



## 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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Argentina	- 3 UTC
Brazil	- 3 UTC
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Chile	- 4 UTC
Colombia	- 5 UTC
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Guatemala	- 6 UTC
Honduras	- 6 UTC
Panama	- 5 UTC
Peru	- 5 UTC
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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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South Korea	+9 UTC
Vietnam	+7 UTC

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	South West, Tamworth/Central West,
	Goulburn/Canberra, Byron Bay/Northern
	NSW, Port Macquarie, South Coast
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	Shepparton, Mornington, Ballarat / Bendigo,
	Mildura
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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,  
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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.

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