

# Long work hours lead to success

THE next 12 months will make or break John Pennant and his family.

Mr Pennant, 29, plans to have his panel-beating and spray-painting business fully established the way he wants it by this time next year.

Then he might be able to cut back from 18-hour days and six or seven-day weeks to something resembling a normal working life, so he can see more of his wife and young daughter.

But Mr Pennant has no regrets about the pace he is forced to keep up while JP Auto Customs and Auto Accessories gets properly on its feet — it means the business is a success.

He runs a factory staff of four full-timers and three casuals, does the accounting and paperwork work himself (with the part-time help of his wife, Helen) has his own full-time solicitor to act on insurance claims and employs a man to run a window-tinting service.

Rather than putting on more staff at the moment, Mr Pennant operates the factory from about 6am to 10 or 11pm to keep up with demand.

His premises are specially designed with a separate, ventilated paint shop, and a recently-installed downdraft oven.

His immediate plans include the acquisition of a low truck so he can handle smash jobs from beginning to end.

Ambitious from a young age, he first set up a business under the name of JP Auto Customs and Auto Accessories in 1982, but closed it the following year because "I realised I was too young, not business-minded enough".

Over the next few years he worked for others while attending courses in business administration and accountancy, collecting "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.

By 1988 he felt ready to go it alone, and moved the business into two adjoining factories in Short St, Dandenong.

Mr Pennant attributes his success to concentrating on insurance work and having the facilities to handle the paperwork involved.

He ensures the business is not strapped for cash by paying a small percentage to a factor in exchange for immediate payment of accounts.



**JOHN Pennant, making a success of business the second time round.**

## INSURANCE NOT ALWAYS ASSURANCE

### DON'T BE 'RIPPED'

By John Pennant

Being an insurance company 'watchdog' I receive many complaints from insured people who feel they have a gripe against a company but don't know what they can do to right what they feel is a wrong.

They need correct advice and usually contact a solicitor. This can be a mistake unless the legal eagle is fully conversant with the tricks of the insurance trade.

Most of these have been well hidden and a 'gopher' can get better results than a solicitor.

We all know that insurance companies wear more points than a porcupine and we all know that policies carry too much small print - which always favours the company.

What most people don't

know is that many policies border on 'illegal' - much of it caused by their sales representatives misleading potential clients with outlandish promises of what will happen if a claim needs to be settled. Bluntly they often tell lies.

Take the Felton case of a man who had a fully comprehensive policy with a leading Melbourne company four years ago and showing that time should be no barrier to a claim.

It involved a motor vehicle accident on the 14th August, 1991 when Mrs Felton was driving her husband's car and was involved in a collision.

A claim was originally made to the Insurance company on 9th September, 1991 and, much to Mrs Felton's surprise, was then not paid.

## The insurers' watchdog

WHEN insurance company claims department staff hear John Pennant's voice down the other end of the phone line they raise their eyes heavenward and mutter, "Not him again."

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.

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

despite their legal entitlements. 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,

rating protection, nil excess, 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.

