The 39th Voorburg Group Meeting

Sector paper

Mini-Presentation on
ISIC 82.9 Business Support Service Activities Not Elsewhere Classified
(SPPI)

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The aim of this article is to give an overview of how the French statistical institute (INSEE) measures the activity of « Business Support Service Activities Not Elsewhere Classified » (ISIC 829).

1. Descriptions and characteristics of the industry

1.1 Definition of the industry

According to the international Standard Industrial Classification of All Economic Activities (ISIC Rev 4), group 82.9 Business Support Service Activities Not Elsewhere Classified includes « the activities of collection agencies, credit bureaus and all support activities typically provided to businesses not elsewhere classified ».
It gathers 3 classes :

8291 Activities of collection agencies and credit bureaus :

This class includes:
- collection of payments for claims and remittance of payments collected to the clients, such as bill or debt collection services
- compiling of information, such as credit and employment histories on individuals and
- credit histories on businesses and providing the information to financial institutions,
- retailers and others who have a need to evaluate the creditworthiness of these persons
- and businesses

8292 Packaging activities :

This class includes:
- packaging activities on a fee or contract basis, whether or not these involve an automated process:
  - bottling of liquids, including beverages and food™
  - packaging of solids (blister packaging, foil-covered etc.)™
  - security packaging of pharmaceutical preparations™
  - labeling, stamping and imprinting™
  - parcel-packing and gift-wrapping™

This class excludes:
- manufacture of soft drinks and production of mineral water, see 1104
- packaging activities incidental to transport, see 5229

8299 Other business support service activities n.e.c. :

This class includes:
- providing verbatim reporting and stenotype recording of live legal proceedings and transcribing subsequent recorded materials, such as:
  - court reporting or stenotype recording services™
  - public stenography services™
- real-time (i.e. simultaneous) closed captioning of live television performances of meetings, conferences
- address bar coding services
- bar code imprinting services
- fundraising organization services on a contract or fee basis
- mail presorting services

- repossession services
- parking meter coin collection services
- activities of independent auctioneers
- administration of loyalty programmes
- other support activities typically provided to businesses not elsewhere classified

This class excludes:
- provision of document transcription services, see 8219
- providing film or tape captioning or subtitling services, see 5912

In relation to the classification of products, in the French SPPI, we use the Classification of Products France CPF rév. 2.1, 2015, which is the French version of the European Classification of Products by Activity (CPA 2.1NACE REV 2).

With regards to the statistical classification of Products by Activity (CPA2015), the products are classified as follows in the class 8291 to 8299.

Table 1 : Equivalence between CPA and CPC for ISIC 82.90

CPA			CPC		
Class	Description of the class	Subclass	Class	Subclass	Description
82.91	Activities of collection agencies and credit bureaus	82.91.11	8591	85910	Credit reporting
		82.91.12	8592	85920	Collection agency services
82.92	Packaging activities	82.92.10	8540	85400	Packaging services
82.99	Other business support service activities n.e.c.	82.99.11	8599	85999	Other support services n.e.c.
		82.99.12	8593	85939	Other telephone-based support services
		82.99.19	8599	85999	Other support services n.e.c.

In ISIC Rev 5, class 82.91 and class 82.92 are unchanged, but 82.99 is heavily modified. 82.99 is split in a lot of different classes, especially the intermediation services classes.

1.2 Market conditions and constraints

In France, in 2023, there were about 27 000 enterprises with their main activity classified into 82.90 - Business Support Service Activities Not Elsewhere Classified. In the same year they employed 85 000 persons. They represented about 0.7 % of total market economy turnover.

Table 2 : Characteristics of enterprises with main activity in 82.9

Size of enterprise	Number of enterprises	Number of employees	Turnover (€ million)
Micro enterprises	25 270	13 036	3 852,8
Medium enterprises	1 309	40 617	8 058,1
Large enterprises	61	31 068	23 510,6
Total	26 640	84 721	35 421,5

Chart 1 : Turnover of the different classes
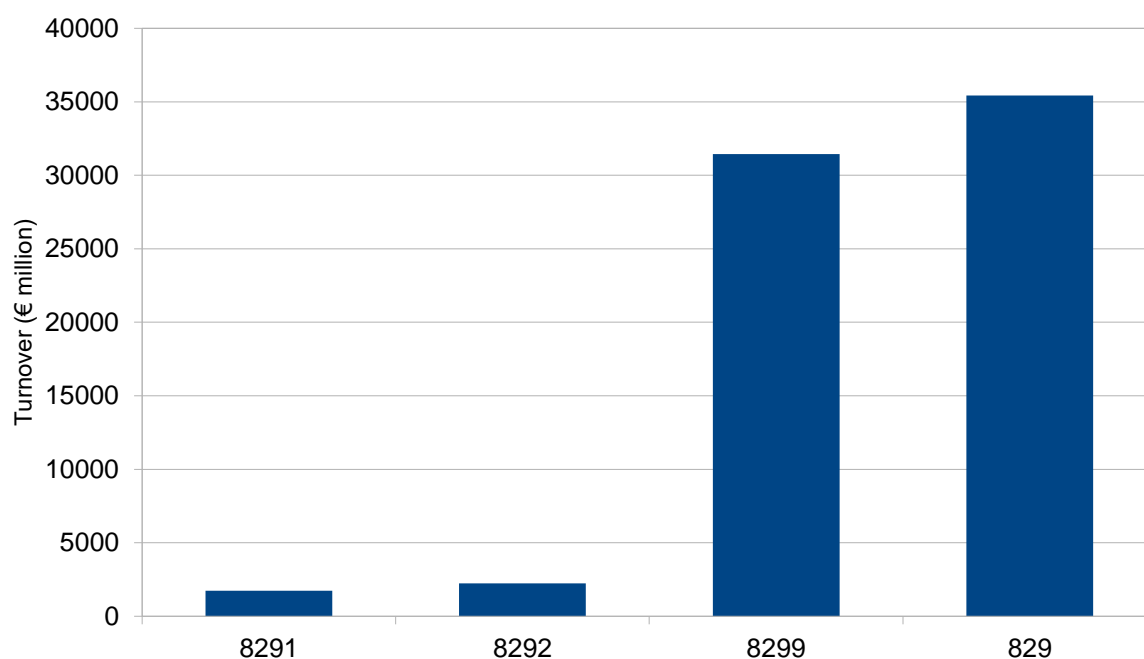
Source : INSEE - Structural Business Statistics 2022

The turnover of the group 82.9 comes nearly exclusively from the 82.99 class (89 % of the group's turnover), the 82.91 (5 %) and the 82.92 (6%) turnover are much less important.

The main consumers of Business support service activities n.e.c. are French companies (68%), but foreign companies, in the Eurozone (15 %) and out of it (17%) can also buy this services.

Compared to other classes, the 82.91, 82.92 and 82.99 are not concentrated.
The ten first entreprises of the 82.91 represent 20 % of the industry turnover. The situation is close in the 82.92, with the ten first entreprises representing 19 % of the class' turnover.

1.3 Specific characteristics of the industry

The three classes that constitute the 82.9 being very different services, each class has its own characteristics.

Table 3 : Key factors in the evolution of business support service activities not elsewhere classified

Activity	Main factors of evolution
Collection agencies and credit bureaus	- linked to the volume of transaction, therefore highly sensitive to economic conditions - increase of businesses' demand for protection against customer risk
Packaging	- reglementation pressure
Auctions	- digital transition, which brings new customers and lessen the logistic costs
Tax refund	- linked to the business tourism activity

2. Measurement of SPPI

2.1 General Framework

The INSEE's survey for services' price indices (Observation of Prices in Industry and Services : Opise) monitors the evolution of production prices for services from French services companies.
The Services Producer Price Index (SPPI) is one of the variables compiled in the system of short-term statistics. Data on SPPI are released quarterly within 60 days after ending the reference quarter.
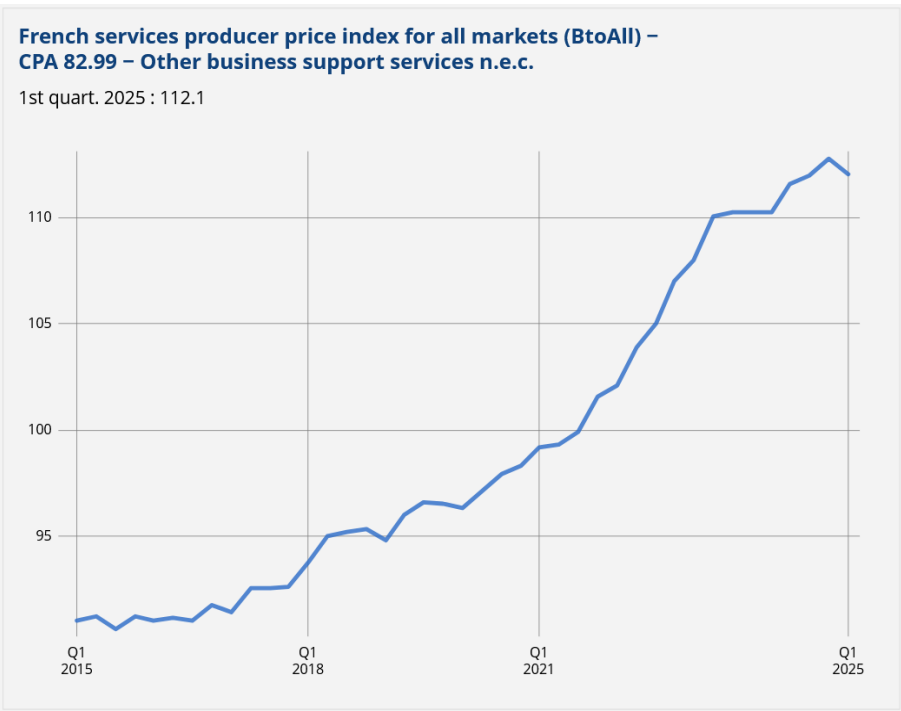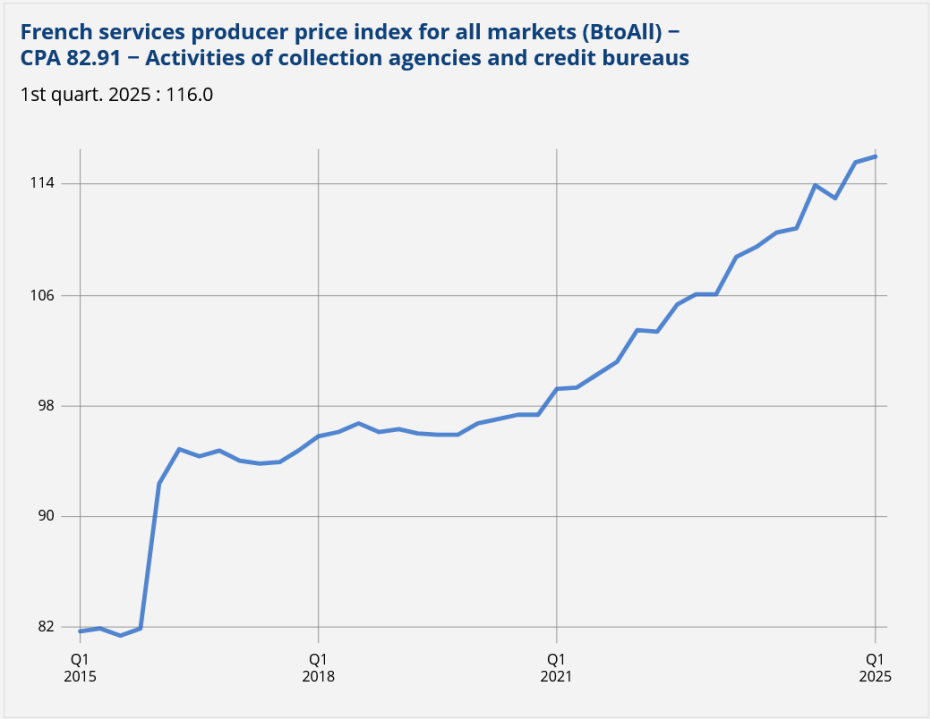
In terms of precision, we release price indices with a lower level of granularity than the one required by EBS and the FRIBS regulations. Indeed, because our indices are used for volume indices calculation, as deflators for National Accounting (resources-use balance) and for Service Production Indices (SPI), INSEE disseminates SPPI until the NACE at 4 digits level (classes) instead of the 2 digits level (divisions) required by the FRIBS regulation. The SPPI are compiled for all markets (BtoAll) and, if possible, disseminated for the different markets (BtoB, BtoC, export).

The definitions of SPPIs must respect National Accounts concepts. Thus, SPPIs are expected at basic prices (including intra-group transactions, subsidies and excluding taxes). For the purpose of indexing contracts, market prices are also released.

The price index for classes 82.91 and 82.99 are published quaterly on the INSEE website since 2015. Three price index are published for class 82.91 : index at basic price for all markets and for the BtoB market, and index at market price for the BtoB market. Four price index are published for 82.99 : the three same as 82.91, and the index at market price for export.

The classe 82.92, more fragile, is calculated but not published on the Internet. However, it is used by the Service Production Indices (SPI).

Chart 2 :Screen copy of INSEE weebsite

French services producer price index for all markets (BtoAll) –
CPA 82.91 – Activities of collection agencies and credit bureaus

1st quart. 2025 : 116.0

French services producer price index for all markets (BtoAll) –
CPA 82.99 – Other business support services n.e.c.

1st quart. 2025 : 112.1

2.2 Measurement issues

The structure at the CPA-4-digits levels comes from the structural business statistics. The details of products are issued of the renewal operation.

The renewal of the service industries is a continuous process, so that each industry is refreshed once every five years on average, although this interval may be adjusted to take into account technological, product or market swift changes. For French SPPIs, samples are determined at two different levels : first, firms and secondly, service products.
- For firms, samples are defined by cut-off at the CPA-4-digits levels from the last available Annual sectoral survey (Y-2). For every CPA-4-digits level, service companies are sorted by decreasing "product based" turnover. Then, thresholds of coverage define the size of each sample, in order to provide better coverage of one of the different markets
- For service products, INSEE engineers-surveyors, who are specialized in services, visit the selected firms to define or re-define services that will be followed in a customized quarterly questionnaire. The aim of these visits is to provide standard products whose prices are easy to follow through time, which guarantees a good index quality. Respondents are asked to select anumber of service products representative of their total output.

Once the products have been defined, the prices of transactions are collected quarterly. They refer to a precise service sold on a market. 254 companies are questioned in the survey for the industry of 82.9.

The sample in the 82.99 class was especially difficult to choose. A lot of companies answer to the Annual sectoral survey by saying they have a turnover in this class when they work in services and they don't find the class where they should be. The 450 enterprises with the most turnover in the class were considered, and only 11 were having a good probabillity of a real belonging to the 8299 class.

This probability was estimated by using other information such as the entreprise's answer to other questions of the Annual sectoral survey, or directly its website.
22 were added because they were in the sample during the last 5-years cycle.
In these 33 entreprises, the third of them were auctionneers, another third was doing vouchers or tax refund, and the rest has diverse activities.

Chart 3 : Number of entreprises in the sample, for each type of service
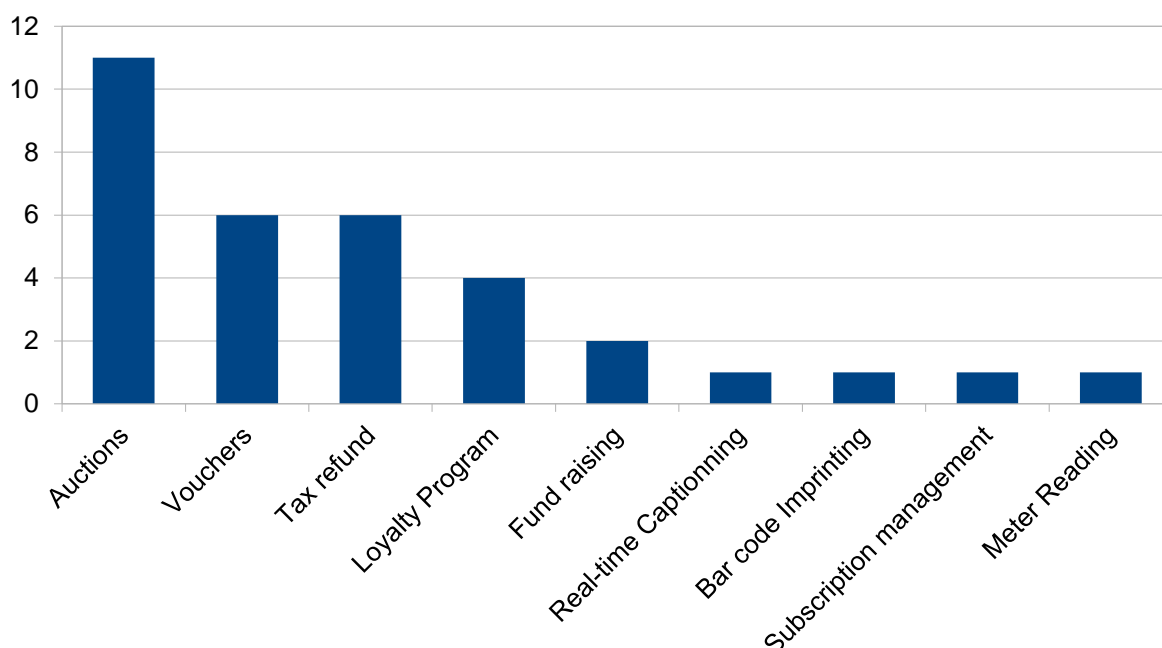
Table 4 : Survey for services price indices

Class	Description	Number of entreprises	Number of products
8291	Activities of collection agencies and credit bureaus	32	118
8292	Packaging activities	28	59
8299	Other business support service activities n.e.c.	39[1]	77

The weights of class level are obtained from the structural business statistics (y-2). They are updated once a year. The distribution of products does not change before the industry renewal.

2.3 Description of pricing methods and criteria for chosing the method

The three classes being very different activites, the pricing method is different for each of the classes, and even within a same class.

For the 82.91 class, there are three types of services :

For the debt collection activity, the commission rate or/and file fees are used.

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1   The renewal of the class 82.99 is in progress, the number of entreprises currently used for the price index calculation is 39, but when the renewal will be over, there will be only the 33 sampled during this renewal.

For the purchase of debts and claims, the company's turnover is equal to the difference between the amounts recovered and the amounts paid for the purchase of debts and claims. An annual rate could then be defined (query frequency 1000) in the form of a commission rate: turnover / amount recovered. This type of rate has been rarely provided by companies. Current services are rather fees expressed as a percentage, applied to a financial Consumer Price Index.

For financial information services on clients, several methods can be used :
- Price for a type of subscription
- Price per search
- Price per act (document consulted)
- Percentage on the value of the amount issued depending on the services requested. This corresponds to a value in basis points (bps). One basis point equals 0.01% of an issued amount.

For the 82.92 class :

The selling price consists of :
- Components of the packaging products manufactured by the company: type of content and type of container
- Labor costs
- Whether labeling is included or not
- Whether the packaging supply is included or not (if supplied, this is called "full service")
- The margin

We will mainly track:

- An average unit price
  Examples:
  - Wheat in 25 kg bags: packaging price per bag
  - Packaging of client samples: YVES ROCHER — sales price excluding tax per unit of service per 100 units
  - Product code: 8 247 (mastic), client code: 656, packaging: cartridge, sales price excluding tax per unit billed for production of 12,000 units
- A margin
  Note: Some companies cannot segment and calculate a global margin at the company level
  - Gross margin per hour of packaging for other cosmetics

The following details will generally be necessary:

- Type of product packaged (cosmetics, pharmaceuticals, food, etc.)
- Type of packaging (bagging, blister packing, etc.)
- The client

Margins can be tracked in different ways:

- Rate applied on the packaged product price (%) * PPI (Producer Price Index)
- Gross margins per hour of packaging

Note: Gross margins on direct costs are generally from companies that package using raw materials previously purchased — these companies are out of scope.

PPI indices already available in the Papaye application:

- SRS_SF00002_035: CPF 20.42 Perfumes and toilet products
- SRS_SF00002_041: CPF 21.20 Pharmaceutical preparations

More indices can be added if needed, depending on the cases encountered.

For the 82.99 class :

The main services that are followed in this class are auctions sales and tax refund services.

Auction Sales :

Some units are generalist, while others are specialized (e.g., horses, vehicles, etc.).
In some fields, sales are seasonal, so quarterly data may be missing. In such cases, no "carry forward" should be applied for non-surveyed periods due to the absence of actual transactions.

Revenue model: mainly commission-based, coming from both the seller and the buyer.

Possible tracking options:

- Average commission for a set of similar lots
- Commission rate indexed on a base, such as:
    - Average price per lot (e.g., hammer price / number of lots) at SOTHEBY'S
    - Average annual sale price by horse type at ARQANA
    - Price index (CPI) at PIASA

    Note: The *hammer price* is the sale price excluding commission.

It's also possible to follow registration fees.

Tax Refund Services :

Tax refund corresponds to the actual payment of VAT by the buyer (what remains to be paid). Therefore, the France turnover (CA) of a tax refund unit is the portion that did not result in a refund. It should always be excluded from the weighting of sample units and does not feed into C/CM indicators.

Merchandise sales appear in the turnover because, in the logic of tax refund, the unit becomes the owner of the goods at a certain point. There are two types of sales:

- Simple sale: for transactions where the refund did not occur (domestic sale, ineligibility, or missing request)
- Double sale: for export transactions where the refund process is operational

The maximum refund rate is calculated as:
VAT / (1 + VAT) → For a 20% VAT, this gives 16.67%

Tracking options:

- Average fees
- Commission, using the refund rate:
    - Gross refund to buyers (RBA) = Export turnover × VAT × average refund rate
    - Commission earned = (Export turnover × VAT) – RBA

2.4 Evaluation of comparability of Price data with Output data

Prices measured via the OPISE survey are the reference for monitoring prices and deflation in the national accounts. We do not have other statistical sources that can be used for direct comparison.

Nevertheless, prices are linked to other variables such as the production price of the good or the activity of the industry. These factors make it possible to validate price changes, but not to estimate prices.

Companies often provide additional explanations in the survey: increased cost of purchasing equipment, greater competition among same sector companies, or higher demand.

3. Evaluation of measurement

The challenge is to build a sample for the 82.99 class, which represents the most of the 82.9 group's turnover. The diversity of activities in the 82.99 also implies to face entreprises which are the only ones surveyed to do what they do, and a new way to measure price has to be invented for each of them.

The weakness is to know the real weight of the 82.99 class, considering the high number of entreprises that answer that they have a turnover in this class whereas they are part of another class.