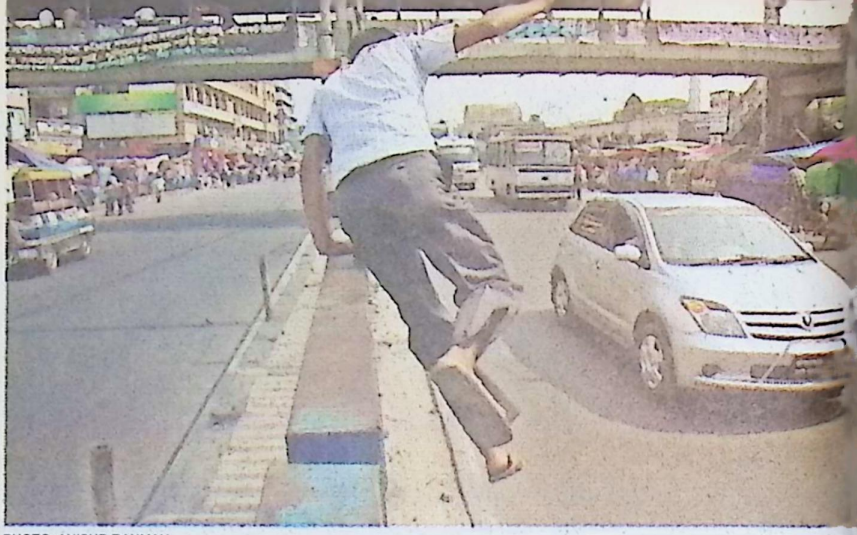


PHOTO: ANISUR RAHMAN

Many pedestrians put their own lives and others' at risk by being careless.

At this stage, you are perhaps wondering what has stopped victims from claiming compensation. The reasons, again, are multi-dimensional and endlessly complex.

First, in order to get compensation, a victim has to take the initiative to file a compensation case. People are not aware that they *can*. Even the police may rarely know about the provision for filing civil cases. "And the police usually discourage victims from filing a criminal case against the party at fault," says Kanchan. "There are two reasons behind it. If cases are not filed, then the police can underreport the number of accidents. Second, the police take the lead in mediating between the owner and the victim or the victim's family. But often the negotiated amount as compensation does not reach the victim."

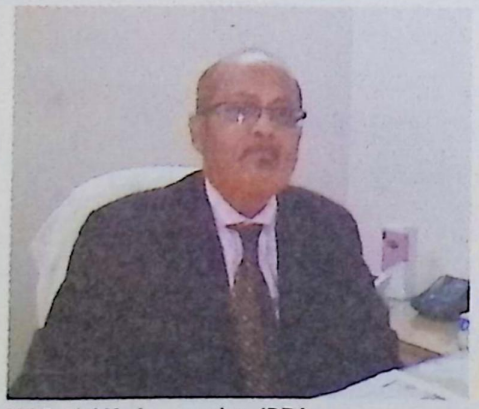
Blaming the police is a popular thing to do in Bangladesh but in the line of duty they are sometimes compelled to do things that do not necessarily fit their job description. "Although it is not the job of the police to mediate but for practical considerations people want it," says Mohammad Nurul Huda, ex-Inspector General of Police. "A lot of victims need help immediately for financial reasons. They do not have the awareness to pursue legal options nor can they afford to wait. They expect the police to get involved and try to settle the matter without much delay."

The question that comes to your mind at this stage is: Where do the insurance companies stand in all this?

"If a bus/truck owner has first party insurance, he should be covered for damages and loss of property or life," says Osman Ali. "But if someone dies or gets injured, getting money from the insurance company is time consuming and cumbersome. So most owners now carry only third party insurance just to comply with the law." Ali is general secretary, Bangladesh Sarak Paribahan Sramik Federation, an apex body of road transport workers' unions.

"I am not sure of what third party insurance covers," says Ilias Kanchan. "It's just money in the pocket of insurance company owners. But my experience with first party insurance isn't very pleasant either. When I had some damages to my car due to a crash, I got it fixed and the bill ran about Tk 50,000. The insurance company offered only Tk 25,000. I was shocked. They told me that if I wanted Tk 50,000, I should have made a claim for Tk 100,000. In other words, they told me to lie. Since then I have stopped carrying first party insurance on my car. I carry only third party insurance now."

Sheikh Kabir Hossain, chairman, Bangladesh Insurance Association says that owners only buy the third party insurance policy to save money. "If the risks are high, then the first party insurance premium is high." In 2011 the government established the Insurance Development and Regulatory Authority to oversee the insurance industry. Md Fazlul Karim, a member of the regulatory body says, "If someone makes a claim through first



Md Fazlul Karim, member, IDRA



Shahnewaz Hasanat-E-Rabbi (L) and Kazi Md Shifun Newaz of ARI, BUET.

PHOTOS: PRABIR DAS