

საქართველოს
სადაზღვევო
ასოციაცია



GEORGIAN
INSURERS
ASSOCIATION

Insurance Mediation Body in Georgia

Insurance Mediation Chairman,
Mediator Archil Tsertsvadze



International Insurance Conference,
Georgia, Batumi, June 12 -13, 2025

Creation of “Insurance Mediation”

- At the initiative of the Insurance Association of Georgia and with the support of USAID, a Health Insurance Mediation Service was established on March 15, 2008.
- Since 2010, the service was transformed into a Legal Entity of Public Law under the Ministry of Labour, Health, and Social Affairs of Georgia, and it ceased operations in 2015.
- In 2015, the "Insurance Mediation" of the Insurance Association of Georgia was established. I prefer this response
- On March 1, 2015, an agreement on "Insurance Mediation" was signed by the Insurance Association of Georgia and insurance companies.
- „Insurance Mediation" began accepting requests on April 1, 2015.



Goals of “Insurance Mediation”

- Non-litigious resolution of disputes/disagreements arising between the insured and insurance companies
- Facilitating the formation of adequate demands and expectations of customers towards insurance services.
- Facilitating the establishment of a partnership relationship between insurance companies and customers.
- Raising public awareness about insurance.



Forms of Application

- I. Informational
- II. Dispute/Disagreement

Methods of Application

- 🌐 032 2 555 155
- 🌐 www.insurance.org.ge
- 🌐 In writing or by mail
- 🌐 Tbilisi, Mosashvili Street 24



Mediation Process



Law of Georgia “On Mediation”

In 2019 Law of Georgia “On Mediation” Entered into force 2019.

The Law established:

- Principles of mediation conduct;
- Mediator’s qualification requirements;
- Selection/appointment of the mediator;
- Initiation, management, and conclusion of mediation;
- Obligation to maintain confidentiality;
- Enforcement of the mediation settlement.



Mediators Association of Georgia and the Unified Register of Mediators

- In 2019, the Mediators Association and the Unified Register of Mediators were established in Georgia.
- It is required that a mediator should: complete the qualification stages, pass the relevant examinations, meet the requirements established by law and be a member of the Unified Register of Mediators



Advantages of the Mediation

- Mediation is a party-centered process.
- The parties themselves decide what is important and how they envision the resolution of the dispute.
- While legal arguments are necessary in court or arbitration to prove one's position, this is not required in mediation.
- The mediator's role is to guide the process, facilitate effective communication, and assist the parties in identifying possible solutions.
- The mediator manages the process, but full responsibility for the outcome rests with the parties.
- In mediation, it is impossible to reach an outcome that contradicts the interests of the parties. If an agreement is reached, it is always acceptable to both sides.
- The mediation process is entirely confidential.

Breakdown of Applications by Subject Matter

Informational	Dispute/Disagreement	Sum
787	1646	2433

Breakdown of Applications by Subject Matter and type of Insurance

Type of Insurance	Informational	Dispute/Disagreement	sum
Agricultural Insurance	258	251	509
Land Motor Vehicle Insurance	13	117	130
Health Insurance	429	1231	1660
Life Insurance	2	20	22
Property Insurance	3	11	14
Accident Insurance		1	1
Credit Liability Insurance		1	1
Is not insured	81	3	84
Travel Insurance		6	6
General third-party liability Insurance for the Owners of mass gathering venues	1		1
Unemployment Insurance		5	5
ჯამი	787	1646	2433

The most common types of applications and their Outcomes

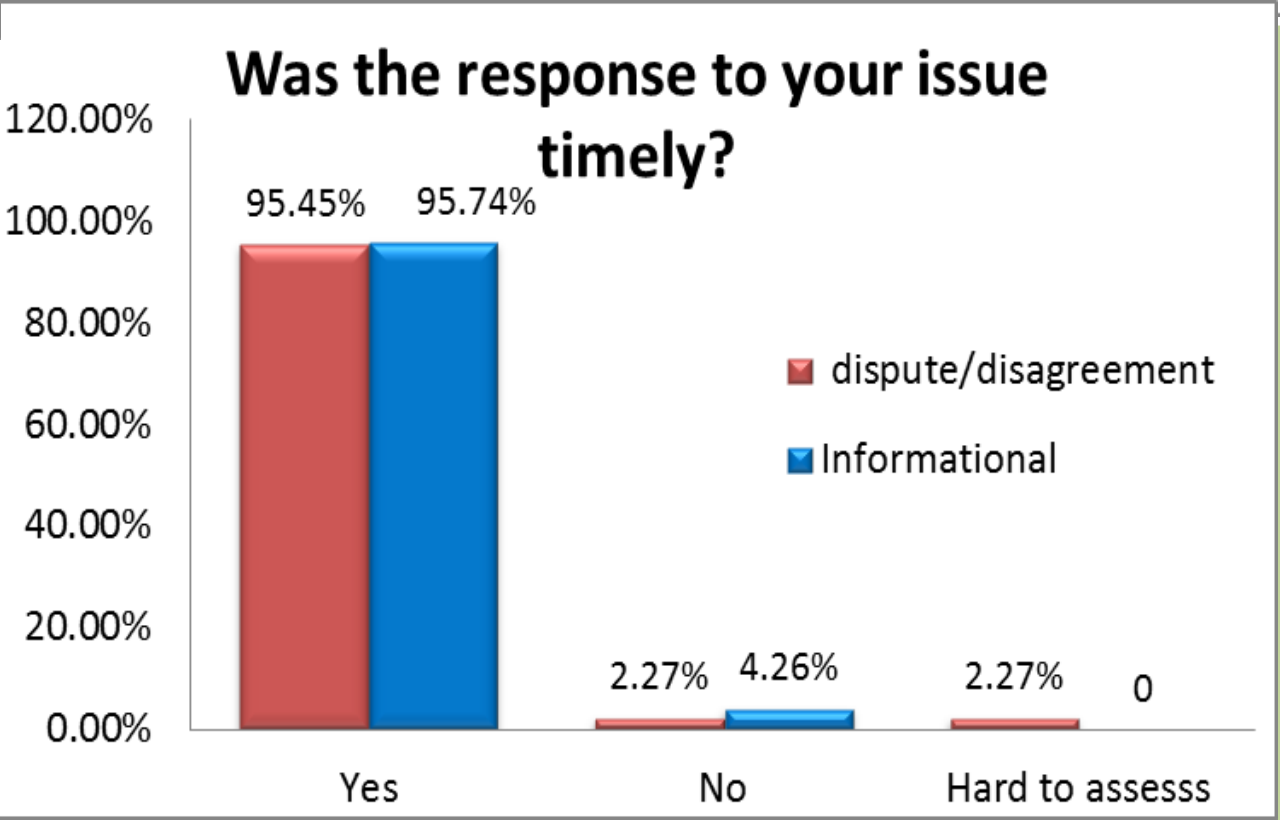
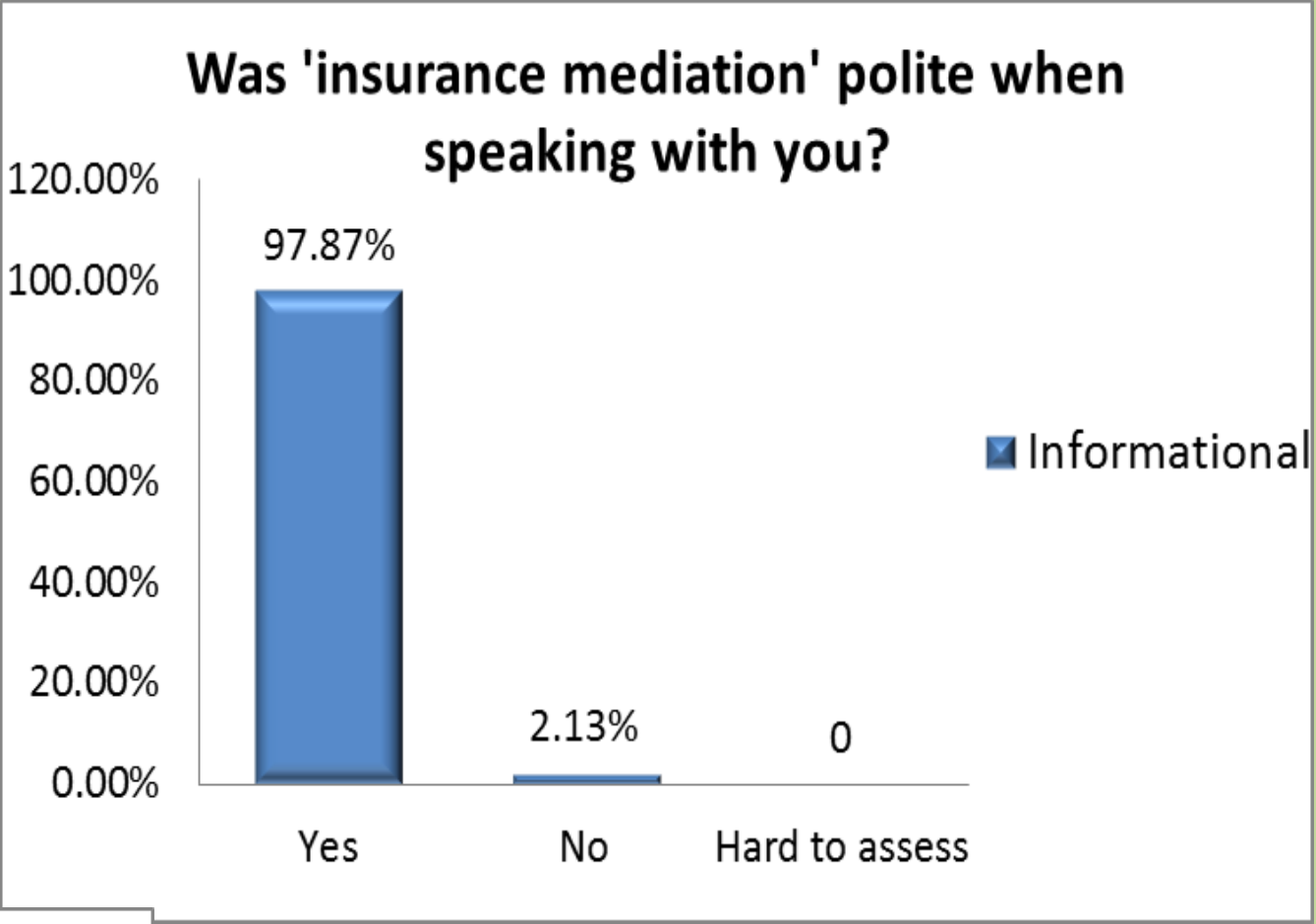
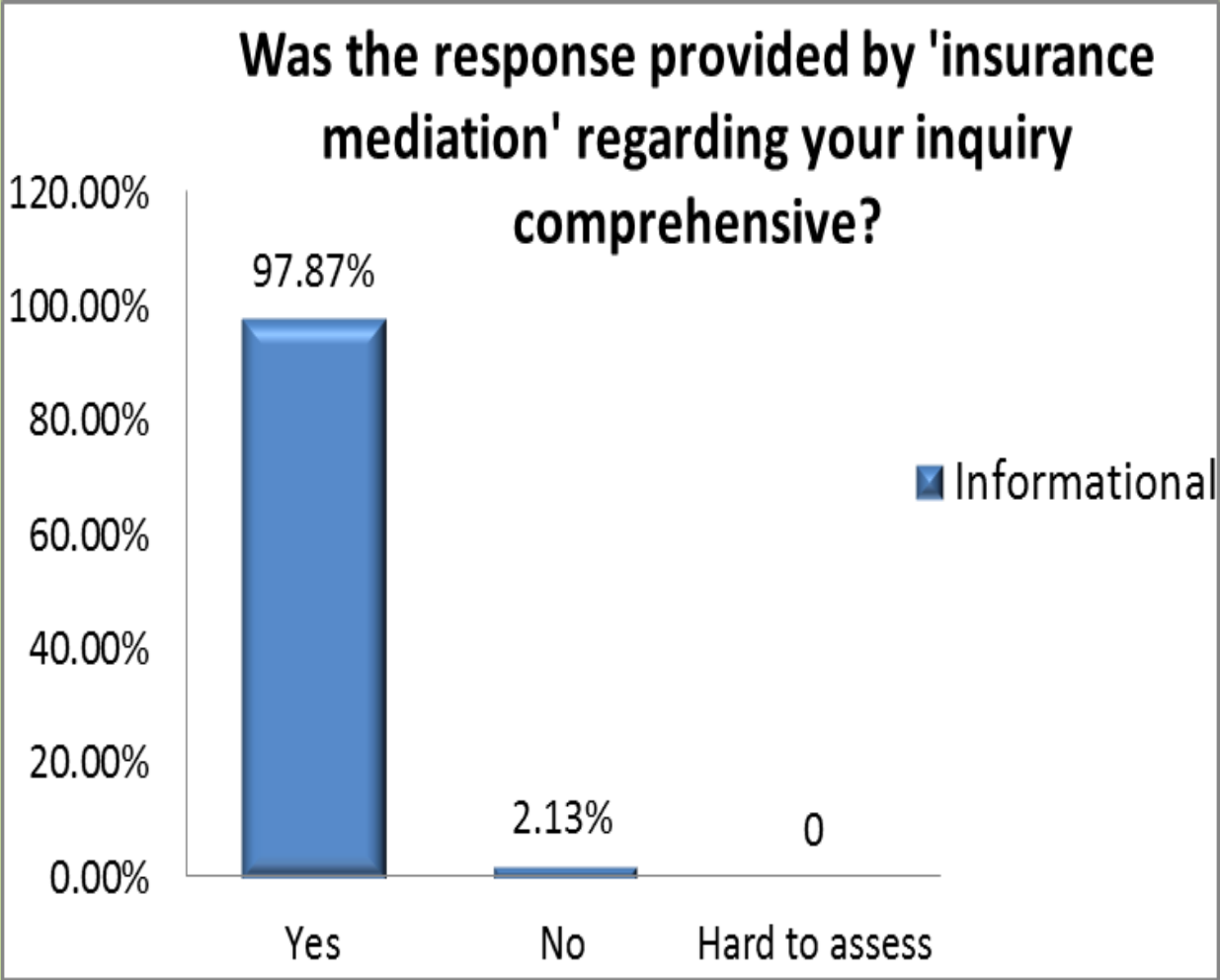
Common Requests Categorized by Type:

- Access to / Coverage of Hospital Services;
- Request for Contact Information;
- Access to / Coverage of ambulatory service;
- Reimbursement of Agro-Insurance Claims;
- Access to / Coverage of Specialist Physician Services;
- Coverage of Medication Costs;
- Access to / Coverage of Medical Services in Provider and Non-Provider Clinics;
- Reimbursement of Auto Insurance Claims.

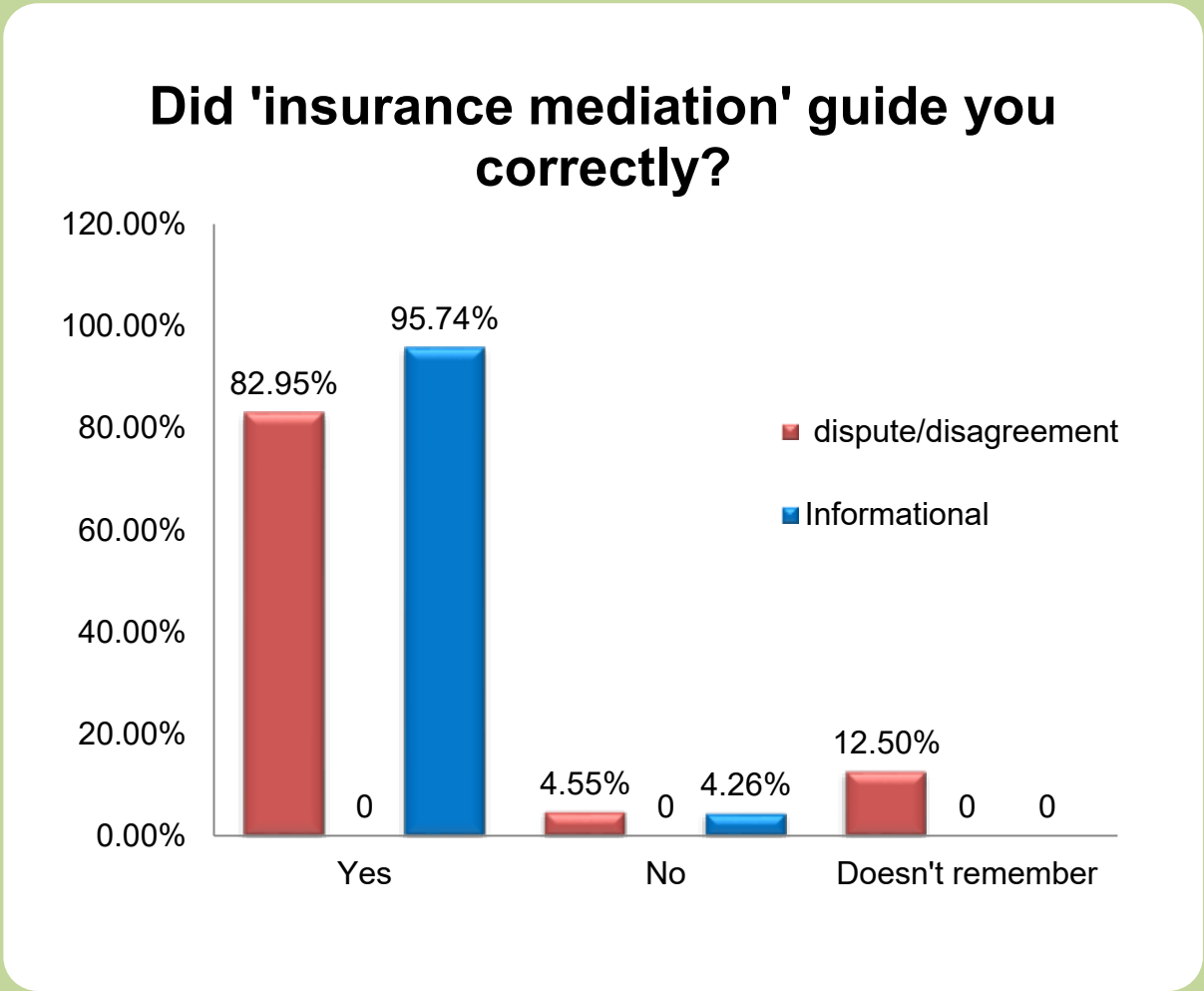
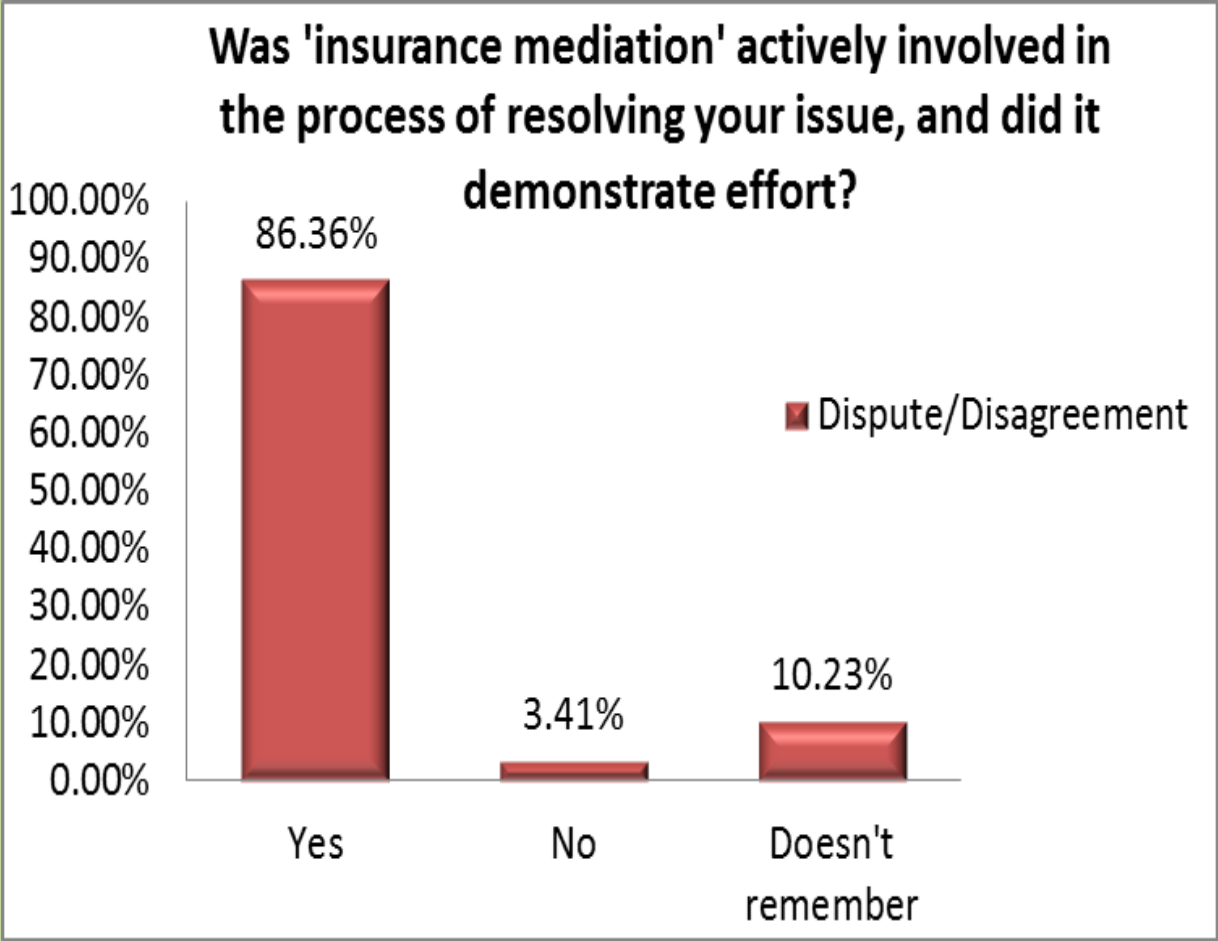
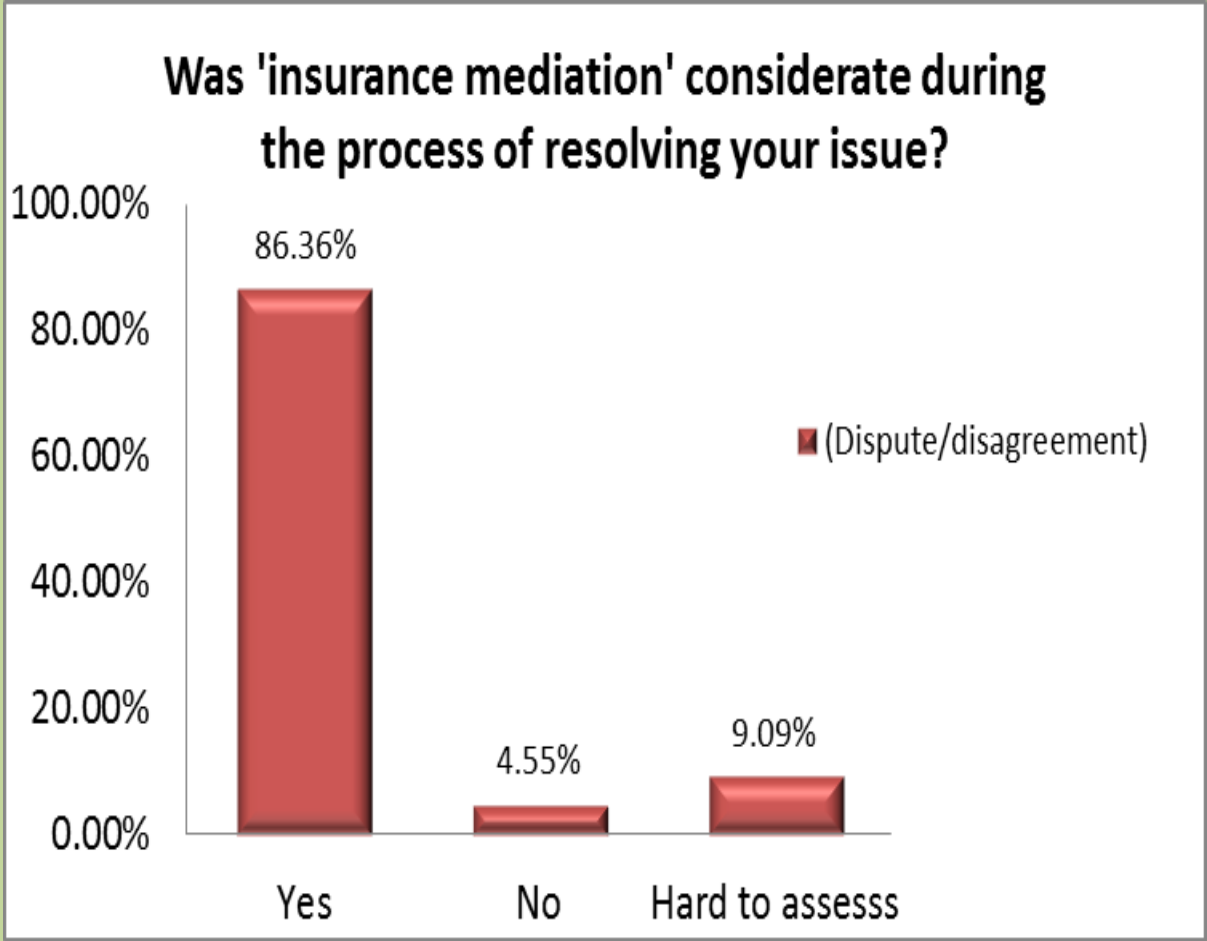
2,267 cases were resolved positively through various forms, while in 166 cases, no agreement was reached.

From the filed applications, after “Insurance Mediation” process concluded, approximately 20 cases were referred to court.

Findings from the Mediation Service User Survey

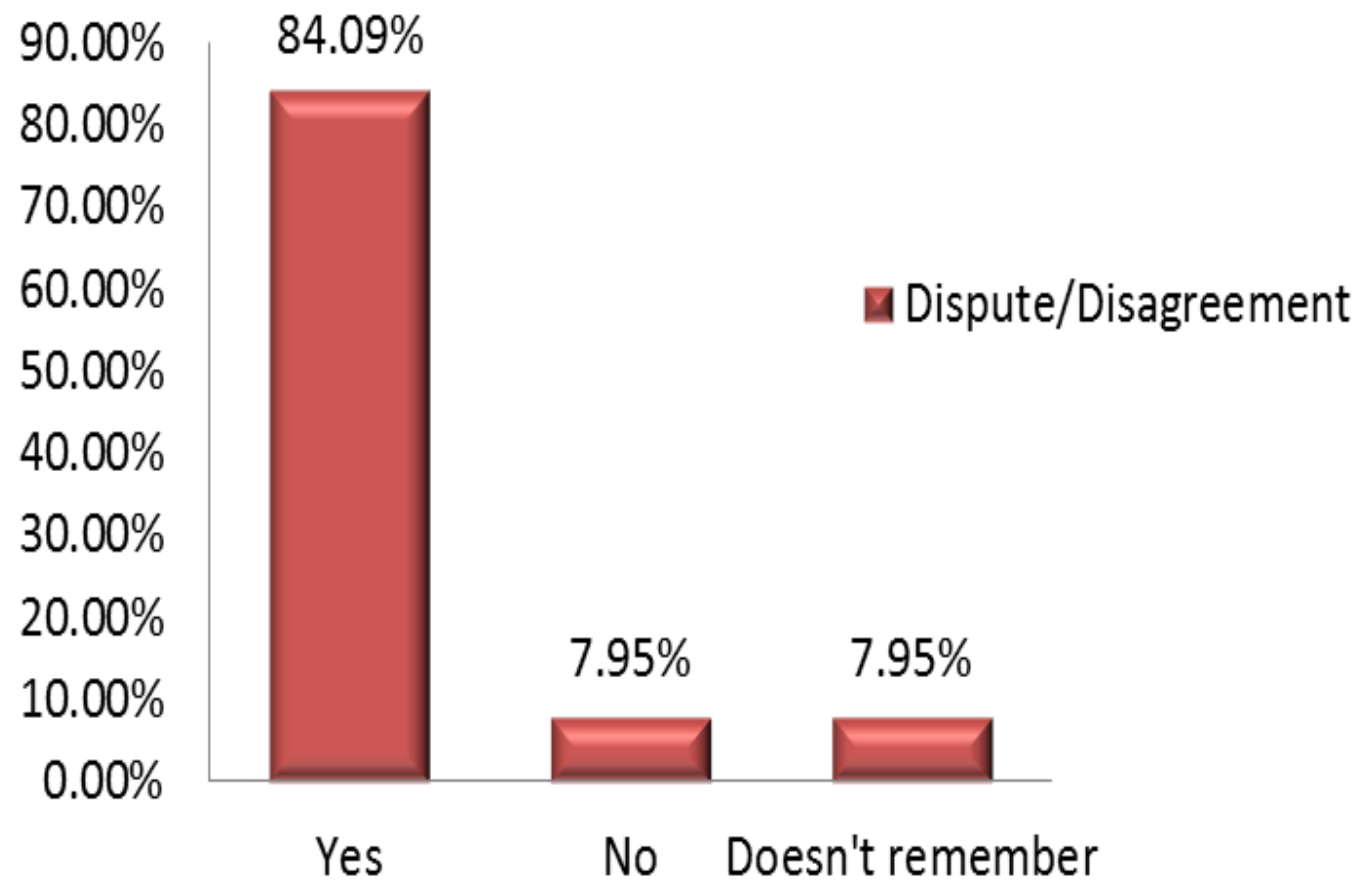


Findings from the Mediation Service User Survey

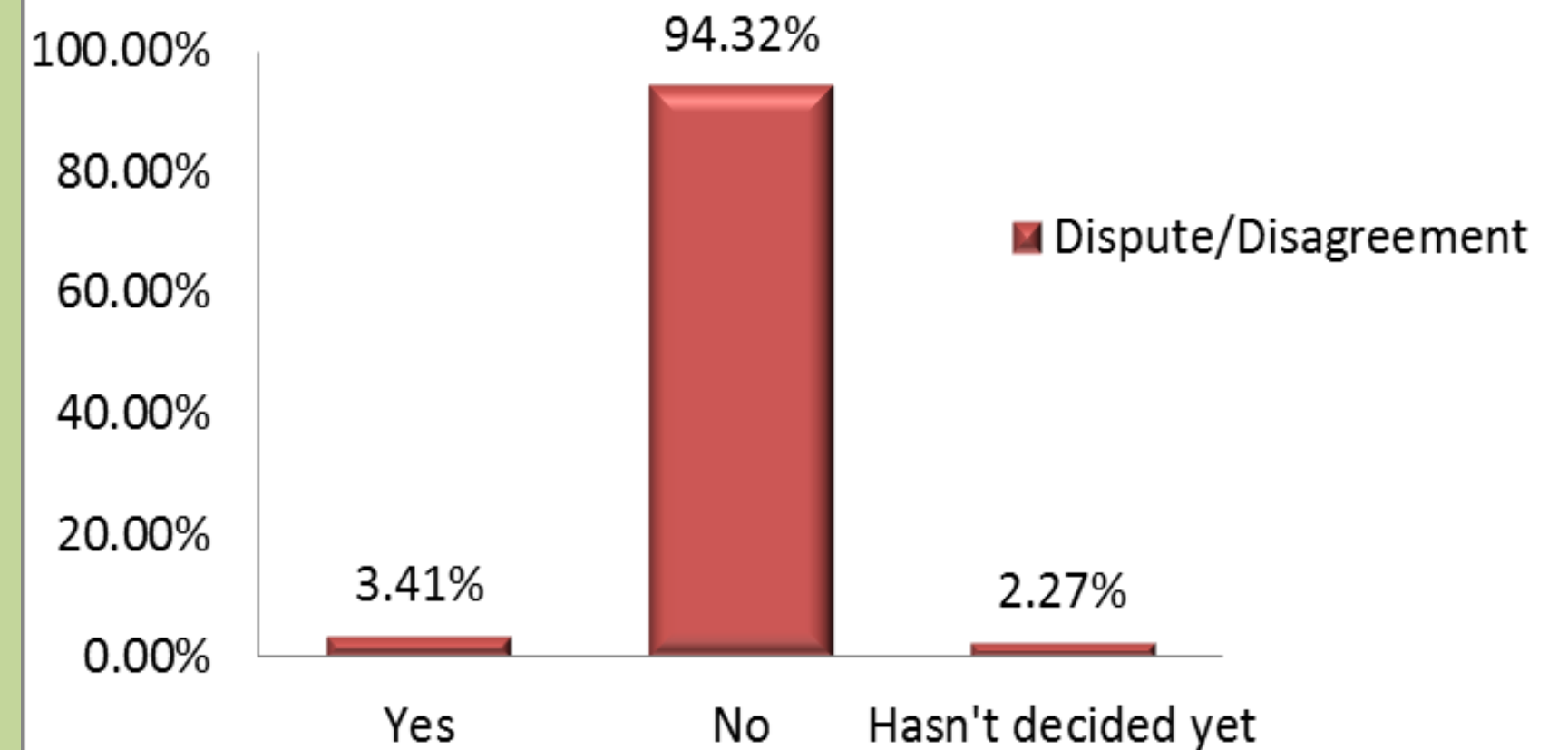


Findings from the Mediation Service User Survey

Was 'insurance mediation' competent?

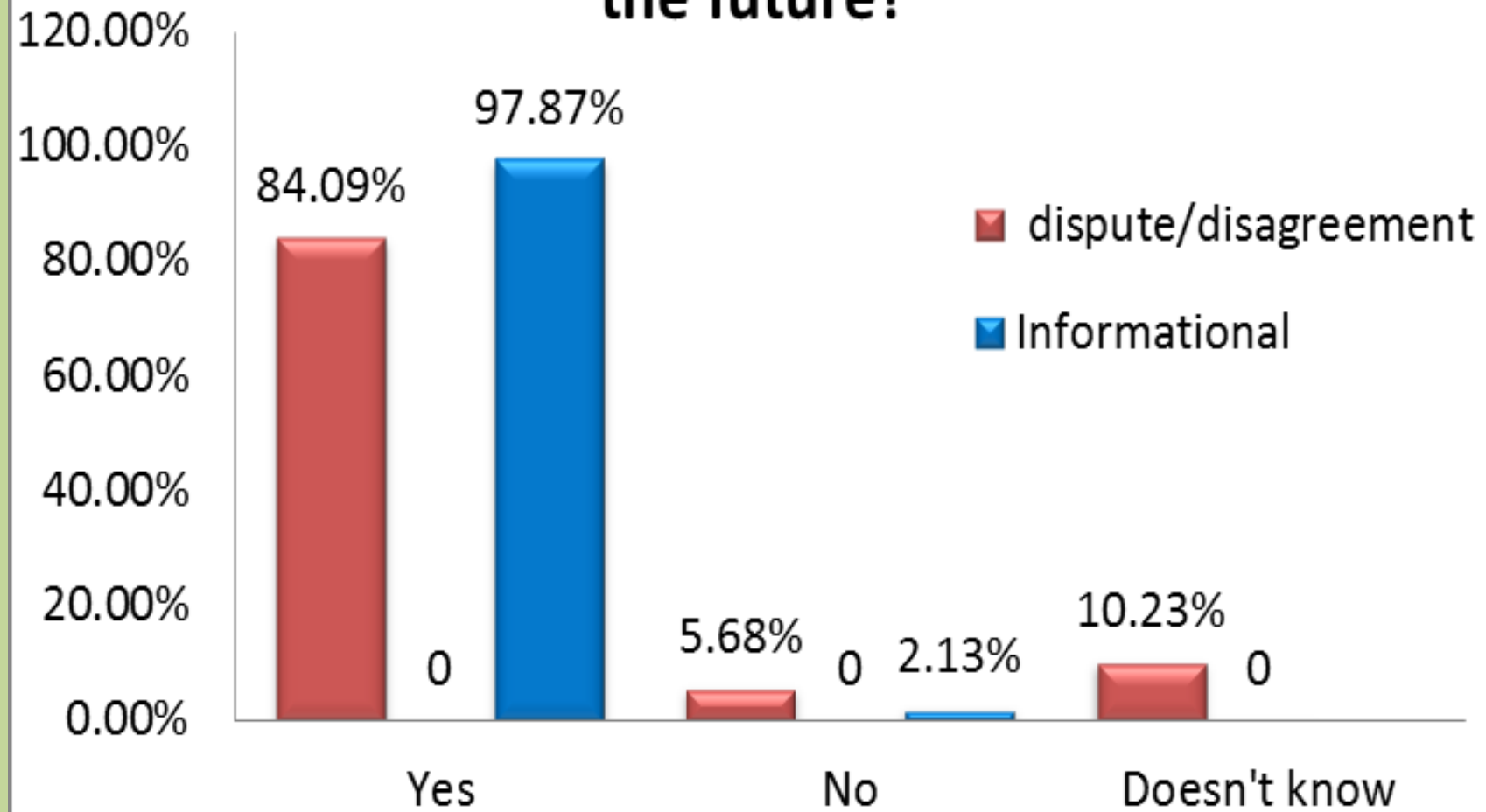


If the consideration of your issue did not end in your favor, did you appeal to another authority?

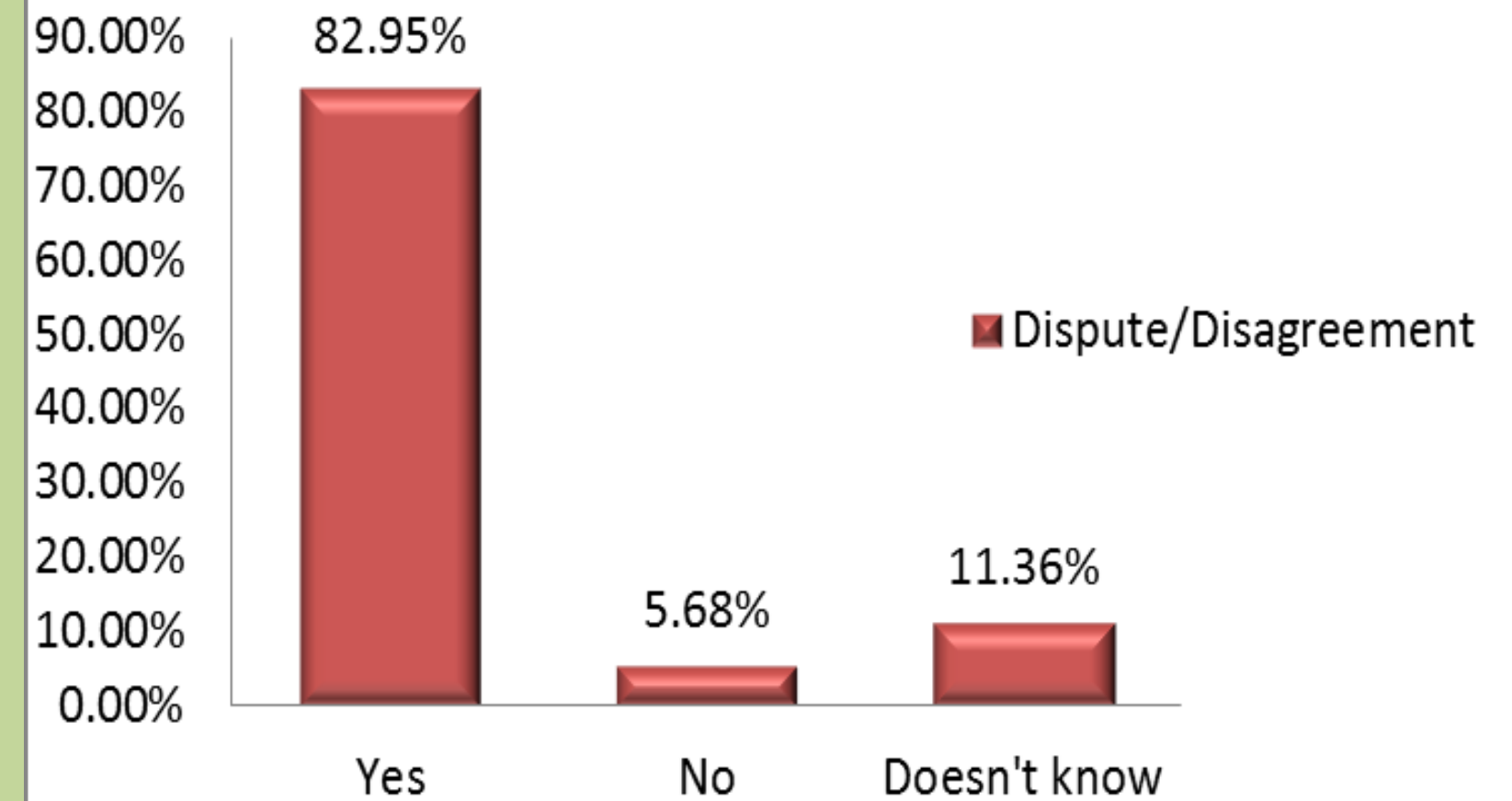


Findings from the Mediation Service User Survey

Would you use "Insurance Mediation" in the future?



Would you recommend the of use 'insurance mediation' to others?



Thank you for your attention.

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