Publication: Saturday Citizen
Title: Errors drive road deaths
AVE: 9476.04

Page: 8
Publish Date: 20 March 2021
Author: Ina Opperman

Errors drive road deaths

Ina Opperman

Drunk driving contributes to the cost of insurance, says Katlego Bolsiek, South African Insurance Association manager for insurance risks.

"The bulk of insurance motor claims on our roads are a result of road crashes. In 2019, it was reported that 86% of road fatalities were a result of human factors.

"These are some of the factors that insurers also take into account when calculating risks in a cover.

"In its 2019 report titled Alcohol and its Implications for Road Traffic Crashes in SA, the Road Traffic Management Corporation (RTMC) states that alcohol use is a significant contributing factor for pedestrians who are involved in a motor vehicle crashes."

The RTMC 2019 report estimated these to cost the economy more than R18.2 billion annually. Approximately 33% of cars in SA are insured. This means two out of three cars on our roads are not insured.

Anneli Retief, head of DialDirect Insurance, said a person's claims history impacted their insurance premium. Therefore, the better you drive, the better your premium.

Wynand van Vuuren, client experience partner at King Price Insurance, agreed that drunk driving was a major problem and one of the biggest causes of accidents. "This was also evident during lockdown when alcohol sales were prohibited."

He estimated that about 65% of drivers are not insured.

Christelle Coleman, Old Mutual Insure spokeswoman, said car insurance companies see a record of driving drunk as a risk for future car cover and most car insurance agencies would not pay out any claim involving drunk driving, especially if the drunk driver is the policy holder.

She said the cost of road accidents is 3.4% of South Africa's GDP and much higher than the 2.2% GDP cost for similar countries.

Full Page Image