

BACKLOGS at a number of state forensic laboratories mean that some consumers are being forced to wait for as long as two years before pathology results are made available.

As a result, any insurance claim that is dependent on such test results could potentially end up being considerably delayed.

According to Justus van Pletzen, chief executive officer at the Financial Intermediaries Association of Southern Africa



(FIA), pathology results are 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

Backlogs at forensic labs stall insurance pay-outs

injured in an accident. This is particularly relevant if alcohol or drugs are thought to be contributing factors."

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-

dent or damages property while 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 the FIA has been assured by a number of insur-

ance companies that they are aware of the situation and will take every possible step not to delay decisions regarding the settlement of such claims.

"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... 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."

While insurance companies are actively trying to work with clients to find solutions to the ongoing delays, it is important for consumers to be aware of their rights in such a situation, Van Pletzen says.

"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 drugs 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," he says. - Staff reporter