



# ACTUARIAL ASSOCIATION OF EUROPE

French Pension Tracking Services  
9<sup>th</sup> March 2022 presentation

## Background 1/2

Creation by the Pension Law of 2003 of the Groupement d'Intérêt Public - GIP Info Retraite national tracking service ([www.info-retraite.fr](http://www.info-retraite.fr)). Info Retraite allows anyone (employee of the private sector, civil servant and non-salaried) to get a career statement Relevé Individuel de Situation – RIS and from age 55 and to get an estimation of his potential pensions for of all mandatory (base and complementary)/statutory regimes. These regimes are not pre-funded and provide the bulk of the pensions (over 96% of paid pensions)

## Background 2/2

The role of Info Retraite tracking system has been reinforced through Pensions Laws of 2010 and 2014. Since the January 20<sup>th</sup>, 2014 GIP Info Retraite has been renamed Union Retraite. All mandatory pensions' regimes are members of Union Retraite and fund Info Retraite with a contribution function of the number of individuals they cover. I have attached a document illustrating the architecture of all the mandatory base and complementary / statutory pensions for employees, Civil servants and non-salaried.

## Répertoire de Gestion des Carrières Unique - RGCU

- ❑ The GIP-Info Retraite is a live access system for data protection that extracts the personal data and pension rights from all the mandatory pension schemes anyone has been affiliated to that exist at the consultation date
- ❑ So if informations are missing or wrong the pension statement issued by Info Retraite is either incomplete or wrong (it can be both -😊)
- ❑ Being aware of this situation it has been decided in 2010 to build a single repository containing details of the careers of the entire French population. The RGCU should ultimately optimise management processes by centralising data and improving its completeness and quality

## Répertoire de Gestion des Carrières Unique - RGCU

- ❑ Building a repository first requires the data, whatever its origin, to be structured with unique concepts and semantics. The automation of the feed-in flows is then a major asset for the continuous improvement of the quality of the directory.
- ❑ The RGCU will then contain very detailed information on the career of insured persons, with periods and income from paid employment, or inactivity due to unemployment and illness. Such a wealth of data in terms of both breadth (the entire population) and depth (the entire career detailed in terms of periods and income since the origin of the schemes), should lead the RGCU to become a valuable source for social studies.

## RGCU - Scope

- As at June 2021 the RGCU has recorded 80 million insured (both actives and retirees can have been affiliated to various pension schemes)
- 7 billion careers data covering working, illness, unemployment periods, etc...
- RGCU is the successor and an extension of previous national repositories (FNCI, SNGC)
- First migration of a small regime occurred in 2019
- Final migration planned for end of 2025
- The RGCU project is led by the CNAV the social security regime for employees

# RGCU Threats & Opportunities

- Data protection
- Compliance with the UE General Data Protection Regulation (GDPR)
- Security of the PTS
- Big brother?
  
- Once all actives and retirees of French population entered in the RGCU it will provide a large range of new information and allow both
  - Better monitoring of the mandatory regimes
  - Social studies
  
- Governance will be a hot topic

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