



Rapport d'information relatif aux avoirs bancaires et aux contrats d'assurance-vie en déshérence (French Edition)

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Sur la demande de la commission des Finances, la Cour des comptes a enquêté sur les contrats d'assurance-vie et les comptes bancaires en déshérence.

Elle montre que des sommes pouvant atteindre plusieurs milliards d'euros demeurent dans les livres des établissements de crédit et des compagnies d'assurance sans que leurs propriétaires légitimes ne soient informés de leur existence.

Face à un tel constat, la Cour propose plusieurs évolutions législatives de nature à améliorer les diligences nécessaires pour garantir les droits des épargnants, évolutions dont le Rapporteur général de la commission des finances entend se saisir pour faire respecter le droit de propriété, droit à valeur constitutionnelle qui s'impose à tous.

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