

more than 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 tow 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 J.P. Auto Customs and Auto Accessories in 1981, 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.



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

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.

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-

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

despite their legal entitlements. He admits due to competition in the industry insurance policies offer more that they did five years ago - offerings such 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.

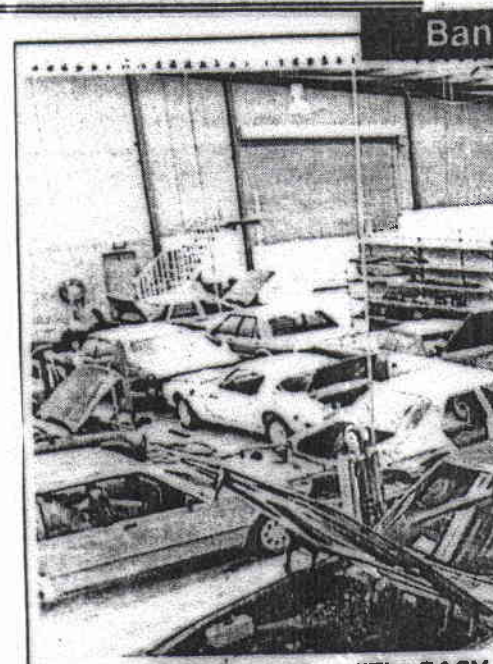
They need correct advice and usually contact a solicitor. This can be a mistake unless the legal eagle is fully conversant with the tricks of the insurance trade.

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

they often see. Take the Felton case man who had a comprehensive policy a leading Melbourne company four years ago showing that time should be no barrier to a claim. It involved a motor vehicle accident on the August, 1991 when Felton was driving his husband's car and was involved in a collision. A claim was originally made to the insurance company on 9th September, 1991 much to Mrs Felton's surprise, was then not



JOHN Pennant . . . "The RACV"

RACV

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

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