

HENRY P. LENZ
25 E. MADISON AVENUE
FLORHAM PARK, NJ 07932-2605
973-377-2949

August 5, 2006

Honorable Paula T. Rogers
Referee, HICIL
286 Commercial Street
Manchester, N.H. 03101

Re: Liquidator No. 2006-HICIL-22
Proof of Claim No. EMPL 17440
Telephone Conference August 4, 2006
Agreement Dated June 19, 1981

Dear Honorable Referee:

Thank you for giving me the opportunity to speak with you and your associates yesterday.

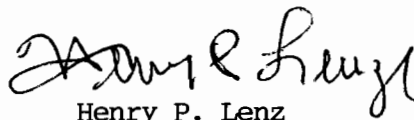
I do not consider the "Agreement" a supplemental retirement benefit. The monthly \$689.72 payment was not a retirement differential benefit, it was for interest earned on the money withheld by The Home. I estimate the lifetime payout for me and my wife would exceed \$70,000 from 1-1-07. Attached is note to Mr. Kober dated 7-4-06 offering a lump sum settlement of \$29,657.96 (see Exhibit 2) minus the \$50 deductible. The last payment of the deferred compensation 10 year payoff ended 12-31-97.

I wrote to Mr. Morton of REM for a lump sum payout on the interest but he declined same. This correspondence is in your file. I had a feeling REM was leading The Home to a liquidation course. I withdrew my medical coverage from The Home many years ago. I also lost the life insurance benefit but I did not make an issue of this.

I believe I should be considered Class II not Class V. Under the Formal Proceedings Section 402-C:44 Class II states "annuity proceeds or investment values shall be treated as loss claims." That I believe is my situation.

It has always been my goal to keep my letters/memos to one page. For additional information I use the exhibit route if the reader is interested. Attached are Exhibits 3 to 6 for background information.

Sincerely,



Henry P. Lenz

HPL:K
Enc.

HENRY P. LENZ
25 E. MADISON AVENUE
FLORHAM PARK, NJ 07932-2605
973-377-2949

EXHIBITS TO LETTER TO HONORABLE PAULA T. ROGERS

- Exhibit 1: Letter dated August 5, 2006.
- Exhibit 2: Note to Mr. Kober dated 7-4-06 regarding lump sum settlement.
- Exhibit 3: Letter to Mr. Kober, 7-3-06, with copy to Zurich HR Service Center. Zurich did nothing to my knowledge. Mr. Kober stated lump sum - Referee decision.
- Exhibit 4: Letter to Mr. Kober, 6-10-06, Class V decision by Sally Goldberg, VP of The Home. I don't recall her being a VP during my tour at the Home Office. Sorry NYC was the Executive Office, Manchester was the Home Office, a City Investing decision to move to New Hampshire to get more liberal upstream dividend terms over New York control.
- Exhibit 5: Note to Mr. Kober - October 1978 moves - Mr. Washburn brought back out of retirement to give The Home a feeling of the old Home - two days a week in the New York Office. Mr. Huang came in as Chairman February 1978. Then the two presidents of City Investing were switched by George Schaffenberger, CEO, Steve O'Neill to Manufacturing and Peter Huang to Insurance. Steve O'Neill left City in 1984 and Peter Huang left February 1, 1985. H. P. Lenz left The Home March 1, 1985. Marshall Manley arrived April 1, 1985.
- Exhibit 6: Marshall Manley - Article to Mr. Kober 7-15-06. Why did this great manager leave The Home after about two years and sue them for about \$50 million? I believe they settled for about \$25 million. Mr. Manley was George Schaffenberger's personal attorney. I feel like such a chowderhead fighting for \$689.72 monthly.

EXH #2
COPY

FROM: HENRY P. LENZ
25 E. MADISON AVENUE
FLORHAM PARK, NJ 07932-2605
973-377-2949

July 4, 2006

TO: THOMAS W. KOBER, ESO

Re: Proof of CLAIM, ^{Docket} Number 2006-HICIL-22
Proof of CLAIM NUMBER EUPPL-17440

SINCE I MENTIONED LUMP SUM SETTLEMENT TO YOU,
I THOUGHT I SHOULD GIVE YOU A NUMBER TO
CONSIDER.

Last Payment WAS MAY 2003			Amt \$ 689.72
Year 2003	7 Mo,	at 689.72 =	\$ 4,828.04
" 2004	12 Mo	" "	8276.64
" 2005	12 Mo	" "	8276.64
" 2006	12 Mo	" 68.72	8276.64
To Close / FINAL			TOTAL \$ 29,657.96

The "Agreement" calls for my wife to receive 50% - after
my death. That could be 10 years plus - I hope.

Your closing at a bargain price. Thanks

Sincerely,
HPLenz

cc: Ms Brooke Hutton, Litigation Clerk.

HENRY P. LENZ
25 E. MADISON AVENUE
FLORHAM PARK, NJ 07932-2605
973-377-2949

ExH. #3

July 3, 2006

Thomas W. Kober, Esq.
The Home Insurance Company in Liquidation
59 Maiden Lane
New York, N.Y. 10038

Re: Disputed Claims Docket Number: 2006-HICIL-22
Proof of Claim Number: EMPL17440
Claimant Name: Henry P. Lenz

Dear Sir:

With reference to Brooke Holton's letter of June 19, 2006, I'm sorry but I'm physically unable to attend a meeting in Manchester, New Hampshire on 8/4/2006. You stated to me that a meeting could be held in the Home's 59 Maiden Lane Office. I do not have access to a Website. I await your instructions on this issue.

I re-read the important documents that I received from the Zurich HR Service Center dated February 2005. The covering letter states "In 1998, Zurich became the plan sponsor of The Home Retirement Plan with Risk Enterprise Management handling the day-to-day administration. In 2003, Zurich took over the day-to-day administration of The Home Retirement Plan from Risk Enterprise Management."

If my Agreement with the Home was considered a "Retirement" Plan, why didn't the Zurich take over the administration of my agreement?

With copy of this letter to Zurich HR Service Center, I am asking them to please look into the status of my claim.

Also is Mr. Albert W. Morton currently employed by Zurich? Maybe he could shed some light on my claim?

Sincerely,

Henry P. Lenz

P.S. What are the views on a lump sum settlement?

CC: Zurich HR Service Center, Schaumburg, IL 60196
Brooke Holton, Liquidation Clerk, The Home, Manchester, NH 03101-1210
Sally Goldberg, Vice President, The Home, Manchester, NH 03109

No written response
received. Lump sum
reference

HENRY P. LENZ
25 E. MADISON AVENUE
FLORHAM PARK, NJ 07932-2605
973-377-2949

Ex H. # 4
COPY

June 10, 2006

Thomas W. Kober, Esq.
The Home Insurance Company in Liquidation
59 Maiden Lane
New York, N.Y. 10038

Re: Claimant No. EMPL 17440
Liquidator No. 2006-HICIL-22

Dear Sir:

Thank you for yesterday's telephone call explaining the procedures in the course of events regarding my claim. If I understood you correctly, Sally Goldberg made the Class V decision in my case. Her decision can only be amended by the Referee for the Merrimack County Superior Court. I would like to present my case before the Referee.

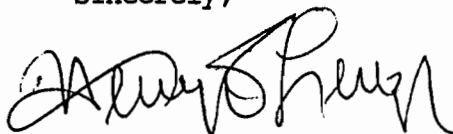
My letter of May 31, 2006 stated my opinion that I should be Class I or Class II. Class I is as far out as Class V. I believe I should be Class II. Ms. Goldberg cited the August 8, 2003 memo entitled "Termination of Home Welfare Benefit Plans/Benefits". My "Agreement" dated June 19, 1981 does not fit the description outlined in this memo. Rather, it can be considered as Class II under "insurance policy and insurance contracts". The "unearned premium" is the use of my money for sixteen years.

*actually
"unearned"*

On February 2, 1996 I requested Risk Enterprise Management Limited to consider payment of a lump sum to avoid the lifetime payments. Albert W. Morton, EVP, said no, "Will continue payment as is". Their management was no more of a success than City Investing's management of the Home. I am prepared to take a lump sum settlement now, once again.

During the mid 70's I had considerable discussions and meetings with the Insurance Commissioner Frank Whalen, trying to hold claim practices and money withdrawals upstream. Attached is copy of the A. M. Best report for 1968. That's the last year Home was independent of City Investing. This paragraph is of no interest to the Referee but pertains to our little history session from one former employee to a current employee.

Sincerely,



HPL:K
Enc.

P.S. Is Risk Enterprise Management Limited still in business? Were they under the jurisdiction of the New Hampshire Insurance Department?

THE HOME INSURANCE COMPANY,
59 Maiden Lane, New York, N. Y. 10008

ADMITTED ASSETS.	
	Dec. 31, 1967
Bonds: Cost	\$308,657,667
Amortized value	276,681,358
Stocks: Cost	305,482,947
Amortized value	277,782,291
Authorized value	(176,866,118)
Real estate	358,448,649
Cash	4,984,545
Other assets	14,729,882
Premium balances	183,394,246
Funds deposited with reins.	1,918,585
Reinsurance recoverable	1,737,841
Accrued interest	3,833,622
Due from Home Indemnity	651,998
Other assets	24,160,867
Assets (statement)	\$953,623,726
Assets (market)	\$851,666,165
Assets (statement)	\$924,266,146
Assets (market)	\$842,538,352

LIABILITIES.	
	Dec. 31, 1967
Losses-adj. expenses	\$177,776,499
Commissions, taxes, etc.	13,730,500
Federal income taxes	440,000
Unamortized premiums	388,352,259
Dividends to policyholders	349,262,097
Dividends to stockholders	3,029,125
Due to Home Indemnity	413,600
Due to Home Indemnity	6,852,386
Due to Home Indemnity	6,852,019
Unamortized reinsurance	12,646,565
Excess stat. loss reserves	9,000,000
Total Liabilities	\$624,401,366
Capital paid up	21,655,420
Net surplus	278,694,277
Total	\$953,623,726
Policyholders' surplus (stmt.)	\$359,422,360
Policyholders' surplus (mkt.)	\$299,964,780

* Includes for 1967 and 1966: rate and retrospective returns \$1,250,684, \$1,127,264.

† Conditional Reserve Funds.

HISTORY.

This company was incorporated on March 3, 1853 under the laws of the State of New York. It was licensed and began business April 13, 1853, with \$500,000 paid-in capital.

Date	Capital Changes		Par Value	Issued Price
	From	To		
1853-1849	\$500,000	\$500,000		
1850	20,000,000	20,000,000		
1851	20,116,100	20,116,100		
1852	22,127,710	22,127,710		
1853	22,301,000	22,301,000		
1854	22,361,000	22,361,000		
1855	22,361,000	22,361,000		
1856	22,361,000	22,361,000		
1857	22,361,000	22,361,000		
1858	22,361,000	22,361,000		
1859	22,361,000	22,361,000		
1860	22,361,000	22,361,000		
1861	22,361,000	22,361,000		
1862	22,361,000	22,361,000		
1863	22,361,000	22,361,000		
1864	22,361,000	22,361,000		
1865	22,361,000	22,361,000		
1866	22,361,000	22,361,000		
1867	22,361,000	22,361,000		

Alterations in capital structure marked: Sale of new shares; stock dividends; surplus contribution; changes in par value; etc. (1967) to 31.0% in 1966. The loss ratio meanwhile moved between a range of 61.7% and 62.2%.

The combined loss ratio in 1965 was 106.5% of volume due in part to Hurricane Beulah. Striking improvement in the underwriting experience and new business produced combined loss and expense ratios of 98.7% and 99.2% in 1966 and 1967, respectively.

Investment income has always been well in excess of dividend payments on capital stock. The residue of interest and other investment income after dividends helped in absorbing magnified statutory underwriting deficiencies over the past five years because of expenses incurred in the establishment of a greatly enlarged backlog of unearned business. During this period over \$150,000,000 was added to unearned premium reserves.

Shrinkage in policyholders' surplus funds, with all securities valued at actual market, produced net resources of \$60,000,000 at the 1967 year end compared with \$365,000,000 held at the close of 1966. Most of the decrease reflects depreciation in the value of the investment portfolio but depreciation of \$100,000,000 of the stock which had been purchased in the open market at an average price of \$60 per share.

A convention examination of the company's affairs as of December 31, 1965 was made by the Insurance Department of New York, Alabama, Delaware, Michigan and Nevada.

MANAGEMENT.

This more than a century old institution is one of the most prominent insurance carriers in the United States. It is held in high repute, transacts a world-wide business, and is under the direction of outstanding insurance executives and enjoys the sponsorship of very substantial interests. Directors are men of proven ability and high reputation. Outstanding stock is very widely distributed.

Facilities are maintained for insurance against practically all multiple line underwriting hazards. Most of the casualty forms of coverages are written through its subsidiary, the Home Indemnity Company. The two companies combined are in the eleventh ranking position, on the basis of net premium writings, among all companies or groups engaged in the fire and casualty business.

Since 1968, when a majority of that company's capital stock was acquired through a cash tender offer, the Home Indemnity Company has been a subsidiary of the Home Indemnity Company, a company specializing in fire and casualty coverages.

Another affiliate, the Peoples-Home Life Insurance Company of Indiana, control of which was acquired in 1958, writes all standard forms of ordinary life, individual annuities and group life coverage. Financial control at year end was represented by the ownership of 29,825 of the 30,000 outstanding shares of the life carrier.

The company at year end also had a 30% interest in The Hawaiian Insurance & Guaranty Company, Limited. That company serves as resident manager of the Home Indemnity Company in Hawaii.

Other investments are also highly selective, well diversified and the liquid position is excellent. The volume of business transacted is conservative in proportion to net resources. Extensive excess or catastrophic reinsurance arrangements afford recovery of abnormal losses attributable to the company.

From consolidated financial statement and operating figures presented in this report it will be observed that the net premium writings of the Home Indemnity Company, approximately 55% greater than similar writings for the year 1962.

Growth of business not only reflected a carefully conceived program of expansion, especially in writing commercial accounts, but also the absorption in 1963 of the direct fire and casualty agency plant of the former Springfield-Monarch Group of insurance companies. A large bulge in 1963 writings was a natural implement as production for that year but not only represented the renewal of acquired business but also the reinstatement of most outstanding insurance in force at the end of 1962.

There were rather wide fluctuations in the loss ratio during recent years but this development was accompanied

by a persistent downward trend in the expense ratio, from 37.2% in 1962 to 31.0% in 1967. The loss ratio meanwhile moved between a range of 61.7% and 62.2%.

The combined loss ratio in 1965 was 106.5% of volume due in part to Hurricane Beulah. Striking improvement in the underwriting experience and new business produced combined loss and expense ratios of 98.7% and 99.2% in 1966 and 1967, respectively.

Investment income has always been well in excess of dividend payments on capital stock. The residue of interest and other investment income after dividends helped in absorbing magnified statutory underwriting deficiencies over the past five years because of expenses incurred in the establishment of a greatly enlarged backlog of unearned business. During this period over \$150,000,000 was added to unearned premium reserves.

Shrinkage in policyholders' surplus funds, with all securities valued at actual market, produced net resources of \$60,000,000 at the 1967 year end compared with \$365,000,000 held at the close of 1966. Most of the decrease reflects depreciation in the value of the investment portfolio but depreciation of \$100,000,000 of the stock which had been purchased in the open market at an average price of \$60 per share.

A convention examination of the company's affairs as of December 31, 1965 was made by the Insurance Department of New York, Alabama, Delaware, Michigan and Nevada.

Our general policyholders' rating is "A+" (Excellent).

The financial rating is "A++".

A CONSOLIDATED STATEMENT FIGURES.

	Dec. 31, 1966	Dec. 31, 1967
U. S. Government bonds	\$101,329	\$107,860
Other bonds	177,689	222,742
Common stocks	305,460	345,117
Preferred stocks	3,199	7,746
Mortgages	395	395
Real estate	15,302	45,349
Cash	10,312	10,083
Premium balances	76,746	154,549
Miscellaneous	22,585	29,170
Mkt. value adjustment	9,637	-8,828
Total Assets (mkt.)	\$722,654	\$913,488
Total Assets (stmt.)	\$881,927	\$981,927

A CONSOLIDATED STATEMENT FIGURES.

	Dec. 31, 1966	Dec. 31, 1967
Losses-adj. expenses	\$106,348	\$181,110
Unearned premiums	274,372	396,689
Unamortized premiums	5,320	431,503
Unamortized reinsurance	5,368	15,910
Excess stat. loss reserves	9,000	10,653
Reinsurance treaty funds	3,007	6,833
Dividends to stockholders	2,670	3,929
Miscellaneous	691	4,670
Total Liabilities	\$402,185	\$621,785
Capital	22,252	21,637
Net surplus	298,217	270,066
Total	\$722,654	\$913,488
Policyholders' surp. (mkt.)	\$320,469	\$291,703
Policyholders' surp. (stmt.)	\$391,965	\$491,965

A CONSOLIDATED OPERATING FIGURES.

Year	Premiums Written	Expenses	Loss Ratio	Exp. Ratio
1963	\$437,778	\$371,664	84.9	36.2
1964	351,943	368,571	104.7	105.3
1965	392,108	372,999	95.1	34.3
1966	487,561	423,440	86.9	32.2
1967	498,309	463,605	93.0	31.6
5 year average ratios	68.0	33.9	101.9	

* Figures in thousands. † Conditional Reserve Funds. ‡ Consolidated figures of Home Insurance Company and Home Indemnity Company.

GENERAL UNDERWRITING POLICY.

Complete multiple line, property and casualty insurance facilities are maintained. Business is conducted in all states of the United States, District of Columbia, Puerto Rico, Canada, Mexico and American countries, and a number of islands of the West Indies. Service and claim offices are located in over 100 strategic cities of the United States and Canada. The bulk of the premium income is derived from a substantial organization of minimum income workers. A member or subscriber of virtually all rating bureaus, except that independent and deviation rate things are used in some areas where unusual or special situations warrant.

Special contracts are offered in many states supplementing the standard automobile policy. The "Gold Key" plan features low economy rates and direct billing for preferred risks. A similar plan is available in Canada under the title "Homecar". The company is a leading writer of commercial package business.

Coverage is written in Texas on a participating (dividend) basis for preferred classifications of private passenger and commercial automobiles, general liability, workmen's compensation and contract bonds. In more than thirty other states, workmen's compensation is written on a participating basis. Excess lines and treaty reinsurance are also written.

Under the business pooling arrangement, maintained through inter-company reinsurance agreements with the Home Indemnity Company and other participating companies, adjustment expenses and other operating expenses are shared in accordance with fixed percentage participations. Premium writings are highly diversified among the various classifications, and widely distributed by territory. By reason of the pooling arrangement and the material increase in the proportion of casualty lines, including workmen's compensation, fidelity and surety, the company's retained business is no longer predominantly fire and allied lines of insurance. The Home and the Home Indemnity now have the same spread of risk, varying only in the degree of their respective participations in combined total writings. As a result, identical underwriting experiences are now registered by the two companies and thereafter their operating ratios will be identical.

The company participates by membership, or through its pooling arrangement with the Home Indemnity Company, in the business underwritten or serviced by American, Carro, W. B. Reinsurance Exchange, American Foreign Insurance Association, American Hull Insurance Syndicate, American Marine, Insurance Syndicates, Cotton Insurance Association, Excess and Casualty Reinsurance

HENRY P. LENZ
25 E. MADISON AVENUE
FLORHAM PARK, NJ 07932-2605
973-377-2949

ExH. #5

COPY

June 10, 2006

To: Thomas W. Kober, Esq.

Re: Home Insurance Company

This note and attachment has nothing to do with my claim to get out of Class V.

Peter Huang took over The Home Insurance Company in February 1978. I was supposed to run the insurance operations. It didn't work out that way, his way or no way. The "Agreement" dated June 19, 1981 refers to a "Retirement Plan Committee" which I never heard of in The Home. Peter created this bone for me. You'll note nothing was ever signed by him. It's the principle of being taken again.

I made John Hilton the head of the Claim Department. I also hired Fred Mina who did OK with Zurich.

You were with the Home during M. Manley's tour. I heard the troops wanted Peter back. Maybe you should write a book when the liquidation is complete. I'm too old and wouldn't want to hurt the memory of fine gentlemen like Washburn and Tullis.

Contract!

RECEIVED

THE HOME INSURANCE COMPANY

OCT 24 1976

OCTOBER 1978

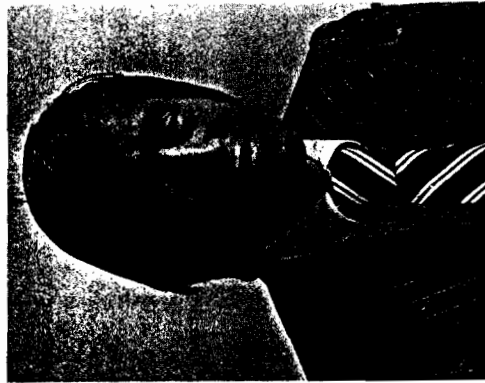
HENRY P. LENZ
EXECUTIVE VICE PRESIDENT

HUANG ELECTED PRESIDENT OF THE HOME

WASHBURN NAMED VICE CHAIRMAN

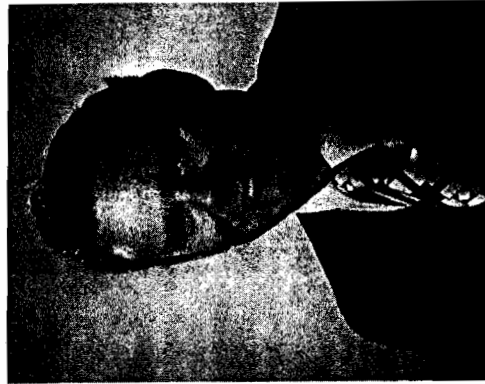
The Home has announced the election of Peter C.R. Huang, chairman of The Home's board, to the additional position of president. Mr. Huang succeeds Robert H. Tullis, who has served as president since 1973. Mr. Tullis will continue to be available to the company in an advisory capacity.

John H. Washburn has been elected to the new post of vice chairman. Mr. Washburn previously served as president of The Home from 1968 to 1973, as chairman from 1973 to 1976 and as chairman of the executive committee since 1976.



Peter C.R. Huang

Henry P. Lenz, CPCU, executive vice president in charge of The Home's insurance operations, has been elected president of The Home Indemnity Company, as well



Henry P. Lenz

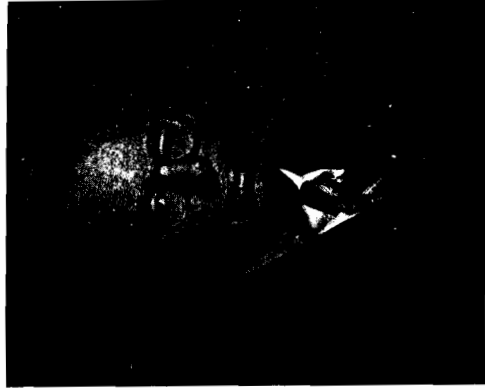
as City Insurance Company, The Home Insurance Company of Illinois and The Home Insurance Company of Indiana. Mr. Lenz also has been elected to



John H. Washburn

the board of directors of The Home Insurance Company.

Mr. Lenz, who joined The Home in 1960, has served as vice president of the New York Office, and as



Robert H. Tullis

senior vice president in charge of the company's major and excess lines operations. He was elected executive vice president — insurance operations in June 1975.

HENRY P. LENZ
25 E. MADISON AVENUE
FLORHAM PARK, NJ 07932-2605
973-377-2949

Exh. #6

From:

July 15, 2006

To: THOMAS W. KOBER, ESQ

Re: CLAIM NUMBER EMPL - 17440

ATTACHED IS ARTICLE ON MARSHALL
MANLEY.

You were at Home - DURING HIS
TENURE - WAS A GENIUS AT MAKING
MONEY - WHAT HAPPENED?

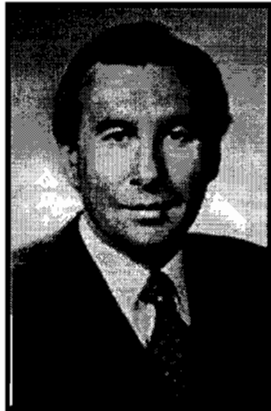
Sincerely

HP Lenz

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- General Information
- Publications
- Media
- Contact Us

The Horatio Alger Association of Distinguished Americans

Members



Marshall Manley Palm Beach Gardens, FL

When Marshall Manley won his Horatio Alger Award in 1987, he was president and chief executive officer of The Home Group, Inc., which was financially troubled when he took office. With his new management approach, the company in one year went from losing \$282 million to earning \$229 million and continued during his tenure to set record earnings. Manley said at the time, "I like to build things, and I like to manage people." He does both very well.

Born in Newark, New Jersey, Manley lived with his parents and an uncle in the back of a candy store the family operated. When he was two, his father found a job as a machinist, and the family moved to a small apartment in Brooklyn. His mother worked at home typing envelopes while her son was young; then she found a full-time job. Young Manley helped the family by shining shoes on the boardwalk at Brighton Beach. Later, he sold ices from a pushcart and held a variety of other jobs, from delivering buttons in the garment district to being a stock boy in an art supply store.

Although neither of his parents finished high school, there was never any doubt that Manley would get a good education. He attended Stuyvesant High School in Manhattan, a specialized school for college-bound students. After high school, he attended Brooklyn College and from there attended New York University, where he earned a law degree.

Manley joined a young California firm for his first job. He made partner within five years. From there, he joined Manatt, Phelps, Rothenberg, Manley and Tunney as a senior partner. In six years, he helped build it from six attorneys to a firm of 60.

His next move was as a founding partner of the California operations of Finley, Kumble, Wagner, Heine, Underberg, Manley, Meyerson & Casey. He was largely responsible for building that firm from 44 lawyers in 1978 to 600 in the mid-1980s.

In 1985, Manley took the position of president and chief executive officer of City Investing Company, a client, to manage the liquidation of that \$8 billion company. When the liquidation was completed smoothly, he was elected president of The Home Group, Inc., and chairman of its financially troubled major subsidiary, Home Insurance Company.

Looking back on his successful career, Manley says, "I believe that to be successful, you have to reach your full potential in areas that are important to you, as opposed to

Search

Horatio



60TH,
Horatio
April

those areas others decide are important to them."

In 1991, Manley left the corporate world and started his own business, Manhattan Associates. "I began to do transactions and evolved into a specialty I like, which is helping people create businesses. I bring relationships to them as well as expertise and experience. I get it off the ground and get it going," he says.

Today, Manley has more time to enjoy himself. Recently, he returned from participating in a cattle drive. He quips, "I sacrificed early so that I could enjoy myself later."

Of his Horatio Alger Award, Manley says, "It tells me how lucky I was. It gives me a better appreciation of getting the most out of life and doing the most I can for those in need." 136 Marshall Manley " Know what you want to do, make sure it's right legally and morally, and go do it."

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