %



* The reason "Termination of mandate" may be due to various causes (voluntary or involuntary cessation of activity).

5.6 - Cross-Border Exercise of Banking and Payment Services Intermediaries

5.6.1 Notifications by EEA intermediaries doing business in France

Orias recorded 31 incoming notifications under the freedom to provide services (FPS) in 2024 (the same as in 2023), broken down as follows:

Belgium: 16 / Netherlands: 7/Austria: 2 / Ireland: 2 / Germany: 1 / Spain: 1 / Luxembourg: 1 / Portugal: 1/ No incoming notice to operate with Freedom of Establishment was recorded.

5.6.2 Notifications of French IOBSP doing business in the EEA

Orias recorded 1 outgoing notification to Portugal, operating under the freedom of establishment as of 31/12/2024.

FPS OUTGOING NOTIFICATIONS TABLE		
Number of intermediaries having given notice of their operation under FPS	2023	2024
	10	20
FPS notifications	2023	2024
Luxembourg	5	12
Belgium	4	4
Spain	5	4
Portugal	3	4
Germany	4	3
Italy	1	3
Netherlands	3	2
Sweden	3	2
Austria	2	1
Bulgaria	2	1
Croatia	2	1
Denmark	2	1
Estonia	2	1
Finland	2	1
Hungary	3	1
Ireland	2	1
Latvia	2	1
Lithuania	2	1
Malta	2	1
Poland	2	1
Romania	1	1
Slovakia	2	1
Slovenia	2	1
Total	58	49

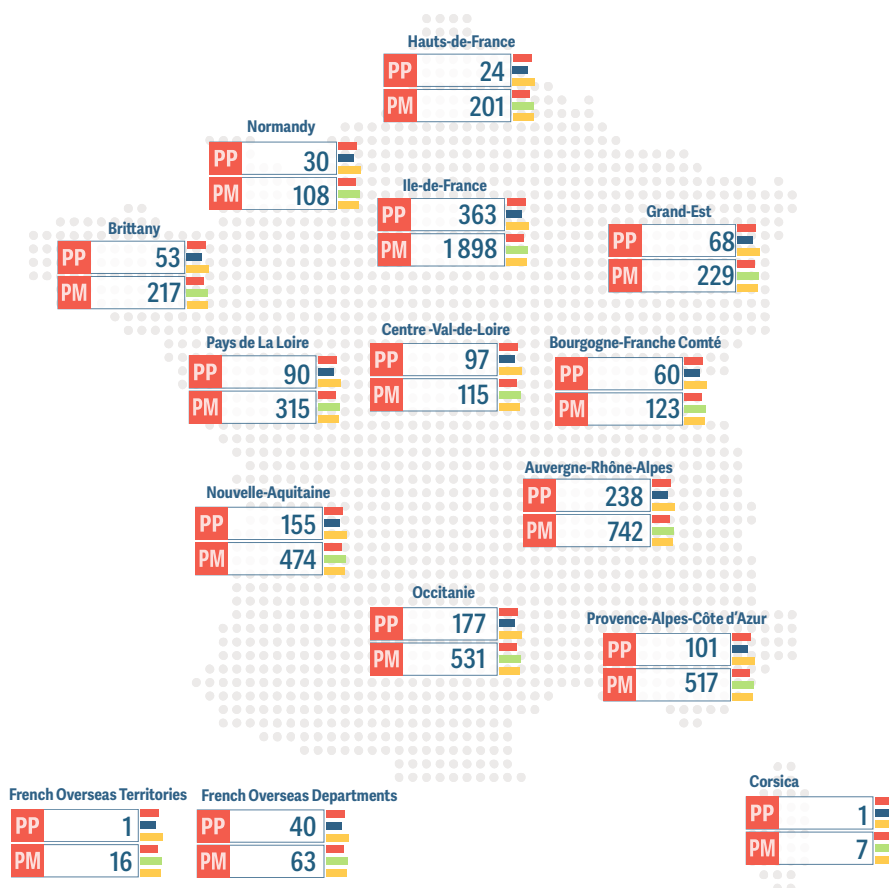
6. FINANCIAL INTERMEDIARIES

6.1 - Financial Investment Advisors

Number of registrations at 31/12/24: **7,054**

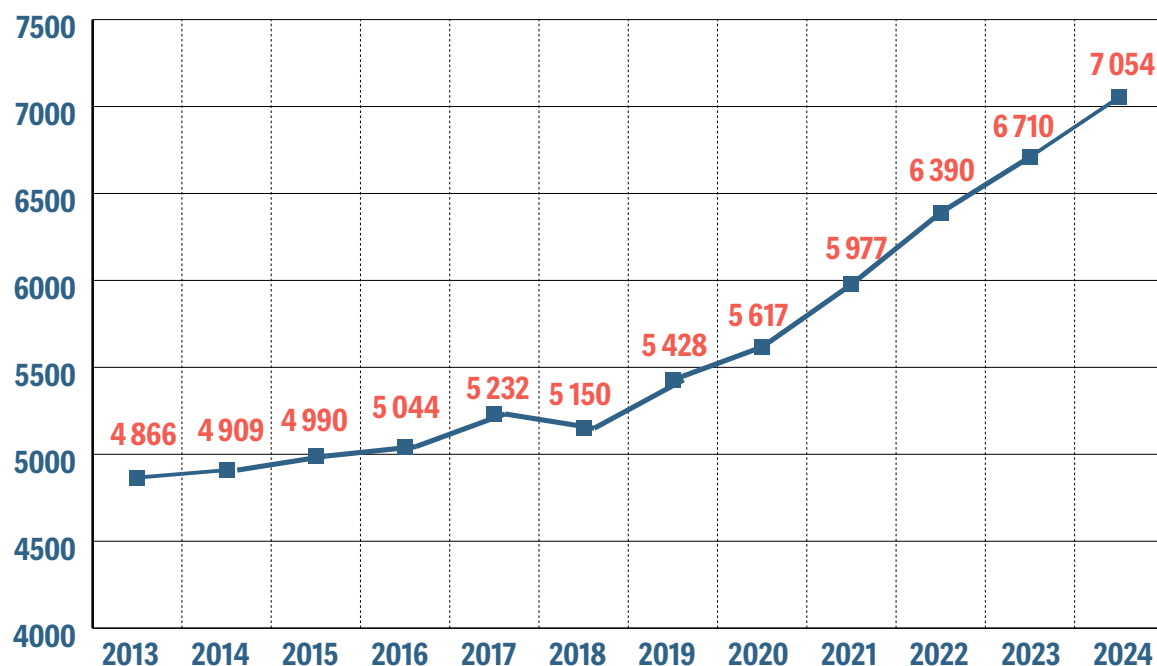
Form of practice: **Legal entity (79%) / Natural person (21%)**

Average duration of a CIF registration: **6 years and 9 months**



FINANCIAL INVESTMENT ADVISORS BY REGION					
	31/12/23	31/12/24			
Region	Total	Natural persons	Legal entities	Total	Change 2024/2023
Auvergne-Rhône-Alpes	930	238	742	980	5,4%
Bourgogne-Franche-Comté	179	60	123	183	2,2%
Brittany	258	53	217	270	4,7%
Centre-Val-de-Loire	198	97	115	212	7,1%
Corsica	8	1	7	8	0,0%
Grand-Est	282	68	229	297	5,3%
Hauts-de-France	214	24	201	225	5,1%
Ile-de-France	2,171	363	1,898	2,261	4,1%
Normandy	135	30	108	138	2,2%
Nouvelle-Aquitaine	585	155	474	629	7,5%
Occitanie	678	177	531	708	4,4%
Pays-de-la-Loire	349	90	315	405	16,0%
Provence-Alpes-Côte d'Azur	592	101	517	618	4,4%
French Overseas Departments	114	40	63	103	-9,6%
French Overseas Territories	17	1	16	17	0,0%
France overall	6,710	1,498	5,556	7,054	5,1%

CHANGE IN CIF CATEGORY



PRINCIPAL ACTIVITY		
Principal activity	Total at 31/12/ 2024	% at 31/12/ 2024
A Agriculture, forestry, fishing	3	0,0 %
C Manufacturing industries	2	0,0 %
D Production and distribution of electricity, gas, steam and conditioned air	1	0,0 %
F Construction	3	0,0 %
G Automobile and motorcycle sales and repairs	437	6,2 %
H Transport and storage	2	0,0 %
I Accommodation and restaurants	1	0,0 %
J Information and communications	28	0,4 %
K Financial and insurance activities	3,598	51,0 %
L Real estate activities	628	8,9 %
M Specialist, scientific and technical activities	2,268	32,2 %
N Administrative and support service activities	42	0,6 %
O Public administration	8	0,1 %
P Education	14	0,2 %
Q Human health and social work	2	0,0 %
R Arts, entertainment and recreational activities	1	0,0 %
S Other service activities	11	0,2 %
Non-exploitable	5	0,1 %
Total	7,054	100,0 %

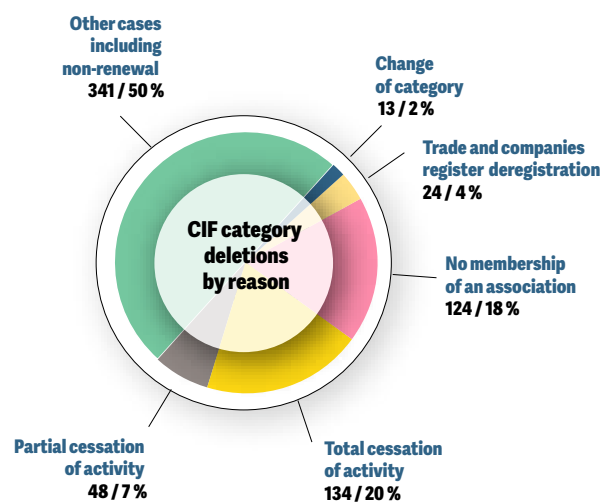
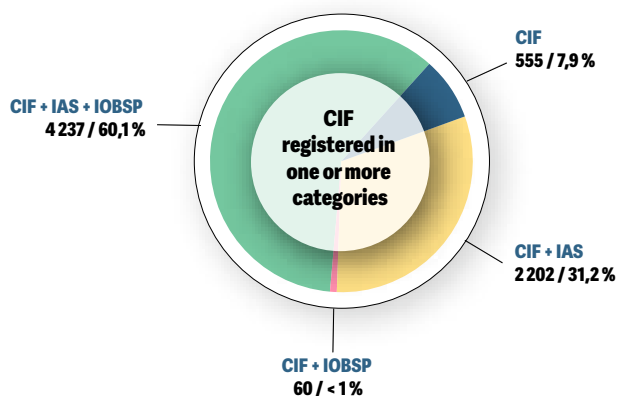
TURNOVER						
	2023		2024			
	Registrations	Cancellations	Registrations*	%	Cancellations*	%
Financial Investment Advisors	958	-608	1,028	7%	-684	-13%

* 2024 registrations and cancellations are established by comparison, on an intermediary-by-intermediary basis, of the databases at 31/12/2023 and 31/12/2024

NUMBER OF FINANCIAL INVESTMENT ADVISORS BY ASSOCIATION AS AT 31/12/2024*			
Association	Number of financial investment advisors as at 31/12/2023	Number of financial investment advisors as at 31/12/2024	Change 31-12-2024 / 31-12-2023
ANACOFI - CIF	2,791	3,033	8,7%
CNCGP	1,937	2,005	3,5%
CNCEF	1,420	1,533	8,0%
Compagnie CIF	406	447	10,1%
Total	6,673	7,031	5,4%

* As of 31 December 2024, only intermediaries registered with ANACOFI CIF, CNCGP, CNCEF, or Compagnie des CIF are counted, accounting for 99.7% of financial investment advisors.

The difference between the number of investment advisor registrations on 31 December 2024 and the number of total memberships is explained by ongoing deletion procedures due to failure to join an association.

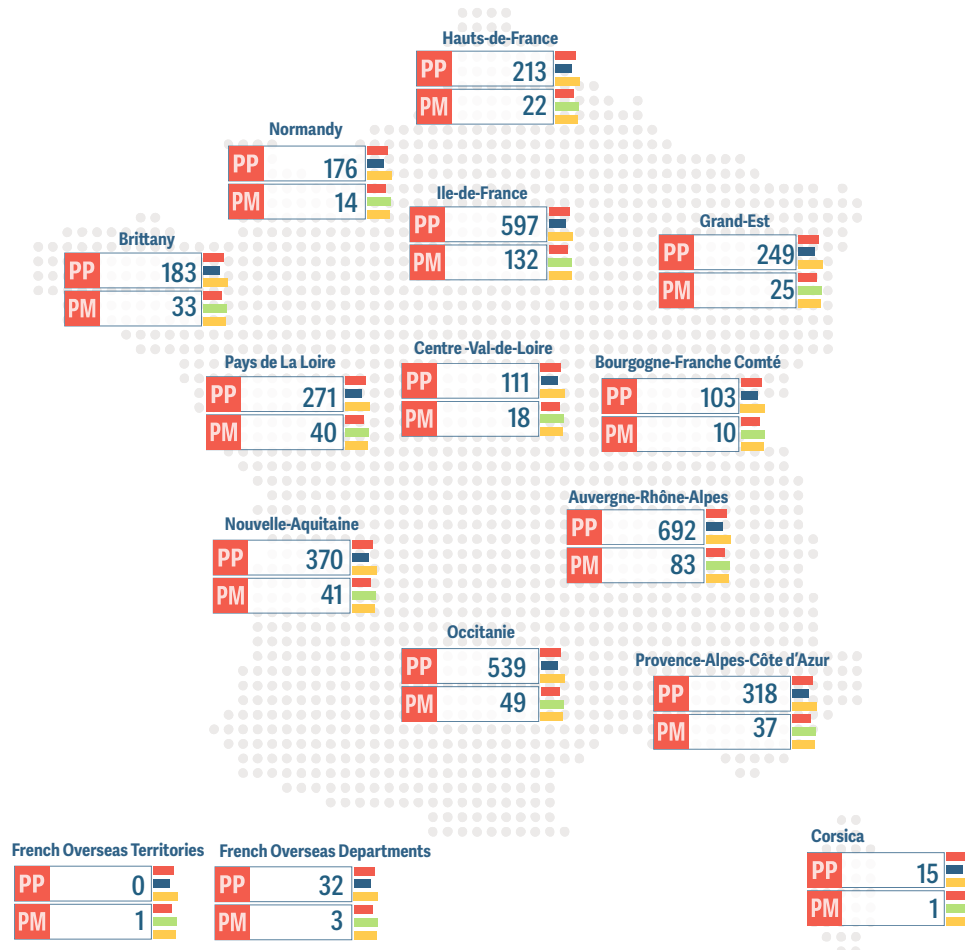


6.2 - ISP Tied Agents

Number of registrations as at 31/12/24: **4,378**

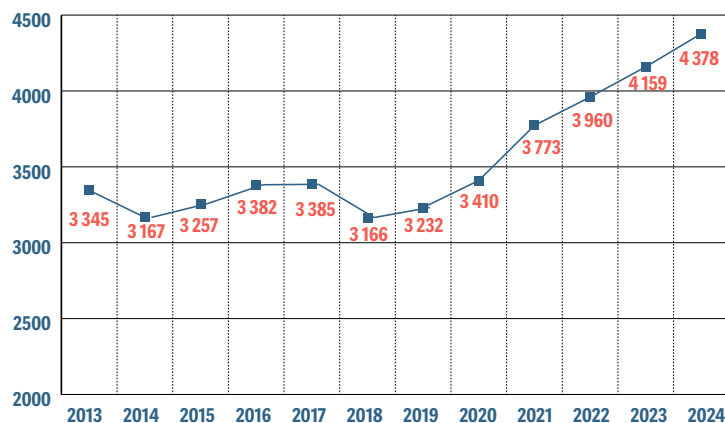
Form of practice: **Legal entity (12%) / Natural person (88%)**

Average duration of a CIF registration: **4 years and 7 months**

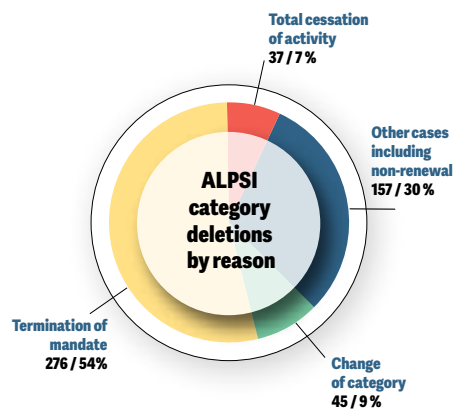


ALPSI BY REGION					
	31/12/23	31/12/24			
Region	Total	Natural persons	Legal entities	Total	Change 2024/2023
Auvergne-Rhône-Alpes	723	692	83	775	7,2 %
Bourgogne-Franche-Comté	114	103	10	113	-0,9 %
Brittany	197	183	33	216	9,6 %
Centre-Val-de-Loire	117	111	18	129	10,3 %
Corsica	19	15	1	16	-15,8 %
Grand-Est	257	249	25	274	6,6 %
Hauts-de-France	221	213	22	235	6,3 %
Ile-de-France	694	597	132	729	5,0 %
Normandy	188	176	14	190	1,1 %
Nouvelle-Aquitaine	370	370	41	411	11,1 %
Occitanie	579	539	49	588	1,6 %
Pays-de-la-Loire	307	271	40	311	1,3 %
Provence-Alpes-Côte-d'Azur	342	318	37	355	3,8 %
French Overseas Departments	30	32	3	35	
French Overseas Territories	1		1	1	
France overall	4,159	3,869	509	4,378	5,3 %

CHANGE IN ALPSI CATEGORY



REASON FOR DELETION



*The reason "Termination of mandate" may be due to various causes (voluntary or involuntary cessation of activity).

TURNOVER

	2023		2024			
	Registrations	Cancellations	Registrations*	%	Cancellations*	%
ALSPI	784	-585	734	-6 %	-515	-12 %

* 2024 registrations and cancellations are established by comparing, intermediary by intermediary, the databases as of 31/12/2023 and 31/12/2024.

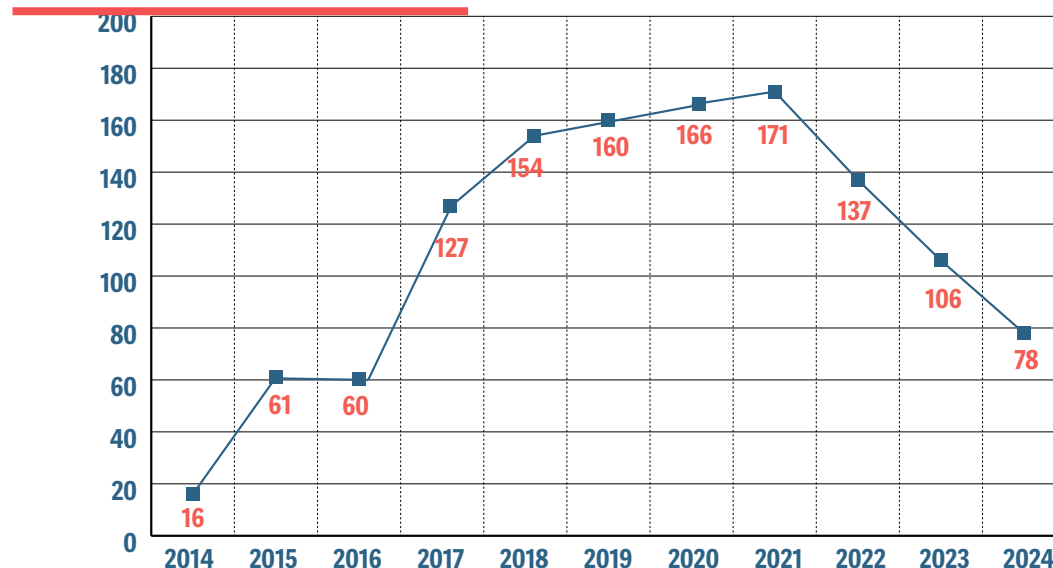
MAIN ACTIVITY CARRIED OUT BY ALPSI

Principal activity	Number at 31/12/2024	% at 31/12/2024
A Agriculture, forestry, fishing	1	0,0 %
C Manufacturing industries	2	0,0 %
F Construction	3	0,1 %
G Automobile and motorcycle sales and repairs	525	12,0 %
H Transport and storage	4	0,1 %
J Information and communications	6	0,1 %
K Financial and insurance activities	2,878	65,7 %
L Real estate activities	767	17,5 %
M Specialist, scientific and technical activities	153	3,5 %
N Administrative and support service activities	13	0,3 %
O Public administration	0	0,0 %
P Education	7	0,2 %
Q Human health and social work	1	0,0 %
R Arts, entertainment and recreational activities	6	0,1 %
S Other service activities	11	0,3 %
Non-exploitable	1	0,0 %
Total	4,378	100,0 %

6.3- Crowdfunding Intermediaries

Number of registrations as at 31/12/24: **78**

CHANGE IN CROWDFUNDING INTERMEDIARIES



TYPE OF ACTIVITY		
Principal activity	Number at 31/12/2024	% at 31/12/2024
G Automobile and motorcycle sales and repairs	3	3,8 %
H Transport and storage	0	0,0 %
J Information and communications	29	37,2 %
K Financial and insurance activities	17	21,8 %
L Real estate activities	1	1,3 %
M Specialist, scientific and technical activities	12	15,4 %
N Administrative and support service activities	8	10,3 %
O Public administration	1	1,3 %
P Education	0	0,0 %
Q Human health and social work	0	0,0 %
S Other service activities	7	9,0 %
Total	78	100,0 %

CROWDFUNDING INTERMEDIARIES BY REGION					
	31/12/23	31/12/24			
Region	Total	Natural persons	Legal entities	Total	Change 2024/2023
Auvergne-Rhône-Alpes	7		6	6	-14,3 %
Bourgogne-Franche-Comté	0				
Brittany	4		2	2	
Centre-Val-de-Loire	1		1	1	
Corsica	0				
Grand-Est	2				
Hauts-de-France	6		6	6	
Ile-de-France	55		44	44	-20,0 %
Normandy	3		1	1	
Nouvelle-Aquitaine	9		5	5	
Occitanie	6		4	4	
Pays-de-la-Loire	2		1	1	
Provence-Alpes-Côte d'Azur	9		6	6	
French Overseas Departments	1		1	1	
French Overseas Territories	1		1	1	
France overall	106	0	78	78	-26,4 %



APPENDICES

Appendix 1: The Orias bodies

1. Composition of the General Meeting

- 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 to be filled (FBF), principal member
- Stéphane Yvon (FBF), substitute member
- Stéphane Penet (France Assureurs), principal member
- Manuela Frion (France Assureurs), principal member
- Mathias Petitjean (France Assureurs), substitute member
- Natacha Stepic (France Assureurs), substitute member
- Thomas Nérot (FNMF), principal member
- Marianne Bye (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
- Position to be filled (AGEA), substitute member
- Nebojsa Sreckovic (ANACOFI CI F), 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 Frion (France Assureurs), principal member
- Richard Chatelet (France Assureurs), principal member
- Natacha Stepic (France Assureurs), substitute member
- Myriam Guigui (France Assureurs), substitute member
- Sophie Meunier-Poutot (IOB/AFIB), principal member
- Ludovic Huzieux (IOB/ APIC), substitute member

M. Vincent Besneux,
principal member on behalf of AGEA
is President of Orias for a term that began on 1 January 2025.

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

Pursuant to Articles L. 512-1 and R. 512-3 of the French Insurance Code,
Laura Denis, Deputy Head of the Office of Companies and Insurance Intermediaries, represented the
Directorate General of the Treasury at Orias as Government Commissioner on 26 June 2024.

3. Composition of the Registration Committee

In respect of the professionals mentioned 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
- Thomas Marchetti, principal member
- Aurélie Lebihan, substitute member
- Position to be filled, 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

For 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
- Position to be filled, 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 Frion, substitute member

FNMF

- Position to be filled, principal member
- Laetitia Cesari, substitute member

REPRÉSENTANT DES PROFESSIONNELS:

- Géraud Cambournac, principal member

The composition of the Registration Committee was set by ministerial order of 24 February 2016, 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, 17 June 2024, 27 June 2024, and 11 October 2024.

Appendix 2: Implementation of the 2024 budget

EXPENSES (EXPRESSED IN € THOUSAND)					
	BUDGET IMPLEMENTATION 2021	BUDGET IMPLEMENTATION 2022	BUDGET IMPLEMENTATION 2023	BUDGET IMPLEMENTATION 2024	CHANGE 2023/2024
PERSONNEL EXPENSES	772	827	953	903	-50
BUILDING EXPENSES	163	171	269	264	-4
IT EXPENSES	406	804	756	1,013	+257
OTHER BUSINESS EXPENSES	1,342	1,460	1,574	1,393	-181
"CONTACTS, STUDIES" EXPENSES	140	166	122	273	+151
OFFICE EXPENSES	39	74	55	62	+8
OTHER EXPENSES	4	3	7	3	-4
NON-RECURRING EXPENSES	71	65	8	12	+4
INCOME	-30	-54	-93	-87	+6
TOTAL EXPENSES	2,907	3,515	3,651	3,838	+188

Expenses for 2024 totalled €3.838 million, representing an increase of €188,000 compared to 2023. This rise was primarily due to an increase in IT expenses of €257,000 (of which maintenance and hosting costs account for €236,000), as well as expenses for contacts and research of €151,000 (including €140,000 for communications activities). These two increases were partially offset by business expenses -€181,000 (-€148,000 concerning postage costs) and personnel expenses -€50,000 (less use of temporary workers in 2024).

Income

Income of €3,378,000 came mainly from the collection of registration fees and, to a lesser extent, from financial investment income.

The total amount of registration fees received was €3,302,000, i.e. €17,000 more than in 2023.

Financial income totalled €67,000 compared with €93,000 in 2023.

Net profit for the financial year

The 2024 financial year shows a loss of €527,000.

Highlights of the financial year

IT maintenance and hosting costs were up sharply.

Appendix 3: Professional associations approved by the ACPR

**Source: Prudential control and resolution authority
(Autorité de contrôle prudentiel et de résolution) at 19/12/2023**

Associations approved as a representative association of insurance or reinsurance brokers and their representatives

CORPORATE NAME	SIREN	ADDRESS OF REGISTERED OFFICE
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 INTERMÉ- DIAIRES 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

* At its meeting of 18 March 2025, the Supervisory College of the ACPR withdrew the approval of the associations AFIB, with effect from 12/07/25, and LA COMPAGNIE IAS, effective from 11/07/25, as professional associations of insurance brokers.

Associations approved as a representative association of banking and payment services brokers

CORPORATE NAME	SIREN	ADDRESS OF REGISTERED OFFICE
CNCEF CRÉDIT	531 464 865	103 Boulevard Haussmann 75008 Paris
LA COMPAGNIE INTERMÉDIATION EN OPÉRA- TIONS DE BANQUE ET SERVICES DE PAIE- MENT (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 INTERMÉ- DIAIRES 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 registries

1. List of authorities in charge of keeping the single 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 DEUTSCHLAND
www.dihk.de

AUSTRIA

Federal Ministry of Economic
Affairs, Energy and Tourism
Stubenring 1, 1010 Vienna
AUSTRIA
www.bmwf.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
33, Shar Planina Street
1303 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)
Miramarska cesta 24b
10000 Zagreb
CROATIA

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
PO Box 103
00101 Helsinki
FINLAND
www.finanssivalvonta.fi

HUNGARY

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

IRELAND

Central Bank of Ireland
PO Box 559
Dame Street
Dublin 2
IRELAND
www.centralbank.ie

ICELAND

Financial Supervision
Authority
(Fjarmalaeftirlitid)
Katrínartún 2
105 Reykjavík
ICELAND
www.fme.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](http://www.fma.li.li)

LITHUANIA

Bank of Lithuania
Supervision Service
Žirmūnų 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

Financial and Capital Market
Commission
Kungu iela 1
Riga, LV-1050
LATVIA
www.fktk.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
Financiele 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

Instito de Seguros de Portugal
Departamento de autorizações
et Registo
Avenida da Republica, n° 76
1600-205 Lisboa
PORTUGAL

CZECH REPUBLIC

Czech National Bank
Na Prikope 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

(For information only. Not a party to the
Luxembourg Protocol)

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 intermediaries in the European Economic Area

Source [http:// ec.europa.eu](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/](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.centrabank.cy

DANEMARK

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

www.dfsa.dk

SPAIN

Banco de Espana
C/ Alcalá, 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)
Krisztina krt. 55, 1013
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
Kalfkofsvegur 1 101 Reykjavik
ICELAND
www.sedlabanki.is

ITALY

Organismo per la gestione
degli elenchi degli Agenti
in attività finanziaria et dei
Mediatori creditizi
Via Galilei, n.3 00185 Roma
ITALY
www.organismo-am.it

LATVIA

Consumer Rights Protection
Center
Brīvības iela 55 Rīga 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](http://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/](http://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](http://www.bsi.si/en)

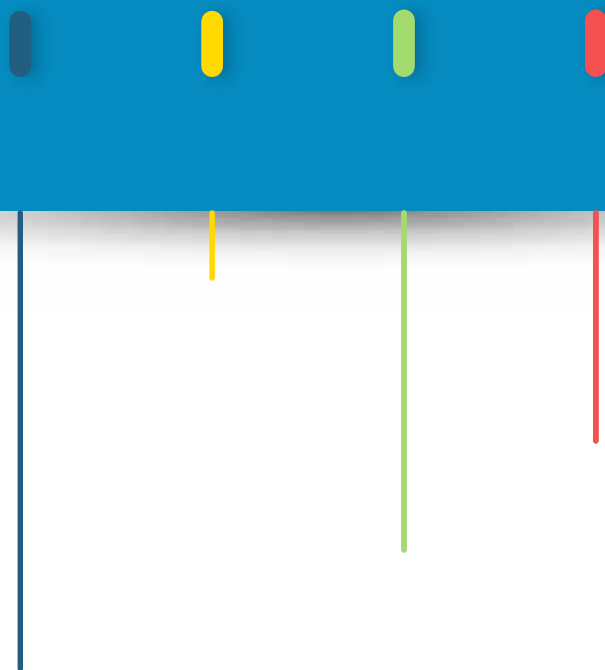
SLOVAKIA

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

- **ACPR:**
Prudential Control and Resolution Authority (*Autorité de contrôle prudentiel et de résolution*)
- **AFIB:**
Association Française des Intermédiaires en Bancassurance, a professional association approved by the ACPR.
- **AGA:**
General insurance agent (*Agent général d'assurance*)
- **ALPSI:**
Investment service provider tied agent (*Agent lié de prestataire de service d'investissements*)
- **AMF:**
French Financial Markets Authority (*Autorité des marchés financiers*)
- **ANACOFI - CIF:**
National Association of Financial Advisors (*Association nationale des conseils financiers*) Financial Investment Advisors (*Conseillers en investissements financiers*)
- **ANACOFI courtage:**
Professional association approved by the ACPR
- **APIC:**
Professional Association of Credit Intermediaries (*Association Professionnelle des Intermédiaires en Crédits*)
- **Courtensia:**
Professional association approved by the ACPR
- **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 Advisors (*Chambre Nationale des Conseils Experts Financiers*), a professional association approved by the ACPR
- **CNCEF Crédit:**
Professional association approved by the ACPR
- **CNCGP:**
National Chamber of Wealth Management Advisors (*Chambre nationale des conseils en gestion de patrimoine*), a professional association approved by the ACPR
- **COA:**
Insurance or Reinsurance Broker (*Courtier d'assurance ou de réassurance*)
- **COBSP:**
Banking and payment services broker (*Courtier en opérations de banque et en services de paiement*)
- **La Compagnie des CGP-CIF:**
Independent Wealth Advisors (*Compagnie des conseils en gestion de patrimoine*)
- **La Compagnie des IAS:**
Professional association approved by the ACPR
- **La Compagnie des IOB:**
Professional association approved by the ACPR
- **DOM:**
Overseas departments (Guadeloupe, French Guiana, Martinique, Mayotte, and Reunion) and some overseas territories (Saint Barthélemy, Saint Martin, and Saint Pierre and Miquelon). Source: art. L. 500-1 of the French Insurance Code, amended by order no. 2008-698 of 11 July 2008
- **ENDYA:**
Professional association approved by the ACPR
- **IAS:**
Insurance intermediary
- **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:**
Banking and Payment Services Intermediary
- **FOE:**
Freedom of establishment
- **FPS:**
Freedom to provide services
- **MA:**
Insurance Representative (*Mandataire d'assurance*)
- **MAL:**
Tied insurance representative (*Mandataire d'assurance lié*)
- **MIA:**
Insurance intermediary representative (*Mandataire d'intermédiaire d'assurance*)
- **MIOSBP:**
Banking and Payment Services Intermediary Representative (*Mandataire d'intermédiaire en opérations de banque et en services de paiement*)
- **MOBSP:**
Banking and Payment Services Non-Exclusive Representative (*Mandataire non exclusif en opérations de banque et en services de paiement*)
- **MOBSPL:**
Banking and Payment Services Exclusive Representative (*Mandataire exclusif en opérations de banque et en services de paiement*)
- **NAF:**
French classification of activities (*Nomenclature d'activités française*) (published by INSEE)
- **LE:**
Legal entity
- **NP:**
Natural person
- **ISP:**
Investment services provider
- **RCS:**
Trade and Companies Register (*Registre du commerce et des sociétés*)
- **RNCP:**
National Directory of Professional Qualifications (*Répertoire national des certifications professionnelles*)
- **PS:**
Payment services
- **TOM:**
French Overseas Territories
- **Votrasso:**
Professional association approved by the ACPR



THE SINGLE REGISTER OF INSURANCE,
BANKING, AND FINANCE INTERMEDIARIES
26 boulevard Haussmann - 75311 Paris cedex 09
contact@orias.fr - www.orias.fr

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

