

INSURANCE HEADACHE



ESSENTIAL: Financial Intermediaries Association of Southern Africa chief Justus van Pletzen says pathology results are often vital in finalisation insurance claims.

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THE backlogs bedeviling state forensic laboratories make it difficult for insurance companies to pay out claims from consumers.

Some consumers are being forced to wait for as long as two years before pathology results are finally made available.

Justus van Pletzen, chief executive officer at the Financial Intermediaries Association of Southern Africa (FIA), says pathology results can often be vital in the finalisation of certain insurance claims.

"Forensic test results are often essential in serious cases such as those where someone has been killed or seriously injured in an accident. This is particularly relevant if alcohol or drugs are thought to be contributing factors," he says.

Van Pletzen says such results can also be vital if an insurance company is investigating claims for damage to property.

"If someone has a car acci-

Delays at forensic labs cause backlogs

dent or damages property whilst under the influence of drugs or alcohol, then an insurer can repudiate a claim. However, this may need to be proven through a forensic test which can potentially delay any settlement," he says.

"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 says in some cases the outcome might be a partial interim payment, while other insurers had 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.

"Insurers should not repudiate a claim on the basis that the insured (consumer) needs to provide satisfactory proof that they did not have traces of a drug or alcohol in their system.

"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," says Van Pletzen.