

No. 02-722

IN THE
Supreme Court of the United States

AMERICAN INSURANCE ASSOCIATION, AMERICAN
RE-INSURANCE COMPANY, ET AL.,

Petitioners,

v.

JOHN GARAMENDI, IN HIS CAPACITY AS COMMISSIONER OF
INSURANCE FOR THE STATE OF CALIFORNIA,

Respondent.

ON WRIT OF CERTIORARI TO THE
UNITED STATES COURT OF APPEALS FOR THE NINTH CIRCUIT

**REPLY BRIEF FOR THE RESPONDENTS — GERLING
COMPANIES — IN SUPPORT OF PETITIONERS**

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STATEMENT PURSUANT TO RULE 29.6

The Rule 29.6 statement for each of the respondent Gerling Companies is set forth in their petition for a writ of certiorari (Docket No. 02-733) at page iii, and there are no amendments to those statements.

TABLE OF CONTENTS

	<i>Page</i>
Statement Pursuant to Rule 29.6	i
Table of Contents	ii
Table of Authorities	iii
I. The HVIRA Violates The Due Process Clause	4
A. The HVIRA Exceeds California’s Legislative Jurisdiction	4
B. The Rationale Of The Eleventh Circuit In <i>Gallagher</i> Controls	7
C. California Lacks the Requisite Minimum Contacts With The Regulated Companies And Transactions	8
II. The HVIRA Violates The Commerce Clause	10
III. The HVIRA Violates The Foreign Affairs Power	14
A. The HVIRA Violates The Foreign Affairs Power Under <i>Zschernig</i>	14
B. The HVIRA Interferes With The Implementation Of The Executive Agreement	15
Conclusion	19

TABLE OF AUTHORITIES

Cases:	<i>Page</i>
<i>Adventure Communications, Inc. v. Kentucky Registry of Election Fin., 191 F.3d 429 (4th Cir. 1999)</i>	9
<i>Allstate Ins. Co. v. Hague, 449 U.S. 302 (1981)</i>	4, 9
<i>American Charities for Reasonable Fundraising Regulation, Inc. v. Pinellas County, 221 F.3d 1211 (11th Cir. 2000)</i>	9
<i>American Target Advertising, Inc. v. Giani, 199 F.3d 1241 (10th Cir. 2000)</i>	9
<i>Dole v. United Steelworkers of Am., 494 U.S. 26 (1990)</i>	11
<i>Edgar v. MITE Corp., 457 U.S. 624 (1982)</i>	10
<i>Federal Trade Commission v. Travelers Health Ass’n, 362 U.S. 293 (1960)</i>	10
<i>Gerling Global Reinsurance Corp. of America v. Gallagher, 267 F.3d 1228 (11th Cir. 2001)</i>	2, 7, 8
<i>Healy v. Beer Institute, 491 U.S. 324 (1989)</i>	10, 11, 12

Cited Authorities

	<i>Page</i>
<i>Hellenic Lines, Ltd. v. Rhoditis</i> , 398 U.S. 306 (1970)	9
<i>Home Ins. Co. v. Dick</i> , 281 U.S. 397 (1930)	9, 10
<i>McLuney v. Jos. Schlitz Brewing Co.</i> , 649 F.2d 578 (8 th Cir.), <i>aff'd</i> , 454 U.S. 1071 (1981)	9
<i>John Hancock Mutual Life Ins. Co. v. Yates</i> , 299 U.S. 178 (1936)	9
<i>Order of United Commercial Travelers of America v. Wolfe</i> , 331 U.S. 586 (1947)	9-10
<i>United States v. South-Eastern Underwriters Ass'n.</i> , 322 U.S. 533 (1944)	10
<i>Zschernig v. Miller</i> , 389 U.S. 429 (1968)	15
Statutory Provisions:	
15 U.S.C. § 6009(4)(A)	13
15 U.S.C. § 6801, <i>et seq.</i>	12-13
15 U.S.C. § 6802(e)	13
15 U.S.C. § 6902	13
15 U.S.C. § 6902(c)	13

Cited Authorities

	<i>Page</i>
CAL. CODE CIV. PRO. § 354.5	6
CAL. INS. CODE § 1215.2(d)(5)	5
CAL. INS. CODE § 1215.4(g)	5
CAL. INS. CODE § 1215.6	5
CAL. INS. CODE. § 13801(e)	8, 15
CAL. INS. CODE. § 13801(f)	8, 15
CAL. INS. CODE § 13802(b)	2
CAL. INS. CODE § 13803	12, 13
CAL. INS. CODE § 13804(a)	1, 5
Other:	
<i>www.icheic.org/eng/ German_foundation_Agreement_Press_Advisory.pdf.</i>	16
<i>www.naic.org/pressroom/releases/re102/ 0902_ICHEIC_Agreement.htm</i>	16
<i>www.house.gov/reform/min/pdfs/pdf_com/ pdf_holocaust_hearing_sept_24_bell_testimony.pdf</i>	16
<i>www.insurance.ca.gov/RRD/RSU/mktshr2001/ mktshr2001.htm</i>	18

REPLY BRIEF FOR THE GERLING COMPANIES

The Commissioner defends the HVIRA as “an insurance regulation that seeks disclosure of withheld insurance policy information from private companies doing business in California.” Brief for Respondent (hereinafter, “Resp. Brf.”) at 1. He reinvents the HVIRA as “a California regulation of California insurance companies.” Resp. Brf. at 36. Although it exclusively seeks European insurance information, he goes so far as to suggest that the HVIRA “does not even require out-of-state insurers to gather and compile” the information demanded. *Id.*

On its face and as applied, the HVIRA has little, if anything, to do with the business of insurance in California. It does not regulate any in-state activity of any California insurers. In the case of the Gerling Companies, it does not even request information in the possession or control of California insurers. It is simply an attempt to use presently-licensed California companies to access millions of insurance policies issued in Europe, to Europeans, by European companies.

The HVIRA *only* requires action by European insurers. It *only* requires production of information concerning European insurance transactions. It *only* seeks information maintained in Europe and which is subject to the laws of European nations. In sum, it constitutes an attempt by California to investigate and regulate European companies and European transactions.

The HVIRA demands production of voluminous and detailed information regarding every single insurance policy in effect in Europe between 1920 and 1945. CAL. INS. CODE § 13804(a). California-licensed insurers are required to obtain this information from any “related company” that issued policies in Europe. “Related company” is broadly defined to include familial corporate relationships (*i.e.*, parents, subsidiaries or

affiliates), as well as non-familial corporate relationships, such as reinsurers and managing general agents. CAL INS. CODE § 13802(b). The HVIRA imposes the draconian penalty of mandatory license suspension for failure to comply without any regard to the California insurer's ability to obtain the information from such "related companies."

The HVIRA does not regulate California insurers or the business of insurance in California in any meaningful way. It requires no action on the part of California companies other than performance of the ministerial function of funneling insurance information from Europe to California. In the words of the Eleventh Circuit, the California companies are nothing more than "nominally regulated" parties. *Gerling Global Reinsurance Corp. of America v. Gallagher*, 267 F.3d 1228, 1238 (11th Cir. 2001). As the district court correctly observed, "the gist of the HVIRA is not about licensing insurance companies, but rather about forcing companies to report on insurance policies issued in Europe and using the threat of license suspension as an enforcement mechanism." App. at 133a.¹

Unlike a true "licensing" or "fitness" statute, the HVIRA does not establish rules for conducting the business of insurance in California. In fact, the HVIRA only imposes obligations on companies that have already been licensed in the State. It imposes no obligations on companies who are simply applying for a California license (and whose "fitness" has yet to be established). The HVIRA does not serve as an entryway to the California market. Instead, it uses existing California licenses to effectively regulate insurers and transactions over which the State has no direct authority.

In his brief, the Commissioner tries to recast the HVIRA in ways never articulated by the California legislature. For instance,

1. References to "App." are to the documents appended to the brief submitted by the Gerling Companies in support of their petition for certiorari (No. 02-733).

he uses the terms “affiliate” (which includes companies with corporate familial relationships) and “related company” (as defined under the HVIRA) interchangeably, thereby suggesting that the HVIRA requires insurers to obtain information exclusively from their own corporate relatives. *See, e.g.*, Resp. Brf. at 38 (stating that HVIRA requires information solely from California insurers “or their affiliates.”) In fact, the HVIRA’s “related company” definition sweeps in broad categories of companies outside the “corporate family” of the California insurer.

The Commissioner also suggests that the HVIRA requires information merely where there is a “control” relationship between the California insurer and the European company in possession of the documents. *See, e.g.*, Resp. Brf. at 2. In fact, the HVIRA does not contain such a limitation; it also requires insurers to obtain information from companies over which they have no control. The district court has expressly determined that the Gerling Companies do not have control over the insurance records of their distant German corporate relatives. Nevertheless, the HVIRA *requires* the Commissioner to suspend the licenses of these California insurers notwithstanding their lack of possession or control over the information demanded.

Whether analyzed under due process or Commerce Clause principles, the HVIRA constitutes impermissible regulation of European companies and European insurance transactions. In addition, it interferes with the effective operation of U.S. foreign policy in violation of *Zschernig v. Miller*, 389 U.S. 429 (1968).

I. THE HVIRA VIOLATES THE DUE PROCESS CLAUSE

A. The HVIRA Exceeds California's Legislative Jurisdiction

Longstanding decisions of this Court clearly “stand for the proposition that if a State has only an insignificant contact with the parties and the occurrence or transaction, application of its law is unconstitutional.” *Allstate Ins. Co. v. Hague*, 449 U.S. 302, 310-311 (1981).² As Petitioners have demonstrated, California has no identifiable contacts with the relevant parties or transactions which would authorize the exercise of its legislative jurisdiction in this context.

The Commissioner's primary defense of the statute is his claim that “the HVIRA regulates only insurance companies doing business in California” by requiring reporting of Holocaust-era policy information “written by them or their affiliates.” Resp. Brf. at 38. This post-litigation justification conflicts sharply with the rationale that the Commissioner offered the California legislature prior to enactment: “[t]he Department [of Insurance] believes this bill will be of significant assistance to the Department in its endeavor to ensure full payment of claims to Holocaust survivors and their descendants.” Reply App. at 5a.³ The Commissioner's current argument also conflicts with the language of the HVIRA itself; a statute which demands production of information regarding

2. *See also* Brief for the Petitioners (American Insurance Association and American Re-Insurance Company) (No. 02-722) at 43-45.

3. References to “Reply App.” are to the documents appended to the reply brief submitted by the Gerling Companies in support of their petition for certiorari (No. 02-733).

all insurance policies issued in Europe between 1920 and 1945. CAL. INS. CODE § 13804(a).⁴

Apparently unable or unwilling to defend the statute as enacted by the California legislature, the Commissioner offers the Court (as he did the Ninth Circuit) a distorted version of the record. For example, he claims that the issue of whether foreign law bars disclosure of the information demanded is disputed. Resp. Brf. at 22, n.10. In fact, the district court already concluded that the Gerling Companies do not have control over the information required by the HVIRA.⁵ App. at 47a. Similarly, the German government has repeatedly concluded that compliance by German companies with the HVIRA would cause them to violate German laws and thereby become subject to

4. The record could not be more clear that the State of California views the HVIRA as a tool to effect the conduct of European insurers. *See, e.g.*, ER 1111 (Department of Insurance senior counsel stated that HVIRA “clearly goes beyond the California licensed company.”); ER 1113-1115 (the Commissioner demanded that representatives of German companies with no U.S. presence be made available to discuss compliance with HVIRA); SER 901-908 (California Treasurer issued a written demand to a German affiliate of the Gerling Companies that it should comply with HVIRA to “eliminate” litigation).

5. The Commissioner argues that a company could avoid regulatory investigation simply by moving documents into the hands of off-shore affiliates. Resp. Brf. at 3-4. In fact, if the insurer has the ability to move documents overseas, that insurer must have possession or control over those documents. Here, the Gerling Companies have never had possession or control of the information sought under the HVIRA as they never issued policies in Europe during World War II. ER 643, 648, 653, 658, 663, 668. Likewise, his argument that states routinely obtain information from foreign companies is misleading and disingenuous. Resp. Brf. at 2-3. In support, the Commissioner cites to CAL. INS. CODE §§ 1215.2(d)(5), 1215.4(g) and 1215.6. Every single one of these statutes presupposes an element of control between the regulated and foreign company or is applicable where the foreign company is conducting business directly in California. The same applies to the additional statutes cited by the Ninth Circuit. App. at 23a, n.10.

civil and criminal penalties. Brief for the Federal Republic of Germany as *Amicus Curiae* in Support of Petitioners (dated Feb. 24, 2003) (“Feb. 24, 2003 *Amicus* brf. of FRG”) at 14.⁶

To support his new characterization of the HVIRA, the Commissioner takes extraordinary liberties in providing the Court with a revisionist history of the origins and purpose of the statute (legislation which he aggressively supported). Specifically, the Commissioner seeks to distance the HVIRA from its companion statute which purports to empower California courts to entertain Holocaust-related litigation. CAL. CIV. PRO. CODE § 354.5. In fact, these provisions were included in the same legislation as the HVIRA. AB 600 (the “Knox Bill”) Lodg., L-36-L-41.⁷ According to the California legislature, “[t]he author introduced this bill in order to ensure that Holocaust victims or their heirs can take direct action on their own behalf with regard to insurance policies and claims.” Reply App. at 4a.

The Knox Bill (and the resulting HVIRA) has nothing to do with an insurance company’s fitness to write insurance in California. The HVIRA had a single purpose from the start: the payment of European insurance claims pursuant to California-imposed standards.⁸ It attempts to effect conduct far beyond the

6. See also ER 846; SER 1248; Mar. 15, 2002 *Amicus* brf. of FRG at 6; Aug. 5, 2002 *Amicus* brf. of FRG at 9-10; Dec. 12, 2002 *Amicus* brf. of FRG at 4.

7. References to “Lodg.” are to the documents contained in the Lodging filed by the Gerling Companies in support of their petition for certiorari.

8. The California Senate Floor Analysis of the Knox Bill contains a nine paragraph summary of this legislation. Paragraph eight of this document affirmatively states that the bill “[w]ould authorize legal actions on Holocaust insurance claims arising out of insurance policies purchased or in effect in Europe before 1945.” Reply App. at 4a.

borders of the State. As such, it constitutes impermissible extraterritorial legislation and exceeds California's legislative jurisdiction.

B. The Rationale Of The Eleventh Circuit In *Gallagher* Controls

The reasoning adopted by the Eleventh Circuit in *Gallagher* should be dispositive here as well. In *Gallagher*, the Eleventh Circuit addressed a materially identical Holocaust-related insurance reporting statute which Florida sought to enforce against the same Gerling Companies. The Eleventh Circuit held:

... to the extent the [Florida] Act calls for the production of information by these Plaintiffs [the Gerling Companies] regarding Holocaust-era policies issued outside of Florida by German entities having only some corporate affiliation with them and no other contacts to Florida, it violates Due Process limits of legislative jurisdiction.

Gallagher, 267 F.3d at 1240. The Eleventh Circuit found that Florida's

reporting provisions pertain to, and as a practical matter, unquestionably seek to regulate, a subject matter – the German affiliates' payment or non-payment of Holocaust-era claims – with no jurisdictionally-significant relationship to Florida.

Id. at 1238.

The Commissioner's current attempt to distinguish the *Gallagher* decision is simply unfounded. Contrary to the Commissioner's assertion, the Eleventh Circuit did not hold the Florida Act unconstitutional because it did not have a

“consumer protection purpose.” Resp. Brf. at 47. The Eleventh Circuit found the Act unconstitutional because it was effectively trying to regulate the Gerling Companies’ German affiliates. Like the Commissioner in the instant matter, the Florida Commissioner put forth a litigation-manufactured justification for the Act. The Eleventh Circuit rejected this argument in view of the plain language of the Act. In addition, the Eleventh Circuit specifically stated that it was dealing *solely* with the reporting provisions of the Florida statute. *Gallagher*, 267 F.3d at 1234. Thus, the statutory provisions reviewed by the Eleventh Circuit were virtually identical to those contained in the HVIRA.

California enacted the HVIRA for the same reasons the Florida Act was enacted i.e., to investigate and resolve European insurance claims. *See* CAL. INS. CODE §§ 13801(e)-(f); App. at 83a; Reply App. at 4a-5a. For the reasons articulated by the Eleventh Circuit, the HVIRA exceeds California’s legislative jurisdiction.

C. California Lacks the Requisite Minimum Contacts With The Regulated Companies And Transactions

In his brief, the Commissioner argues that the HVIRA satisfies the “minimum contacts” test required by the Due Process Clause. Specifically, he claims that California can require California insurers to disclose information that is relevant to “state interests.” Resp. Brf. at 39. The issue is not whether the Commissioner can compel insurers under his regulatory authority to provide information to the State. The issues are whether the Commissioner can compel *foreign* companies to provide information to him by threatening the licenses of California insurers and whether the State has a sufficient interest in those foreign companies’ transactions.

He further argues that the answer to whether California has “minimum contacts” with the subject matter turns on whether

the State has a legitimate interest that justifies the statute. Resp. Brf. at 40-45. There is simply no legal basis for this assertion. The test for “minimum contacts” under a legislative jurisdiction analysis is akin to that used in personal jurisdiction case law. *American Target Advertising, Inc. v. Giani*, 199 F.3d 1241, 1255 (10th Cir. 2000). “There must be at least some minimal contact between a State and the regulated subject before it can, consistently with the requirements of due process, exercise legislative jurisdiction.” *Id.*; *Hellenic Lines, Ltd. v. Rhoditis*, 398 U.S. 306, 315 n.2 (1970) (Harlan, J., dissenting) (citing *Home Ins. Co. v. Dick*, 281 U.S. 397 (1930)); *American Charities for Reasonable Fundraising Regulation, Inc. v. Pinellas County*, 221 F.3d 1211 (11th Cir. 2000); *Adventure Communications v. Kentucky Registry of Election Fin.*, 191 F.3d 429, 437 (4th Cir. 1999) (citing *Allstate Ins. Co. v. Hague*, 449 U.S. 302 (1981)).⁹

Finally, the Commissioner asserts that (1) the Petitioners’ business presence; and (2) the residence of thousands of Holocaust victims in California provide California with a sufficient “nexus” to satisfy the Due Process Clause. Resp. Brf. at 48-50. There is no dispute regarding the State’s ability to regulate the in-state conduct of companies jurisdictionally present in California. The fact is, however, that the HVIRA is really regulating European insurers and transactions. *See* discussion *supra* at 1-3. In addition, the justification that numerous Holocaust survivors reside in California is unavailing as this fact alone is insufficient to confer jurisdiction. A “post-occurrence change of residence” by an insurance claimant alone is not a “significant contact” adequate to support jurisdiction. *McLuney v. Jos. Schlitz Brewing Co.*, 649 F.2d 578, 583 (8th Cir.), *aff’d*, 454 U.S. 1071 (1981); *John Hancock Mutual Life Ins. Co. v. Yates*, 299 U.S. 178, 182 (1936); *see also Order of United Commercial Travelers of*

9. Thus, the Commissioner’s argument that minimum contacts analysis depends on “justifying interests” and not “motivating purposes” is irrelevant for purposes of legislative jurisdiction. Resp. Brf. at 44-45.

America v. Wolfe, 331 U.S. 586 (1947); *Home Ins. Co. v. Dick*, 281 U.S. 397 (1930).

II. THE HVIRA VIOLATES THE COMMERCE CLAUSE

The Commissioner asks this Court to accept the notion that there are absolutely no Commerce Clause limitations on a state's power as respects the business of insurance. Resp. Brf. at 31-33. In this regard, the Commissioner goes to great lengths to distinguish *Federal Trade Commission v. Travelers Health Ass'n.*, 362 U.S. 293 (1960). This Court, however, has unequivocally stated that, in enacting the McCarran-Ferguson Act, it was clear that Congress viewed "state regulation of insurance solely in terms of regulation by the law of the State where occurred the activity sought to be regulated. There was no indication of any thought that a State could regulate activities carried on beyond its own borders." *Id.* at 300; *see also* Brief of Gerling Companies in Support of Petitioners at 33-36.

Petitioners have never disputed California's ability to regulate insurance within the state. That indeed was the intent of the McCarran-Ferguson Act – to permit states to continue to regulate insurance after the decision in *United States v. South-Eastern Underwriters Ass'n*, 322 U.S. 533 (1944). *See* Brief of Gerling Companies in Support of Petitioners at 33-36. However, the McCarran-Ferguson Act does not insulate the HVIRA from Commerce Clause restrictions where that regulation applies to insurance transactions *beyond* the state's borders. The Commerce Clause "precludes application of a state statute to commerce that takes place wholly outside of the State's borders, irrespective of whether the commerce has effects within the State." *Edgar v. MITE Corp.*, 457 U.S. 624, 642-43 (1982); *Healy v. Beer Institute*, 491 U.S. 324, 336-37 (1989).

Pursuant to the principles enunciated by this Court in *Healy*, the HVIRA constitutes impermissible extraterritorial regulation.

First, it seeks information solely on transactions that occurred outside the State of California. *See Healy*, 491 U.S. at 336. The information sought by the HVIRA exclusively involves insurance transactions entered into in Europe between European parties under European law. In the case of the German affiliates of the Gerling Companies, the HVIRA is focused on companies wholly outside California's regulatory authority and jurisdiction.

Second, the "practical effect" of the HVIRA is to control conduct beyond California's borders. *Id.* It requires European insurers that are not subject to California's regulatory authority to take affirmative acts. The Commissioner tries to rehabilitate the HVIRA by claiming that the only effect of the statute is "informational." Resp. Brf. at 36. Seeking information, however, for the alleged purposes of making licensing decisions *is* regulation. *See Dole v. United Steelworkers of Am.*, 494 U.S. 26, 28 (1990) ("rules which require regulated entities to disclose information" are "regulatory tools available to [the] Government"). Even the Ninth Circuit recognized that "[s]eeking information from insurers about their claims-paying record to be used in the licensing process, is a form of regulating the business of insurance." App. at 84a.

The Commissioner also suggests that the HVIRA does not violate the Commerce Clause because it does not directly impose obligations on out-of-state insurers. Resp. Brf. at 36. Instead, it obligates California insurers to disclose the records maintained by their European affiliates. According to the Commissioner, the California insurers could travel to Europe and gather this information themselves. Resp. Brf. at 36. The Commissioner makes this argument notwithstanding the district court's finding that, at least in the case of the Gerling Companies, the California insurers do not have control over these records. One wonders how the Commissioner (as the regulator of California insurance) would respond if foreign companies descended on California for the purpose of gathering and exporting the in-state insurance records of California insurers.

This Court has noted that “the Commerce Clause protects against the inconsistent legislation arising from the projection of one state’s regulatory scheme into the jurisdiction of another.” *Healy*, 491 U.S. at 336. The HVIRA represents precisely such an attempt to project a California regulatory scheme into other jurisdictions. The HVIRA creates irreconcilable conflicts with the legitimate regulatory regimes of other jurisdictions. In its simplest terms, it requires conduct by foreign companies which is expressly prohibited under the governing laws of their home countries.

This is, perhaps, most clearly demonstrated by its direct interference with European and domestic data protection and privacy laws. The German government has conclusively determined that disclosure of the information sought by the HVIRA would violate Germany’s data protection laws. ER 1182, 3131. The Commissioner wrongly asserts that the issue of whether the HVIRA violates German data protection laws is “hotly disputed.” Resp. Brf. at 22, n.10. The Commissioner’s own experts have essentially *conceded* that the HVIRA would require German insurers to violate German data protection laws because the information provided will be placed on a public registry pursuant to Cal. Ins. Code § 13803. *See* ER 1918, ¶ 7 (suggesting that although the information sought by the HVIRA is to be included in a publicly available registry, “the Commissioner can and shall adopt regulations that expressly prohibit improper use . . .”). The Commissioner’s other expert shares the same opinion: “German law requires that personal information be transferred only to foreign countries offering equivalent data protection.” ER 1572. California does not offer any data protection as it intends to place the information on a public registry.

The wholesale disclosure of personal insurance information mandated by the HVIRA is incompatible with U.S. privacy laws as well. For example, the HVIRA conflicts with the privacy provisions of the Gramm Leach Bliley Act, 15 U.S.C. § 6801,

et seq. (the “Act”). The Act prohibits insurance companies “directly or through any affiliate” from disclosing “nonpublic personal” information.¹⁰ Although there is an exception that permits disclosure to state regulatory authorities (15 U.S.C. § 6802(e)), the Act prohibits the state regulatory authority from disclosing that information to third-parties. 15 U.S.C. § 6902. The Act provides that

a nonaffiliated third party [such as the Commissioner] that receives from a financial institution nonpublic personal information . . . shall not disclose such information to any other person that is a nonaffiliated third party of both the financial institution and such receiving third party, unless such disclosure would be lawful if made directly to such other person by the financial institution.

15 U.S.C. § 6902(c). In the instant matter, the HVIRA requires that the Commissioner publish private information on a public registry. CAL. INS. CODE § 13803. Such disclosure would simply not be compatible with the requirements of the Act.

The HVIRA’s attempt to expand California’s regulatory authority beyond its borders is wholly inconsistent with the limitations imposed by the Commerce Clause. If allowed to stand, the HVIRA would create regulatory chaos. Particularly in an industry as highly regulated as insurance, it is crucial that the boundaries of authority of individual state regulators are clear. The Commerce Clause prohibits California from dictating conduct in other states and other nations.

10. Nonpublic information is defined as personally identifiable information provided by a consumer to a financial institution, resulting from any transaction with the consumer or any services performed for the consumer, or otherwise obtained by the financial institution. 15 U.S.C. § 6009(4)(A).

III. THE HVIRA VIOLATES THE FOREIGN AFFAIRS POWER

A. The HVIRA Violates The Foreign Affairs Power Under *Zschernig*

The Commissioner defends the HVIRA as “a reporting statute” that applies only to “insurers doing business in California.” Resp. Brf. at 6. As such, he argues that the HVIRA “does not raise the diplomatic concerns evident in *Zschernig*.” *Id.* at 22. Furthermore, he claims that “the HVIRA does not criticize any foreign government.” *Id.* at 25.

The Commissioner’s claimed justification for the statute is to “protect[] California against insurance companies that . . . *might be* influenced by companies that are engaging in the widespread practice of wrongfully withholding insurance information from insureds and beneficiaries.” Resp. Br. at 1. The Commissioner goes on to suggest that he has a better understanding of German law than does the German government. *Id.* at 22, n.10.

These justifications conflict sharply with the Commissioner’s defenses of the statute contained in his brief. They reflect California’s apparent dissatisfaction with “substantial diplomatic” efforts conducted by the United States and Germany since the end of World War II to achieve “expeditious disposition” of Holocaust insurance claims, which includes over \$100 billion paid by the Federal Republic of Germany. Brief of the United States as *Amicus Curiae* (dated Feb. 2003) at 1-2; Feb. 24, 2003 *Amicus* brf. of FRG at 2. They reflect California’s criticism of European (and specifically German) data protection laws that prohibit the unauthorized disclosure of personal information as required by the HVIRA. Feb. 24, 2003 *Amicus* brf. of FRG at 3-4.

The HVIRA is an attempt by the State of California to impose its own “solution” to Holocaust-era claims despite the Federal Republic of Germany’s 55 years of reparations efforts and the July 17, 2000 Executive Agreement. *See* CAL. INS. CODE § 13801(e)-(f); Reply App. at 1a-5a. The HVIRA, which invariably focuses on Germany, is a clear and unmistakable criticism of German domestic law on such issues as data protection, currency valuation, insurance regulation and Holocaust reparations and compensation. In the view of the German government, “reversal of [the Ninth Circuit decisions] are necessary to enjoin the State of California’s intrusion on German sovereignty and its impermissible interference with the U.S.-German Executive Agreement and the Federal Republic’s ability to engage in diplomatic relations with the United States as a unitary political entity.” Feb. 24, 2003, *Amicus* brf. of FRG at 13.

As reflected by the *amicus* filings of the United States, Germany and Switzerland, the HVIRA constitutes impermissible interference with the federal government’s conduct of foreign affairs. *Zschernig v. Miller*, 389 U.S. 429 (1968).

B. The HVIRA Interferes With The Implementation Of The Executive Agreement

The Executive Agreement entered into by the United States and the Federal Republic of Germany was the culmination of 55 years of diplomatic efforts to resolve claims arising out of the Holocaust. The Executive Agreement resulted in the establishment of the Foundation, “Remembrance, Responsibility and the Future” (“Foundation”). It also provided for the resolution of Holocaust-era insurance claims through the “current claims handling procedures adopted by [ICHEIC].” ER 822.

On October 16, 2002, the Foundation, ICHEIC, and the German Insurance Association (“GDV”) entered into the

Agreement Concerning Holocaust-era Insurance Claims (the “Agreement”). Lodg., L-70-L-89. The Agreement established claims handling procedures, valuation techniques, and created a mechanism by which the entire German insurance market would participate in the publication of relevant policyholder information. Those efforts will soon permit Holocaust victims and their heirs to “have access to the most comprehensive listing ever available of insurance policies issued to Jewish residents of Germany during the Nazi era” in a manner that does not offend Germany data protection laws.¹¹ The GDV was able to accomplish this breakthrough because of the promise of legal peace for German insurers contained in the Agreement. Lodg., L-147-L-151.

At the time of the signing of the Agreement, the Foundation distributed approximately \$100 million to ICHEIC for payment of valid Holocaust-era insurance claims against German companies. An additional \$175 million was made available to ICHEIC for humanitarian purposes. *www.icheic.org/eng/German_foundation_Agreement_Press_Advisory.pdf*.

The Agreement has received wide support, including from U.S. insurance regulators and the National Association of Insurance Commissioners (“NAIC”).¹² “All parties worked hard to produce a fair agreement, which conforms to the principles the NAIC has insisted upon.” *Id.* The chair of the NAIC International Holocaust Commission Task Force identified the following significant benefit afforded by the Agreement: “[b]y bringing the entire German market into this process along with the original ICHEIC companies, we’ve greatly expanded

11. Statement by Ambassador Randolph M. Bell to U.S. House of Representatives, Sept. 24, 2002. Lodg., L-65-L-68. See, *www.house.gov/reform/min/pdfs/pdf_com/pdf_holocaust_hearing_sept_24_bell_testimony.pdf*.

12. See, *www.naic.org/pressroom/releases/re1020902_ICHEIC_Agreement.htm*.

survivors' opportunities to see valid claims paid." *Id.* This far exceeds any imagined benefit offered by oppressive legislation such as the HVIRA (which, by its terms, only reaches European companies which are "related" to California insurers).¹³

Significantly, on December 2, 2002, Germany's federal insurance regulatory authority (*Bundesanstalt für Finanzdienstleistungsaufsicht* or "BaFin") issued a directive to all German life insurers requiring production of all electronically maintained policyholder lists for the period 1920 to 1945. Reply Lodging at L-4-L-12.¹⁴ As a result, a list of approximately nine million German policyholder names from the period 1920 to 1945 has been assembled. Reply Lodging at L-2. Under the terms of the Agreement, this list is being compared with pre-War census data to create a single consolidated list of Jewish policyholders in Germany from the period at issue. On April 8, 2003, the Foundation reported: "[t]his process will be completed soon. As foreseen in our Agreement the matching result will be published on the Internet. This will

13. The arguments contained in the NAIC *amicus curiae* brief filed in support of affirmance in this matter ring particularly hollow given that organization's enthusiastic support of the Agreement and its self-proclaimed role in the establishment of ICHEIC. Brief of the National Association of Insurance Commissioners as Amicus Curiae in support of Respondent (March 2003). In the one hand, the NAIC (acting through ICHEIC) has agreed to the processes set forth in the Agreement. On the other hand, the NAIC urges this Court to affirm the constitutionality of the HVIRA. When entering into the Agreement, ICHEIC and its members (including the NAIC and the Commissioner) agreed to use their "best efforts to achieve an all embracing and enduring legal, regulatory, legislative and administrative peace for German insurance companies which are in compliance with this Agreement." Lodg. at L-83. The HVIRA clearly does not afford the bargained-for peace which is required by the Agreement.

14. References to "Reply Lodging" are to the documents contained in the Lodging filed concurrently with the Reply Brief for the Gerling Companies.

enhance the world-wide public awareness of our process considerably without violating European and German data protection laws.” Reply Lodging at L-2.

More recently, by letter dated April 11, 2003, the President of BaFin informed ICHEIC Chairman Lawrence Eagleburger that compilation of this policyholder list has been completed. Reply Lodging at L-13. “The process of reconciling it with the ‘Residents List’ can now begin.” *Id.*

The procedures embodied in the Agreement evidence the very reason why matters of foreign policy are entrusted to the federal government and not the individual states. The diplomatic efforts of the federal government have resulted in the imminent publication of a Holocaust-era policyholder list far more comprehensive than anything California could hope to achieve through the HVIRA. This has been accomplished in a manner consistent with internal European laws. This has been accomplished with the active assistance of legitimate regulatory authorities (not through the projection of California’s regulations into Europe). This has also been accomplished without threatening the licenses of domestic insurers which collectively underwrite in excess of twenty percent (20%) of all property and casualty insurance policies in the State of California.¹⁵

The HVIRA has more than an “incidental or indirect effect in foreign countries” and poses “great potential for disruption or embarrassment” of U.S. foreign policy. As such, it impairs the federal government’s foreign affairs power.

15. See 2001 California Preliminary P&C Market Share Report located at the California Department of Insurance Website at <http://www.insurance.ca.gov/RRD/RSU/mktshr2001/mktshr2001.htm>.

CONCLUSION

The judgment of the court of appeals should be reversed.

Respectfully submitted,

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Counsel for Gerling Companies

No. 02-722

IN THE
Supreme Court of the United States

AMERICAN INSURANCE ASSOCIATION, AMERICAN
RE-INSURANCE COMPANY, ET AL.,

Petitioners,

v.

JOHN GARAMENDI, IN HIS CAPACITY AS COMMISSIONER OF
INSURANCE FOR THE STATE OF CALIFORNIA,

Respondent.

ON WRIT OF CERTIORARI TO THE
UNITED STATES COURT OF APPEALS FOR THE NINTH CIRCUIT

**LODGING FOR THE RESPONDENTS — GERLING
COMPANIES — IN SUPPORT OF PETITIONERS**

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TABLE OF CONTENTS

	<i>Page</i>
Letter to the Honorable Lawrence S. Eagleburger from the German Foundation and the German Insurance Association	L-1
Letter Directive from the Federal Institute for the Supervision of Financial Services (<i>Bundesanstalt für Finanzdienstleistungsaufsicht</i>)	L-4
Translation with a Certificate of Accuracy of Letter Directive from the Federal Institute for the Supervision of Financial Services (<i>Bundesanstalt für Finanzdienstleistungsaufsicht</i>)	L-8
Letter to the Honorable Lawrence Eagleburger from the Federal Institute for the Supervision of Financial Services (<i>Bundesanstalt für Finanzdienstleistungs-aufsicht</i>)	L-13



STIFTUNG "ERINNERUNG,
VERANTWORTUNG UND
ZUKUNFT"

Der Vorstand

10969 Berlin, 08.09.2003
Markgrafenstr. 12 - 14

Stiftung "Erinnerung, Verantwortung und Zukunft", Markgrafenstr. 12 - 14, 10969
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Bearbeiter

The Honorable
Lawrence S. Eagleburger
Chairman
The International Commission on Holocaust
Era Insurance Claims
1300 L Street, NW
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Washington, DC 20005
USA

Fax 001 (202) 289 4101

Law suit against California HVIRA before the US Supreme Court

Dear Secretary Eagleburger,

We have been informed about three *amicus curiae* briefs, one filed by Congressman Waxman, one filed by 13 States and one filed by the National Association of Insurance Commissioners (NAIC) in order to support the California Holocaust Victim Insurance Relief Act (HVIRA) which is currently challenged in a law suit before the US Supreme Court.

We are concerned that these interventions will undermine the public perception of the Agreement signed between us on 16th October 2002.

In our opinion the *amicus curiae* brief filed by Congressman Waxman is especially suited to discredit our mutual efforts and the progress we have achieved regarding the establishment of an operative claims-handling process and the publication of lists. At the same time, we consider it very unfortunate that the NAIC - whose members are co-founders of ICHEIC - has also filed a similar *amicus curiae* brief with the Supreme Court.

All *amicus curiae* briefs ask the U. S. Supreme Court to uphold the California HVIRA although it clearly imposes administrative restrictions on the U.S. affiliates of German insurance companies by threatening to revoke the license for those companies who do not disclose a complete accounting of their worldwide portfolio in the years between 1920 and 1945. This act certainly is not in line with the commitments un-

- 2 -

undertaken in ICHEIC, and harm rather than assist us in our objective of resolving unclaimed and unpaid insurance policies that arose from this period of time.

Under the Memorandum of Understanding that established ICHEIC in 1998, all of the parties are obligated to use their best efforts to achieve an all embracing and enduring legal, regulatory, legislative and administrative peace for companies that are working with the International Commission. The same spirit was incorporated with Section 12 of the Agreement signed between us on 16th October 2002.

With regard to the California HVIRA now under consideration before the Supreme Court we would like to point out that the German insurance companies have voluntarily agreed to participate in the preparation of a comprehensive list of Jewish policyholders, living in Germany between 1920 and 1945. The preparation of this list will be finished within the next couple of weeks. The list is an essential part of the outreach and publication program foreseen in Annex H of our Agreement. Due to the considerable efforts taken by the "Advisory Group" which was established under our Agreement approximately 2.4 million names of Jewish residents have been assembled from various sources from all over the world. Given the fact that the whole Jewish population in Germany in 1933 consisted of approximately 550,000 people this can be regarded as a major success. No lesser success is the compilation of approximately 9 million names of policyholders who have held a life insurance policy in Germany between 1920 and 1945. We believe that the voluntary participation of the whole German market in this joint effort would not have been possible without your commitment to conclude this Agreement. We also think that the information we are compiling will be helpful to the Jewish organizations in not only processing insurance claims but also for genealogical research about the Jewish communities in Germany and the rest of Europe before the atrocities committed by the Nazi-Regime between 1933 and 1945.

Based on the provisions of the Agreement our mutually appointed "Advisory Group" has defined a process to match the list of Jewish residents in Germany with the list of policyholders. This process will be completed soon. As foreseen in our Agreement the matching result will be published on the internet. This will enhance the world-wide public awareness of our process considerably without violating European and German data protection laws.

While we are well aware of the fact that you do not bear any personal responsibility for the latest interventions and we understand that your role as Chairman of ICHEIC does not allow you the authority to control the activities of each participant, we are of the opinion that your voice will not be unheard.

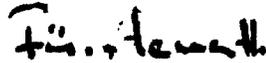
We therefore respectfully would like to ask that you speak out and send a letter to the National Association of Insurance Commissioners reminding them of the obligations that exist for each signatory including the state regulators, under Section 12 of our Agreement.

We would also respectfully ask you that you publicly correct the misrepresentations made by Congressman Waxman in his *amicus curiae* brief against ICHEIC.

We entered into our agreement with the hope and expectation that we were securing all embracing legal, regulatory, legislative and administrative peace. We know that you as Chairman understand and support this. We believe that it would have more weight from you to remind the other parties of their obligations. Thank you very much in advance for your kind consideration of this serious matter.

Sincerely,


(Ambassador Bauch)


(Dr. J. von Fürstenwerth)

cc: Ambassador Randolph Bell, US Department of State



Bundesanstalt für Finanzdienstleistungsaufsicht

POSTANSCHRIFT BaFin, Postfach 13 08, 53003 Bonn

An den Vorstand
Gerling-Konzern
Lebensversicherungs-
Aktiengesellschaft

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HAUPTANSCHRIFT 53117 Bonn, Graurheindorfer Straße 108

REPÉRAT VA 11

BEARBEITET VON Herrn Kehr

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IVBB 01888 436 - 0

DATUM 02. Dezember 2002

GEBÜHRZEICHEN **Q 2** (BEI ANTWORT BITTE ANGEBEN)

Umsetzung des Abkommens zwischen der Bundesstiftung "Erinnerung, Verantwortung und Zukunft", der "International Commission on Holocaust Era Insurance Claims" (ICHEIC) und dem Gesamtverband der Deutschen Versicherungswirtschaft (GDV) zur Entschädigung von Versicherungspoliceinhabern von Holocaust-Opfern.

Hier: Erstellung einer Policeinhabersliste

Sehr geehrte Damen und Herren,

wie Ihnen u.U. bekannt ist, haben die Bundesstiftung "Erinnerung, Verantwortung und Zukunft", die "International Commission on Holocaust Era Insurance Claims" (ICHEIC) sowie der Gesamtverband der Deutschen Versicherungswirtschaft (GDV) am 18. Oktober 2002 ein Abkommen über ein Verfahren zur Entschädigung von Versicherungspoliceinhabern von Holocaust-Opfern geschlossen, an dem auch die Bundesanstalt für Finanzdienstleistungsaufsicht beteiligt ist.

Im Zusammenhang mit der Umsetzung dieses Abkommens hat die Bundesanstalt für Finanzdienstleistungsaufsicht die Aufgabe übernommen, eine Liste mit Namen von Inhabern von Lebensversicherungspoliceinhabern aus dem Zeitraum vom 01.01.1920 bis 08.05.1945 zu erstellen. Diese Policeinhabersgesamtliste - aus der der Name des datenliefernden Unternehmens nicht erkennbar sein wird - soll von einer dritten, noch zu bestimmenden Stelle in Deutschland mit einer Liste von jüdischen Einwohnern aus der Zeit von 1933 bis 1945 unter Beachtung aller datenschutzrechtlichen Vorschriften abgeglichen werden. Sofern datenschutzrechtlich zulässig, soll -

Dienstszitz: 53117 Bonn, Graurheindorfer Straße 108; 53003 Bonn; Postfach 13 08
60439 Frankfurt am Main, Lurgiallee 12; 60391 Frankfurt am Main; Postfach 50 01 54

ebenfalls durch eine noch zu bestimmende Stelle in Deutschland, ein weiterer Abgleich zwischen der Policeninhabergesamtliste und der ICHEIC-Antragsdatenbank durchgeführt werden.

Die Erstellung der Policeninhabergesamtliste erfolgt auf der Rechtsgrundlage des § 81 Abs. 2 Satz 1 VAG und des § 83 Abs. 1 Nr. 1 VAG durch die Zusammenführung aller elektronisch bereits erfassten Namen von Lebensversicherungspoliceinhabern aus allen deutschen Unternehmen. Elektronisch noch nicht erfasste Namen aus diesem Zeitraum werden in das Verfahren nicht einbezogen. **Eine elektronische Nacherfassung von Namen ist daher nicht erforderlich.**

Ich bitte Sie daher, mir bis **31. Dezember 2002** eine Datei mit den Daten aller von Ihnen elektronisch bereits erfassten Lebensversicherungspoliceinhaber aus dem Zeitraum vom 01.01.1920 bis 08.05.1945 zukommen zu lassen, bei denen mindestens die Kriterien Nachname und Vorname aufgenommen worden sind. Soweit zusätzlich zu den Kriterien Nachname und Vorname auch das – vollständige oder unvollständige – Geburtsdatum des Versicherungsnehmers aufgenommen worden ist, muss dieses ebenfalls angegeben werden.

Fehlanzeige ist erforderlich.

Für die zu erstellenden Dateien gelten folgende technische Vorgaben:

1. Datenfelder

Die von Ihnen zu erstellenden elektronischen Namenslisten (Dateien) müssen folgenden Aufbau haben:

1. Titel
2. Nachname-1
3. Nachname-2 (added fam.name)
4. Namenszusatz (z.B. „von“, „de“)
5. Geburtsname/Mädchenname
6. Vorname-1
7. Vorname-2
8. Vorname-3
9. Vorname-4
10. Geburtsdatum (Format: TT.MM.JJJJ)
11. Geburtsort

12. Geburtsort-Zusatz (z.B.: a.d.Oder)

13. Wohnort

14. Wohnort-Zusatz

2. Dateiformat

Die Datensätze sind im „CSV-Format“, d.h. als ANSI-Textdatei mit „;“ (Semikolon) als Feldtrennzeichen (Delimiter) zu liefern. Dieses Format kann aus den gängigen EDV-Systemen (insbesondere allen MS-Office-Systemen) auf einfache Weise erzeugt werden.

Sofern es aus anderen Systemen in Eigenprogrammierung erzeugt werden sollte, ist darauf zu achten, das Ende eines Datensatzes mit einem Satzendekennzeichen zu versehen.

Es sind grundsätzlich in jedem Datensatz alle 14 aufgeführten Felder in der angegebenen Reihenfolge anzugeben. Felder für die keine Daten vorhanden sind, sind leer zu lassen (siehe Beispiel unter Nr. 4).

3. Zeichensatz

Als Zeichensatz ist der ANSI-Standard zu verwenden.

4. Beispiel eines Datensatzes

Dr;Müller;;;Alfred;;;03.12.1899;Frankfurt;/Oder;;

Bedeutung:

Titel: Dr.

Nachname-1: Müller

Nachname-2, Namenszusatz, Geburtsname: keine Angaben

Vorname-1: Alfred

Vorname-2, Vorname-3, Vorname-4: keine Angaben

Geburtsdatum: 03.12.1899

Geburtsort: Frankfurt

Geburtsort-Zusatz: /Oder

Wohnort und Wohnort-Zusatz: keine Angaben

5. Datensicherheit

Die Datei ist vor dem Versand an mich zu verschlüsseln. Hierfür soll einheitlich von allen Unternehmen die Verschlüsselungssoftware „Utimaco SafeGuard® PrivateCrypto“ eingesetzt werden. Dieses PC-Produkt ist einfach zu installieren und zu bedienen. Es kann über die Internetseite http://www.privatecrypto.de/ger/dl_pc_index.html auf CD-ROM bestellt oder direkt heruntergeladen werden. Dort finden Sie auch detaillierte Angaben zu dem Produkt. PrivateCrypto ist unter den Betriebssystemen: MS-Windows 95 / 98 / Me / NT 4.0 (Service-Pack 3 oder höher), 2000 und XP einsetzbar.

Den für die Ver- bzw. Entschlüsselung notwendigen Code erfragen Sie bitte telefonisch bei Herrn Runge bzw. Herrn Bebert vom Gesamtverband der Deutschen Versicherungswirtschaft Tel.: 040-32 107- 4352 bzw. - 4444, die Ihnen auf meine Bitte hin auch bei allen übrigen technischen Fragen in diesem Zusammenhang gerne zur Verfügung stehen.

Die so verschlüsselte Datei senden Sie bitte auf CD-ROM zu meinen Händen an die Bundesanstalt für Finanzdienstleistungsaufsicht, Graurheindorfer Str. 108, 53117 Bonn.

Für Rückfragen stehe ich Ihnen selbstverständlich ebenfalls jederzeit gerne zur Verfügung.

Mit freundlichen Grüßen

Im Auftrag
gez. Kaulbach



Beglaubigt
Bonn, den 2. Dezember 2002

Sauer
Verwaltungsangestellte

**Federal Institute for the Supervision
of Financial Services**

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To the
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Date: December 2, 2002

Ref: Q2 (please refer to when responding)

Implementation of the agreement between the Federal Foundation “Erinnerung, Verantwortung und Zukunft” (“Remembrance, Responsibility, and the Future”), the “International Commission on Holocaust Era Insurance Claims” (I/CHEIC) and the German Insurance Association (GDV) for the compensation for insurance policies of the victims of the Holocaust.

Here: Compilation of a list of policyholders

Dear Sir or Madam,

As you probably know, the Federal Foundation “Erinnerung, Verantwortung und Zukunft” (“Remembrance, Responsibility, and the Future”), the “International Commission on Holocaust Era Insurance Claims” (I/CHEIC) as well as the German Insurance Association (GDV) have, on October 16, 2002, agreed on a procedure for the compensation for insurance policies of the victims of the Holocaust, in which the Federal Institute for the Supervision of Financial Services is a participant.

In connection with the implementation of this agreement, the Federal Institute for the Supervision of Financial Services has taken on the task of compiling a list of names of the holders of life insurance policies for the period from January 1, 1920 through May 8, 1945. This complete list of policy holders – from which the name of the company providing the data will not be evident – will be matched by a yet to be determined third party in Germany against a list of Jewish residents from the time between 1933 and 1945, whereby all data protection provisions will be observed. As far as data protection requirements permit, a further match of the complete list of

the policy holders against the ICHEIC data base of applications will be made by a yet to be determined party in Germany.

The complete list of policy holders will be compiled on the legal basis of § 81, Section 2, Clause 1 VAG (German Insurance Supervision Act) and of § 83, Section 1, Nr. 1 VAG by consolidating **all already electronically** collected names of holders of life insurance policies from all German enterprises. Names from this period of time that are not yet electronically collected, will not be included in the process. **A subsequent electronic compilation of names is therefore not necessary.**

Therefore, please send me a data set by **December 31, 2002** containing the data of all holders of life insurance policies from the period of time between January 1, 1920 through May 8, 1945, which have already been electronically collected by you and for which at least the criteria of family name and first name have been recorded. If in addition to the criteria of family name and first name, the complete or incomplete date of birth of the insurance holder has been recorded, this also should be given.

Negative report required.

For the data sets to be compiled, the following technical specifications apply:

1. Data fields

The electronic lists of names (data sets) to be compiled by you must be set up as follows:

1. Title
2. Family name 1
3. Family name 2 (added fam. name)
4. Name affix (e.g. "von", "de")
5. Birth name/maiden name
6. First name 1
7. First name 2
8. First name 3

9. First name 4
10. Date of birth (format: DD.MM.YYYY)
11. Place of birth
12. Place of birth affix (e.g. "a.d.Oder")
13. Place of residence
14. Place of residence affix

2. File format

The data sets are to be provided in "CSV format", i.e. as an ANSI text file with ";" (semi-colon) as a delimiter. This format can be easily created with the current EDP systems (especially all MS Office systems).

Should this format be created using the proprietary programming of a different system, care must be taken that the end of a data record is tagged with an end of record marker.

As a matter of principle, all 14 fields in each data record must be displayed in the specified order. Fields for which no data are available are to be left blank (see example under No. 4).

3. Character set

The ANSI standard character set is to be used.

4. Example of a data set

Dr;Müller;;;Alfred;;;03.12.1899;Frankfurt;/Oder;;

Meaning:

Title: Dr.

Family name 1: Müller

Family name 2, name affix, birth name: N/A

First name 1: Alfred

First name 2, first name 3, first name 4: N/A

Date of birth: 03.12.1899

Place of birth: Frankfurt

Place of birth affix: /Oder

Place of residence and place of residence affix: N/A

5. Data security

The data set has to be encrypted before sending it to me. For this purpose all companies should uniformly use the encryption software "Utimaco SafeGuard® PrivateCrypto". This PC product is simple to install and use. It can be ordered on CD-ROM or directly downloaded via the internet site http://www.privatecrypto.de/ger/dl_pc_index.html. Detailed information about the product can be found there. PrivateCrypto can be used with the operating systems: MS Windows 95 / 98 / Me / NT 4.0 (service pack 3 or higher), 2000, and XP.

The code necessary for encryption or decryption can be requested by calling Mr. Runge or Mr. Bebert from the German Insurance Association, telephone 040-32 107 - 4352 or - 4444. At my request, they will also assist you with all other technical questions that may arise in this connection.

Please send the data thus encrypted on a CD-ROM to my attention at the Federal Institute for the Supervision of Financial Services, Graurheindorfer Str. 108, 53117 Bonn.

For further inquiries I will of course be available at any time.

Sincerely,

For
signed Kaulbach

Certified
Bonn, December 2, 2002

[Signature]
Administrative Officer

Bowne Translation Services
345 Hudson Street
New York, NY 10014
212/924-5500
Fax: 212/229-3410

BOWNE

Certificate of Accuracy

This is to certify that the translation described below is, to the best of our knowledge and belief, a true and accurate rendition of the original document (*typed text only*).

Job Number: Y-89853
Job Name: Riker, Danzig, Scherer, Hyland & Ferretti LLP
Job Description: Directive to German Life Insurers

Language: From: German into: English

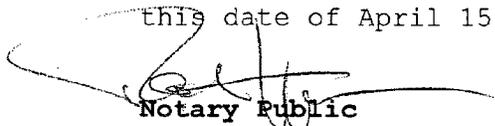
Date: April 15, 2003

Lisa DiMeglio
Managing Director



STATE OF NEW YORK, COUNTY OF KINGS

Subscribed and sworn to before me
this date of April 15, 2003



Notary Public

ROBERT J. MAZZA
Notary Public, State of New York
No. 01MA5057911
Qualified in King County
Commission Expires 4/1/06



Bundesanstalt für Finanzdienstleistungsaufsicht

Präsident

BaFin, Postfach 13 08, 53003 Bonn
 The Honorable Lawrence S. Eagleburger
 The International Commission
 on Holocaust Era Insurance Claims
 1300 L Street NW
 Suite 1150
 WASHINGTON D.C. 20005
 USA

Hauptschrift	53117 Bonn, Graurheindorfer Straße 108
Referat	Q 2
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E-Mail	poststelle@bafin.de
Internet	http://www.bafin.de
Datum	11. April 2003

Geschäftszeichen Q 2

Translation of Courtesy

Dear Chairman of the International Commission,

I am pleased to inform you that I have now completed the compilation of the "Policyholders List". Mr Kaulbach delivered it in person to Ossenberg & Schneider on April 9, 2003. The process of reconciling it with the "Residents List" can now begin. Tests for this have already commenced in anticipation.

I have assumed responsibility for the compilation of this list although I would not have been under any legal obligation to do so

- according to the contract between ICHEIC, GDV, and the foundation,
- according to the contract between BaFin and ICHEIC
- or on any other grounds.

My intention in doing so was to further the objectives of the ICHEIC, to which, as you know, I accord the utmost importance.

At the same time, my involvement has enabled me to exercise the specific instruments of power and means of obtaining information which are proper to my role as a supervisory authority, in relation to the insurance companies under my supervision. This has resulted in swift accomplishment of the procedure and particular reliability as regards the accuracy of the findings.

I am convinced that the companies have made every reasonable effort to release all the relevant data that is available in electronic form at the present time, as their contribution to ensuring the completeness of the Policyholder With the reconciliation of the lists, a major step will be taken towards fulfilling one of the main objectives of the ICHEIC. I now hope that the concluding examination of the enquiries and claims can be commenced and completed without delay. The victims should not be kept waiting any longer!

Yours sincerely,

Sanio

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 60439 Frankfurt am Main, Lurgiallee 12, 60391 Frankfurt am Main, Postfach 50 01 54