



We write to you, as sons and daughters of Holocaust survivors and as leaders in the Holocaust survivor-family community, to urge you to pass the Holocaust Insurance Accountability Act of 2007 (H.R. 1746).

This crucial legislation would give Holocaust survivors, their heirs, and beneficiaries the opportunity to go to court to recoup the unjust enrichment that insurers have gained in the 63 years since the end of the Second World War. As our parents come to the end of their lives, many of them ill and increasingly frail, time and justice dictate that these survivors of unspeakable loss and suffering have the unquestioned right to receive the fair value of the insurance proceeds their parents and grandparents had the foresight to secure. That the insurers have abandoned their Jewish customers is disgraceful enough, but it would be unthinkable for the Government of the United States of America to tolerate such greed at the expense of Holocaust victims. The insurers must be held accountable by opening their records fully and paying what they originally agreed to pay under the insurance contracts they entered into with their customers, who later fell under Hitler's brutality. HR 1746 requires the insurers to disclose the necessary information, and allows survivors to go to court to get an impartial judge and jury to examine all of the records surrounding the insurers' conduct and assign financial responsibility.

Unfortunately, during the administration of these claims under the International Commission on Holocaust Era Insurance Claims (ICHEIC), the opposite occurred. The process was secretive, unaccountable, controlled by parties with a variety of agendas, frustrating and maddening to survivors and their relatives because of many broken promises. ICHEIC invited the survivor community to send in claims under the protection of the ICHEIC's promise that those claims would be handled efficiently, transparently, with procedural safeguards to keep the insurers honest, and -- supposedly and most importantly -- that those claims would be decided according to "realized standards of proof." None of ICHEIC's promises worked. The resulting payment of only 3% of the policies bears haunting testimony to that.

We are members of *Generations of the Shoah International (GSI)*, a free-standing, independent and established organization and global network of second and third generation groups and individuals, survivors, and Holocaust institutions and organizations, with the common goals of preserving and honoring our legacy, sharing resources and programming ideas, and tackling issues of mutual interest.

As the hearings on this bill approach and testimony will be heard, we wish to state publicly that **GSI** has never authorized the **American Gathering**, or any other organization or entity, to speak on our behalf, nor have we ever designated any member of the **American Gathering** as our representative/spokesperson, for any purpose

whatsoever, and in particular with regard to the pending legislation, H.R. 1746, the Holocaust Insurance Accountability Act of 2007.

Please do everything in your power to make H.R. 1746 law so that there is established a truly transparent, accountable, and legally enforceable way for Holocaust survivors and their families to learn the truth, and so that they finally have a sense of moral peace concerning America's respect for their rights.