



## Harmonia Corretora de Seguros e Resseguros Ltda

### BRAZIL

#### **THE COMPANY**

Harmonia was originally established in 1981 as a captive for Alcoa Alumínio in Brazil, and after a few years began to use its experience to serve other companies.

The know-how acquired, marked among other things by the issue of the first Brazilian Operational Risks policy, and the philosophy underlying the services provided by insurance consultancy and by the management, were important factors in the expansion of Harmonia's activities in 1988. It was the start of the company's services focused towards larger enterprises, both Brazilian and multinational.

From 1994, Harmonia became independent and focused its expertise on the management of risks and insurance management; acting as an extension of its customers' Human Resources Departments.

#### **SERVICES**

- Employee benefits consulting
- Claims administration
- Affinity and worksite projects
- Health Insurance Management
- Multinational pooling of life insurance
- Personal lines through the company's call centre



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#### **ADDRESS**

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#### **OTHER OFFICES**

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Rio de Janeiro – RJ  
Poços de Caldas – MG  
Recife – PE  
Campinas – SP

#### **INTERNATIONAL CONTACTS**

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#### **INTERNATIONAL NETWORKS**



Member of the International Benefits Network  
[www.intlben.com](http://www.intlben.com)