

France

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For insurance **undertakings**

General good provisions regulating insurance distribution in addition to those set out in the Insurance Distribution Directive (Article 11(2))

Information requirements and conduct of business rules

IDD Article	Specific national legislative provision(s)	FoS	FoE
Article 17: General principle			
Article 18: General information provided by the insurance intermediary or insurance undertaking	Information provided to consumers (The insurance company's corporate name) : Non-harmonized regulatory provisions of single Chapter , Title 2, Book 5 of the French Insurance Code	X	X

Article 19: Conflicts of interest and transparency			
Article 20: Advice, and standards for sales where no advice is given	Information to customers (Assessment of appropriateness and reporting to customers): Non-harmonized legislative provisions of Section 3, Chapter 2, Title 2, Book 5 of the French Insurance Code.	X	X
Article 21: Information provided by ancillary insurance intermediaries			
Article 22: Information exemptions and flexibility clause			
Article 23: Information conditions			
Article 24: Cross-selling			
Article 25: Product oversight and governance requirements			
Additional requirements in relation to insurance-based investment products			

IDD Article	Specific national legislative provision(s)	FoS	FoE
Article 26: Scope of additional requirements			
Article 27: Prevention of conflicts of interest			
Article 28: Conflicts of interest			
Article 29: Information to customers	Insurer and intermediary's agreement related to the distribution of IBIP : Non harmonized legislative provisions of section 2, chapter 2, title 3, Book 1 of French Insurance Code	X	X
Article 30: Assessment of suitability and appropriateness and reporting to customers	Information to customers (Assessment of the consistency of the contract with the customer's demands and needs and reporting to the customer): Non-harmonized legislative provisions of Section 3, Chapter 1, Title 2, Book 5 of the French Insurance Code.	X	X
Scope, registration and organisational requirements			
IDD Article	Specific national legislative provision(s)	FoS	FoE
Article 1: Scope			

Article 2: Definitions			
Article 3: Registration			
Article 10: Professional and organisational requirements			
Article 14: Complaints			
Other themes			
IDD Article	Specific national legislative provision(s)	FoS	FoE
Not applicable	Insurer and intermediary's agreement related to the distribution of IBIP : Non harmonized legislative provisions of section 2, chapter 2, title 3, Book 1 of French Insurance Code	X	X
Not applicable	Intermediation agreement : Non-harmonised legislative and regulatory provisions of chapter II title III, Book I of the French insurance Code	X	X
Not applicable	Advertising communication : Non-harmonised legislative and regulatory provisions of chapter II title III, Book I of the French insurance Code	X	X
General good provisions referred to in Article 180 of Solvency II			
Solvency II Article	Specific national legislative provision(s)	FoS	FoE

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Other general good provisions (not related to IDD and Solvency II), such as money-laundering and taxation provisions, which are relevant for insurance distributors doing cross-border business			
Underlying Article from EU legislation, if applicable	Specific national legislative provision(s) and or links to the relevant websites of the Ministries where further information on the rules can be found	FoS	FoE
Not applicable	Assets freeze and prohibition of making funds available : Non-harmonised legislative and regulatory provisions of chapter II, title VI, Book V of French Monetary and Financial Code https://acpr.banque-france.fr/autoriser/procedures-secteur-assurance/regles-dinteret-general-rig	✗	✗
Not applicable	Clients, bank account and person identification for combating tax evasion and tax fraud.: Non-harmonised legislative and regulatory provisions of chapter IV, title VI, Book V of French Monetary and Financial Code https://acpr.banque-france.fr/autoriser/procedures-secteur-assurance/regles-dinteret-general-rig		✗

For insurance intermediaries

General good provisions regulating insurance distribution in addition to those set out in the Insurance Distribution Directive (Article 11(2))

Information requirements and conduct of business rules

IDD Article	Specific national legislative provision(s)	FoS	FoE
Article 17: General principle			
Article 18: General information provided by the insurance intermediary or insurance undertaking	Information provided to consumers (The insurance company's corporate name) : Non-harmonized regulatory provisions of single Chapter , Title 2, Book 5 of the French Insurance Code	X	X
Article 19: Conflicts of interest and transparency	Information provided by the insurance intermediary (conflicts of interest and transparency) : Non-harmonized regulatory provisions of single Chapter , Title 2, Book 5 of the French Insurance Code Intermediaries `remuneration : Non-harmonized regulatory provisions of Chapter 1, Title 1, Book 5 of the French Insurance Code	X	X
Article 20: Advice, and standards for sales where no advice is given	Information to customers (Assessment of appropriateness and reporting to customers): Non-harmonized legislative provisions of Section 3, Chapter 2, Title 2, Book 5 of the French Insurance Code.	X	X
Article 21: Information provided by ancillary insurance intermediaries			

Article 22: Information exemptions and flexibility clause			
Article 23: Information conditions			
Article 24: Cross-selling			
Article 25: Product oversight and governance requirements			

Additional requirements in relation to insurance-based investment products

IDD Article	Specific national legislative provision(s)	FoS	FoE
Article 26: Scope of additional requirements			
Article 27: Prevention of conflicts of interest			
Article 28: Conflicts of interest			
Article 29: Information to customers			

Article 30: Assessment of suitability and appropriateness and reporting to customers	Information to customers (Assessment of the consistency of the contract with the customer's demands and needs and reporting to the customer): Non-harmonized legislative provisions of Section 3, Chapter 1, Title 2, Book 5 of the French Insurance Code.		
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Scope, registration and organisational requirements

IDD Article	Specific national legislative provision(s)	FoS	FoE
Article 1: Scope			
Article 2: Definitions			
Article 3: Registration			
Article 10: Professional and organisational requirements			
Article 14: Complaints			

Other themes

IDD Article	Specific national legislative provision(s)	FoS	FoE
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Not applicable	Responsibility for the damage caused by the acts of persons for whom distributor are responsible : Non-harmonized legislative provisions of section 1, Chapter 1, Title 1, Book 5 of the French insurance code.	X	X
Not applicable	Information to customers (Assessment of the consistency of the contract with the customer's demands and needs and reporting to the customer): Non-harmonized legislative provisions of Section 3, Chapter 1, Title 2, Book 5 of the French Insurance Code.	X	X
Not applicable	General agent - termination of the contract with the insurance company: Non-harmonized legislative provisions of single Chapter, Title 4, Book 5 of the French Insurance Code.	X	X
Not applicable	Insurer and intermediary's agreement related to the distribution of IBIP : Non harmonized legislative provisions of section 2, chapter 2, title 3, Book 1 of French Insurance Code	X	X
Not applicable	Intermediation agreement : Non-harmonised legislative and regulatory provisions of chapter II title III, Book I of the French insurance Code	X	X
General good provisions referred to in Article 180 of Solvency II			
Solvency II Article	Specific national legislative provision(s)	FoS	FoE
183 : General Information for policy holders	Information fiche for insured : Non-harmonised legislative and regulatory provisions of chapter II, title I, Book I of the French insurance Code	X	X
Other general good provisions (not related to IDD and Solvency II), such as money-laundering and taxation provisions, which are relevant for insurance distributors doing cross-border business			
Underlying Article from EU legislation, if applicable	Specific national legislative provision(s) and or links to the relevant websites of the Ministries where further information on the rules can be found	FoS	FoE

Not applicable	Assets freeze and prohibition of making funds available : Non-harmonised legislative and regulatory provisions of chapter II, title VI, Book V of French Monetary and Financial Code https://acpr.banque-france.fr/autoriser/procedures-secteur-assurance/regles-dinteret-general-rig	X	X
Not applicable	Clients, bank account and person identification for combating tax evasion and tax fraud.: Non-harmonised legislative and regulatory provisions of chapter IV, title VI, Book V of French Monetary and Financial Code https://acpr.banque-france.fr/autoriser/procedures-secteur-assurance/regles-dinteret-general-rig		X