

EXHIBIT 12

Suzanne Marshak



February 5, 2008

Congresswoman Ileana Ros-Lehtinen
2160 Rayburn House Office Building
Washington, D.C. 20510
Fax Number: (202) 226-7269

and

Congressman Robert Wexler
2241 Rayburn House Office Building
Washington, D.C. 20510
Fax Number: 202-226-2722

Re: ICHEIC and Insurance Bill 1746

Dear Representatives Ros-Lehtinen:

Dear Representative Wexler:

I am writing to tell you about my unfortunate experience with the International Commission (ICHEIC) and the urgency for passage of legislation to allow survivors like myself to have the ability to get information from the insurance companies and take them to court if necessary.

I am a 78 year old Holocaust survivor from Paris, France. I somehow managed to survive against all odds, and I'm sure I don't have to tell you everything my family and I went through.

When ICHEIC was started, I filled out forms naming many of my relatives who I knew were prominent and relatively well-to do residents of Budapest, Hungary, including my uncle Albert Bleich who was a very prominent and wealthy physician. Generali responded with a letter stating that it had sold my uncle one policy in 1921 worth 50,000 Hungarian crowns, but it was not payable because it lapsed before the Holocaust. However, the company did not provide me with any information to justify that conclusion.

Considering my uncle's circumstances, I find it very unlikely that he would have only had one policy for a relatively small amount. In addition, Generali claimed that it did not sell any policies to other family members. However, given the suspicious response on my uncle's one policy they acknowledge, why would I believe these denials?

HR 1746 would enable survivors like me -- with the assistance of lawyers of our own choosing -- to finally see for ourselves what information is in the companies' records. Given the companies' disgraceful behavior during and after WWII, why should we be the only Americans who don't have such rights against insurance companies who treated our families in bad faith?

I thought I was getting on in years when ICHEIC started, and now it is 10 years later. Will I ever see justice in my lifetime? What about the other survivors who aren't as healthy as I am who might feel too frustrated to speak up? Please give us our rights back and allow us to control our own affairs. Really, all we need is the same protections other Americans have against these avaricious insurance giants.

Thank you very much.

Sincerely,

A handwritten signature in cursive script that reads "Suzanne Marshak".

Suzanne Marshak

cc: Representative Barney Frank – (202) 225-6952 (Fax)
Representative Mark Steven Kirk – (202) 225-0837
Representative Janice Schakowski – (202) 226-6890



GENERALI
Assicurazioni Generali S.p.A.

Direzione Centrale
Policy Information Center

RACCOMANDATA

Ms SUZANNE MARSHAK

ILLINOIS
USA

Trieste, 19 SET. 2005
jn No.3267/PIC

Re: ICHEIC Claim No. 114402

Dear Ms Marshak,

we are writing to inform you that we have now completed the investigation conducted on the basis of the information you provided, and we have been able to locate the following life insurance policy issued by Assicurazioni Generali:

Insured:	Albert Bleich
Date of birth:	August 9, 1883
Policy No.:	545.340
Country of issuance:	Hungary
Face amount and currency:	50,000 Hungarian Crowns
Effective Date:	November 15, 1921
Duration:	15 years

Attached hereto is a copy of the water copy of the front page of the above-mentioned policy, the only policy document available to us.

As regards its status, this policy does not appear in our accounting records of 1936, the first available to us, or in those of the subsequent years. This means that it left our portfolio before 1936, i.e. before the beginning of the Holocaust Era as defined by the International Commission. Consequently, we regret to inform you that the policy does not qualify for any payment.

Direzione Centrale - Trieste, piazza Duca degli Abruzzi, 2 - cap. 34132 - c.p. 539 - tel.: 040 671 111 - teleg.: Cenemli Trieste - fax 040 671600
sito Internet: www.generali.com - per indirizzi e-mail: www.generali.com/contact.html



Società costituita nel 1831 a Trieste - capitale sociale € 1.275.999.458,00 int. vers. - Sede Legale in Trieste, piazza Duca degli Abruzzi, 2
Codice fiscale e Registro Imprese: 00079760328 - Impresa autorizzata all'esercizio delle assicurazioni a norma dell'art. 65 del R.D. 29 aprile 1928 n. 946

456,226

100
52/15

Budapest, az 1921. évi október hó 10-én

DR. EICH ALBERT ur, orvos, budapesti lakos
Hagyottan, az 1885. évi augusztus hó 9-én

ÖTVENEZSER /50,000:/ magyar koronát.
nézőnek, szül. KÉKÉ MARIONNA nézőnek é

RICHA MAGDA nevelő leányának
az 1938. évi november hó 15-én

HÁRMEZERNHÁROMSZÁZHUSZONÓZ magyar korona /3325.-/

november 15-ik

évi november hó 15-ik

Dr. EICH ALBERT urat,
Budapesti /Csáky utca 17. sz. /

az 1922. évi november hó 15-

1925
189:85
370:15
13,25
1735,08

21. november 1938



קרן גנרלי לזכר מבוטחי גנרלי במזרח אירופה ובמרכז אשך ניספו בשואה
THE GENERALI FUND IN MEMORY OF THE GENERALI INSURED IN EAST AND CENTRAL EUROPE WHO PERISHED IN THE HOLOCAUST

Jerusalem

30 June 2002

Mr. Curtis George

USA

RE: Life Insurance Policies – Holocaust Era Claims
ICHEIC Claim No.12584

Dear Mr. Curtis,

We are pleased to advise you that we have completed our examination and investigation based on the information you have submitted to us.

The Generali Fund in Memory of the Generali Insured in East and Central Europe who perished in the Holocaust has handled your claim. The Generali Fund in Israel was established as a Public Trust, in accordance to agreements reached between the heads of the Financial Committee, the Subcommittee for Insurance and the Committee for the Return of Jewish Property at the Israeli Parliament, together with the Assicurazioni Generali Insurance Company, in which framework the amount of 12 million dollars were allocated also for the payment of insurance policies issued by the Company before the Holocaust Era, and which were not paid.

In addition, in accordance to an agreement reached between the International Commission on Holocaust Era Insurance Claims (ICHEIC), Generali, ILAR and other organizations, the Generali Company also set up an additional amount of 100 million dollars to cover claims for insurance policies issued before the Holocaust Era. In accordance to this agreement, ICHEIC chose the Generali Fund as the entity in charge of the claims, including your own.

The Fund is a completely independent entity and it acts in accordance to the laws of Israel. Its Chairman is the President of the Israeli Supreme Court, Justice Meir Shamgar (Ret.).

In order to handle your claim and in the framework of the examination and investigation that the Fund performs, Generali allows the Fund full entry into all the archives and registries that it has. It must be noted that

רח' שחר 1 קושלים
91360 קושלים 36311
1 Shazar St.
P. O. B. 36311
Jerusalem 91360
ISRAEL



קרן גנרלי לזכר מנוסעי גנרלי במזרח חידופה ובמרכז אשך ניספו בשואה
THE GENERALI FUND IN MEMORY OF THE GENERALI INSURED IN EAST AND CENTRAL EUROPE WHO PERISHED IN THE HOLOCAUST

the activities of the Fund when it begins to handle a claim, are based on a system of guidelines, criteria and substantiation according to regulations that have been internationally defined when handling policies of the Holocaust era, by the ICHEIC.

Outcome of the Investigation

During the process of investigation, the following policy issued by Assicurazioni Generali was found:

Name of the Insured: **Sandor Kertesz**
Date of Birth: 15th of September 1885

- | | |
|-----------------------|---|
| 1. Policy No. | 52603 |
| Date of Issue: | 1926 |
| Country of Issue: | Hungary |
| Duration: | 15 years |
| Total Insurance: | 2000 US Dollars |
| Loans: | ----- |
| Status of the Policy: | This policy was cancelled or surrendered before 1936. |

For your convenience, a copy of the water-paper of the policy is hereby attached.

Status of the policy:


In accordance to the mechanized records, the summary is:

1. Policy Nr. 52603 was cancelled or surrendered before the year 1936 i.e. does not refer to the Holocaust Era, and therefore no payment can be offered in respect to it.

In Conclusion

We regret that these policies do not refer to the period of the Holocaust and therefore no payment was offered in respect to them. In conclusion we wish to advise you that we have done our best, with the sensitivity and delicacy that is required when referring to the events of the Holocaust, which have deeply scarred our nation. In our activity, your benefit has been taken into consideration and we have made sure to follow all regulations and criteria established.

Sincerely yours,



Malvina Raicevic
Generali Fund

Cc: ICHEIC
GENERALI

~~REKORD~~
TRIESTI ÁLTALÁNOS BIZTOSÍTÓ TÁRSULAT
 (ASSICURAZIONI GENERALI)

Alapítva: 1831-ben.

Alapítványi igazolás:
 Kladó-szám: 159537

A **52603** számú

3.9.
 Táblázat: **LB-A**
 Kor és tartam: **40/15**

biztosítási okmány másolata

a szerződőnek valamint a biztosítottnak aus 27. Jänner 1926 in Triest
 kelt ajánlata és egyéb írásbeli nyilatkozatai alapján megkötött következő biztosítási szerződésről:
Herr Alexander Anton Grassmann in Triest életére,
Wien szerint in Letz, am 15. September 1885 született.

A cs. kir. szab. TRIESTI ÁLTALÁNOS BIZTOSÍTÓ TÁRSULAT (Assicurazioni Generali) kötelezi magát, hogy az ezen okmányban foglalt általános és külön biztosítási feltételek mellett

Wien, 20. 09. 1926
~~...~~ a biztosított a nap előtt meghalt
aus 1. März 1926
aus 1. März 1926
aus 1. März 1926

vagy pedig magának a biztosítottnak, ha 6 é napot eléri, kifizet.
 Ezen biztosításért mindaddig, míg a biztosított életben van, legfeljebb azonban 15 éven át

Wien, 20. 09. 1926
 évi díj és a törvényes illeték fizetendő, mely minden év
1. März havának 1. napján esedékes.

Az ötödik biztosítási év letelte után a díjak a túlloldali részletezés szerint csökkennek.
 A biztosítás az általános biztosítási feltételek 2. §-a határozmányának épségben tartásával
aus 1. März 1926 napján déli 12 órakor kezdődik.
 A társulat szerződőnek Herr Alexander Anton
in Triest lakost ismeri el.

Wien, 20. 09. 1926
 Díj 1. März 1926 -ig x 33.58
aus 1. März 1.68
aus 1. März 3

**THE INTERNATIONAL COMMISSION
ON HOLOCAUST ERA INSURANCE CLAIMS**

THE APPEALS OFFICE, P.O. BOX 18230, LONDON EC1N 2XA, UNITED KINGDOM

Fax

++ 44 (0) 207 269 7303

ICHEIC APPEALS TRIBUNAL
His Honour Judge Abraham J Gafni

APPEAL NUMBER 8358
CLAIM NUMBERS 12584

BETWEEN

GEORGE CURTIS

APPELLANT

and

ASSICURAZIONI GENERALI
S.p.A.

RESPONDENT

AWARD

I, Abraham J Gafni, duly appointed as Arbitrator in this Appeal, make the following **FINDINGS OF FACT** and **CONCLUSIONS OF LAW** and enter the following **AWARD** pursuant to Article 27 of the International Commission on Holocaust Era Insurance Claims (ICHEIC) Appeals Tribunal Rules of Procedure.

BACKGROUND

1. The Appellant is George Curtis (previously György Kertész), born 29th October 1914 in Kalocsa, Hungary. He is the son of Sándor (Alexander) Kertész, who was born in 1885 in Solt, Hungary and who died in 1953, and Ilona Hahn Kertész, who was born in 1886 in Hungary and who died on 4th November 1969 in the USA. The Appellant's father-in-law was Dezső Schillinger, who was born in Békéscsaba, Hungary and who died between 1943 and 1944 in Poland. The Appellant's mother-in-law was Katalin Lustig who also perished between 1943 and 1944 in Poland. The Appellant's father was in the wholesale business; his father-in-law owned a department store in Kecskemét, Hungary as well as a spinner with 100 machines.
2. The Respondent is Assicurazioni Generali S.p.A. ("Generali").
3. The Appellant submitted an undated Questionnaire for Holocaust/Insurance Information to the Florida Department of Insurance and subsequently submitted an ICHEIC claim form signed 19th August 2000 claiming the proceeds of his father and father-in-law's life insurance policies purchased in Kalocsa, Hungary. ICHEIC processed the claim under claim number 12584.

4. On 30th April 2001, the Generali Fund in Memory of the Generali Insured in East and Central Europe who Perished in the Holocaust ("GTF") agreed to process and make payment on all valid Holocaust era insurance claims against Generali and its subsidiaries that were received by ICHEIC (except for those claims against Generali's subsidiaries in Germany, Belgium and the Netherlands, which are processed in accordance with other agreements). Pursuant to this agreement the GTF was obligated to evaluate all Generali claims using ICHEIC's Relaxed Standards of Proof and other ICHEIC rules and guidelines.
5. The GTF issued a final decision letter on 30th June 2002 advising the Appellant of a policy located in his father's name. However it declined payment on the basis that the policy was not in force during the Holocaust era.
6. On 31st October 2004, ICHEIC terminated its agreement with the GTF. On 31st March 2005 Generali agreed to act as Respondent in appeals arising from GTF decisions.
7. The Appellant expressed an intention to appeal the decision of the GTF in a letter dated 23rd June 2005 and appointed Mr. Samuel J. Dubbin as his legal representative in relation to his appeal.
8. The Appeals Office received the Appellant's Appeal Submission Agreement (ASA), signed by the Appellant on 21st November 2005. Attached was a letter in which he set forth his grounds for the appeal.
9. I was appointed Arbitrator in relation to this appeal on 13th June 2006.
10. The Appeals Office notified the parties on 13th June 2006 that the appeal was scheduled for 19th July 2006 and that they could give notice of participation by 12th July 2006.
11. The Appellant requested an Oral Hearing in a letter to the Appeals Office dated 21st June 2006. An Oral Hearing by way of a conference call was scheduled by ICHEIC, in consultation with the parties, for 11th September 2006. The conference call took place on that day with the participation of the Appellant, Mr Curtis, a Legal Adviser of the Appeals Office, and the Arbitrator. No representative for the Respondent was present.
12. The appeal is governed by the ICHEIC Appeals Tribunal Rules of Procedure (the Rules).
13. The seat of the Arbitration is London, England, and this Award is made in London, England.

THE APPELLANT'S CLAIM

14. The Appellant completed an undated "Questionnaire for Holocaust / Insurance Information" in which he named his father and parents-in-law as Holocaust era victims and policyholders. He named himself as a beneficiary and identified Agnes Schillinger, née Curtis, born 21st November 1922 and died 16th December 1974, as an additional beneficiary. He provided the following further information in his form –
- (a) Concerning the policy, the Appellant stated that it was a life policy.
 - (b) The Appellant recalled a lawyer by the name of Dr Matyás Wolf as a financial advisor/person in the community who may have been aware of others' financial affairs or who served as a personal finance consultant for people in the community.
 - (c) The Appellant recalled that his father "said...many times they have life insurance. My father in law said many times about that."
15. In his ICHEIC claim form, the Appellant named his father and father-in-law as policyholders and insured persons and also their wives as possible insured persons. The Appellant did not identify an issuing company but stated that the policy was purchased in Kalocsa, Hungary.
16. In a letter dated 21st November 2005 accompanying his ASA, the Appellant set out his grounds for appeal as follows:

"Despite the existence of [policy no. 52603], when I submitted a claim to Generali, the claim was denied pursuant to a letter from the Generali Trust Fund in 2002[...]

Generali's explanation cannot be accurate because my father's business continued successfully long after 1936, until his deportation in 1944. It is well known that the Jews of Hungary were not fully devastated by the Holocaust until 1944, and that many businesses were able to function prior to 1944. Further Generali provided no documentary proof of how it ascertained that the policy was surrendered before the year 1936. I believe I am entitled to such proof under ICHEIC rules, otherwise Generali has failed to overcome the claim established by the policy."

17. The Appellant further stated, "Generali has not demonstrated that the policy was paid, or that the value should be otherwise adjusted and therefore it must pay according to the Guidelines [...]. Finally the [GTF]... appears to rely on "negative evidence" to deny my claim [...]. The reason why Generali cannot rely on "negative evidence" is that its ICHEIC database is not complete for subsidiaries [...]. Inasmuch as the company that issued my father's policy is a Generali subsidiary, the [GTF's] conclusion that it can deny a claim based on the lack of data for 1936 does not meet Generali's burden of proof in light of the policy I have produced in this claim."

18. The Appellant valued his father's policy at a current day value of \$75,292.28 and enclosed various documentation including a watercopy of policy number 52603, ICHEIC guidelines concerning valuation and claims handling procedures, and memoranda and biographical documentation.
19. During the course of the oral hearing the Appellant's representative contended that Generali had violated the rules laid down by ICHEIC as it failed to provide evidence showing the cancellation of the insurance policy in question and, therefore, did not meet its burden of proof. Mr Curtis emphasised that his father had a big business and that his father mentioned on numerous occasions that he had life insurance.
20. Following the Oral Hearing the Appellant's representative sent the Appeals Office a letter dated 11th September 2006 enclosing correspondence previously disclosed, a policy binder from the trial proceedings in *Buxbaum v. Assicurazioni Generali*, an excerpt from Generali's web site providing background information on the company's history, and a copy of a memorandum from ICHEIC Chairman, Lawrence S. Eagleburger, dated 7th June 2002, commenting on a report by Lord Archer and the Executive Monitoring Group which highlighted problems and issues with the way companies had been processing ICHEIC claims.

INVESTIGATION AND DECISION BY THE RESPONDENT

21. The GTF advised the Appellant of the following in its final decision letter of 30th June 2002:

"During the process of investigation, the following policy issued by Assicurazioni Generali was found:

*Name of the insured: Sandor Kertesz
Date of birth: 15th of September 1885*

1.	<i>Policy no</i>	<i>52603</i>
	<i>Date of issue</i>	<i>1926</i>
	<i>Country of issue</i>	<i>Hungary</i>
	<i>Duration</i>	<i>15 years</i>
	<i>Total insurance</i>	<i>2,000 US Dollars</i>
	<i>Status of the Policy</i>	<i>This policy was cancelled or surrendered before 1936</i>

[...] In accordance with the mechanized records, the summary is: 1. Policy Nr. 52603 was cancelled or surrendered before the year 1936 i.e. does not refer to the Holocaust Era, and therefore no payment can be offered in respect to it."

CONCLUSIONS OF LAW

22. There is no dispute over the existence of the Appellant's father's life insurance policy with Generali as evidenced by the watercopy of policy number 52603. Furthermore, there is no doubt that the Appellant could be entitled to the proceeds of life insurance policies taken out by his father.

23. Under Article 23.3 of the Rules, where a Claimant has satisfied the burdens set out in Article 23.2, the relevant Member Company has the burden of going forward with the evidence, under the same relaxed standards of proof, to establish as a full or partial defence to the claim on appeal that:

"(i) the policy was cancelled for reasons independent of the Holocaust before the insured event occurred; or

(ii) another person is entitled to the proceeds of the policy; or

(iii) the proceeds of the policy claimed were paid, compensated or restituted, either in full or in part, to any of the policyholders, the person entitled to the proceeds of the policy upon the occurrence of the insured event or to one of their heirs or successors".

24. The remaining issue for determination is whether the policy in question remained in force during the Holocaust era. According to Schedule I of the Valuation Guidelines in Annex III of the Rules, the deemed date of the commencement of the Holocaust or Nazi persecution in Hungary is 1939.

25. The Appellant asserts that his father's business continued to operate until 1944 and, therefore, he would have maintained his policy after the year 1936. This assertion alone is insufficient as Appellant has no particular recollection of his father maintaining his Generali policy but merely speculates that such payments would have been continued as his father's business remained successful until 1944. Moreover, the above-mentioned policy was due to mature in 1941 and if the Appellant is correct that his father's business continued to operate until 1944, it is also plausible that he might have cashed in the policy upon maturity.

26. In addition, the Appellant requests that Generali provide documentary evidence of either the cancellation or surrender of his father's policy.

27. Generali contends that the policy does not appear in its mechanised records of 1936 and concludes, therefore, that it was either cancelled or surrendered before this date.

28. Under the Relaxed Standards of Proof the companies may use any evidence available to them from their own records or external archives to prove the status of the policy. In this context so-called "negative evidence" (e.g. an inference from the absence of a policy from certain company registers that the policy did not exist or was cancelled or paid) is in principle admissible in determining a claim and in an appeal, subject to sufficient supporting evidence being available from the audit process and elsewhere, to show that the company records in question are trustworthy and comprehensive.
29. Furthermore, it is clear from the watercopy of policy number 52603 that the policy was not issued by a subsidiary of Generali, as asserted by the Appellant, but by a branch of Assicurazioni Generali in Hungary.
30. Generali was declared audit compliant in respect of Stage 1 with regard to its Eastern European branches on 21st November 2002. Generali's policy records, called the *Stato Fine* year-end listings, survive for 1936 to 1944 and have been databased for Hungary. The ICHEIC Audit Mandate Support Group has accepted the *Stato Fine* as being complete for negative evidence purposes: if a policy is established as having been issued by a branch but it is not listed in the *Stato Fine* prior to the Holocaust starting in a particular territory, (in this case, 1939 in Hungary) Generali may fairly conclude that it was paid out, cancelled or otherwise terminated. I have no reason to doubt Generali's evidence, it having been the subject of an ICHEIC audit of its record-keeping systems.

I THEREFORE HOLD AND AWARD:

Appeal 8358 is dismissed.

Signed: Abraham J Gafni
Appeals Tribunal President and Sole Arbitrator

Dated: 28th November 2006



קִדּוּם הַיְשׁוּבָה לְכֹל מְבוֹטְחֵי הַגֵּנֶרָלִי בְּמִזְרֵחַ וּבְמִצְרָף אֶרֶץ יִשְׂרָאֵל בְּיָמֵינוּ
THE GENERALI FUND IN MEMORY OF THE GENERALI INSURED IN EAST AND CENTRAL EUROPE WHO PERISHED IN THE HOLOCAUST

Jerusalem
April 15 2003

**POLICIES FOUND
BUT NOT PAYABLE**

To:
Fisch, Sello



USA

RE: Your Claim regarding Life Insurance Policies -- Holocaust Era Claims
ICHEIC Claim No.51003

Dear Mr. Fisch,

We would like to inform you that The Generali Fund in Memory of the Generali Insured in East and Central Europe Who Perished in The Holocaust has handled your claim, and has now completed its examination and investigation based on the information you have submitted to us.

A. Concerning the Generali Fund

The Generali Fund in Israel was established as a Public Trust, in accordance to agreements reached between the heads of the Financial Committee, the Subcommittee for Insurance and the Committee for the Return of Jewish Property at the Israeli Parliament, together with the Assicurazioni Generali Insurance Company, also for the payment of insurance policies issued by the Company before the Holocaust Era which were not redeemed.

In parallel, The International Commission on Holocaust Era Insurance Claims (ICHEIC) was established comprising of several insurance companies (Generali amongst them), ILAR (Jewish Organization for the Return of Jewish Property), the Israeli Parliament, The World Zionist Jewish Congress, Holocaust Survivors Organizations, U.S.A Insurance Commissioners and other organizations.

מִיְהוּדָה לְיִשְׂרָאֵל
9130 0700 - 9130 1117
1 Shazar St.
P. O. B. 14511
Jerusalem 91154
ISRAEL



קופת הגנרלי לזכר המזרחיים הישראלים במלחמת העולם השנייה ובמלחמת השואה
 THE GENERALI FUND IN MEMORY OF THE GENERALI INSURED IN EAST AND CENTRAL EUROPE WHO PERISHED IN THE HOLOCAUST

The Generali Fund has been chosen by The International Commission (ICHERIC) as the entity in charge of the life insurance policy claims, including your own. The Fund is independent and acts in accordance with the laws of Israel.

In order to handle your claim and in the framework of the examination and investigation that the Fund performs during its current activity, Generali Insurance Company allows the Fund full entry into all the archives and registries that it has.

It must be noted, that the activities of the Fund when it begins to handle a claim, are based on a system of guidelines, criteria and substantiations according to regulations that have been internationally defined by the ICHERIC.

B. The handling process of your claim

b.1 The Fund has conducted an examination and investigation throughout the list of insured and policy holders which appears in the database belonging to Assicurazioni Generali Insurance Company in Italy in order to try and locate a policy holder who fits the details that you have submitted to us.

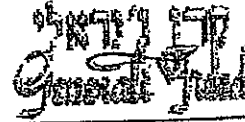
b.2 Outcome of the Investigation
 During the process of investigation, the following policy issued by Assicurazioni Generali was found:

Name of the Insured: **Herman Fisch**
 Date of Birth: September 15, 1898

(1) Policy No. 6119
 Date of Issue: October 1, 1928
 Country of Issue: Poland
 Duration: 18 years
 Total Insurance: 1,500 Dollars Ch. N.Y.
 Loans:
 Status of the Policy: cancelled or surrendered before 1936

For your convenience, copy of the water-paper of the above-mentioned policy is hereby attached.

משרדנו נמצא ב:
 91360 ירושלים ישראל
 1 Shazar St.
 P. O. B. 36511
 Jerusalem 91340
 ISRAEL



קרן גנרלי לזכר נבחרת הגנרלי במזרח אירופה ובמרכז אירופה אשר נספו בשואה
THE GENERALI FUND IN MEMORY OF THE GENERALI INSURED IN EAST AND CENTRAL EUROPE WHO PERISHED IN THE HOLOCAUST

b.3 Status of the policy

(1) In accordance with the mechanized records that we own, the summary is: Policy no. 6119 was not in force during the Holocaust Era, and therefore does not qualify for payment.

C. The right to appeal

As emerges from the proposal, the Generali Fund is an independent organization that operates according to the law in Israel, carries out an independent investigative procedure and acts as the decision maker with regard to all insurance claims. At the same time, when dealing with claims, it is bound by agreements signed between the international commission and the Generali Company, and to decisions taken by the

commission on this basis; it does not have the authority to act in any way other than according to these universal guidelines and criteria.

Needless to say, the above guidelines include criteria and modes of proof that are universally uniform for handling Holocaust-era policies, including rules governing the determining of policy value, rates of exchange for currency comparisons and modes of revaluation. Based on all these guidelines were established by the Fund for the purpose of assessment procedures and decisions on the claims (as reflected in the process of handling your claim and detailed in this offer).

It should be noted that within the above ICHEIC rules, according to which the Fund operates, it has been determined that the claimant has the right to appeal the decision, at the highest level, as customary.

Therefore, we wish to present you with your right to appeal the Fund's decision, given herewith, within 120 days from the date of its receipt, before the appeals committees comprised by retired chief judges and independent public figures. For your information, the rules for appeal appear in the "Guide to the Claimant" which will be sent to you by your request.

D. In conclusion

We wish to advise you that the Fund sees its accessibility to everyone and its openness in all its activities as most important, and emphasizes all aspects of assistance to the claimant including explanation and guidance in each and every matter. Moreover, we wish to emphasize that we have

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Jerusalem 9100
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קרן גנרלי לזכר גנרלי אירופה במזרח אירופה ובמזרח אירופה
THE GENERAL FUND IN MEMORY OF THE GENERAL INSURED IN EAST AND CENTRAL EUROPE WHO PERISHED IN THE HOLOCAUST

done our best, using the sensitivity and discretion that is required when referring to the events of the Holocaust.

In addition, we wish to remark that during our activity, your benefit has been taken into consideration, not only in formal aspects, but from a positive wish to do all that is possible in order that everyone eligible shall receive all that is owing to them.

Nevertheless, we regret, according to the international regulations and criteria established by the ICHEIC, we are not able to offer you any payment regarding the above-mentioned policies, since they do not refer to the Holocaust Era.

It is to be noted that all decisions that take place in the Fund are confirmed by a special Subcommittee which examines and confirms the results of the investigation, searching and evaluation processes.

Sincerely yours,

Meyrav Gamlieli
Meyrav Gamlieli, Agr.

Cc: ICHEIC
GENERALI

קרן גנרלי
קרן גנרלי לזכר גנרלי אירופה
1 Shazar St.
P. O. B. 16511
Jerusalem 21169
ISRAEL



קרן גנרלי נוסד לזכר הגנרלים שנהרגו במהלך מלחמת העולם השנייה
THE GENERALI FUND IN MEMORY OF THE GENERALI INSURED IN EAST AND CENTRAL EUROPE WHO PERISHED IN THE HOLOCAUST

Jenusalem
October 20, 2004
Reference: A-04-041

The Honorable President (Ret'd) Menachem Han, Panel Chairman
Adv Dr. Yisrael Jamilovsky
Mr Nissim Pereg

Re: The Fund's Response to the Appeal Submitted by
the Claimant Sello Fisch

1. Mr. Fisch's appeal relates to life insurance policies acquired by his late father, Herman Fisch, in Poland.
2. Firstly, we wish to point out that this response to the Appeal Statement was prepared after the Fund reexamined its decision, in order to ensure that it complied with the appropriate rules and criteria.
3. Secondly, we wish to stress that this response is not intended to detract from our emotional and moral recognition of the suffering of Holocaust survivors and the terrible events that they have endured.
4. Thirdly, the Fund would like to apologize for the procedural errors which led to this matter being heard by the Appeals Committee on 30 October 2003 without the appellant being given an opportunity to submit supplementary arguments in light of the Fund's response. As a result of these errors, this matter is being heard by the Appeals Committee.
5. Information about the Generali Fund
 - 5.1. The Generali Fund acts as an independent organization operating according to Israeli law. In this framework it carries out an independent decision making process regarding insurance claims. The Fund is subject to agreements signed between the International Committee for Holocaust Era Insurance Claims (ICHEIC) and the Generali Company and to guidelines issued by the ICHEIC. The Fund must act in accordance with these global guidelines and criteria.
 - 5.2. The members of the ICHEIC include a number of insurance companies (including the Generali Insurance Company), ILAR (The Jewish Organization for Property Restitution), the Government of Israel, Holocaust survivors organizations, the United States Inspectors of insurance and other organizations.
 - 5.3. The criteria laid down by ICHEIC have been accepted as uniform and global rules for dealing with Holocaust era policies by everyone involved in the subject. These guidelines cover such issues as proving the existence of a policy, determining its monetary value and worth, conversion rates for currency comparisons, methods of revaluing policies and more.

ד"ר נחמיהן
ישי לויס טופט זריבס
ישי
עברי ברוך טייך
יקואל דרנסטויין
אורי טלביט עידי
גי קוממן

מחיר לנצחון מילי

Trans:
ISHAIEVIT
ZVI BARAN
YECHIEL GHANAISTER
CHY ELONIM AA
GAD KOMERAN

MURLANTZMAN
Dr. Gal.

רח' שחר 1 ירושלים
תיד 34311 תל אביב 6101001
טל 02-5314600
1 Shazar St.
P.O.B. 34311
Jerusalem 61060
ISRAEL
Tel: 972-2-5311191
Fax: 972-2-5310160



קופת הגנרלי נדבך מבוטחי הגנרלי בודרום אירופה ובמזרח אסיה נרצחו בשואה
THE GENERALI FUND IN MEMORY OF THE GENERALI INSURED IN EAST AND CENTRAL EUROPE WHO PERISHED IN THE HOLOCAUST

6. History of the Claim

- 6.1. The claimant contacted the International Committee for Holocaust Era Insurance Claims (ICHEIC) on 18 August, 2000 with a request to search for life insurance policies acquired by his family prior to the Holocaust.
- 6.2. The ICHEIC sent the claim to the Generali Company in Italy, and the claim was then forwarded to the Generali Fund.
- 6.3. The Fund located one life insurance policy matching the details given by the claimant. The details of the policy are as follows:

Policy number:	6119
The insured:	Herman Fisch
Total insured sum:	\$1,500
Start of insurance period:	1928
End of insurance period:	1946
Beneficiary in case of death:	Bearer
Beneficiary at maturity:	The insured

7. The Fund's decision in respect of the appellant's claim

- 7.1. Policy number 6119 was issued in 1928 for an insurance period of 16 years. It does not appear in the Company's automated records which start at the end of 1936, and was therefore cancelled or redeemed in before then.
- 7.2. On the 15th of April 2003, the Fund notified the claimant that his claim had been dismissed since the abovementioned policy is not connected to the Holocaust Era and as a result does not fall within the Fund's mandate.
- 7.3. On the 26th of June 2003, the claimant submitted an appeal against the abovementioned decision. As stated above, this matter was erroneously brought before the appeals committee before the appellant was given an opportunity to submit supplementary arguments.
- 7.4. Following a request by the appellant's representative, the matter has been re-listed for hearing. In her request for the matter to be reconsidered the appellant's representative raises a number of arguments, both procedural and substantive. The Fund acknowledges that the procedural arguments raised have merit and hopes to rectify the errors which occurred, by having the matter reheard by the appeals committee.

נדבך סמולניץ
קני ליט טומט בויקוס
יפיד
צמי בודק עירן
יחיאל גרוטשטיין
אורי סלונים עיר
גי קורמן

מאיר לנצמן מנכ"ל
Trustee
SHAI LEVIT
מנהל
ZVIBARAKAA
TECHEL GRANATSEHN
ORV SLONIM AKA
GAB KOMERAN
MEHLANTZMAN
Dir. Gen.

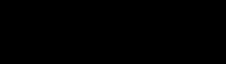
רח' שז"ר 1
91330 תל אביב 36111
טל 02-4231101
01-333460.קט
1 Shazari St.
P.O.B. 36311
Jerusalem 91360
ISRAEL
Tel: 972-2-6251101
Fax: 972-2-5333460



תקן לזכר הנהגים הכלליים שנרצחו במזרח ומרכז אירופה
THE GENERALI FUND IN MEMORY OF THE GENERALI INSURED IN EAST AND CENTRAL EUROPE WHO PERISHED IN THE HOLOCAUST

Jerusalem
October 20, 2004
ref: A-04-041

Ms Laura Davis



USA

Dear Ms. Davis,

Re: Appeal to the Appeals Committee - Mr. Sello Fisch

I am pleased to inform you that the President of the Appeals committee, Menachem Ilan, has considered your request for this matter to be reopened and has agreed that the matter should be listed for a rehearing.

The next available date for a hearing by the appeals Committee is the 22nd of November 2004. If you think that this will give you sufficient time in which to prepare and submit any supplementary arguments then I can list the matter to be heard on this date.

Please find enclosed the Fund's Response to your request for a rehearing.

Please let me know if the above date is suitable and whether you intend to submit any additional comments in respect of the appeal. Please send any additional comments by facsimile to our offices and they will be sent to the committee for consideration. Our fax number is: 972-2-5383-460.

Sincerely yours,

Rachel Shay, Adv.
Appeals Coordinator

תור מנהלים
עני ענייני סוגי בדיקות
ק"ר
צבי ברק עזרי
יחידת גורמים פני
אורי טלנוקס ק"ר
גד קורמן

מספר למתן תגובה

תפקיד:
ISRAEL LEVIT
CHODAY
ZVI HARARI
YCHEL GRANAKSTEIN
DNY SLOANMAN
GAD KORMAN

MOR LANTZMAN
Dn. Gen.

מספר ת"ד 1718
9720 8848 8701 תל
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01-5383460.00
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Fax: 972-2-5383460



Yisroel Schulman, Esq. Executive Director

May 26, 2005

BY FACSIMILE

Jody Manning
Chief of Staff
The International Commission on Holocaust Era Insurance Claims
PO Box 18230
London EC1N 2XA
United Kingdom

Re: Mr. Sello Fisch; Claim Number 51003

Dear Ms. Manning:

As Mr. Sello Fisch's representative, I am writing in response to the fax I received yesterday from Ms. Megan Hoey informing me that the ICHEIC Appeals Tribunal "is unable to continue to process [his] request for an appeal" because he had received a final decision from the GTF in October 2003.

While Mr. Fisch did receive an October 30 2003 denial of his appeal from the GTF, Ms. Hoey ignored the fact that, in 2 letters dated October 20 and October 21, 2004, the GTF first said that Mr. Fisch's case was being "reopened," and then the next day wrote that "the Fund would like an opportunity to consider ... new information [that Mr. Fisch had provided]." By the time that ICHEIC terminated its relationship with the GTF on November 30, 2004, it is indisputable that Mr. Fisch's case was still pending with that entity.

These 2 letters were sent to your office on March 9, 2005 with a cover letter requesting that the ICHEIC Appeals Tribunal consider Mr. Fisch's case now that the GTF was no longer authorized to do so. I am mystified as to why these letters were ignored by Ms. Hoey in her fax of May 25, 2005.

Of even more concern is the decision by ICHEIC to not hear cases that have "already been determined by the GTF Appeals Committee." As I e-mailed Ms. Hoey on May 25, in a letter to me dated January 21, 2005, Mr. Lawrence S. Eagleburger wrote that ICHEIC was terminating its relationship with the GTF "for cause." He went on to say that that termination was "based on ... the GTF's inadequate performance in areas such as claimant communication, observance of ICHEIC and GTF guidelines, and timely decision-making." In that same vein, in an internal document (which is titled: "Excerpt from November 1, 2004 ICHEIC memorandum



Yisroel Schulman, Esq. Executive Director

to ICHEIC Commissioners, Alternates, and Observers" (the "Memorandum")) that Mr. Eagleburger sent as an attachment to his letter of January 21, 2005 letter,¹ he wrote:

In order to ensure that ICHEIC Generali claimants are afforded the quality and care provided to all other ICHEIC claimants, and with the aim of fulfilling ICHEIC's mission to identify and compensate all previously uncompensated Holocaust-era insurance policies as effectively as possible, I have been compelled to terminate ICHEIC's agreement with the Fund, for cause, as of October 31, 2004. This step has been prompted by the quality as well as the pace of work being done by the Generali Trust Fund, the implementing organization processing Generali claims.

Given the fact that Mr. Eagleburger considered "[t]he quality of the Fund's individual claims handling [to be] clearly below ICHEIC standards, and of a nature that ICHEIC has not seen ... and certainly would not tolerate from any of the insurance companies processing ICHEIC claims," it should be inconceivable that ICHEIC would allow the GTF's appeal decisions to stand without review. How can ICHEIC not review the GTF's decisions in light of Mr. Eagleburger's contention that "[t]he quality of work done by the Fund compared extremely unfavorably to a similar sample of claims processed directly by Generali"? (Emphasis added).

Finally, I do not understand Ms. Hoey's statement that the ICHEIC Appeals "Tribunal has no jurisdiction to hear this matter as it has already been determined by the GTF Appeals Committee." In the Memorandum, with regard to appeals, Mr. Eagleburger writes:

With the termination of the implementing organization agreement with the Fund, the ICHEIC Appeals Tribunal will handle appeals on Generali decisions. At time of writing I am finalizing the details concerning incorporation of Generali appeals into the ICHEIC Appeals Tribunal with the President of the Appeals Tribunal. We are putting the finishing touches on this part of the plan; more details will be provided shortly.

It certainly appears to me from the Memorandum that ICHEIC had options as to how to handle the GTF appeals. That being the case, the explanation that "[t]he Tribunal has no jurisdiction to hear this matter" makes no sense.

¹In explaining why he was sending me the Memorandum, Mr. Eagleburger wrote: "While it is not ICHEIC's practice to make its internal working documents public, I nonetheless believed it essential that you be made aware of the substantive underlying reasons for my termination of ICHEIC's agreement with the GTF as well as the steps that are being taken to ensure claimants receive accurate and timely treatment of their claims."



Yisroel Schilman, Esq. Executive Director

I would appreciate a prompt and complete response to this letter.

Very truly yours,

A handwritten signature in cursive script, appearing to read "Laura Davis".

Laura Davis



Yisroel Schulman, Esq., Executive Director

July 13, 2005

Mara Rudman
Chief Operating Officer
The International Commission on Holocaust Era Insurance Claims
1300 L Street, NW
Suite 1150
Washington, D.C. 20005

Re: Sello Fisch

Dear Ms. Rudman:

I am writing in response to your letter of June 2, 2005 in which you stated that ICHEIC would not review GTF's October 30, 2003 "final decision" to Mr. Fisch, although it is clear that GTF itself had, by October 2004, decided to reopen Mr. Fisch's case.

My colleague, Phyllis Brochstein, and I have recently been in contact with many survivors, including Mr. Fisch, whose relatives had purchased policies from Generali, but were denied compensation from GTF because, as of 1936, the policies were allegedly not recorded in Generali's mechanized system. To help the survivors, there are 2 important questions that, from our perspective, need answering:

1. As Phyllis asked in her letter to you of June 29, 2005, precisely how did the mechanized (or automated) records function?; and
2. As I asked in my letter to Jody Manning of May 26, 2005 (the letter to which you responded on June 2), if ICHEIC terminated its relationship with GTF "for cause," why is it not reviewing that entity's final decisions?

Your help is very much appreciated.

A handwritten signature in black ink, appearing to read "Laura Davis".

Laura Davis



Yisroel Schulman, Esq.
President & Attorney-in-Charge

October 25, 2005

Lawrence S. Eagleburger, Chairman
International Commission on Holocaust Era Insurance Claims
1300 L Street
Suite 1150
Washington, D.C. 20005

Re: Sello Fisch

Dear Mr. Eagleburger:

I am a lawyer at the New York Legal Assistance Group's Holocaust Compensation Assistance Project. While I am writing specifically about Mr. Sello Fisch's claim, we have been contacted by other individuals who are similarly situated with regard to decisions rendered by GTF.

In a letter dated July 13, 2005, I asked Ms. Mara Rudman why, if ICHEIC terminated its relationship with GTF for cause, ICHEIC's Appeals Tribunal will not review GTF's final decision of Mr. Fisch's claim. (For your convenience, I am attaching a copy of that letter, as well as the two other letters referred to below). Indeed, ICHEIC's conclusion that it would not review GTF's final decision is particularly troubling in Mr. Fisch's case because, in October 2004 (approximately one year after rendering its final decision), GTF itself decided to reopen his case.

While Ms. Rudman has not responded to the question in my July 13 letter, in a June 2, 2005 letter, she had written: "... I should reiterate that appeals decisions rendered by the GTF Appeals Body are final, and ICHEIC cannot direct a change in any such decision." This is, to say the least, difficult to understand given the fact that, as you stated in your letter to me of January 21, 2005, ICHEIC has been very critical of GTF's performance.

In dealing with our clients, it is important to understand the rationale for decisions made by organizations such as ICHEIC. Thus, I would very much appreciate it if ICHEIC could explain how, on the one hand, it has stated that GTF's handling of claims was below ICHEIC standards, but, on the other hand and in seeming contradiction, it insists that GTF's final decisions cannot be reviewed.

Mar 02 07 11:37a

RUTH FISCH

1718-894-8701

p. 11



Yarosl Schuman, Esq.
President & Attorney-in-Charge

I appreciate your consideration of this matter.

Very truly yours,

A handwritten signature in cursive script that reads "Laura Davis".

Laura Davis

Enclosures

FROM :

FRG NO. : 385 9356047

Mag. 07 2007 10:50AM P1

Allianz Lebensversicherungs-AG



1

Allianz, Postfach, 70161 Stuttgart

Mr Herbert Karliner

USA

Your reference number

Telephone

(0711)863-5538

Telefax

(0711)863-5549

our reference number, date

Ms Sindy John

SBK-Jg, 24.11.2004

42325

Your inquiry concerning a life insurance policy dating from the period before 1945

Dear Mr Karliner,

We would like to get back to our letter dated November 20, 2004. As you did not inform us so far, if you want to take part in the ICH/EIC proceedings, we handled your inquiry directly.

On the basis of your data we have conducted our research in our registers and archives. The processing of your inquiry is restricted in accordance with the standards agreed with by the members of the International Commission.

We appreciate that you wish to understand the procedure established to verify a claim and that it is important for you and other claimants to receive complete assurance that we are taking this matter very seriously. We want you to feel comfortable by knowing exactly what steps we have taken to ensure this claim has been processed on a fair and timely basis.

FROM :

FAX NO. : 325 9352047

May_07_2007 10:59AM P2

2

- Mr Herbert Karliner, born on September 3, 1926 in Peiskretscham, Oberschlesien
- Mr Joseph Karliner, born on June 27, 1899 in Peiskretscham
- Mrs Martha Karliner, née Weissler, born on June 11, 1895 in Nikolai
- Mrs Ilse Karliner, born on January 11, 1923 in Peiskretscham
- Mr Walter Karliner, born on August 11, 1924 in Peiskretscham
- Mrs Ruth Karliner, born on October 10, 1927 in Peiskretscham
- Mr Fritz Karliner, born in 1888
- Mr Heinz Karliner
- Mr Herbert Karliner, born in 1905
- Mr Jacob Karliner, born in 1894
- Mrs Maria Karliner
- Mr Max Karliner, born in 1895
- Mr Max Karliner, born in 1883
- Mr Paul Karliner
- Mr Simon Karliner, born in 1875, last known residence: Paderborn
- Mrs Grete Karliner, last known residence: Paderborn
- Mr Max Israel Karliner

In case we have made a mistake in taking over these data, please let us know and provide us with the correct data.

The central register is an alphabetical card index register that has been kept since the founding of the company in 1923 until 1976. It includes every application ever received for an insurance policy with Allianz Lebensversicherungs-AG, or one of the companies that it had subsequently purchased. The register enables us to find the corresponding files which are stored in our archives by a numerical order. The central register contains approximately 11 million entries. Unlike many other policy records from that time, the central register remained intact and was not destroyed during World War II.

FROM :

FAX NO. : 385 9356247

May, 07 2007 10:59AM . P3

3

Every entry in our central register contains the name and surname and usually the date of birth of the person who submitted an application for a life insurance policy with our company. For administrative reasons, a number was affixed to the entry in the central register which was then assigned to the life insurance application. This number serves as a link to the corresponding file.

If there is an entry in our registry which corresponds to the data in the inquiry, this means that the person concerned had applied for a life insurance policy with us. It does not necessarily verify the existence of a policy as the application could have been withdrawn by the applicant or declined by us for medical reasons. Therefore, we need to research further whether or not a policy was in fact issued and in what amount.

If there is no entry in the central register, we know for certain that the person concerned did not have a life insurance contract with us.

We regret, no entry exists in the register for yourself, for Mrs Martha Karliner, née Weissler, Mrs Ilse Karliner, Mr Walter Karliner, Mrs Ruth Karliner, Mr Herbert Karliner, Mrs Marie Karliner, Mr Simon Karliner, Mrs Grete Karliner, Mr Max Israel Karliner and Mr Max Karliner, born in 1895. For this reason, we know that no life insurance contracts under the above mentioned names existed with us.

We might have found an entry for Mr Fritz Karliner, Mr Max Karliner, Mr Heinz Karliner, Mr Jacob Karliner and Mr Paul Karliner. However, your inquiry contains either not any data of birth or incomplete data of birth. To be sure that the located entries belong to your relatives, please provide us with the complete date of birth, the place of birth, the occupation as well as the places of residence prior 1945 accordingly.

Our central register does contain an entry for Mr Joseph Karliner (enclosure 1). This means that Mr Joseph Karliner has applied for life insurance coverage with Allianz. Therefore, based on the application number U/S 889288, we have started to search for a corresponding file in our file archives.

FROM :

FRX NO. : 308 905047

Mag. 07 2007 10:55AM P4

Fortunately, we could trace a remainder file consisting of five pages (enclosure 2). Therefore, we know that the life insurance contract U/S 889288 was cancelled and the surrender value in the amount of RM 4,290,- was paid out to the policyholder in November 1938.

Furthermore, we have contacted the German State Compensation and Restitution authorities. Compensation proceedings were conducted after the end of World War II by the State compensation authorities on behalf of the Federal Republic of Germany. As the legal successor to the German Reich, the Federal Republic of Germany assumed the responsibility for the financial losses -- including the losses from life insurance -- incurred by the victims of the National Socialist Regime.

Mr. Joseph Karlner's life insurance contract U/S 009200 had indeed been compensated in the course of compensation proceedings by the compensation authority Neustadt a. d. Weinstraße.

The documents of the compensation authority (enclosure 3) reveal that Mr. Joseph Karlner had concluded a life insurance with us, commencing on October 1, 1925 with a sum insured of RM 10,000,- and an insurance term of 23 years. As of September 30, 1938, no premium payment was made for this contract. In November 1938 the policy was cancelled and the surrender value in the amount of RM 4,290,- was paid out to the policyholder.

Within the framework of the German State compensation procedure, you received as heir of your late father a compensation payment in the amount of DM 957,- for the losses from the life insurance U/S 889288 due to persecution. The purpose of the compensation was to act towards the heirs of Mr. Joseph Karlner as if no such losses from the life insurance had occurred.

Our intent is -- in accordance with the guidelines of the International Commission -- to compensate life insurance claims which have remained unsettled so far. However, this

Displaying Records (1 to 12 of 12)

<u>Last Name</u>	<u>First Name</u>	<u>Last Known Residence</u>	<u>Birth Year</u>	<u>Where Policy was Issued</u>	<u>Insurance Company</u>
Karlner	Fritz	Germany	1888		List A
Karlner	Heinz	Germany			List B
Karlner	Herbert	Germany	1905		List A
Karlner	Jacob	Germany	1894		List A
Karlner	Joseph	Germany	1898		List A
Karlner	Marie	Germany			List B
Karlner	Max	Germany	1895		List A
Karlner	Max	Germany	1883		List A
Karlner	Paul	Germany			List B
Karlner	Simon	Germany	1875		List A
Karlner	Gertr	Paderborn, Deutschland			
Karlner	Max Israel	Paderborn, Deutschland			

Search for source: all records

Perform another search



ALLIANZ UND STUTTGARTER
LEBENSVERSICHERUNGSBANK AKTIENGESELLSCHAFT
 BERLIN W. 8, TAUBENSTRASSE 1-3



110 Er/K

Eingegangen
 10.11.1938
 Allianz-Breslau

Rückkaufsumme

Ich bescheinige hiermit, den Rückkaufswert der bei der

ALLIANZ UND STUTTGARTER
LEBENSVERSICHERUNGSBANK AKTIENGESELLSCHAFT

in Berlin laufenden Versicherung, Vers.-Schein Nr. V 889 286 Karliner
 im Betrage von

RM 4.250,- **Gezahlt**
 gebucht im K.B.No. 3097
 18.11.38

(In Worten: Reingoldmark viertausendzweihundertneunzig --)
 erhalten zu haben, und bestätige ausdrücklich, daß damit sämtliche mir
 aus diesem Verträge zustehenden Rechte abgegolten sind.
 Zahlung soll erfolgen am

Peiskirchen, den 9. November 1938

Joseph Karliner *JK*

(Amtlich beglaubigte Unterschrift des Versicherungsnehmers, Herrn Joseph Karliner)

AKTIV WISD GEBUCHT
 10.11.1938

Matha Karliner geb. Weinstock

(Amtlich beglaubigte Unterschrift der unwider-
 ruflich begünstigten Ehefrau)

*Die Unterpflichtigen Herrn Karliner und
 Joseph Karliner sind
 Antikörper gegen die
 Peiskirchen, den 9. November 1938*



A 678-00

Posted on Wed, Nov. 26, 2008

Justice for Holocaust survivors

BY HERBERT KARLINER

Earlier this month, the world observed the anniversary of Kristallnacht, the infamous night of broken glass, symbolically marking the beginning of the Holocaust. I was a small child that day, when we awoke to the news that my father's store and most other Jewish-owned businesses had been set on fire. Within hours, the Gestapo arrived and took my father, Joseph Karliner, to Buchenwald.

My father returned after a few weeks, and soon our family looked helplessly on the lights of Miami Beach from the deck of the SS St. Louis. But we were turned away by this great country, dooming my father, my mother, my two sisters and hundreds of others to death at the hands of the Nazis. I was lucky to survive with my brother and to make a home in the United States.

Our father had told us about a life insurance policy that he bought from Allianz, in case something happened to him. He was killed in 1942. When we approached Allianz after the war, they said his policy had been paid out to an "unknown person."

For decades, insurers like Allianz grew fat on Holocaust profits. Conservative estimates show that the current value of unpaid life policies sold to Holocaust victims by Allianz, Generali and other insurers is more than \$18 billion.

• **In the late 1990s**, Florida and other states passed laws to help survivors recover their policies. To dodge that bullet, the industry set up the International Commission for Holocaust Era Insurance Claims, a Swiss-chartered, industry-funded body. Despite skepticism, many survivors applied hoping to get the truth about family policies.

• **My brother and I** were among the hopeful and applied. Allianz again refused payment, saying the funds had been "paid out to the policy holder in 1938."

Years later, I managed to obtain the "repurchase" document. It was dated Nov. 9, 1938 -- Kristallnacht. Neither Allianz nor ICHEIC gave me this document at the time I applied. If they had, I would have told them that I doubted my father stopped by the Allianz office on his way to Buchenwald to cash in his life insurance policy that day.

Congress had the chance to fix this problem with legislation sponsored by the late Tom Lantos, Reps. Ileana Ros-Lehtinen and Robert Wexler and others. It would have required insurers doing business in the United States to publish policyholder names and guaranteed court access to survivors and heirs. Unfortunately, prominent members of the House and Senate broke promises to help.

The Claims Conference, a nonsurvivor organization -- joined by the Anti-Defamation League, American Jewish Committee, the Religious Action Center of Reform Judaism, B'nai B'rith, the World Jewish Congress and Agudas Israel -- took the insurers' side against survivors. They falsely argued that Germany would reduce the meager financial assistance currently provided for poor survivors if the bill passed -- a claim even the German Embassy denied. In the words of David Mermelstein, president of the Florida Survivors Coalition, survivors are appalled that these groups -- which do not represent survivors, have not consulted with survivors and have done nothing to help survivors in need -- would today oppose our rights to recover what was stolen from our families.

Despite rhetoric about remembering the Holocaust, cruel indifference remains the rule. Recently, Allianz had the audacity to bid millions to name the new Jets-Giants football stadium. Insurers and banks that plundered billions from the Holocaust are now asking that their affiliates get U.S. taxpayer money in the federal bailout. Last month, the U.S. Justice Department sided with Generali in an important court case, saying survivors' access to courts conflicts with "U.S. foreign policy." For shame.

So this year's commemoration of Kristallnacht, is riddled with tragic irony. Tens of thousands of Holocaust survivors in the United States and the world, including thousands in Florida, are too poor to enjoy a decent quality of life. They lack adequate nutrition, housing, home care, medical care, prescriptions, dental care and eyeglasses, and other basic services. As a volunteer for the Jewish Community Services in Miami, I can certify that far too many survivors are not getting the help they need to live in dignity.

Meanwhile, public officials and community leaders, who gather and intone about the need to confront evil, have coalesced to dishonor the actual victims of the Holocaust.

Maybe this 70th Kristallnacht observance will bring, at long last, a commitment to ensuring that we survivors obtain the truth about our families' legacies, including a full accounting from all corporate profiteers. And, maybe at long last, all survivors will be afforded the dignity they deserve in their last years. This will happen only if the public speaks out and demands justice and decency for victims of the Holocaust. This is what remembrance -- and justice -- demand.

Herbert Karliner, a Holocaust survivor from Peiskrescham, Germany, has lived in Miami since 1950.

Larry Levi, MA,
CA Licensed Marriage and Family Therapist, LMFT #47251



September 14, 2019

Honorable Lindsey Graham
Chairman, Senate Judiciary Committee
224 Dirksen Senate Office Building
Washington, D.C. 20510

First, I first want to thank you for holding a hearing on the issues facing Holocaust survivors and their family members.

I would like to tell you the story of my great-grandmother, Rosetta Fubini, who was a victim of the Holocaust. She was born in Torino in 1866, one of thirteen children. She married Teodoro Sacerdote and they founded a haute couture design and manufacturing plant in Torino named Atelier Sacerdote which was very successful, and in 1909 their business employed around 100 employees.

They purchased a fashionable apartment building in Torino at Corso Fiume 17, with twelve full sized units, and lived in one of them on the third floor. Members of my family have lived there continuously since that time. We have a cousin who still lives there today. The Sacerdotes had four children, including my grandmother Amalia. Circa 1932 they posed for a photo in my grandparent's garden with three of their children and four of their grandchildren [photo attached]. Wishing to protect her family financially Rosetta purchased a life insurance policy in 1937 from Generali.

When repressive anti-semitic laws under Mussolini were enacted my father and his immediate family decided to leave Italy in 1939. Rosetta and Teodoro, in their 70's, remained in Italy and went into hiding in a convent in Alassio, Italy. The whereabouts of my great-grandparents were betrayed and both were arrested on April 17th, 1944. They were incarcerated first in Genoa at the Marasi prison and the following month were transferred to the detention camp in Fossili. Teodoro, already frail at the time of his arrest,

died within three weeks. Before he was buried in a common grave Rosetta tied his jaw shut with a white scarf and placed a yellow veil over his face so he could be identified later. We know this from six letters that she managed to send to the family during her detention at that Italian internment camp. She endured close to three months at Fossili before she was put onto Convoy #13 along with 527 other prisoners (of whom only 35 survived the war). She languished for four days traveling in a windowless cattle car to Auschwitz where she was unceremoniously murdered on June 30th 1944, the day of her arrival. These details of her fate were acquired from war documents compiled by the SS and published in the book *Il Libro della Memoria*, The Book of the Memory.

About ten years ago my family searched the International Commission on Holocaust Era Insurance Claims, ICHEIC, web site but we found no matching family name on the list. Our family names of Sacerdote, Fubini, and Levi were all possibilities but none of those names appeared on the ICHEIC list. Nonetheless, my brother, Steven, who is a professional researcher, read some of the previous media about the Holocaust insurance issues, and about the Italian company “Generali.” He persisted in seeking information. Eventually, Generali acknowledged it did indeed have a record of a policy in the name of our great grandmother, Rosetta Fubini Sacerdote. Amazingly it took a professional historian, my brother, to track down the policy.

Generali agreed to pay “ICHEIC value” for the policy. ICHEIC values were a fraction of what an economist would have assigned; they were based on politics, not economics. In this case, the family policy had a face value of **32,400 Italian Lira in 1937, about \$1700 in U.S. dollars** at the time. However, using the ICHEIC values, Generali offered the heirs (my mother, Janice Houghton Levi, and my second-cousin Giulia Sorani of Torino, Italy) a total of **5,460 Euro, or \$6,880 USD in 2006**. This amount is woefully inadequate; according to Sid Zabludoff, the economist who performed much of ICHEIC’s research, if the policy was brought to present value using a conservative 30-year bond yield, the policy was worth about **\$60,000 in the year 2000 and \$90,519 in 2019**. (According to Zabludoff, the 30 year U.S. bond yield is the way other U.S. government post-war programs update pre-war values.) It is known that Generali and other insurers earned far higher rates of return on their diversified portfolios than the 30-year bond yield. But ICHEIC accepted the ridiculously low valuation that was given by Generali. Under the court cases we have

discussed, the family had no other recourse than to accept this inadequate offer.

Here is one of the more troubling aspects of this case: Generali did nothing after the war to locate Rosetta Sacerdote or her heirs. After the war, two of Rosetta's children lived in Torino, where Rosetta and Teodoro lived. Rosetta and Teodoro's son Rodolfo was a well-known lawyer who lived and practiced in Torino, and Rosetta's daughter Maria Levi lived in the same apartment building in Torino where her parents had lived when Rosetta purchased her life insurance policy. Generali could easily have found and paid the heirs to settle this case; instead they did nothing. Yet on its website, Generali reports that at its general meeting in the year 1946, it "reconciled its accounts through 1944." If my family could go to court along with the many other families in the same situation, it would be very revealing to find out how Generali accounted for their life insurance policy payouts to their holocaust victims.

I end this short history of Rosetta and Teodoro with some of her words that we are blessed to have from her letters sent from the Fossili internment camp:

"My husband died June 11th of bronchial pneumonia. He died upon a bed of straw. He had so much desire to live. He said often that he heard music; he wanted very badly to see the end of the war but instead he died with my immense sorrow. I feel alone abandoned at the mercy of events.

"On Monday we are leaving for a camp in Germany and I cannot express to you my terrible grief because in my state of health, grief and bewilderment I surely cannot survive the trip. I ask my children to move the body of my husband to Torino to be next to his son as soon as possible. He's buried in the temporary Jewish cemetery number six anyway. Before moving him, open the coffin; he's dressed in his complete black suit with white stripes. A yellow veil and white silk scarf on his face holds his jaw shut. If it's possible, it would please me if you also transfer my body as well. I beg of you, my children, to love each other. I would like to write at length but I have no paper. I can find no paper."

“I am desperate. They talk of going to Selisia and we will be with the SS. I will never see my children again and I am terrorized by the long trip.”

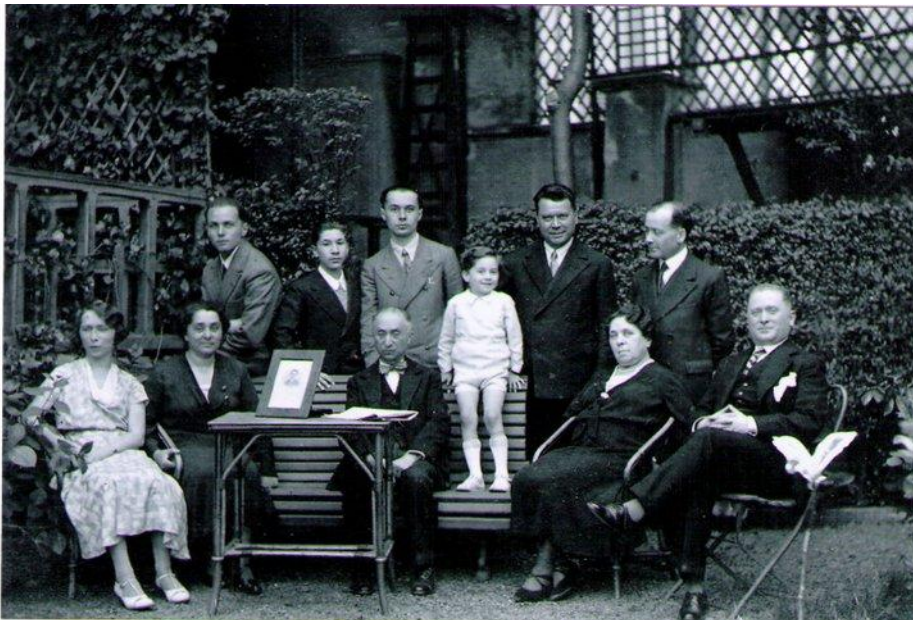
“Grief and sorrow are our daily bread. I cry desolately, alone and helpless.”

Thank you for your attention to this matter.

Larry Levi, MA, MFT

PHOTOS DESCRIBED BY LARRY LEVI

Below is a photo from 1932: Rosetta and Teodoro Sacerdote's family. Teodoro is in the middle of the bench and Rosetta is seated next to the young boy. Mario, my father, is the man furthest to the left.



Rosetta's original letters which my cousin keeps in Italy:



Rosetta and Teodoro Sacerdote, date unknown





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Yad Vashem

Potential Holocaust Era Insurance Policyholders

Search Listing

About the Project

Search Results

Last Name	First Name	Last Known Residence	Birth Year	Where Policy was Issued	Insurance Company
Coen Sacerdoti (Della Torre)	Vittoria	Italy			
Della Torre (Sacerdote)	Giuseppina	Italy			
Luzzatti (Sacerdote)	Allegra Sofia	Italy			
Luzzatti (Sacerdoti)	Olga	Italy			
Morelli (Sacerdote)	Eugenia	Italy			
Possenti (Sacerdoti Giovanni)	Maria	Italy			
Sacerdote	Adolfo	Italia			
Sacerdote	Arturo	Italy			
Sacerdote	Camillo	Italia			
Sacerdote	Carlo Felice	Italia			
Sacerdote	Claudio	Italia			
Sacerdote	Donato	Torino, Italia			
Sacerdote	Eugenio	Italia			
Sacerdote	Gabriele	Italy			
Sacerdote	Giuseppe	Italy			
Sacerdote	Gustavo	Italy			
Sacerdote	Moise	Italy			
Sacerdote	Paola	Italia			
Sacerdote	Sabato			Mede Lomellina Pv	Generali
Sacerdote	Ugo				
Sacerdote	Ugo Guido			Torino	Generali
Sacerdote	Umberto	Italy			
Sacerdote (Debenedetti)	Ernilia Ann.	Italy			
Sacerdote (Formiggini)	Sofia	Italy			
Sacerdote (Tona)	Annina	Italy			
Sacerdote (Iva)	Ester	Italy			
Sacerdote (Montalcini)	Edvige	Italy			
Sacerdoti	Camillo			Monza	Generali
Sacerdoti	Carlo	Italy			
Sacerdoti	Edoardo	Italy			
Sacerdoti	Giuseppe			Roma	Generali
Sacerdoti	Isidoro	Italy			
Sacerdoti	Simone	Italy			
Sacerdoti	Valerio	Italy			
Sacerdoti (Astiali)	Luigia	Italy			
Sacerdoti (Cavalieri)	Margherita	Italy			
Sacerdoti (Dal Monte)	Antonietta	Italy			
Sacerdoti (Dal Monte)	Maria	Italy			
Sacerdoti (De Angeli)	Elisa	Italy			
Sacerdoti (Forti)	Pla	Italy			
Sacerdoti	Attilio	Italia			

Potential Holocaust Era Insurance Policyholders

Sinigaglia (Sacerdot)	Emilia	Italy			
Vitale (Sacerdote)	Rosa	Italy			

Potential Holocaust Era Insurance Policyholders (2005)

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THE INTERNATIONAL COMMISSION
ON HOLOCAUST ERA INSURANCE CLAIMS

THE APPEALS OFFICE, P.O. BOX 18230, LONDON EC1N 2XA, UNITED KINGDOM

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ICHEIC APPEALS TRIBUNAL
Judge Yaakov Neugeboren

APPEAL NUMBER 856
CLAIM NUMBERS 37013 & 37038

BETWEEN

JANICE LEVI

APPELLANT

And

ASSICURAZIONI
GENERALI S.p.A.

RESPONDENT

AWARD

I, Yaakov Neugeboren, duly appointed as Arbitrator in this Appeal, make the following FINDINGS OF FACT and CONCLUSIONS OF LAW and enter the following AWARD pursuant to Article 27 of the International Commission on Holocaust Era Insurance Claims (ICHEIC) Appeals Tribunal Rules of Procedure.

BACKGROUND

1. The Appellant, Janice Levi, is the mother of Steven Channing Levi who made the original claims which are the subject of this appeal. Steven Channing Levi was born 9th December 1948 in Chicago, Illinois, United States and currently resides in Anchorage, Alaska, United States. He is the great grandson of Teodoro and Rosetta Sacerdote, née Fubini, who owned a textile plant 'Altier Sacerdote', in Torino, Italy. Teodoro Leone Sacerdote was born in Torino, Italy in 1859 and perished in the Fossoli forced labour camp in Italy on 1st June 1944. Rosetta Sacerdote, née Fubini, was born in Torino, Italy in 1866 and perished in Auschwitz on 6th July, 1944. Teodoro and Rosetta Sacerdote had three children: Rodolfo, Amalia and Maria, all of whom are now deceased.
2. The Respondent is Assicurazioni Generali S.p.A. ("Generali").
3. The Appellant's son submitted two ICHEIC Claim Forms both dated 15th June 2000, seeking the proceeds of an insurance policy taken out by his great grandparents.
4. Generali issued a final decision letter dated 27th June 2006. It advised that it had located policy number 4.216, issued to the Appellant's great grandmother, Rosetta Sacerdote Fubini.

5. The Appellant submitted an Appeal Submission Agreement (ASA) signed 31st October 2006. Generali countersigned the ASA on 5th December 2006, evidencing the parties' agreement to submit this dispute to the Appeals Tribunal for resolution.
6. I was appointed Arbitrator of this Appeal on 8th December 2006.
7. The Appeals Office notified the parties on 8th December 2006 that the Appeal was scheduled for 22nd December 2006 and that they could give notice of participation by 15th December 2006. Neither party has requested participation in the Appeal and, consequently, the Appeal proceeds on a "documents only" basis.
8. The Appeal is governed by the ICHEIC Appeals Tribunal Rules of Procedure (the Rules).
9. The seat of the arbitration is London, England, and this Decision is made in London, England.

THE APPELLANT'S CLAIM

10. In his claim form dated 15th June 2000, which was processed as claim number 37038, the Appellant's son seeks the proceeds of an insurance policy issued to his great grandmother Rosetta Sacerdote, née Fubini. The Appellant's son is unable to name the issuing insurance company, nor is he able to provide any further details relating to the policy. He names his great grandmother as the insured person and asserts that the named beneficiary of the policy was "probably Teodoro Sacerdote, husband, Amalia Levi, Maria Levi, Rodolfo Sacerdote."

In his claim form dated 15th June 2000, which was processed as claim number 37013, the Appellant's son seeks the proceeds of an insurance policy issued to his great grandfather, Teodoro Leone Sacerdote. The Appellant's son is unable to name the issuing company, nor is he able to provide any further policy details. He names his great grandfather as the insured person and names his great grandmother, Amalia Levi, Maria Levi and Rodolfo Sacerdote as possible beneficiaries of the policy.

The Appellant's son submitted biographical documentation in support of his claim and enclosed a letter which provided the following information:

"Rosetta Fubini Sacerdote (born about 1866) and her husband Teodoro Sacerdote (born about 1859) lived at Corso Fiume 17 in Torino, Italy from 1934 to 1941 or 1942. They left Torino for Montecatini until the Germans occupied the community. Then they fled to a nunnery at Alassio (Liguria) where they were arrested by the Carabinieri. They were subsequently sent to Savona and Genoa. Rosetta was gassed in Auschwitz on July 6, 1944. Teodoro died in the Fossoli forced labour camp on June 7, 1944. Rosetta and Teodoro are the great grandparents of the claimant and any insurance policy might have also included their sons and daughters: Rodolfo Sacerdote, Amalia Levi and Maria Levi. These three individuals are now dead. The home of Rosetta and Teodoro at Corso Fiume 17 was looted by the Fascists as was the textile plant they owned in Torino: ALTIER SACERDOTE.

Additionally, the personal effects of their children and grandchildren were looted by the Fascists in 1939. That property, located at Via Massena 92 and a law office in Piazza

Solferino in Torino, Italy, were owned by Vittorio Levi and his wife Amalia Sacerdote Levi, both of whom survived the war. Included in the property was a Modigliani original. Vittorio died in 1962 and Amalia in 1978, both in Torino. These were the claimant's grandparents.

Vittorio and Amalia Levi had two sons: Mario and Fausto. Mario, father of the claimant, died in 1990 and Fausto in 1999. From the family line of Sacerdote, there are seven descendants still alive, the oldest is 52 and the youngest 4 years of age. Their names are listed at the bottom of this letter and I, the oldest, am filing this claim for all these relatives.

No specific documents relating to any insurance accounts exist as far as I know. But logic tells us, at the very least, the family business, ALTIER SACERDOTE, would have been insured. Reference to the looted textile plant can be found in EBREI A TORINO."

11. The Appellant submitted an ASA dated 31st October 2006 and states the following as her grounds for appeal:

"My husband, his family, and my children have all suffered greatly due to the horrific circumstances surrounding the death of his grandmother, Rosetta Sacerdote, at the hands of the SS at Auschwitz. We find it difficult to have to revisit Rosetta's terrible ordeal. Nevertheless, I am appealing for the following main reasons:

1. *From the records provided by Generali the policy was bought for approximately 32,400 LIT (Lira Italiana), equivalent to \$1,705 in 1937 (using the rate of \$.052626 = 1 Lire, N.Y. Times 9/4/37). The offer from Generali is approximately 5,460 Euros or \$6880 (at 1.26 Euros per US dollar). This amount is inappropriately low for this life assurance settlement.*
2. *There is no evidence of any interest included for the sixty-two years that Generali has held this policy.*
3. *There is no evidence that Generali made any attempt to pay off this claim in the sixty-two years since Rosetta Sacerdote was killed in Auschwitz in 1944. After the war her son Rodolfo, a well-known lawyer, was living and practicing in Turin. Her daughter Maria Levi was also living there. Rosetta's home address was in an apartment building she owned, and that property was inherited by her children. It appears that even a superficial search of the records would have lead Generali to her heirs, had it wanted to locate them."*

INVESTIGATION AND DECISION BY RESPONDENT

12. In its final decision letter dated 27th June 2006, Generali advises the Appellant that it has located policy number 4.216 in the name of Rosetta Sacerdote Fubini, with the following details:

Policy No.:	4.216
Country of issuance:	Italy
Face amount and currency:	32,400 Italian Lira
Effective Date:	1937
Duration:	20 years

Regarding the status of the policy, Generali states that policy number 4.216 is eligible for payment, and that nothing further is known about the policy except for the details shown above. Generali offers the Appellant Euro 5,460.78 for this policy, to be divided between herself and Mrs Giulia Levi Sorani, as the only other eligible heir for this policy.

13. Following the submission of the Appellant's ASA, Generali responded by letter dated 15th December 2006, reiterating the offer tendered to the Appellant in its final decision letter. The Respondent clarifies its decision as follows:

"As communicated to the Appellant in our final reply of June 27, 2006 our investigation of the above-mentioned claims was able to locate policy no. 4.216 issued by our Company under the Italian portfolio in the name of Rosetta Sacerdote Fubini. This policy was issued in 1937 with an insured sum of 32,400 Lire and a duration of 20 years. Even though we have no information on the status of this policy (as you may remember the Stato Fine ledgers for the Italian portfolio are available only for the policies of the "800.000 -- TS series" for the period 1936-1940) our Company decided to submit an offer of payment to the Appellant and the other legitimate heir to this insured. We see from the Statement of Grounds for Appeal handed in by the Appellant that he is questioning our valuation of the policy at issue and would now like to provide further information on how our offer of payment was calculated. According to final ICHEIC guidelines, the policy is valued at 5,460 EUR."

Generali continued to provide an explanation of how it calculated the value of policy number 4.216, and concluded that it believed that the value of the policy had been calculated correctly.

14. In a follow up response to the Appeals Office's request for a water copy of the policy in question, Generali responded on 19th December 2006 to further explain that water copies for Italian policies are available only for the "Trieste 800.000 series".

"Policy 4.216 was a life insurance linked to a redeemable loan on real estate (P.I.R., Prestito Immobiliare Redimibile) and as such it was reported in specific ledgers which survived in our archives. The policy appears both in the ledger of 1937 (when the policy was issued) and in that of 1949, with an insured capital of ITL 32,400."

CONCLUSIONS OF LAW

15. Article 10.2 of the Appeals Tribunal Rules of Procedure states that an Arbitrator shall have no jurisdiction over:

(ii) *"The validity or effect of the Valuation Guidelines adopted by the ICHEIC. However, Arbitrator(s) shall have jurisdiction to review and determine whether correct Valuation Guidelines were applied to the Claimant's claim or whether the Valuation Guidelines were applied correctly."*

16. The main issue for determination in this Appeal, therefore, is whether Generali has calculated the current value of policy number 4.216 in accordance with the Valuation Guidelines.

17. The Appellant argues that Generali's offer is "*inappropriately low*" for the life insurance policy issued to Rosetta Sacerdote Fubini, since the Appellant calculated that the value of the policy in question would have been US \$1,705 in 1937, and after accruing interest would have been a much higher value today.
18. Generali has presented documentary evidence from its audited Italian ledgers showing policy no 4.216 in the name of Rosetta Sacerdote Fubini, with an insured sum of ITL of 32,400 both in the 1937 ledger (when the policy was issued) and the 1949 ledger.
19. Generali was declared audit compliant in respect of Stage 1 with regard to its Italian operations on 30th June 2005. Generali's policy records, called the *Stato Fine* year-end listings, survive for 1936 to 1944 for the 800.000 series of Italian policy numbers and have been databased for Italy, where the policies in question were purchased. This policy was issued in 1937, linked to a redeemable loan on real estate, and an insured sum of Lit. 32,400. Given that the *Stato Fine* for the Respondent's Italian portfolio do not contain information on policies other than the so-called "800.000-TS series", the policy history for this policy was reconstructed via specific ledgers which have survived in Generali's archives. According to the Respondent's 19th December 2006 letter, the policy appears in both the 1937 ledger (when the policy was issued) and the 1949 ledger. Given Generali's audit compliance in June 2005, I have no reason to doubt the accuracy of Generali's records and am therefore of the view that the insured sum used in the valuation is appropriate.

VALUATION

20. Article 26.1 of the Tribunal Rules of Procedure states:

"Arbitrator(s) shall apply the Valuation Guidelines set out in Annex III to the Rules to determine any question relating to the current value of the proceeds of an insurance policy claimed in an Appeal."
21. As the Appellant's grandmother did not survive the Holocaust, the current valuation should be made in accordance with Section 3.2 of the Valuation Guidelines which states that where the policyholder has died during the Holocaust Era, "*the base value at the date of the insured event is the full sum insured minus any specific reduction (unless the company can demonstrate that the policy had been voluntarily converted to "paid up" status by the policyholder). (Paid up value is defined as a new sum insured at a lower value according to the terms of the policy, or as assessed by the company)."* The calculation of the current value of policy 4.216 is set out below.
22. The value of policy 4.216, when issued in 1937, was 32,400 Italian Lira. This policy was due to mature in 1957 and was not subject to any reductions. This valuation will therefore involve a full sum insured calculation when calculating the current value of this policy.
23. Pursuant to Schedule 2, Step 1 of the Guidelines, 32,400 Italian Lira is multiplied by 247.1, the multiplier to be used for Italian policies where the insured perished in 1944. This gives a value of 8,006,040 Italian Lira for the end of the year 2000. This amount is then divided by 1,937.27 to give the value of Euro 4,132.6402 at the end of 2000.

24. According to Step 3 of Schedule 2 additions have to be made to the value in Step 2 from 2000 to the present date. These interest rates have been agreed in the Valuation Guidelines for 2001 and 2002 and have been fixed for 2003 and 2004 by Memorandum of the Commission at the following rates and with the following results.

2001	5.40%	Euro 4,355.80
2002	5.00%	Euro 4,573.59
2003	4.75%	Euro 4,790.84
2004	5.00%	Euro 5,030.38
2005	5.00%	Euro 5,281.90
2006	5.00%*	Euro 5,460.78

*Prorated according to the month in which the decision is made, plus 2 months, ie 8/12 of 5% for a decision made in June 2006.

I find this value is in accordance with that calculated by Generali for this policy.

25. Accordingly, I find that the offer of Euro 5,460.78 made by the Respondent in respect of the Appellant's grandmother's life insurance policy number 4.216 has been correctly calculated in accordance with the Valuation Guidelines.

I THEREFORE HOLD AND AWARD:

Appeal number 856 is dismissed.

Signed: Judge Yaakov Neugeboren
Appeals Tribunal Arbitrator

Date: 22nd December 2006

Statement of Eugenie Lieberman
United States House of Representatives
Committee on Foreign Affairs
The Struggles of Recovering Assets for Holocaust Survivors
September 18, 2014

My name is Eugenie Lieberman, born Eugenie Segalowitz, daughter of Ivar Segalowitz. Ivar was a Holocaust survivor who lived and raised his family in Great Neck, New York. Sadly, my father passed away just a few months ago, succumbing to Prostate Cancer on June 23, 2014. My mother, Bernice Segalowitz, who still resides in Great Neck, my brother, Ralph Segalowitz, who lives in East Setauket, LI, our children, Suzanne, Melissa, Jonathon, and Michael, spouses, Cathy and Jay, and I will carry on his legacy of fighting for the rights of survivors. The sense of purpose and dedication to humanitarian causes that my father instilled in us brings me here today.

My father was born in Memel/Klaipeda Lithuania on August 17, 1930 of parents who were German citizens. The entire family, parents, Erna and Boris, Aunt Eugenie (after whom I am named), Uncle Tobias Mazur, his grandmother and great aunt, were all killed by the Nazi's. Ivar survived life in three concentration camps, having endured imprisonment in the Kovno Ghetto, then Dachau, Auschwitz/ Birkenau, and finally a death march to Buchenwald. At fourteen years of age, on April 11, 1945, he was liberated from Buchenwald by the American Army. He was the only member of his incarcerated family to survive. Upon liberation, he was shipped to a school for orphaned children of the Holocaust in France. After being there for two years, his aunt, his mother's sister, who had come to the United States before WWII, found him with the help of the Red Cross and sponsored him to come to this country.

When he got to the United States, he finished his high school education by attending Stuyvesant High School at night and obtained vocational training as a machinist during the day. In the following years, he worked in machine shops, began attending college at night, got married and served in the United States Army Intelligence Corp as a corporal during the Korean conflict. In 1968, he graduated from the City College of NY with a Bachelor's degree in Physics.

My father spent most of his working career in manufacturing engineering, serving as VP of Manufacturing for two companies on Long Island, and then as a consultant, obtaining 6 patents by the end of his time in the public sector.

In 2002, he was elected for his first three year term as a Great Neck Parks Commissioner. He served in that capacity for three consecutive terms, making significant contributions to the community, for a total of nine years.

Before World War II, Ivar's father, Boris, was a successful processor and distributor of Flax products in Lithuania. Ivar's grandmother owned a popular shoe store. My father always believed that his father would have provided for his offspring with Life Insurance. He knows that his father and grandmother were responsible business people, who were committed to their families. They would have purchased insurance in good faith.

My father, Ivar Segalowitz, survived several camps and death marches and was the only member of his family to survive the Holocaust. He was a U.S. military and Korean War veteran and a former elected official on Long Island. He was also the heir to several insurance policies – likely sold by European life insurance companies. Yet after all this service and participation in American civic life, he was unable to employ the basic constitutional right to sue insurance companies who cheated his family.

For as many years as I can remember, my father was active in pressing for all survivors to have their insurance rights restored, and to find help for the tens of thousands of Holocaust survivors living in poverty. He was on the Executive Committee of the Holocaust Survivors Foundation, and had traveled to Washington, D.C. on several occasions to lobby the New York Congressional delegation on these issues. He also reached out, on numerous occasions, to New York House Members and Senators to no avail.

My father was tortured by the fact that the United States government he revered and served would oppose his having the basic right to go to Court to pursue his family's insurance policies. This was tragically the case under both Presidents Bush and Obama. He knew he might not win, but how could he not even have the right to have a judge and jury of his peers hear his case? He was also bitterly disappointed that Jewish organizations such as the Claims Conference, the Anti-Defamation League (ADL), American Jewish Committee (AJC), B'nai B'rith, World Jewish Congress, and Agudas Israel would deny him and other survivors their basic civil rights.

He could not understand how Congress repeatedly turned the survivors down taking the word of non-survivor organizations and so-called leaders such as Stuart Eizenstat and others who acted like they knew better than my father and others – who survived hell on earth and asked for nothing more than their basic rights to be respected. In December 2013, even as he battled with his cancer that was growing more serious, my father left his sick bed to come into Manhattan to join a protest with other survivors when the Jewish Foundation for the Righteous held a dinner honoring the chief Washington lobbyist for Allianz. Allianz is the German insurance company that refused to honor the insurance policies his family members had bought before the war – along with the policies of thousands of other survivors. It is the same company that provided insurance for the Auschwitz-Birkenau death camp and the Lodz Ghetto at the same time it was selling life insurance to Jewish people who were murdered there.

It is unfathomable to me at this point that this giant in life died as a second class citizen under U.S. law, despite the incredible losses he endured, and without the ability to reclaim the legacies of his parents, grandparents, and other relatives. After all, he was at the time one of thousands – many of whom have already died in frustration and humiliation, whose humanity has been denied by their own government.

Now Ivar is gone and will never have the satisfaction of learning about this part of his family's history – even though the records exist.

Ivar Segalowitz Insurance Claims

Ivar had spent an extensive amount of time and effort compiling information to support his claims. He had presented these documents and information to the proper organizations, institutions, and governmental agencies with no satisfactory response. From the available evidence, we can draw the conclusion that it was the intent of our relatives to purchase and keep their policies in force until they were needed. We only ask your assistance in obtaining the definitive proof that these policies existed and providing the judicial forum in which to obligate the companies to disburse the benefits to the insured's legal beneficiaries and heirs.

Ivar submitted claims to the International Commission for Holocaust Era Insurance Claims (ICHEIC) on the following relatives whose names were listed on the ICHEIC website:

Erna Segalowitz his mother

Siegmund Joseph, his maternal grandfather

Minna (Benjamin) Joseph, is maternal grandmother

Walter Lephene (Lepane) – Uncle, Mother's sister's husband

Margot (Joseph) Lephene (Lepane) – Aunt, Mother's sister

The only policy that was acknowledged was for Siegmund Joseph, his grandfather, who died in 1929 and whose policy was paid out. His name was on the list published. However, as to the other four relatives whose names were published, who all were alive during the Holocaust and perished, ICHEIC "couldn't find" any information about any of them.

In other words the only one that these companies "found" was the one that was already paid, so there was no harm in giving him that information. However, the unpaid policies remain secret and not accessible to Ivar despite the fact that the German insurers published his relatives' names on the ICHEIC website, proving that these individuals did have policies. But the system has simply denied him all information, including the names of the companies that sold the policies! (ICHEIC sent Ivar \$1000 as a "humanitarian payment.")

This was part of ICHEIC's deal with Germany – names were published but the identity of the companies remained secret. That is ridiculous. And since Ivar was a Holocaust survivor, he does not have the right to go to court to get this information from Allianz, or the German Insurance Association which placed the names on the ICHEIC website. There is no legal remedy for him due to the U.S. government's court filings and the failure of Congress to act. As my father would have, I am asking that the leaders of this Congress introduce and pass legislation restoring survivors' insurance rights, like the legislation that was blocked in 2012, as soon as you can in 2015.

Needs of Indigent Holocaust Survivors

My father also devoted many hours in his retirement years advocating for the needs of indigent survivors who could not afford the basic necessities for a dignified old age. Thankfully, my father's financial situation was such that he could obtain the care he needed. But he knew that so many other survivors were not so lucky. He understood how many survivors suffered from unimaginable physical and emotional injuries they suffered at the hands of the Nazi regime. If he were here today, he would also urge Congress to use its influence with the German government and other companies and countries that profited from the Holocaust to provide full funding for the needs of Holocaust survivors who need help throughout the world.

June 24, 2003

Ivar Segalowitz

E-Mail: [REDACTED]

TNT International Mail
LHR / LCY / 690547 / 001
Int. Antwoordnummer
C.C.R.I Numero 5120
3000 VB Rotterdam
Pays - Bas
Nederland

To Whom It May Concern:

Enclosed are five claims for members of my family, found in a search of your data:

- | | |
|-----------------------------------|-----------------------------------|
| *Erna (Joseph) Segalowitz | Mother |
| *Sigmund Joseph | Maternal Grandfather |
| *Minna (Benjamin) Joseph | Maternal Grandmother |
| *Walter Lepehne (Lepane) | Uncle, My Mothers sisters husband |
| *Margot (Joseph) Lepehne (Lepane) | Aunt, My Mothers Sister. |

Enclosed is also a family tree.

I am a child survivor of the holocaust. During the war I was in the Kovno Ghetto and KZ, Dachau, Auschwitz/Birkenau and Buchenwald. In Auschwitz I was tattooed Number B-2879.

In all the claims I am not sure who the policy holder, insured or beneficiary are, however I am the sole survivor of this family as you can ascertain from the family tree.

Thank you, for your attention

Ivar Segalowitz

— Joseph Max	Germany 1894	List A	
Joseph Minna	Germany	List B	
Joseph Moritz	Germany 1882	List A	
Joseph Otto	Germany	List B	
Joseph Paul	Germany	List B	
Joseph Paul	Germany 1895	List A	
Joseph Pauline	Germany	List B	
Joseph Peter	Germany	List B	
Joseph Renate	Germany	List B	
Joseph Resi	Germany 1918	List A	
Joseph Richard	Germany	List B	
Joseph Rosa Sara	Germany 1895	List A	
Joseph Rudolf	Germany 1923	List A	
Joseph Sally	Germany	List B	
Joseph Salomon	Germany	List B	
Joseph Siegbert	Germany 1881	List A	
— Joseph Siegmund	Germany	List B	— paid 006
Joseph Walter			

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Search Results

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Last Name	First Name	Last Known Residence	Birth Year	Where Policy was Issued	Insurance Company
Segalowitz	Adolf	Germany	1878		List A
Segalowitz [Joseph]	Erna	Germany	1905		List A

Potential Holocaust Era Insurance Policyholders (2005)

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Last Name	First Name	Last Known Residence	Birth Year	Where Policy was Issued	Insurance Company
Lepehne	Alfred	Germany			List B
Lepehne	Georg	Germany	1887		List A
Lepehne	Kurt	Germany	1896		List A
Lepehne	Margot	Germany	1908		List A
Lepehne	Walter	Germany	1903		List A

Potential Holocaust Era Insurance Policyholders (2005)

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15: Ralph
Doel



Ivar Segalowitz

August 19, 2005

Dear Claimant,

I am writing in regard to your claim inquiry or inquiries submitted to the International Commission on Holocaust Era Insurance Claims (ICHEIC) and am pleased to offer you an award of \$1,000 under ICHEIC's humanitarian process. Please note, an award check shall be mailed to you separately in the next six (6) weeks. No further action is required on your part to receive such payment.

In your ICHEIC claim form, you provided information that enabled ICHEIC to conclude that the individual(s) named in your claim possibly held some form of insurance. As a result, ICHEIC would like to acknowledge this likelihood with a humanitarian award.

As you know, ICHEIC was established to address specific questions relating to Holocaust-era insurance policies. While some claims could be validated by claimants or companies, or as a result of ICHEIC's own research, other claims had less strong evidence. In recognition of the fact that some claims cannot be validated due to the ravages of war and the passage of time, ICHEIC created a broader "humanitarian" award category, under which you have been determined eligible to receive a payment.

Please note that this humanitarian payment is made only to the claimant listed on the ICHEIC claim inquiry or inquiries. Additional humanitarian payments will not be distributed to individuals listed as additional heirs to various policyholders on your claim inquiry or inquiries. If you listed additional heirs on your claim inquiry or inquiries, you have the right to share your award with these heirs as you see fit. ICHEIC hopes that you will choose to exercise this option as appropriate.

If you have any other questions regarding this humanitarian award or any other Holocaust-era insurance matter, you should contact the ICHEIC help line. The appropriate telephone numbers are listed on the back of this letter.

I fully recognize that no amount of money could compensate for the painful suffering and historic injustices of the Holocaust. Nonetheless, I sincerely hope that you will regard this as a small acknowledgement of those injustices.

Sincerely,

Samuel R. Berger
Senior Counselor for Humanitarian Claims, ICHEIC

*If you have received this letter and the address listed above is not the correct address for the claimant, and you know the correct details of the claimant, please call ICHEIC at 1-212-671-5073 or toll free on the telephone numbers listed on the back of this letter.

Ivar Segalowitz, 83, Holocaust survivor from Great Neck, dies

July 2, 2014 by JOAN GRALLA / joan.gralla@newsday.com



Ivar Segalowitz, whose belief in life's "limitless possibilities" was not diminished by the Holocaust, died from cancer June 24 at his Great Neck home. He was 83.

"Absolutely nothing, even the worst catastrophe that could befall anyone, could temper his spirit," said his son, Ralph Segalowitz, of East Setauket. "He believed in the essential goodness of people."

Ivar Segalowitz, born in Lithuania in 1930, was 10 when the Nazis occupied the country. He and his extended family were exiled to the Kovno ghetto. Segalowitz's parents saved their only child from being shot with other Kovno children the Nazis deemed too young by adding two years to his age and getting him trained as a machinist's helper.

His skill was later exploited by the Germans at various concentration camps, including Auschwitz-Birkenau. All but one relative, an aunt who immigrated to the United States before the war, perished in the camps.

After the war, Segalowitz recovered his health at a French orphanage, where he spent two years. Then his aunt, Margot Lepane, found the 17-year-old and brought him to Manhattan to live with her.

During the day, Segalowitz attended Stuyvesant High School; at night, he studied machinery at a vocational school.

He later found work as a machinist, met his wife of 60 years, Bernice, and joined the Army, which put him to work in the Intelligence Corps because he spoke five languages.

After his service, Segalowitz rose through the ranks to run manufacturing operations for Long Island electronic companies, moving to Great Neck in 1966. A graduate of City College of New York with a degree in physics, he holds multiple patents for designs for the direct mail industry, including an apparatus that bands stacks of envelopes. From 2003 to 2011, Segalowitz was the Great Neck Park District commissioner. The elected post combined his love for biking, skating and skiing with his talent for finding affordable ways to upgrade parks.

He also quietly helped struggling Holocaust survivors. "He never asked for anything; he just wanted to contribute," his son said.

Segalowitz never stopped battling European insurers who failed to honor the policies they sold to



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Holocaust victims. An international reparations commission set up in 1998 paid \$300 million to claimants and \$190 million of humanitarian aid. That's far less than those polices were worth, according to a 2011 congressional report.

In March 2013, Segalowitz was a member of a delegation of Holocaust survivors who met with Vice President Joe Biden's staff at the White House to ask them to intercede. In addition to his wife and son, Segalowitz is survived by a daughter, Genie Lieberman, of Broward County, Florida; and four grandchildren.

Services were held June 26 at Riverside-Nassau North Chapels in Great Neck. He was buried at Calverton National Cemetery.

< back to article

The Honorable Lindsey Graham
Chairman, Senate Judiciary Committee
United States Senate
Washington, D.C. 20510

Dear Chairman Graham:

Thank you, Mr. Chairman and members of the committee for giving me the opportunity to briefly tell my family's story here today.

I am the son of Holocaust survivors. My mom and dad were teenage boyfriend and girlfriend in Munich Germany in 1938. In November of that year, the Nazi regime gave their official approval to begin sanctioned actions against Germany's Jews which resulted in Kristallnacht- the night of broken glass. That night, as thousands of Nazi's roamed the streets destroying Jewish stores and homes, my father was taken to the Dachau concentration camp. There, his head was shaved, his clothes and belongings were taken and he was placed in a barracks with 300 other frightened, bewildered citizens of Germany, who also happened to be Jewish.

My mother, who's family owned a clothing store, watched in horror as the display windows were broken and the inventory looted. By the grace of God, my parents were ultimately able to leave Germany together and by the grace of the United States of America, they were able to immigrate here. My father's mother and uncle, who he was forced to leave behind, were not so graced and were murdered by the Nazis.

My parents made a good life for themselves and for my brother and me in Miami. Through the years they were very frank and open about their previous lives and shared details with us and their grandchildren.

In their later years, I began doing research on their past lives and discovered in the year 2011, among other things, that my mother's parents had taken out an

insurance policy in the 1930's. The source was a list published by Yad Vashem, and was originally accumulated by the International Commission for Holocaust Era Insurance Claims ("ICHEIC"). I found my grandfather's name, Heinrich Seitz, my grandmother's name, Elfriede Seitz, and my mother's name, Lilly Seitz, all listed together. Needless to say, I was very happy and I immediately called my then 92 year old mother and told her the news. My mom confirmed my findings and was enthused when I explained that we would pursue it. To her, it would have been an affirmation of her father's foresight and thoughtfulness.

I learned that ICHEIC had ceased operations, but someone suggested that I contact the New York Holocaust Claims Processing Office (NYHCPO), because it was advertised to be willing and able to assist survivors and heirs collect policies even though ICHEIC was closed. To say this experience was disappointing and frustrating would be a dramatic understatement. Following a lengthy series of conversations with two employees of the Office, it became apparent to me that their goal was to discourage participation and complicate the process – anything except help me obtain payment on my mother's and her parents' policies.

I have attached my correspondence with the NYHCPO, which documents the tortured process it followed. I immediately filled out all the forms requested. A month later I was told they would ask Germany to obtain my family's restitution files. Hearing nothing for nearly four months, I asked for a status report and was told that my family's German restitution files had no information about insurance. Then they said they would submit my mother's information to the German Insurance Association who would then research German company records for a match. I heard nothing again for another four months, when further emails from me finally prompted them to give various excuses that made no sense.

First, the office told me that the list from ICHEIC "may or may not" be the names of people who "may" have had insurance policies with unnamed German insurance companies.

My question as to how these three people got on a list if they only "maybe" had a policy was answered this way: "Your grandfather's name was very common in Germany."

“And besides,” she continued. “Your mother’s name is listed as Lilly, which is obviously a nickname for Lillian. That would never appear on a policy.”

For the record: my mother’s given name, appearing on her birth certificate, is Lilly.

In addition, my mother recalled that she and my father visited an office in Munich in the 1970s (she could not remember the name of the company) to inquire about the dowry policy she KNEW her family had. Her recollection was that the clerk disappeared behind a door and re-emerged some time later and stated that Heinrich Seitz had “cashed in this policy.” No dates, no documents, just a clerk’s word. This certainly does not sound like the efficient German bureaucracy that actually has records of where and how my father’s mother was machine gunned on her way to a concentration camp!

In sum, it was painfully obvious that this process reflected the inherent dishonesty of a system that’s been designed to protect the interests of the ICHEIC defenders such as the Claims Conference and the State Department, and the insurance companies. Still later, the NYHCPO sent another email to me with a lengthy discourse on European economic history which, amazingly, looked like an attempt to convince claimants that the insurance industry did not profit from the Holocaust. This is what the New York Holocaust Claims Processing Office was doing when Stuart Eizenstat and the State Department were touting it as a resource for recovering survivors’ and heirs’ unpaid policies? It is a disgrace.

In a free and open society, that would leave a claimant with the option of seeking relief in the judicial system, but that too has been thwarted in this instance.

My mother died three years ago never having had the opportunity to seek relief. Yet the insurance companies in question continue to conduct business in this country, very successfully I might add, without fear that they have to do what their charters mandate: That they collect premiums and pay claims.

My parents taught me that the sins of the fathers not be visited on the children. I'm sure we can all agree on that. But the inherent responsibilities of a company that is in the business of trust should be challenged in this great American judicial system if they breach that trust.

I ask that this committee begin the process to allow that to happen.

Thank you very much.

Harry Rose

Miami, Florida

September 15, 2019

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Search Listing

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Last Name	First Name	Last Known Residence	Birth Year	Where Policy was Issued	Insurance Company
Bachseltz	Ignaz	Germany	1896		List A
Perseltz	Veronika	Germany			List B
Proestler (Seltz)	Frieda	Germany	1910		List A
Seltz	Agathe	Germany			List B
Seltz	Alfons	Germany			List B
Seltz	Anna	Germany			List B
Seltz	Anny	Germany			List B
Seltz	Anton	Germany			List B
Seltz	August	Germany			List B
Seltz	Auguste	Germany			List B
Seltz	Bernhard	Germany			List B
Seltz	Berta	Germany			List B
Seltz	Betty	Germany			List B
Seltz	Brigitte	Germany			List B
Seltz	Eduard	Germany			List B
Seltz	Elfriede	Germany			List B
Seltz	Elsabeth	Germany			List B
Seltz	Elise	Germany			List B
Seltz	Elly	Germany			List B
Seltz	Else	Germany			List B
Seltz	Emma	Germany			List B
Seltz	Erich	Germany			List B
Seltz	Erna	Germany			List B
Seltz	Ernst	Germany			List B
Seltz	Erwin	Germany			List B
Seltz	Erwin				
Seltz	Eugen	Germany			List B
Seltz	Eva	Germany			List B
Seltz	Ferdinand	Germany			List B
Seltz	Franz	Germany			List B
Seltz	Franziska	Germany			List B
Seltz	Franziska	Germany	1893		List A
Seltz	Frida	Germany			List B
Seltz	Friedrich	Germany			List B
Seltz	Georg	Germany			List B
Seltz	Georg	Germany	1908		List A
Seltz	Gertrud	Germany			List B
Seltz	Hans	Germany			List B
Seltz	Heinrich	Germany			List B
Seltz	Heinz	Germany			List B
Seltz	Hermann	Germany			List B
Seltz	Hildegard	Germany			List B
Seltz	Hugo	Germany			List B
Seltz	Irmgard	Germany			List B
Seltz	Jakob	Germany			List B
Seltz	Johann	Germany			List B
Seltz	Josef	Germany			List B
Seltz	Josefa	Germany			List B
Seltz	Josepha	Germany			List B
Seltz	Karl	Germany			List B
Seltz	Katharina	Germany			List B
Seltz	Kuni	Germany			List B
Seltz	Kuni	Deutschland			
Seltz	Kurt	Germany			List B
Seltz	Kurt	Germany	1904		List A
Seltz	Lily	Germany			List B
Seltz	Lore	Germany			List B
Seltz	Ludwig	Germany			List B
Seltz	Lulise	Germany			List B
Seltz	Magdalena	Germany			List B
Seltz	Margarete	Germany			List B
Seltz	Maria	Germany			List B
Seltz	Marianne	Germany			List B
Seltz	Marie	Germany			List B
Seltz	Martha	Germany			List B
Seltz	Mathilde	Germany			List B
Seltz	Max	Germany			List B
Seltz	Michael	Germany			List B
Seltz	Michel	Germany			List B
Seltz	Otto	Germany			List B
Seltz	Olto	Germany	1902		List A

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Search Results

Last Name	First Name	Last Known Residence	Birth Year	Where Policy was Issued	Insurance Company
Bachse tz	Ignaz	Germany	1896		List A
Perseit	Veronika	Germany			List B
Proestler [Se tz]	Frieda	Germany	1910		List A
Seitz	Agathe	Germany			List B
Seitz	Alfons	Germany			List B
Seitz	Anna	Germany			List B
Seitz	Anny	Germany			List B
Seitz	Anton	Germany			List B
Seitz	August	Germany			List B
Seitz	Auguste	Germany			List B
Seitz	Bernhard	Germany			List B
Seitz	Berta	Germany			List B
Seitz	Betty	Germany			List B
Seitz	Brig tte	Germany			List B
Seitz	Eduard	Germany			List B
Seitz	Elfriede	Germany			List B
Seitz	Elisabeth	Germany			List B
Seitz	Elise	Germany			List B
Seitz	Elly	Germany			List B
Seitz	Else	Germany			List B
Seitz	Emma	Germany			List B
Seitz	Er ch	Germany			List B
Seitz	Erna	Germany			List B
Seitz	Ernst	Germany			List B
Seitz	Erwin	Germany			List B
Seitz	Erwin				
Seitz	Eugen	Germany			List B
Seitz	Eva	Germany			List B
Seitz	Ferdinand	Germany			List B
Seitz	Franz	Germany			List B
Seitz	Franziska	Germany			List B
Seitz	Franziska	Germany	1893		List A
Seitz	Frida	Germany			List B
Seitz	Friedr ch	Germany			List B
Seitz	Georg	Germany			List B
Seitz	Georg	Germany	1908		List A
Seitz	Gertrud	Germany			List B
Seitz	Hans	Germany			List B
Seitz	Heinrich	Germany			List B
Seitz	Heinz	Germany			List B
Seitz	Hermann	Germany			List B
Seitz	Hildegard	Germany			List B
Seitz	Hugo	Germany			List B
Seitz	Irmgard	Germany			List B
Seitz	Jakob	Germany			List B
Seitz	Johann	Germany			List B
Seitz	Josef	Germany			List B
Seitz	Josefa	Germany			List B
Seitz	Josepha	Germany			List B
Seitz	Karl	Germany			List B
Seitz	Katharina	Germany			List B
Seitz	Kuni	Germany			List B
Seitz	Kuni	Deutschland			
Seitz	Kurt	Germany			List B
Seitz	Kurt	Germany	1904		List A
Seitz	Lilly	Germany			List B
Seitz	Lore	Germany			List B
Seitz	Ludwig	Germany			List B
Seitz	Luise	Germany			List B
Seitz	Magdalena	Germany			List B
Seitz	Margarete	Germany			List B
Seitz	Maria	Germany			List B
Seitz	Marianne	Germany			List B
Seitz	Marie	Germany			List B
Seitz	Martha	Germany			List B
Seitz	Mathilde	Germany			List B
Seitz	Max	Germany			List B
Seitz	M chael	Germany			List B
Seitz	M chel	Germany			List B
Seitz	Otto	Germany			List B
Seitz	Otto	Germany	1902		List A

Ms. Anna Rubin
New York State Banking Department
The Holocaust Processing Office
One State Street
New York, NY 10004-1511

April 25, 2011

Dear Ms. Rubin:

I am writing on behalf of my mother, who at 90 is still capable, but prefers that I do the writing. In addition, I was encouraged to write to you by a prominent South Florida attorney who has taken up the cause of survivor insurance benefits and steered me (hopefully) in the right direction.

My mother Lilly Rose, nee Seitz left her mother and father behind in Munich in 1938 after her then-boyfriend and eventual husband of 65 years (my dad), was released from Dachau and told to get out of The Reich. Her parents owned a successful clothing store and considered themselves good German citizens up until their store was taken. Her father died in 1943 and her mother went into hiding, emerging from a farmer's barn in 1945.

My mother and fathers journey took them to London, New York and eventually Miami, where they raised my brother and I in a solid middle class home. During those years I often heard the stories and we went back to Munich several times.

As the years passed, and particularly since my father died 5 years ago, my mother has grown more and more wistful and resentful of what was taken from her as a girl. I have taken those emotions to heart and began a process to identify any thing that can be "returned" to her while she still understands and can benefit. That led me to the ICHEC and contact with the attorney.

My grandfather Heinrich Seitz, my grandmother Elfriede Seitz and my mother Lilly appear on the list. Conversations with my mother confirm at least some recollections of insurance, but no details. I have attached the forms from your website and request that the process begin for my family. I want to do WHATEVER it takes to move this process along while my mother is still here. I trust you will help me in this endeavor.

Sincerely

Harry Rose

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Harry Rose

From: [REDACTED]
Sent: Wednesday, May 25, 2011 10:40 AM
To: [REDACTED]
Subject: Insurance Claims

Dear Mr. Rose,

Thank you for your letter dated April 25, 2011 regarding possible insurance policies owned by your relatives, please accept my apologies for the delay in responding to you. The Holocaust Claims Processing Office (HCPO) would be very happy to be of whatever assistance possible with respect to restitution/compensation claims.

The completed claim forms which you provided will serve as a basis for our investigation and submission of claims to appropriate companies/organizations. We have already sent out inquiries to archives in Germany for documentation concerning your family's prewar assets and the postwar disposition of their possessions. This part of the process can take some time, though the German archives are quite responsive to us (having worked closely with us for over a decade) and so it is my hope that we will have something from them shortly. Before we submit a claim to an insurance company we do our utmost to obtain as much documentation as possible about an individuals lost assets, this way claims can be more focused and processed more speedily.

As soon as we receive information/documentation from the archives I will be sure to share a copies with you. In the meantime if you have any questions or concerns regarding the HCPO, our methodology, or your inquiry please do not hesitate to contact us.

With kind regards,
Anna

- - -

Anna B. Rubin, Esq.
Director
Holocaust Claims Processing Office
State of New York Banking Department
1 State Street
New York, NY 10004
US Toll Free: 1-800-695-3318
International: 212-709-5583
Fax: 212-709-5592
Website: www.claims.state.ny.us

No virus found in this message.
Checked by AVG - www.avg.com
Version: 10.0.1375 / Virus Database: 1509/3659 - Release Date: 05/25/11

Harry Rose

From: [REDACTED]
Sent: Tuesday, August 16, 2011 3:08 PM
To: [REDACTED]
Subject: Re: Fw: Insurance Claims
Attachments: Post-war comp. docs.pdf

Dear Mr. Rose,

As Anna is out of the office, she asked me to respond to your email.

Please allow me to provide you with a brief update on your mother's claim. We received post-war compensation documents from German with reference to Heinrich and Elfriede Seitz (see attached). Although the file does not provide any information concerning insurance, I am confident the documents are invaluable with reference to your family history.

Had there been details concerning post-war compensation of a policy, it would not be necessary to submit a claim today. In the alternative, had there been mention of an uncompensated insurance policy it would have possibly provided us with information to guide us as to where to submit your mother's claim.

Given that we have no specific information beyond the name matches for your family on the Potential Holocaust Era Insurance Policyholders List, we will submit your mother's claim to the German Insurance Association. In turn, they will circulate her claim to their member companies. This ensures that all companies that did business review their records to determine if your family had an insurance policy. It is a very comprehensive search so this too will take some time, therefore we ask for your continued patience.

Kind regards,
Connie Walsh

Connie Walsh, Esq.
Deputy Director
Holocaust Claims Processing Office
New York State Banking Department
One State Street
New York, New York 10004-1511

U.S.Toll Free: 1-800-695-3318
International: 212-709-5583
Fax: 212-709-5592
Website: www.banking.state.ny.us

Please note my e-mail address has changed to [REDACTED]

----- Original Message -----

From: "Harry Rose" [REDACTED]
Sent: 08/16/2011 11:55 AM AST
To: <[REDACTED]>
Subject: Insurance Claims

Ms Rubin:

Following up on your email from May 25, 2011 regarding our claims for unpaid insurance, please provide me with an update concerning the German government's "documentation concerning your family's prewar assets and the postwar disposition of their possessions".

It has been about 4 months since our last correspondence and an update would be greatly appreciated. I have included your initial email to me below as reference.

Thank you

Harry Rose
HBRose Associates, LLC

 (fax)

Wed 5/25/2011 10:40 AM

Dear Mr. Rose,

Thank you for your letter dated April 25, 2011 regarding possible insurance policies owned by your relatives, please accept my apologies for the delay in responding to you. The Holocaust Claims Processing Office (HCPO) would be very happy to be of whatever assistance possible with respect to restitution/compensation claims.

The completed claim forms which you provided will serve as a basis for our investigation and submission of claims to appropriate companies/organizations. We have already sent out inquiries to archives in Germany for documentation concerning your family's prewar assets and the postwar disposition of their possessions. This part of the process can take some time, though the German archives are quite responsive to us (having worked closely with us for over a decade) and so it is my hope that we will have something from them shortly. Before we submit a claim to an insurance company we do our utmost to obtain as much documentation as possible about an individuals lost assets, this way claims can be more focused and processed more speedily.

As soon as we receive information/documentation from the archives I will be sure to share a copies with you. In the meantime if you have any questions or concerns regarding the HCPO, our methodology, or your inquiry please do not hesitate to contact us.

With kind regards,
Anna

- - -
Anna B. Rubin, Esq.
Director
Holocaust Claims Processing Office
State of New York Banking Department
1 State Street
New York, NY 10004
US Toll Free: 1-800-695-3318

International: 212-709-5583
Fax: 212-709-5592
Website: www.claims.state.ny.us

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Version: 10.0.1392 / Virus Database: 1520/3838 - Release Date: 08/16/11

Harry Rose

From: Harry Rose [REDACTED]
Sent: Friday, December 02, 2011 5:33 PM
To: [REDACTED]
Subject: RE: Fw: Insurance Claims

Ms Walsh:

It has now been 31/2 months since our last correspondence regarding my mother's claim.

I would appreciate an update or any other news you might share with me.

I am following the current activities in Washington with great interest and continue to remain in contact with the attorney here in Miami, who is following my mother's case with great interest.

Thank you.

Harry Rose
Marketing, Advertising, Communications
HBRose Associates, LLC
[REDACTED]
[REDACTED] (fax)

From: [REDACTED] [mailto:[REDACTED]]
Sent: Tuesday, August 16, 2011 4:10 PM
To: Harry Rose
Subject: RE: Fw: Insurance Claims

Dear Mr. Rose,

We have everything we need. I have prepared the claim and will be submitting it tomorrow to the GDV (German Insurance Association).

As soon as I hear anything, I will be sure to contact you.

All the best,
Connie

Connie Walsh, Esq.
Deputy Director
Holocaust Claims Processing Office
New York State Banking Department
One State Street
New York, New York 10004-1511

U.S.Toll Free: 1-800-695-3318
International: 212-709-5583
Fax: 212-709-5592
Website: www.banking.state.ny.us

Please note my e-mail address has changed to [REDACTED]

"Harry Rose" [REDACTED]

08/16/2011 03:50 PM

To [REDACTED]
cc

Subject RE: Fw: Insurance Claims

Dear Ms. Walsh

Thank you for your timely reply. From what I can see from these documents, they seem to be focused on the property my grandparents owned in Munich, including the department store and the apartments.

Since there is no mention of insurance, I would agree that your office should now proceed with claims against the insurance companies.

I am again convinced that there is something to pursue since all three names (Grandfather, Grandmother and Mother) appear on this list.

As I had indicated in my initial contact with your office, a prominent attorney involved in Holocaust issues here in Miami urges me to continue on with this claim.

I trust you will contact me if you need anything else to continue, and that you will contact me as you get information.

Again, thank you for your efforts.

Harry Rose
HBRose Associates, LLC

(fax)

From: [redacted] [mailto:[redacted]]

Sent: Tuesday, August 16, 2011 3:08 PM

To: [redacted]

Subject: Re: Fw: Insurance Claims

Dear Mr. Rose,

As Anna is out of the office, she asked me to respond to your email.

Please allow me to provide you with a brief update on your mother's claim. We received post-war compensation documents from German with reference to Heinrich and Elfriede Seitz (see attached). Although the file does not provide any information concerning insurance, I am confident the documents are invaluable with reference to your family history.

Had there been details concerning post-war compensation of a policy, it would not be necessary to submit a claim today. In the alternative, had there been mention of an uncompensated insurance policy it would have possibly provided us with information to guide us as to where to submit your mother's claim.

Given that we have no specific information beyond the name matches for your family on the Potential Holocaust Era Insurance Policyholders List, we will submit your mother's claim to the German Insurance Association. In turn, they will circulate her claim to their member companies. This ensures that all companies that did business review their records to determine if your family had an insurance policy. It is a very comprehensive search so this too will take some time, therefore we ask for your continued patience.

Kind regards,
Connie Walsh

Connie Walsh, Esq.
Deputy Director
Holocaust Claims Processing Office
New York State Banking Department
One State Street
New York, New York 10004-1511

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International: 212-709-5583
Fax: 212-709-5592

Website: www.banking.state.ny.us

Please note my e-mail address has changed to [REDACTED]

----- Original Message -----

From: "Harry Rose" [REDACTED]
Sent: 08/16/2011 11:55 AM AST
To: [REDACTED]
Subject: Insurance Claims

Ms Rubin:

Following up on your email from May 25, 2011 regarding our claims for unpaid insurance, please provide me with an update concerning the German government's "documentation concerning your family's prewar assets and the postwar disposition of their possessions".

It has been about 4 months since our last correspondence and an update would be greatly appreciated. I have included your initial email to me below as reference.

Thank you

Harry Rose
HBRose Associates, LLC

[REDACTED] (fax)

Wed 5/25/2011 10:40 AM

Dear Mr. Rose,

Thank you for your letter dated April 25, 2011 regarding possible insurance policies owned by your relatives, please accept my apologies for the delay in responding to you. The Holocaust Claims Processing Office (HCPO) would be very happy to be of whatever assistance possible with respect to restitution/compensation claims.

The completed claim forms which you provided will serve as a basis for our investigation and submission of claims to appropriate companies/organizations. We have already sent out inquiries to archives in Germany for documentation concerning your family's prewar assets and the postwar disposition of their possessions. This part of the process can take some time, though the German archives are quite responsive to us (having worked closely with us for over a decade) and so it is my hope that we will have something from them shortly. Before we submit a claim to an insurance company we do our utmost to obtain as much documentation as possible about an individuals lost assets, this way claims can be more focused and processed more speedily.

As soon as we receive information/documentation from the archives I will be sure to share a copies with you. In the meantime if you have any questions or concerns regarding the HCPO, our methodology, or your inquiry please do not hesitate to contact us.

With kind regards,
Anna

- - -
Anna B. Rubin, Esq.
Director
Holocaust Claims Processing Office
State of New York Banking Department
1 State Street
New York, NY 10004
US Toll Free: 1-800-695-3318
International: 212-709-5583
Fax: 212-709-5592
Website: www.claims.state.ny.us

No virus found in this message.
Checked by AVG - www.avg.com
Version: 10.0.1392 / Virus Database: 1520/3838 - Release Date: 08/16/11

No virus found in this message.
Checked by AVG - www.avg.com
Version: 10.0.1392 / Virus Database: 1520/3838 - Release Date: 08/16/11

From: Harry Rose [mailto: [REDACTED]]
Sent: Tuesday, December 13, 2011 3:07 PM
To: [REDACTED]
Subject: RE: insurance claim- Seitz

Dear Ms Walsh

I have read and re-read your explanation, and the response from the GDV since receiving them last week, and I must confess, I am confused and bewildered by the response.

The names of my relatives appear on this list WITHOUT any actions on my part or the part of my family. They were added by some process which, if your explanation is to be believed, was based on the religion of the listees and then culled by date of birth. I guess that this would beg the question as to why no one from my father's side of the family appear on any list, since they were all Jewish and German. Add to this the fact that my grandfather (Heinrich Seitz) was born a Catholic and married my grandmother, a Jew, and the entire process seems to be based on a random set of criteria. In addition your explanation that Lilly is (or could be) short for Elizabeth, reveals nothing. My mother's name ON HER BIRTH CERTIFICATE is Lilly. If this is a list prepared by and for the insurance companies, I find the odds that all three of my relatives would appear on this list without a solid basis in fact to be overwhelmingly remote.

Another point. My mother and father visited an office in Munich in the 1970's (she cannot remember which office) to inquire about the dowry policy she KNOWS her family had. Her recollection was that the clerk disappeared behind a door and re-emerged some time later and stated that Heinrich Seitz had "cashed this policy in." No dates, no documents, just a clerk's word. This certainly does not sound like the efficient German bureaucracy that actually has records of where and how my father's mother was machine gunned on her way to concentration camp!

When I began this process for my mother I was confident that this would result in a fair review. I deliberately held back the information regarding the dowry policy to see if it would be revealed, but it was not. Naturally this makes the entire process suspect and confirms the warnings given to me by local activists that the ICHEIC process is, shall we say, suspect.

I have not had the courage to tell my mother the results of the GDV "decision", but the GDV has just created a new activist (me). I have already sent information to my Congresswoman Ileana Ros-Lehtinen and pledged to support her initiative to allow policy holders to bring suit in U.S. state courts. I suppose that Allianz, AXA and the other companies have done their cost benefit analysis and determined that they can ride this issue out. Perhaps they will but they may be underestimating the power of public opinion in a righteous cause.

Thank you for reading this and please let me know if there is an appeals process or other steps I may take at this time.

Harry Rose
Marketing, Advertising, Communications
HBRose Associates, LLC

[REDACTED]
[REDACTED] (fax)

From: [redacted] [mailto:[redacted]]
Sent: Wednesday, December 07, 2011 2:27 PM
To: Harry Rose
Subject: insurance claim

Dear Mr. Rose,

Thank you for your emails. While your congratulations are kind, you have our agency confused with the Claims Conference. They are a separate agency and were responsible for the negotiations that you noted. It is a common mistake so not to worry.

With regards to the insurance claim your mother submitted, please find attached a copy of GDV decision our office received. Though I am sure this is not the answer you were hoping for, I would like to reiterate that the companies have indeed done a thorough search but they were unable to find a match to your family.

Permit me to provide some additional background information for you on the International Commission on Holocaust Era Insurance Claims (ICHEIC) policyholders' list. The names Heinrich Seitz, Elfriede Seitz and Lilly Seitz do appear on the ICHEIC policyholders' list, however as you may know "Seitz" is a very common German name. In addition, these "name matches" have a "List B" notation which indicates it is a low possibility that an insurance policy for this individual Jewish policyholder existed. This is due to how the matching exercise was conducted during the ICHEIC process.

The matching process through ICHEIC was extensive and took approximately two years. In brief, there were approximately 2 million potential "Jewish" resident names from Germany (the last 1933 census however stated that only approximately 550,000 Germans of Jewish faith lived in Germany) that where matched with more than 9 million policyholder names of whom nobody knew the religious faith. Two lists were created: "List A" included individuals where the last name, first name and date of birth (with some variations) matched and "List B" included individuals where only two criteria matched with a much wider range of criteria variations.

For example, on List B if you had a "Jewish list last name entry" "Black" it would be matched with a "policyholder list last name entry" "Schwarz" (German for Black) and it would be considered a "match". So, if in this case a second criteria (e.g. first name, year of birth, etc.) "matched" (even with variations in the second match) the name would be included in "List B".

List A included approximately 160,000 names and List B included approximately 200,000 names. Together these two lists comprised the "German contribution" of 360,000 names to ICHEIC's overall name list of 520,000 individuals.

Given that not only the last name "Seitz" is common, the first names "Heinrich", "Elfriede" and "Lilly" ("Elisabeth") are also very common in Germany, it is highly plausible that the first and last name are an identical match and thus there is a "2 criteria match" for List B but when the companies did their research with the 3 criteria (last name, first name and date of birth) they did not come up with a positive match for your family.

I trust the above information is helpful. If you have any additional questions, please do not hesitate to contact me.

Sincerely,
Connie Walsh

Connie Walsh, Esq.
Deputy Director
Holocaust Claims Processing Office
New York State Department of Financial Services
One State Street
New York, New York 10004-1511

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International: 212-709-5583
Fax: 212-709-5592
Website: www.dfs.ny.gov

"Harry Rose" <[REDACTED]>

12/06/2011 05:16 PM

To <[REDACTED]>

cc

Subject Congratulations

rsion: 2012.0.1873 / Virus Database: 2102/4665 - Release Date: 12/07/11

Harry Rose
Marketing, Advertising, Communications
HBRose Associates, LLC

[REDACTED]
[REDACTED] (fax)

From: [REDACTED] [\[mailto:\[REDACTED\]\]](#)

Sent: Thursday, December 15, 2011 4:32 PM

To: Harry Rose

Subject: RE: insurance claim- Seitz

Dear Mr. Rose,

There is no appeals process, however if we were able to obtain new documentation concerning a policy our office can submit this information to the insurance company for further review. With the additional details you provided we will do our utmost to continue our research efforts.

Indeed the compensation and restitution of Holocaust-era insurance policies is confusing at best. Even the most well-intentioned claims process can never fully compensate an individual for his/her loss. With that said, I am sure that you can also appreciate the difficulty faced by those working to ensure resolution of these claims.

Please permit me to provide you with some additional background on the period. The moderate economic growth that bloomed in the wake of the First World War was quickly curtailed by the decline in agricultural prices, which were disastrous for the predominantly agrarian central Europe, and the Great Depression which followed the collapse of the New York stock market in 1929. As a result, in 1936, the largest insurance company within Austria, Phoenix, went bankrupt. Its collapse caused major upheavals in the insurance industry all across Europe.

In the first years of the Nazi regime, Aryanization of the private insurance industry proceeded for the most part at the highest levels among the board members and top executives. After 1938, dismissal of Jewish employees of insurance companies became pervasive. Deprived of their livelihoods, many policyholders cashed in insurance policies to pay their bills or to pay off mandated taxes before they could emigrate.

The passage of the 11th Decree of the Reich Citizenship Law of November 1941 ultimately stripped all Jewish "emigrants" of their assets and the seizure of Jewish insurance assets proceeded with greater rapidity.

The situation in Poland and the Baltics was still more complex because Soviet occupation preceded Nazi invasion and the Soviets carried out their own seizures and confiscations based on the principle of class warfare. Therefore, many individuals had already lost many of their assets by the time the Germans occupied these territories.

After World War II, all foreign and domestic insurance companies in Poland, Czechoslovakia and Hungary were nationalized. Since there is no successor to a nationalized domestic company there is nowhere to turn unless the claimant can establish the existence of the policy independently from the company.

As you know gaps in post-war programs of restitution, prompted negotiations between the National Association of Insurance Commissioners, European insurance regulars and insurance companies and Jewish groups led to the creation of ICHEIC to investigate and resolve unpaid insurance claims of Holocaust victims, survivors and their heirs. Although ICHEIC closed in 2007, every company that was a member of commission as well as companies of the German Insurance Association, through its partnership agreement reaffirmed their commitment to continue to review and process claims sent directly to them.

I must reiterate that a name match from the ICHEIC policyholders' list does not necessarily translate into an award. Because the account holder list published on the ICHEIC website was pulled from multiple sources the same name may appear more than once on the list. In addition, the fact that a name appeared on the list did not guarantee that the individual named or his or her heirs or beneficiaries would have qualified for payment under ICHEIC guidelines. For example, there may have been instances where there was a name match but it was not the same individual that a particular claimant had filed for. Moreover, additional research may have also indicated that the claim was previously settled or paid which then precluded it from further consideration under ICHEIC.

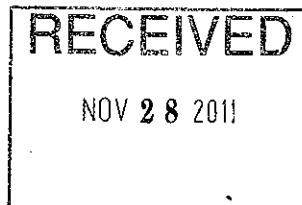
Again, I know this is not the answer you had hoped for but I do trust the information is helpful. I will forward your mother a copy of the GDV decision next week.

Sincerely,

Connie Walsh

Connie Walsh, Esq.
Deputy Director
Holocaust Claims Processing Office
New York State Department of Financial Services
One State Street
New York, New York 10004-1511

U.S.Toll Free: 1-800-695-3318
International: 212-709-5583
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Website: www.dfs.ny.gov



Via E-Mail

Mrs. Connie Walsh
State of New York Banking Department
Holocaust Claims Processing Office (HCPO)
One State Street
New York, NY 10004-1511
USA

Ref
V 1.3

Phone extension
- 5108 / - 5109

Date
16th November 2011

Inquiry of Mrs. Lilly Rose regarding insurance policies of Mr. Heinrich Seitz, Mrs. Elfriede Seitz and Ms. Lilly Seitz
REFERENCE NO.: 156/U

Dear Mrs. Walsh,

We refer to the inquiry of Mrs. Lilly Rose concerning insurance policies for Mr. Heinrich Seitz, Mrs. Elfriede Seitz and Ms. Lilly Seitz.

Based on the information that Mrs. Rose has provided, all our member companies and we have comprehensively researched in all relevant archives and records for information regarding the existence of life insurance policies for Mr. Heinrich Seitz, Mrs. Elfriede Seitz and Ms. Lilly Seitz.

As this investigation has now been completed, we have to inform you that despite a market wide research by all our member companies, no indication regarding the existence of a policy for Mr. Heinrich Seitz, Mrs. Elfriede Seitz or Ms. Lilly Seitz could be established. The comprehensive research by our member companies and us was based on relaxed standards of proof which means that every available indication which might have established the existence of a policy had been considered.

We have also matched Mrs. Rose's inquiry with information regarding policies that have already been addressed within the compensation process established by the "International Commission on Holocaust Era Insurance Claims" (ICHEIC) in cooperation with the German Foundation "Remembrance, Responsibility and Future" and us, based on a Trilateral Agreement that was signed in October 2002. All our companies had actively participated in this process and had reviewed more than 86,000 names in this context. One of our members had already conducted a prior research during the ICHEIC process with no match found.

ICHEIC was founded in 1998 by U.S. insurance regulators, European insurance companies, representatives of international Jewish and survivor organizations and the State of Israel to establish a process for the investigation and compensation of insurance claims which had remained unpaid

Gesamtverband der Deutschen
Versicherungswirtschaft e. V.

German Insurance Association

Wilhelmstraße 43 / 43 G, D-10117 Berlin
Phone: +49 30 2020-5000
Fax: +49 30 2020-6000

60, avenue de Cortenberg
B - 1000 Brussels
Phone: +32 2 28247-30
Fax: +32 2 28247-39

E-Mail: avho@gdv.de

www.gdv.de

or were confiscated by the Nazi Government and its allies during the Holocaust period.

The Foundation "Remembrance, Responsibility and Future", an institution of the Federal Republic of Germany, was established and financed in half by German industry and in half by the German government and vested with funds of more than 5 billion Euros. It was meant to be the final capstone to more than 30 years of compensation proceedings under several laws in effect from the early 1950s to the 1990s and established by the Federal Republic of Germany after World War II to address crimes committed by the Nazi regime. As part of its charter, the Foundation also made available funds for the compensation of unpaid and uncompensated insurance policies of German insurance companies and for general humanitarian purposes. All these funds in the amount of over 300 million US-Dollars had been contributed by our member companies and had been transferred to the "International Commission on Holocaust Era Insurance Claims" (ICHEIC) when the compensation process started. With the full endorsement of major Jewish compensation organizations and the US, German and Israeli governments and authorities, this compensation process was closed in March 2007 after all claims that had been filed worldwide over a period of 5 years had been thoroughly addressed and all eligible claims had been compensated.

However, no indication for the existence of any insurance policies for Mr. Heinrich Seitz, Mrs. Elfriede Seitz or Ms. Lilly Seitz was identified during that compensation process.

Based on the information provided by Mrs. Rose and after the intensive research in all relevant archives of all our participating member companies, the existence of life insurance policies taken out by Mr. Heinrich Seitz, Mrs. Elfriede Seitz or Ms. Lilly Seitz could not be established, even under relaxed standards of proof.

We are confident that you will understand our decision not to submit an offer for compensation under the given circumstances.

Please do not hesitate to contact us, if you have any further questions.

Yours sincerely,


(Dr. von Fürstenwerth)


(Dr. Gütersloh)

September 15, 2019

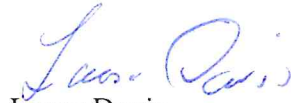
Samuel J. Dubbin, Esq.
Dubbin & Kravetz, LLP
1200 Anastasia Avenue
Suite 300
Coral Gables, Florida 33134

Re: Letter and Supporting Documents regarding Sello Fisch

Dear Sam:

Please forward my letter to Chairman Graham's staff for consideration during the Senate Judiciary Committee's upcoming hearing on legislation to restore survivors' rights to recover unpaid insurance policies purchased by their parent, grandparents, and other relatives. In addition, I authorize you to include my letter and supporting materials in your submission to the Committee.

Very truly yours,


Laura Davis
Director, Holocaust Compensation
Assistance Project
New York Legal Assistance Group
7 Hanover Square, 7th Floor
New York, New York 10004
(212) 613-5040

September 15, 2019

Honorable Lindsey Graham
Chairman, Senate Judiciary Committee
224 Dirksen Senate Office Building
Washington, D.C. 201510

Re: Legislation to restore Holocaust survivors' and families' rights to unpaid insurance policies

Dear Senator Graham:

As a lawyer in the Holocaust Compensation Assistance Project at the New York Legal Assistance Group, I am writing on behalf of my client, Mr. Sello Fisch ("Mr. Fisch"), who has spent the last 19 years attempting to be fairly compensated by Assicurazioni Generali, S.p.A. ("Generali") with regard to a policy bought by his late father, Mr. Herman Fisch, years before the start of World War II. Unfortunately, to date, Generali, abetted by the International Commission on Holocaust Compensation ("ICHEIC"), has not offered Mr. Fisch fair compensation.

Mr. Fisch was born in Berlin, Germany in 1935, where he lived with his parents and older sister until 1939 when conditions in Germany became so brutal that the family sought refuge in Shanghai, leaving behind all their assets, including his father's and maternal grandfather's successful business. Mr. Fisch spent the war in the Shanghai ghetto, where he experienced deprivation, and suffered the death of his mother at an early age. After the war, Mr. Fisch immigrated to the United States, joined the army, and made a successful life for himself in New York.

ICHEIC provided Mr. Fisch with a vehicle to seek compensation for the Generali policy that his father had purchased in his native Poland. As soon became known, in 1928, Generali issued his father a life insurance policy (policy number 6.119) with a duration of 18 years, and for the sum of \$1,500.00. Despite these specific, undisputed facts, over the ensuing years, Generali and ICHEIC concocted excuse after excuse to refuse Mr. Fisch compensation.

I became involved in Mr. Fisch's ordeal in 2003, after the General Trust Fund ("GTF") had informed him that his father's policy was either "cashed or cancelled" prior to 1936 as it did not appear on the company's so-called mechanized records as of that year. The GTF then considered the alleged absence from mechanized records as "negative evidence" to be used to deny Mr. Fisch compensation. However, the GTF and later ICHEIC conveniently ignored the exception to such negative evidence – *i.e.*, if the Holocaust was deemed to have begun in the country in which the purchaser lived prior to the year when the policy was missing from Generali's mechanized records, negative evidence would not attach. It is indisputable that the Holocaust began in Germany in 1933, when Jews became subject to the seizure of their domestic and foreign assets.

Even when ICHEIC acknowledged that the start of the Holocaust in Germany preceded the 1936 date, that organization, allegedly formed to help survivors and their heirs, steadfastly

continued to deny Mr. Fisch compensation. In 2004 to 2006, I wrote to everyone in a position of authority to advocate on behalf of Mr. Fisch, including Ms. Jody Manning, ICHEIC's Chief of Staff; Ms. Mara Rudman, its Chief Operating Officer; the Hon. Lawrence S. Eagleburger, its Chairman; and the Hon. Elliot Engel, Mr. Fisch's Congressman. Mr. Eagleburger, in particular, had a creative interpretation of the exception to negative evidence rule. In that regard, he stated that a determination is "governed not by the country of residence but by the country in which an insurance policy was purchased, which for [this] policy . . . was Poland [where the Holocaust was deemed to have started in 1939]." My only conclusion was that ICHEIC would use any excuse to deny Mr. Fisch compensation.

Over the next years, Mr. Fisch continued to rightfully seethe at the injustice done him and his sister, who was, by this time, in very poor health. Then, in 2010, Mr. Marco Schnabl, a lawyer in New York with the firm of Skadden, Arps, Slate, Meagher & Flom, LLP, conveyed to Mr. Fisch that Generali would offer him and his sister \$9,382.02 to settle their claim. Mr. Fisch rejected the offer, and continued to do so until January 2016, when he wrote to Generali stating that he, with great regret, would accept the \$9,382.02 offer, primarily because his late sister's children wanted closure to their family's ordeal.

The above recitation demonstrates only a small fraction of what Mr. Fisch had to undergo at the hands of Generali, GTF and ICHEIC. I hope that your Committee will carefully review my letters to personnel at ICHEIC, Generali and GTF when considering the injustice Mr. Fisch has been consigned to live with for so many years. At every turn, these entities denied him his due. After 19 years, Mr. Fisch, now 84 years old, has still not been fairly compensated.

Thank you for your consideration of this matter. Perhaps justice can now be forthcoming to Mr. Fisch and the many others who suffered at the hands of ICHEIC and insurance companies.

Very truly yours,



Laura Davis
Director, Holocaust Compensation
Assistance Project
New York Legal Assistance Group
7 Hanover Square, 7th Floor
New York, New York 10004
(212) 613-5040

DUBBIN & KRAVETZ, LLP
220 ALHAMBRA CIRCLE
SUITE 400
CORAL GABLES, FLORIDA 33134
(305) 357-9004 (TELEPHONE)
(305) 357-9050 (FAX)

June 5, 2000

Kenneth Bialkin, Esquire
Skadden, Arps, Slate, Meagher & Flom LLP
919 Third Avenue
New York, NY 10022

Re: Generali Policies for Family of Thomas Weiss, M.D.

Dear Mr. Bialkin:

As a follow up to our prior correspondence concerning Dr. Thomas Weiss, the following names appeared on the Web site of the International Commission for Holocaust Era Insurance Claims which we believe may represent members of Dr. Weiss's family:

Weisz, Fulop-Sevulson
Weisz, Fulop-Surany
Weisz, Fulop-Komama
Weisz, Fulopne, Helen-Moravice
Weisz, Lajos-Roznava
Weisz, Jeno-Seviljus
Weisz, Jeno-Sevulson
Weisz, Hermann-Velky Sevulus
Weisz, Hermann-Seviljus
Weisz, Eugen-Surany
Weisz, Erno Nathan-Tokaj
Weisz, Alexander-Dunajska Streda
Weisz, Josef-Surany

You will recall that we requested information about policies in the names of Dr. Weiss's father, Pavel Felipe (Paul Phillip) Weiss, and Mr. Weiss's brothers and sisters who all died in the Holocaust. Considering the variety of spellings of names and towns which have been revealed on the various databases, including Generali's, the appearance of these names suggest possible solutions to Generali's previous unsuccessful searches.

For example, the name "Fulop Weisz" in the town of "Sevulson" indicates a possible match for Mr. Weiss, of Sevlins, who was also known by his middle name "Felipe" or "Phillip."

Therefore, we would greatly appreciate your expeditious efforts to locate and provide us with the policies associated with the above names on an expedited basis.

Thank you very much.

Sincerely,

A handwritten signature in cursive script that reads "Samuel J. Dubbin, P.A." The signature is written in dark ink and is positioned above the typed name.

Samuel J. Dubbin, P.A.

Birnbaum David(1), Desider (2)	Svaljava	Generali
(Generali agent in Munkatch, Mucacevo)		
Birnbaum Markusz	Svaljava	Generali
Lebovits Hermann	Tiacevo (compare Tekehaza)	Generali
Neuman Hermann	Seviljus	Generali
Neumann Emanuel	Seviljus	Generali
Neumann Emanuel	Sevluson	Generali
Neumann Emanuel	Sevljusun	Generali
Weiss Paul	Lobositz	Generali
Weiss Paul	Lobositz	Generali
Weisz Fulop	Sevluson	Generali
Weisz Fulop	Surany	Generali
Weisz Herman	Seviljus	Generali
Weisz Hermann	Velky Sevljus	Generali
Weisz Jenó	Sevluson	Generali
Weisz Jenó	Seviljus	Generali
Weisz Jenó	Surany	Generali
Weisz Lajos	Roznava	Generali
Weisz Marton	Seviljus	Generali
Weisz Fulopne Helen	Moravice	Generali



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PARTNER
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fvelie@safans.com

May 23, 2001

BY FACSIMILE AND BY MAIL

Samuel J. Dubbin, P.A.
Dubbin & Kravetz, LLP
220 Alhambra Circle
Suite 400
Coral Gables, Florida 33134

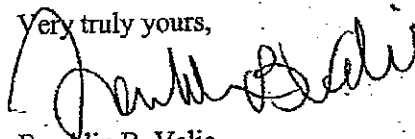
Re: Weiss, et al. v. Assicurazioni Generali, S.p.A., et al.
00 Civ. 9415 (MBM)

Dear Mr. Dubbin:

We have reviewed the complaint in the above-referenced action, and are writing to reiterate the outstanding requests of our client, Assicurazioni Generali, S.p.A. ("Generali"), for additional information relating to the policyholders alleged in the complaint, and to request substantiation of plaintiff's claim for payment under a fire insurance policy allegedly issued by Moldavia Generali.

As you have been advised previously, in order for Generali to conduct a meaningful search for policies issued to members of Dr. Weiss's family, additional information relating to such individuals must be provided (to the extent available), including date and place of birth, place of residence prior to 1945, profession and approximate date of death. This information is essential for Generali to be able to confirm that a policyholder was, in fact, related to Dr. Thomas Weiss. Specifically, Generali needs additional information regarding the following alleged policyholders: Lenke Weiss, Haynal Weiss, Ethel Weiss, Marton Weiss, David Birnbaum, Berta Weiss, Isidor Weiss, Serena Weiss, Charlotte Neumann Weiss, and Emil Roth.

Please provide the requested information as soon as possible.

Very truly yours,

Franklin B. Velie

DUBBIN & KRAVETZ, LLP

220 ALHAMBRA CIRCLE

SUITE 400

CORAL GABLES, FLORIDA 33134

(305) 357-9004 (TELEPHONE)

(305) 357-9050 (FAX)

September 17, 2001

VIA FAX AND REGULAR MAIL

Kenneth Bialkin, Esquire
Skadden, Arps, Slate, Meagher & Flom LLP
919 Third Avenue
New York, NY 10022

Franklin V. Veile, Esquire
Salans, Hertzfeld Helbrom Christy & Viener
Rockefeller Center
620 Fifth Avenue
New York, NY 10020-2457

Re: **Second Post-Litigation Request for Generali Policies and
Information for Family of Thomas Weiss, M.D.**

Dear Mr. Bialkin and Mr. Veile:

On June 5, 2000, I sent a letter to Mr. Bialkin asking for the policies listed below which appeared on the Web Site of the International Commission for Holocaust Era Policies ("ICHEIC"). On November 22, 2000 I sent a follow-up letter to Mr. Bialkin and Mr. Mancini, reiterating our interest in the names and associated policies.

This letter follows up on my previous requests, as well as Mr. Veile's May 23, 2001 letter to me. You can consider the information I request herein to be formally demanded pursuant to Federal Rules of Civil Procedure 26 and 34.

Fulop Weisz Policy. After two years of denials from our requests through Mr. Vayer, and following decades of denials of Dr. Weiss's and his father's previous inquiries, Generali has now produced one policy which it admits belonged to Dr. Weiss's father. This policy appeared on the website last fall under the name "Fulop Weisz." Leaving aside for the moment the question of why Generali failed to produce this policy in response to our previous inquiries, we request that you intensify your analysis because, considering Mr. Weiss's wealth in prior to World War II (for which I have substantial documentation), we have no doubt that there are more policies purchased by Paul Phillip Weiss in Generali's archives.

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There is another major concern with the policy produced. First, unlike every other Generali policy I have seen in this process, there is no face sheet on the "Fulop Weisz" policy. This omission is very curious. Where is the face sheet of the "Fulop Weisz policy?" In addition, the number 90526 appears on the upper right-hand corner. To what does that number refer?

In addition, there are many portions of the policy which are illegible. The number "8358" appears on the inside of the policy. To what does that entry refer? Please recopy the document so that it is completely legible. In this regard, we request a more legible copy of the policy.

There are other curiosities on the instrument produced. Interestingly, Generali's "offer" also suggests there was a loan taken out on this policy. It is difficult to believe Mr. Weiss, considering his wealth, would have used this policy for a loan. But Generali's response only highlights the need for full production of the entire policy file in Generali's possession. We hereby request that Generali produce the entire file, i.e. all information in Generali's possession relating to the policy (and other Weiss family policies) forthwith.

In this regard, we are aware that Generali has in its possession comprehensive information about every policy issued in Czechoslovakia (and most of Central Europe) during this period of time, including not only the names and numbers of policies, but the reserve registers with complete data on the premiums received, payments made, accumulated cash balance, loans, and the like. Generali admitted as much to Florida Insurance Commissioner Nelson in May of 1998, and subsequent information confirms the existence of the comprehensive database. Please supply me with the *entire files* in your possession relating to the Weiss and Birnbaum family members discussed herein.

Disability Benefits Were Wrongfully Withheld. We have also had an opportunity to review the translation of the Fulop Weisz policy Generali produced in connection with its Motion to Dismiss the cases before Judge Mukassey. The translation indicates that in addition to a life and annuity policy, Generali sold Mr. Weiss a disability policy as well. We would like the opportunity to discuss this aspect of the coverage with you, because there is substantial documentation by German and American physicians of Mr. Weiss's medical disabilities beginning with his liberation in May of 1945, and continuing until his death in 1985. Accordingly, please produce all schedules and other information relating to the disability feature of the Fulop Weisz policy "no. 90526" (or, if pertinent, "no. 8358").

Undoubtedly, Generali was obligated to Mr. Weiss for disability payments during his lifetime, and we hereby demand satisfaction of this unpaid obligation today.

Weisz/Weiss Family Policies on ICHEIC Website. In addition, for reasons we explained in our June and November 2000 letters, we believe there are several other names on the ICHEIC website that represent policies of the Weiss family members. As in the foregoing correspondence cited, we again demand you supply us with copies of the policies relating to the following names

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on the ICHEIC website, and all associated information, about these policies, forthwith. As a reminder, the names are:

Weisz, Fulop-Sevulson
Weisz, Fulop-Surany
Weisz, Fulop-Komarna
Weisz, Fulopne, Helen-Moravice
Weisz, Lajos-Roznava
Weisz, Jenő-Seviljus
Weisz, Jenő-Sevulson
Weisz, Hermann-Velky Sevulus
Weisz, Hermann-Seviljus
Weisz, Eugen-Surany
Weisz, Erno Nathan-Tokaj
Weisz, Alexander-Dumajska Streda
Weisz, Josef-Surany
Sholom Weisz (Weis, or Weiss) (deceased child)
Judith Weisz (Weis or Weiss) (deceased child)
Alice (Rachel) Weisz (Weis or Weiss)(deceased child)

Request for other Weiss Family Members' Policies. We also question the purpose of Mr. Veile's letter dated May 23, 2001 suggesting that the company needs more information from Dr. Weiss. That letter names the individuals who Dr. Weiss has for many years claimed were close relatives of his father and mother, in direct correspondence with Generali (including to Mr. Vayer), as well as in the Complaint. Mr. Veile's letter requests "additional information relating to such individuals (to the extent available), including date and place of birth, place of residence prior to 1945; profession and approximate date of death. This information is essential for Generali to be able to confirm that a policyholder was, in fact related to Dr. Thomas Weiss."

In short, as our prior correspondence dating back over three years to Generali, as well as Dr. Weiss's Complaint make clear, Lenke Weiss, Haynal Weiss, Ethel Weiss, Marton Weiss, Berta Weiss, and Isidor Weiss were the brothers and sisters of Dr. Weiss's father, Paul Phillip Weiss. See Complaint, Paragraphs 34-39, and Exhibit 10. They all died in the Holocaust. Inasmuch as Dr. Weiss was born in 1949, it is really quite remarkable (not to mention disingenuous) that Generali continues to evade Dr. Weiss's simple, clear inquiries under the guise of a request for "additional information."

Similarly, Generali's request for more information about Charlotte Neumann Weiss and Emil Roth is unreasonable. Charlotte Neuman Weiss was Dr. Weiss's mother; she survived the Holocaust. See Complaint, Paragraphs 52, 53. Her first husband was Emil Roth, who died in the Holocaust. See Complaint, Paragraph 41. Prior to her death, Charlotte Neumann Weiss was Emil Roth's rightful heir, if he had any inheritable property. Dr. Weiss is her legal heir today.

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In addition, you request "additional information" about David Birnbaum. David Birnbaum was the brother of Mr. Joseph Birnbaum, the father of my clients Marth Birnbaum Younger and Erna Birnbaum Gottesman. The Plaintiffs' relationship to Joseph Birnbaum is spelled out in Paragraphs 62-66 of the Complaint. We learned about Mr. David Birnbaum after the Complaint was filed. However, my clients are sure (1) he was a general agent employed by Generali, and (2) he died in the Holocaust. Therefore, it would be unreasonable to require "additional information" of the kind mentioned in Mr. Veile's letter. We demand the policies and associated information be produced, forthwith.

Demand for Information Concerning Agent Schreiber. As noted in paragraphs 30 and 59 of the Weiss Complaint, Paul Phillip Weiss informed Dr. Weiss during his lifetime that he purchased his Generali policies from an agent named Joseph Schreiber. We have independently confirmed that Mr. Schreiber indeed was an agent who produced substantial business for Generali during this period of time. We hereby request *all* information in Generali's possession relating to each and every policy sold by Mr. Joseph Schreiber, on behalf of Assicurazioni Generali, S.p.A., or any affiliate, parent, or subsidiary thereof, in the region that included Nod Sevlus (Sevlus) and Munkac, as well as all other regions. This request includes all commission statements or schedules relating to transactions in which Mr. Schreiber served as agent for Generali (or any affiliate, parent, or subsidiary).

Policies Issued to Weiss and Birnbaum Family by Generali Affiliates. Dr. Weiss's demands for Generali policies extends (and has for several years extended) to policies issued by Generali's affiliates, parents, or subsidiaries to Paul Philip Weiss, Joseph Birnbaum, or their family members as described above. For example, inasmuch as Mr. Weiss was known as a "volksdeutsch" due to his German schooling, it is possible that he purchased policies from Generali subsidiaries Deutscher Lloyd Lebensversicherung, or Deutscher Lloyd Versicherung that remain unpaid. See paragraph 59 of the Weiss Complaint.

We are, of course, well aware that the information published on the ICHEIC website does not include information from Generali subsidiaries such as Deutscher Lloyd Lebensversicherung, or Deutscher Lloyd Versicherung. Nevertheless, we regard those obligations, if they exist, to be binding on Generali today. Therefore, please supply me with all information relating to any policies issued to Paul Philip Weiss (or Fulop Weisz, or any other spelling permutation), Joseph Birnbaum, and all family members as outlined above.

Moldavia Generali. With respect to Moldavia Generali, we are pleased that someone has finally acknowledged a representation of that company. The policy under which my clients claim was attached to the complaint as Exhibit 4. Previously, Generali's lawyer M. Scott Vayer stated: "As you know, I represent Assicurazioni Generali, S.p.A. of Trieste, Italy. I do not represent Moldavia-Generali." See Letter of October 26, 1998, attached to Complaint as Exhibit 14. The policy in question, attached to the Complaint as Exhibit 4, was issued to Mr. Joseph Birnbaum. We demand the contents of the company's entire file concerning this policy.

Mr. Kenneth Bialkin and Mr. Franklin Veile

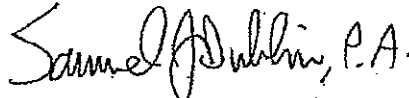
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Generali's Change in Character and Ownership. As a final matter, we understand the very real possibility that the Assicurazioni Generali, S.p.A. which sold Paul Philip Weiss, Joseph Birnbaum, and other family members various insurance policies and products in the 1920s and 1930s, may have undergone a dramatic change in ownership and character as a result of the removal of its Jewish owners and managers during World War II. Perhaps the fact that the Jewish owners and executives were no longer part of the company after the War accounts for its remarkable and deplorable repudiation of its obligations to the thousands of European Jews who had previously been the backbone of its clientele. This is an issue which has not received a great deal of attention to date, but which will undoubtedly be explored in the near future. Needless to say, such a transformation does not justify a company's abandonment of its customers, especially considering the trust and dependence inherent in the relationship.

Please contact me at (305) 357-9004 to discuss these matters at your earliest convenience. I suggest that we meet in person to address the Weiss and Birnbaum family policies as a matter of urgency.

Sincerely,



Samuel J. Dubbin, P.A.

FROM :

FAX NO. : 385 9358947

May. 07 2007 11:00AM P5

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does not apply to Mr Joseph Karlhner's life insurance as the surrender value was paid and the policy was compensated in the course of compensation proceedings.

We hope you will understand that we cannot comply with your wish for further settlement.

All applicants have the possibility to appeal against the decision of the insurance company. The appeal has to be sent to the Appeals Panel established by ICHEIC and the German Foundation "Remembrance, Responsibility and Future" within 120 days after receipt of the German insurance company's decision. It has to be submitted on the enclosed form and include an explanation why the applicant believes the claim has been wrongfully decided. Please send the form to the Appeals Panel. The address of the Appeals Panel can be found in the form.

The decision of the Appeals Panel is final.

A copy of this letter was sent to the International Commission. Another copy was sent to the German Foundation "Remembrance, Responsibility and Future" which, since October 2002, has been involved in the settlement of outstanding insurance claims of victims of the Holocaust.

We will gladly be at your disposal for any question you may have.

Yours sincerely



Enclosures

EXHIBIT 13

Looking in



Liras and on real estate investments of nearly 300 million. The company capital had risen from 13 million at the end of the war to 60 million, while a free capital increase, carried out shortly after, was to double it. Generali could also record with pride that no dividend payment had been defaulted, not even in the gloomiest periods.

As to the Group – in the fifty years that had passed since the creation of the first subsidiary – it included some thirty companies, with new ones in Italy, Germany, Spain, Hungary, Poland and the Netherlands to be set up in the following years.

Real estate investment was pursued, to such an extent that the overall worth of Generali's land and buildings amounted to over 700 million in 1939. In this context, fresh initiatives were tak-

1931 - Generali celebrates its centenary year.

1932 - The solemn celebration in Rome is attended by Prime Minister Benito Mussolini.

1933 - Generali acquires a majority stake in *Alleanza Vito*, a company that in the next decades will emerge as one of the main players in the life business.

Fresh initiatives are taken in the agricultural sector, among which the acquisition of the 2,300-hectare farm at Portonovo.

1934 - Following the doubling of the Generali share's nominal value, the capital increases from 60 to 120 million Liras.

1937 - The central accounting department sets up an electromechanical accounting unit powered by modern Hollerith calculators.

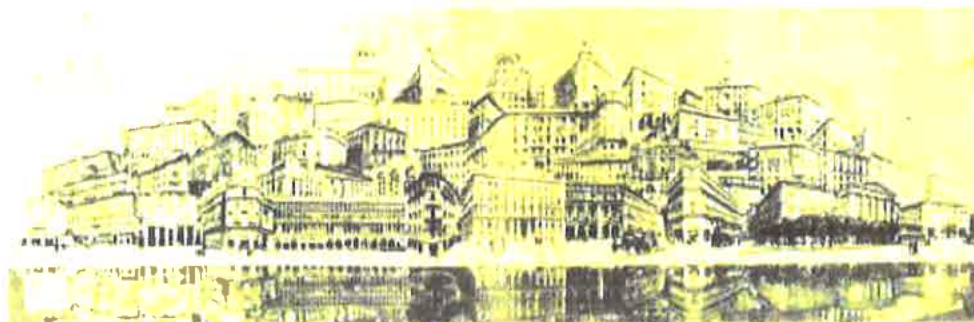
1938 - Giuseppe Volpi di Misurata is appointed chairman.

1940 - Italy's entry in World War II leads to the immediate severing of all contacts with Group companies and branches in France, in England and in all Commonwealth's territories.

Technology. The electromechanical accounting unit at the Central Head Office in Trieste: it was equipped with Hollerith calculators, which represented state-of-the-art technology in the Thirties.



Generali city. The strong impetus given to real estate investment in the Thirties was forcefully represented in this poster entitled "Generali city". The poster is a photomontage that ideally brings together the company's most prestigious buildings in the world.



GRUPPO DEI PRINCIPALI IMMOBILI DELLE ASSICURAZIONI GENERALI