

Gielisch GroupGlobal Claims Expertise since 1918

ABOUT GIELISCH

GLOBAL CLAIMS EXPERTISE SINCE 1918

C. Gielisch GmbH is one of the leading firms of independent surveyors and loss adjusters in Germany. Now in its third generation of family ownership, the company is managed by Claus Gielisch. Since 1918, our company has successfully adapted to market trends, supplying market-oriented, customised solutions in the handling of complex claims. We service national and international insurers, brokers, and industrial clients.

Our range of services includes claims adjusting and surveying services and comprehensive claims management, as well as loss prevention consulting and risk management services in the following lines of business:

- property insurance
- business interruption losses
- liability/product liability
- marine cargo/carrier's liability
- hull/P&I insurance
- wind energy insurance
- film, TV, and media insurance
- event cancellation
- fine art

C. Gielisch GmbH has a team of 60 permanently employed surveyors and loss adjusters, whose reports provide accurate information and loss assessments. They coordinate the entire claims process and assemble bespoke project teams to handle major losses. Our surveyors and loss adjusters bring on board a range of specialist expertise, combined with profound insurance knowledge. This allows us to consider different perspectives in our claims handling activities, and to assign every task to the right person, according to our employees' qualifications.

A NETWORK OF OFFICES COVERING ALL OF GERMANY

Apart from our headquarters based in Düsseldorf, C. Gielisch GmbH operates 15 offices throughout Germany. This ensures immediate access to any loss location anywhere in the country.

INTERNATIONAL OFFICE LOCATIONS

Outside Germany, C. Gielisch GmbH has branch offices in Poland and Hungary, which also cover the neighbouring markets of the Czech Republic, Romania and Slovakia. Claims in Switzerland are handled by our cooperation partner. As a member of vrs Adjusters, the international loss adjusting and claims management organisation with over 450 offices in 140 countries, we provide smooth and efficient claims services around the world. Throughout the entire claims process, we remain your single point of contact, acting as a connecting link between the parties involved in our country and abroad.

GIELISCH CLAIMS MANAGEMENT GMBH

In the year 2000, Gielisch Claims Management GmbH (GCM) was founded as a wholly owned subsidiary of C. Gielisch GmbH. As a client-focused service provider, GCM is a strong partner of national and international insurers, brokers and corporate clients.

As part of its desktop claims handling services, Gielisch Claims Management GmbH (GCM) provides registration, processing and settlement of high-frequency low-value claims in all lines of business. GCM also provides staff leasing services to support clients facing staff shortages or handling major losses. GCM's multilingual team includes law graduates, insurance professionals, and claims handlers.

HIGH LEVEL OF PROFESSIONALISM

All surveyors and loss adjusters within the Gielisch group maintain a high level of professionalism marked by in-depth expertise, reliability, transparency and performance consistency. In a market situation marked by constant changes and cost pressure, we assist our clients in making optimal use of their own capacities.

CONTACT



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CLAIMS ADJUSTING AND SURVEYING SERVICES

CUSTOMIZED SOLUTIONS

C. Gielisch GmbH offers claims adjusting and surveying services for all classical types of risks across the following commercial and personal lines of insurance:

- liability
- property / business interruption losses
- marine cargo / carrier's liability
- hull /P&I insurance
- wind energy insurance
- fine art
- film, TV, and media insurance
- event cancellation

We also provide risk management services. Our loss adjusting services are utilised by international clients.

Our uniform-format reports provide an accurate loss analysis stating detailed information on the circumstances, cause, extent, and amount of the loss. Acting as a single point of contact for the client, our surveyors coordinate the entire claims process and promptly implement all necessary measures to mitigate the loss. In doing so, we aim to reduce our clients' workload, creating optimal, customised solutions in cooperation with, and for the benefit of, our clients. Prompt and comprehensive claims handling is guaranteed by compliance with our internal service standards.

Outside business hours, our claims hotline service is available 24 hours a day, every day of the year, and calls are answered directly by one of our surveyors. New instructions are taken by our central reception desk schaden@gielisch.de to ensure a quick response from the nearest office. This allows us to act in our clients' best interests at all times, wherever a loss incident has occurred.

We have a team over 60 permanently employed, highly qualified surveyors and loss adjusters from a broad range of fields. As a matter of course, their skills include a solid understanding of policy wordings. This enables them to consider different perspectives and to develop interdisciplinary solutions in their claims handling activities. External specialists and laboratories shall be engaged by us where required.

You can rely on our staff to conduct their site visits in a sensitive and respectful manner as required by the situation after a loss incident. Seeing ourselves as a connecting link between all parties involved, we are committed to safeguarding our clients' interests in all aspects of the claim.

We dedicate ourselves to providing customised solutions that will meet our clients' exact requirements.

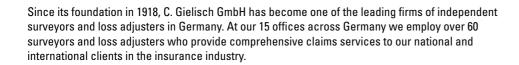
CONTACT

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Reception of new instructions: schaden@gielisch.de

Reception of new instructions Hull / P&I kasko@gielisch.de









Our surveyors and loss adjusters provide claims services across all industrial, commercial and personal lines of liability insurance to insurers, insurance brokers and corporate clients. For complex claims, we assemble a team of in-house specialists from various fields according to the respective coverage items.

Using their profound knowledge of policy wordings and legal requirements, our claims specialists will always consider the necessary perspective in their assessment of claims. Our technical reports provide a reliable basis for assessing whether or not a claim is justified. This allows our Principals to resolve coverage and liability issues, and ensures an optimal claims handling process.

In addition to assessing claims, we also offer loss prevention consulting.

AREAS OF EXPERTISE

- public liability
- professional indemnity
- product liability and recall claims
- motor vehicle liability (road, rail, water, air)
- environmental liability

SERVICES

Assessment of Damages, Claims Management Services

- assessing the legal and contractual situation
- cause investigations
- thorough investigations into the circumstances and extent of loss
- calculating the amount of loss
- investigations in line with the parameters applicable to liability claims
- claims management, especially of major claims and serial losses (emission damage)
- formation of project teams to handle major claims
- proactive loss mitigation and damage restoration as part of our claims management services
- external specialists and laboratories are engaged as appropriate

Loss Prevention

- risk assessment services
- analysis of high-frequency claims and loss prevention concepts

CLAIMS SPECIALISTS

- industrial engineers
- civil engineers
- architects
- engineers, master craftsmen
- mechanical engineers
- insurance professionals
- lawyers

CONTACT



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PROPERTY

We offer claims adjusting, surveying and reporting services across all industrial, commercial and personal lines of property insurance for all classical types of risks, including natural disaster cover and all-risk policies. We service insurers, insurance brokers, as well as industrial and commercial clients. For complex claims, we assemble a team of in-house specialists from various fields according to the respective coverage items.

AREAS OF EXPERTISE

- buildings, including architectural services and structural analysis
- technical & commercial equipment
- business interruption
- stock

SERVICES

Surveys and Loss Adjusting

- thorough investigations into the circumstances and extent of loss
- cause investigations, engaging external specialists as appropriate
- calculation of loss applying the terms of the policy
- recommendation of a loss reserve
- assessment of replacement values regarding property and business interruption losses
- proactive claims management, including loss mitigation measures
- coordination of damage restoration work
- cooperation with external specialists and forensic experts
- loss adjusting services under international policies

Risk Management Services

- questionnaire-based pre-risk surveys and risk assessment services
- assessment of insured values

CLAIMS SPECIALISTS

- architects
- mechanical engineers
- industrial engineers
- business graduates
- civil engineers
- mould and moisture damage experts
- insurance professionals
- lawyers

CONTACT



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MARINE CARGO AND CARRIER'S LIABILITY

We assess marine cargo and liability claims for insurers, freight forwarders, as well as road, rail, sea and air freight operators in the commercial shipping industry. Our team of 60 surveyors from a wide range of fields provides the interdisciplinary expertise that is needed in order to respond to the particular requirements of every claim. In addition to assessing claims, we also offer comprehensive risk management services.

AREAS OF EXPERTISE

- machinery
- plant equipment
- wind power technology
- automotive parts
- temperature controlled transport
- pharmaceuticals
- theft incidents, including assessment of liability and quantum
- heavy cargo shipments and project cargo
- consumer goods
- raw materials/commodities
- tank and silo bulk shipments
- assessment of removal claims under the terms of the German Civil Code (HGB) or the German Forwarders Standard Terms and Conditions of Marine Insurance (ADS)
- fine ar
- contract logistics and supply chain management
- paper and cellulose
- amusement rides/operators

SERVICES

Assessment of Damages, Claims Management Services

- thorough investigations into the circumstances and extent of loss
- assessing the extent of damage
- calculation of loss

- assessment of recovery/loss mitigation/damage restoration measures
- arrangement of salvage sales
- proactive claims management
- assessment of (indirect) financial losses
- external specialists and laboratories are engaged as appropriate

Loss Prevention

- packaging assessment services
- packaging consultancy
- load and stow surveys (covering loading and discharge operations)
- project cargo loading consultancy
- transport route planning
- evaluation of method statements
- cargo securement surveys
 (applying VDI 2700 ff. and EN 12195-1 standards)
- warehouse risk assessment services
- analysis of high-frequency claims and loss prevention concepts

CLAIMS SPECIALISTS

- industrial engineers
- logistics professionals
- nautical science graduates/master mariners
- mechanical engineers
- freight forwarding professionals
- insurance professionals
- lawyers

CONTACT



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HULL, P&I

Our surveyors are appointed by insurers, brokers, shipping lines, shipowners, charterers, terminal operators, transportation providers and other logistics contractors to assess damages to ship structures (hulls), machinery and any related technical equipment. We manage claims filed against shipowners in respect of environmental damage or cargo losses, holding surveys and coordinating all appropriate measures.

Where emergency action is required after an average incident, we liaise with all parties involved and coordinating all appropriate measures.

dinate measures to recover the vessel and cargo. All measures are overseen and managed on site by our surveyors. In the event of major average incidents (sinking incidents, etc.), we negotiate recovery contracts and oversee the entire recovery operations.

In addition to hull and machinery surveys, we offer comprehensive risk management services and provide value expertise reports for all types of vessels and floating structures under technical as well as commercial aspects.

We handle average incidents and assess damages involving ocean-going and inland vessels, yachts, motorboats, and sailboats across all navigable rivers and canals in Western and Eastern Europe.

SERVICES

Surveys, Average Adjusting, Technical and Nautical Services

- investigations into the circumstances and extent of loss
- cause investigations
- calculation of loss
- execution of repair tenders, review of quotations, monitoring of the repair works and the progress of repairs
- P&I claims management: handling claims against the shipping line and crew in respect of cargo damage, personal injury, or environmental damage
- expert witness report services
- intervention after an average incident: immediate arrangement, coordination and management of all salvage and recovery operations in compliance with particular or general average rules
- handling of general average losses: declaration of general average, loss mitigation measures, withdrawal of reserve, issue of general average statement, collection of general average contributions payable by the vessel and cargo parties
- salvage sale of damaged cargo

- advice on responsibility/liability issues, nautical reports
- arrangements of any legal steps required, like a master's letter of protest or proceedings for the preservation of evidence, in consultation with the respective interests
- external specialists and laboratories are engaged as appropriate

Risk Management Services

- cargo securement and stowage
- measurement of cargoes
- hold inspections
- condition reports
- risk assessment services
- value expertise services
- analysis of high-frequency claims and loss prevention concepts

CLAIMS SPECIALISTS

- engineers holding degrees in shipbuilding and nautical sciences
- average agents

CONTACT



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WIND ENERGY

Our wind energy specialists are well experienced in handling insurance claims across all major lines of business. This allows us to consider different perspectives in our claims handling activities. Our impartial survey reports provide the basis for an efficient and solution-focused claims settlement process. Placing special emphasis on proactive claims management, we support the claims parties in reducing downtime and mitigating the loss.

SERVICES

Claims Investigations

- investigations into the circumstances and cause of loss
- assessing the extent of damage
- proactive claims management aimed at mitigating the loss
- assessment of repair options
- calculation of loss, recommendation for loss reserve where required
- revenue loss calculation

Loss Prevention

- loss prevention consulting services regarding marine risks
- transport packaging consultancy
- load and stow surveys covering all modes of transport
- marine and storage risk assessment

External laboratories and specialists like fire cause investigators and damage restoration experts are engaged by us where required. In addition, the Gielisch team of surveyors and loss adjusters with their broad range of expertise will readily provide interdisciplinary solutions to any claims problem.

CLAIMS SPECIALISTS

- engineers specialising in wind power technology
- mechanical engineers
- civil engineers
- industrial engineers
- logistics professionals and nautical science graduates
- business graduates

CONTACT



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FILM, TV, MEDIA

Our specialists handle national and international claims associated with the production of feature films and documentaries, TV dramas, TV series, advertisement films and photo productions.

AREAS OF EXPERTISE

- film negatives and positives all analogue and digital formats, including DV and HD
- image / sound / data carriers
- data processing media
- cast non-appearance
- equipment
- props, sets and wardrobe
- extra expense
- completion bonds
- film and media liability
- movie theatre cover including business interruption losses

SERVICES

Assessment of Damages, Claims Management Services

- cause investigations
- claims validation
- the insured's obligations prior to and after occurrence of an insured event
- appraisal and calculation of indemnification
- claims handling assistance
- coordination of loss mitigation measures
- assessment of recovery options

Risk Management Services

- film project monitoring services for film boards and film funding institutions
- completion bond monitoring
- pre-risk inspection of filming locations under aspects of liability coverage

CONTACT



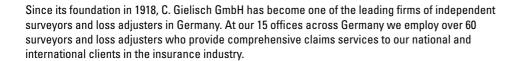
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EVENT CANCELLATION AND SPECIAL RISKS

We assess domestic and international losses arising out of the cancellation or interruption of covered events. Our activities in this field involve all types of major events like concerts, tours, open-air events, sporting events, trade shows, and exhibitions.

AREAS OF EXPERTISE

- event cancellation
- non-appearance
- equipment
- property damage
- non-availability of venue
- shortfall, over-redemption, and other special risks
- promotions and lotteries

SERVICES

Assessment of Damages, Claims Management Services

- verification of the claimed cancellation causes
- review of the limits of indemnity
- Insured's obligations prior to and after occurrence of an insured event
- appraisal and calculation of indemnification
- claims handling assistance
- coordination of loss mitigation measures
- assessment of recovery options

Risk Management Services

- development of performance concepts and feasibility studies for promotions, lotteries and other over-redemption portfolios.
- pre-risk surveys and venue inspections in preparation for an event
- event monitoring for insurers

CONTACT



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FINE ART

For more than 50 years, the fine art adjusters of C. Gielisch GmbH have been evaluating fine art losses for the insurance industry. Our expertise dates back to the times of Carl Gielisch, who managed the company from 1960 until 1990, and who handled fine art claims for major museums, art galleries and art collectors. Following in his father's footsteps at an early age, Claus Gielisch has acquired over 25 years' experience in the assessment of damaged artwork. He is officially appointed and sworn by the Düsseldorf Chamber of Industry and Commerce as an expert in the assessment of damaged artwork. Silke Jordans, art historian and insurance professional, who joined C. Gielisch GmbH in 1996, has built a long and successful career as a fine art adjuster. Our fine art team draws on a wealth of expertise in all matters related to art. This includes the management of complex fine art claims involving a multitude of damaged artworks, as well as the assessment of damage sustained by a single object.

Handling fine art claims requires a particularly thoughtful approach. Our fine art adjusters are perfectly aware of this, and consider themselves as a connecting link between the parties involved in a claim. With decades of experience and an excellent reputation, they are highly valued in the industry for the solutions they develop.

SERVICES

Assessment of Damages, Claims Management Services

- verifying the circumstances of a loss incident
- cause investigations
- assessment of quantum
- recommendations for qualified art restoration contractors
- management of the restoration process
- evaluation of artworks
- assessment of depreciation in value
- final loss assessment
- coordination of measures required as part of the claims management process
- evaluation of artworks irrespective of a loss incident

CONTACT



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MAJOR LOSSES

Due to the high level of complexity involved, a discriminating and well coordinated approach is required in the management of large losses. Usually, it will take a team of experts from various fields to ensure prompt and full implementation of all measures relating to the individual aspects of the loss. Such measures will include, in particular, explicit instructions to the Insured on the management and mitigation of the loss, especially where business interruption is involved.

From our pool of 60 surveyors and loss adjusters, we can tailor project teams covering all insurance sectors to meet the relevant requirements of a claim. Our employees have thorough understanding of insurance policy wordings and many years' experience in the project management of national and international large complex losses. They come from a variety of specialised insurance sectors including building losses, technical and commercial business equipment, business interruption losses, liability, and product liability losses.

To ensure optimal management of a large loss, a project manager coordinating all our activities will be at your service throughout the process. This guarantees adherence to clearly defined schedules and quality standards.

The same standards are applied to large losses occurring outside Germany. As a member of vrs Adjusters, the international loss adjusting network, we cooperate with 450 partner offices in 140 countries. Using their local know-how, qualified claims specialists will conduct investigations on site in compliance with instructions from our own loss adjusters, who will also attend in the subject country if required. Throughout the loss management process, Gielisch will remain the single point of contact for our Principals.

CONTACT



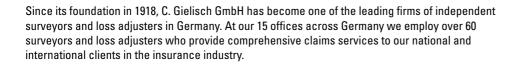
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LOSS ADJUSTING

COMPREHENSIVE CLAIMS HANDLING

Servicing international insurance programmes, our claims specialists are called in as loss adjusters in all lines of business. In addition to surveying and assessing the damage and providing reports to the client, we review the terms of policy, and make a recommendation for appropriate payment. Depending on the complexity of a claim, we assemble a team of expert engineers and loss adjusters, with the former handling technical issues and the latter reviewing the policy terms.

As a member of the international loss adjusting organisation vrs Adjusters, we have been appointed by major corporate clients and insurers as their nominated loss adjusters. Our clients can thus rely on a single point of contact to handle all aspects of the claims process, providing surveying, claims handling and loss adjusting services.

CONTACT



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Drogt, Hannes

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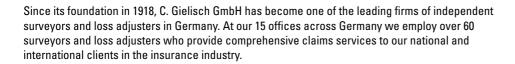
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Peitz, Claas

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INTERNATIONAL NETWORK

C. Gielisch GmbH is a member of vrs Adjusters, the international loss adjusting and claims management organisation. The network has 450 partner offices in 140 countries. As a member of the network, we can offer prompt, smooth and efficient claims service on a global scale. Services are available around the world using the local know-how of our qualified claims experts. With the network's support, we can act in our clients' best interests outside our own country, while remaining their single point of contact throughout the entire claims process. International assignments may be placed via email using the address international@gielisch.de, or by phone with our international reception desk under +49 211 13806-97.

AREAS OF EXPERTISE

- liability
- property/business interruption claims
- complex and major losses
- marine cargo/carrier's liability
- hull/P & I insurance
- energy
- environmental cover
- engineering insurance
- farming and agricultural insurance
- film, TV, and media insurance
- event cancellation
- fine art
- TPA claims management services

SERVICES

- central reception of all new instructions at our Düsseldorf headquarters
- single point of contact in Düsseldorf
- appointment of a suitably qualified surveyor in the subject country
- in the event of major losses, deployment of one of Gielisch's loss adjusters to act in cooperation with our network partner

- organisation and planning of the claims handling process, time schedule monitoring, compilation of all information relevant to a claim
- multilingual support throughout the claims process
- reporting in German or English according to Gielisch standards
- Loss adjusting services

CLAIMS SPECIALISTS

As a member of our international loss adjusting network, we have access to a pool of 3,500 claims staff. Our partners' activities are closely monitored by our own staff to ensure compliance with our Principals' instructions. At the same time, our partners help us to understand the nuances of local markets. Combining their local competences with our insight into national requirements, we make sure to act in our clients' best interests in the handling of international claims.

Partner in **vrs**»adjusters www.vrsadjusters.com

CONTACT



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OUR DEFINITION OF CLIENT-FOCUSED SERVICE

THE GIELISCH SERVICE PORTFOLIO

Order Confirmation

- within 24 hours, by email
- mention of the surveyor/loss adjuster and the date of survey/site visit, if possible

First Advice of Loss

- first advice by phone immediately after the first survey/site inspection, if required
- written advice within three working days at the latest after the survey or claim meeting

Detailed Preliminary Report

 within four weeks after the survey/site visit, immediately in case of major losses (exceeding 100,000 Euro)

Update Information

- in case of basic issues (regarding coverage, liability, etc.)
- in case of essential developments (new reserves, finding the cause of loss, etc.)
- automatically every four weeks, unless major developments occurred before

Final Report

 conclusive presentation of the findings established (indemnifiable), including all loss-related documents (contracts, invoices, etc.)



CLAIMS MANAGEMENT

DESKTOP CLAIMS HANDLING

Based in Cologne, our subsidiary Gielisch Claims Management (GCM GmbH) is a competent, full-range provider of desktop claims handling, staff leasing and loss adjusting services. GCM also provides claim audit services at the national and international level.

SERVICES

Claims Management Services

- process-based desktop registration of new claims
- online claims portal
- management and administration of highfrequency low value claims
- review of policy terms and assessment of coverage
- validation of liability claims
- application for police records and/or public prosecutor's investigation files
- appointment of surveyors and loss adjusters
- assignment of repair contractors
- reporting
- settlement
- recovery

Risk Management Services

 statistical claims information and analytics covering all loss aspects and providing insurers and risk managers with an indispensable tool for product analysis and product assessment

Staff Leasing Services

- assisting clients facing staff shortages due to parental leave, illness, special projects, etc.
- customised, flexible staffing from our team of claims specialists
- compliant with the Germany Law on Temporary Employment

Loss Adjusting Services

- coordination of cause investigations
- reporting
- review of policy terms
- recommendation for settlement

Audits Services for Insurers, Brokers, and Captives

- definition of independent assessment procedures to ensure compliance with quality management requirements
- assessment of processes
- performance review in terms of correct claims handling
- assessment of adherence to key performance indicators (KPI) defined by the Principal
- assessment of adherence to service standards

LINES OF BUSINESS (PERSONAL/ COMMERCIAL/INDUSTRIAL LINES)

- property and real estate
- liability
- comprehensive and third-party motor insurance
- marine cargo/carrier's liability
- personal injury claims
- accident claims

CLAIMS SPECIALISTS

- lawyers
- business graduates
- insurance professionals
- social insurance professionals
- paralegals
- art historians
- native speakers of: English, French, Italian, Spanish, and Turkish

CONTACT



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A NETWORK OF EXPERTISE

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