



**REPRESENTING**  
Brazil

**GLOBAL HEADQUARTERS**

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**AT A GLANCE**

100 employees in 3 locations

**HARMONIA CORRETORA DE SEGUROS**

In 1981, created as an in-house broker of multinational Alcoa in order to meet the needs related to the insurances of the entire group, the company was initially named Harmonia Corretora. As of 1994, Harmonia reorganized itself, becoming independent and further specializing itself not only in risk management and general administration of the insurance programs, but also focusing on employee benefits, attending to large national and multinational clients in the Brazilian market. Today, with over 35 years, operating all insurance lines, with over 800,000 lives managed in benefits programs, Harmonia is known as the one of the largest independent Brazilian Insurance brokers, where services and products are managed towards providing adequate coverage together with effective cost reduction.

**Specialties**

Marine/Cargo  
Construction/Erection  
Aviation  
Reinsurance  
Surety

**Property/Casualty**

Property Damage  
Casualty  
Business Interruption  
Machinery Breakdown  
General Liability  
Product Liability/Recall  
Employer's Liability  
Clinical Trials  
Motor

**Consultancy**

Risk Management  
Claim Management  
Alternative Risk Transfer  
Mergers & Acquisitions  
Cargo Risk Management

**Employee Benefits**

Health Care  
Pension  
Group Accident  
Disability  
Travel  
Other Fringe Benefits  
Dental

**Financial Lines**

Professional Liability/E&O

**Financial Lines**

Directors & Officers  
Trade Credit  
Kidnap & Ransom

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