

REPORT OF APPLICATION OF ARTICLES L. 132-9-2 AND L. 132-9-3 OF THE FRENCH INSURANCE CODE

CALI Europe France Branch

In force at 01/01/2026

CALI Europe operates under the Freedom of Establishment from its French branch. As such, it is subject to Articles L. 132-9-2 and L. 132-9-3 of the French Insurance Code for the products it markets from its branch.

The report of application of Articles L. 132-9-2 and L. 132-9-3 provided for in Article L. 132-9-3-1 is published annually on the insurance company's website or on any durable medium within 90 working days of 1 January of each year. The description of the procedures carried out, including the means implemented, during the past year with regard to the treatment of unpaid life insurance policies, includes the following information, as at 31 December of the previous year, designated as year N:

- Number of policies giving rise to investigation (in progress beyond a period of 1 year after becoming aware of the death or expiry of the policy) and search for beneficiaries during year N;
- Number of centenarian policyholders not deceased, including those for which there is a presumption of death and annual amount (all technical provisions combined) of policies of this category of centenarian policyholders not deceased in year N;
- Number of policies classified as "without follow-up" by the insurance company (policies for which one or more beneficiaries could not be found or settled despite the insurer's research) and the annual amount concerned in year N.

This information is shown in the form of the table below:

Year	Number of policies that gave rise to research/investigation	Number of centenarian policyholders not deceased including those for which there is a presumption of death	Annual amount (all technical provisions combined) of policies of centenarian policyholders not deceased	Number of policies classified without follow-up	Annual amount of policies classified without follow-up
2025	0	128	44 243 596€	0	0

The application report referred to in the first paragraph also includes the following information (all technical provisions combined) as at 31 December of the previous year:

- Annual amount and number of policies for which the insured party has been identified as deceased under the scheme provided for in Article L. 132-9-2 for the previous five years;
- Annual amount and number of policies settled under policies for which the insured party has been identified as deceased under the scheme provided for in Article L. 132-9-2 for the previous five years;
- Number of insured parties identified as deceased and number of policies concerned having an insured identified as deceased under the scheme provided for in Article L. 132-9-3 for the previous five years;
- Annual amount of capital to be paid in respect of policies identified as closed due to death (provisions allocated to the payment of capital and those allocated to capital constituting annuities, with, where applicable, post-mortem revaluation as provided for by Article L. 132-5) under the scheme provided for in Article L. 132-9-3 for the previous five years;
- Annual amount of capital paid in respect of policies identified as closed due to death under the scheme provided for in Article L. 132-9-3 for the previous five years.

This information is shown in the form of the table below:

Year	Annual amount/Number of policies for which the insured has been identified as deceased (Article L. 132-9-2)		Number of contracts settled/Annual amount (Article L. 132-9-2)		Number of confirmed deaths of policyholders/Amount of capital to be paid (death benefit and annuity capital) following consultations under Article L. 132-9-3		Amount of capital fully paid during the year to beneficiaries/Number of policies fully paid to beneficiaries following consultations under Article L. 132-9-3	
2025	62	57 913 155 €	53	40 932 045 €	7	5 307 873 €	6	4 766 145 €
2024	61	52 360 612€	42	36 147 767 €	0	0	0	0
2023	25	21 786 489€	24	20 944 805 €	0	0	0	0
2022	24	29 836 365 €	21	22 864 651 €	0	0	0	0