

*Financial System Mediator's summary for the second quarter of 2017,
including the case of June*

The activities of The Financial System Mediator started on January 24, 2009 in conformity with the RoA law on “Financial system mediator”. The case of the second quarter of 2017 formed by the Mediator is summarized below.

Overall, during the second quarter of 2017 the office of the Mediator got 1046 complaints concerning financial organizations. According to the Law, from 1046 complaints concerning financial organizations 286 were inadmissible to be reviewed by the Mediator (some part of customers were juridicial entities, complaints of the other part of customers refer to the events, which had taken place before the Law on Mediator came into force; there were already a court decision about some claims or the case was under the consideration of the court; in other cases complaints had common nature and in essence did not contain pecuniary claim). From 760 complains admissible to be reviewed by the Mediator 461 were received in a written form.

Total number of complaints against financial organizations in the second quarter of 2017	1046
1. Not eligible for review by Mediator	286
2. Eligible for review by Mediator	760
2.1. Met by the organization based on the lodged complaint-claim of customer	13
2.2. Written-form lodged claims admitted to be reviewed	461
2.2.1. Claims against banks, concerning	75
• credit operations	48
• depositary operations	16
• payment and settlement transactions	6
• other	5
2.2.2. Claims against insurance companies and Bureau, concerning	377
• vehicle insurance	6
• medical insurance	6
• travel insurance	4
• accident insurance	0
• property insurance	7
• MTPLI (including Bureau)	351

• Voluntary liability insurance	3
2.2.3. Claims against credit organizations	7
2.2.4. Pawnshops	1
2.2.5. Central Depository	1

Written-form lodged claim's results	498
Claim satisfied through reconciliation	164
Claim partially satisfied by a compulsory decision	174
Claim satisfied	9
Claim declined	78
Review of the claim suspended	72
Review of the claim declined	1

During the *June 2017* the office of the Mediator got 311 complaints concerning financial organizations. According to the Law, from 311 complaints concerning financial organizations 99 were inadmissible to be reviewed by the Mediator (some part of customers were juridical entities, complaints of the other part of customers refer to the events, which had taken place before the Law on Mediator came into force; there were already a court decision about some claims or the case was under the consideration of the court; in other cases complaints had common nature and in essence did not contain pecuniary claim). From 212 complains admissible to be reviewed by the Mediator 137 were received in a written form.

The total number of complaints against financial organizations in June 2017	311
1. Inadmissible to be reviewed by Mediator	99
2. Admissible to be reviewed by Mediator	212
2.1. Met by the organization based on the lodged complaint-claim of customer	5
2.2. Written-form lodged claims admitted to be reviewed	137
2.2.1. Claims against banks, concerning	22
• credit operations	17
• depositary operations	1
• payment and settlement transactions	2
• other	2
2.2.2. Claims against insurance companies and Bureau, concerning	112

• vehicle insurance	2
• medical insurance	2
• travel insurance	1
• accident insurance	0
• property insurance	1
• MTPLI (including Bureau)	106
2.2.3. Claims against credit organizations	2
2.2.4. Claims against Pawnshops	1

Written-form lodged claim's results	165
Claim satisfied through reconciliation	51
Claim partially satisfied by a compulsory decision	51
Claim satisfied	4
Claim declined	32
Review of the claim suspended	27
Review of the claim declined	0

You may apply to the Mediator's office by calling 060-70-11-11 or visiting 15 M. Khorenatsi Str., "Elite Plaza" Business Center, 7th floor. E-mail: info@fsm.am Web: www.fsm.am