

HUMANITARIAN PAYMENTS (8A – UNNAMED/UNMATCHED)

These scripts relate to claimants who reference or have questions related to the 8A Humanitarian Claims Process for claims submitted to ICHEIC where (1) the claimant did not identify an insurance company (such claims are referred to as “unnamed company claims”) and (2) the claim has not yet been matched against an ICHEIC insurers’ records.

On March 31, 2004, ICHEIC will distribute approximately \$15.9 million in humanitarian payments resulting from the humanitarian claims process (for unnamed/unmatched claims). Under the humanitarian claims process for unnamed/unmatched claims 15,890 Holocaust survivors and their heirs –ICHEIC claimants- will receive \$1000 in humanitarian payments, on a per claimant basis, intended to acknowledge the fact that many unnamed/unmatched claims cannot be determined sufficiently due to the ravages of war and the passage of time.

These payments are the first in a series of ICHEIC humanitarian payments to be distributed throughout 2004. Note, however, that ICHEIC rules prohibit claimants from receiving more than one humanitarian payment.

Samuel R. Berger, former U.S. National Security Advisor and Senior Advisor to the ICHEIC humanitarian claims process, developed evaluation criteria for these claims and supervised the payment process.

- 1) I RECEIVED A LETTER AND CHECK FROM SANDY BERGER AND THE ICHEIC HUMANITARIAN FUND. WHAT DOES THIS MEAN?
- 2) WHY WAS I AWARDED JUST \$1000? I'M CERTAIN THAT THE POLICY/IES WAS/WERE WORTH MUCH MORE.
- 3) I HAVE SUBMITTED [4] SEPARATE CLAIMS TO ICHEIC ON SEPARATE POLICYHOLDERS. WHY DID I RECEIVE ONLY ONE PAYMENT RATHER THAN 4?
- 4) DOES THIS MEAN THAT MY CLAIM/S HAS/HAVE BEEN CLOSED OUT IN THE ICHEIC CLAIMS PROCESS?
- 5) MAY I CASH THE CHECK? WHAT MUST I DO TO CASH THE CHECK?
- 6) IF I CASH THE CHECK, WILL I BE WAIVING MY RIGHTS ON MY CLAIM/S?
- 7) WHEN WILL I HEAR FROM ICHEIC REGARDING THE OUTCOME OF MY CLAIM/S IN THE MAIN CLAIMS PROCESS?
- 8) WHAT WILL HAPPEN IF ICHEIC OR A COMPANY MATCHES MY CLAIM/S AGAINST ICHEIC/COMPANY RECORDS? WILL THEY PAY ME LESS BECAUSE I ACCEPT THE HUMANITARIAN PAYMENT?
- 9) MY NEIGHBOR/FRIEND/RELATIVE RECENTLY RECEIVED \$1000 CHECK FROM THE ICHEIC HUMANITARIAN FUND. I HAVE SUBMITTED [#] CLAIMS TO ICHEIC AND DID NOT RECEIVE A CHECK. WHY NOT? HOW DO I APPLY FOR THE \$1000?
- 10) I RECEIVED AN OFFER FROM [COMPANY]. MY NEIGHBOR/FRIEND/RELATIVE RECENTLY RECEIVED \$1000 FROM ICHEIC. WHY HAVE I NOT RECEIVED A HUMANITARIAN CHECK IN ADDITION TO THE PAYMENT MADE BY THE COMPANY?
- 11) I RECEIVED \$100 CHECK FROM THE ICHEIC HUMANITARIAN FUND. MY NIECE ALSO RECEIVED \$1000 ON THE SAME POLICYHOLDER BUT I HAVE MORE ENTITLEMENT TO THE PROCEEDS OF THE POLICY. WHY DID SHE ALSO RECEIVE \$1000?
- 12) WHY IS ICHEIC DISTRIBUTING HUMANITARIAN MONEY WHEN THE COMPANIES HAVE NOT YET PROCESSED ALL CLAIMS? ICHEIC SHOULD FOCUS ON PAYING VALID CLAIMS.

(1) Question I received a letter and check from Sandy Berger and the ICHEIC Humanitarian Fund. What does this mean?

- This means that your claim or claims were submitted to the ICHEIC humanitarian claims process for review – given that ICHEIC has been unable to match your claim/s to any insurance company or archival records to date.
- Based on the review of your claims in the humanitarian claims process and based on the information you provided, ICHEIC was able to conclude that the individual(s) named in one or more of your claims possibly held some form of insurance, but we did not have sufficient information to determine definitively that a policy existed.
- As a result of this possibility, ICHEIC sent you the letter and the \$1000 humanitarian payment check you are referencing.
- In general, the humanitarian claims process was set up in recognition of the fact that some claims cannot be determined with sufficient definitiveness due to the ravages of war and the passage of time.

(2) Question Why was I awarded just \$1000? I'm certain that the policy/ies was/were worth much more.

- The \$1000 humanitarian payment is in recognition of the fact that the individual(s) named in one or more of your claims possibly held some form of insurance.
- This is, however, a humanitarian payment as the evaluation of your claims was on humanitarian grounds. Based on the review of your claims in the humanitarian claims process and based on the information you provided, ICHEIC was able to conclude that the individual(s) named in one or more of your claims possibly held some form of insurance, but we did not have sufficient information to determine definitively that a policy existed. This is NOT a payment on an actual policy, because ICHEIC lacked information to determine that the policy existed.
- Neither ICHEIC nor any insurance company has been able to match your claim/s to any insurance company or archival records to date.
- ICHEIC decided upon a \$1000 humanitarian payment amount based upon input from its member representatives, from US insurance regulators, and from global Jewish survivor groups.
- We recognize that no amount of money could compensate for the historic injustices of the Holocaust but hope that you will regard this as a small acknowledgement of the injustices related to insurance policies.

(3) Question I have submitted [4] separate claims to ICHEIC on separate policyholders. Why did I receive only one payment rather than 4?

- Although, under the humanitarian claims process, ICHEIC reviewed all of the claims you have submitted to ICHEIC that do not name a company, humanitarian payments are made on a PER CLAIMANT basis.
- The humanitarian payment process for unnamed and unmatched claims is based solely on the evaluation of non-documentary, mostly anecdotal, evidence. These claims do not contain documents nor have we been able to match any of your claims with additional information that would allow us to further identify a particular company.
- While related to insurance, the claims process under which your claim/s was/were reviewed for this award is specifically designated as purely humanitarian.
- For this reason, humanitarian payments are made on a per claimant basis.

(4) Question Does this mean that my claim/s has/have been closed out in the ICHEIC claims process?

- If your unnamed claim/s were submitted to the humanitarian process, it means that ICHEIC has been unable to match your claim/s to any insurance company or archival records to date.
- Although you are receiving this award, we will continue our efforts to identify unpaid or uncompensated policies, and, if we find material that matches with your information and allows us to identify a named company policy, we will be in touch.
- The work we have done on your claim so far, however, suggests that this possibility is rather remote.

(5) Question May I cash the check? What must I do to cash the check?

- Yes, provided it is made out in your name, you may cash the check.
- To cash the check, you must simply go to your bank, sign the check and cash or deposit it.

(6) Question If I cash the check, will I be waiving my rights on the claim/s?

- No. By cashing the check, you are not waiving your rights to claim against the insurance policies on which you are claiming.

(7) Question When will I hear from ICHEIC regarding the outcome of my claim/s in the main claims process?

- If your unnamed claim/s were submitted to the humanitarian process, it means that ICHEIC has been unable to match your claim/s to any insurance company or archival records to date.
- Although you are receiving this award, we will continue our efforts to identify unpaid or uncompensated policies, and, if we find material that matches with your information and allows us to identify a named company policy, we will be in touch.
- The work we have done on your claim so far, however, suggests that this possibility is rather remote.
- **FOR CLAIMANTS WHO RECEIVED A PAYMENT:** You should not expect a closeout letter from ICHEIC. You will only hear from us if we are able to find additional information on your claim.
- **FOR CLAIMANTS WHO DID NOT RECEIVE A PAYMENT:** You will hear from us regarding the status of your claim/s with ICHEIC shortly.
- However, you may call the ICHEIC Call Center at any time to see if there have been new developments in respect to your claim. As you know, the new ICHEIC Call Center numbers are listed on the back of your letter.

(8) Question What will happen if ICHEIC or a company matches my claim/s against ICHEIC/company records? Will they pay me less because I accept the humanitarian payment?

- If a company matches your claim/s against ICHEIC/company records, the company to which your claim is sent (to whose records your claim is matched) will write to you directly.
- The fact that you have received a humanitarian payment WILL NOT hinder your ability to receive restitution on a policy.

(9) Question My neighbor/friend/relative recently received a \$1000 check from the ICHEIC Humanitarian Fund. I have submitted [#] claims to ICHEIC and did not receive a check. Why not? How do I apply for the \$1000?

-NAMED-

- The ICHEIC humanitarian claims process was designed in recognition of the fact that some claims cannot be determined with sufficient definitiveness due to the ravages of war and the passage of time. At this point in time, claims (1) where the claimant knows the name of the insurer and (2) which are processed as named company claims - are not eligible under the humanitarian claims process.
- There is no application process for claims to be evaluated on humanitarian grounds. The eligible category, as I have described, is automatically evaluated in concert with investigation of the claims under the main claims process.

-UNNAMED-

- The ICHEIC humanitarian claims process was designed in recognition of the fact that some claims cannot be determined with sufficient definitiveness due to the ravages of war and the passage of time.
- Given the type of claim/s you have submitted to ICHEIC (unnamed) and the fact that a company has not been able to match your claims against its records, your claim/s are eligible for evaluation under the ICHEIC claims process. Note, however, that eligibility does not ensure an award. If your claim has not already been reviewed on humanitarian grounds, it will be.
- This is the first in a series of payment tranches. There is still the possibility that you could receive payment. The second tranche of payments will be distributed this summer.

(10) Question I received an offer from [Company]. My neighbor/friend/relative recently received \$1000 from ICHEIC. Why have I not received a humanitarian check in addition to the payment made by the company?

- The ICHEIC humanitarian claims process was designed in recognition of the fact that some claims cannot be determined with sufficient definitiveness due to the ravages of war and the passage of time. At this point in time, claims (1) where the claimant knows the name of the insurer and (2) which are processed as named company claims - are not eligible under the humanitarian claims process. In turn, claims on policies where an insurance company has made an offer (or where there has been a denial), are not eligible for evaluation in the humanitarian claims process.

(11)Question I received \$1000 check from the ICHEIC Humanitarian Fund. My niece also received \$1000 on the same policyholder. I have more entitlement to the proceeds of the policy. Why did she also receive \$1000?

- Payments resulting from the ICHEIC humanitarian claims process are made on a PER CLAIMANT basis. For this reason, every claimant who submitted a claim/s to the ICHEIC process and which was/were eligible for evaluation on humanitarian grounds has an equal chance for payment – even if they are claiming on the same policyholder.
- There are instances where there are claims where 2 separate claimants using different claims are claiming under policies with the same insured/policyholder. Given the great time and expense that would be involved in identifying all such scenarios where different claimants claim based on the same policyholder/insured, ICHEIC has decided that the benefits to be obtained from identifying such claims do not outweigh the costs involved in locating them and removing them. Therefore, ICHEIC has determined that no claims shall be declared ineligible solely due to their claiming on insured parties or policyholders that have been claimed upon by others.

(12)Question Why is ICHEIC distributing humanitarian money when the companies have not yet processed all claims? ICHEIC should focus on paying valid claims.

- The ICHEIC humanitarian claims process was designed to evaluate claims (1) where the claimant was unable to name an insurer and (2) which companies have been unable to match against their records.
- Although these unnamed/unmatched claims have been evaluated in the humanitarian claims process, we are, simultaneously, continuing our efforts to identify unpaid or uncompensated policies in relation to these claims – and- if we find material that matches with the information provided and allows us to identify a named company policy, we will contact the claimant.
- The monies used to pay claimant through the humanitarian claims process is separate from monies used to pay claims through the regular claims process. These payments will in no way effect payments to claimants through the main claims process.
- We are working diligently with the companies to determine how best to speed up the ICHEIC claims process so that claimants whose claims are matched against company records will receive payment as quickly as possible.