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Headline	**Stubborn Insurance Companies Causing Nationwide Loss To Car Workshops**		

காப்புறுதி நிறுவனங்களின் கெடுபிடி!

நாடளாவிய கார் பழுது பார்க்கும் பட்டறைகள் பெரும் பாதிப்பு

கோங் வாய் வோங்

டேனியல் லோ

"100 வெள்ளி கொடுத்து அசல் உபரிப்பாகத்தை வாங்குகிறோம். ஆனால், வாகன காப்புறுதி நிறுவனம் எங்களுக்கு 70 வெள்ளி மட்டுமே திருப்பித் தருகிறது. இதில் எங்களுக்கு 30 வெள்ளி நஷ்டம் ஏற்படுகிறது. இந்நிலையில் வாடிக்கையாளர்களின் விருப்பத்தை நாங்கள் எப்படி பூர்த்தி செய்வது?"

"அசல் உபரிப்பாகங்கள் வேண்டுவோர் அதற்கான தொகையை செலுத்த வேண்டும். இல்லையேல், வாகன காப்புறுதி நிறுவனங்கள் எங்களுக்கு வழங்குகின்ற குறைந்த கட்டணத்திற்கு ஏற்ப இரண்டாம் தர பொருள்களைதான் பொருத்த வேண்டியுள்ளது."

"அடுத்த 5 ஆண்டுகளுக்குள் 15,000 சதுர அடி பரப்பளவில் கார் பழுது பார்க்கும் பட்டறையை அமைக்க வேண்டுமாம்!"

"வாகன காப்புறுதி நிறுவனங்களின் கெடுபிடியால் பல்வேறு சோதனைகளை சந்தித்து வருகின்ற எங்களுக்கு உதவுமாறு மலேசிய பொது காப்புறுதி சங்கத்திடம் சென்றால், அவர்கள் என்னவோ எங்களுக்கு இன்னும் கூடுதல் சுமையை தலையில் ஏற்றிவைத்து விட்டனர்!"

TRANSLATION

1. Regulations set by Insurance companies have left nationwide car workshops in a tight situation.
2. In an accident, the workshops receive payments for spare parts and its labour charges.
3. Although this has been an age old practice, however there's a catch to it. For example, if the cost of the vehicle's original spare part light is RM100, some insurance companies deduct 30% from the amount and only pay the workshops RM70.
4. Thus, in purchasing an original part, the workshops run under a loss of RM30, leaving them no choice but to use a second-hand spare part (non-OEM part) instead.
5. The consequences faced by them are, the car owners who learn about the second-hand spare parts lodge complaints against the workshop with the ministry of domestic trade, cooperatives and consumerism.
6. Generally, car owners would prefer to have original parts used in their vehicles. Unfortunately, due to the practice of some insurance companies, workshops are unable to do so. When these workshops inform customers of their plight, they often get a cold shoulder response saying "It's not our problem".
7. So, in order to cater to the needs of the workshops and the expectations of the consumer, FAWOAM is requesting that the 30% deduction practice by insurance companies should be stopped and standard practices adopted.
8. During an interview with Kong Wai Kwong, president of FAWOAM, he went to explain the actions of some insurance companies and FAWOAM's role in seeking regularized practices.
9. Some insurance companies are deducting 10% for Proton makes and 20-25% for Perodua, Toyota, Honda, Nissan, Kia & Hyundai.

10. 'How does anyone expect us to be able to fit original spare parts when we are not paid the original amount?' questions Kong Wai Kwong.
11. We have brought our complaints to the respectful insurance companies and told to be fair to workshops.
12. Sadly some of these companies have only turned a deaf ear towards us and instead accused us of merely trying to make more money.
13. In another situation – with labour rates, some mechanics are only paid between RM25 to RM30 per hour by some insurance companies for the past 20 years.
14. 'Franchise workshops' like Toyota & Honda actually pay their mechanics up to RM60 per hour.
15. Besides the deduction imposed on us, we have also requested Persatuan Insurans Malaysia (PIAM) to look into regularizing the basic wages of our mechanics.
16. One of PIAM's requirements is that workshops are 15,000sq feet within the next five years.
17. 1sq foot of land in Kuala Lumpur is worth RM280 today. It is close to impossible to be able to afford a 15,000sq feet land within the stipulated time. We approached PIAM for a solution; instead PIAM has now put us in a dilemma. 'An estimated 3,000 workshops are expected to see a closure if this is to continue', said Daniel Loh, general secretary of FAWOAM.
18. In order to find a better solution to PIAM's outrageous 15,000sq feet request, we have now approached Bank Negara.
19. Our aim is to serve the consumer accordingly. However, our hard work is all rubbished by the actions of some insurance companies. If consumers want original spare parts, then they must be willing to fork out the needed amount in order for us to purchase them. We do hope the consumers would understand our predicament and the reason behind us only willing to fix second-hand spare parts says Daniel.