

<b>ADR scheme</b>	
EU/EEA member state	<b>FRANCE</b>
Name in original language	Le Médiateur de l'Assurance
Name in English	Insurance Mediator
<b>Contact details for consumers</b>	
Address	TSA 50110 – 75441 Paris Cedex 09
Phone number	
Fax number	
E-mail address	le.mediateur@mediation-assurance.org
Website address	<a href="http://www.mediation-assurance.org">www.mediation-assurance.org</a>
<b>How the ADR scheme works</b>	
Type of ADR scheme	<input type="checkbox"/> public <span style="margin-left: 150px;"><input type="checkbox"/> established by law</span> <input checked="" type="checkbox"/> private <span style="margin-left: 150px;"><input checked="" type="checkbox"/> voluntary</span>
Limits	
Are there prior formalities to be complied with?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no
Does the consumer have to pay a fee?	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
If the consumer has to pay a fee, how much is it (in euro)?	
Does the ADR scheme answer enquiries about its work?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no
Does the ADR scheme try to help the parties reach a negotiated settlement?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no
Does the ADR scheme issue a decision upholding or rejecting the complaint?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no
If the ADR scheme issues a decision, what is its effect?	<input checked="" type="checkbox"/> recommendation, not binding on either party <input type="checkbox"/> binding on the financial institution but not the consumer <input type="checkbox"/> binding on both the financial institution and the consumer
Any necessary explanation about the decision	90 % of disputes are resolved during investigation of the matter. 97 % of the mediator advices are complied with.
Average time for ADR scheme to resolve a complaint	90 days
<b>Language(s) in which the ADR scheme operates</b>	
Language(s) in which a complaint can be made	French or English
Language(s) in which any decision can be issued	French
<b>Observations</b>	
Any additional useful information not already covered by the other sections of this form	Issues an annual report in French or in English <a href="http://www.mediation-assurance.org">www.mediation-assurance.org</a> and <a href="http://www.gema.fr">www.gema.fr</a>