

*Financial System Mediator's summary for the second quarter of 2019,
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 2019 formed by the Mediator is summarized below.

Overall, during the second quarter of 2019 the office of the Mediator got 2,141 complaints concerning financial organizations. According to the Law, from 2,141 complaints concerning financial organizations 285 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 1,856 complains admissible to be reviewed by the Mediator 1,207 were received in a written form.

Total number of complaints against financial organizations in the second quarter of 2019	2,141
1. Not eligible for review by Mediator	285
2. Eligible for review by Mediator	1,856
2.2. Written-form lodged claims admitted to be reviewed	1,207
2.2.1. Claims against banks, concerning	420
• credit operations	403
• depositary operations	4
• payment and settlement transactions	12
• other	1
2.2.2. Claims against insurance companies and Bureau, concerning	722
• vehicle insurance	12
• medical insurance	15
• travel insurance	4
• acciedent insurance	1
• property insurance	7
• voluntary liability insurance	4
• MTPLI (including Bureau)	677

• other	2
2.2.3. Claims against credit organizations	65

Written-form lodged claim's results	1,288
Claim satisfied through reconciliation	516
Claim partially satisfied by a compulsory decision	218
Claim satisfied	69
Claim declined	377
Review of the claim suspended	100
Review of the claim declined	8

During the *June 2019* the office of the Mediator got 778 complaints concerning financial organizations. According to the Law, from 778 complaints concerning financial organizations 97 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 681 complains admissible to be reviewed by the Mediator 434 were received in a written form.

The total number of complaints against financial organizations in June 2019	778
1. Inadmissible to be reviewed by Mediator	97
2. Admissible to be reviewed by Mediator	681
2.2. Written-form lodged claims admitted to be reviewed	434
2.2.1. Claims against banks, concerning	180
• credit operations	179
• payment and settlement transactions	1
2.2.2. Claims against insurance companies and Bureau, concerning	218
• vehicle insurance	3
• medical insurance	3
• travel insurance	1
• accident insurance	1
• property insurance	1
• voluntary liability insurance	2

• MTPLI (including Bureau)	207
2.2.3. Claims against credit organizations	36

Written-form lodged claim's results	446
Claim satisfied through reconciliation	220
Claim partially satisfied by a compulsory decision	58
Claim satisfied	17
Claim declined	115
Review of the claim suspended	34
Review of the claim declined	2

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