

## **MOTOR VEHICLE REPAIR INDUSTRY**

**Organisation:** Motor Traders' Association of NSW  
**Name:** Mr Greg Patten  
**Position:** Chief Executive Officer  
**Date Received:**



**MOTOR TRADERS' ASSOCIATION OF NSW  
SUPPLEMENTARY SUBMISSION  
TO THE SELECT COMMITTEE ON  
THE MOTOR VEHICLE REPAIR INDUSTRY**

*Inquiry into the relationship between the New South  
Wales Motor Vehicle Body Repair Industry  
and the Motor Vehicle Insurance Industry*

28 March 2014

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On behalf of the Motor Traders' Association of New South Wales (**the MTA**) I thank the Honourable John Barilaro MP and the committee members for the opportunity to make a further submission to the Parliament of New South Wales with respect to the Auto Body Repair Industry.

During the public inquiry allegations, verbal and written evidence was provided by Insurers that we feel compelled to respond to.

The MTA recommendation number 7 calling for establishment of "independent motor vehicle loss assessor" came in for some discussion. Allianz General Manager Corporate Affairs Nicholas Scofield questioned who would pay for the independent assessors if such a scheme were introduced, implying this would be an additional cost – we suggest the committee ask Allianz to provide a cost of employing their 80 assessors. The cost would include wages and benefits (superannuation, bonuses), all leaves (sick, bereavement, long service etc) full car cost (insurances, fuel, servicing, and registration) mobile phone, home office computer and printer etc. HR costs for recruitment, training, development and management. The total cost when divided by the total number of assessments would establish what it is currently costing Allianz to have their own internal assessors.

Allianz representatives indicated they do not use or have time schedules – **exhibit A** is a copy of the Allianz maximum times and allowances the Allianz assessors will allow using the "Funny Time Funny Money assessing methodology.

On the issue of conflict of interest for insurance company assessors we refer to **exhibit B** which is a copy of an assessment for an Allianz customer vehicle. Allianz underwrite the Audi Insurance product and this example illustrates the pressure that the Allianz assessor is under to authorise repairs from the Audi Authorised Repairer. The vehicle had a shopping trolley contact the rear of the vehicle – the total cost of repairs authorised being \$25,000 could not be considered fair or reasonable with many operations quoted for not required and those operations that were required, were inflated to the extreme. We submit that an independent assessor would have no hesitation in asking for a second quote from an alternative repairer if placed in the same position.

NRMA Insurance Acting Head of Supply Chain Steve Bubulj when asked about two vehicles repaired by Rios Smash Repairs that appeared on the MTA list of rectifications commented that this repairer is "an Associate Repairer and not a Partner Repairer". We believe that Rios Smash Repairs is an Associate Repairer now, but at the time these vehicles were repaired NRMA promoted Rios to their customers and both vehicles were towed to the repairer. At the time we assisted these customers there was a NRMA Preferred Smash Repairer sign at the front of the business, **exhibit C**.

NRMA Insurance Executive General Manager Marketing, Reputation and CTP Roy Briggs advised that NRMA selected repairers subject to agreeing on "commercial arrangements" **exhibit D** is a copy of page 1 of the Partner Smash Repairer Agreement that highlights the key areas of volume, cost and measurement period, we submit this is evidence that vehicles are being repaired to a price and not a standard.

Roy Briggs also explained NRMA do not have a "fixed price" model but did have a "fixed revenue" model. **Exhibit E** clearly indicates the wording "Fixed Cost" and provides examples of how the model works.



**Exhibit F** is page 10 of the Partner Smash Repairer Agreement that highlights the Confidential nature of the agreement and explains why repairers have been reluctant or unable to come forward with information about the Agreement. It also indicates that although Mr Briggs spoke about the relationship NRMA have with the "Partner" Repairers the Agreement clearly indicates the relationship is not one of true partners, so why use the term at all instead of "Recommended" or "Approved".

**Exhibit G** illustrates the "fixed cost" model that shows the labour rate varies from \$85.00 to \$111.90. The quote number 321855 does not use the NRMA scheduled times that other repairers are required to use. It is clear evidence of NRMA manipulating the cost to be higher than it should where there is a recovery to be made. The Holden Astra driver was not at fault from this accident.

**Exhibit H** is a copy of a Major quality issue(s) warning letter received by a MTA member for imperfections in paintwork and poor colour match. The letter indicates a consequence of the issue may be to not authorise repairs at the business, this business has been in operation repairing cars for NRMA Insurance customers for over 50 years.

Roy Briggs submitted that NRMA had worked with the MTA in the development of their Realistic Times schedule known as New Times and Rates or NTAR. **Exhibit I** is the last time the NRMA times committee held a meeting, October 2012, we submit that NRMA have exaggerated the working relationship they have with the MTA. **Exhibit J** is a copy of the current NRMA Insurance Product Disclosure Statement – the Code of Conduct states:

MOTOR VEHICLE INSURANCE AND REPAIR INDUSTRY CODE OF CONDUCT 17

9. DISCLOSURE OBLIGATIONS

**9.1 Insurers will clearly state, in unambiguous and plain language, upfront in their Product Disclosure Statements, their policy in relation to choice of Repairer.**

Suncorp Executive General Manager Shared Insurance Ventures Sean Dempsey read a prepared statement that related to the list of 130 vehicles submitted by the MTA to this inquiry. The prepared statement **exhibit K** has been published on a public website. It states "In evidence to this committee earlier this week, representatives of MTA NSW stated, to the effect, that they did not actively set out to compile a list; rather they were flooded with cases which led to the compilation of a list.

In the interests of transparency and to serve the committee we would like to inform the Committee that such a statement does not accord with our understanding. The MTA has actively sought to gather such information to tarnish the insurance industry and the repairers we work with."

MTA Body Repair Industry News Service #85, distributed in August 2010 states:

**"NOTICE TO ALL SMASH REPAIRERS, PLEASE FORWARD THIS NOTICE ON TO ALL CONCERNED"**

**ALSO FORWARD IT TO YOUR PARTS SUPPLIERS AND INSIST THEY PRINT AND ATTACH A COPY TO EVERY INVOICE THEY SEND TO A REPAIRER**

**WE NEED EXAMPLES OF POOR QUALITY REPAIRS NOW"**

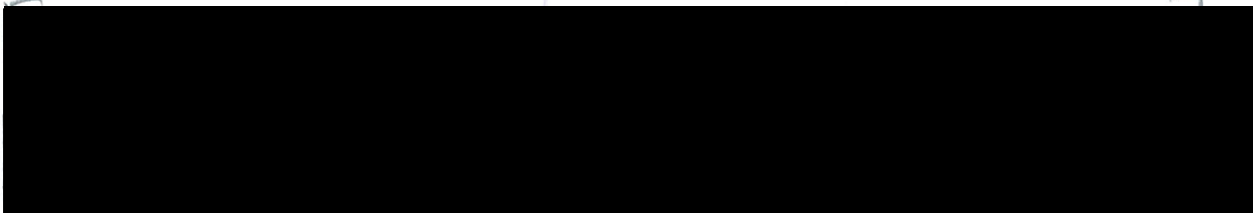
**Exhibit L** is a copy of the MTA Body Repair Industry News Service #85



The wording is not as described by Mr Dempsey. Mr Judge initial comments to the committee were *"As Greg mentioned, we are a repairer association. It is fair to say we do not go looking for consumer complaints but over the last 12 to 18 months we have had a steady flow of consumers ringing the Motor Traders' Association for assistance."*

Mr Judge commenced his employment with the MTA in August 2011; the communication referred to by Mr Dempsey pre dates his employment by 12 months. Mr Judge has been Acting Body Repair Division Manager since September 2013 and before this time had no authority to, nor did distribute the MTA Body Repair Industry News Service. Suncorp would be aware of these facts and yet they have made their submissions while under oath.

Suncorp representatives denied any knowledge of the "onie" system, this is where Suncorp Recommended Repairers are provided with a vehicle to repair that is not subject to the competitive quoting model. **Exhibit M** is a copy of the AAMI Recommended Repairer Agreement that outlines how the One Quote repair arrangement is intended to work. This is despite the fact the AAMI product disclosure statement specifies AAMI uses a competitive quoting model in the allocation of the work.



**Exhibit P** is copies of all correspondence between Suncorp and the MTA in relation to the rectification list that we had compiled.

**Exhibit Q** is a copy of a QPlus quote that the insured contacted the MTA about. The repairs were of such poor quality AAMI bought the insured a new vehicle. The MTA contacted Fair Trading who inspected the vehicle and Mr Judge established there was approximately \$3,600 in labour and parts charged for that could not be justified as outlined in **exhibit R**.

The MTA would recommend the committee consider contacting the following assessing businesses to understand how the proposed independent assessing model could work.

<http://www.innovation-group.com/aus/>

<http://www.aamcommercial.com.au/>

<http://www.cerno.co/index.php>

Yours sincerely

Greg Patten CEO

Mecedes Benz			
MISCELLANEOUS & UNIVERSAL TIMES AND ALLOWANCES			
	R & R	PAINT	\$
F/BAR MLDS 1.0 TO 1.5 MAX 3.5 PER BAR (X 3 )		3.50	
TOW FILLERS/BAR INSERTS 0.5 TO 1.0 MAX FOR LARGE		0.50	
BAR PREP ON INCORPORATED MLDS (SLK, CLK ETC)	2.00		
BAR & DOOR MLDS WITH INSERTS (IE ELEGANCE) MASK TIME EACH	1.00		
GUARD APPERTURE (ONLY WHEN REMOVED FROM VEHICLE)		0.50	
GUARD BLENDS		2.50	
BONNET BLENDS (NEG IF SAVING NEXT PANEL BLEND)		4.00	
F/DOOR BLENDS WITH PAINTED FRAME 4DR		3.00	
R/DOOR BLENDS WITH PAINTED FRAME		3.00	
2 DR BLENDS WITH PAINTED FRAME		3.50	
2 DOOR BLENDS WITHOUT FRAME		3.00	
R/QTR BLENDS 4 DR		3.00	
R/QTR BLENDS LARGE		3.50	
R/QTR BLENDS 2DR LARGE (IE CLK)		3.50	
BOOTLID BLEND		3.00	
TURRET BLEND		4.00	
CANT RAILS 1.5 BLEND ON 4 DR UP TO MAX 2.5 FULL PAINT LARGE		1.50 / 2.50	
DOOR APPERTURE (UNDER CANT RAILS ) PER APPERTURE		1.00	
DOGLEG/QTR APPERTURE		1.00	
T/GATE / BOOT APPERTURE (WHERE APPLIES NO JOIN OR SEALS)		1.00	
HINGES WHERE DOOR OR PANEL REMOVED PER PANEL SPOT IN		0.50	
DOOR AND QTR SOUND PADS PER PAD CUT AND FIT	1.00		\$20 EACH
DOOR HANDLE D/A FOR PAINT 1.0 TO 1.5 WITH SENSORS)	1.00	1.00	
DOOR MIRRORS D/A FOR PAINT 1.0 TO 1.5 WITH LAMPS	1.00	1.00	
SET UP ON JIG/ QUICK BENCH	4.00		
JIG MEASURE	4.00		
NECESSARY FITTINGS TO JIG (ADD REQ SOME MODELS IE A CLASS)	2.50		
ROPE SCREEN ONE SIDE (FRONT OR REAR)	1.00		
SCRATCH RESISTANT CLEAR ALLOWANCE PER MAJOR PANEL (NOT CANT RAIL, MLDS & BARS)		\$50.00 per panel	
CERAMIC ON MAN DATE 10/04 OR LATER NOT ON A OR B CLASS?)			
BOOTH ALLOWANCE			\$80.00
CAVITY WAX PER PANEL MAX PER VEHICLE \$90			\$25.00
STONEGUARD (WHERE REQ IE W/ARCH REPAIRS PER PANEL)			\$25.00
PROOFCOATE & SELAER ONLY IF REQ (IE NEW BEAVER) PER PANEL			\$10.00
DOOR MEMBRAIN SEALER: 4 DR \$10 PER PANEL, 2DR \$12 PER PANEL			\$10.00
WIRE TIES SMALL FRONT REPAIR			\$10.00
MISC CLIPS TRIM CEMENT SCREEN TAPE ETC (MED TO LARGE JOB)			\$30.00
F/BAR AND TRAY CLIPS PER JOB INHOUSE			\$24.00
SILL PANEL CLIPS STOCK PER COVER			\$34.00
OTHER CLIPS STOCK NEGOTIABLE			\$0.00
WELD THROUGH PRIMER PER WELDED PANEL			\$10.00
RESET DIGITAL COMP AND SRS SYSTEM			\$75.00
SUBLET RESET SRS AND RECALIBRATION INV +10%			
W/ALIGNMENT OR INVOICE +10%	Dealership invoice to be sighted prior to payment by assessor		\$120.00
WHEEL BALANCE			\$8.00
TOWING TO SUBLET REPAIRER INV REQ			\$160.00
INTERNAL TOWING NO INV REQ			\$100.00
NO PLATE FRAMES PERSPEX EACH			\$25.00
F & R SCREENS AND QTR GLASSESS \$120 MAX OR INV +10% IF SUBLET			\$120.00

ML SERIES= USE E CLASS TIMES, BONNET PAINT OUT=8.00, IN/OUT = 9.5

DEALER SUBLET INVOICES TO BE SIGHTED PRIOR TO BEING SIGNED OFF

MERCEDES C-Class	203,208,209 Series		204 Series	
FRONT SECTION	R & R	PAINT	R & R	PAINT
FRONT BUMPER BAR ASSEMBLY ( includes disconnect)	2.00	4.50	2.00	4.50
FRONT BUMPER BAR TOW FLAP		0.50		0.50
FRONT BUMPER BAR REMOVAL AND D & A 4DR & COUPE	4.50	4.50	4.00	5.00
FRONT BUMPER BAR REMOVAL AND D & A CLK NO MLDS	3.50	4.50		
FRONT BUMPER BAR CHROME MLDS MASK each (R&R to save moulds, if new moulds required, then R+R time included in bar D&A time, 204 series)	1.00		1.00	
FRONT BUMPER BAR BRKTS & GUIDES INCL OUTERS	1.00		1.00	
FRONT BUMPER BAR SPLASH TRAYS & LINERS (EXTS AND ENGINE)	1.00		1.00	
FRONT BUMPER BAR MAIN REO AND EXT BRKTS TO SUPPORT	1.00		1.00	
FRONT BAR P D C SENSORS INCLUDE DISC (Paint only when damaged or new)	1.00		1.00	
FRONT AMBIENT SENSOR (EXT TEMP SENSOR) & WIRING EACH	0.50		0.50	
GRILLE	0.50		0.50	
FRONT HEAD LAMP	0.50		0.50	
FRONT HEAD LAMP (ZENON & DA)	1.00		1.00	
HEAD LAMP WASHER JETS COVER (EACH)		0.50		0.50
HEAD LAMP WASHER JET INCL REBUILD NEW (EACH)	1.00	incl lines	1.00	incl lines
RADIATOR SUPPORT PANEL (COMPLETE ASS 8 PIECES)	8.50	3.0 Max if required	4.50	3.0 Max if required
FACTORY BLACK (Complete 3 pieces, 204 series)				
HEADLAMP PANEL AND EXTENSION (each side)	1.00		1.50	
TOP LOCK OR MAIN H/LAMP PANELS EACH (IF NOT ASSEMBLY) CLK	1.50			
LOCK PANEL COVERS	0.30		0.90 (3 Panels)	
FRONT AIR COND SCHUTES AND GUIDES	0.50		1.20 (3 Panels)	
DISCONNECT BATTERY & FIT ZAPPER	0.50		0.50	
AIR CONDENSOR FAN (IF SEPRERATE TO RAD FAN) (Add .50 for D&A)	0.50		0.50	
AIR CONDENSOR CORE	1.00		1.00	
AIR CONDENSOR LINES EACH REMOVED	0.50		0.50	
AIR CLEANER ASS INCL DUCTS AT FRONT	1.50		1.50	
RECEIVER DRIER	0.50		0.50	
RADIATOR DA & BLEED SYSTEM	2.00		2.00	
RADIATOR & HEATER HOSES AND VALVES & BYPASS	1.00		1.00	
RADIATOR FAN & TEST	0.50		0.50	
OIL COOLER & LINES TRANS OR P/STEER & PLUG EACH	1.50		1.50	
RAD O/FLOW & LINES	0.50		0.50	
WASHER BOTTLE & LINES	0.50		0.50	
RAIL & SKIRT ASSEMBLY		3.00		3.00
WHEEL REMOVAL ( D/A included in wheel balance)	0.10		0.20	
FRONT GUARD	2.00	3.50	2.00	3.00
FRONT GUARD IN & OUT		4.00		3.50
FRONT GUARD MOULD ( Add 0.3 to clean panel residue, 204 series)	0.20	0.70	0.20	chrome
FRONT GUARD MOULD MASK CHROME & BADGE	0.50		n/a	
FRONT GUARD DIS/ASS INCL LINER MLD & DA & TOP SEAL(TAPED)	1.50		n/a	
FRONT GUARD LINER/SPLASH TRAY	0.50		0.5	
PLENUM GRILLE, WIPERS & SEAL (includes washer jets, 204 series)	1.50		2.00	
ROPE SCREEN FRONT OR REAR 1 SIDE	1.00		1.00	
BONNET INCL WIRES/CABLES TO REMOVE	1.50		1.00	
BONNET D & A FULL REMOVAL & CHANGEOVER (FULL DA) (Add 0.5 to clean panel residue, front seal, 204 series)	4.50	6.00	3.50	7.00
BONNET IN & OUT		7.50		8.50
BONNET REAR VENT PANEL DA TO PAINT		not resprayed	n/a	
BONNET HINGE EACH	0.50	0.50	0.50	0.50
BONNET LOCK ASS AND CABLES	1.00		1.00	
A-PILLAR PANEL OUTER	10.00	1.50	12.00	1.50



MERCEDES C-Class	203,208,209 Series		204 Series	
Center Section				
	R & R	PAINT	R & R	PAINT
DOOR REMOVE AND REPLACE ONLY	1.5		1.50	
FRONT DOOR 4 DOOR PART D & A FOR BLENDS ( 203 series only)	4.50	3.00	n/a	
FRONT DOOR 4 DOOR PART D & A INCL TOP SEALS & CHANNELS ( Full paint) (Add 0.5 for mould & 0.5 for clean panel residue, 204 series)	6.50	4.50	8.00	4.00
FRONT DOOR FULL D & A SRS 4 DOOR / IN & OUT ( incl Air Bag @ 1.5, 203 series) (Add 0.5 for mould & 0.5 for clean panel residue, 204 series)	16.00	5.50	13.00	5.50
FRONT DOOR PART D & A 2 DOOR COUPE ( 203 series only)	4.50		n/a	
FRONT DOOR PART D & A INCL SEALS 2 DOOR COUPE (Add 0.5 for mould & 0.5 for clean panel residue, 204 series)	6.50	5.00	8.00	5.00
FRONT DOOR FULL D & A 2 DOOR COUPE / IN & OUT (Incl Air Bag @ 1.5, 203 series) (Add 0.5 for mould & 0.5 for clean panel residue, 204 series)	16.00	6.00	13.00	6.00
FRONT DOOR PART D & A 2 DOOR CONV CLK (NO FRAME)	4.50	4.50	n/a	
FRONT DOOR FULL D & A 2 DOOR CONV CLK IN/OUT (Incl Air Bag)	18.00	5.50	n/a	
FRONT DOOR HANDLES DA (INCL CHROME & SENSOR)	1.00	1.00	1.00	1.00
MIRROR D & A NEW REBUILD	1.00	1.00	1.00	1.00
FRONT DOOR HINGE EACH	0.50	0.50	0.50	0.50
FRONT DOOR MOULD 2 & 4 DR MASK CHROME ( R+R only, 204 series)	1.00	1.50	0.50	chrome
CENTRE PILLAR	10.00	1.50	10.00	1.50
SCUFF PLATE & SEAL X 1 DOOR APP FITTINGS	1.00		1.00	
SILL PANEL 2 OR 4 DOOR	14.00	2.00	14.00	2.00
SILL PANEL SPOILER & SEAL	1.50	2.00	1.50	2.00
REAR DOOR PART D & A FOR BLENDS ( 203 series only)	4.50	3.00	n/a	
REAR DOOR PART D & A INCL SEALS AND CHANNEL /OUT (Add 0.5 for mould & 0.5 for clean panel residue, 204 series)	6.50	4.50	8.00	4.00
REAR DOOR FULL D & A IN / OUT (Incl Air Bag @ 1.5, 203 series) (Add 0.5 for mould & 0.5 for clean panel residue, 204 series)	18.00	5.50	13.00	5.50
REAR DOOR MOULD MASK CHROME ( R+R only, 204 series)	1.00	1.50	0.50	chrome
REAR DOOR HINGE EACH	0.50	0.50	0.50	0.50
TURRET PANEL WITH OR WITHOUT SUN ROOF	18.00	6.50	16.00	6.00
TURRET CANT RAIL 4DR		2.00		2.00
TURRET CANT RAIL 2DR		1.50		1.50
TURRET DRIP MOULD	1.00		1.00	
TURRET INSERT MOULD	1.00	1.00	1.00	1.00
HOODLINING & FITTINGS, NECC BELTS SCREEN & PILLAR TRIMS	12.00		12.00	
ALL INTERIOR TRIMS INCL H/LINING & CONSOLE	24.00		24.00	
PART TRIMS AND PROTECT REMAINING ( FOR QTR R&R SILL ETC )	12.00		12.00	
SEAT BELT EACH	0.50		0.50	
FRONT SEAT INC RUNNERS	1.00		1.00	
REAR SEAT & CUSHION	1.50		1.50	
MOULDED CARPET FULLY	2.00		2.00	
CENTRE CONSOLE INC SHIFTER MAN OR AUTO	2.50		2.50	
SUNROOF AND D & A CARTRIDGE	6.50		6.50	

MERCEDES C-Class	203,208,209 Series		204 Series	
Rear Section				
	R & R	PAINT	R & R	PAINT
QUARTER PANEL 4 DOOR	20.00	4.50	28.00	4.00
QUARTER PANEL VENT PANEL		0.50		0.50
QUARTER PANEL 2 DOOR COUPE	24.00	5.50	32.00	5.50
QUARTER PANEL 2 DOOR CONV CLK ( NO VISIBLE TOP JOIN )	24.00	6.50	n/a	
QUARTER PANEL MOULD 2 DOOR (Add 0.3 to clean panel residue, 204 series)	0.50	1.00	0.30	chrome
QUARTER PANEL SPLASH TRAY	0.50		0.50	
FUEL FLAP LID (INCL APPERTURE PAINT)	0.30	1.00	0.30	1.00

FUEL FLAP ACTUATOR & CABLE & FITTINGS	1.00		1.00	
FUEL TANK ASSEMBLY, NECK & STORE	3.50		3.50	
ROPE SCREEN FRONT OR REAR 1 SIDE	1.00		1.00	
BOOT LID D & A FULLY / OUT	4.50	4.50	4.50	4.50
BOOT LID PAINT IN/ OUT		5.50		5.50
BOOT LID & NECC WIRING /CABLES( R+R)	1.50		1.50	
BOOT LID GARNISH DA ( Black/Chrome, 204 series)	0.50	1.50	0.50	n/a
BOOT LID SEAL	0.50		0.50	
BOOT HINGE EACH	0.50	0.50	0.50	0.50
TAILGATE 2DR COUPE NECC WIRING & CABLES	2.00	5.00	2.00	5.00
TAILGATE 2DR COUPE PART DA FOR LOWER PAINT	5.50	4.00	5.50	4.00
TAILGATE 2DR COUPE FULL DA LESS GLASS IN & OUT	8.50	6.00	8.50	6.00
REAR HINGE COVERS EACH	0.30		n/a	
NEC TRIMS FOR BAR & LAMPS BOOT CARPET, JACK & TOOLS ETC	2.50		2.50	
ALL INNER BOOT TRIMS	4.50		5.50	
BEAVER PANEL / OUT		2.50	12.00	2.00
BEAVER PANEL IN & OUT		3.50		3.00
BOOT FLOOR GLUED IN	6.50		6.50	
CABIN PRESSURE VENT EACH	0.30		0.30	
REAR MUFFLER & TAILPIPE (Drop & release only .50)	2.00		2.00	
REAR MUFFLER HEAT SHIELD	0.50		0.50	
TAIL LAMP INCL BACKING PLATE	0.40		0.40	
REAR BUMPER BAR ASSEMBLY	2.00	4.50	2.00	5.00
REAR BUMPER BAR REMOVAL AND D & A	4.50		4.50	
REAR BUMPER BAR TOW FILLER		0.50		0.50
REAR BAR P D C SENSORS INCL DISC ( Paint only when damaged or new)	1.00		1.00	
REAR BUMPER BAR TRAYS & LINERS	1.00		n/a	
REAR BUMPER BAR MAIN REINFORCEMENT & BRKTS	1.00		1.00	
REAR BUMPER BAR CHROME MLDS MASK each (R&R to save moulds, if new moulds required, then R+R time included in bar D&A time, 204 series)	1.00		1.00	

NO ALL OVER OUT PAINT TO BE USED, ASSESS PANEL FOR PANEL







# Autohaus Prestige

Audi Factory Approved Collision Repairer (NSW)

L2Y9

QUOTATION # C24019 (rear) ✓ 1st Claim

CLIENT [REDACTED]  
 VEHICLE AUDI  
 MODEL 2006 Q7 4.2L V8 QUATTRO SPORTSLINE  
 REG # [REDACTED] V8.

DATE 11/08/2011  
 VIN [REDACTED]  
 INSURER ALLIANZ  
 CLAIM # [REDACTED]

1st Claim REAR

## Remove & Replace

Rear bar & D/A complete including all fittings top and bottom, sensors centre insert, wiring, lamps etc - to repair and paint - (5) sections	16.5✓	= 4.4 hrs
Rear bar to beaver cover panels - Bolt on (2) sections	2.0✓	
Both rear beaver coolant spacers - glued on	0.8✓	
Rear beaver wiring loom & retainer clips - OS of vehicle	3.0✓	
Rear beaver lower plastic insert panel - bolt on	2.0✓	
Rear bar re-enforcement - bolt on (3 x large sections) to replace	4.0✓	
Rear muffler & tail pipe heat shields - bolt on (3 x large sections) (for painting)	3.0✓	
Both rear quarter vent panels - under bar cover (inner and outer)	1.6✓	
Both rear quarter bar slides & spacer brackets & align - (bolt on) to replace	2.8✓	
Tail gate seal - metal backed	2.0✓	
Tail gate striker and soft close mech complete	3.0✓	
Tail gate striker surround moulding and adjustable flap	2.0✓	
Tail gate support struts & connectors x 2	1.6✓	
Tail gate hinge cover panels	1.6✓	
Both tail gate hinge wiring looms & rubber sleeves & retainers	3.2✓	
* Tail gate & D/A complete including all fittings - to repair - Incl. top spoiler	36.0✓	= 10.0 hrs
NSR quarter window assembly & surround mouldings - urathaned in	7.5✓	= 2.0 hrs
OSR quarter window assembly & surround mouldings - urathaned in	7.5✓	
Tail gate aperture rubber stops & mounting brackets x 4 sections	1.2✓	
Both rear mag wheels (to remove wheel arch panels) - including guides	0.8✓	
Both rear mag wheel TPM sensors and switches	2.0✓	
Both rear quarter wheel arch panels & retainer clips (to remove bar) - large	4.0✓	
Both door aperture scuff plates - urathaned	3.2✓	
Both door strikers - bolt on (proofed)	0.8✓	
Both door slam pillars seals (runs along complete length of sill panel)	6.0✓	
Back mask turret bands on both sides (to avoid painting turret assembly)	8.0✓	
Rear interior trims complete inc computers, cannister, fuse box assembly, etc - to enable repairs	44.0✓	= 12.0 hrs
Petrol tank door - bolt on	1.6✓	
Petrol tank door electric lock mechanism complete and sensor	1.6✓	
Petrol tank manual release mechanism and cable	0.8✓	
Petrol tank filler neck surround panel - must replace	2.0✓	
Petrol tank filler neck	2.4✓	
Both rear 1/4 wheelarch flares - optional extra - urathaned on	8.0✓	
* Rear bar lower stainless steel cover panel assembly - optional extra - urathaned on	12.0✓	= 3.2 hrs

00 - \$120/hr REAL TIME

COMPLEX  
 AUTO OPEN  
 & CLOSE!

ACCESS

SPECIAL ORDER  
 MODEL!

Total 198.5 hours @ \$32.00 per hour ✓

\$ 6,352.00

Autosports Prestige Pty Ltd Trading as AUTOHAUS PRESTIGE

Audi factory approved collision repairer (NSW)

PO Box 635, Five Dock NSW 2046 Australia

Telephone (02)9713 2422 Fax (02)9712 3959

MVRL No 47065 ABN: 42 096 909 698



## Autohaus Prestige

Audi Factory Approved Collision Repairer (NSW)

### Repair (Aluminium)

Rear bar cover assembly complete - top and bottom

*Hi Fill, Block + TRIAL FTS.*

*Plastic Repair, 40.0 / = 11hrs.*

\*Both tail gate hinges and mounting points - Large hinges and supports *Auto*

T/gate and frame - Inner and outer

*CLOSE & ALIGN*

10.0 ✓  
38.0 ✓

= 3hrs  
= 10.5hrs

Total 88.0 hours @ \$32.00 per hour *File Finish* \$ 2,816.00 ✓

### Paint - Pearl ✓

Mix and match

0.7 ✓

Rear bar cover assembly complete top and bottom and centre sections

14.0 ✓

Rear bar sensors complete (4) units

2.0 ✓

Both rear bar tow hook cover plates

2.0 ✓

Rear beaver panel assembly complete - large

7.0 ✓

Tail gate aperture complete including tail light housing panels - large

4.0 ✓

Both tail gate hinges and mounting panels - Large

4.0 ✓

Tail gate & frame - Inner & outer - Incl. top spoiler assembly

15.5 ✓

Both rear quarter panel assemblies complete

24.0 ✓

Both rear door slam pillar assembly

4.0 ✓

Both rear door aperture

6.0 ✓

NSR quarter window surround moulding - colour coded to vehicle

2.0 ✓

NSR quarter pillar assembly, NS turret band complete &

}

NSF screen pillar assembly

}

4.0 ✓

OSR quarter window surround moulding - colour coded to vehicle

2.0 ✓

OSR quarter pillar assembly, OS turret band complete &

}

OSF screen pillar assembly

}

4.0 ✓

Total 95.2 hours @ \$70.50 per hour ✓ \$ 6,711.60 ✓

**TOTAL LABOUR ONLY (EXCLUDING GST) \$ 15,879.60 ✓**

### Supply

*SPECIAL ORDER VEHICLE ✓*

\*Rear bar lower spoiler assembly -

Complete with stainless steel scratch plate ✓

4L0071055A \$ 2,424.74

NSR bar tailamp assembly ✓

4L0945095 198.15

Rear bar sensors \* *DIA REPORT OPERATION*

3C0919275LGRU REPORT

Rear bar sensor wiring loom ✓

4L0971095Q REPORT

Rear bar body lugs & clips ✓

4L0837485 32.80

Rear bar brackets & slides complete ✓

4L0807329

4L0807453A

4L0807454A 117.98

Both rear 1/4 panel body flares and bar extensions ✓

4L0071791

4L0071792 833.51

Both rear exhaust tailpipe assemblies ✓

4L0071771B

4L0071772B 786.04

Tail gate glass urethane kit ✓

*NPN* 48.00 ✓

Tail gate clips & lugs as required ✓

N90767602 18.63

Tail gate badge: Q7 ✓

4L0853742ZZ

Tail gate badge: Q7 ✓

4L0853741ZZ

Tail gate badge: 4.2L ✓

4E0853743LZZ

Tail gate badge: Quattro ✓

4B0853737DZZ 149.44

**Autosports Prestige Pty Ltd Trading as AUTOHAUS PRESTIGE**

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## Autohaus Prestige

Audi Factory Approved Collision Repairer (NSW)

Tailgate decal ✓	7L0010335Q	15.86
NSR quarter window urethane kit ✓	<del>NPN</del>	45.00 ✓
OSR quarter window urethane kit ✓	<del>NPN</del>	45.00 ✓
NSR door slam pillar seal ✓ S/on	4L0839119B	137.22
OSR door slam pillar seal ✓ S/on	4L0839120B	137.22
NSR door aperture scuff plate - urathaned on ✓	4L0853376F01C	125.84
OSR door aperture scuff plate - urathaned on ✓	4L0853376F01C	125.84
Both quarter wheel arch panel body lugs and clips ✓	7L6868243	98.66
Rear t/gate spoiler assembly - Stick on - urathaned ✓	REPORT	
<b>Sub Total Parts</b>		<b>\$ 5,339.93</b>
<b>Misc</b>		
Spray booth allowance		\$ 80.00 ✓
Reset electrics to manufacturer's specifications (Audi factory specifications)		185.00 ✓
Recalibrate reverse camera unit assembly after disruption to service, due to repairs Note: includes wheelalignment		555.00 ✓
<b>Sub Total Misc</b>		<b>\$ 820.00</b>
<b>TOTAL (EXCLUDING GST)</b>		<b>\$ 22,039.53</b>
<b>GST @ 10%</b>		<b>\$ 2,203.95</b>

**TOTAL (INCLUDING GST)**

**\$ 24,243.48 ✓**

12/8/2011 AUTHORIZED, NIL EXCESS.  
FOR RECOVERY PURPOSE DAMAGE -  
APPEARS CONSISTENT WITH ACCIDENT  
DESCRIPTION. TIME QUOTED FOR AVAILABLE  
IN OLD STYLE & REPAIRER OPERATES  
AT \$120/hr REAL TIME.  
TIMES REQUIRED TO RETURN VEHICLE TO  
PRE ACCIDENT CONDITION & PASS ALL AUDI  
REQUIREMENTS & AS CHARGED TO ANY  
OTHER INSURANCE COMPANY.

**ALLIANZ AUSTRALIA INS.**

**Autosports Prestige Pty Ltd Trading as AUTOHAUS PRESTIGE**

Audi factory approved collision repairer (NSW)

PO Box 635, Five Dock NSW 2046 Australia

Telephone (02)9713 2422 Fax (02)9712 3959

MVRL No 47065 ABN: 42 096 909 698



exhibit B

**Audi Motor Vehicle Cover**

This is a comprehensive, no-nonsense insurance policy with a wide range of benefits. For starters, you decide if you wish to cover your Audi for the market value or set an agreed value.

The policy also includes:

- Genuine Audi parts
- An Emergency Repair Authority to permit essential temporary repairs up to \$500
- Choice of repairer and or preferred repairer
- New-for-old replacement within three years or original registration\*

Audi Motor Vehicle Cover can be financed as part of your vehicle loan or, if you'd prefer to pay separately, we can help arrange flexible payment terms.

**Audi Loan Protection Cover**

This insurance has been designed to cover your monthly loan repayments in the event that your earning capacity diminishes through no fault of your own, such as involuntary unemployment, accident, trauma or even death, subject to agreed terms.\*\*  
\*\*\*

**Audi Asset Equity Cover**

Having your car written off is bad enough but having it underinsured is even worse. This policy covers you against such shortfalls and other out-of-pocket expenses agreed in your policy.\*\*

As you would expect, our insurance covers are written clearly and concisely, but if you have any general questions about them consult your participating Audi Insurance Dealer.\*\*

Audi Finance is a trading name of Volkswagen Financial Services Australia Pty Limited. Locked Bag 5009, Alexandria NSW 2015. ABN 20 097 071 460.

\* New-for-old replacement is only if the same make, model and series of vehicle is available in Australia.

\*\* Any advice provided is general advice only and does not take into account your personal objectives, financial situation or needs, because of this you should, before acting on the advice consider the appropriateness of the advice having regard to your objectives, financial situation or needs. A Product Disclosure Statement in respect to Audi Motor Vehicle Insurance, Asset Equity Insurance and Audi Loan Cover Insurance is available from your authorised Audi Insurance Dealer, you should obtain and consider the relevant Product Disclosure Statement before making any decision whether to acquire these products. Audi Insurance products are provided on behalf of Allianz Australia Insurance Limited AFS Licence No. 234708, ABN 15 000 122 850 (Allianz). In arranging this insurance Volkswagen Financial Services Australia Limited, ABN 20 097 071 460 and the authorised dealers act as agent of Allianz and not as your agent.

\*\*\* Audi Loan Protection Insurance is provided by the following insurers for the covers indicated. The Disability and Involuntary Unemployment covers of this insurance is provided by Allianz. The Death Cover of this insurance is provided by Allianz Australia Life Insurance Limited (Allianz Life) AFS Licence No. 296559, ABN 27 076 033 782. Allianz acts as Allianz Life's agent in offering and administering the Death Cover.

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**Audi Finance**

[Audi Finance website](#)

**More information**

For more information or to contact us phone 1300 734 567.







**PARTNER SMASH REPAIRER AGREEMENT**

- ORM - VOLUME TARGET)

VERSION: [1/07/13]

**DETAILS**

Commencement date	1 July 2013	Expiry date	30 June 2018
Insurers' address for sending notices			

**REPAIRER DETAILS**

Tick the business structure that applies to you

<input type="checkbox"/> Individual		(you or your)
<input type="checkbox"/> Company		
<input type="checkbox"/> Partners		
Trading as:		
ABN:		
Trading at:		(Premises)

**YOUR CONTACT DETAILS**

Your Postal Address:			
Your Fax number:		Your Email address:	

**OTHER DETAILS**

<b>Volume Target</b> (Refer to Performance Benchmarks and Volume Target Schedule for further details)	7
<b>Average Cost of Repair</b> (Refer to Performance Benchmarks and Volume Target Schedule for further details)	
<b>Measurement Period</b> (Refer to Performance Benchmarks and Volume Target Schedule for further details)	2 months

**SIGNING THIS AGREEMENT**

By signing below each signatory (other than a witness) represents personally that he or she is duly authorised to execute this Agreement on your behalf and that this Agreement will be enforceable against you.

1. If you are a company with two or more directors, this Agreement must be signed by at least two directors.
2. If you are a company with a sole director who is also the sole company secretary, then that person must sign this Agreement in the presence of a witness.
3. If you are an individual, you must sign this Agreement in the presence of a witness.
4. If you are a partnership, each partner must sign this Agreement in accordance with the above instructions.

If, after signing this Agreement, you are not satisfied with this Agreement, you may cancel this Agreement in writing to us within fourteen (14) days of the signing date.

<b>Signature of: (tick the appropriate box)</b> <input type="checkbox"/> individual <input type="checkbox"/> sole director & sole company secretary <input type="checkbox"/> director <input type="checkbox"/> partner	<b>Signature of: (tick the appropriate box)</b> <input type="checkbox"/> director <input type="checkbox"/> witness <input type="checkbox"/> partner <input type="checkbox"/> company secretary
Full Name	Full Name
Date: __/__/____	Date: __/__/____



# Conventional PCM (Fixed Cost)

In Scope	Out of Scope
<ul style="list-style-type: none"> <li>• IAL/IMA Direct Insurance claims</li> <li>• Collision and DWP Claims</li> <li>• All claims (including Towed)</li> <li>• Light Panel - Where a panel is being repaired irrespective of the extent of damage</li> <li>• Heavy Panel - Where a panel is being replaced</li> <li>• Light Structural – Where a structural item is being repaired irrespective of the extent of damage (To a maximum of 4 hours NTAR methodology)</li> <li>• Heavy Structural – where a structural welded part requires replacement</li> <li>• All makes and models including prestige</li> <li>• Suspension/Mechanical removal or release for the repair to be completed</li> <li>• All vehicles with a TARE weight of less than 2,750kg, including vans, utilities, tabletops and 4wd vehicles</li> </ul>	<ul style="list-style-type: none"> <li>• CGU Claims</li> <li>• *Other Party Claims</li> <li>• Theft of/Theft from Claims</li> <li>• Storm Claims</li> <li>• Vehicles requiring specialist repairs e.g. where dedicated equipment is required such as dedicated jigs or alloy repairs</li> <li>• Grey imports, highly modified vehicles or specialist custom finishes</li> <li>• Rectification repairs</li> <li>• Theft (TH), Storm/Hail (ST), Malicious or Water Damage (DA) or Fire (FE)</li> <li>• Vehicles where engine/transmission or suspension cost is greater than 50% of the total cost of repair</li> <li>• Any vehicle where the repair costs calculated by the Insurers exceed \$8,000.00 excluding GST</li> <li>• Any commercial vehicle requiring specialist equipment such as truck booths and dedicated commercial repair equipment</li> </ul>



# Predictable Cost Model Explained

exhibit E

## Example

- As per the example below the calculations should be made excluding GST, which would then be added onto the invoice in the usual way at the applicable rate
- Suppose that a repairer has carried out five repairs across a month, IAG has agreed to pay \$2,000 per repair for this level of work. Therefore, the total revenue amount is  $\$2,000 \times 5 = \$10,000$
- Using the repairers standard labour hourly rate of \$85, and assuming the parts costs listed below, the repairer would normally prepare five invoices based on the work done as follows:

Invoice	Labour Hours	Labour Cost	Parts Cost	Total Cost
Invoice 1	9	\$765	\$700	\$1,465
Invoice 2	7	\$595	\$700	\$1,295
Invoice 3	11	\$935	\$1,000	\$2,935
Invoice 4	13	\$1,105	\$1,100	\$2,205
Invoice 5	15	\$1,275	\$2,000	\$3,275
Total	55	\$4,675	\$5,500	\$10,175

- Without the new Predictive Cost model, the repairer would submit the five invoices for a total of \$10,175. However, under the new Predictive Cost model, the total they will be paid for the month should be \$10,000



# Predictable Cost Model Explained

exhibit E

- The price of each invoice must be set so that the total amount is correct, that is the five invoices must add up to \$10,000
- The total parts revenue is \$5,500
- The total labour revenue is the difference between the total revenue amount (\$10,000) and the total parts revenue (\$5,500) – the total labour revenue is \$4,500
- The labour rate that must be applied can now be calculated
- Based on the total labour hours of 55 hours, the labour rate that must be applied is  $\$4,500 / 55 = \$81.82$ , the invoices can now be submitted at \$81.82 as follows:

Invoice	Labour	Labour	Parts	New
Total	Hours	New Cost	Cost	Cost
Invoice 1	9	\$736.36	\$700	\$1,436.36
Invoice 2	7	\$572.73	\$700	\$1,272.73
Invoice 3	11	\$900.00	\$1,000	\$1,900.00
Invoice 4	13	\$1,063.64	\$1,100	\$2,163.64
Invoice 5	15	\$1,227.27	\$2,000	\$3,227.27
Total	55	\$4,500	\$5,500	\$10,000



### 37. You authorise us to obtain information about your compliance

By signing this Agreement you authorise us to obtain from each relevant government body all information that may be relevant to your compliance with this Agreement. You will sign any further document that we may reasonably require to assist us in any such enquiries.

### 38. Use of Brands requires our authorisation

You must not use any of the following used by any of us, or by any related body corporate of any of us in any way, except where we have authorised you in writing to use them (**Brands**):

- trade marks
- logos
- any names (including any abbreviation of a name).

If we withdraw authorisation for the use of a Brand, you must immediately stop your use of the Brand. If any unwritten authorisation to use a Brand has been previously given to you, you agree that it is now withdrawn. When your Agreement terminates or expires all authorisations to use a Brand granted by us will be automatically withdrawn.

### 39. Removal of signage

If we request, you must immediately remove (at your own expense) any signs and materials that show a Brand (**Brand Materials**) from public access and display. This may occur where, for example, we make any change to a Brand or where we are concerned that any conduct by you may damage a Brand or adversely reflect on our reputation. In these circumstances, we will let you know within a reasonable time whether or not you may recommence use of the Brand Materials or alternative Brand Materials.

You must remove any Brand Materials on the cancellation, expiry or termination of this Agreement. In these circumstances you must immediately remove all Brand Materials from public access and display (at your own expense) and deliver all Brand Materials to us undamaged and at your cost.

You agree that, if we choose, we and our contractors are authorised to enter your Premises to remove any Brand Materials at any time. You agree to assist with, and not to hinder, such removal.

### 40. Relationship

Nothing in this Agreement will be interpreted as creating the relationship between you and any of us of partners, joint venturers, employer and employee, agent and principal or master and servant.

Any Insurer may, on its own, enforce its rights under this Agreement. No Insurer will have any responsibility or liability to you in relation to repair work for another Insurer under this Agreement.

### 41. Privacy

You must not use or disclose any personal information other than to comply with your obligations under this Agreement. You must take all necessary steps to protect personal information in your possession against unauthorised use and will return all personal information to us, on our request, and on termination or expiry of this Agreement. You may retain copies to the extent you are required to by law.

### 42. Confidential Information

You must keep the following information confidential and you must not disclose or use it except to the extent required to perform your obligations under this Agreement, as otherwise permitted by us or as required by law:

- any information relating to a claim, customer, customer's vehicle or repair work
- any information about or relating to our systems (including ORM)
- any information sent or received using our systems (including ORM)
- any other information provided to you under or relating to this Agreement
- any information regarding supply chain strategy and evolution of future models, along with underpinning processes and procedures

You must take all necessary steps to protect our confidential information in your possession against unauthorised use and will return all confidential information to us, on our request, and on termination or expiry of this Agreement. You may retain copies to the extent you are required to by law.



exhibit G

**GEMINI CAMPBELLTOWN**  
**58 BLAXLAND RD**  
**CAMPBELLTOWN 2560**

Phone: 0246252357  
 ABN: 25124094739

Fax: 0246265351  
 Email: cm.campbelltown@geminiarc.com.au

Make:	<b>Holden</b>	Body Style:	<b>5 Door Hatchback</b>
Model:	<b>Astra</b>	Series:	<b>AH</b>
Colour:	<b>WHITE</b>	VIN:	[REDACTED]
Rego:	[REDACTED]	Odometer:	<b>111 Kms</b>
Year:	<b>2006</b>		

Quote Number:	<b>321855</b>	Insurer:	<b>Insurance Australia Limited</b>
Client Name:	[REDACTED]	Claim Number:	[REDACTED]
Home Phone:	[REDACTED]	Excess:	<b>0.00</b>
Work Phone:	[REDACTED]	Assessor:	[REDACTED]
Mobile Phone:	[REDACTED]		

R&R				Auth Hrs	Rate	
REAR BUMPER BAR - D & A - INC R&R				0.87		\$97.35
R/H TAIL LAMP - D & A				0.14		\$15.67
L/H TAIL LAMP - D & A				0.14		\$15.67
NEC INNER BOOT TRIMS				0.25		\$27.98
				1.40	<b>\$111.90</b>	\$156.67
Repair				Auth Hrs	Rate	
REAR BUMPER BAR MOULDS RE-TEXTURE **BOT				1.10		\$123.09
				1.10	<b>\$111.90</b>	\$123.09
Paint Solid 2				Auth Hrs	Rate	
REAR BUMPER BAR				3.40	<b>\$111.90</b>	\$380.46
REAR BUMPER BAR loading				0.34	<b>\$111.90</b>	\$38.05
				3.74		\$418.51
Parts	Orientation	Source	Part #	Qty	Unit Price	Total Price
REAR BUMPER	Other	Used		1.00	\$240.00	\$240.00
L/H TAIL LAMP - D & A	Other	Used		1.00	\$120.00	\$120.00
					<b>Total</b>	<b>\$360.00</b>
Misc						
Paint Consumables						\$22.59
Panel Consumables						\$3.76
<b>PAINT SETUP TIME COLOUR 1</b>						<b>\$28.05</b>
ENVIROMENTAL LEVY						\$6.00
Thank You						\$0.00
Paint Materials Solid 2						\$74.35
					<b>Total</b>	<b>\$134.75</b>

**Quotation Summary**

R&R:	\$156.67
Repair:	\$123.09
Paint:	\$418.51
<b>Total Labour:</b>	<b>\$698.27</b>
Parts:	\$360.00
Misc:	\$134.75
<b>Total excl GST:</b>	<b>\$1,193.02</b>
GST:	\$119.30
<b>Total incl GST:</b>	<b>\$1,312.32</b>
Less Contribution:	\$0.00
Less Excess to be Collected:	\$0.00
<b>Total Payable to Repairer:</b>	<b>\$1,312.32</b>

# AUTO-QUOTE ESTIMATE

NTAR G378 HOLDEN ASTRA AH CDTI 05-10 4cyd 5 Door

Date \_\_\_\_/\_\_\_\_/\_\_\_\_

<b>Owner</b> _____	<b>Vehicle</b> _____	<b>Est By</b> _____
<b>Address</b> _____	<b>Model/Yr</b> _____	<b>Auto/Man</b> _____
<b>Town</b> _____	<b>Rego</b> _____	
<b>Ph (H)</b> _____	<b>Color</b> _____	<b>Color Code</b> _____
<b>Ph (W)</b> _____	<b>Mileage</b> _____	<b>Trim No</b> _____
<b>Fax</b> _____	<b>Vin</b> _____	<b>Excess</b> _____
<b>Debtor</b> _____	<b>Claim No</b> _____	<b>Job No</b> _____

Code	Description	R&R	REF1	REF2	REF3	Code	Description	R&R	REF1	REF2	REF3
10	FR BUMPER BAR	0.35	1.80	1.89	1.96	1830	L/H REAR DR TRIM & H&LE	0.13	---	---	---
20	FR BUMPER BAR - D & A INCL R & R	1.36	---	---	---	1836	L/H REAR DR QTR GLASS	0.18	---	---	---
24	FR BUMPER MAIN REINFORCEMENT	0.18	---	---	---	1841	L/H REAR DR HINGE WELDED	0.60	0.17	0.18	0.2
40	GRILLE	0.07	---	---	---	1859	L/H SILL PNL	8.51	0.59	0.61	0.6
50	GRILLE - D & A	0.15	---	---	---	1880	L/H SILL PNL IN	4.26	0.18	0.19	0.2
96	L/H HEADLAMP D & A & REFOCUS	0.13	---	---	---	1890	L/H SILL PNL - IN & OUT	---	0.77	0.80	0.8
120	RAD - AUTOMATIC	0.84	---	---	---	1970	DASH PANEL ASSY	5.00	---	---	---
130	FAN ASSY	0.10	---	---	---	2010	GLOVE BOX	0.14	---	---	---
220	L/H RAD SPT / HEADLAMP PNL	0.19	0.20	0.21	0.22	2040	R/H HINGE PILLAR ASS	11.40	0.70	0.73	0.7
230	R/H RAD SPT / HEADLAMP PNL	0.19	0.20	0.21	0.22	2050	R/H HINGE PILLAR - OUT	---	0.50	0.52	0.5
260	RAD SPT TOP LOCK PNL	0.19	0.23	0.24	0.25	2070	R/H FR DR	0.35	1.32	1.38	1.4
262	UNTRY OP - RAD SPT	4.79	---	---	---	2080	R/H FR DR - D & A	2.36	---	---	---
270	HORN	0.11	---	---	---	2085	R/H FR DR PART - D & A	1.01	---	---	---
290	L/H FR GRD	0.20	0.71	0.74	0.77	2090	R/H FR DR - D & A - RESKIN	4.02	---	---	---
300	L/H FR GRD - IN & OUT	---	0.92	0.96	1.00	2095	R/H FR DR PART - D & A & RESKIN	3.72	---	---	---
380	L/H FR GRD SPLASHTRAY	0.21	---	---	---	2100	R/H FR DR - IN & OUT	---	1.97	2.06	2.1
390	L/H FR GRD REPEATER LAMP	0.02	---	---	---	2121	R/H FR DR EXT H&LE & BARREL	0.18	0.17	0.18	0.2
450	L/H FR ROAD WHEEL - 1ST ONLY	0.15	0.75	1.00	1.00	2141	R/H FR DR MLD STICK-ON INC ADHSV	0.28	0.27	0.28	0.3
451	L/H FRONT ROAD WHEEL	0.05	0.75	1.00	1.00	2151	R/H FR DR MIRROR BASE & BODY	0.08	---	---	---
475	L/H S/FRAME RAIL END BKT	0.35	0.17	0.18	0.19	2152	R/H FR DR MIRROR COVER	---	0.21	0.22	0.2
490	L/H S/FRAME SKIRT FULL	0.64	0.22	0.23	0.24	2170	R/H FR DR TRIM & H&LE	0.25	---	---	---
500	L/H S/FRAME SKIRT SHORT	1.74	0.23	0.24	0.25	2181	R/H FR DR HINGE WELDED	0.60	0.17	0.18	0.2
510	L/H S/FRAME SKIRT OUT BRACE	1.55	0.23	0.24	0.25	2201	R/H CENTRE PILLAR ASS OUT	6.59	0.50	0.52	0.5
691	AIR CONDITIONER FAN ASS	0.12	---	---	---	2202	R/H CENTRE PILLAR ASS IN	3.30	0.15	0.16	0.2
700	AIR CONDITIONER CORE	0.22	---	---	---	2220	R/H REAR DOOR	0.30	1.17	1.23	1.2
741	R/H HEADLAMP - D & A & REFOCUS	0.13	---	---	---	2230	R/H REAR DR - D & A	2.18	---	---	---
760	BONNET	0.11	1.90	1.99	2.07	2235	R/H REAR DR PART - D & A	0.72	---	---	---
763	BONNET IN/OUT - IN VISBL NO PADDING	---	2.85	2.98	3.10	2240	R/H REAR DR - D & A - RESKIN	3.84	---	---	---
766	BONNET IN/OUT - IN NOT VISBL PDNG	---	2.47	2.58	2.69	2245	R/H REAR DR PART D & A & RESKIN	3.54	---	---	---
770	BONNET - D & A	0.38	---	---	---	2250	R/H REAR DR - IN & OUT	---	1.76	1.84	1.8
820	L/H BONNET HINGE	0.07	0.17	0.18	0.19	2261	R/H REAR DR EXT H&LE	0.18	0.17	0.18	0.2
830	R/H BONNET HINGE	0.07	0.17	0.18	0.19	2291	R/H REAR DR MLD STICKON INC ADHSV	0.28	0.23	0.24	0.3
840	BONNET LOCK & CABLE & ADJUST	0.08	---	---	---	2300	R/H REAR DR TRIM & H&LE	0.13	---	---	---
850	BONNET STAY/BKT/STRUT	0.03	---	---	---	2306	R/H REAR DR QTR GLASS	0.18	---	---	---
890	PLENUM GRILLE	0.11	---	---	---	2311	R/H REAR DR HINGE WELDED	0.60	0.17	0.18	0.2
900	PLENUM SEAL	0.04	---	---	---	2329	R/H SILL PANEL	8.51	0.59	0.61	0.6
910	WIPER ARM	0.05	---	---	---	2350	R/H SILL PNL IN	4.26	0.18	0.19	0.2
920	AERIAL	0.13	---	---	---	2460	TURRET	3.16	2.54	2.66	2.7
940	R/H FR GRD	0.20	0.71	0.74	0.77	2470	L/H TURRET DRIP MLD	0.43	---	---	---
950	R/H FR GRD - IN & OUT	---	0.92	0.96	1.00	2471	L/H TURRET CANT RAIL PNL	---	0.55	0.58	0.6
1030	R/H FR GRD SPLASHTRAY	0.21	---	---	---	2472	L/H TURRET MOULD	0.05	---	---	---
1040	R/H FR GRD REPEATER LAMP	0.02	---	---	---	2480	R/H TURRET DRIP MOULD	0.43	---	---	---
1100	R/H FR ROAD WHEEL - 1ST ONLY	0.15	0.75	1.00	1.00	2481	R/H TURRET CANT RAIL PANEL	---	0.55	0.58	0.6
1101	R/H FRONT ROAD WHEEL	0.05	0.75	1.00	1.00	2482	R/H TURRET MOULD	0.05	---	---	---
1125	R/H S/FRAME RAIL END BKT	0.35	0.17	0.18	0.19	2550	L/H BUCKET SEAT	0.26	---	---	---
1140	R/H S/FRAME SKIRT FULL	0.64	0.22	0.23	0.24	2570	L/H FR PIPING & SCUFF PLATE	0.06	---	---	---
1150	R/H S/FRAME SKIRT SHORT	1.74	0.23	0.24	0.25	2580	L/H REAR PIPING & SCUFF PLATE	0.06	---	---	---
1160	R/H S/FRAME SKIRT OUT BRACE	1.55	0.23	0.24	0.25	2590	L/H FR SEAT BELT LAP/SASH	0.21	---	---	---
1570	L/H HINGE PILLAR ASS	11.40	0.70	0.73	0.76	2600	L/H REAR SEAT BELT LAP/SASH	0.13	---	---	---
1580	L/H HINGE PILLAR OUT	---	0.50	0.52	0.53	2610	L/H CENTRE PILLAR TRIMS	0.11	---	---	---
1600	L/H FR DR	0.35	1.32	1.38	1.43	2620	L/H REAR QTR PNL TRIMS	0.23	---	---	---
1610	L/H FR DR - D & A	2.36	---	---	---	2640	REAR SEAT CUSHION & SQUAB	0.50	---	---	---
1615	L/H FR DR PART - D & A	1.01	---	---	---	2680	CARPET & PADDING ONE PIECE	1.37	---	---	---
1620	L/H FR DR - D & A - RESKIN	4.02	---	---	---	2700	R/H BUCKET SEAT	0.26	---	---	---
1625	L/H FR DR PART - D & A & RESKIN	3.72	---	---	---	2720	R/H FR PIPING & SCUFF PLATE	0.06	---	---	---
1630	L/H FR DR IN & OUT	---	1.97	2.06	2.15	2730	R/H REAR PIPING & SCUFF PLATE	0.06	---	---	---
1641	L/H FR DR EXT H&LE & BARREL	0.18	0.17	0.18	0.19	2740	R/H FR SEAT BELT LAP/SASH	0.21	---	---	---
1671	L/H FR DR MLD STICK-ON INC ADHSV	0.28	0.27	0.28	0.29	2750	R/H REAR SEAT BELT LAP/SASH	0.13	---	---	---
1681	L/H FR DR MIRROR/ BASE & BODY	0.08	---	---	---	2760	R/H CENTRE PILLAR TRIMS	0.11	---	---	---
1682	L/H FR DR MIRROR COVER	---	0.21	0.22	0.23	2770	R/H REAR QTR PNL TRIMS	0.23	---	---	---
1700	L/H FR DR TRIM & H&LE	0.25	---	---	---	2780	CONSOLE UNIT	0.57	---	---	---
1711	L/H FR DR HINGE WELDED	0.60	0.17	0.18	0.19	2790	HEADLINING & FITTINGS	0.83	---	---	---
1731	L/H CENTRE PILLAR ASS OUT	6.59	0.50	0.52	0.53	2800	ALL TRIM	5.38	---	---	---
1732	L/H CENTRE PILLAR ASS IN	3.30	0.15	0.16	0.17	3080	REAR BUMPER BAR	0.27	1.80	1.89	1.9
1750	L/H REAR DR	0.30	1.17	1.23	1.28	3083	REAR BUMPER BAR MAIN REINFORCEMENT	0.18	---	---	---
1760	L/H REAR DR - D & A	2.18	---	---	---	3090	REAR BUMPER BAR - D & A - INC R&R	0.37	---	---	---
1765	L/H REAR DR PART - D & A	0.72	---	---	---	3110	L/H TAIL LAMP - D & A	0.14	---	---	---
1770	L/H REAR DR - D & A - RESKIN	3.84	---	---	---	3161	L/H TAIL LAMP PANEL	1.06	0.19	0.20	0.2
1775	L/H REAR DR PART - D & A & RESKIN	3.54	---	---	---	3170	L/H REAR ROAD WHEEL - 1ST ONLY	0.15	0.75	1.00	1.0
1780	L/H REAR DR - IN & OUT	---	1.76	1.84	1.91	3171	L/H REAR ROAD	0.05	0.75	1.00	1.0
1791	L/H REAR DR EXT H&LE	0.18	0.17	0.18	0.19	3190	L/H REAR QTR PNL	4.49	0.86	0.90	0.9
1821	L/H REAR DR MLD STICKON INC ADHSV	0.28	0.23	0.24	0.25	3191	L/H REAR QTR PANEL EXT	0.74	0.20	0.20	0.2



**GEMINI CAMPBELLTOWN**

58 BLAXLAND RD

Phone: 0246252357

Fax: 0246265351

ABN: 25124094739

Email:

ACCOUNTS@GEMINIARC.COM.AU

Make:	<b>Holden</b>	Body Style:	<b>4 Door Sedan</b>
Model:	<b>COMMODORE VF</b>	Series:	<b>SS 6.0L</b>
Colour:	<b>WHITE</b>	VIN:	<b>6G1FE5E25EL951850</b>
Rego:	<b>CQP57B</b>	Odometer:	<b>1812 Kms</b>
Year:	<b>2013</b>		

Quote Number:	<b>323404</b>	Insurer:	<b>Insurance Australia Limited</b>
Client Name:	<b>OGUZ DURMAZ -</b>	Claim Number:	<b>NRM130138532</b>
Home Phone:	<b>0298246570</b>	Excess:	<b>800.00</b>
Work Phone:		Assessor:	<b>Jody Peterson</b>
Mobile Phone:	<b>0488123783</b>		

R&R	Auth Hrs	Rate	
FR BUMPER BAR - D & A INCL R & R	0.97		\$82.45
L/H HEADLAMP - D & A	0.12		\$10.20
L/H FR GRD	0.40		\$34.00
L/H FR GRD SPLASHTRAY	0.18		\$15.30
L/H FR DR - D & A	2.54		\$215.90
L/H SILL COVER	0.25		\$21.25
L/H SCUFF PLATES	0.07		\$5.95
L/H REAR DR	0.53		\$45.05
BONNET - D & A	0.45		\$38.25
L/H DRIP RAIL MOULDING	0.10		\$8.50
SET - UP & MEASURE	1.50		\$127.50
L/H/F PILLAR GUARD STAY	1.00		\$85.00
R/H SILL COVER	0.25		\$21.25
PLENUM & GRILLE	0.35		\$29.75
WIPER ARMS	0.10		\$8.50
ALL NEC INNER TRIMS FOR PILLAR ACCESS	1.20		\$102.00
	<b>10.01</b>	<b>\$85.00</b>	<b>\$850.85</b>

Repair	Auth Hrs	Rate	
FR BUMPER BAR	1.00		\$85.00
L/H/F DOOR PILLAR	5.00		\$425.00
L/H REAR DR	0.50		\$42.50
	<b>6.50</b>	<b>\$85.00</b>	<b>\$552.50</b>

Paint Solid 2	Auth Hrs	Rate	
FR BUMPER BAR OOS	2.26		\$192.10
L/H FR GRD - IN & OUT OOS	1.27		\$107.95
BONNET OOS	2.54		\$215.90
L/H FR DR IN & OUT OOS	2.21		\$187.85
L/H SILL COVER OOS	0.65		\$55.25
L/H/F APERTURE OOS	0.51		\$43.35
FR BUMPER BAR OOS loading	0.57		\$48.45
L/H REAR DR	1.03		\$87.55
	<b>11.04</b>	<b>\$85.00</b>	<b>\$938.40</b>

Parts	Orientation	Source	Part #	Qty	Unit Price	Total Price
FRONT BUMPER BRKT N/S	Other	OEM	92294116	1.00	\$9.27	\$9.27
N/S HEADLAMP ASSY - SV6,SS,SS-V	Other	OEM	92271665	1.00	\$343.00	\$343.00
BONNET SOUND PAD CLIP X6	Other	OEM	11571159	6.00	\$0.60	\$3.60
BONNET (ALLOY)	Other	OEM	92289643	1.00	\$660.10	\$660.10
N/S/F GUARD	Other	OEM	92289651	1.00	\$336.20	\$336.20
N/S/F GUARD RIVET X3	Other	OEM	09132667	3.00	\$0.91	\$2.73
N/S/F GUARD U NUT X5	Other	OEM	11611321	5.00	\$1.60	\$8.00
N/S/F GUARD MOULD - CHROME	Other	OEM	92266333	1.00	\$42.44	\$42.44

N/S/F GUARD FLASHER (REPEATER) Other	OEM	92250781	1.00	\$34.00	\$34.00
C					
N/S/F GUARD FLASHER GLOBE Other	OEM	10351682	1.00	\$10.61	\$10.61
N/S/F GUARD LINER - SV6,SS,SS-V, Other	OEM	92258385	1.00	\$72.78	\$72.78
N/S/F GUARD LINER CLIP X7 Other	OEM	11589292	7.00	\$4.33	\$30.31
N/S/F GUARD INSULATOR REAR VERT Other	OEM	92205847	1.00	\$23.69	\$23.69
N/S/F DOOR Other	OEM	92295696	1.00	\$850.75	\$850.75
N/S BODY SIDE PANEL - OUTER N2 Other	OEM	92272794	1.00	\$769.00	\$769.00
N/S SILL SKIRT - SS-V,SS-V REDLI Other	OEM	92162071	1.00	\$92.19	\$92.19
N/S SILL SKIRT CLIP X4 Other	OEM	92138009	5.00	\$1.29	\$6.45
N/S SILL SKIRT CLIP X7 Other	OEM	92138807	7.00	\$1.29	\$9.03
N/S SILL SKIRT CLIP X22 Other	OEM	92138811	22.00	\$1.29	\$28.38
O/S SILL SKIRT CLIP X1 Other	OEM	92138811	1.00	\$1.29	\$1.29
O/S SILL SKIRT CLIP X7 Other	OEM	92138807	7.00	\$1.29	\$9.03
O/S SILL SKIRT CLIP X4 Other	OEM	92138009	5.00	\$1.29	\$6.45
TURRET DRIP RAIL MOULD N/S - CHR Other	OEM	92294361	1.00	\$76.82	\$76.82
TURRET DRIP RAIL MOULD CLIP X2 Other	OEM	11609457	2.00	\$0.51	\$1.02
N/S BODY SIDE PANEL - OUTER N2 Other	OEM	CREDIT92272794	1.00	-\$769.00	-\$769.00
N/S/R DOOR BADGE "SS" Other	OEM	92177736	1.00	\$21.15	\$21.15
N/S/F DOOR MIRROR - W/ OBJECT AL Other	OEM	92260421	1.00	\$235.00	\$235.00
SCREW Other	OEM	92139212	2.00	\$2.82	\$5.64
SCREW COLLAR Other	OEM	92138009	2.00	\$1.29	\$2.58
				<b>Total</b>	<b>\$2,922.51</b>

Misc

Paint Consumables	\$66.68
Panel Consumables	\$22.23
Paint Materials Solid 2	\$219.48
WIRING HARNESS REPAIRS (COM AUTO ELEC)	\$211.20
PAINT SETUP TIME COLOUR 1	\$28.05
ENVIROMENTAL LEVY	\$6.00
PROOFCOAT & CAVITY WAX	\$5.00
WHEEL ALIGNMENT FRONT & REAR	\$85.00
<b>Total</b>	<b>\$643.64</b>

Quotation Summary

R&R:	\$850.85
Repair:	\$552.50
Paint:	\$938.40
<b>Total Labour:</b>	<b>\$2,341.75</b>
Parts:	\$2,922.51
Misc:	\$643.64
<b>Total excl GST:</b>	<b>\$5,907.90</b>
GST:	\$590.79
<b>Total incl GST:</b>	<b>\$6,498.69</b>
Less Contribution:	\$0.00
Less Excess to be Collected:	\$800.00
<b>Total Payable to Repairer:</b>	<b>\$5,698.69</b>





12<sup>th</sup> July 2012

**Insurance Australia Limited**

ABN 11 000 016 722  
AFS Licence No. 227681  
trading as NRMA Insurance

388 George Street  
Sydney NSW 2000 Australia  
nrma.com.au

**Major quality issue(s) - warning**

We note we have discussed with you major quality issue(s) concerning your business in relation to Claim no [REDACTED]

In outline, the conduct involved:

- **Imperfections in paintwork**
- Poor colour match

You should regard this letter as a warning to improve the quality of your repairs.

In giving you this warning, we reserve all our rights and remedies including our rights to:

- damages
- rectification of defective repairs
- **not authorise repairs at your business.** Customers may still choose you as their repairer, in which case we will cash settle them directly.

If you wish to discuss this matter further, please contact me on [REDACTED]

Yours sincerely

[REDACTED]  
Claude Di Gregorio

For Insurance Australia Limited  
Insurance Manufacturers of Australia Pty Limited

# Meeting Minutes

## Meeting

National Times Committee

### Time & Date

10:00am – 2:00pm – 10th October 2012

### Location

IAG Research Centre – Unit 1/2 Holker Street, Newington 2127 NSW  
Media Room

Attendees	Company	State
Andrew Harrow	Phil Mundays Smash Repairs	VIC
Brad Kreymborg	Lustre Panels Works / VACC	VIC
Brett Hull	Graeme Hull Smash Repairs	NSW - RURAL SOUTH
Con Rallis	CGU Assessing	VIC
Darren Zillic	IAG Assessing	VIC
David Cook	Belmont Smash Repairs	NSW - RURAL NORTH
Greg Preston	Motor Trades' Association NSW	NSW
Mick Consalvi	Hume Smash Repairs	NSW
Peter Rafalo	Justa Smash Repairs	NSW
Rodney McDougall	IAG Supply Chain	NSW
Thien Tong	IAG Supply Chain	NSW
Tony Nicholls	IAG Assessing	NSW
Troy Johns	IAG Assessing	NSW – RURAL NORTH

Apologises	Company	State
Aaron Harris	IAG Assessing	ACT
Anthony Patterson	Novocastrian Smash Repairs	NSW - RURAL NORTH
John Farrugia	IAG Research Centre	NSW
Richard Nathan	Nathan's Smash Repairs	NSW



	Agenda items	Minute	Who / Action
1	Welcome & Introductions		All
2	Actions from previous meeting	<p><b>Resignation letter from Chris Bozic</b></p> <p>Chris has indicated that he is keen to rejoin the NTC but at this stage he needs to concentrate on his business.</p> <p>Unfortunately the NTC Charter does not allow this as members need to attend scheduled meetings &amp; be able to act on actions assigned from those meetings. Chris may rejoin the NTC by nomination at the next rotation of members.</p> <p><b>Holden Cruze repair information</b></p> <p>Feedback from the Research Centre was that the parts for the Holden Cruze have been identified and priced. The Research Centre has sent this data to the Collision Parts Manager at GM-Holden in Melbourne, asking why the parts are available in the US but not in Australia. GM-Holden have forward the findings to Seoul, Korea - which is GM's global engineering centre for the Cruze asking for replacement procedures to be added to the AC-Delco website. Currently waiting for final response.</p> <p><b>Prestige Assessor</b></p> <p>It was explained to David that there is not enough volume of prestige vehicles within the Newcastle area to have a dedicated prestige assessor. Motor Assessors from that area are always invited to attend whenever manufacturers such as BMW or Mercedes Benz have training days.</p> <p><b>Information Night</b></p> <p>From the previous meeting, Peter explained the need for meetings to discuss NTAR, manufacturer repair methods or discuss any new technology and equipment. Rod explained that IAG will not organise any information nights for the industry, but may attend as guests to industry nights that are put together by industry bodies.</p>	<p>John to update the committee when GM have replied.</p> <p>John to also find other scenarios similar to this where parts are not available in Australia but can be purchased overseas.</p> <p>Peter to discuss with Greg.</p>
3	National Times Committee Charter – Review & Sign	<p>The Charter will be distributed to all current NTC members.</p> <p>Please sign and either scan &amp; email back to Thien <a href="mailto:Thien.tong@iag.com.au">Thien.tong@iag.com.au</a> or bring to the next meeting.</p>	All NTC members to sign by next meeting in February 2013.
4	NTAR Questions	<p>Along with the questions raised by Mick and Peter, and were discussed during the meeting, it has been agreed by the committee that a FAQ booklet with all the commonly asked NTAR questions would be created.</p> <p>This FAQ booklet will be created by Thien and Rod and will be reviewed by the committee before being published.</p>	<p>Thien to create the FAQ document.</p> <p>FAQ booklet to be sent out for review for pre read before the next NTC meeting.</p>
5	NTAR schedules – Similar Vehicles	<p>There are currently 3 types of schedules on the NTAR website; Full Schedules, Partial Schedules and Paint Only schedules.</p> <p>The idea is to fill in the 'gaps' of the partial and paint only schedules with the full schedules already completed at the</p>	<p>Thien to present the committee with examples of this.</p> <p>Currently the time</p>



		<p>research centre. The similar vehicles would be based on both the complexity and size of the vehicles.</p> <p>Where there are any disagreement by the industry with the times whether they were actual or similar times, the committee agreed that the process would remain the same and a field report would be submitted.</p> <p>Unitary times will not be used on similar vehicles schedules.</p> <p><b>NOTE:</b></p> <p>When vehicle time sheets are ready to be reviewed, John will arrange time with a NSW/ACT committee member and Darren with a VIC committee member to spend time to review the time sheets together. Committee members will be chosen on a rotational basis.</p>	<p>schedules are being created for NTAR.</p> <p>When these are ready, the time sheets will be presented to the committee for review.</p>
6	<b>Morning Tea Break</b>		
7	Rate Review Process	<p>Rod requested from the committee any feedback or suggestions to improve the current rate review process.</p>	<p>Any committee members that have ideas or suggestions on the rate review process to contact Rod or Thien.</p>
8	Measuring Systems Review Project	<p>To date, John has filmed vehicles being measured on the follow measuring systems:</p> <ul style="list-style-type: none"> <li>• Car O Tronic measuring system</li> <li>• Car O Liner measuring bench</li> <li>• Cellette measuring bench</li> </ul>	<p>All repairers to contact John on 0411010529 or email him on <a href="mailto:john.farrugia@iag.com.au">john.farrugia@iag.com.au</a> when you a vehicle ready to go on the bench or hoist to be measured.</p>
9	NTAR Field Reports Update	<p>812 field reports total between the dates of 01 January 2012 and 12 December 2012</p> <p>128 were General</p> <p>78 were Paint</p> <p>56 were Paint times</p> <p>28 were Password</p> <p>218 were Body repair</p> <p>177 were Labour times</p> <p>All 812 were responded to.</p> <p><b>Scheduled Vehicles recently completed at the research centre.</b></p> <p><b>FULL schedules:</b></p> <ul style="list-style-type: none"> <li>• Holden captive</li> <li>• Holden cruze 5 door</li> </ul> <p><b>PARTIAL schedules (current models)</b></p> <ul style="list-style-type: none"> <li>• Ford Ranger</li> <li>• Ford Kuga</li> <li>• BMW 320</li> <li>• Toyota Corolla 5 door x 3 equipment levels</li> <li>• Citron D55</li> <li>• Hyundai I40</li> <li>• Hyundai Velosta</li> <li>• Skoda Fabia</li> </ul>	<p>John to present a monthly update on the NTAR enquiries at each meeting.</p>
10	General Business	<p>Brad suggested to have the NTC face to face meetings on</p>	

		<p>twice a year.</p> <p>A new proposal on how to run the NTC meetings was agreed amongst the committee that we would trial separating the monthly meetings into state based bimonthly meetings, rather than the current VIC and combined NTC that we run today.</p> <p>The proposed changes would see a rotational repairer representative from the alternate state attend with IAG representatives.</p> <p>David would like to see an explanation on the NTAR website that the different components on a bumper bar i.e. tow cover/washer jet cover that the paint times are not included in the overall bumper bar paint time.</p>	<p>Will trial running separate state NTC meetings for February and March.</p> <p>John to discuss with David and put on the NTAR website glossary.</p>
	<b>NEXT MEETING</b>	<p><b>VIC</b> <b>6<sup>th</sup> February 2013</b> <b>Mulgrave</b></p> <p><b>NSW / ACT</b> <b>6<sup>th</sup> March 2013</b> <b>IAG Research Centre</b></p>	

## Repairing your vehicle

If we choose to settle your claim by repairing your vehicle — see Option 1 on page 69 — then we decide the best way to repair the damage.

You must get our approval before starting any repairs to your vehicle.

### Choosing a repairer

You can choose any repairer you like to fix your vehicle as long as they have the necessary licences to do the repairs.

Once you've chosen a repairer, we will tell you where to take your vehicle or arrange for it to be towed to the repairer.

We are not responsible for making sure the repairer can complete the repairs when it suits you. Also, we don't cover any additional costs that may result if the repairer is delayed or has problems getting parts.

### Our network of repairers

We have an extensive network of partner repairers across Australia who meet our high quality standards. If you choose a repairer that is part of our network of repairers to fix your vehicle, then we'll manage the whole repair process for you — with minimal fuss — so you don't have to worry.

### Inspections

We may need to inspect your vehicle. If so, we will:

- tell you where you need to take it, or
- arrange for it to be towed to a repairer or other place we choose.

### Lifetime guarantee on repairs

If we authorise and pay for a repairer to fix your vehicle, then we provide a lifetime guarantee for the workmanship of those repairs. That means we cover the cost to fix any fault caused by poor workmanship of repairs we authorised for the lifetime of your vehicle.

However, we won't cover:

- repairs you authorised yourself
- repairs you arrange after we pay you the reasonable cost to repair your vehicle — that is, we cash settle your claim
- loss or damage to or failure of any electrical or mechanical appliance or machine
- deterioration or wear and tear caused:
  - over time
  - by using your vehicle
  - by exposing it to the elements.

We decide on how to fix any fault caused by poor workmanship.

If we authorise and pay for a repairer to fix your vehicle, then we provide a lifetime guarantee for the workmanship of those repairs



## RECTIFICATIONS LIST

In responding to the list you are referring to, I would like to read from a prepared statement.

I can't say that I have seen the list you currently have in front of you. We have never been provided this information by the MTA.

Let me state very clearly that our customers' safety is our number one priority. Any error is one too many.

We share the Committee's focus on this issue, and we will look at specific cases the Committee would like to provide to us and report back in full as soon as possible.

However, we wish to bring an important matter to the Committee's attention.

In evidence to this Committee earlier this week, representatives of MTA NSW stated, to the effect, that they did not actively set out to compile a list; rather they were flooded with cases which led to the compilation of a list. *[Note: Hansard of the hearing has not yet been posted]*

In the interests of transparency and to serve the Committee we would like to inform the Committee that such a statement does not accord with our understanding. The MTA has actively sought to gather such information to tarnish the insurance industry and the repairers we work with.

MTA Body Repair Industry News Service #85, distributed in August 2010 states:

*"NOTICE TO ALL SMASH REPAIRERS, PLEASE FORWARD THIS NOTICE ON TO ALL CONCERNED.*

*ALSO FORWARD IT TO YOUR PARTS SUPPLIERS AND INSIST THEY PRINT AND ATTACH A COPY TO EVERY INVOICE THEY SEND TO A REPAIRER*

*WE NEED EXAMPLES OF POOR QUALITY REPAIRS NOW"*

Another MTA circular goes on to state:

*This will significantly aid a public enquiry (sic) into insurance companies and their two quote/tendering systems.*

We have further examples of the MTA NSW's repeated solicitation for mistakes made by repairers. The MTA NSW is far from being a passive recipient of bad cases.

As we have noted in our submission, cars are increasingly complex and faults occur off the production line. Repairers are not immune to this issue, but in our experience they are fiercely proud of the quality of their work.

Insurers and repairers need to work together to reduce the possibility of human error at all times.

This is why Suncorp has such a strong quality framework in place - that we are constantly looking to improve. We back each and every one of the repairs we authorise for our customers with a lifetime guarantee. And we have strong systems in place to rectify these poor outcomes for customers when they occur.



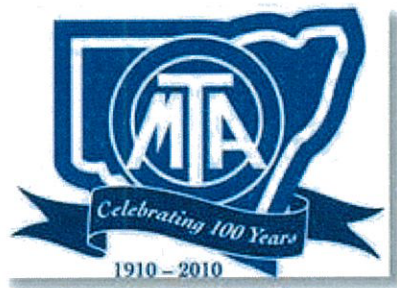
Graham Judge

---

**From:** [REDACTED]  
**Sent:** Thursday, 27 March 2014 1:35 PM  
**To:** Graham Judge  
**Subject:** FW: MTA Body Repair Industry News Service #85  
**Attachments:** 01528\_a\_Entry\_form\_cropped.pdf

---

**From:** [REDACTED]  
**Sent:** Friday, 13 August 2010 7:01 PM  
**Subject:** MTA Body Repair Industry News Service #85



# Industry News

2010: Year for Industry Reform

**MTA continues to receive examples  
of **poor quality** repairs...**

**KEEP THEM COMING!**

**This will significantly aid a public  
enquiry into insurance companies**

and their **two quote/tendering systems.**

**Please HELP US to HELP YOU!**



**sustain  
award**

DuPont is serious about solutions for a better, safer, healthier world and would like to recognise body shop businesses that have made a change that will help towards this future goal. It is time to put your best foot forward and put your entry or nomination in for the coolest award in the industry!

Achieve national recognition for your individual efforts in making your business more sustainable.

Enter now by filling in the entry form attached. Entries close September 15th, 2010 ☺

**Dispute with an Insurer?** MTA Members can contact MTA's Dispute Consultant Specialist! (Quote your member number).

To find out more to become a Member, click [here](#). To find out more about the Motor Traders' Association of NSW, click [here](#).

**What is the MTA?**

MTA is an employer association established for businesses in the Motor Industry. The Association's aim is to provide services to assist Repairers in the daily running of their businesses and to lobby key Government Departments. This



entails actively representing the view of the Motor Industry to Government at liaison committee meetings. The association undertakes this and many other projects to ensure a long and viable future for the industry.

**Receiving the Industry News Service** To ensure delivery of this and other important Industry Information to your Inbox, please add these email addresses to your contacts/address book:

**Unsubscribe** To be removed from this list please reply to this email with a request to "Unsubscribe" written in the subject field.



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Email [sales@mazford.com.au](mailto:sales@mazford.com.au)



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Regards,  
Body Repair Division  
Motor Traders' Association of NSW  
Phone 02 9213 4222  
Web [www.mtansw.com.au](http://www.mtansw.com.au)



2010

### Provisions of One Quote Repair Arrangement

The One Quote repair arrangement is intended to provide repair capacity in selected AQR repair shops, through the supply of some work on a one-quote basis in addition to the two-quote work provided. The provisions of this arrangement are as follows:

#### 1. Work Volume Targets

- AAMI will endeavour to supply an agreed minimum number of one-quote repairs per week, averaged over the month, as follows:

An average of one quote repairs per week

- In turn the repairer is expected to be able to manage this volume of work, in addition to a reasonable volume of two quote work, averaged over the month.

#### 2. Performance Targets

- Performance targets are as outlined in the AQR Repair Agreement.

#### 3. Business Rules

- One quote work should be quoted at market rate and may be subject to assessment and audit.
- The repairer should mark up old damage, and other relevant items not noted on vehicle check sheet for all one-quote work.
- The repairer will be expected to support their quotation in court should a dispute over quantum arise, and should therefore retain whatever records they see fit to confirm their damage assessment.
- Repairs are to be carried out strictly in accordance with the final authority.
- While supplementaries will be accepted, partial dismantling of one quote work is encouraged to provide as complete a quote as possible.
- Performance issues will be managed in consultation with the local Repairer Manager.
- Inability to meet performance targets, or to comply with any other provisions of this Agreement, may result in loss of one quote work. At least one verbal and one written warning will be given prior to such action being taken.
- Removal of the one quote arrangement due to performance targets not being met will not result in removal of the repairer from the AQR network, but will result in the existing volume of work being provided on a two-quote basis only.
- Ongoing performance issues may subsequently result in removal from the AQR network, in accordance with the provisions of the AQR Agreement.
- The provisions of the AQR Agreement in relation to the sale of your business (Section 4.7) also apply to the one quote / two quote arrangement.

Unless specified otherwise in this document, the terms and conditions of your relationship with AAMI are as detailed in your AQR Agreement.

Repairer:

Signed:

Date:





2007

## Provisions of One Quote / Two Quote Arrangement

### Rationale

To gain and maintain capacity in selected repair shops, through the provision of regular access to one quote work in addition to two-quote work.

### 1. Work Volume Targets

- AAMI and the repairer are expected to meet agreed minimum volume targets each month as specified:

Minimum number of one-quote repairs per week:

Minimum number of two quote opportunities per week:

- A minimum volume requirement of 3 one quote and 6 two quote opportunities per week apply (minimum 24 repairs per month capacity)
- Primarily valet work – though some non driveable opportunities may be included if agreed by AAMI and repairer

### 2. Performance Targets

- 50% success rate on two quote valet repairs
- 90% quotes on time (with quotes on one quote work to be submitted prior to 1.00 pm (or other time as agreed with AAMI))
- 90% repairs on time - as per Repairer Agreement
- Less than 5% reworks as per Repairer Agreement
- Average repair days to be within one day of CSC average repair days

### 3. Business Rules

- While not subject to the competitive quoting process, one quote work is to be quoted at general market rate and may be subject to assessment and audit
- The repairer should mark up old damage, and other relevant items not noted on vehicle check sheet for all one quote work.
- The repairer will be expected to support their quotation in court should a dispute over quantum arise, and should therefore retain whatever records they see fit to confirm their damage assessment.
- Repairs to be carried out strictly in accordance with the final authority
- While supplementaries are accepted partial dismantling of one quote work is encouraged to provide as complete a quote as possible
- Performance issues to be managed in consultation with the Repairer Manager
- Inability to meet performance targets may result in loss of one quote work, with at least one written warnings to be given prior to such action being taken.
- Loss of one quote work for performance issues will not in itself result in removal of the repairer from the AQR network, or impact the repairers ongoing access to two quote opportunities
- The provisions of the Repairer Agreement in relation to the sale your business (Section 4.7) also applies to the one quote / two quote arrangement.

- Removal of the one quote arrangement due to performance targets not being met will not result in removal of the repairer from the AQR network, but will result in the existing volume of work being provided on a two-quote basis only.
- Ongoing performance issues may subsequently result in removal from the AQR network, in accordance with the provisions of the AQR Agreement.
- The provisions of the AQR Agreement in relation to the sale of your business (Section 4.7) also apply to the one quote / two quote arrangement.

Unless specified otherwise in this document, the terms and conditions of your relationship with AAMI are as detailed in your AQR Agreement.

Repairer:

Signed:

Date:



## AAMI REPAIR MODELS

- TWO QUOTE – producing a competitive quote at the CSC (customer service centre) as a ‘Valet’ repair or assessed at the centre based on two quotes obtained by the customer.
- ONE QUOTE – quoted at a ‘market’ rate
- REPAIRER DIRECT – vehicles are repaired at a ‘centre average repair cost’
- CONTRACT REPAIR SHOP – combination of the above two methods (?)

One Company  
Many Brands



Mr James McCall  
Chief Executive Officer  
Motor Traders' Association of NSW  
Via email: [mccall@mtansw.com.au](mailto:mccall@mtansw.com.au)

20 November, 2012

Dear James,

It has been brought to my attention that at a recent meeting of the Tow Truck Advisory Council, you stated that the MTA NSW is collecting evidence of unsafe work carried out by repairers on our customers' cars.

In the interests of customer safety, I ask that you immediately share all evidence you have collected directly with us so we can investigate these cases and take any necessary action.

The safety and quality of repairs carried out on our customers' cars is of critical importance to Suncorp and we take these allegations extremely seriously.

Suncorp does not tolerate poor repair work. Where we find evidence of repairs that don't meet the correct standards we always seek to resolve these issues for our customers and manage the performance of the repairers involved. We will take immediate action against any repairer found responsible for putting an unsafe car back on the road.

I believe that the vast majority of repairers are professional and work to a high standard. However, if the MTA has evidence of systemic poor practice amongst a contingent of its members this issue must be addressed.

Given the vast majority of our aligned repairers also work for other insurers, these matters are also of significant interest to the wider insurance industry. We are keen to understand how you are identifying safety and highlighting concerns across the repair industry.

We want to work with all parts of the insurance and smash repair industries to stamp out poor repair practices and ensure the highest possible standards of repair for our customers.

I look forward to receiving this information as soon as possible so we can address any concerns as a matter of urgency.

Yours sincerely

[Redacted Signature]

Head of Motor Claims





Mr Sean Dempsey,  
Head of Motor Claims,  
Suncorp Group

Via email: [sean.dempsey@suncorp.com.au](mailto:sean.dempsey@suncorp.com.au)

21 November 2012

Dear Sean

In response to your letter of 20 November I am pleased that you take a similar view to myself in that safety and quality is critical in repairing motor vehicles. I note that the Pnet Quote Request now indicates "Suncorp requires all repairs to be quoted in accordance with the manufacturer specifications and manufacturer approved repair methods."

Where we may differ is in your claims that Suncorp do not tolerate poor repair work and that you are taking action against repairers who are found to be engaging in these practices.

The MTA is contacted by MTA members as well as consumers directly when they believe there is a problem with the repairs carried out. A good example of this would be claim number [REDACTED] a Mazda 3 for [REDACTED] this AAMI customer contacted us for some help and where the AAMI assessors failed my staff excelled. I should point out the majority of poor repairs identified were not carried out by MTA members.

I will consider sharing the information we have collected if you can indicate the outcome of two claims where rectification was required.

AAMI [REDACTED] Repairs \$9,000 rectification and fraud identified

GIO - [REDACTED] Repairs major rectification and fraud identified

Both of these repairers are still Suncorp recommended repairers. If Suncorp do not tolerate poor repair work and are genuinely trying to improve the quality of repairs then I would be pleased to receive information as to how you are contributing to this improvement by rewarding the very repairers who are responsible for the poor repairs.

Yours sincerely

James McCall  
Chief Executive

**MTA Head Office**

214 Parramatta Road Burwood, NSW, 2134 | Ph: (02) 9016 9000 | Fax: (02) 9016 9099  
Postal address: PO Box 715 Burwood 1805  
ABN 63 000 008 088 | [www.mtansw.com.au](http://www.mtansw.com.au)

**MTA City Office**

Suite 3, Lvl 3, 162-166 Goulburn Street,  
Surry Hills, NSW, 2010

**MTA Canberra Office**

23 Garratt Street,  
Wanniassa, ACT, 2903

**MTA Apprenticeship Plus Office**

Level 1, 181 Church St, Parramatta, NSW, 2150  
Ph: (02) 9891 6900  
[www.mtaplus.com.au](http://www.mtaplus.com.au)

Mr James McCall  
Chief Executive Officer  
Motor Traders' Association of NSW  
Via email: [james.mccall@mtansw.com.au](mailto:james.mccall@mtansw.com.au)

08 January, 2013

Dear James,

I am writing to you on behalf of Sean Dempsey, as he is currently on leave.

We can confirm that Suncorp has managed and dealt with the three cases you raised in your previous letter. Where appropriate, we have issued a first and final warning and are monitoring the repairers' performance closely.

While the three cases you have raised are not acceptable, they are not evidence of systemic poor practice as you have publically claimed – Suncorp manages almost 500,000 repairs for its customers every year.

We ask you again to please share any further evidence you claim to have collected in relation to Suncorp customers.

We back the professionalism of our aligned repairers. As you, your board and your members know, rectifications are a fact of the industry. We believe that insurance companies and the industry must work together when mistakes are made by repairers, to ensure the right outcomes are achieved for customers.

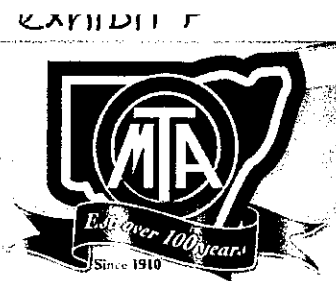
We are the only organisation that is open and transparent about our rectification rates, which you have falsely inflated as part of your campaign against our practice of asking for two quotes for our customers' car repairs.

From what I understand, the MTA NSW does not know the collective rectification rate of its members, nor does it audit its own members or take action if they are found wanting. Suncorp does, and we are working with our repairer partners across the board to raise the focus on quality and safety and meet the requirements of repairing increasingly complex vehicles.

In the interests of consumer safety, I ask that the MTA NSW works with Suncorp and other insurers in an industry-wide approach to standards and safety in the smash repair industry, rather than running baseless campaigns.

Yours sincerely,

Craig Summers  
Acting Head of Motor Claims



Mr Craig Summers  
Acting Head of Motor Claims  
SUNCORP GROUP

Via email: [sean.dempsey@suncorp.com.au](mailto:sean.dempsey@suncorp.com.au); [craig.summers@suncorp.com](mailto:craig.summers@suncorp.com)

14 January 2013

Dear Craig

Thanks for your letter of 8 January. I need to point out the MTA does not actively pursue poor quality repairs, rather consumers contact the MTA seeking assistance when their insurer has been unable to resolve their repair quality issues. MTA staff provides assistance to a range of organisations which have included Suncorp Assessing on some occasions. Assisting members of the public enhances the business reputation of the Motor Traders' Association as the consumer is the 'life blood' of the motor trades.

You have raised several points in your letter to which I feel compelled to respond.

In my previous correspondence I provided an undertaking to share certain information if the outcome of two claims were provided. You have indicated that a warning notice has been issued "where appropriate". I do not consider your response provides the level of detail required for me to release further details as you have requested. For example you could advise when any warning notice was issued - was it before or after my letter was received? Has Suncorp carried out any reviews on these repairers to satisfy itself that these were isolated incidents and not the normal standard of repair quality provided. You believe the examples provided were not evidence of "systemic poor practice" yet we understand [REDACTED] Repairs has not owned a MIG welder for several years as I have been told the proprietor believes silicone bronze was the recommended method of joining panels to be welded. How many repairs have been carried out in the last three years by this repairer for Suncorp that required MIG welding?

A rectification is a good indication that there has been a failure of significant proportion in the business with respect to method of repair, repair quality or fraudulent behaviour. Based on the 4% figure you admit to and the 500,000 claims received annually this would indicate Suncorp is receiving 20,000 customer complaints annually that have required rectification work. This figure could only increase if Suncorp actively reviewed completed work as other insurers do.

I agree with you with respect to your statement that rectifications are a part of the industry. The MTA believes there are practical measures that can be taken to reduce the number generated, whether it is the fault of the repairer or assessor.

**MTA Head Office**

214 Parramatta Road Burwood, NSW, 2134 | Ph: (02) 9016 9000 | Fax: (02) 9016 9099  
Postal address: PO Box 715 Burwood 1805  
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Ph: (02) 9891 6900  
[www.mtaplus.com.au](http://www.mtaplus.com.au)



The Range Rover being a good example of this - the assessor moved the vehicle from the customer's chosen repairer to a Suncorp Recommended Repairer who had no access to the correct repair procedure and no review of the work was carried out while it was in progress.

With all of the complexities of repairing a modern motor vehicle which for several manufacturers (such as Mercedes Benz, BMW, Audi, Porsche and Volvo technical information is only available to manufacturer approved repairers) we are aware that Suncorp allow non-badged repairers to submit quotations when they clearly have no technical information, training or equipment to carry out the repairs to the standard required.

I am in agreement with you in identifying the need to work together to correct mistakes when they are made as the MTA is aware of the significant challenges facing the industry. One of these is attracting employees into the body repair trades. This task is made more difficult when there is a perception that the industry is low tech, cost driven and does not embrace specialisation.

Your claims about transparency with respect to rectification rates would be praise worthy if you published or provided this information to the Department of Fair Trading or to the MTA so we could analyse the reasons for problems arising. You would be aware that I am on the record for supporting a "name and shame" website controlled by Fair Trading based on the successful website controlled by the NSW Food Authority. The MTA passes on information relating to poor repairs to Fair Trading and makes submissions to various Government Departments including the ACCC, Fair Trading and RMS.

All members of the MTA are obliged to follow and adhere to the MTA code of ethics.

Customers are able to notify the MTA if they believe a member has breached the code by using the enquiry form found on the MTA website. The number of complaints we receive for the body repair division is minimal. The MTA provides warnings to members not to take on repairs for which they are unqualified and urges them to research the correct method - unfortunately not all members heed the warnings and MTA has to deal with these instances.

The MTA opposes the two quote system for use in determining a fair and reasonable price as we believe it encourages repairers to cut corners to win a job. This must affect quality. How else can you explain the three claims referred to in my original letter? Each of the Suncorp Recommended Repairers have invoiced for parts not used and labour not carried out. Surely this explains why the quoted price was so cheap for each of these claims. I have difficulty understanding how an insurer can acknowledge the complexities of repairing a modern motor vehicle while believing that a two quote system will provide a better outcome for customers, even when rectification work is required.

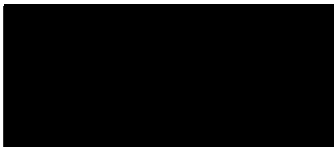
The MTA would endorse a system of reporting by insurers and or consumers to a government authority with a view to reducing the level of rectification while enhancing the reputation of the body repair industry and restoring faith in the customers who, after all, are the first priority.

For many years the MTA had an excellent relationship with GIO Insurance when body repairers submitted estimates using the MTA Times Guide and GIO assessors were able to negotiate a fair and reasonable price for the repairs.

By comparison, while the Productivity Commission and Staysafe Committee have called for: *"funny time - funny money"* to be abandoned; transparency in times and rates; and the separating of paint materials from paint labour, the Suncorp Group of companies is rejecting estimates that use realistic times and rates or charge separately for materials.

When Suncorp is serious about addressing the issues facing the smash repair industry then I and my staff would be very willing to meet with you and your team to discuss how improvements can be made that would enhance the standard and quality of repairs.

Yours sincerely



James McCall  
Chief Executive

## MOTOR VEHICLE REPAIR QUOTE

**QPlus Red Team, RIVERWOOD**  
**(Repairer ABN 66-158-065-082)**

Insurer: AAMI  
 Claim: [REDACTED]  
 Quote request: QR3046998

Submitted: 22 April 2013  
 Quote ref: 200065  
 Phone: 02 8578 3421

Insured: [REDACTED]  
 Registration: [REDACTED]  
 Vehicle: 2012 HOLDEN  
 Body:  
 Transmission: A  
 Colour: Blue  
 Odometer:

Vin: [REDACTED]  
 Cylinders:  
 Paint type: clearOverBase  
 Fuel level (%): 0%

		Labour		
Type	Description	Hours	Rate	Net Total
Mechanical	RESET ALL ELECTRICAL SYSTEMS	0.0	\$0.00	\$120.00
Mechanical	DEGAS	0.0	\$0.00	\$40.00
Mechanical	REGAS	0.0	\$0.00	\$130.00
Other	CAVITY WAX & PROOF COATINGS	0.0	\$0.00	\$18.00
Other	SEAM SEAL WELDED BODY JOINTS	0.0	\$0.00	\$120.00
R&R	NEC ENGINE BAY WIRING LOOM	0.0	\$0.00	\$18.00
R&R	TAILGATE SEAL	0.0	\$0.00	\$9.00
R&R	2 X HEADLIGHTS	0.0	\$0.00	\$20.00
R&R	SET UPTIME -CAR-O-LINER	0.0	\$0.00	\$60.00
R&R	REAR PDS & WIRING	0.0	\$0.00	\$30.00
R&R	REAR BUMPER DIS/ASS	0.0	\$0.00	\$65.00
R&R	NEC INNER BOOT TRIMS	0.0	\$0.00	\$60.00
R&R	LHF GUARD & RESEAL	0.0	\$0.00	\$45.00
R&R	BONNET LOCK & CABLE	0.0	\$0.00	\$9.00
R&R	NEC REAR WIRING LOOM	0.0	\$0.00	\$18.00
R&R	GRILLE ASSY & DIS/ASS	0.0	\$0.00	\$9.00
R&R	REAR EXHAUST & FITTINGS	0.0	\$0.00	\$45.00
R&R	TRANSMISSION OIL COOLER & LINES	0.0	\$0.00	\$18.00
R&R	LHF GUARD FITTINGS	0.0	\$0.00	\$18.00
R&R	RHF GUARD FITTINGS	0.0	\$0.00	\$18.00
R&R	PLENUM GRILLES, WIPERS & SEAL	0.0	\$0.00	\$15.00
R&R	RADIATOR & DIS/ASS	0.0	\$0.00	\$15.00
R&R	ENGINE BAY SIGHT SHIELDS	0.0	\$0.00	\$15.00
R&R	BATTERY & BRKT	0.0	\$0.00	\$9.00
R&R	FRONT BUMPER DIS/ASS	0.0	\$0.00	\$65.00
R&R	RADIATOR OVERFLOW BOTTLE & LINES	0.0	\$0.00	\$6.00
R&R	BONNET & DIS/ASS	0.0	\$0.00	\$45.00
R&R	A/C CONDENSOR & DIS/ASS	0.0	\$0.00	\$15.00



## RPQTE\_R2\_-\_Repairer\_Quote-2.pdf

Labour				
Type	Description	Hours	Rate	Net Total
R&R	FRONT BUMPER LOWER STIFFENER	0.0	\$0.00	\$12.00
R&R	HORNS & BRKTS X 2	0.0	\$0.00	\$9.00
R&R	LHR QTR & CANTRAIL FITTINGS	0.0	\$0.00	\$45.00
R&R	NEC ENGINE BAY FITTINGS, BRKTS, TIES ETC	0.0	\$0.00	\$30.00
R&R	WASHER BOTTLE & LINES	0.0	\$0.00	\$6.00
R&R	TAILLIGHTS X2	0.0	\$0.00	\$18.00
R&R	REAR BUMPER REINFORCMENT & DIS/ASS	0.0	\$0.00	\$15.00
R&R	NEC A/C LINES	0.0	\$0.00	\$12.00
R&R	RADIATOR SUPPORT ASSY	0.0	\$0.00	\$200.00
R&R	RHF GUARD & RESEAL	0.0	\$0.00	\$45.00
R&R	FRONT BUMPER REINFORCEMENT & DIS/ASS	0.0	\$0.00	\$15.00
R&R	RHR QTR & CANTRAIL FITTINGS	0.0	\$0.00	\$30.00
R&R	BONNET HINGES & REALIGN	0.0	\$0.00	\$18.00
R&R	RADIATOR FANS & COWLS & DIS/ASS	0.0	\$0.00	\$18.00
R&R	REAR BUMPER BRACKETS X 2	0.0	\$0.00	\$12.00
R&R	FUSE BOX & WIRING & SUSPEND	0.0	\$0.00	\$9.00
R&R	AIR CLEANER ASSY	0.0	\$0.00	\$18.00
R&R	BOOT FLOOR FITTINGS	0.0	\$0.00	\$6.00
R&R	P/S COOLER LINES	0.0	\$0.00	\$15.00
R&R	VERTICAL SUPPORT	0.0	\$0.00	\$6.00
R&R	FRONT AIR CHUTES	0.0	\$0.00	\$15.00
R&R	BEAVER PANEL FITTINGS	0.0	\$0.00	\$12.00
R&R	ENGINE OIL COOLER & LINES	0.0	\$0.00	\$18.00
R&R	ENGINE SPLASH TRAY - FRONT	0.0	\$0.00	\$18.00
R&R	REAR MUDFLAPS X 2	0.0	\$0.00	\$12.00
Repair	RHR CHASSIS RAIL	0.0	\$0.00	\$93.00
Repair	RHF GUARD	0.0	\$0.00	\$155.00
Repair	LHF GUARD	0.0	\$0.00	\$62.00
Repair	LHF SKIRT & BRACES	0.0	\$0.00	\$93.00
Repair	RHF SKIRT & BRACES	0.0	\$0.00	\$93.00
Repair	BEAVER PANEL & BRACES	0.0	\$0.00	\$186.00
Repair	LHR CHASSIS RAIL	0.0	\$0.00	\$93.00
Repair	RHF CHASSIS RAIL & CLOSING PLATE	0.0	\$0.00	\$186.00
Repair	BOOT FLOOR PANEL	0.0	\$0.00	\$93.00
Repair	LHF CHASSIS RAIL & CLOSING PLATE	0.0	\$0.00	\$186.00
Labour sub-total:				\$2,909.00

Paints				
Type	Description	Hours	Rate	Net Total
Other	ENVIRONMENT LEVY	0.0	\$0.00	\$6.00
Other	BOOTH ALLOWANCE	0.0	\$0.00	\$80.00
Paint	BEAVER PANEL	0.0	\$0.00	\$110.00
Paint	RHF GUARD IN & OUT	0.0	\$0.00	\$150.00
Paint	LHR QTR PANEL - LOWER	0.0	\$0.00	\$150.00
Paint	RADIATOR SUPPORT ASSY	0.0	\$0.00	\$110.00
Paint	STONEGUARD REAR UNDERBODY & RAILS	0.0	\$0.00	\$50.00
Paint	LHF GUARD BRACE	0.0	\$0.00	\$20.00

## RPQTE\_R2\_-\_Repairer\_Quote-2.pdf

Paints				
Type	Description	Hours	Rate	Net Total
Paint	BOOT FLOOR & GUSSETS	0.0	\$0.00	\$100.00
Paint	REAR BUMPER REINFORCMENT	0.0	\$0.00	\$50.00
Paint	2 X TAIL LIGHT PANELS	0.0	\$0.00	\$60.00
Paint	REAR BUMPER COVER	0.0	\$0.00	\$170.00
Paint	INNER BEAVER & TAILLIGHT PANELS	0.0	\$0.00	\$50.00
Paint	RHF GUARD BRACE	0.0	\$0.00	\$20.00
Paint	NEC REAR UNDERBODY & WHEEL ARCHES	0.0	\$0.00	\$50.00
Paint	RHR QTR PANEL - LOWER	0.0	\$0.00	\$150.00
Paint	GREY COAT 2 X OUTER SKIRTS	0.0	\$0.00	\$50.00
Paint	2 X FRONT SKIRTS & NEC BLENDS	0.0	\$0.00	\$120.00
Paint	CLAMP DAMAGE TO SILLS X 2	0.0	\$0.00	\$50.00
Paint	LHF GUARD IN & OUT	0.0	\$0.00	\$150.00
Paint	NEC BOLT HEADS	0.0	\$0.00	\$50.00
Paint	2 X FRONT CHASSIS RAILS	0.0	\$0.00	\$50.00
Paint	REAR PARKING SENSORS	0.0	\$0.00	\$50.00
Paint	FRONT BUMPER COVER	0.0	\$0.00	\$170.00
Paint	NEC INNER QTR'S & BLENDS	0.0	\$0.00	\$50.00
Paint	FRONT BUMPER REINFORCMENT	0.0	\$0.00	\$50.00
Paint	BONNET HINGES X2	0.0	\$0.00	\$40.00
Paint sub-total:				\$2,406.00

Parts					
Type	Number	Description	Quantity	Unit Price	Net Total
New	11571159	BONNET SOUND PAD CLIPS	10	\$0.58	\$5.80
New	95981353	BRKT-RHF BPR BRACKET AS	1	\$5.20	\$5.20
New	AAA	RADIATOR ASSY -AAA	1	\$330.00	\$330.00
New	96831084	RHF HEADLIGHT ASSY	1	\$320.00	\$320.00
New	95462342	BONNET HINGE - RH	1	\$33.00	\$33.00
New	95021800	RADIATOR SUPPORT ASSY	1	\$177.00	\$177.00
New	95961448	RADIATOR SUPPORT AIR BRACKET UPPER	1	\$24.25	\$24.25
New	95022240	BAR ASM-FRT BPR LWR BAR ASM-FR	1	\$109.00	\$109.00
New	95981352	BRKT-LHF BPR BRACKET AS	1	\$5.20	\$5.20
New	95235829	BONNET LOCK	1	\$30.75	\$30.75
New	96965704	GRILLE BADGE -EMBLEM	1	\$46.75	\$46.75
New	96694737	GRILLE ASSY	1	\$103.20	\$103.20
New	96850048	LHF GUARD REPEATER	1	\$22.75	\$22.75
New	94568902	RADIATOR SUPPORT SIGHT SHIELD DECAL - FAN	1	\$2.25	\$2.25
New	95460678	REAR BUMPER COVER	1	\$455.00	\$455.00
New	AAA	A/C CONDENSOR -AAA	1	\$450.00	\$450.00
New	95961450	RADIATOR SUPPORT AIR SHROUD	1	\$24.25	\$24.25
New	94580457	BONNET ADJUSTER RUBBER	1	\$1.20	\$1.20
New	96694731	FRONT BUMPER COVER	1	\$414.37	\$414.37
New	95961446	RADIATOR SUPPORT AIR SHROUD BACKING	1	\$62.00	\$62.00
New	NPN	RADIATOR SUPPORT SIGHT SHIELD BACKING PLATE	1	\$0.01	\$0.01
New	95226214	FRONT BUMPER ABSORBER	1	\$35.75	\$35.75

## RPQTE\_R2\_-\_Repairer\_Quote-2.pdf

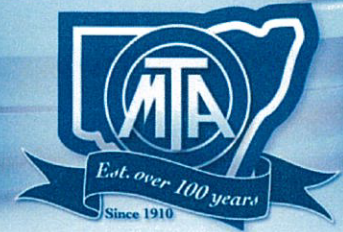
Parts					
Type	Number	Description	Quantity	Unit Price	Net Total
New	94565024	RADIATOR SUPPORT SIGHT SHIELD - A/C	1	\$2.25	\$2.25
New	95019920	RHF HEADLIGHT MOULD	1	\$7.00	\$7.00
New	95482621	FRONT BUMPER REINFORCEMENT	1	\$258.37	\$258.37
New	95230682	REAR BUMPER TOW INSERT	1	\$7.45	\$7.45
New	NPN	FRONT BUMPER UPPERSTIFFENER	1	\$0.01	\$0.01
New	95916507	LHR BUMPER SLIDE	1	\$13.20	\$13.20
New	95031941	REAR EXHAUST ASSY	1	\$370.00	\$370.00
New	96994780	RADIATOR SUPPORT SIGHT SHIELD	1	\$213.00	\$213.00
New	95102827	BONNET SHELL	1	\$539.10	\$539.10
New	96872981	BONNET SOUND PAD	1	\$40.75	\$40.75
New	95462341	BONNET HINGE - LH	1	\$33.00	\$33.00
New	95916508	RHR BUMPER SLIDE	1	\$13.20	\$13.20
New	92145527	COOLANT	1	\$45.00	\$45.00
New	95218485	FRONT BUMPER LOWER GRILLE	1	\$120.49	\$120.49
New	95058439	REAR BUMPER REINFORCEMENT	1	\$224.00	\$224.00
				<b>Parts sub-total:</b>	<b>\$4,544.55</b>

## Report Items

Estimate Repair days required: 15	Sub-total:	\$9,859.55
	GST:	\$985.95
	Less Customer Contribution:	\$0.00
Quote Version: 2	Quote total:	\$10,845.50

Assessor: Darren Armstrong Status: Win Authorised: 13 May 2013





25<sup>th</sup> September 2013

exhibit R

## Post Repair Inspection Report

Vehicle Holden Barina

VIN [REDACTED]

Registration [REDACTED]

The owner reported the vehicle had a front end impact (at fault) followed by being rear impacted (not at fault).

A visual inspection revealed:

1. the bonnet was not aligned to the front guards, the bonnet needs to be adjusted forward
2. the bonnet release cable was damaged and requires replacement
3. the right hand headlamp mould is damaged at the lower region
4. polish is in the textured grain of both front guard upper garnish and left hand headlamp mould
5. the bonnet and front guards exhibit "solvent boil" in several areas
6. the front bumper tow hook cover is a different colour to the front bumper cover
7. a colour variation is visible between the front panels refinished and front doors and screen pillars

The quotation reference 200065 includes operations for both front and rear damage, although the quotation does not separate the front from the rear in a logical format. To assist I have reproduced the quotation but have separated the front and rear damage by producing two quotations.

It is my view that several labour operations have not been performed as quoted and assessed as being necessary. There are operations in Remove & Replace that do not relate to this vehicle, the fittings are not on the vehicle.

REAR PDS & WIRING	\$30.00
REAR MUDFLAPS X 2	\$12.00
TRANSMISSION OIL COOLER & LINES	\$18.00
P/S COOLER LINES	\$15.00
VERTICAL SUPPORT	\$ 6.00

In an attempt to determine what Repairs may have been carried out I was unable to identify where a realignment clamp had been placed on the vehicle. I formed a view that a significant lack of Refinish to Rails and Skirts, Boot floor and inner beaver panel was evident. With no evidence the vehicle had been mounted on a realignment bench – (there were no clamp marks and sills appeared to be OEM in appearance) I can only conclude no realignment was required to the Subframe of this vehicle.

### MTA Head Office

214 Parramatta Road Burwood, NSW, 2134 | Ph: (02) 9016 9000 | Fax: (02) 9016 9099  
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23 Garratt Street,  
Wanniassa, ACT, 2903

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exhibit R

Digital images illustrate the appearance of interior panels to the front and rear of the vehicle; it is clear from the colour difference that several panels have not been refinished as authorised.

The only welding carried out was replacement of the top lock panel to the vertical brace on each side. The quote indicates RADIATOR SUPPORT ASSY – \$200.00 this misrepresents the work required for this mostly bolt on panel. As the welding could have been carried out off the vehicle the charge of \$120.00 to RESET ALL ELECTRICAL SYSTEMS should not have been required.

A further charge is SEAM SEAL WELDED BODY JOINTS - \$120.00 no sealer was required or applied to vehicle.

Parts authorised but not replaced include both bonnet hinges.

Quoted part number 96994780 RADIATOR SUPPORT SIGHT SHIELD \$213.00

I have been advised by McGrath Holden the part number does not correspond with any part for this vehicle.

The Radiator Support Air Bracket Upper 95961448 price is \$24.25 and is included on the quote.

Removal of the front bumper revealed the sides had been urethaned to the bar guides. The bumper was damaged during removal as the urethane should not have been used.

Inspection of the vehicle at Castle Hill Holden revealed the power steering hoses had not been refitted correctly and were rubbing on the radiator shroud. If this had not been addressed then the heat from the radiator would have caused a puncture to the hose which would have resulted in power steering oil leaking and resulting in a failure of the power steering.

I have reproduced quotations for the front and rear damage that reflects what work was carried out and what I would consider to be a fair and reasonable cost for the damage sustained.

I have no doubt that quotation number 200065 does not reflect a fair and reasonable cost to repair this vehicle, I estimate the overcharge for the repairs to be at least \$3,601.30.

Graham Judge

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