



## WORLDWIDE CLAIMS SERVICES

### The Members of vrs Adjusters:

- are independent claims service providers with long traditions of excellence in their home insurance markets
- are entrepreneurial 'owner/operators' who work together because we want to
- use a tailored approach to each claim situation; vrs is not a "one size fits all" organisation. The adjusting skills always fit the individual claim
- focus on major incidents and corporate programmes – expertise is not diluted by the demands of volume processes
- have a proven track record in the management of global insurance programmes
- provide fully accessible, on-line MI
- are committed to our clients and their needs.

In this directory you will find the contact names and address details of all our offices.

## GLOBAL EXPERTISE

More than 2500 highly experienced loss adjusters and associated technical staff provide client-focused claims services across all lines of insurance business. vrs will ensure compliance with local procedures and regulations whilst embracing best global practice principles at all times. vrs Adjusters ensures that the right skills are applied to any situation with no compromise on quality or standards.

**Catastrophe Response**  
**Complex & Major Loss**  
**Property & Business Interruption**  
**Liability & Casualty**  
**Construction & Engineering**  
**Marine & Aviation**  
**Cyber Risks**  
**Financial Lines**  
**Environmental Loss**  
**Power, Energy, Oil & Gas**  
**Contingency**  
**Agriculture & Forestry**  
**Fine Art & Specie**  
**Film & Media**  
**Mining**  
**TPA Claims Management**

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## LOCAL TIMES

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Mexico	- 6 UTC
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### LATIN AMERICA

Argentina	- 3 UTC
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Honduras	- 6 UTC
Panama	- 5 UTC
Peru	- 5 UTC
Venezuela	- 4 UTC
Miami	- 5 UTC

## LOCAL TIMES

### EUROPE

Austria	+1 UTC
Belgium	+1 UTC
Bosnia and Herzegovina	+1 UTC
Bulgaria	+2 UTC
Croatia	+1 UTC
Cyprus	+2 UTC
Czech Rep.	+1 UTC
Denmark	+1 UTC
Finland	+1 UTC
France	+1 UTC
Germany	+1 UTC
Greece	+2 UTC
Hungary	+1 UTC
Ireland	0 UTC
Italy	+1 UTC
Netherlands	+1 UTC
Norway	+1 UTC
Poland	+1 UTC
Portugal	0 UTC
Romania	+2 UTC
Russia	+3 UTC
Slovak Rep.	+1 UTC
Spain	+1 UTC
Sweden	+1 UTC
Switzerland	+1 UTC
Turkey	+1 UTC
Ukraine	+1 UTC
United Kingdom	0 UTC

### AFRICA

Democratic Rep. of Congo	+1/+2 UTC
Ghana	+2 UTC
Mozambique	+2 UTC
Namibia	+2 UTC
South Africa	+2 UTC
Zambia	+2 UTC

### MIDDLE EAST

Israel	+2 UTC
Lebanon	+2 UTC

### ASIA PACIFIC

Australia	+10 UTC
China	+8 UTC
Hong Kong	+8 UTC
India	+5 UTC
Indonesia	+7 UTC
Japan	+9 UTC
Kazakhstan	+6 UTC
Macau	+8 UTC
Myanmar	+8 UTC
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Singapore	+8 UTC
South Korea	+9 UTC
Vietnam	+7 UTC

## vrs Adjusters ARGENTINA

<b>A</b>	COMPANY	vrs RTS
<b>B</b>	HEAD OFFICE	C/ Alem 584, 9° piso
<b>C</b>		C1003 ABL, Buenos Aires
<b>D</b>		Argentina
<b>E</b>	TELEPHONE	+ 54 11 4328 0131
<b>F</b>	FAX	+54 11 4328 7031
<b>G</b>	CONTACT	Mr David Castillo
<b>H</b>	TELEPHONE	+54 911 6762 8695
<b>I</b>	E-MAIL	argentina@vrsadjusters.com
<b>J</b>	INTERNET	www.rtsgrupo.com
<b>K</b>	ALSO SERVICING	Uruguay, Paraguay and Bolivia
<b>L</b>		
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<b>Z</b>		

## vrs Adjusters AUSTRALIA

COMPANY	vrs ANA Chartered Loss Adjusters
HEAD OFFICE	Level 32, 101 Miller Street
	North Sydney NSW 2060
	Australia
TELEPHONE	+61 2 8459 7056
CONTACT	Mr Jaye Kumar
MOBILE	+61 418 922 755
E-MAIL	jaye.kumar@ana.net.au
CONTACT	Mr Chay Wilkinson
MOBILE	+61 488 551 809
E-MAIL	chay.wilkinson@ana.net.au
E-MAIL	australia@vrsadjusters.com
INTERNET	www.ana.net.au
HOTLINE	+61 1800 76 11 00
OFFICES IN	<b>Western Australia:</b>
	Perth, Bunbury, Albany, Kalgoorlie, Geraldton,
	Karratha, Port Hedland
	<b>Queensland:</b>
	Brisbane, Toowoomba, Gold Coast, Sunshine,
	Coast, Mackay, Whitsundays Gladstone,
	Cairns, Bundaberg/Rockhampton
	<b>New South Wales:</b>
	Sydney, Newcastle, Gosford, Central Coast,
	Wollongong, Southern Highlands, Wagga,
	South West, Tamworth/Central West,
	Goulburn/Canberra, Byron Bay/Northern
	NSW, Port Macquarie, South Coast
	<b>Victoria:</b>
	Melbourne, Geelong, Warrnambool,
	Gippsland / Warragul, Albury / Wodonga/
	Shepparton, Mornington, Ballarat / Bendigo,
	Mildura
	<b>Tasmania:</b>
	Hobart, Launceston
	<b>South Australia/Northern Territories:</b>
	Adelaide, Eyre Peninsula/Iron Triangle, Mid
	North, Riverland, Darwin/Alice Springs

**vrs Adjusters AUSTRIA**

COMPANY	<b>vrs-SSP-Adjusters GmbH</b>
HEAD OFFICE	Kornstrasse 4 4060 Linz – Leonding Austria
TELEPHONE	+43 732 606 627 15
CONTACT	Mr Martin Schörkhuber
MOBILE	+43 664 340 7639
CONTACT	Mr Thomas Fellner
MOBILE	+43 664 825 5433
CONTACT	International Coordinator: Ms Christine Rieder
MOBILE	+43 664 825 3610
E-MAIL	claims@vrs-ssp.com
INTERNET	www.vrs-ssp.com
OFFICES IN	Vienna, Salzburg, Graz, Amstetten, Innsbruck, Hohenems, Treffen
ALSO SERVICING	Liechtenstein, Slovenia

**vrs Adjusters BELGIUM**

COMPANY	<b>vrs CED Belgium nv</b>
HEAD OFFICE	Pegasuslaan 5 1831 Diegem Belgium
TELEPHONE	+32 3 544 11 22
CONTACT	International Coordinator Nathalie Van Hoof
MOBILE	+32 489 597 547
E-MAIL	belgium@vrsadjusters.com
INTERNET	www.ced.be
OFFICES IN	Brussels, Antwerp, Liège, Gent and Charleroi
ALSO SERVICING	Luxemburg





### vrs Adjusters BRAZIL

COMPANY **vrs RTS**

HEAD OFFICE Alameda Jau 48 - 6° andar  
São Paulo/SP.  
CEP 01415-000  
Brazil

TELEPHONE +55 11 3055 1010

CONTACT Mr Ronaldo Rabelo da Silva

MOBILE +55 11 97238-2778

E-MAIL [brazil@vrsadjusters.com](mailto:brazil@vrsadjusters.com)

INTERNET [www.rtsgroupo.com](http://www.rtsgroupo.com)

OFFICES IN Rio de Janeiro, Rio Grande do Sul, Minas Gerais.

### vrs Adjusters BULGARIA

COMPANY **vrs-SSP-Adjusters GmbH**

HEAD OFFICE Lulin 3, Block 351  
1336 Sofia  
Bulgaria

TELEPHONE +43 664 825 3610

CONTACT Ms Christine Rieder  
(International Coordinator)

MOBILE +43 664 825 3610

E-MAIL [claims@vrs-ssp.com](mailto:claims@vrs-ssp.com)

INTERNET [www.vrs-ssp.com](http://www.vrs-ssp.com)

ALSO SERVICING Kosovo

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**vrs Adjusters CANADA**

COMPANY	<b>vrs MGB Claims Consultants Inc.</b>
HEAD OFFICE	366 Adelaide Street West, Suite 700 Toronto, Ontario Canada M5V 1R9
TELEPHONE	+1 416 593 4444
FAX	+1 416 593 4449
CONTACT	Mr Shawn Malik
MOBILE	+1 416 524 7089
E-MAIL	smalik@vrsadjusters.com
CONTACT	Mr James Giffen
MOBILE	+1 416 727 4927
E-MAIL	jgiffen@vrsadjusters.com
CONTACT	Mr Shawn Burnett
MOBILE	+1 416 817 6313
E-MAIL	sburnett@vrsadjusters.com
E-MAIL	mgbclaims@vrsadjusters.com
INTERNET	www.mgbclaims.com
HOT-LINE	+1 866 824 9940
OFFICES IN	Halifax (Nova Scotia); Charlottetown (Prince Edward Island); Fredericton (New Brunswick); Montreal (Quebec); Winnipeg (Manitoba); Regina (Saskatchewan); Saskatoon (Saskatchewan); Swift Current (Saskatchewan); Calgary (Alberta); Canmore (Alberta); Edmonton (Alberta); Red Deer (Alberta); Campbell River (British Columbia); Courtenay (British Columbia); Duncan (British Columbia); Kelowna (British Columbia); Nanaimo (British Columbia); Port Alberni (British Columbia); Power River (British Columbia); Vancouver (British Columbia); Victoria (British Columbia)

**vrs Adjusters CARIBBEAN AND CENTRAL AMERICA**

COMPANY	<b>vrs RTS</b>
HEAD OFFICE	7200 Corporate Center Drive, Suite 204 Miami, FL 33172 USA
TELEPHONE	+1 786 777 0600
FAX	+1 786 777 0601
CONTACT	Mr Juan Guillermo Uribe
MOBILE	+1 305 905 1444
E-MAIL	caribbean@vrsadjusters.com
INTERNET	www.rtsgrupo.com
ALSO SERVICING	Bahamas, Cayman Islands, Jamaica, Turks and Caicos and all Caribbean Islands, Trinidad and Tobago and Grenada

**vrs Adjusters CHILE**

COMPANY	<b>vrs RTS</b>
HEAD OFFICE	Padre Mariano 181, Of. 404 Providencia Santiago de Chile Chile
TELEPHONE	+56 2 378 1260
FAX	+56 2 378 1259
CONTACT	Mr José Francisco Vergara
MOBILE	+56 9 56 273 510
E-MAIL	chile@vrsadjusters.com
INTERNET	www.rtsgrupo.com
OFFICES IN	Viña del Mar



**vrs Adjusters CHINA**

COMPANY **vrs DNZ Loss Adjusters and Surveyor Co., Ltd**

HEAD OFFICE 28F, Sunshine World Building,  
No. 2000 Pudong Ave.  
Shanghai, P.R.C  
China

TELEPHONE +86 21 6855 6070  
FAX +86 21 6855 6090

CONTACT Mr Dennis Ma  
MOBILE +86 1331 1772 211

CONTACT Mr David Xie  
MOBILE +86 1350 1717 588

E-MAIL china@vrsadjusters.com  
INTERNET www.dynapro.net.cn/en/about.html

OFFICES IN Guangzhou, Tianjin, Wuhan, Nanchang,  
Chengdu, Xi'an, Hangzhou, Suzhou,  
Changchun

ALSO SERVICING Hong Kong and Macau

**vrs Adjusters COLOMBIA**

COMPANY **vrs RTS**

HEAD OFFICE Centro Empresarial Dorado Plaza  
Avenida Calle 26 No. 85d - 55, Local 30a  
Bogotá  
Colombia

TELEPHONE +57 1 263 4315

CONTACT Mr Ricardo Báez  
MOBILE +57 316 528 3407

E-MAIL colombia@vrsadjusters.com  
INTERNET www.rtsgrupo.com

OFFICES IN Barranquilla, Bucaramanga, Cali, Cartagena,  
Medellin, Pereira.

**vrs Adjusters COSTA RICA**

COMPANY **vrs RTS**

HEAD OFFICE Apdo. 7822-1000  
San Jose  
Costa Rica, C.A.

TELEPHONE +506 2253 8806  
FAX +506 253 9303

CONTACT Mr Walford Hall Williams  
MOBILE +506 8846 8689

E-MAIL costarica@vrsadjusters.com  
INTERNET www.rtsgrupo.com

**vrs Adjusters CROATIA**

COMPANY **vrs-SSP-Adjusters GmbH**

HEAD OFFICE Brajkovicev prilaz 1  
10020 Zagreb  
Croatia

TELEPHONE +385 915 510 673

CONTACT Mr Martin Schörkhuber  
MOBILE +43 664 340 7639

CONTACT International Coordinator:  
Ms Christine Rieder  
MOBILE +43 664 825 3610

CONTACT Local adjuster:  
Mr Silvio Cosic  
MOBILE +385 915 510 673

E-MAIL claims@vrs-ssp.com  
INTERNET www.vrs-ssp.com

ALSO SERVICING Bosnia Herzegovina and Serbia

**vrs Adjusters CYPRUS**

COMPANY **vrs Eurogal Surveys Ltd.**

HEAD OFFICE P.O. Box 54189  
Suite 102, 118 Anexartiasias Street  
3040 Limassol  
Cyprus

TELEPHONE +357 2576 3340  
FAX +357 2576 3360

CONTACT Ms Maria Yakoupidou  
TELEPHONE +357 9940 6120

CONTACT cyprus@vrsadjusters.com  
MOBILE www.eurogal-surveys.com

**vrs Adjusters CZECH REPUBLIC**

COMPANY **vrs SSP-adjusters s.r.o.**

HEAD OFFICE Vetrná 861  
38301 Prachatice  
Czech Republic

TELEPHONE +420 3 883 235 94

CONTACT Mr Radek Hudeck  
MOBILE +420 7255 14664

CONTACT International Coordinator:  
Ms Christine Rieder  
MOBILE +43 664 825 3610

E-MAIL claims@ssp-adjusters.com  
INTERNET www.ssp-adjusters.com



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### vrs Adjusters DENMARK

COMPANY **vrs PACE**

HEAD OFFICE Danas Plads 22 v/hj  
1915 Frederiksberg C.  
Denmark

CONTACT Mr Finn Eriksen  
MOBILE +45 4241 4746

CONTACT Mrs Pia Lundberg  
MOBILE +46 70 661 0980

E-MAIL denmark@vrsadjusters.com  
INTERNET www.vrspace.se

ALSO SERVICING Greenland and Faro Islands

### vrs Adjusters DOMINICAN REPUBLIC

COMPANY **vrs RTS**

HEAD OFFICE Calle Mercedes Amiama  
Blandino No.70  
Urb. San Jerónimo  
Santo Domingo  
Dominican Republic

TELEPHONE +1 809 566 3078  
FAX +1 809 368 3280

CONTACT Mr Santiago Roedan Tavárez  
MOBILE +1 809 481 7244

E-MAIL dominicanrepublic@vrsadjusters.com  
INTERNET www.rtsgrupo.com

OFFICE IN Barbaro

ALSO SERVICING Cuba and Haiti

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**vrs Adjusters ECUADOR**COMPANY **vrs RTS c/o UNILATINA S.L.A Cia. Ltda**

HEAD OFFICE Av. Eloy Alfaro N33-50 y Suiza.  
Edificio Soho Galaxi, Piso 4, Of. 408  
Quito  
Ecuador

TELEPHONE +593 (2) 475-3409 / 475-3411

MOBILE +593 (9) 9775-6061

CONTACT Ms Luz Esther Lozano

MOBILE +593 9775 6061

E-MAIL ecuador@vrsadjusters.com

INTERNET www.rtsgrupo.com

**vrs Adjusters EL SALVADOR**COMPANY **vrs RTS**

HEAD OFFICE Carretera a Santa Tecla, Centro Comercial  
Feria Rosa, Of. 111B  
San Salvador  
El Salvador

TELEPHONE +503 2243 0145

CONTACT Ms. Gilma Sánchez

MOBILE +503 7262 4978

E-MAIL elsalvador@vrsadjusters.com

INTERNET www.rtsgrupo.com

**vrs Adjusters FINLAND**COMPANY **vrs PACE**

HEAD OFFICE Kasarmikatu 8  
00140 Helsinki  
Finland

MOBILE +358 40 5244604

CONTACT Tomi Sundell

MOBILE +358 40 5244604

CONTACT Mrs Pia Lundberg

MOBILE +46 70 661 0980

E-MAIL finland@vrsadjusters.com

INTERNET www.vrspace.se

ALSO SERVICING Estonia



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## vrs Adjusters FRANCE

COMPANY **vrs Vering**

HEAD OFFICE 24-26 Place de la Madeleine  
75008 Paris  
France

TELEPHONE +33 1 73 78 24 05

FAX +33 1 73 78 24 13

CONTACT Mr Tancrede Stagnara

MOBILE +33 6 11 16 13 28

E-MAIL [tstagnara@vrsadjusters.com](mailto:tstagnara@vrsadjusters.com)

CONTACT Ms Laurène Jeux

TELEPHONE +33 1 7378 2411

E-MAIL [france@vrsadjusters.com](mailto:france@vrsadjusters.com)

CONTACT Frédéric Laborie

TELEPHONE +33 6 76 77 34 58

E-MAIL [france@vrsadjusters.com](mailto:france@vrsadjusters.com)

INTERNET [www.verting.fr](http://www.verting.fr)

OFFICES IN Lyon, Bordeaux, Metz, Nice, Toulon, Nantes

ASSOCIATED Amiens, Angoulême, Annecy, Arles, Auxerre,

OFFICES IN Béziers, Biarritz, Blois, Bourg en Bresse,  
Carcassonne, Chambéry, Clermont-Ferrand,  
Digoin, Gap, Grenoble, La Rochelle, Le Mans,  
Lille, Limoges, Mâcon, Marseille, Metz, Mont  
de Marsan, Montpellier, Moulins, Nancy,  
Nantes, Nîmes, Orléans, Paris, Pau, Perpignan,  
Rodez, Strasbourg, St. Etienne, Tarbes, Toulon,  
Toulouse, Tours, Valence, Vannes

## vrs Adjusters GERMANY

COMPANY **vrs Gielisch**

HEAD OFFICE Neuer Zollhof 1  
40221 Düsseldorf  
Germany

TELEPHONE +49 211 1380 601

FAX +49 211 1380 687

CONTACT Mr Claas Peitz

(International coordinator)

DIRECT LINE +49 211 13806-84

MOBILE +49 171 775 9128

E-MAIL [cpeitz@vrsadjusters.com](mailto:cpeitz@vrsadjusters.com)

CONTACT Mr Markus Preußker

(New Assignments)

MOBILE +49 211 1380 694

E-MAIL [germany@vrsadjusters.com](mailto:germany@vrsadjusters.com)

INTERNET [www.gielisch.com](http://www.gielisch.com)

HOTLINE +49 180 544 3547

OFFICES IN Berlin, Bremen, Dresden, Frankfurt, Hamburg,  
Hannover, Cologne, Leipzig, Magdeburg,  
Muenster, Munich, Nuremberg, Offenburg,  
Regensburg, Stuttgart

**vrs Adjusters GUATEMALA**

COMPANY **vrs RTS**

HEAD OFFICE 21 Avenida 11-43, Zona 15  
Guatemala City  
Guatemala 01015, CA

TELEPHONE +502 2 366 1748  
FAX +502 2 366 1748

CONTACT Mr Marlon F. Lira  
MOBILE +502 5 709 2244

E-MAIL guatemala@vrsadjusters.com  
INTERNET www.rtsgrupo.com

ALSO SERVICING Belize, Nicaragua

**vrs Adjusters GREECE**

COMPANY **vrs EXPERTTEAM**

HEAD OFFICE 6 Ag. Konstantinou Str.  
104 31 Athens  
Greece

TELEPHONE +30 210 523 4220  
FAX +30 210 524 7084

CONTACT Mr Stavros Dimopoulos  
MOBILE +30 697 277 6441

E-MAIL greece@vrsadjusters.com  
INTERNET www.experteam.gr

OFFICES IN Salonica and Heraclion

ALSO SERVICING Albania, Fyrom and Montenegro



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## vrs Adjusters HONDURAS

COMPANY **vrs RTS**

HEAD OFFICE 2 Calle, 2 Avenida No 3735  
Colonia Lara, Tegucigalpa M.D.C.  
Honduras C.A.

TELEPHONE +504 2221 3673

CONTACT Mr Jorge L. Chong

MOBILE +504 9852 2733

E-MAIL honduras@vrsadjusters.com

INTERNET ww.rtsggrupo.com

## vrs Adjusters HUNGARY

COMPANY **vrs Gielisch Hungaria Kft.**

HEAD OFFICE Kós Károly tér 1. fszt.2.  
1192 Budapest  
Hungary

TELEPHONE +36 1 4630 118

FAX +36 1 4630 120

CONTACT Mr Géza Schwarczkopf

MOBILE +36 3 09 509 209

E-MAIL hungary@vrsadjusters.com

INTERNET www.gielisch.com

**vrs Adjusters INDIA**

COMPANY **vrs Metcalfe & Hodgkinson (Pvt) Ltd.**

HEAD OFFICE 412-A, Mansarovar  
90 Nehru Place  
11019 New Delhi  
India

TELEPHONE +91 11 2643 3009  
FAX +91 11 2647 5307

CONTACT Mr V.K. Mathur  
MOBILE +91 11 9811 6680 88

E-MAIL india@vrsadjusters.com

OFFICES IN Mumbai, Chennai, Visakhapatnam, Haldia,  
Gandhidham (Kandla Port, Mundra Port),  
Goa, Jamnagar, Kolkata, Hyderabad, Paradip

**vrs Adjusters INDONESIA**

COMPANY **vrs P.T. Prima Adjusterindo Mandiri**

HEAD OFFICE Jl. Bambu Apus Raya No. 12 B - Cipayung  
Jakarta 13890  
Indonesia

TELEPHONE +62 21 8499 6636  
FAX +62 21 8499 6627

CONTACT Mr Rezy Rizal  
MOBILE +62 816 900 655

CONTACT Mr Agus Cahyadi  
MOBILE +62 812 100 5842

E-MAIL indonesia@vrsadjusters.com  
INTERNET www.insightadjusters.com



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## vrs Adjusters IRELAND

COMPANY **vrs Rossiter QuestGates**

HEAD OFFICE The Crescent Building  
Northwood, Saintry  
BT6 8DD Dublin  
Ireland

TELEPHONE +44 121 411 0535

FAX +44 120 486 9813

CONTACT David Potts

MOBILE +44 7872 008386

LAND LINE +44 121 4110535

CONTACT Glen Donaldson

MOBILE +44 7793 916324

E-MAIL [ireland@vrsadjusters.com](mailto:ireland@vrsadjusters.com)

E-MAIL [vrs@questgates.co.uk](mailto:vrs@questgates.co.uk)

INTERNET [www.questgates.co.uk](http://www.questgates.co.uk)

OFFICES IN Belfast, Birmingham, Bolton, Bristol,  
Dublin, Edinburgh, Glasgow, Leeds, London,  
Maidstone, Newcastle, Northampton,  
Portsmouth, Reading

## vrs Adjusters ISRAEL

COMPANY **vrs Galram  
Surveyors & Adjusters Ltd.**

HEAD OFFICE Suite 301, Mishorim House  
2 Baalei Melakha St.  
P.O. Box 4094  
Ashdod 77140  
Israel

TELEPHONE +972 8 856 1634

FAX +972 8 853 1325

CONTACT Mr Yoram Golan

MOBILE +972 54 796 0044

CONTACT Ms. Cynthia Monat

MOBILE +972 54 796 0042

E-MAIL [israel@vrsadjusters.com](mailto:israel@vrsadjusters.com)

INTERNET [www.galram.com](http://www.galram.com)

**vrs Adjusters ITALY**

COMPANY **vrs AlfaCincotti S.p.A.**

HEAD OFFICE Via Montecuccoli 20  
20147 Milano - Italy

TELEPHONE +39 02 48 14 992  
FAX +39 02 48 19 3236

CONTACT Mr Francesco Cincotti  
MOBILE +39 335 754 2319

CONTACT Ms Chiara Demino  
MOBILE +39 342 565 6474

CONTACT Ms Veronica Busto  
MOBILE +39 349 934 8497

E-MAIL [alfacincotti@vrsadjusters.com](mailto:alfacincotti@vrsadjusters.com)  
INTERNET [www.alfacincotti.com](http://www.alfacincotti.com)

OFFICES IN Bologna, Genova, Marostica, Roma,  
San Benedetto del Tronto.

ALSO SERVICING Malta, San Marino

**vrs Adjusters JAPAN**

COMPANY **vrs Uchiyama Loss Adjusting Co.,Ltd.**

HEAD OFFICE 2-2-17 Akasaka  
Minato-ku  
Tokyo 107-0052  
Japan

TELEPHONE +81 3 5545 8608  
FAX +81 3 5545 8619

CONTACT Mr Makoto Uchiyama  
TELEPHONE +81 3 5545 8608  
MOBILE +81 80 8323 7292

CONTACT Mr Seiji Murata  
TELEPHONE +81 3 5545 8608  
MOBILE +81 80 8337 1604

CONTACT Mr Kazuhiro Watanabe  
TELEPHONE +81 3 5545 8608  
MOBILE +81 80 2515 2811

International Coordinator:

CONTACT Ms Tomoko Genda  
TELEPHONE +81 3 5545 8608

E-MAIL [japan@vrsadjusters.com](mailto:japan@vrsadjusters.com)  
INTERNET [www.uchiyama.co.jp](http://www.uchiyama.co.jp)

OFFICES IN Tokyo, Sapporo, Saitama, Yokohama,  
Shizuoka, Nagoya, Kyoto, Osaka, Kobe,  
Hiroshima and Takamatsu



### vrs Adjusters KAZAKHSTAN

COMPANY **vrs Eurogal Surveys Ltd.**

HEAD OFFICE 3A, Baisheva street, office 18  
050002 Almaty  
Kazakhstan

TELEPHONE +7 727 274 4025

FAX +7 727 391 2334

CONTACT Mr. Artyom Ignatyev

MOBILE +7 701 764 0515

E-MAIL kazakhstan@vrsadjusters.com

INTERNET www.eurogal-surveys.com

ALSO SERVICING Turkmenistan, Kyrgyzstan, Tajikistan and  
Uzbekistan

### vrs Adjusters LEBANON

COMPANY **vrs United Loss Adjusters and Surveyors  
SARL**

HEAD OFFICE Monseigneur Makhlof  
Bldg. No.: 6 Ground Floor  
Street No.: 64, Sector No.: 2,  
Dbayeh, Souk El-Khrab  
Metn- Lebanon  
P.O. Box No. 16-5190  
Beirut  
Lebanon

MOBILE +961 76 610 109 (24 hrs)

TEL/FAX +961 1 567 062

HOTLINE +961 03 482631

CONTACT Mr Pierre A. Zaarour

MOBILE +961 3610 109 (24 hrs)

CONTACT Mrs Arpine Khachadourian

TELEPHONE +961 3482 631 (24 hrs)

E-MAIL lebanon@vrsadjusters.com

INTERNET www.ula-lb.com

**vrs Adjusters MALAYSIA**

COMPANY **vrs Mestari**

HEAD OFFICE No. 37 Jalan Kuchai Maju,  
Kuchai Entrepreneurs' Park  
58200 Kuala Lumpur  
Malaysia

TELEPHONE +603 79858585

CONTACT Mr Joash Tan  
MOBILE +60 12 738 5811

CONTACT Mr Chris Phen  
MOBILE +60 12 475 5892

E-MAIL malaysia@vrsadjusters.com

**vrs Adjusters MEXICO**

COMPANY **vrs RTS**

HEAD OFFICE Av. Insurgentes Sur No. 1443 · Int. 7  
Col. Insurgentes Mixcoac  
Del. Benito Juarez  
MEX - Mexico 03920 DF

TELEPHONE +52 55 9000 3781  
FAX +52 55 9000 3782

CONTACT Mr David Herranz Nevado  
MOBILE +52 155 4540 7889 / +34 627 966 759

E-MAIL mexico@vrsadjusters.com  
INTERNET www.rtsgrupo.com

OFFICES IN Cancun, Guadalajara, Monterrey



### vrs Adjusters MYANMAR

COMPANY **Jpl Loss Adjusters & Surveyors  
(Myanmar) Co., Ltd.**

HEAD OFFICE No.47, 1st floor, 52nd Street,  
Botahtaung Township,  
Yangon,  
Myanmar

TELEPHONE +95 9 4211 67650

CONTACT Harold Lim

MOBILE +66 8 1907 1085

CONTACT Donald Lim

MOBILE +66 8 1689 2029

CONTACT Alan Lim

MOBILE +95 9 4211 67650

E-MAIL [myanmar@vrsadjusters.com](mailto:myanmar@vrsadjusters.com)

### vrs Adjusters NETHERLANDS

COMPANY **vrs EMN Expertise**

HEAD OFFICE Rietbaan 40-42  
Capelle aan den IJssel  
2908 LP  
Netherlands

TELEPHONE +31 10 284 3799

FAX +31 10 284 3921

CONTACT Rebecca Stockmann

MOBILE +31 653800742

CONTACT Marianne Korpershoek

MOBILE +31 622625268

E-MAIL [netherlands@vrsadjusters.com](mailto:netherlands@vrsadjusters.com)

INTERNET [www.emn.nl](http://www.emn.nl)

OFFICES IN Amsterdam, Deventer, Best

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**vrs Adjusters NORWAY**

COMPANY **vrs PACE**

HEAD OFFICE Postboks 3144 Elisenberg  
0207 OSLO  
Norway

TELEPHONE +47 22 121 581

CONTACT Mr Greger Bengson  
MOBILE +47 909 875 67

CONTACT Mrs Pia Lundberg  
MOBILE +46 70 661 0980

E-MAIL norway@vrsadjusters.com  
INTERNET www.vrspace.se

ALSO SERVICING Spitzbergen

**vrs Adjusters PANAMA**

COMPANY **vrs RTS**  
**Loss Adjusters and**  
**Risk Consulting Services**

HEAD OFFICE Edif. Porto Fino, Oficina 21-A, Ave. 74  
Panama City  
Panama

TELEPHONE +507 832 7848  
FAX +507 340 8277

CONTACT David E. Sanchez  
MOBILE +507 6265 2304

E-MAIL panama@vrsadjusters.com  
INTERNET www.rtsgrupo.com

APARTADO 0832-01235 Panamá, República de Panama  
POSTAL Optima/Riesgos Tasaciones  
Y Servicios Panama, S.a.



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**vrs Adjusters PERU**

A	COMPANY	vrs RTS
B	HEAD OFFICE	Calle Andrés Reyes 360, Oficina 505,
C		San Isidro
D		Lima
E		Peru
F	TELEPHONE	+511 413 9167
G	CONTACT	Mr Ricardo Vasquez
H	E-MAIL	peru@vrsadjusters.com
I	INTERNET	www.rtsgrupo.com
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**vrs Adjusters PHILIPPINES**

COMPANY	vrs BA Insight International, Inc.
HEAD OFFICE	Unit 201, State Condominium 1
	Salcedo Street
	Legaspi Village
	Makati City
	Philippines
TELEPHONE	+63 2 8818 3150 to 55
FAX	+63 2 8818 8588
CONTACT	Ms Jeanette P. Malaluan
MOBILE	+63 917 525 9168
CONTACT	Mr Rogelio Serrano
MOBILE	+63 917 795 4634
E-MAIL	philippines@vrsadjusters.com
INTERNET	bainsight.com.ph
OFFICES IN	Cebu, Davao, Manila

**vrs Adjusters POLAND**COMPANY **vrs C.Gielisch (Polska) Sp.z o.o.**HEAD OFFICE ul. Komandorska 18  
53-343 Wrocław  
Poland

TELEPHONE +48 71 346 8948

FAX +48 71 341 8026

CONTACT Mr Sebastian Juzyszyn

MOBILE +48 60 124 6363

E-MAIL poland@vrsadjusters.com

INTERNET www.gielisch.com

**vrs Adjusters PORTUGAL**COMPANY **vrs RTS**HEAD OFFICE R. das Janelas Verdes, 3  
 piso 0 – escritório – cx correio no 1  
1200-690 Lisboa  
Portugal

TELEPHONE +351 21 724 6310

FAX +351 21 724 6319

CONTACT Mr Sancho Azevedo

MOBILE +351 9166 468 30

E-MAIL portugal@vrsadjusters.com

INTERNET www.rtsgrupo.com

OFFICES IN Porto, Faro, Algarve

A  
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## vrs Adjusters ROMANIA

COMPANY **vrs SSP Adjusters s.r.l.**

HEAD OFFICE Ferdinand I Boulevard No. 58  
Entrance A, 9th Floor Apt. 43, Room 3  
Sector 2  
Bucharest 021393  
Romania

CONTACT Nicolae Nicolae  
MOBILE +40 723 565 444

CONTACT International Coordinator:  
Ms Gironda Lupu  
MOBILE +40 722 677 942

E-MAIL [claims@ssp-adjusters.com](mailto:claims@ssp-adjusters.com)  
INTERNET [www.vrs-ssp.com](http://www.vrs-ssp.com)

## vrs Adjusters RUSSIA

COMPANY **vrs Eurogal / GSL Surveys Ltd.**

HEAD OFFICE 56, Biryulyovskaya street, build. 2 Office 205-1  
MOSCOW 115547  
Russia

TELEPHONE +7 499 702 50 07

CONTACT Ms Anna Kotik  
MOBILE +7 905 246 0550

E-MAIL [russia@vrsadjusters.com](mailto:russia@vrsadjusters.com)  
INTERNET [www.eurogal-surveys.com](http://www.eurogal-surveys.com)

OFFICES IN St. Petersburg, Nakhodka, Novorossiysk,  
Vladivostok

ALSO SERVICING Belarus

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**vrs Adjusters SINGAPORE**

COMPANY **vrs Adjusters**

HEAD OFFICE 20 Collier Quay #23-01  
Singapore 04319  
Singapore

TELEPHONE +61 418 922 755

CONTACT Mr Jaye Kumar

MOBILE +61 418 922 755

E-MAIL singapore@vrsadjusters.com

ALSO SERVICING Cambodia, Laos

**vrs Adjusters SLOVAK REPUBLIC**

COMPANY **vrs-SSP-Adjusters GmbH**

HEAD OFFICE Vietnamská 31  
82104 Bratislava  
Slovak Republic

TELEPHONE +421 905 205 169

FAX +421 262 801 355

CONTACT Mr Milan Lettrich

TELEPHONE +421 905 205 169

CONTACT International Coordinator:  
Ms Christine Rieder

MOBILE +43 664 825 3610

E-MAIL claims@vrs-ssp.com

INTERNET www.vrs-ssp.com



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**vrs Adjusters SPAIN**

COMPANY	<b>vrs RTS</b>
HEAD OFFICE	C / Doctor Fleming, 3 5th Floor 28036 Madrid Spain
TELEPHONE	+34 91 458 46 00
FAX	+34 91 458 46 01
CONTACT	Ms Mabel Lloreda Cebrián
MOBILE	+34 607 517 236
CONTACT	Mr José Caraballo Manzanás
MOBILE	+34 610 564 043
CONTACT	Ms Kamli Chugani
TELEPHONE	+34 661 25 01 96
E-MAIL	spain@vrsadjusters.com
INTERNET	www.rtsgrupo.com
OFFICES IN	Alicante, Barcelona, Bilbao, Cáceres, Castellón, Granada, La Coruña, Las Palmas de Gran Canaria, Logroño, Málaga, Murcia, Oviedo, Palencia, Palma de Mallorca, Pamplona, San Sebastián, Santa Cruz de Tenerife, Santander, Sevilla, Valencia, Valladolid, Vigo, Zaragoza

**vrs Adjusters SWEDEN**

COMPANY	<b>vrs PACE</b>
HEAD OFFICE	Hjälmarödsvägen 23 SE-27732 Kivik Sweden
TELEPHONE	+46 8 640 6525
FAX	+46 4 630 5596
CONTACT	Mrs Pia Lundberg
MOBILE	+46 70 661 0980
E-MAIL	sweden@vrsadjusters.com
INTERNET	www.vrspace.se
OFFICE IN	Stockholm
ALSO SERVICING	Iceland, Latvia and Lithuania

**vrs Adjusters SWITZERLAND**

COMPANY	<b>vrs Gielisch</b>
HEAD OFFICE	Faehrhaus 8 Guetighausen 8478 Thalheim an der Thur Switzerland
TELEPHONE	+41 52 338 1587
FAX	+41 52 338 1584
CONTACT	Mr René Moergeli
MOBILE	+41 79 403 8049
E-MAIL	switzerland@vrsadjusters.com
INTERNET	www.gielisch.de





**vrs Adjusters UKRAINE**COMPANY **vrs Eurogal Surveys Ltd. / GSL**

HEAD OFFICE 1, Preobrazhenskaya Street  
Suite 2  
65082 Odessa  
Ukraine

TELEPHONE +380 482 348 313

FAX +380 482 348 328

CONTACT Mr Gennadiy Markov

MOBILE +380 503 166 536

E-MAIL [ukraine@vrsadjusters.com](mailto:ukraine@vrsadjusters.com)INTERNET [www.eurogal-surveys.com](http://www.eurogal-surveys.com)

OFFICES IN Kiev, Mariupol, Illychevsk, Yuzhny, Nikolayev,  
Kherson, Kertch, Feodosia, Sevastopol

ALSO SERVICING Moldova

**vrs Adjusters UNITED KINGDOM**COMPANY **vrs QuestGates**

HEAD OFFICE 70 Gracechurch Street  
London, EC3V 0HR  
United Kingdom

TELEPHONE +44 121 411 0535

FAX +44 120 486 9813

CONTACT David Potts

MOBILE +44 7872 008386

LAND LINE +44 121 4110535

CONTACT Glen Donaldson

LAND LINE +44 7793 916324

E-MAIL [unitedkingdom@vrsadjusters.com](mailto:unitedkingdom@vrsadjusters.com)E-MAIL [vrs@questgates.co.uk](mailto:vrs@questgates.co.uk)INTERNET [www.questgates.co.uk](http://www.questgates.co.uk)

OFFICES IN Belfast, Birmingham, Bolton, Bristol,  
Dublin, Edinburgh, Glasgow, Leeds, London,  
Maidstone, Newcastle, Northampton,  
Portsmouth, Reading

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## vrs Adjusters UNITED STATES OF AMERICA

**COMPANY** vrs Engle Martin & Associates

**HEAD OFFICE** 5565 Glenridge Connector  
Suite 900  
Atlanta, Georgia 30342  
United States of America

**TELEPHONE** +1 800 818 5619

**CONTACT** Dr. Andries Willemse

**MOBILE** +1 678 553 0792

**CONTACT** Joe Slane

**MOBILE** +1 610 205 5007

**CONTACT** Stephen Beene

**MOBILE** +1 225 372 6436

**E-MAIL** north-america@vrsadjusters.com

**INTERNET** www.englemartin.com

**OFFICES IN**

- Alabama:** Birmingham, Mobile
- Arizona:** Phoenix
- Arkansas:** Fayetteville, Little Rock
- California:** Los Angeles, Sacramento, San Diego, San Francisco
- Colorado:** Denver
- Connecticut:** Hartford
- Florida:** Ft. Lauderdale, Ft. Myers, Jacksonville, Orlando, Panama City Beach, Tampa, West Palm Beach
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**Texas:** Austin, Brownsville, Corpus Christi,

Dallas, El Paso, Houston, Lubbock, San Antonio

**Utah:** Salt Lake City

**Virginia:** Richmond, Washington DC

**Washington:** Seattle

**Wisconsin:** Madison

**Wyoming:** Cheyenne

**vrs Adjusters VENEZUELA**

COMPANY **vrs RTS**

HEAD OFFICE Av. Libertador cruce con Av. Las Palmas,  
Edif. Saycenter, piso 4, Oficina 4-F  
Caracas  
Venezuela

TELEPHONE +58 212 781 4320  
+58 212 781 9259

CONTACT Mr. Robert Becerra

MOBILE +58 426 516 1873

E-MAIL venezuela@vrsadjusters.com

INTERNET www.rtsgrupo.com

**vrs Adjusters VIETNAM**

COMPANY **vrs VietAdjusters JSC**

HEAD OFFICE 10th Floor, Office Zone,  
Central Garden Building  
328 Vo Van Kiet Blvd  
Ho Chi Minh  
Vietnam

TELEPHONE +84 28 3 920 9986  
+84 28 3 920 9918

CONTACT Mr. Dominic Tran

MOBILE +84 909 252517

E-MAIL vietnam@vrsadjusters.com

INTERNET www.vietadjusters.com

OFFICES IN Hanoi



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## DIRECTORS

The Board of Directors comprises the principals of the equity holding members of vrs Adjusters, LLC.

The Executive Committee is responsible for overseeing the organisation's business, they determine the mission, develop long-term strategy and evaluate and direct controls and procedures.

### EXECUTIVE COMMITTEE

#### PRESIDENT

CONTACT **Mr Tancrede Stagnara**

COMPANY **vrs Vering**

TELEPHONE +33 (0)17 378 2405

MOBILE +33 (0)61 116 1328

E-MAIL [tstagnara@vrsadjusters.com](mailto:tstagnara@vrsadjusters.com)

#### SECRETARY

CONTACT **Sancho Alexandre Rocha Azevedo**

COMPANY **vrs RTS**

TELEPHONE +351 21 724 6310

MOBILE +351 21 724 6319

E-MAIL [sazevedo@vrsadjusters.com](mailto:sazevedo@vrsadjusters.com)

#### TREASURER

CONTACT **Mr Martin Schörkhuber**

COMPANY **vrs-SSP-Adjusters GmbH**

TELEPHONE +43 732 606 627 15

MOBILE +43 664 340 7639

E-MAIL [mschoerkhuber@vrsadjusters.com](mailto:mschoerkhuber@vrsadjusters.com)

#### EXECUTIVE DIRECTOR

CONTACT **Mr Claus Gielisch**

COMPANY **vrs Gielisch**

TELEPHONE +49 211 1380 601

MOBILE +49 211 1380 687

E-MAIL [cgielisch@vrsadjusters.com](mailto:cgielisch@vrsadjusters.com)

## REGIONAL DIRECTORS

Regional Directors are responsible for ensuring compliance with our stringent licensing requirements and consistency of excellence throughout the organization.

### NON-EXECUTIVE DIRECTORS

#### REGIONAL DIRECTOR NORTH AMERICA

CONTACT **Mr Stephen Beene**

COMPANY **vrs Engle Martin & Associates**

TELEPHONE +1 225 372 6436

MOBILE +1 225 505 2319

E-MAIL [sbeene@englemartin.com](mailto:sbeene@englemartin.com)

#### REGIONAL DIRECTOR ASIA PACIFIC

CONTACT **Mr Jaye Kumar**

COMPANY **vrs ANA**

TELEPHONE +61 (08) 63 655 653

MOBILE +61 418 922 755

E-MAIL [jkumar@vrsadjusters.com](mailto:jkumar@vrsadjusters.com)

#### REGIONAL DIRECTOR EUROPE

CONTACT **Mr Francesco Cincotti**

COMPANY **vrs AlfaCincotti**

TELEPHONE +39 02 4814992

MOBILE +39 335 7542319

E-MAIL [fcincotti@vrsadjusters.com](mailto:fcincotti@vrsadjusters.com)

#### NON-EXECUTIVE DIRECTOR

CONTACT **Mr Chris Hall**

COMPANY **vrs QuestGates**

TELEPHONE +44 (0) 121 794 3130

MOBILE +44 (0) 7739 032097

E-MAIL [chris.hall@questgates.co.uk](mailto:chris.hall@questgates.co.uk)

## MAIN CONTACTS

### HEAD OF MARKETING AND BUSINESS DEVELOPMENT

CONTACT **Chiara Demino**

COMPANY **vrs AlfaCincotti**

TELEPHONE +39 02 4814 992

MOBILE +39 342 565 6474

E-MAIL [cdemino@vrsadjusters.com](mailto:cdemino@vrsadjusters.com)

### BOARD ADMINISTRATION & SUPPORT

CONTACT **Christine Rieder**

COMPANY **vrs SSP-Adjusters GmbH**

TELEPHONE +43 732 6066 2715

MOBILE +43 664 825 3610

E-MAIL [crieder@vrsadjusters.com](mailto:crieder@vrsadjusters.com)

### VRS LONDON MARKET REPRESENTATIVE

CONTACT **Julian Worthington**

COMPANY **vrs Adjusters**

MOBILE +44 7734 072 539

E-MAIL [jworthington@vrsadjusters.com](mailto:jworthington@vrsadjusters.com)

