

"about 25 certificates" along the way.

In 1986 he started the business up again in a backyard in Clayton and worked up to four other jobs at a time — in a dairy, on a meat lumber run, a garbage run and mixing drinks behind the bar of a local hotel — to raise money for tools and equipment.

For the past six years the proprietor of J. P. Auto Recovery Services has been crossing swords with insurance companies on behalf of his clients who come to him when they believe they are being ripped off, stalled or given a raw deal.

Pennant, who also runs a smash and mechanical repair service in Damien Street, Dandenong, has an impressive success rate, winning 241 out of 252 cases he has taken up on behalf of his clients.

He says he does not claim commission or charge a fee. He makes his money from his other operations, which includes a hire care service.

Over the years Pennant has exposed insurance companies for pressuring panel beaters to use foreign and inferior parts which do not comply with Australian standards. He argues gov-



John Pennant of J. P. Auto Services writes in another victory over an insurance company

ernments refuse to set up an independent body to govern the insurance industry. That is why, he said, he decided to set up his recovery business. He has become proficient in tracking down claims and "calling the bluff" of insurers.

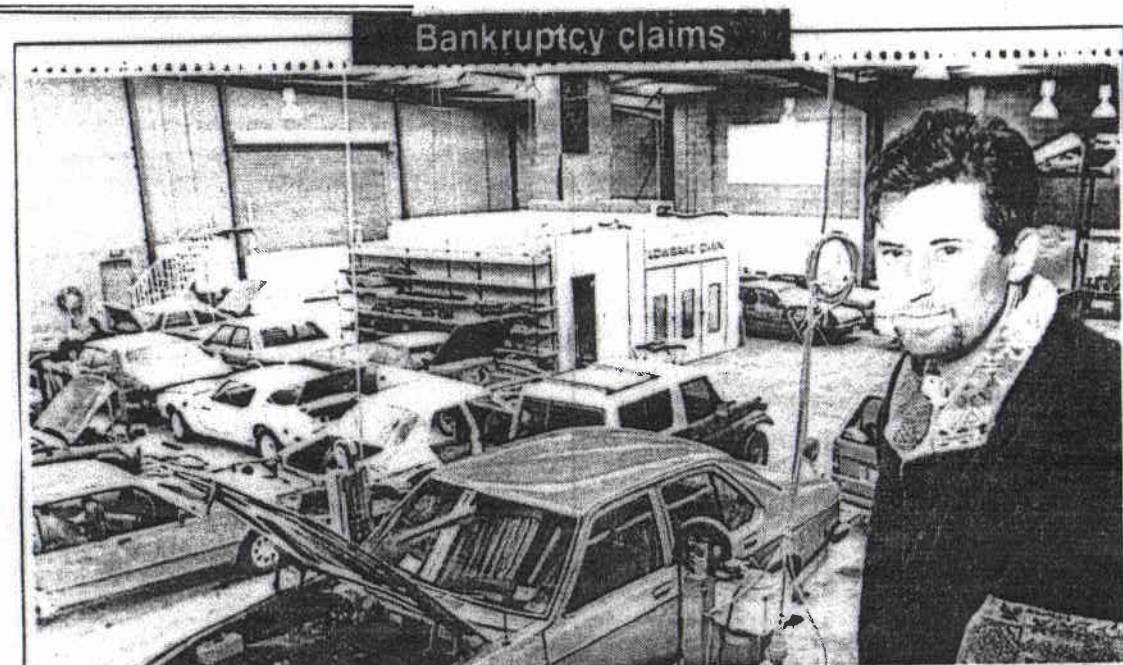
"I'm winning," he says. He employs a number of legal firms conversant with insurance claims, but he does all the spade work and follows through until there is a result. He says because people aren't lawyers they are often exploited - put on the wrong rating or unnecessarily delayed when making a claim.

### LOOPHOLES

Sometimes the insurance company will try to evade its responsibility by using loopholes. In many cases people drop their claim

ments. He admits due to competition in the industry insurance policies offer more that they did five years ago - offerings such things as no fault claims,

cess, agreed value insurance and hire vehicle after accident - but many companies will try to wriggle out if they think they can get away with it.



JOHN Pennant . . . "The RACV will put local smash repairers out of business".  
Picture: SAM STEGLIC

# RACV under fire

LOCAL crash repairers say they will be bankrupted by the RACV which plans to open its own repair centre.

The RACV, Victoria's largest car insurer, plans to establish a \$5 million one-stop smash repair shop in Warrigal Road, Cheltenham North.

Dandenong repairer, Mr John Pennant, of JP Auto Group, says the RACV's plan is a conflict of interest because the club also insures vehicles.

Speaking on behalf of 12 local RACV selected repairers, Mr Pennant, said: "Some repairers have spent \$100,000 or more, to

meet RACV requirements. Now suddenly the RACV turns around and says it will build this big repair centre, expecting to repair 200 cars a week. And who's to stop them building more centres?"

"Will the customer have the right to choose their own repairer, or will the RACV work something into their insurance policy which offers their policy holders incentives to use its service?"

Mr Pennant is not an accredited RACV repairer, but says selected repairers asked him to speak on their behalf because they feared losing accreditation.

The Journal has confirmed this with three selected repairers.

The general manager of RACV insurance, Mr David Hurford, said: "We have had to increase insurance premiums each year due to the ever-escalating costs of repairs. We anticipate we can save between 10 and 15 per cent on the average cost of repairs by operating our own repair centre."

Asked if clients could choose their repairer, Mr Hurford said: "Absolutely. There will be nothing in the policy to stop them using another repairer, but of course we will encourage people to use our own."

107" 34NE 1776. PAGE.