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By Robert S. Greenbe

### **The Patriarch's Insurance Policies**

**In 1944, foreseeing the horror brought about by the Nazis, wine merchant Mor Stern purchased life insurance policies that he hoped would help any surviving family members rebuild their lives. After sending one son, Rudolf, to England and another to Prague to pay the insurance premiums, Stern gathered his family one last time to tell them of the policies that would help them rebuild their lives once the war was over. A few days later, the family was discovered by the Nazis and sent to Auschwitz.**

Stern's remaining two children and grandchildren are now battling Italian insurance company Assicurazioni Generali, the insurance company with whom the original policies were purchased.

Adolf Stern, now 81 years old, recalled in a sworn deposition how he hitched a ride with American soldiers back to Prague to collect on his father's life insurance policies. After entering Generali's Prague office, he informed the clerk he was there to collect on the policies. The clerk asked for a copy of the policy, which Adolf didn't have. He was then asked to produce a death certificate. "Hitler didn't give us death certificates," he replied, and was thrown out of the office.

Up until recently Generali stated that they had tried to find the policies for Mr. Stern, but that "unfortunately, no such records were found, as the documents and details relating to specific policies were normally kept in the Prague branch office." Generali insists that because its East European branch offices were nationalized by communist governments after World War II, not only were they not responsible for the policies, but they had no record of the policies since all copies of the policies were either destroyed by the Nazis or the communist governments.

Not willing to give up, grandson of Mor Stern, Martin Stern contacted insurance experts and investigators to help him figure out where copies of these documents might be located. Shortly after Martin was contacted by a anonymous source and told that the records he was looking for were stored in Generali's warehouse in Trieste, Italy.

Although the Stern families claim is still unresolved, they now have a copy of the original policies. The Sterns estimate the policies value at around \$3 million.