

Information for River Re Policyholders

Proposed transfer of the reinsurance and general
insurance business of River Re Limited to Riverstone
Insurance (UK) Limited

Part 2 Information for River Re Policyholders

1 River Re Policyholders

- 1.1 If you have a reinsurance or general insurance policy with River Re, it is proposed to transfer it, subject to the Court's approval, to RIUK. If the Proposed Transfer is approved by the Court, the policies within the Transferring Business and the related assets, liabilities, rights and obligations will be transferred from River Re to RIUK, with River Re being deauthorised and dissolved within a short period of the transfer becoming effective.
- 1.2 Your rights and obligations under your policy will not change but will, following the Proposed Transfer, be exercisable against or owed to RIUK alone.
- 1.3 The Independent Expert has determined that the Proposed Transfer will not affect in a materially adverse way either the security or the policy servicing levels of the policyholders of the Transferring Business.

2 Do you need to do anything?

- 2.1 If you do not have any concerns about the Proposed Transfer you do not need to do anything.
- 2.2 If you are concerned that the Proposed Transfer could adversely affect you, you have the right to raise your concerns with the Court, either in person, through representation or in writing.
- 2.3 The final Court hearing for the approval of the Proposed Transfer is expected to take place on 28 January 2026 at The Rolls Building, Fetter Lane, London, EC4A 1NL. If the Court hearing date changes, we will update the dedicated website for the Proposed Transfer, <https://river-re.info>, to confirm this so you may wish to check for updates. It is possible that the hearing may take place remotely via Microsoft Teams or another teleconferencing service.
- 2.4 It is requested that if you intend to attend the hearing (whether in person or via a representative), you inform River Re and RIUK in writing via the contact details provided on the dedicated website for the Proposed Transfer (<https://river-re.info>) as soon as possible and preferably before 14 January 2026 and set out the nature of any objection you may have. This will enable us to provide notification of any changes to the hearing (including any details that are necessary to attend the hearing remotely) and, where possible, to address any concerns raised in advance of the hearing.
- 2.5 If you believe you will be adversely affected by the proposals, we ask that you give notice in writing as soon as possible, and preferably before 14 January 2026. All correspondence should be addressed to River Re at River Re Limited, c/o AXA Liabilities Managers, Brooke Lawrance House, 80 Civic Drive, Ipswich, IP1 2AN or by email at riverrepart7@axa-lm.com (**River Re Dedicated Email Address**) or to RIUK at PartVIItransfer@rsml.co.uk.