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## Consumer Reports Warns Car Owners About Unsafe Aftermarket Parts

Consumer Reports magazine is recommending that car owners demand OEM parts from their insurers. In its 2010 report on car insurance released Tuesday, the Consumers Union publication raised the issue of safety concerns with aftermarket parts and described to its readers some of the recent events in the collision repair industry that have raised the specter of unsafe aftermarket parts.

The "bottom line," the magazine tells its readers, is, "Don't let your insurance company pressure you into using aftermarket collision-repair body parts, especially safety-related ones. If your car has already been repaired, check your invoices or ask your insurer to see whether aftermarket parts were used. If knockoffs were used, demand that they be replaced with original equipment."

The report backs up its claims by citing the recent study conducted by Ford, the presentation given by Toby Chess at the Collision Industry Conference and comments from the Insurance Institute for Highway Safety. David Zuby, chief research officer for IIHS is quoted in the article saying, "There's a lot of engineering that goes into making a crash-protection system. You can't willy-nilly change those parts because the system may not work the way it was designed."

The online version of the article also includes video footage provided by the Certified Auto Parts Association (CAPA) that shows the shocking failure of an aftermarket energy absorber subjected to a 6.1 MPH impact test.

The primary focus of the article, *Save on car insurance*, reviews the claims performance of 22 insurance companies and details ways in which consumers can save money on their premiums. However, the article is quick to warn that, "Saving is not only a matter of finding the lowest premium." The report tells motorists

that an insurer may charge less in premiums but cost more overall by "lowballing loss estimates, hassling the repair shop to cut corners, and forcing you to pay extra for [OEM] parts."

"Tests have found that some non-OEM parts fit poorly, are more prone to rust and corrosion, don't always meet federal safety standards, and may not provide good protection in a crash," the article warns.

In detailing other ways in which a low premium may end up costing more, the magazine cautions readers that their insurer might also push them to use shops in a direct-repair program (DRP) and says, "In our survey, respondents' satisfaction with repairs was significantly lower among those who felt pressured to use DRP shops and non-OEM parts. And respondents who said they were pressured to use non-OEM parts had significantly more problems with their repairs."

The Consumer Reports car insurance survey is based on the experiences of 28,241 respondents who filed claims that were settled or rejected from January 2006 to June 2009. The full article, and how all the 22 car insurance companies stacked up in Consumer Reports' survey are available in the October issue on newsstands and online at [www.ConsumerReports.org](http://www.ConsumerReports.org).

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