



**MIAMI-DADE COUNTY BOARD OF COUNTY COMMISSIONERS**

**OFFICE OF THE COMMISSION AUDITOR**

**SURVEYING WHETHER MIAMI-DADE  
COUNTY CONTRACTS WITH INSURANCE  
COMPANIES THAT SOLD POLICIES TO  
HOLOCAUST VICTIMS**

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This memorandum responds to a request from the Office of the Chair, Esteban L. Bovo, Jr., representing District 13, for the Office of the Commission Auditor (OCA) to conduct a study on certain companies affiliated with selling insurance to Holocaust victims during the 1930s and 1940s. OCA surveyed companies included in a list provided by the Commissioner's office.

The scope of the study necessitated OCA surveying whether Miami-Dade County contracts with insurance companies from the list provided by Commissioner Bovo's Office. That list included the primary extant companies that sold insurance to European Jews during the World War II era, or acquired companies that did, or both. The companies are bulleted below:

- Aegon
- Allianz
- Assicurazioni Generali S.P.A.
- AXA
- Munich Re
- Swiss Re
- Swiss Life
- Victoria
- Winterthur
- Zurich

OCA examined the bulleted companies as well as their known affiliates and subsidiaries to determine if the companies participate in any current contract with the County. In doing so, OCA employed the County's Bid Tracking System (BTS) to verify whether the companies and their affiliates are registered County vendors and the Business Management Workforce System (BMWS) to verify contract participation. Furthermore, OCA examined whether the companies, including their affiliates and subsidiaries, are registered on Sunbiz.org, the official State of Florida Division of Corporations website.

Attached to this memorandum is a spreadsheet revealing OCA's findings. According to BMWS, none of the surveyed companies have an active County contract. It is important to note that the County commenced using BMWS in Fiscal Year 2017-18 and only non-certified vendors that were on active County contracts at the time of data migration were transferred to BMWS.

Based on OCA's BTS review, two of the surveyed entities were found to be registered County vendors:

- (1) Transamerica Premier Life Insurance Company, a subsidiary of Aegon; and
- (2) Generali Consulting Solutions, LLC, a subsidiary of Assicurazioni Generali S.P.A.

OCA's Sunbiz search revealed that of the 107 surveyed business entities, 37 are active companies, registered to conduct business in the State of Florida.

OCA found no active County contracts with the insurance companies in question. However, the research was limited in scope to only the business entities in the list provided by the Office of the Chair, leaving the possibility that affiliates and subsidiaries not included in the list are current County contractors. If other companies are brought forth as being affiliated with selling insurance to Holocaust victims, OCA will examine whether the County contracts with those entities and furnish the Chair's Office with a supplemental report.



## Surveying whether Miami-Dade County Contracts with Insurance Companies that Sold Policies to Holocaust Victims

*\*Companies are delineated in bold; their affiliates and subsidiaries are listed below them in regular typeface.*

Company Name*	Active County Contract	Contract Title	Contract Term	Contract Value	Sunbiz Registered	Comments
<b>Aegon</b>	No	N/A	N/A	N/A	Active	Sunbiz shows Aegon Financial Services Group, Inc. as an active, foreign for-profit corporation, and Aegon Global Services, LLC as an active, foreign limited liability company. Transamerica Life Insurance Company is part of the Aegon Group, and Transamerica Premier Life Insurance Company is a registered County vendor.
<b>Allianz</b>	No	N/A	N/A	N/A	No	
Allianz Global Assistance	No	N/A	N/A	N/A	No	Sunbiz shows Allianz Global Investors Distributors, LLC as an active, foreign limited liability company.
Allianz Ins Co	No	N/A	N/A	N/A	Active	Sunbiz shows a name change to Allianz Global Risks US Insurance Company.
Allianz Life Ins Co of North America	No	N/A	N/A	N/A	Active	
Allianz Underwriters Ins Co	No	N/A	N/A	N/A	No	
American Automobile Ins Co	No	N/A	N/A	N/A	Active	
American Ins Co	No	N/A	N/A	N/A	Active	
American Standard Lloyds Ins Co	No	N/A	N/A	N/A	No	
Associated Indemnity Corp	No	N/A	N/A	N/A	Active	
Chicago Ins Co	No	N/A	N/A	N/A	Active	
Dawson Hail Ins Co	No	N/A	N/A	N/A	No	
Fireman's Fund County Mut Ins Co	No	N/A	N/A	N/A	No	Sunbiz shows Fireman's Fund Financial Services, LLC, as an active, foreign limited liability company.
Fireman's Fund Ins Co	No	N/A	N/A	N/A	Active	
Fireman's Fund Ins Co of Georgia	No	N/A	N/A	N/A	No	
Fireman's Fund Ins Co of Hawaii	No	N/A	N/A	N/A	No	
Fireman's Fund Ins Co of Louisiana	No	N/A	N/A	N/A	No	
Fireman's Fund Ins Co of Missouri	No	N/A	N/A	N/A	No	



Company Name*	Active County Contract	Contract Title	Contract Term	Contract Value	Sunbiz Registered	Comments
Fireman's Fund Ins Co of Nebraska	No	N/A	N/A	N/A	No	
Fireman's Fund Ins Co of Ohio	No	N/A	N/A	N/A	No	
Fireman's Fund Ins Co of Texas	No	N/A	N/A	N/A	No	
Fireman's Fund Ins Co of Wisconsin	No	N/A	N/A	N/A	Active	Sunbiz shows a name change to Axis Insurance Company.
Interstate Fire & Casualty Co	No	N/A	N/A	N/A	No	
Interstate Indemnity Co	No	N/A	N/A	N/A	Active	Sunbiz shows a name change to AGCS Marine Insurance Company.
Jefferson Ins Co of New York	No	N/A	N/A	N/A	Active	Sunbiz shows a name change to Jefferson Insurance Company.
Midway Ins Co of Illinois	No	N/A	N/A	N/A	No	
Monticello Ins Co	No	N/A	N/A	N/A	No	
National Surety Corp	No	N/A	N/A	N/A	Active	
Parkway Ins Co	No	N/A	N/A	N/A	No	
Pimco	No	N/A	N/A	N/A	Active	Sunbiz shows Pimco Investments, LLC as an active, foreign limited liability company.
Plains Ins Co	No	N/A	N/A	N/A	No	
Preferred Life Ins Co of New York	No	N/A	N/A	N/A	No	
San Francisco Reinsurance Co	No	N/A	N/A	N/A	Active	
Vintage Ins Co	No	N/A	N/A	N/A	No	
Warner Ins Co	No	N/A	N/A	N/A	Active	
<b>Assicurazioni Generali S.P.A. (Generali)</b>	No	N/A	N/A	N/A	No	Generali Consulting Solutions, LLC is a registered County vendor. However, the firm does not currently have an active County contract.
Business Men's Assur Co America	No	N/A	N/A	N/A	Active	Sunbiz shows a name change to Athene Annuity & Life Assurance Company.
Generali US Branch	No	N/A	N/A	N/A	No	Generali Consulting Solutions, LLC is a registered County vendor. However, the firm does not currently have an active County contract.

Company Name*	Active County Contract	Contract Title	Contract Term	Contract Value	Sunbiz Registered	Comments
<b>AXA</b>	No	N/A	N/A	N/A	Active	Sunbiz shows AXA Advisors, LLC as an active, foreign limited liability company and AXA Insurance Company as an active, foreign for-profit corporation.
AXA Equitable Financial Services	No	N/A	N/A	N/A	No	
AXA Equitable Life Insurance	No	N/A	N/A	N/A	Active	
<b>Munich Re</b>	No	N/A	N/A	N/A	Active	Subsidiary: Munich Reinsurance America, Inc. is listed as an active, foreign for-profit corporation on Sunbiz.
<b>Swiss Re</b>	No	N/A	N/A	N/A	Active	Subsidiary: Swiss RE Life & Health America, Inc. is listed as an active, foreign for-profit corporation on Sunbiz. Additionally, Swiss Reinsurance America Corporation is listed as an active, foreign for-profit corporation on Sunbiz.
<b>Swiss Life</b>	No	N/A	N/A	N/A	No	
<b>Victoria</b>	No	N/A	N/A	N/A	No	
<b>Winterthur</b>	No	N/A	N/A	N/A	No	
Blue Ridge Indemnity Co	No	N/A	N/A	N/A	No	
Blue Ridge Ins Co	No	N/A	N/A	N/A	Inactive	Sunbiz shows the company was involuntarily dissolved.
Chapparral Life Ins Co	No	N/A	N/A	N/A	No	
General Casualty Co of Illinois	No	N/A	N/A	N/A	Inactive	Sunbiz shows the company's last event filed was a revocation for annual report.
General Casualty Co of Wisconsin	No	N/A	N/A	N/A	Active	
Hoosier Ins Co	No	N/A	N/A	N/A	No	
MassWest Ins Co	No	N/A	N/A	N/A	No	
Regent Ins Co	No	N/A	N/A	N/A	Active	
<b>Republic Fire &amp; Casualty Ins Co</b>	No	N/A	N/A	N/A	No	



Company Name*	Active County Contract	Contract Title	Contract Term	Contract Value	Sunbiz Registered	Comments
Republic Ins Co	No	N/A	N/A	N/A	Inactive	Sunbiz shows Republic Fire Insurance Company of America as an inactive foreign for-profit corporation.
Republic Lloyds	No	N/A	N/A	N/A	No	
Republic Underwriters Ins Co	No	N/A	N/A	N/A	Inactive	Sunbiz shows the company's last event filed was a withdrawal.
Republic Vanguard Ins Co	No	N/A	N/A	N/A	No	
Republic-Vanguard Life Ins Co	No	N/A	N/A	N/A	Active	Sunbiz shows a name change to Longevity Insurance Company.
Southern County Mutual Ins Co	No	N/A	N/A	N/A	No	
Southern Fire & Casualty Co	No	N/A	N/A	N/A	Inactive	Sunbiz shows the company's last event filed was a revocation for annual report.
Southern Guaranty Ins Co	No	N/A	N/A	N/A	Active	
Southern Guaranty Ins Co of Georgia	No	N/A	N/A	N/A	No	
Southern Ins Co	No	N/A	N/A	N/A	Inactive	Sunbiz shows the company's last event filed was a revocation for annual report.
Southern Pilot Ins Co	No	N/A	N/A	N/A	Inactive	Sunbiz shows the company's last event filed was a revocation for annual report.
Southern Underwriters Ins Co	No	N/A	N/A	N/A	No	
Unigard Indemnity Co	No	N/A	N/A	N/A	No	
Unigard Ins Co	No	N/A	N/A	N/A	Inactive	Sunbiz shows the company's last event filed was a revocation for annual report.
Vanguard Underwriters Ins Co	No	N/A	N/A	N/A	No	
Winterthur Internatl American Ins Co	No	N/A	N/A	N/A	Active	Sunbiz shows a name change to XL Insurance America, Inc.
Winterthur Life Re Ins Co	No	N/A	N/A	N/A	Inactive	Sunbiz shows a name change to Scor Global Life Americas Reinsurance Company, which is inactive, and that the company's last event was a revocation for annual report.
Winterthur Reinsurance Corp America	No	N/A	N/A	N/A	Active	Sunbiz shows a name change to Partnerre Insurance Company of New York.
<b>Zurich</b>	No	N/A	N/A	N/A	No	
American Guarantee & Liability Ins	No	N/A	N/A	N/A	Active	



<b>Company Name*</b>	<b>Active County Contract</b>	<b>Contract Title</b>	<b>Contract Term</b>	<b>Contract Value</b>	<b>Sunbiz Registered</b>	<b>Comments</b>
American Zurich Ins Co	No	N/A	N/A	N/A	Active	
Assurance Co of America	No	N/A	N/A	N/A	Inactive	Sunbiz shows the company's last event filed was a withdrawal.
Cedar Hill Assurance Co	No	N/A	N/A	N/A	Inactive	Sunbiz shows the company's last event filed was a revocation for annual report.
Centre Reinsurance Co of New York	No	N/A	N/A	N/A	Inactive	Sunbiz shows the company's last event filed was a revocation for annual report.
Colonial American Casualty & Surety	No	N/A	N/A	N/A	Active	
Constellation Reinsurance Co	No	N/A	N/A	N/A	Inactive	Sunbiz shows the company's last event was involuntarily dissolved.
Empire Fire & Marine Ins Co	No	N/A	N/A	N/A	Active	
Empire Indemnity Ins Co	No	N/A	N/A	N/A	No	
Federal Kemper Life Assurance Co	No	N/A	N/A	N/A	Inactive	Sunbiz shows a name change to Chase Insurance Life and Annuity Company and a last event filed of withdrawal.
Fidelity & Deposit Co of Maryland	No	N/A	N/A	N/A	Active	
Fidelity Life Association	No	N/A	N/A	N/A	Active	Sunbiz shows a name change to Fidelity Life Association, A Legal Reserve Life Insurance Company.
Home Ins Co	No	N/A	N/A	N/A	Inactive	Sunbiz shows the company's last event filed was a revocation for annual report.
Kemper Investors Life Ins Co	No	N/A	N/A	N/A	Inactive	Sunbiz shows the company's last event as involuntarily dissolved.
Maine Bonding & Casualty Co	No	N/A	N/A	N/A	Inactive	Sunbiz shows the company's last event as dissolved by proclamation.
Maryland Casualty Co	No	N/A	N/A	N/A	Inactive	Sunbiz shows the company's last event as a withdrawal.
Maryland Ins Company	No	N/A	N/A	N/A	Inactive	Sunbiz shows the company's last event as a withdrawal.
Maryland Lloyds	No	N/A	N/A	N/A	No	
Maryland Netherlands Credit Ins Co	No	N/A	N/A	N/A	Active	Sunbiz shows a name change to Atradius Trade Credit Insurance, Inc.



<b>Company Name*</b>	<b>Active County Contract</b>	<b>Contract Title</b>	<b>Contract Term</b>	<b>Contract Value</b>	<b>Sunbiz Registered</b>	<b>Comments</b>
National Standard Ins Co	No	N/A	N/A	N/A	Inactive	Sunbiz shows the company's last event as a merger.
Northern Ins Co of New York	No	N/A	N/A	N/A	Inactive	Sunbiz shows the company's last event as a withdrawal.
Pacific Select Ins Co	No	N/A	N/A	N/A	No	
Steadfast Ins Co	No	N/A	N/A	N/A	Inactive	Sunbiz shows the company's last event as an administrative dissolution for annual report.
Universal Underwriters Ins Co	No	N/A	N/A	N/A	No	
Universal Underwriters Life Ins Co	No	N/A	N/A	N/A	Inactive	Sunbiz shows the company's last event filed as a revocation for annual report.
US International Reinsurance Co	No	N/A	N/A	N/A	Inactive	Sunbiz shows the company's last event filed as a revocation for annual report.
Valiant Ins Co	No	N/A	N/A	N/A	Active	Sunbiz shows a name change to Blackboard Insurance Company.
ZC Ins Co	No	N/A	N/A	N/A	Active	Sunbiz shows a name change to Allied World Insurance Company.
ZC Specialty Ins Co	No	N/A	N/A	N/A	No	
Zurich American Ins Co of Illinois	No	N/A	N/A	N/A	Active	
Zurich Ins Co US Branch	No	N/A	N/A	N/A	No	
Zurich Life Ins Co of America	No	N/A	N/A	N/A	Inactive	Sunbiz shows a name change to Chase Insurance Life Company and a last event filed of withdrawal.
Zurich Reinsurance North America	No	N/A	N/A	N/A	Active	Sunbiz shows a name change to Finial Reinsurance Company.