

Brokers can play their part, too. "Act as an intermediary on behalf of the customer to encourage insurers to look to apply other methods of assessing the validity (or otherwise) of claims, or even to perhaps consider partial payment in the meantime," suggested Atkinson.

Solving it

Van Pletzen noted that the FIA has been assured by a number of insurance companies that they are aware of the situation and will take every possible step not to delay decisions regarding the settlement of such claims. He said it is positive that insurance companies are choosing not to simply wait for the official test results before deciding whether to settle on a claim, even though this may often be a stipulation of the policy.

"Insurers can obtain relevant information in a number of other ways including police reports, witnesses and family members, as well as examining the particulars of the event and past history in order to reach a reasonable conclusion," he added.

He said in some cases the outcome may be a partial interim payment, while other insurers have agreed to meet a claim on

condition that an acknowledgement of liability statement is signed, guaranteeing that the amount will be paid back to the insurer should an eventual analysis find traces of alcohol or drugs.

"These delays are frustrating for all parties involved and cases that require forensic pathology tests are often by their nature traumatic. However, by working together, consumers and insurers can attempt to alleviate some of the stress involved to ensure a speedy resolution, even if a test result is not available," concluded Van Pletzen.

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