

Holocaust Claims Processing Office

Annual Report to the Governor and Legislature

January 15, 2025



I. Operations

In 1997, the State of New York demanded accountability for financial losses suffered during the Holocaust. It created the world's only government office to assist Holocaust victims and their heirs, regardless of their background and current residence, and to pursue redress through a myriad of multinational restitution and compensation processes.

The Holocaust Claims Processing Office (“HCPO”) was established within the New York State Department of Financial Services (“DFS”) Consumer Protection and Financial Enforcement Division to provide institutional assistance to individuals seeking to recover assets lost due to Nazi persecution. To date, the HCPO has assisted individuals from 50 states, the District of Columbia, Guam, the Virgin Islands and 53 foreign countries. Due to DFS’s efforts, banks, insurance companies, international organizations, museums, and art collectors — both in the United States and around the world — continue to look to New York to set the standard for amicable and swift resolution of restitution claims for assets lost during the Holocaust era.

Claimants pay no fee for the HCPO’s services, nor does the HCPO take a percentage of the value of the assets recovered. The HCPO eases the burdens, removes roadblocks, and reduces costs often incurred by individuals pursuing claims independently.

In response to the complex nature of restitution claims, the HCPO has developed a systematic method to handle its cases. First, individual claims are assigned to members of the HCPO staff who assist in securing the necessary genealogical and historical documentation to ensure viability of the claim. Because claims received by the office can range from fully documented to purely anecdotal, the HCPO undertakes comprehensive claim-specific research across domestic and international archives, as well as public and private repositories, to gather as much data as possible about the lost assets. The HCPO also conducts general historical research to corroborate and contextualize the information the office shares with claimants, claims processing organizations, companies, institutions and governmental authorities.

The HCPO then determines where to file the claim(s) by identifying the present-day company or claims process responsible for the lost asset in question, or in the case of a cultural asset, by identifying the current owner. The HCPO submits claim information to the appropriate companies, authorities, museums, or organizations and requests that a complete and thorough search be made for the specified asset and, when applicable, that the lost property be restituted to claimants. To ensure rigorous review of these requests, the HCPO maintains frequent contact with entities to which it submits claims. Claimants may contact the HCPO with questions at any time, knowing they have a committed advocate who is responsive to their concerns.

Finally, the HCPO reviews the decision rendered on the claim to ensure that it adheres to published processing guidelines and helps claimants understand those guidelines and interpret decisions. In the event a claimant wishes to appeal a decision, the HCPO guides claimants through the appeals process and performs additional research when possible. Alternatively, when claimants receive positive decisions that include monetary awards, the HCPO facilitates payment by explaining the necessary forms and following up with the claims entity to ensure payment. In the case of cultural property, the HCPO facilitates the resolution of a claim between the current owner and the claimant, resulting in either a compensation agreement or actual restitution of the item.

Statistics regarding the operations of the HCPO can be found online at New York’s Open Data Portal¹ and are also available as part of the Consumer Protection and Financial Enforcement Division Annual Report.

II. Accomplishments

The HCPO Collaborates with the Stadtmuseum in Munich, Germany, to Return Silver Objects to Heirs: The Stadtmuseum approached the HCPO for assistance to identify and locate descendants of 47 original owners of silver objects that had been confiscated or sold under duress. The HCPO’s extensive genealogical research enabled 17 restitution settlements with 16 different families in the United States, Brazil, Austria, and Italy, to name just a few. This is part of a larger project by the Bavarian National Museum to return 350 objects to the heirs of original owners who were forced to relinquish them to Munich’s Municipal Pawn Office. All the families involved in the project have said that the importance of the restitution of these items is not about the value or beauty of the objects themselves, but instead the object’s emotional and historical value as reminders of the fates of their previous owners and their families.

Senior Art Claims Specialist Speaks at the National Gallery in Prague, Czech Republic: The Methodological Centre of the National Gallery organized a workshop entitled “Compensation of Holocaust Victims in Czech Museums” which featured a presentation from HCPO’s Senior Art Claims Specialist about the office’s methodology and practice of art restitution. This was an important opportunity to highlight HCPO’s subject matter expertise in the field and strengthen working relationships with Czech institutions. It was also a vital occasion to educate Czech institutions about how to amicably work together utilizing the HCPO’s non-litigious approach to resolving restitution claims.

95-Year-Old Survivor Receives Polish Pension: When the Germans invaded Poland on September 1, 1939, one HCPO claimant was only 15 years old. Imprisoned in the Lodz Ghetto and, later, numerous concentration camps, she was finally liberated by American troops on April 16, 1945. A year later, she was able to immigrate to the United States. In 2014, the Polish government amended the laws governing their pension program to allow individuals abroad to apply. The Polish Social Security Office administers the program whereby Holocaust victims, both Jews and non-Jews, may receive monthly payments of approximately PLN 679 (approximately \$168 USD). With the assistance of the HCPO, this 95-year-old survivor was approved for her Polish pension, and she has begun receiving her monthly payments. Individuals continue to contact the HCPO for assistance to apply to this program.

Grandchildren Receive Insurance Payment Based on Potential Holocaust Era Insurance Policyholders Name Match: The policyholder and his wife lived in Szczekociny, Poland, where he worked in the leather industry. They had five children. When the war broke out, in fear of their safety, the family moved to Czestochowa and lived with their eldest daughter. All family members except one remained in Czestochowa and were deported to Treblinka in 1942, where they died. After the war, the surviving daughter and her husband lived temporarily in Sosnowiec, Poland. Then they moved to a displaced persons (“DP”) camp in Fürth, Germany until they were able to immigrate to the United States. The couple had two children, one born in the DP camp, and one born in New York City. Based on an initial name match on the Potential Holocaust-Era Insurance

¹ “Holocaust Claims Processing Office Statistics.” *NY Open Data*. DATA.NY.GOV, 17 Jan 2024, https://data.ny.gov/Government-Finance/Holocaust-Claims-Processing-Office-Statistics/ie3e-p84t/about_data.

Policyholders (“PHEIP”) list, the HCPO asked the insurance company to review the claim to determine if the name match was indeed a match to the claimant’s grandfather. The company identified an uncompensated policy based on a synonym for the first name and was able to issue a payment to the grandchildren of the insured.

Although most unpaid Holocaust-era insurance policies were settled under the International Commission on Holocaust Era Insurance Claims (“ICHEIC”), the Commission recognized the importance of continuing to make available the PHEIP list. The fact that a name appears on this list does not guarantee that the individual named or his or her heirs or beneficiaries qualify for a payment, but it continues to serve as a vital tool to uncover unpaid insurance policies that could be compensable today even after the close of ICHEIC in 2007.

HCPO Claimant Featured on the Cover of German Vogue:² At the age of 102, Margot Friedländer was featured in German Vogue. The article highlights the remarkable life of a woman whose mission is to share her story with children and young people, aiming to prevent history from repeating itself. Through the years, the HCPO helped her navigate numerous claims processes and receive compensation for the losses she suffered.

III. Expenditures

The Department does not receive tax revenues but is fully funded through assessments charged to regulated entities. DFS’s work, however, has benefited all New Yorkers. The Department’s operating expenses are assessed upon regulated entities under section 206 of the Financial Services Law and are not a cost to New York taxpayers.

The HCPO is staffed by four professionals. The total cost of operating the HCPO during the 2023-24 fiscal year was \$944,265. This amount includes personal service, fringe and indirect costs, and non-personal service expenditures, as follows:

Total for Fiscal Year 2023-24	
Personal Service	555.105
Fringe/Indirect	387.036
Non-Personal Service	2,124
Total Expenditures	944.265

NOTES:

Funding: Full costs for the HCPO are borne by the Department of Financial Services.

² Fuchs, K. (2024, July/August). Margot Friedländer: Die Holocaust-Überlebende ruft eine Auszeichnung zur Förderung der Demokratie ins Leben.Schaut nicht auf das, was euch trennt. Schaut auf das, was euch verbindet." Vogue Germany Collector’s Issue, 4. <https://www.vogue.de/artikel/margot-friedlaender-vogue-cover>

Fringe/Indirect: Fringe and indirect costs are presented based on the actual payments made. In SFY 2023–24, the fringe rate was 69.78%.