



ABN 16 151 703 490

JP AUTO GROUP PTY LTD
ACCIDENT REPAIR CENTRE



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**COMPLETE CAR CARE &
AUTO RECOVERY SERVICES**

- Accident Repairs
- Classic Restoration
- Mechanical Repairs
- Roadworthy Testing
- Towing Service

10 January 2014

Mr Brian Schwartz
Chairman
Insurance Manufacturers Australia Pty Ltd
Level 26, 388 George St
Sydney 2000

cc: Mr Darren Zilic, Relationship Manager Motor Assessing Victoria
cc: Mr R Herron, Chairman Royal Automobile Club Victoria
cc: Mr David Purchase, Chairman Victorian Automobile Chamber of Commerce

Dear Sir

JP Auto Group are of the view that RACV Insurance's assessors have repeatedly displayed unprofessional and deliberately argumentative conduct in dealing with smash repair insurance claims involving JP Auto Group customers. Please be advised that this type of conduct will not be tolerated by us or our customers. As we have repeatedly raised with RACV Insurance, any RACV Insurance assessor displaying such conduct will be immediately asked to leave JP Auto Group premises and not return.

JP Auto Group will continue to carry out its smash repair work and represent its customers' interests to the best of its ability, notwithstanding any threats made by your company and / or agents. At this time, as per custom, RACV Insurance will be given the option to carry out an assessment on cars being repaired by JP Auto Group where an insurance claim is or will be made. However, given the previous conduct demonstrated by RACV Assessors, such assessments will henceforth be offered only at JP Auto Group premises in the presence of JP Auto Group staff.

If RACV Insurance subsequently chooses not to honour its commitments to its insured clients, JP Auto Group will have no hesitation in assisting its client to take appropriate legal action to recover fair repair costs, including any legal & administrative costs associated with recovery of the amounts charged, and amounts for any stress or other consequential loss occasioned by the delay in settlement. Alternatively, where consumers are negatively affected by poor or deceptive practices on the part of RACV Insurance or its agents or affiliates, they will be actively assisted to lodge a complaint with the Financial Ombudsman Service.

Any attempt to deceive, bully or intimidate JP Auto Group or its staff by RACV Insurance, or its agents will continue to be fought by JP Auto Group, and will be immediately reported to the Australian Securities and Investments Commission with a request that they investigate such conduct pursuant to the *Insurance Contracts Act* and / or *Australian Securities and Investments Commission Act*. Similarly, any anti-competitive conduct seeking to prevent fair and reasonable competition in the repair industry eg. in relation to 'exclusive dealing', will be actively opposed and promptly reported to the Australian Competition and Consumer Commission requesting investigation pursuant to the *Competition and Consumer Act*.



We Repair for all Major Insurance Companies

It is a shame that this has become necessary. If you wish to discuss this matter further please contact me on 9723 9499.

Yours sincerely

A handwritten signature in black ink, appearing to read 'John Pennant', followed by a long horizontal line that tapers to a point on the right.

John Pennant
Director
JP Auto Group Pty Ltd