



As a motor fleet underwriter, driving on South Africa's roads gives me grey hairs

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Motor Acceptances



I don't often go on the highway, but I recently spent quite a bit of time travelling between Joburg and Pretoria with my brother.

I was absolutely horrified by the way people were driving! There's no such thing as a following distance anymore. And as cars get more powerful, drivers have even more opportunity to behave like arseholes on the road. Of course, "more powerful" usually equals "more expensive", and I found myself adding up the claims numbers every time someone nearly took me and my brother out.

Hardly anyone has patience or respect anymore. Drivers are constantly on their cell phones. It's no wonder we have one of the highest motor vehicle accident rates in the world – and hence such a tight motor insurance market.

Added to this is the issue of uninsured vehicles. If my client is driving well and someone ploughs into him, I pay the claim and then recover money from the other party's insurance. But a lot of these okes don't even have insurance – not even basic third party cover – and that's a big problem in this day and age.

From a fleet perspective, if a company has a fleet manager who passes some of the accountability on to the drivers – say by holding them responsible for paying the excess on any claim that's shown to be their fault – drivers would be more careful and hence we would be able to charge a lower premium. Getting back to the reason for my hair-raising trips on the Ben Schoeman highway... I was doing regular trips with my brother to a cancer hospital in Pretoria, where he had his prostate removed. The operation was performed

using robotics, which I thought was really progressive. The procedure was a success. The cancer hadn't spread, and the robot doctors managed to get everything. So while we seem to be making excellent progress in the complicated field of medical technology, the simple act of driving properly seems to be beyond us!

On our last trip back to Joburg it occurred to me that my brother could have died several times over in the car getting to and from the hospital, but at least the cancer didn't get him.

Editor's view: *I cannot agree more with the sentiment expressed above. Although the comments are a bit more direct than the material I usually publish, the seriousness of the subject calls for a direct approach. I wish the authorities would also be a bit more direct.*