

International Commission on Holocaust Era Insurance Claims (ICHEIC)

- *ICHEIC was established in August 1998 to develop a process to resolve Holocaust-era insurance claims by identifying claimants, locating their unpaid insurance policies, and assisting individuals in resolving claims at no cost to claimants.*
- *ICHEIC utilized a call center and grassroots efforts through global Jewish communal and survivor organizations and representatives of other victim groups (e.g. the Jehovah's Witnesses and the Roma and Sinti communities in Central Europe) to identify potential claimants. It also launched a global press and media campaign to publicize the process.*
- *As a result of ICHEIC's efforts, a total of \$306 million was offered to more than 48,000 Holocaust survivors and their heirs.*

Issue Background

The International Commission on Holocaust Era Insurance Claims (ICHEIC) was established in 1998 by the National Association of Insurance Commissioners (NAIC), in conjunction with several European insurance companies, European governments, representatives of several Jewish and Holocaust survivor organizations, and the State of Israel to ensure payment of valid insurance claims from the Holocaust era. The NAIC led the states' interaction with the ICHEIC through the NAIC's International Holocaust Commission Task Force, assisting claimants and their heirs with the process.

ICHEIC was charged with expeditiously addressing, at no cost to claimants, unpaid insurance policies issued to victims of the Holocaust. It conducted an extensive worldwide outreach campaign to encourage claimants to file, and more than 70 European insurance companies and partner entities participated in the process. ICHEIC ceased accepting new claim forms/applications on March 31, 2004. As of December 2006, all timely filed claims received a final decision through the ICHEIC process.

Key Points

- Participants and interested parties agreed that ICHEIC's claims process was comprehensive. Holocaust survivors and their heirs, regardless of their location or the type of information they possessed, were able to submit claims to insurers and partner entities at no cost.
- An extensive archival investigation and matching process resulted in member company offers to eight thousand (8,000) claimants, totaling nearly \$100 million on claims that originally did not name an insurance company.
- An additional \$30 million in awards were paid on policies written by companies nationalized or liquidated after World War II and for which no present-day successor could be identified.
- Thirty one thousand (31,000) humanitarian awards totaling \$31 million were extended to eligible undocumented claims that contained a high level of anecdotal information regarding insurance but could not be matched with company records.
- More than \$169 million was committed for humanitarian programs that benefit Holocaust survivors worldwide.
- No portion of the funds went to legal fees.
- Since March 2007, with the closing of ICHEIC, its member companies, as well as members of the German Insurance Association, the vast majority of which are beyond the reach of the US judicial system, continue to review and process claims under ICHEIC's relaxed standards of proof.