

**ICHEIC CLAIMS PROCESS** 2 WEEKS ENDING 12-Nov-04

<b>CLAIMS/INQUIRIES RECEIVED</b>	New claims/inquiries registered since last report (29-Oct-04)	156
	Total claims/inquiries received eligible under the ICHEIC claims process	79,947
	<b>Claims/inquiries distributed to companies</b>	
	Claims/inquiries which name a company (named)	22,711
	Claims/inquiries which do not name a company (unnamed)	55,036
	Claims/inquiries currently being processed by CLMS	83
Claims/inquiries not yet distributed (a)	2,117	

To date, ICHEIC has received 39,531 claims which are ineligible for the ICHEIC claims process (bank claims, slave labour claims, etc.) or are replica claims.

	offers	dollars (in millions)
Offers on ICHEIC claims/inquiries which name a company (named)	3,041	\$52.45
Offers on ICHEIC claims/inquiries which originally did not name a company but where a company has found a match (unnamed)	1,715	\$22.25
<b>Total offers on ICHEIC claims/inquiries</b>	<b>4,756</b>	<b>\$74.70</b>
Offers made by companies on claims not submitted through ICHEIC, but using ICHEIC Valuation Guidelines	728	\$12.68
<b>Total offers made using ICHEIC Valuation Guidelines</b>	<b>5,484</b>	<b>\$87.38</b>
Offers made to claimants through the ICHEIC humanitarian claims process	16,179	\$16.18
<b>Total offers resulting from ICHEIC claims processes (company review/humanitarian)</b>	<b>21,663</b>	<b>\$103.56</b>

**CLAIMS/INQUIRIES WHICH NAME A COMPANY**

	# sent to companies	offers (b)	offers \$	declines	outstanding (c)
Generali Group	1255	613	\$9,817,617	460	182
Generali	1168	589	\$9,638,834	403	176
AUM	28	13	\$87,056	12	3
Thuringia Generali	59	11	\$91,727	45	3
Generali Trust Fund (d)	5209	1067	\$26,858,771	1875	2267
Allianz Group	999	133	\$981,755	659	207
Allianz	787	120	\$846,254	530	137
Vereinte	184	9	\$117,532	113	62
AGF France	24	4	\$17,970	13	7
AGF Belgium	4	0	\$0	3	1
Allianz RAS	2650	626	\$7,061,221	1577	447
AXA Colonia	197	56	\$242,898	131	10
AXA France	148	18	\$192,581	41	89
Winterthur	54	6	\$50,296	44	4
Zurich	130	25	\$431,207	105	0
<b>MOU Companies subtotal</b>	<b>10642</b>				<b>3206</b>
Sent to companies operating under the GDV/German Foundation Agreement (h)	4413				3311
Decisions by non ICHEIC-Member German companies		281	\$3,955,386	705	
Decisions by the GDV on blocked account and related cases (i)		104	\$688,076		
<b>GDV subtotal</b>	<b>4413</b>				<b>3311</b>
Claims Resolution Tribunal (e)	60	0	\$0	1	59
Sjoa Foundation (f)	87	5	\$117,684	47	35
Byusse Commission (g)	73	0	\$0	1	72
General Settlement Fund (k)	2949	0	\$0	0	2949
<b>Other Organisations subtotal</b>	<b>3169</b>				<b>3115</b>
<b>Non MOU (l)</b>	<b>4487</b>	<b>107</b>	<b>\$2,047,758</b>	<b>43</b>	<b>4337</b>
<b>totals</b>		<b>3041</b>	<b>\$52,445,249</b>	<b>5689</b>	

**CLAIMS/INQUIRIES WHICH DID NOT NAME A COMPANY, BUT HAVE BEEN MATCHED (j)**

	unnamed claims where a match was found	offers (b)	offer \$	declines	<b>REMAINING UNNAMED CLAIMS</b>
Generali Group	401	186	\$1,748,073	215	
Generali	387	182	\$1,730,032	205	
AUM	8	0	\$0	8	
Thuringia Generali	6	4	\$18,041	2	
Generali Trust Fund (d)	1412	736	\$15,397,690	676	
Allianz Group	495	212	\$1,271,537	283	
Allianz	465	201	\$1,187,819	264	
Vereinte	22	8	\$47,708	14	
AGF France	8	3	\$36,010	5	
AGF Belgium	0	0	\$0	0	
Allianz RAS	239	44	\$550,399	195	
AXA Colonia	262	108	\$635,404	154	
AXA France	6	4	\$12,447	2	
Winterthur	23	13	\$81,384	10	
Zurich	19	8	\$142,435	11	
<b>MOU Companies subtotal</b>	<b>2857</b>				
Sent to companies operating under the GDV/German Foundation Agreement (h)	423				
Decisions by non ICHEIC-Member German companies (i)		26	\$149,132	41	
Decisions by the GDV on blocked account and related cases		356	\$2,142,452		
<b>GDV subtotal</b>	<b>423</b>				
Claims Resolution Tribunal (e)	0	0	\$0	0	
Sjoa Foundation (f)	77	22	\$123,677	55	
Byusse Commission (g)	0	0	\$0	0	
General Settlement Fund (k)	0	0	\$0	0	
<b>Other Organisations subtotal</b>	<b>77</b>				
<b>total</b>		<b>1,715</b>	<b>\$22,254,630</b>	<b>1,642</b>	

OFFERS ON ICHEIC CLAIMS/INQUIRIES		2 WEEKS ENDING		12-Nov-04
(in millions)				
Offers paid		4,093		\$64.75
Total offers outstanding (not paid)		678		\$10.39
Offers outstanding which are eligible for appeals through the ICHEIC Appeals Office (*123)		376		\$2.97
Offers outstanding which are eligible for appeal through the Generali Trust Fund appeal process (**)		240		\$6.26
Offers made on claims submitted to national funds (***) and to companies not member of ICHEIC.		61		\$1.16

\* The ICHEIC Appeals Office handles appeals made to the Appeals Panel and Appeals Tribunals, as defined in (1) and (2) below.

\*\* Appeals on Generali decisions are handled through the Generali Trust Fund [see (5) below].

\*\*\* Sjoa Foundation (Netherlands), Buysse Commission (Belgium) and the Claims Resolution Tribunal (Switzerland).

### ICHEIC APPEALS REPORT

SUMMARY		2 WEEKS ENDING				12-Nov-04
	New Appeals	Appeals Panel (1)	Appeals Tribunal (2)	Generali Trust Fund (6)	Total to Date	
Appeals received	16	266	353	232	851	
Appeals received on company offers (4)		49	14	51	114	
Value of company offers made which are being appealed		\$547,351.43	\$95,689.18		\$643,040.61	
Company declines made					7184	
Appeals received on company declines		217	339	181	737	
Appeals dismissed		117	163	131	411	
Awards made (7)		21	134	27	182	
Offer accepted or appeal withdrawn after an appeal form has been received (5)		13	16	26	55	
Value of appeals awards		\$169,314.24	\$1,909,151.85		\$2,078,466.09	
Appeals pending		115	40	48	203	

APPEALS BY COMPANY HEARD BY THE APPEALS TRIBUNAL											12-Nov-04
	New Appeals This Period	Appeals on Offers	Value of Appealed Offers	Appeals Made on Declines	Offer Accepted or Appeal Withdrawn after Appeal Form Received	Appeals Pending	Appeals Dismissed	Awards Made	Value of Awards Made	Total Appeals	
Allianz Group		1	\$10,006.00	6		5		2	\$17,072.94	7	
Allianz RAS		7	\$72,024.64	262		7	24	122	\$1,716,813.97	269	
AXA France		2	\$4,696.00	7		2	1	5	\$2,942.07	9	
AXA Colonia		2	\$4,302.69	25		3	2	18	\$46,110.68	27	
AXA Belgium				2			2			2	
Generali (6)				1				1		1	
Winterthur		1	\$4,100.00	5			5	1		6	
Zurich		1	\$559.85	31		4	1	16	\$126,212.19	32	
Totals	0	14	\$95,689.18	339	16	40	163	134	\$1,909,151.85	353	

APPEALS BY COMPANY HEARD BY THE APPEALS PANEL											12-Nov-04
	New Appeals This Period	Appeals on Offers	Value of Appealed Offers	Appeals Made on Declines	Offer Accepted or Appeal Withdrawn after Appeal Form Received	Appeals Pending	Appeals Dismissed	Awards Made	Value of Awards Made	Total Appeals	
Allianz Group	6	20	\$139,711.07	44	10	30	24			64	
Allianz RAS	4	9	\$325,868.51	61	1	27	26	16	\$130,360.68	70	
AXA Colonia	1	4	\$22,844.64	8		6	6			12	
GDV (8)	1	8	\$30,000.00	3		6	5			11	
GDV (9)	4	8	\$28,927.21	98	2	45	54	5	\$38,953.56	106	
Generali (6)											
Winterthur				2		1	1			2	
Zurich				1			1			1	
Totals	16	49	\$547,351.43	217	13	115	117	21	\$169,314.24	266	

APPEALS HEARD BY THE GENERALI TRUST FUND											12-Nov-04
	New Appeals This Period	Appeals on Offers	Value of Appealed Offers (6)	Appeals Made on Declines, Dismissals and other issues	Offer Accepted or Appeal Withdrawn after Appeal Form Received	Appeals Pending	Appeals Dismissed	Awards Made (7)	Value of Awards Made (6)	Total Appeals	
GTF	0	51		181	26	48	131	27		232	

ICHEIC statistics shift in relation to claims processing phenomena, including the following:

1. ICHEIC has occasionally revised its number of eligible claims downward due to the ongoing identification of claims that fall outside of ICHEIC's mission, e.g., non-Holocaust-era claims, claims which - despite efforts to obtain additional information from claimants - do not contain enough information to enable complete processing, as well as replica (duplicate) claims.
2. A small number of new claims will continue to be registered as a result of ICHEIC matching exercises.
3. Claims occasionally move within the ICHEIC process due to ongoing efforts to ensure that claimants are given the best possible opportunity to have their claim(s) considered. Examples include claims originally assigned to companies or processing entities that were subsequently determined not to cover the particular portfolios or geographic regions upon which the claims were based. While some claims have been transferred to other companies participating in the ICHEIC process, others have been cycled into ICHEIC's 8A2 humanitarian claims process.
4. After the publication of the 17 September 2004 Statistical Report, ICHEIC discovered a fault in the software that generates the ICHEIC Statistical Report. In order to ensure consistent reporting, ICHEIC modified this software. Generation of the regular Statistical Report was delayed while these necessary modifications were made, and the first report generated using the modified software reflected several one-off shifts as a result. Going forward, the modified software will generate consistently accurate statistical information.

### Notes on the Claims Section

- (a) This figure includes claims/inquiries on Eastern European nationalised companies which will be evaluated under the ICHEIC humanitarian process.
- (b) Awards on appeals are not included herein. These figures are reported separately.
- (c) Decisions on some of the claims included here cannot be made until the GDV verifies that there was no former compensation paid.
- (d) The Generali Trust Fund is the implementing organisation for claims received by ICHEIC which (1) name Generali or (2) state that the policy was bought in a country where Generali operated.
- (e) The Claims Resolution Tribunal (CTR), located in Switzerland, is responsible for processing a number of Swiss claims. As of 09 February 2004, the CRT have sent 690 named and unnamed claims/inquiries to be researched by their member companies.
- (f) The Sjoa Foundation, located in the Netherlands, processes claims on behalf of Dutch insurers.
- (g) The Buysse Commission, located in Belgium, processes claims on behalf of Belgian insurers. Note that the ICHEIC's agreement with the Buysse Commission was signed in June of 2003.
- (h) Offers made by ICHEIC Member companies on claims listed as "sent" here are reflected above as offers by the ICHEIC Member companies which are covered under ICHEIC's agreement with the German Insurance Association (GDV)/German Foundation. \* ICHEIC Member Companies covered under ICHEIC's agreement with the GDV/German Foundation are marked with a star(\*)
- (i) Blocked account cases are paid and processed directly by the German Insurance Association (GDV). A blocked account is defined as a bank account from which the owner was constrained in withdrawing the proceeds due to the legal restrictions on the account imposed by the German National Socialist Regime and other relevant governments.
- (j) Claims that have been matched by companies against their records and/or other sources.
- (k) The General Settlement Fund, located in Austria, processes claims on behalf of Austrian insurers. The GSF is not due to make any offers on claims until all claims have been researched and decided.
- (l) For 4285 of these claims no successor company could be traced and they therefore have been submitted for examination of a possible humanitarian award.

### Notes on the Appeals Section

- (1) The Appeals Panel considers appeals on decisions from German insurance companies and the German subsidiaries of non German companies as well as those against Allianz and Allianz RAS which were dated after 16 October 2002.
- (2) The Appeals Tribunal considers appeals on decisions from ICHEIC member companies AXA, Winterthur, and Zurich as well as those against Allianz and Allianz RAS which were dated prior to 16 October 2002.
- (3) Upon receipt of a final decision claimants have 120 days to file an appeal
- (4) This excludes offers that claimants have accepted.
- (5) These totals include cases where, subsequent to submitting an appeal form, the appellant either accepts the original offer or withdraws the appeal. These totals are not included in the number of appeals dismissed nor in the number of awards made.
- (6) Appeals on Generali decisions are considered by the Generali Trust Fund (GTF), not the ICHEIC Appeal Office. The ICHEIC Appeals Office received 1 appeal form against a Generali decision; however, the GTF has decided this appeal. ICHEIC is working with the GTF to be able to include further GTF appeals statistics in this report.
- (7) The GTF makes a distinction between appeals that are accepted/allowed and appeals where an award is made. Thus far, these GTF appeals fall into the former category.
- (8) This refers to blocked account cases.
- (9) This refers to other non MOU companies in the GDV.