

## **Florida Department of Financial Services Holocaust Victims Assistance Act**

Report to the Legislature 7/1/2023 – 6/30/2024

### **Abstract**

In 1998, the Florida Legislature enacted section 626.9543, Florida Statutes, the Holocaust Victims Insurance Act, and in 2013 an amendment was enacted that changed the name from the Holocaust Victims Insurance Act to the Holocaust Victims Assistance Act (“the Act”) and created a commensurate expansion in the scope of the Act. The Florida Department of Financial Services (“Department”) has implemented the Act and has taken appropriate steps to enforce compliance with its requirement. The Department’s current rule for the implementation of this statute is set forth in 69J-137.010, F.A.R.

There are 63 Florida licensed insurers that have legal ties to an international insurer that may have issued a policy to a Holocaust victim between 1920 and 1945. These insurers identified 7 international insurers that fit the criteria of the Act. Six insurers reported summary claims information, while one insurer reported they have not received any claims related to victims of the Holocaust.

The Department maintains a website providing restitution information for Holocaust Survivors; and, has contracted with six Holocaust assistance entities in Florida. Since the beginning of the program, more than 20,434 claims from Florida residents have been processed through European Settlement Funds, during FY 2023-2024 2,748 Florida Holocaust Survivors were provided assistance with submitting restitution claims. To date, Florida residents have received Holocaust victim financial assistance totaling \$107,295,061.68 which includes a total of \$8,504,293.48 in fiscal year 2023-2024. Florida’s Holocaust survivors received restitution from European Settlement Funds, as well as financial assistance (medicine, medical programs, food, dental care, and emergency assistance) through the contracted Holocaust assistance entities.

The Department continues its efforts to assist survivors in obtaining wire transfer fee waivers on all European restitution payments. Currently, 20 Florida-regulated financial institutions participate in the fee waiver program. The Department also worked with the Florida Department of Children and Families changing Food Stamp eligibility requirements to exclude reparation payments made to victims of Nazi persecution when making eligibility determinations.

On June 26, 2017, the Governor approved HB 925 (2017-175, Laws of Florida) which continues the Holocaust Victims Assistance Act to ensure continued support is provided to Holocaust survivors in acquiring much needed financial reparations or other financial assistance, as well as to continue to reunite Floridians with financial assets that were stolen from them during the Nazi era.

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

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# HOLOCAUST VICTIMS ASSISTANCE ACT

REPORT TO THE LEGISLATURE

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JULY 1, 2024

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**JIMMY PATRONIS** CHIEF FINANCIAL OFFICER  
FLORIDA DEPARTMENT OF FINANCIAL SERVICES



CHIEF FINANCIAL OFFICER  
JIMMY PATRONIS  
STATE OF FLORIDA

July 1, 2024

The Honorable Kathleen Passidomo,  
President of the Florida Senate  
The Honorable Paul Renner,  
Speaker of the House of Representatives

Dear President Passidomo and Speaker Renner:

Attached please find the Department of Financial Services' annual report relating to the Holocaust Victims Assistance Act (the Act). The report is for the period from July 1, 2023 to June 30, 2024 and is submitted in compliance with section 626.9543, Florida Statutes. The report contains specific information required by the Act and is intended to apprise the Florida Legislature of the status of the efforts made on behalf of Florida Holocaust survivors.

If you have any questions, please contact Lynn Grossman, Holocaust Claims Coordinator with the Division of Consumer Services, Florida Department of Financial Services at (850) 413-4160.

Sincerely,

*Lynn H. Grossman*

Lynn H. Grossman  
Holocaust Claims Coordinator

Florida Department of Financial Services  
Holocaust Victims Assistance Act  
Report to the Legislature  
July 1, 2024

In 1998, the Florida Legislature enacted section 626.9543, Florida Statutes, the Holocaust Victims Insurance Act, and in 2013, an amendment was enacted that changed the name from the Holocaust Victims Insurance Act to the Holocaust Victims Assistance Act (“the Act”) and created a commensurate expansion in the scope of the Act. (A copy of the Act is included in Appendix A.) The Florida Department of Financial Services (“Department”) has implemented the Act and has taken appropriate steps to enforce compliance with its requirements. On June 26, 2017, the Governor approved HB 925 (2017-175, Laws of Florida) which continues the Holocaust Victims Assistance Act, so as to ensure continued support is provided to Holocaust survivors with the complicated and tedious task of acquiring much needed financial reparations or other financial assistance, as well as to continue to reunite Floridians with financial assets that were stolen from them during the Nazi era.

The Department has promulgated Rule 69J-137.010, as proposed in The Florida Administrative Register (FAR), Volume 39, Number 247, December 23, 2013. The Notice of Proposed Rule was published in the February 21, 2014 issue of the FAR (Volume 40, No. 36). Comments were received from the Joint Administrative Procedures Committee (JAPC) that necessitated a Notice of Change in the March 31, 2014 issue of the FAR (Volume 40, Number 62). The rule was filed for adoption with the Department of State on April 21, 2014 and took effect on May 11, 2014, to implement the Act and establish procedures for meeting the standard of proof contained in Paragraph (5) as well as the other provisions of the Act. (A copy of the rule is included in Appendix B.) The Department also worked in conjunction with the International Commission on Holocaust Era Insurance Claims (ICHEIC) to establish relaxed standards of proof, consistent with the provisions of the Act that were adhered to by the participating European insurers.

This report is made pursuant to subsection (8) of the Act to apprise the Legislature of the information obtained by the Department and to report the specific information required by subsection (8).

I. Efforts Made on Behalf of Holocaust Victims to Secure Financial Reparations or Other Assistance:

Pursuant to paragraph (4) of the Act, in 1998, the Department established a toll-free, multi-lingual telephone number to assist any person seeking to recover proceeds from an insurance policy issued to a Holocaust victim. Consistent with the Legislature’s stated intent, the Department took the following steps to assist Holocaust victims:

1. Established and continues to maintain links to the websites of the Department and other reparation funds that provide information concerning Holocaust victims’ restitution issues, news of Holocaust victim financial restitution developments, and lists of policyholders from the years during the Holocaust.

2. Coordinated with the Florida Department of Children and Families to revise Food Stamp eligibility requirements to exclude reparation payments made to victims of Nazi persecution when making eligibility determinations.
3. During the 2017 Legislative session, the Department requested that the Florida Legislature eliminate the July 1, 2018 time-limit on filing a Holocaust era insurance claim and protect such claims from the statute of limitations, as was previously set forth in section 626.9543(5)(c) and (6), Florida Statutes. The bill was passed and approved by the Governor effective July 1, 2017.
4. The Department continues to partner with the Holocaust Survivor Assistance Programs at Jewish Family Services agencies throughout the State of Florida in providing assistance to Holocaust survivors in their efforts to pursue Holocaust era claims.
5. The State of Florida's Chief Financial Officer has represented Florida survivors through membership on the following entities:
  - The Executive Oversight Committee of the International Commission on Holocaust Era Insurance Claims (ICHEIC), which was the leadership arm of ICHEIC, and permitted the Department, as one of only three state regulators, to have substantial input into the ICHEIC claims process.
  - The Operations Committee of ICHEIC, which recommended procedures for the operation of ICHEIC to Chairman Lawrence Eagleburger.
6. The Department has conducted on-site searches of the archives of selected European insurers, including Allianz, Winterthur, and Aegon, on behalf of Florida claimants.
7. The Department contracted with the following entities in fiscal year 2023-2024:

Six Florida Jewish Family Services agencies which continue to provide social services assistance to Holocaust survivors and to assist them in their pursuit of home health care and Holocaust era restitution claims.

- Gulf Coast Jewish Family & Community Services
- Goodman Jewish Family Services of Broward County
- Jewish Community Services of South Florida
- Ferd & Gladys Alpert Jewish Family & Children's Services of Palm Beach County
- Ruth & Norman Rales Jewish Family Services of South Palm Beach
- LJD Jewish Family & Community Services of Jacksonville

Of the approximately 3,100 Holocaust survivors residing in Florida, studies indicate that approximately 35% of them live below the poverty level. As the number of survivors decline, their need for financial assistance increases. Further,

as these victims continue to age and become more vulnerable, the importance of seeking assistance to help ease the burdens they face and enable them to age in place is vital for health, well-being, and dignity.

During FY 2023-2024, these six agencies provided outreach and education to increase awareness of the new and existing Holocaust restitution programs for which Holocaust victims are eligible to submit claims. Their efforts resulted in reaching Florida survivors and their families multiple times during the year through meetings, cultural events, speakers, newspaper articles, and mailings.

These six Holocaust Survivor Assistance Programs of Jewish Family Services provide Restitution Case Managers to assist Florida survivors in obtaining home care and emergency dollars (for medical care, dental care, food, client transportation, etc.) in addition to assisting with applications and attendant paperwork to access additional monthly pension payments.

The Restitution Case Managers provide assistance to eligible survivors in applying for restitution from European settlement funds intended to provide monetary compensation to Nazi victims. The guidelines for the German Hardship Fund provide a one-time payment of \$2,750 at the current exchange rate for eligible Nazi victims. The German Hardship Fund has paid approximately 12,172,902 Euros (\$13 million using today's exchange rate) to 4,226 Florida survivors since October 1980. In late 1992, the German Federal Government began a program (Article 2 Fund) that provides pension payments to Jewish Nazi victims who meet specified criteria related to persecution and income. The monthly payments per person increased to 667 Euros (approximately \$710) per month. Since the inception of the program the Article 2 Fund has paid pensions to approximately 2,798 individual Jewish Nazi victims living in Florida. Currently, 642 individuals in Florida receive pensions under the Article 2 Fund.

In 2019, a new fund for surviving spouses of Article 2 Fund recipients (Spouse of Holocaust Survivor Fund) was created. As of January 2020, a surviving spouse may be eligible to receive a payment of 667 Euros per month for a period of 9 months to aid with funeral expenses, living expenses and other financial responsibilities. In Florida, more than 153 spouses have received reparations from this Fund.

In 2014, the German Government created the Child Survivor Fund, for Jewish Nazi victims who suffered persecution as children. Holocaust survivors born after 1928 and who meet specified criteria are entitled to an additional one-time payment. To date, the Child Survivor Fund has paid 1,383 Jewish Nazi victims in Florida a one-time payment of €2,500 per person (approximately \$2,690 at the current exchange rate).

The application and claims processes for restitution funds are complicated and difficult for the aging Holocaust survivor population to navigate. Thus, the assistance of the Restitution Case Managers in helping Florida Holocaust survivors

to prepare and submit their claims is invaluable. During the 2023-2024 fiscal year \$607,257 in restitution payments from European settlement funds were paid to Florida Holocaust survivors.

Some examples of the efforts by Department partners in FY 2023-2024 include:

In November of 2023, the son of 104-year-old Holocaust survivor (Mr. F) residing in Broward County, Florida received a letter from Germany advising that they were notified of the survivor's death, they were requesting a death certificate, and that German reparations payments would cease. However, this kind 104-year-old gentleman, who survived the Lodz ghetto and several concentration camps, was alive and well. His son reached out to the Goodman Jewish Family Services Restitution Case Manager for assistance. The Case Manager reviewed correspondence from Germany and contacted the German Consulate pension officer in Miami for assistance in resolution, advising the German Consulate officer that this survivor was, in fact, alive, as witnessed by the case manager a few days earlier. The Case Manager learned that the German pension office uses internet searches, at times, and on a particular search, such as one that is available to the public, results of search falsely stated that Mr. F was deceased, thus creating this unfortunate situation. The survivor's son, and the Case Manager exchanged communications with the German Consulate and diligently worked to resolve the misinformation that had resulted in the survivor's payments stopping in November 2023. After several months and many emails and phone calls, the survivor's payments resumed in March 2024, with full back pay received, as well as an apology from German Consulate for this unfortunate situation. The amount recovered from missed payments amounted to approximately \$7,000, as the client receives multiple pensions due to Nazi persecution.

Another survivor was assisted by a Goodman JFS Case Manager with applying to the Claims Conference on Jewish Material Claims Against Germany in April 2023 to see if he would be eligible to receive reparations. The survivor recently found out that he was approved in March 2024 for the Hardship Fund and Hardship Fund Supplemental payment. He reported receiving \$2,700 from the Hardship Fund and is still waiting for his Hardship Fund Supplemental payment. The survivor shared with the Case Manager how pleased he was to be recognized as a Holocaust survivor. The client was born in Moscow in 1937. After the Nazi occupation, he evacuated with his family in 1941 to the Ural Mountains, where he remained until 1944. This survivor will be able to live the rest of his life with a sense of dignity and honor with the reparations received and the services being provided by the Holocaust Survivors Assistance Program.

Maria, an 82-year-old survivor from Austria, needed help navigating bureaucracy to achieve financial security. The Ruth Rales Jewish Family Services Restitution Case Manager assisted Maria in ensuring she maintained her crucial reparations payment. Subsequently, the Case Manager guided Maria through the application process for a one-time payment from the Austrian National Fund of 5,087.10 Euros.

This payment not only offered her financial relief but also served as a poignant acknowledgment of her past suffering. Additionally, the Case Manager facilitated Maria's application for the Austrian Holocaust Survivor Emergency Assistance Program, resulting in her approval for an additional \$3,500 in much-needed assistance. Concurrently, the Case Manager continued to provide Maria with essential homecare hours on a weekly basis, ensuring her well-being and comfort in her later years.

Anna is a 93-year-old survivor from Czechoslovakia. Initially, Ruth Rales Jewish Family Services assisted Anna in navigating the maintenance of her pension payment from Germany by facilitating the proof of life process. Anna was assisted in fulfilling the requirements to maintain her pension for being forced to live and work during her internment in a Nazi ghetto (ZRBG Ghetto Pension) further stabilizing her financial situation. In addition, Anna was supported in applying for a widow's payment from her late husband's pension, followed by a widow's survivor pension from her late husband's ZRBG Ghetto Pension. These endeavors helped to secure Anna's financial future. Anna is being provided ongoing support as she navigates the intricacies of maintaining and applying for payments and ensuring she receives the assistance she rightfully deserves.

Mrs. S is a widowed child survivor from Ukraine who recently relocated to Palm Beach to be nearer to her daughter and twin grandchildren. This move has left her somewhat isolated in a new community and with limited mobility and use of transportation. In addition, her command of the English language is limited as she speaks Russian. In the past, the Holocaust Survivor Assistance Program has been able to assist Mrs. S with reparations assistance and with obtaining necessary dental work. When her physical needs increased, it was challenging to find appropriate home care in Palm Beach that Mrs. S felt comfortable with and could communicate with. The Reparations Case Manager was able to find a caregiver that speaks Russian to assist Mrs. S with transportation and errands, but also providing a companion she can speak to in Russian.

Mr. W is a Lithuanian born survivor, who as a child fled to Siberia until the end of WWII. At the end of the war, his family returned to Germany and lived in a displaced persons (DP) camp. Due to his history of trauma (the client is also a U.S. military veteran), the client suffers from numerous physical and mental health conditions (PTSD, anxiety, depression), that severely limit his wellbeing and his successful completion of activities of daily living. Mr. W lives with his equally elderly and physically impaired wife who is always on oxygen, and they have limited support in their community. Even though Mr. W has only been an agency client for just a couple of months, he has received considerable assistance from the Holocaust Survivor Assistance Program in Palm Beach, including help with reparations, homecare assistance, and mental health services. Mr. W had attempted suicide some days prior to the opening of his case, and within a month he began receiving counseling/psychotherapy.



Mrs. G is an 82-year-old survivor from the former Soviet Union that recently lost her husband. She has had an extremely difficult time adjusting. Recently she had a terrible fall and was in a very weakened state. She needed to have someone with her for 24 hours a day. She was frightened to be alone, but she wanted to continue to live in her own home. With the support of Gulf Coast Jewish Family Services, and funding from many Holocaust survivor assistance funds, she has been provided all the support that she needed. Being in her own home, surrounded by her familiar things, helped her recover from the physical ailments that she was experiencing. She is, once again, confident, and strong enough to stay by herself in the evenings. She expressed that the support she received helped to save her life.

Mrs. V is an amazingly strong woman that has faced unbearable medical trials this past year. She had a double mastectomy and a long regimen of chemotherapy and radiation treatments. She has come through all these medical treatments and side effects from the chemo and radiation, relying on the support of her case managers at the Gulf Coast Holocaust Survivor Assistance Program and is very appreciative of the care and support she was given through the whole process.

A Jacksonville Holocaust survivor that lives in a single-family home alone, was independent until she contracted COVID last year. She did not recover from COVID as well as she expected. Currently, this client has an increased need of homecare in addition to home delivered food. The Holocaust Survivor Assistance Program helped her start home care and was able to provide emergency financial assistance for her utility bills. This additional support will allow this survivor to live in her home independently and to remain active in her local community.

Mrs. E, a 97-year-old widow from France, applied for reparations assistance from the Holocaust Survivor Assistance Program in Miami in July 2023. To be eligible for assistance, she needed to be approved as a Holocaust survivor first. The Reparations Case Manager communicated with Mrs. E's daughter and together they were instrumental in preparing paperwork to establish eligibility for this survivor. The Reparations Coordinator assisted Mrs. E in receiving a Region-Specific Pension and will receive quarterly payments in U.S. dollars equivalent to 1,251 euros. The first deposit was for \$14,884 which included a quarterly payment and retroactive funds.

Mrs. K, an 85-year-old widow from Ukraine, whose husband died before he received his Supplemental Hardship Fund Payment, needed assistance with requesting a widow's pension. Mrs. K's husband had recently been approved. The Reparations Case Manager in Miami was able to help Mrs. K apply and complete all of the necessary follow up forms. Mrs. K was awarded \$2,000 as an heir.

8. As a result of these efforts to assist Holocaust victims, more than 20,434 claims from Florida residents have been processed through ICHEIC, the German Foundation, the Austrian General Settlement Fund, and other European Settlement Funds. **To date,**

**Florida residents have received positive decisions<sup>1</sup> and financial assistance totaling \$107,295,061.68; an increase of \$8,504,293.48 during this fiscal year.**

During FY 2023-2024, 2,748 Florida Holocaust survivors were provided assistance with submitting restitution claims to European Settlement Funds, accessing free home health care, and accessing emergency dollars for medical needs, dental expenses, and home repairs.

As a result of the expansion in the scope of the Holocaust Victims Assistance Act in July of 2013, the Department is now assisting survivors with applications for restitution from Polish, French, German, Hungarian, Dutch, and Austrian settlement funds. This past year, assistance was provided with unpaid insurance claims, bank claims, European pension claims, home health care, and emergency financial assistance. The Department's Holocaust Victims Assistance Program contracts with Restitution Case Managers to assist victims of Nazi persecution in applying for and perfecting the paperwork and documentation necessary to continue receiving these funds.

A restitution fund that has become available as of January 1, 2019 is the Kindertransport Fund. This fund is for eligible survivors that were under 21 years of age, unaccompanied by their parents and took part in a transport that was not organized by the German government in order to escape potentially threatening persecution by German forces. This fund has begun issuing one-time payments of approximately \$2,800 to eligible Florida survivors.

Survivors in Florida were also assisted by our partners in accessing much-needed home health care assistance. The Conference on Jewish Material Claims Against Germany (Claims Conference) provides payments from funds paid by the German government and other resources for the costs of home health care for elderly survivors. Florida survivors' needs are assessed on the Home Care Services Diagnostic Assessment Form to ascertain the level of assistance for which they qualify and then eligible survivors were provided home health care services. During this fiscal year, our partners were able to obtain \$7,750,912 in home health care for 1,864 Florida Holocaust survivors who might not have otherwise had the ability to apply.

Another program that has been created by funding from the German government is the Holocaust Survivor Vaccine Assistance Program. This fund of \$200,000 dollars covers costs of scheduling Covid-19 vaccinations, transportation to and from appointments, and coordination of follow up care and counseling as needed for survivors before, during, and after vaccinations.

Eligible survivors also received emergency financial assistance (medicine, medical programs, food, dental care, socialization, client transportation, and emergency

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<sup>1</sup> Positive decisions from the Austrian General Settlement Fund (GSF) to Florida Holocaust Survivors have totaled \$6,601,699. The GSF has made endowments of \$210 million, \$25 million of which were earmarked for insurance policies, and the rest of the funds represented losses in capital assets. The GSF reviewed all applications using ICHEIC-negotiated relaxed standards of proof. The overall allocation allowed for payments equal to 20.74% for any unpaid insurance policies due to the lack of available funding.

assistance). The Department's contracts with the six Holocaust Assistance Programs in the state of Florida provided an opportunity for more Florida survivors to apply for and receive this financial assistance from the Claims Conference. During fiscal year 2023-2024, \$146,124.48 was awarded to 260 Florida survivors for emergency services.

9. The Department continues its efforts to expand the number of Florida-regulated financial institutions that are participating in the Holocaust Survivor Fee Waiver Program. This program encourages financial institutions to voluntarily waive any international wire transfer fees on Holocaust reparation payments to Florida Holocaust survivors. At the inception of the program, an informational letter was mailed to Florida Holocaust survivors to educate them about this program. The letter also encouraged Holocaust survivors to contact the Department for assistance if their bank was not yet participating in this program. Currently, information regarding the Holocaust Survivor Fee Waiver Program can be found on the programs' website at <https://www.myfloridacfo.com/Division/Consumers/Holocaust/>. The banks that are currently participating in the program are:

- AmTrust Bank
- Bank of America
- Citizens Bank and Trust
- Executive National Bank
- FirstBank Florida
- First Commerce Credit Union
- Gold Coast Federal Credit Union
- GTE Financial
- HSBC Bank
- JPMorgan Chase Bank
- PriorityONE Credit Union of Florida
- Regions Bank
- Seacoast National Bank
- Stonegate Bank
- SUN Credit Union
- TD Bank
- Truist Bank
- USF Federal Credit Union
- VyStar Credit Union
- Wells Fargo

10. Future efforts will include:

- The Department will continue to provide outreach and assistance with applications for the Pension Widow Benefit. The German government issued guidelines stating that some widowers or widows of a Jewish spouse, who had been receiving a

pension directly from the German government at the time of their death, might be eligible for transitional payments (also known as spouse payments).

- Continuing the implementation of outreach and educational programs for Florida Holocaust survivors to include assistance with insurance claims, financial claims, and the assets and property of Holocaust victims and their heirs in order to assist with the mitigation of the effects of nonpayment of claims or non-return of property on Holocaust survivors. The Department will continue its outreach activities within the Jewish communities throughout Florida. This will facilitate full access by all survivors to all restitution programs available to them. The Department will also provide survivors direct assistance with cases still pending with international reparation programs.
- The Department will continue to assist and provide counsel to Florida survivors that call for help in pursuing Holocaust era restitution claims. The Department's Holocaust Claims Coordinator is continually available to sensitively guide survivors through this process of recalling operative details relating to their potential claims to facilitate and improve the documenting of their claims and to address the effects of the non-payment of claims. In addition, as the costs of homeowners insurance, and homeowners' association dues and assessments continue to rise in South Florida due to structural improvements to older high rise buildings and hurricanes, etc., the Department will continue to assist survivors in finding the necessary funding to meet these new expenses, these efforts will allow survivors to remain in their homes.
- The Department will continue its efforts to encourage all Florida financial institutions to participate in the Holocaust Survivor Fee Waiver Program. This program prevents survivors from being assessed an international wire transfer fee, ranging from \$10 to \$40 per transaction for reparation payments. This transfer fee amounts to a 10 percent tax on each payment a survivor receives.
- The Department will continue to provide support to the Restitution Case Managers that are now being required to submit proof of life via a digital facial recognition program for the survivors to continue receiving payments from many of the European Settlement Funds. Most of the survivors rely on their Restitution Case Manager for assistance with technology and being able to use the new required App provided by the Claims Conference.

II. The number of insurers doing business in this state which have a legal relationship with an international insurer that could have issued a policy to a Holocaust victim between years 1920 and 1945, inclusive.

1. The Department required all Florida licensed insurers to file a report in accordance with paragraph (7) of the Act.
2. Sixty-three (63) licensed insurers in Florida reported a legal relationship with an international insurer that could have issued a policy to a Holocaust victim between years 1920 and 1945.
3. The reports of the 63 Florida licensed insurers identified seven (7) international insurers that fit the criteria of the Act. A synopsis of the information provided by or on behalf of each of the eight international insurers is included in the exhibits attached to this report.

III. A list of all claims paid, denied or pending to a Holocaust victim, his or her beneficiary, heir, or descendent.

1. Six (6) international insurers have reported summary claims information based on global statistics. (See Exhibits I-IV, VI, VII in Appendix C.)
2. One (1) international insurer reported that they have not received any claims related to victims of the Holocaust. (See Exhibit V in Appendix C.)

## **APPENDIX**

- APPENDIX A:** Holocaust Victims Assistance Act, section 626.9543, Florida Statutes (2022)
- APPENDIX B:** Rule 69J-137.010, F.A.C., Holocaust Victims Insurance Report and Standards of Proof
- APPENDIX C:** Schedule of Insurance Company Exhibits

## **APPENDIX A**

**The 2023 Florida Statutes**

**Title XXXVII**

**Chapter 626**

**[View Entire Chapter](#)**

**INSURANCE**

**INSURANCE FIELD REPRESENTATIVE AND OPERATIONS**

**626.9543 Holocaust victims.—**

(1) **SHORT TITLE.**—This section may be cited as the “Holocaust Victims Assistance Act.”

(2) **INTENT; PURPOSE.**—It is the Legislature’s intent that the potential and actual insurance claims, actual financial claims, and the assets and property of Holocaust victims and their heirs and beneficiaries be expeditiously identified and properly paid, compensated, or returned. The Legislature also intends that Holocaust victims and their families receive appropriate assistance in the filing and payment of their rightful claims, and in addressing the effects of the nonpayment of claims or nonreturn of confiscated assets and property on the victims, including assistance with gaining access to funding provided to address such effects.

(3) **DEFINITIONS.**—As used in this section, the term:

(a) “Holocaust victim” means any person who lost his or her life or property as a result of discriminatory laws, policies, or actions targeted against discrete groups of persons between 1920 and 1945, inclusive, in Nazi Germany, areas occupied by Nazi Germany, or countries allied with Nazi Germany.

(b) “Insurance policy” means, but is not limited to, life insurance, property insurance, or education policies.

(c) “Legal relationship” means any parent, subsidiary, or affiliated company with an insurer doing business in this state.

(d) “Proceeds” means the face or other payout value of policies, annuities, or other financial instruments or assets, plus reasonable interest to the date of payment without diminution for wartime or immediate postwar currency devaluation.

(4) **ASSISTANCE TO HOLOCAUST VICTIMS.**—The department shall establish a toll-free telephone number, available in appropriate languages, to assist any person seeking to recover insurance claims or other financial proceeds or property owed to a Holocaust victim, and to assist through education to mitigate the effects of the nonpayment of claims or nonreturn of property on Holocaust survivors.

(5) **PROOF OF A CLAIM.**—Any insurer doing business in this state, in receipt of a claim from a Holocaust victim or from a beneficiary, descendant, or heir of a Holocaust victim, shall:

(a) Diligently and expeditiously investigate all such claims.

(b) Allow such claimants to meet a reasonable, not unduly restrictive, standard of proof to substantiate a claim, pursuant to standards established by the department.

(c) Permit claims irrespective of any statute of limitations or notice requirements imposed by any insurance policy issued.

(6) **STATUTE OF LIMITATIONS.**—Notwithstanding any law or agreement among the parties to an insurance policy to the contrary, any action brought by Holocaust victims or by a beneficiary, heir, or a descendant of a Holocaust victim seeking proceeds of an insurance policy issued or in effect between 1920 and 1945, inclusive, may not be dismissed for failure to comply with the applicable statute of limitations or laches.



Report to the Florida Legislature  
Holocaust Victims Assistance Act  
July 1, 2024

(7) REPORTS FROM INSURERS.—

(a) Any insurer doing business in this state has an affirmative duty to ascertain the following to the extent possible and report to the department all efforts made and the results of such efforts:

1. Any legal relationship with an international insurer that issued an insurance policy to a Holocaust victim between 1920 and 1945, inclusive.
2. The number and total value of such policies.
3. Any claim filed by a Holocaust victim, his or her beneficiary, heir, or descendant that has been paid, denied payment, or is pending.
4. Attempts made by the insurer to locate the beneficiaries of any such policies for which a claim of benefits has not been made.
5. An explanation of any denial or pending payment of a claim to a Holocaust victim, his or her beneficiary, heir, or descendant.

(b) Insurers shall timely file a new report if there are any changes to the previous report, or if requested to do so by the department. Insurers shall timely provide any information regarding unpaid Holocaust claims or any information necessary to substantiate the accuracy of such reports upon the request of the department.

(8) REPORTS TO THE LEGISLATURE.—By July 1 of each year, the department shall report to the Legislature:

(a) The number of insurers doing business in this state which have a legal relationship with an international insurer that could have issued a policy to a Holocaust victim between 1920 and 1945, inclusive.

(b) A list of all claims paid, denied, or pending to a Holocaust victim, his or her beneficiary, heir, or descendant.

(c) Any efforts made on behalf of Holocaust victims to secure financial reparations or other assistance.

(9) PENALTIES.—In addition to any other penalty provided under this chapter, any insurer or person who violates the provisions of this section is subject to an administrative penalty of \$1,000 per day for each day such violation continues.

(10) PRIVATE RIGHT OF ACTION.—An action to recover damages caused by a violation of this section must be commenced within 5 years after the cause of action has accrued. Any person who shall sustain damages by the reason of a violation of this section shall recover threefold the actual damages sustained thereby, as well as costs not exceeding \$50,000, and reasonable attorneys' fees. At or before the commencement of any civil action by a party, notice thereof shall be served upon the department.

(11) RULES.—The department, by rule, shall provide for the implementation of this section by establishing procedures and related forms for facilitating, monitoring, and verifying compliance with this section and for the establishment of a restitution and assistance program for Holocaust victims, survivors, and their heirs and beneficiaries.

(12) SEVERABILITY.—If any provision of this section or the application thereof to any person or circumstance is held invalid, the invalidity shall not affect other provisions or applications of the section which can be given effect without the invalid provision or application, and to this end the provisions of this section are declared severable.

**History.**—s. 9, ch. 98-173; s. 25, ch. 99-3; s. 76, ch. 2004-390; s. 21, ch. 2008-220; s. 1, ch. 2013-149; s. 31, ch. 2017-175.

## **APPENDIX B**

**69J-137.010 Holocaust Victims Insurance Report and Standards of Proof.**

(1) Purpose and Scope. This rule implements Section 626.9543, F.S. The “Holocaust Victims Assistance Act” was established to ensure that the potential and actual insurance claims, actual financial claims, and the assets and property of holocaust victims and their heirs and beneficiaries be expeditiously identified and properly paid, compensated, or returned. This rule establishes the procedure by which:

(a) An insurer must file a report relating to the insurance claims of Holocaust victims or insureds, or their heirs, descendants, or beneficiaries with the Department;

(b) The method by which the Department will monitor and verify compliance with the provisions of subsections (7) and (8) of Section 626.9543, F.S.; and

(c) The standards of proof necessary to substantiate a claim against an insurer pursuant to paragraph 626.9543(5)(b), F.S.

(2) For the purposes of this rule unless the context otherwise requires:

(a) “Department” means the Department of Financial Services.

(b) “Insurer” means an insurer doing business in this state, not excluding an authorized insurer or an eligible surplus lines insurer.

(c) “Eligible surplus lines insurer” shall have the meaning set forth in subsection 626.914(2), F.S.

(d) “Authorized” shall have the meaning set forth in Section 624.09, F.S.

(e) “Report” shall mean the written document described as set forth in subsection (4) and submitted to the Department in the format set forth in subsection (5) of this rule.

(f) “International Commission on Holocaust Era Insurance Claims” is that entity established in 1998 to identify, settle, and pay individual Holocaust era insurance claims at no cost to claimants and that ceased operations in 2007.

(3)(a) Each insurer shall annually file a report with the Department no later than December 31st of the year in which:

1. An insurer begins conducting business in this state, or

2. An insurer who has previously filed a report, takes any action or discovers any information that changes information filed in a previous report, or

3. An insurer is notified by the Department that it has previously failed to file a report or that the Department is requesting a new or updated report.

(b) A holding company may file a report for all member insurers of the holding company system; however, the holding company must supply the Federal Employer Identification Number (FEIN) for each member insurer for which it is making the required reporting.

(4) Each report shall contain the following separate sections:

(a) Below a heading entitled “Relationship with Insurance Companies,” the report shall identify any insurance company, with which the insurer has a legal relationship, which issued an insurance policy to a Holocaust victim or insured.

1. The report shall provide:

a. The date on which the legal relationship commenced;

b. A description of the legal relationship;

c. The country of domicile and licensure of the insurance company; and

d. The country (and district or city, if available) in which the insurance company issued any insurance policy to a Holocaust victim or insured.

2. The information shall include a detailed description of the efforts made to determine whether the insurer, or any insurer with which the reporting insurer has a legal relationship, issued an insurance policy to a Holocaust victim or insured.

(b) Below a heading entitled “Number and Total Value of Policies,” the report shall, with respect to each insurance company that issued an insurance policy to a Holocaust victim or insured, provide the number and total value in current U.S. dollars, of the insurance policies unpaid in full or in part, including, if available, an annual running tally of exposure.

1. The information shall include a detailed explanation of the methodologies used by the insurer to determine

Report to the Florida Legislature  
Holocaust Victims Assistance Act  
July 1, 2024

the number and total value of the insurance policies required to be reported under this rule.

2. To the best of its ability, the insurer shall indicate whether there were additional insurance policies issued to Holocaust victims by it (or any insurance company with which it has a legal relationship) for which there is no direct evidence or documentation. The insurer shall also provide a complete description of the efforts being made to document the existence of such insurance policies.

(c) Below a heading entitled “Claims Filed,” the report shall provide a list of any insurance claim filed by a policyholder who is a Holocaust victim, or insured, or by his or her beneficiary, heir, or descendant, against the insurer or against any insurance company with which the insurer has a legal relationship, on an insurance policy. The report should include the disposition thereof, with a detailed explanation of any attempt to locate insurance claims of Holocaust victims or insureds, or their heirs, descendants, or beneficiaries.

(d) Below a heading entitled “Attempts to Locate Beneficiaries,” the report shall provide a detailed explanation of the attempts made by the insurer, or by any insurance company having a legal relationship with the insurer, to locate the beneficiaries of any insurance policy issued to a Holocaust victim or insured for which no claim of benefits has been made, including a list of any heirs, descendants, or beneficiaries who have been located, and for every such policy: the name or identity of the purchaser, the name or identity of the beneficiary, the date and place of policy issuance, the type of policy, and the name or identity of the agent.

(e) Below a heading entitled “Explanation of Denial or Pending Payment,” the report shall provide a detailed explanation of any attempt to identify insurance claims of Holocaust victims or insureds which were denied. The report shall also include a detailed explanation as to why such claims were denied or payment withheld.

(f) The insurer may supplement the report with additional information as it becomes available.

(5) The report shall be submitted in English and either on paper or in an Adobe PDF or other digital format compatible with Microsoft Word. The report shall be submitted to the Department of Financial Services, Division of Consumer Services, 200 East Gaines Street, Room 524B, Tallahassee, Florida 32399-0317, or via e-mail to HolocaustAssistance@MyFloridaCFO.com. An insurer that has no information to report may submit its report stating that fact in letter form.

(6) To achieve statutorily required restitution, an insurer shall pay in full on behalf of, or cause to be paid in full by, an insurance company with which it has a legal relationship, the amount due with respect to any substantiated insurance claim made by policyholders who are Holocaust victims or insureds, from or by their heirs, descendants, or beneficiaries. Payment shall be calculated according to the procedures established by the International Commission on Holocaust Era Insurance Claims in the Guide to Valuation Procedures: Edition Dated 22-10-02 and Annex D thereto. The Guide to Valuation Procedures and Annex D thereto are hereby incorporated by reference and available on the website of the International Commission on Holocaust Era Insurance Claims at: <http://www.icheic.org/claims.html>.

(7) For purposes of this rule and pursuant to paragraph 626.9643(5)(b), F.S., a claim shall be considered adequately substantiated by one of the following:

(a) An original or copy of an insurance policy;

(b) Information in the records of the insurer that evidences the existence of an insurance policy that remains unpaid in full or in part to the policyholder, or his or her heirs, descendants, or beneficiaries;

(c) Written confirmation from the insurer that its files verify the policy status, including the name or identification of the insured, their heirs, descendants, or beneficiaries; or

(d) Other evidence, including parole evidence, that a reasonable person would accept as reliable in the conduct of his or her affairs, as contemplated by paragraph 626.9543(5)(b), F.S.

Insurers shall not reject any evidence as being insufficiently probative of any fact necessary to establish the claim if the evidence provided is plausible in the light of all the special circumstances involved, including but not limited to the destruction caused by World War II, the Holocaust, and the lengthy period of time that has passed since the insurance policy under consideration was obtained.

*Rulemaking Authority 624.308(1), 626.9543(11) FS. Law Implemented 624.307(1), 626.9543 FS. History—New 5-12-99, Formerly 4-137.010, 690-137.010, Amended 5-11-14.*

## **APPENDIX C**

## **SCHEDULE OF EXHIBITS**

<b><u>Exhibit</u></b>		<b><u>Page No.</u></b>
I	ALLIANZ AG	20
II	AXA GROUP	24
III	GENERALI	28
IV	MUNICH RE	30
V	SWISS RE	33
VI	VOYA FINANCIAL	35
VII	ZURICH	37

**EXHIBIT I**  
**ALLIANZ AG**

**A. International Insurer: Allianz Aktiengesellschaft (Allianz AG)**

According to its report, Allianz AG is a German holding company headquartered and domiciled in Munich, Germany. Allianz AG is one of the six European insurance groups that signed the August 25, 1998, Memorandum of Understanding (MOU) establishing the ICHEIC to address Holocaust insurance claims. Allianz AG was one of the twelve members of ICHEIC. Allianz was also a charter member of the German Foundation initiative. Under its terms, all claims that have been or may have been asserted against German companies and their non-German affiliates arising out of the Nazi era and World War II were to be resolved exclusively through the German Foundation. The Foundation designated the International Commission as one of the organizations responsible for reviewing and paying Holocaust era insurance claims.

**B. Subsidiaries Licensed in Florida:**

1. Allianz Global Risks US Insurance Company
2. Allianz Underwriters Insurance Company
3. Allianz Life Insurance Company of North America
4. Allianz Global Corporate & Specialty SE
5. Fireman's Fund Indemnity corporation
6. Fireman's Fund Insurance Company Group
7. Jefferson Insurance Company
8. Allianz Reinsurance America, Inc.
9. AGA Service Company DBA Allianz Global Assistance

**C. Subsidiaries with Potential Policies to Holocaust Victims:**

Allianz AG reported that certain unspecified European subsidiaries issued policies to insureds that later became victims of the Holocaust. Following is a list of all European subsidiaries reported.

**Domiciled in Germany**

1. Allianz Versicherungs-AG
2. Deutsche Versicherungs-AG
3. Frankfurter Versicherungs-AG

**C. Subsidiaries with Potential Policies to Holocaust Victims (cont.):**

Domiciled in Germany

4. Bayerische Versicherungsbank-AG
5. Allianz Globus Marine
6. Versicherungs-Aktiengesellschaft
7. Vereinte Versicherung-AG
8. Vereinte Reichsschutzversicherung-AG
9. Hermes Kreditversicherungs-AG
10. Allianz Lebensversicherungs-AG
11. Deutsche Lebensversicherungs-AG
12. Vereinte Lebensversicherungs-AG
13. Vereinte Krankenversicherung-AG

Domiciled in Austria

1. Wiener Allianz Versicherungs-AG
2. Anglo-Elementar Versicherungs-AG
3. Wiener Allianz Lebensversicherungs-AG

Domiciled in Belgium

1. Allianz Nederland NV
2. ELVIA Assurances S.A.

Domiciled in Czech Republic

1. Allianz Pojist'ovna, A.S.

Domiciled in Denmark

1. Allianz Nordeuropa Forsikringsaktieselskabet
2. Domus Forsikringsaktieselskabet

Domiciled in France

1. Allianz Assurances
2. Rhin et Moselle Assurances
3. Compagnie Gendrale d'Assurances et de Reassurances
4. Les Assurances Federales Ward
5. Allianz Vie
6. Rhin et Moselle Assurances Francuses
7. Compagnie d'Assurances sur la vue
8. Compagnie Generale de Prevoyance

Domiciled in Great Britain

1. Comhill Insurance PLC



**C. Subsidiaries with Potential Policies to Holocaust Victims (cont.):**

Domiciled in Greece

1. Allianz General Insurance Company, S.A.
2. Allianz Life Insurance Company, S.A.

Domiciled in Hungary

1. Hungaria Biztosito RT

Domiciled in Ireland

1. Comhill Insurance PLC

Domiciled in Italy

1. Riunione Adriatica di Sicurta' S.p.A. (RAS)
2. Lloyd Adriatico S.p.A
3. Allianz Subalpha
4. Societe di Assicurazioni e Riassicurazioni S.p.A.

Domiciled in Luxembourg

1. International Reinsurance Company S.A.

Domiciled in Netherlands

1. Allianz Nederland N.V.
2. ELVIA Schadeverzekeringen N.V.
3. ELVIA Levensverzekeringen N.V.
4. ELVIA Zorgverzekeringen N.V.

Domiciled in Poland

1. Allianz BGZ Polska S.A.
2. Allianz BGZ Polska Zycle S.A.

Domiciled in Portugal

1. Portugal Previdente Compania de Seguros S.A.

Domiciled in Russian Federation

1. Closed Joint Stock Insurance Company
2. Ost-West Allianz

Domiciled in Slovak Republic

1. Allianz Poistovna

Domiciled in Spain

1. Allianz-RAS Seguros y Reaseguros S.A.

2. Eurovida S.A. Compania de Seguros y Reaseguros

**C. Subsidiaries with Potential Policies to Holocaust Victims (cont.):**

Domiciled in Switzerland

1. ELVIA Schweizerische Verichenunga-Gesellschaft
2. Berner Allgemeine Versicherungs-Gesellschaft
3. Allianz Versicherund (Schweiz) AG
4. Alba Altgerneine Versicherungs-Gesellschaft
5. ELVIA Leben Schweizerische
6. Lebensversicherungs-Gesellschaft
7. Berner Lebensversicherungs-Gesellschaft
8. Allianz Lebensversicherungs (Schweiz) AG
9. ELVIA Reisversicherungs-Gesellschaft

Domiciled in Turkey

1. Sark Hayat Sigorta A.S.
2. Sark Sigorta T.A.S.

**D. Number and Total Value of Policies Reported:**

Not Provided

**E. Summary of Claims Filed:**

The following claims information was reported:	<u>Number</u>
1. Claims/inquiries filed	8,116
2. Claims paid or approved by the Company	2,907
3. Amount of dollars paid to claimants	\$29,488,894
4. Claims pending	0
5. Claims denied	5,529
6. Appeals	759
7. Amount of dollars paid on appeals	\$2,641,399

**EXHIBIT II**  
**AXA GROUP**

**A.**     International Insurer: AXA Group (AXA)

AXA reported that it is a French holding company engaged in insurance, asset management and related financial services primarily in Europe, North America and the Asia-Pacific region. A member of the AXA Group was one of the original signatories to the Letter of Intent, dated April 8, 1998, and AXA is one of the six European insurance groups that have signed the Memorandum of Understanding (MOU) establishing the ICHEIC to address Holocaust insurance claims. AXA was one of the twelve members of ICHEIC.

**B.**     Subsidiaries Licensed in Florida:

1.     AXA Insurance Company
2.     Catlin Insurance Company
3.     Greenwich Insurance Company
4.     Indian Harbor Insurance Company
5.     T.H.E. Insurance Company
6.     XL Bermuda LTD
7.     XL Insurance America
8.     XL Insurance Company of NY
9.     XL Reinsurance America Inc.
10.    XL Select Insurance Company
11.    XL Specialty Insurance Company

**C.**     Subsidiaries with Potential Policies to Holocaust Victims:

Domiciled in France

1.     AXA Conseil Vie
2.     Argovie
3.     Argos
4.     AXA Assistance (7 companies)
5.     AXA Assurances IARD
6.     AXA Assurances Vie
7.     AXA Cessions
8.     AXA Conseil IARD
9.     AXA Courtage IARD
10.    AXA Collectives
11.    AXA Global Risks
12.    AXA Re' Finance
13.    AXA Reassurance
14.    AXIVA

15. Direct Assurances IARD
16. Direct Assurances Vie
17. Juridica
18. La Reunion Francaise
19. NSM Vie
20. Saint Georges Re'
21. SPS Reassurance
22. Thema Vie
23. UAP-Collectives
24. UAP-Incendie-Accidents
25. UAP-Vie
26. CGRM (Cie Gen. De Reassurance de Monte Carlo)

Domiciled in Germany

1. AXA Colonia Konzern AG(43 Companies)
2. AXA Tellit Direkt Versicherung AG
3. AXA Leben Versicherung AG
4. Colonia Lebensversicherung AG
5. Colonia Versicherung AG
6. Deutsche Artzeversicherung AG
7. Nordstern Allgemeine Versicherung AG
8. Nordstern Lebensversicherung AG
9. Tellit Direkt Lebensversicherung AG

Domiciled in Austria

1. Nordstern Colonia

Domiciled in Belgium

1. AXA Belguim
2. De Kortrijkske
3. GB Lex SA
4. Juris SA
5. Royale Belge (5 Companies)

Domiciled in The Netherlands

1. AXA Leven
2. Group UAP Nieuwrotterdam Group (6 Companies)

Domiciled in Italy

1. Allsecures Assecurazioni Spa
2. Allsecures Vita Spa
3. AXA Assecurazioni Spa
4. Centurion Assecurazioni Spa
5. UAP Italiana Spa
6. UAP Vita Spa

Domiciled in Luxembourg

1. AXA Assurances Luxembourg
2. AXA Assurances Vie Luxembourg
3. Futur Re
4. PanEurolife
5. Paneurore
6. Royale UAP Luxembourg

Domiciled in Switzerland

1. AXA Compagnie d'Assurances
2. AXA Compagnie d'Assurances sur la Vie

**D. Number and Total Value of Policies Reported:**

France

AXA France Assurance has established a database, the “French database,” that includes policies issued prior to 1946. Although the database does not include 100% of the policies issued, it includes mostly unpaid policies. Under supervision of the “Matteoli Commission,” AXA France has identified approximately 100 policies that may have been issued to Holocaust victims. AXA estimates the total surrender value of these “Identified French Policies” as of the end of 1938 to be approximately \$383,000 US dollars, based on the currency exchange at the time of their response.

AXA became the first insurance group to undergo the International Commission’s peer review audit process. This audit involved an international audit firm appointed by the International Commission reviewing and verifying the Holocaust related audit work performed by AXA’s appointed independent auditor on the archive research and organizational efforts of AXA. AXA has received official confirmation from the International Commission regarding its compliance with the audit standards established by the International Commission.

Germany

AXA Colonia has established a database, the “German database,” which includes policies issued prior to 1946. However, the database does not account for 100% of the policies issued. AXA asserts that most of these policies have been settled. The database includes unpaid and partially unpaid policies. To date, approximately 190 potential claims have been identified as being held by Holocaust victims. AXA estimates the total surrender value of these “Identified German Policies” as of the end of 1938 to be approximately \$163,000 US dollars, based on the currency exchange at the time of their report.

AXA Germany participated in furnishing the German Foundation with a comprehensive list of policyholder names for inclusion in the global German policyholder list being

compiled by the German insurance regulatory authorities that was published on the ICHEIC website.

The German operations of AXA have also received official confirmation from the International Commission as to its compliance with the audit standards established by the International Commission.

#### Belgium

AXA Royale Belge has established a database, the “Belgian database,” which includes policies issued prior to 1946. Although the database does not include 100% of the policies issued, it includes mostly unpaid policies. A copy of the database has been provided to the “Commission Buysse,” for the identification of unpaid policies issued to Holocaust victims.

#### **E. Summary of Claims Filed:**

The following claims information was reported:		<u>Number</u>
1.	Claims filed	2,094
2.	Claims paid or approved by the Company	862
3.	Amount of dollars paid to claimants	\$10,407,507
4.	Claims pending	0
5.	Claims denied	1,232
6.	Appeals	114
7.	Amount of dollars paid on appeals	\$63,053

### **XHIBIT III GENERALI**

**A. International Insurer: Assicurazioni Generali, S.p.a. (Generali)**

Generali reported that its home office is located in Trieste, Italy, where it is regulated by the Italian Insurance Supervisory Authority. Generali is Italy's largest insurance company and is part of the Generali Group. The Generali Group consists of over 270 companies directly or indirectly controlled by the parent company. The Generali Group carries on insurance operations in some 50 markets over five continents, through a network of more than 100 local units (branches and subsidiary companies) as well as through a number of specialized offices.

In the early part of 1998, Generali acquired a controlling stake in the German holding company Aachener und Munchener Beteiligings – AG (AMB), increasing its shareholding following a public purchase offer. Generali's German subsidiaries, including AMB, are covered by the German Foundation initiative and have contributed funds to that initiative in a wholly independent manner (and in addition to all other funds associated with Generali's agreement with ICHEIC). Generali's Dutch subsidiaries are likewise participants in the Sjoa Foundation. In terms of written premiums, the Generali Group is the fourth largest insurer in Europe and ranks among the 25 largest insurers in the world. Generali is one of the six European insurance groups that signed the August 25, 1998, Memorandum of Understanding (MOU) establishing the ICHEIC to address Holocaust insurance claims. Generali was a member of ICHEIC.

**B. Subsidiaries Licensed in Florida:**

1. Generali – U.S. Branch
2. Generali, Assicurazioni Generali, S.P.A.
3. Generali Warranty Services, LLC

**C. Subsidiaries with Potential Policies to Holocaust Victims:**

Generali reported that it directly issued policies in Italy from 1920 to 1945 to people who may have become victims of the Holocaust. Generali also issued policies to potential Holocaust victims through 100%-owned branches in Czechoslovakia, Hungary, Poland, and other European nations. Generali reported that its branches in communist countries were confiscated and or nationalized following World War II and that all of the assets and liabilities of the branches became the assets and liabilities of the nationalized companies. As a result, Generali maintains that it has no legal liability for any policies issued by those

branches. However, Generali has agreed to pay claims on policies of nationalized branches on an *ex-gratia* basis.

Generali also reported legal relationships with insurance companies throughout Europe from 1920 to 1945. Specific affiliates of Generali were not identified and no specific policy information was provided for any entities.

**D. Number and Total Value of Policies Reported:**

Significant efforts to determine this information were described. Generali reported that a list of all of its policies in force in Eastern and Central Europe as of December 31, 1937, has been provided to ICHEIC. The list, which is comprised of 89,000 names, has been turned over to Yad Vashem, the Holocaust History Museum located in Israel, for processing. Yad Vashem has determined that 8,740 of the names correspond to known victims of the Holocaust. A value of the potential unpaid claims has not been determined.

**E. Summary of Claims Filed:**

The following claims information was reported:		<u>Number</u>
1.	Claims filed	10,138
2.	Claims paid or approved by the Company	4,568
3.	Amount of dollars paid to claimants	\$120,223,488
4.	Claims pending	0
5.	Claims denied	5,570
6.	Appeals	784
7.	Amount of dollars paid on appeals	\$2,586,725



**EXHIBIT IV**  
**MUNICH RE**

**A. International Insurer: Muenchener Rueckversicherungs-Gesellschaft AG (Munich Re).**

Munich Re reported that it is an international holding company domiciled in Munich, Germany. Munich Re controls nearly 40 other companies worldwide.

**B. Subsidiaries Licensed in Florida:**

1. American Alternative Insurance Corporation
2. Munich American Reassurance Company
3. Munich Re US Life Corporation
4. Munich Reinsurance America, Inc.
5. Great Lakes Insurance SE
6. American Modern Home Insurance Company
7. American Modern Property & Casualty Insurance Company
8. American Modern Select Insurance Company

**C. Subsidiaries with Potential Policies to Holocaust Victims:**

<u>Company Name</u>	<u>Domicile</u>
1. D.A.S. Deutscher Automobil Schutz Allgemeine Rechtsschutz Versicherungs-Aktiengesellschaft, Muenches	Germany
2. D.A.S. S. a. belge d'assurances de Protection Juridique, Brussel	Belgium
3. D.A.S. Rechtsschutz-Versicherungs-AG, Luzern	Switzerland
4. DKV Deutsche Krankenversicherung Aktinegesellschaft, Berlin/Koln (DKV)	Germany
5. Union Medica La Fuencisla S.A. Compania de Seguros, Saragossa	Spain
6. Compagnie Europeene d'assurances S.A., Neuilly	France
7. Europaeiske Rejseforsikring A/S, Kopenhagen (EPAD)	Denmark
8. Europaische Reiseversicherung Aktiengesellschaft, Muenchen (ERV)	Germany
9. Europeiska Forsakringsaktiebolaget, Stockholm (EPAS)	Sweden

10.	Hamburg-Mannheimer N.V., Bursel (HMNV)	Belgium
11.	Hamburg-Mannheimer Sachversicherungs-AG, Hamburg (HMS)	Germany
12.	Hamburg-Mannheimer Versicherungs-Aktien-Gesellschaft, Hamburg, (HMV)	Germany
13.	Karlsruher Beamten-Versicherung AG, Karlsruhe (KBV)	Germany
14.	Karlsruher Versicherung Aktiengesellschaft, Karlsruhe (KLV)	Germany
15.	Karlsruher Versicherung Aktiengesellschaft, Karlsruhe (KV)	Germany
16.	Magdeburger Hellas S.A., Athens	Greece
17.	Nieuwe Hollandse Lloyd Levensverzekeringmaatschappij N.V., Woerden	Netherlands
18.	Nieuwe Hollandse Lloyd Schadeverzekeringmaatschappij N.V., Woerden (NHLS)	Netherlands
19.	VICTORIA Krankenversicherung Aktiengesellschaft, Duesseldorf (VICKra)	Germany
20.	VICTORIA Lebensversicherung Aktiengesellschaft, Berlin (VICL)	Germany
21.	VICTORIA MERIDIONAL Compania Anonima de Seguros y Reaseguros, S.A., Madrid	Spain
22.	VICTORIA Seguros de Vida, S.A., Lissabon	Portugal
23.	VICTORIA Versicherung Aktiengesellschaft, Berlin (VICVAG)	Germany
24.	VICTORIA-VOLKSBANKEN Versicherungsaktiengesellschaft, Wien (VICVOL)	Germany

**D.** Number and Total Value of Policies Reported:

	<u>Number</u>	<u>Value</u>
VICTORIA-VOLKSBANKEN	50	not reported
All Other Companies	0	0

Munich Re reported that it cannot determine if any of the 50 unpaid policies were issued to victims of the Holocaust. Munich Re reported that it has no liability under German Law (German Law requires restitution by the German Government) and therefore reported 0 unpaid policies for all other companies.

**E. Summary of Claims Filed:**

A list of claims was not provided. The following claims information was reported:

	<u>Number</u>
1. <u>Victoria Lebens</u>	
Claims filed	700
No reference to former contractual relation with company	388
Contractual relation with the company	214
Claims already compensated for by Germany	82
Not sufficient information to reconstruct former contract	132

This includes informal inquiries and claims reported for policies issued in Eastern Europe where insurer assets were seized (Munich Re asserts that it has no liability for such claims), and claims not payable by the insurer but eligible for restitution.

2. <u>All Other Companies</u>	
Informal inquiries	56
Claims paid	15
Claims pending	1

Following the agreement between ICHEIC, the German Foundation, and the Association of German Insurers (GDV) regarding the handling of claims submitted to ICHEIC, Victoria has received from the GDV an additional 8,505 “unnamed claims,” i.e. claims that do not specify a particular insurance company.

**EXHIBIT V**  
**SWISS RE**

**A.** International Insurer: Swiss Reinsurance Company (Swiss Re)

Swiss Re is an international reinsurance company domiciled in Switzerland.

**B.** Subsidiaries Licensed in Florida:

1. Swiss Re Corporate Solutions America Insurance Corporation
2. Swiss Re Corporate Solutions Elite Insurance Corporation
3. Swiss Re Corporate Solutions Capacity Insurance Corporation
4. North American Capacity Insurance Company
5. Swiss Re Corporate Solutions Premier Insurance Corporation
6. Swiss Re International SE
7. Swiss Re Life & Health America Inc.
8. Swiss Re Purchasing Group For Insurance Agents
9. Swiss Reinsurance America Corporation
10. Swiss Reinsurance Company LTD
11. Westport Insurance Company

**C.** Subsidiaries with Potential Policies to Holocaust Victims:

Swiss Re reported that it is a professional reinsurer, and has never issued direct insurance policies. As a result of an internal investigation started in 1996, Swiss Re has determined that neither it nor any of its subsidiaries issued policies on a direct basis during the period of 1920 to 1945, inclusive.

However, it was reported in 1998 that Swiss Re and a subsidiary, Union Reinsurance Company (Union Re), issued standby guarantees as an accommodation to certain of their ceding company clients. These standby guarantees offer a secondary source of payment to policyholders in the event of the ceding company's default or insolvency.

**D.** Number and Total Value of Policies Reported:

Swiss Re reported that neither it nor any of its subsidiaries have accurate information regarding the number or total value of policies issued by direct insurers. According to Swiss Re, only direct insurers can make such information available. Swiss Re did not provide the total number and value of standby guarantees described above but referred to a \$1.25

billion Swiss class action settlement that addresses all Holocaust related disputes involving covered entities such as Swiss Re.

**E.**     Summary of Claims Filed:

Swiss Re reported that claims received before and during the war were forwarded to solvent insurers and received notification from the insurers of payments made. Swiss Re does not know if claimants were fully satisfied. Claim requests received after the war were paid directly by Swiss Re. Swiss Re believes there were no pending claims as of the date of their report.

Swiss Re reported that any potential Holocaust related claims made against it are covered by a \$1.25 billion Swiss class action settlement that addresses all Holocaust related disputes involving covered entities such as Swiss Re.

**EXHIBIT VI  
VOYA FINANCIAL**

**A. International Insurer: ING Groep N.V. (ING)**

ING Groep N.V., is a member of the Verbond van Verzekeraars (the ‘Dutch Association of Insurers’) which, together with the Centraal Joods Overleg Externe Belangen (the ‘Central Jewish Board of the Netherlands’), established the Stichting Individuele Verzekeringaanspraken Sjoa (the ‘Sjoa Foundation’) to process all Holocaust era insurance claims in the Netherlands. ING Groep N.V. currently owns in excess of ten percent of the outstanding common shares of Voya Financial.

**B. Subsidiaries Licensed in Florida:**

1. Voya Retirement Insurance and Annuity Company
2. Midwestern United Life Insurance Company
3. ReliaStar Life Insurance Company
4. ReliaStar Life Insurance Company of New York
5. Security Life of Denver Insurance Company

**C. Subsidiaries with Potential Policies to Holocaust Victims:**

Domiciled in Belgium

1. RVS
2. De Vaderlandsche/Patriotique

Domiciled in The Netherlands

1. Nationale-Nederlanden
2. Tiel-Utrecht
3. RVS

**D. Number and Total Value of Policies Reported:**

Following World War II, the Dutch Government reinstated all policies confiscated by the Nazis. An agreement was entered into between the Dutch life insurers and the government of The Netherlands called the ‘Veegen Agreement.’ Under the Veegen Agreement, the life insurers transferred all known benefits payable to Holocaust victims to the Government. ING is a member of the Dutch Association of Insurers. The International Commission, of which the Dutch Association of Insurers is a member, had agreed to process all Dutch related claims through the Sjoa Foundation.

**E. Summary of Claims Filed through the Sjoa Foundation:**

The following claims information was reported:		<u>Number</u>
1.	Claims filed	22,995
2.	Claims paid or approved by Soja Foundation	2,312
3.	Amounts of euros paid to claimants	8,787,318 Euros
4.	Requests already settled	22,795
5.	Claims pending	200

**EXHIBIT VII  
ZURICH**

**A. International Insurer: Zurich Insurance Company (Zurich)**

Zurich is an international insurance holding company domiciled in Zurich, Switzerland. Zurich is one of the six European insurance groups that signed the August 25, 1998, Memorandum of Understanding (MOU) establishing the ICHEIC to address Holocaust insurance claims. Zurich was a member of ICHEIC.

**B. Subsidiaries Licensed in Florida:**

1. American Guarantee and Liability Insurance Company
2. American Zurich Insurance Company
3. Centre Life Insurance Company
4. Colonial American Casualty & Surety Company
5. Empire Fire and Marine Insurance Company
6. Farmers Insurance Exchange
7. Farmers New World Life Insurance Company
8. Fidelity and Deposit Company of Maryland
9. Fire Insurance Exchange
10. Mid-Century Insurance Company
11. Steadfast Insurance Company
12. Truck Insurance Exchange
13. Universal Underwriters Insurance Company
14. Zurich American Insurance Company of Illinois
15. Zurich American Insurance Company
16. Zurich American Life Insurance Company

**C. Subsidiaries with Potential Policies to Holocaust Victims:**

Domiciled in Switzerland

1. Zurich Life Insurance Company
2. Geneva Life Insurance Company

Domiciled in Germany

1. Agrippina Life Insurance Company



**D. Number and Total Value of Policies Reported:**

A census list of Jewish residents in Germany during the relevant years was compiled under the auspices of the German financial regulatory authorities. This list was then matched against a comprehensive list of insurance company records as well as ICHEIC's claims files.

Our search processes and procedures have been reviewed by independent auditors, acting in the name and under the auspices of ICHEIC. Zurich is in compliance with the standards set by ICHEIC.

**E. Summary of Claims Filed:**

The following claims information was reported:		<u>Number</u>
1.	Claims filed	231
2.	Claims paid or approved by the Company	94
3.	Amount of dollars paid to claimants	\$2,338,477
4.	Claims pending	0
5.	Claims denied	137
6.	Appeals	36
7.	Amount of dollars paid on appeals	\$126,212

# BANK FEE WAIVER PROGRAM

# Holocaust Victims Assistance Program

## What We Do

The Florida Department of Financial Services provides assistance to Florida Holocaust survivors seeking to recover proceeds from an insurance policy issued to a Holocaust victim and restitution for Nazi-confiscated bank accounts, art and property. Although many of the deadlines have passed for submitting claims to compensation programs, it may be possible to submit a claim directly with the financial institution or with remaining open restitution funds. The Florida Department of Financial Services also provides education and assistance to Holocaust Survivors regarding restitution programs from Germany, Poland, Czech Republic, France, Austria, Hungary and others. Information and assistance is also provided to individuals seeking access to much needed home health care services.

## Who is Eligible?

Any person who was displaced, persecuted or discriminated against due to the racial, religious, ethnic, social and political policies of the Nazis and their collaborators. Additionally, individuals who were refugees or were in hiding are also eligible.

## Fee Waiver Program

The Florida Department of Financial Services assists survivors in obtaining wire transfer fee waivers on all European reparation payments. An estimated 12,500 Holocaust survivors in Florida were being assessed an international wire transfer fee, ranging from \$10 to \$40 per transaction. This transaction fee amounted to a 10 percent tax on each payment the survivor receives, a significant financial burden considering that a vast majority of survivors rely on these payments. Currently, 21 financial institutions in Florida are participating in the Fee Waiver Program and have agreed to waive the wire transfer fee on reparation payments. Survivors who are being assessed an international wire transfer fee from a European settlement fund are encouraged to seek assistance from our office.

## Where can I get further information?

For additional information on recovering Holocaust-era financial proceeds from a Nazi-confiscated insurance policy, bank account, looted art or information on the Fee Waiver Program, please call our toll-free number, 1-800-388-4069 or visit the Florida Department of Financial Services website at [www.MyFloridaCFO.com/Division/Consumers/Holocaust/](http://www.MyFloridaCFO.com/Division/Consumers/Holocaust/).

These services are provided free of charge by the State of Florida.



## Florida Department of Financial Services Holocaust Victims Assistance Program

200 East Gaines Street  
Tallahassee, FL 32399

Dear Survivor,

I am reaching out to you as your state Chief Financial Officer with one goal in mind – to protect the restitution payments from the German government to which you are entitled. I recently learned that each payment is assessed a wire transfer fee by the utilized financial institution ranging from \$10 to \$40 per transaction. It is my priority to ensure your deserved payments are not subject to unnecessary fees. Given the current economic climate of Florida and the nation, I recognize the fees impose an additional financial burden on you and your families.

I am encouraging every financial institution throughout Florida to voluntarily waive the wire transfer fees for each Holocaust Survivor receiving restitution payments from the German government. Although waiving the wire transfer fee will never offset the suffering you endured, it is a simple gesture of compassion to acknowledge the hardships you have endured.

Enclosed is a list of financial institutions that are voluntarily agreeing to waive the wire transfer fees on restitution payments. If your financial institution is not currently participating in this voluntary program, please let me know so that I can reach out to them on your behalf. I have attached a simple reply card that will assist you in providing the necessary information.

Thank you for the opportunity to serve as your Chief Financial Officer. I am humbled and honored by this privilege that you have entrusted to me.

With Warm Regards,

Jimmy Patronis  
Chief Financial Officer  
State of Florida

Re: Holocaust Survivors Voluntary Fee Waiver Restitution Program

Dear CFO Patronis,

My bank is currently not participating in voluntary fee waiver program for restitution payment from the German Government. Please contact them on my behalf and ask them to participate in this program. The following is the contact information for my local bank.

Bank Name: \_\_\_\_\_

Banking Contact Name (if known): \_\_\_\_\_

Bank Address: \_\_\_\_\_

\_\_\_\_\_

Bank Phone: \_\_\_\_\_

My name: \_\_\_\_\_

My Address: \_\_\_\_\_

\_\_\_\_\_

My Phone: \_\_\_\_\_

My Email: \_\_\_\_\_

Best way to reach me:

- Mail
- Phone
- Email

Thank you.

Please return to:  
Jimmy Patronis  
Chief Financial Officer of Florida  
200 E Gaines Street  
Tallahassee, FL 32399

# Generic Fee Waiver Forms for Financial Institutions

Effective March 2011, \_\_\_\_\_, a financial institution operating in Florida, agrees to voluntarily waive the wire-transfer or processing fees to our customers for wire-transfer payments for Holocaust-related reparations or restitution. Upon receipt of a written request and reasonable documentation from our customers, we will waive all of our fees associated with processing these wire-transfer payments.

Name of Institution (please print) \_\_\_\_\_

Signatory (please print): \_\_\_\_\_

Title (please print): \_\_\_\_\_

Signature: \_\_\_\_\_

Contact Telephone Number: \_\_\_\_\_

## Information to be posted on Website (please print)

Name of Financial Institution:

\_\_\_\_\_

Address for Sending Written Requests:

\_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Contact Telephone Number for Questions (preferably toll-free): \_\_\_\_\_

## Send this form to:

Lynn Grossman  
Florida Department of Financial Services  
200 E. Gaines Street  
Room 624G  
Tallahassee, Fl 32399-4205  
850-413-4160

# ICHEIC CLAIMANT FILM

## ICHEIC CLAIMANT FILM

The Florida Department of Financial Services assisted ICHEIC in producing an eight minute film featuring the stories of three Florida Holocaust survivors during World War II and the positive resolution of their European insurance claims through the International Commission.

To view the film, visit the United States Holocaust Memorial Museum website at <https://icheic.ushmm.org/> under the Final Reports on the right of the screen at the bottom there will be “ICHEIC Claimant Film”. Click on one of the “Download Film In...” depending on which format you have to view the short film in.